**Requirement Document for Personal Loan changes**

**Summary of changes and specifics of roles.**

Add a hierarchy of two **NEW** designations - Product Head and Unit Manager

**Product Head:**

1. There will be two product head , One for entire PL process and second is for Credit card process across all locations.
2. Product head have a fixed salary + incentives.
3. For incentives calculation, entire disbursement of Unit managers and their team will be considered.
4. Product head cannot have self leads.
5. For incentive calculation amount is **fixed** **Percentage**. **There is NO slab.**

**Unit Manager:**

1. There can be multiple unit managers.
2. Team managers, Business partners, FOS freelancer, FOS target reports to Unit manager. Their total disbursement will be considered for incentive calculation of Unit manager.
3. Salary type is Fixed + Incentive, For incentive calculation amount is **fixed** **Percentage**. **There is NO slab.**
4. For calculating incentive amount Formula is : (Total Disbursement - Target )\*percentage/100.
5. Unit manager can have self leads. For Self leads there will be a **fixed** percentage. **No slab.**

**Team Manager:**

1. Telecaller (TME), Backend MIS and MIS executives report to Team manager. Their self will get counted under incentive calculation of Team Manager.
2. In some scenarios Pick up executives Self can get counted under Team managers incentive.
3. For Team manager salary type will be Target. Say target is 50 Lakh, and salary is 40K. Once the target is achieved Team manager can get - Fixed salary (40K) + Incentives (for team target).
4. For calculating incentive amount Formula is : (Total Disbursement - Target )\*percentage/100.
5. If target not achieved TM will get fixed salary.
6. For team target - there is no emerging cut.
7. Team manager can do self leads. There will be **fixed % for Self** generated leads. **No Slab.**
8. For self - deduct Percentage for Emerging and Out of state leads.
9. Team Manager can only able to view his team members data and self data.

**Business partner:**

1. Business partner is the outside organisation.
2. There is No Target, they get incentives for whatever business they do.
3. There will be slab and percentage for business partners.
4. Business partners disbursement will get counted for Unit managers incentives.

**Pick up executive:**

1. Fixed amount example:- Rs 80 per pick up.
2. Self - There is deduction of Fixed Percentage for emerging and out of state leads.
3. There is **Slab of percentage** for Self leads.
4. Self disbursement of pick up executive can get counted under Team Manager or under Unit manager or under no one.

**Pick up manager:**

1. Pick up manager is independent employee, does not report to anyone.
2. Salary type is Fixed salary amount only, no incentives.

**RM - FOS freelancer:**

1. Can be on target or non target.
2. Fixed salary type. Slab available for incentive calculation.
3. His disbursement will get counted under unit managers for incentive calculation.

Co-ordinator?

1. Cross sell will be handled by unit manager as per our discussion.

**Telecaller:**

1. TME will have target + incentives.
2. No deductions if target is not achieved.
3. Slab and percentages for Telecaller incentives.
4. Deduction of Percentage for emerging and out of state.
5. For calculating incentive amount Formula is : (Total Disbursement - Target )\*percentage/100.

**Back-office executive:**

1. Fixed salary type.
2. He will fill the upper portion of form.
3. Should not be able to see MIS executive filled details.
4. Allow CITY wise permissions to view the details (not office specific)
5. Self Percentage slab will be applicable, Emerging and out of state percentage will be deducted.
6. Self disbursement is separate and does not get counted under any other employee.

**MIS Executive:**

1. Fills sanction amount and such details in the form, changes the status.
2. City wise view - MIS executive city wise. Any office of city should see all office details of that city.
3. Should view all back office filled details of city.
4. Fixed salary.
5. Self Percentage slab will be applicable, Emerging and out of state percentage will be deducted.
6. Self disbursement is separate and does not get counted under any other employee.

**Emerging and Out of state deductions**

1. We will provide an option to add Prime, Emerging and Out of state percentage. This will be master data and same percentage will be applicable to all.
2. It will be applicable to all designations except Product head, Unit Manager and Team manager (team target)
3. Deduction is applicable for all SELF generated leads of all designations except Product head.