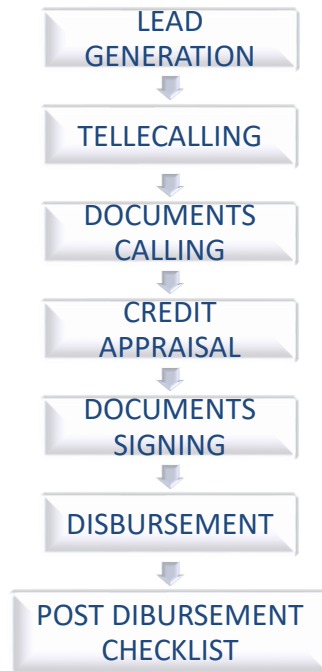


SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN



1. LEAD ENTRY

LEAD ENTRY			
TAB	HEAD	Mandatory	Remark
PRODUCT	Main product	*	Drop down
	Sub Product		
Branch	Branch	*	Drop down
Applicant	CIF ID Aadhaar No PAN	*	CIF ID will be automatically generate Aadhaar No Scroller Not required Aadhaar No must be 12 Digit Aadhaar No would not start with 0 & 1 PAN length fixed 10 digit (FIRST 5 ALPHA , MID 4 NUMERIC & LAST 1 ALPHA)
	Prefix	*	Drop down
	First name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Middle Name		
	Last Name		
	Gender	*	Drop down

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

	DOB	*	Calendar (match with PAN)
	Mobile	*	Should verify with OTP
	Email ID		Should verify with OTP
	Father Name	*	
	Mother name		
	Marital Status	*	Drop down
	Spouse Name		In case of Married/Divorce/Widow/Separated
Applicant Address	Address Line 1	*	Should be free field (max upto 40 character)
	Address Line 2	*	Should be free field (max upto 40 character)
	Landmark	*	
	Pincode	*	API integration with Postal Code (FIXED 6 DIGIT)
	Village		Drop down
	District		Auto Fetch from PIN Code
	City		Auto Fetch from PIN Code
	State		Auto Fetch from PIN Code
	Ownership	*	Drop Down (Owned / rented)
Permanent Address		*	Option - Permanent Address As Same As Correspondence Address, Otherwise same flow of address
Co-Applicant	CIF ID Aadhaar No PAN	*	Aadhaar No Scroller Not required Aadhaar No must be 12 Digit Aadhaar No would not start with 0 & 1 PAN length fixed 10 digit (FIRST 5 ALPHA , MID 4 NUMERIC & LAST 1 ALPHA)
	Prefix	*	Drop down
	First name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Middle Name		
	Last Name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Gender	*	Drop down

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

	DOB	*	Calendar (match with PAN)
	Mobile	*	Should verify with OTP
	Email ID		Should verify with OTP
	Father Name	*	
	Mother name		
	Marital Status	*	Drop down
	Spouse Name		In case of Married/Divorce/Widow/Separated
Co-Applicant address	Address Line 1	*	Should be free field (max upto 40 character)
	Address Line 2	*	Should be free field (max upto 40 character)
	Landmark	*	
	Pincode	*	API integration with Postal Code (FIXED 6 DIGIT)
	Village	*	Drop down
	District	*	Auto Fetch from PIN Code
	City	*	Auto Fetch from PIN Code
	State	*	Auto Fetch from PIN Code
	Ownership	*	Drop Down (Owned / rented)
Permanent Address		*	Option - Permanent Address As Same As Correspondence Address, Otherwise same flow of addresses
Guarantor	CIF ID Aadhaar No PAN	*	Aadhaar No Scroller Not required Aadhaar No must be 12 Digit Aadhaar No would not start with 0 & 1 PAN length fixed 10 digit (FIRST 5 ALPHA , MID 4 NUMERIC & LAST 1 ALPHA)
	Prefix	*	Drop down
	First name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Middle Name		

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

	Last Name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Gender	*	Drop down
	DOB	*	Calender (match with PAN)
	Mobile	*	Should verify with OTP
	Email ID		Should verify with OTP
	Father Name	*	
	Mother name		
	Marital Status	*	Drop down
	Spouse Name		In case of Married/Divorce/Widow/Separated
Guarantor Address	Address Line 1	*	Should be free field (max upto 40 character)
	Address Line 2	*	Should be free field (max upto 40 character)
	Landmark	*	
	Pincode	*	API integration with Postal Code (FIXED 6 DIGIT)
	Village	*	Drop down
	District	*	Auto Fetch from PIN Code
	City	*	Auto Fetch from PIN Code
	State	*	Auto Fetch from PIN Code
	Ownership	*	Drop Down (Owned / rented)
Guarantor Permanent Address		*	Option - Permanent Address As Same As Correspondence Address, Otherwise same flow of addrees
Property Details	Property Type	*	Plot/Constructed/ Flat
	Collateral Security	*	Self Occupied/ Resiendential /Commercial/ Vacant
	Property area	*	Square yards/ square fee in case of flat
	Property Address	*	

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

	Estd Market Value	*	
Loan Details	Loan Amount	*	Not More than 70% of Estd MV
	Required Tenure	*	
	Loan Purpose	*	
	Loan Recommend by FO	*	
Additional Details	Monthly Self Income	*	
	Monthly family Income	*	
	Monthly Exp	*	
	Monthly Obligation	*	
Reference	Reference Name 1	*	
	Reference Relation	*	Dropdown
	Reference Mobile	*	Length 10
	Reference Name 2	*	
	Reference Relation	*	Dropdown
	Reference Mobile	*	Length 10
Additonal Remark	Comment Box		

