

SUNEET FINMAN PRIVATE LIMITED
BUSINESS LOAN
UNSECURED BUSINESS LOAN



1. LEAD ENTRY

LEAD ENTRY			
TAB	HEAD	Mandatory	Remark
PRODUCT	Main product Sub Product	*	Drop down
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

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	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 up to 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

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	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 address
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		

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	Last Name	*	SHOULD MATCH WITH PAN VERIFICATION Only One Word & No Initial
	Gender	*	Drop down
	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
Guarantor Address	Address Line 1	*	Should be free field (max up to 40 character)
	Address Line 2	*	Should be free field (max up to 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 address
Loan Details	Loan Amount	*	
	Required Tenure	*	
	Loan Purpose	*	
Additional Details	Monthly Self Income	*	

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	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
Additional Remark	Comment Box		

2. TELECALLING

Question	Remark	Remark by tele caller
KYC Confirmation	Satisfactory/Not Satisfactory	
Purpose of Loan	Satisfactory/Not Satisfactory	
No of Member in family	Satisfactory/Not Satisfactory	
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		

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3. DOCUMENT COLLECTION

List of Documents	Borrower	Co- applicant	Guaranator
PAN Card	HARD COPY	HARD COPY	HARD COPY
Aadhaar 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
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
TVR Status	Will prepare manual & upload sheet
Bank Statement Analyzed	Separate report on the basis of 6-month statement
Business name	
Business Vintage	
Business Address	
business Proof	GST/Banking/Pictures
Reference Check	At least Two
Proposed Loan Amount & Commercial	
Credit team Remark	
Negative Remarks	
Final CAM Preparation	Will prepare manual & upload sheet

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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)
	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	*	

6. DISBURSEMENT