2. TELECALLING

Question	Remark	Remark by tele caller
KYC Confirmation	Satisfactory/Not Satisfactory	
Owner of Property	Satisfactory/Not Satisfactory	
Address of Property	Satisfactory/Not Satisfactory	
Use of Property	Satisfactory/Not Satisfactory	
Property Stability	Satisfactory/Not Satisfactory	
Purpose of Loan	Satisfactory/Not Satisfactory	
No of Member in family	Satisfactory/Not Satisfactory	

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

No of Earning Member	Satisfactory/Not Satisfactory	
Borrower Monthly Income	Satisfactory/Not Satisfactory	
Borrower Monthly Expenses	Satisfactory/Not Satisfactory	
Borrower Monthly EMI Obligation	Satisfactory/Not Satisfactory	
Family Income	Satisfactory/Not Satisfactory	
Ownership of Residence House	Satisfactory/Not Satisfactory	
Bank Name	Satisfactory/Not Satisfactory	
Bank Account Vintage	Satisfactory/Not Satisfactory	
Asked when field officer collected documents	Satisfactory/Not Satisfactory	
Reference Cross Check	Satisfactory/Not Satisfactory	
Suitable time for meeting to collect the docs		
Inform Customer about product they applied		

3. DOCUMENT COLLECTION

List of Documents	Borrower	Co- applicant	Guaranator
Property Documents	Owner	NA	NA
PAN Card	HARD COPY	HARD COPY	HARD COPY
Adhaar Card	HARD COPY	HARD COPY	HARD COPY
Address Proof (Latest Electricity Bill)	HARD COPY	HARD COPY	HARD COPY
Photos	HARD COPY	HARD COPY	HARD COPY
PDC Cheque	HARD COPY	HARD COPY	NA
Bank Statement for the 6 Months	HARD COPY	HARD COPY	NA
ITR	Optional	NA	NA
GST Return	Optional	NA	NA
Financial	Optional	NA	NA

4. CREDIT APPRAISAL

CIBIL Verification	On the basis of Report fetch at lead entry time
Income Assessment	Will prepare manual & upload sheet
Dependent/Family Assessment	Will prepare manual & upload sheet
Personal Discussion Sheet	Will prepare manual & upload sheet
Eligibility Sheet	Will prepare manual & upload sheet
List of Documents	Cross check whether all documents collected by FO or not
FI STATUS	Will prepare manual & upload sheet

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

TVR Status	Will prepare manual & upload sheet
Bank Statement Analysed	Separate report on the basis of 6 month statement
Property Title Flow Chart	
Collateral/Security Type	Residential / Commerical
Occupancy	Self Occupied / Rented
Property Details	
Property Address	
Property Size	
Property Sides (East ,west, north south)	
Land Area	
Dimension	
Value of Security	
Market Value	
Land Value	
Construction Value	
Total Market value	
LTV	
Relizable Value	
Property Title Documents	
Properity Chain	
Legal Report	
Legal Opinion By	
Legal Report Dated	
Valuation Report	
Name of Valuer	
Valuation as per valuer	
Valuation Report Date	
Business name	
Business Vintage	
Buisness Adress	
business Proof	GST/Banking/Pictures
Reference Check	Atleast Two
Proposed Loan Amount & Commercial	
Credit team Remark	
Negative Remarks	
Final CAM Preparataion	Will prepare manual & upload sheet

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN
5. DOCUMENTS SIGNING

Documents Signing			
TAB	HEAD	Mandatory	Remark
Documents	Sanction Letter	*	Drop Down (Signed Yes/ NO)
	Loan Agreement kit	*	Drop Down (Signed Yes/ NO)
	PDC	*	Drop Down (Signed Yes/ NO)
	Registered Mortgage Deed	*	Drop Down (Signed Yes/ NO)
	Equitable Mortgage Deed	*	Drop Down (Signed Yes/ NO)
	NACH	*	Drop Down (Signed Yes/ NO)
	Affidavit	*	Drop Down (Signed Yes/ NO)
	KYC of Borrower	*	Drop Down (Signed Yes/ NO)
	KYC of Co- Borrower	*	Drop Down (Signed Yes/ NO)
	KYC of Guarantor	*	Drop Down (Signed Yes/ NO)
	Photo OF Borrower/ Co Borrower / Guarantor	*	Drop Down (Signed Yes/ NO)
	Signature Verification	*	Drop Down (Signed Yes/ NO)
	Disbursement Request Letter	*	Drop Down (Signed Yes/ NO)
Bank Validation	Account Holder name Account No. Confirm Account No IFSC Code	*	Both Account No Should be same otherwise reject
Disbursement Calculation	Loan Amount Processing Fees Advance EMI/Pre EMI GST Net Disbursement Amount	*	

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
SECURED BUSINESS LOAN

6. DISBURSEMENT

7. POST DISBURSEMENT

Post Disbursement			
TAB	HEAD	Mandatory	Remark
Documents	Original Documents No	*	
	Document Type	*	Sale Deed/GPA/Relinquishment
	Document date	*	Calendar
	Pages	*	Page No fromto
	Any Other		