



DSA PRO REQUIREMENT DOCUMENT

Version 1.0



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Introduction

Faircent DSA Program provides partners the opportunity to join and offer their customers unsecured personal loans at rates which are better than Banks or NBFCs. At the same time earn commissions which are best in the market.

DSA Pro Application will extend the offerings available to the Borrowing Partners. The main features would include:

- capability to add new loan applications
- process the loan application by uploading documents directly into the system
- provide transparency and visibility to DSA partner for the status of the loan application on a real time basis.
- approve loans at their end
- near Instant disbursal (through EOD Process)
- view their business generated and commission earned

On the other hand, it will help Faircent:

- Reduce the time to onboard customers
- Reduce the to-and-fro communication to process a case on the FC Borrower application queue.
- Empower the DSA Partner a single, comprehensive dashboard to originate and approve loan applications.

Loan offered on DSA Pro Platform:

DSA Premium		
Details	Salaried	Self Employed
Min. Loan amount	25000	25000
Max. Loan amount	100000	500000
Min. Tenure	3 M	3 M
Max. Tenure	12 M	12 M
ROI	As per Score range	As per Score range
PF	8% + GST	8% + GST
Payment Option	EMI	EMI

Tenure Options offered on DSA Pro Platform:

Tenure Option			
Loan Amount	Salaried	Self Employed	PF
25 K - 50 K	3,4,5,6	3,4,5,6	8% + GST
50 K - 75 K	3,4,5,6,7,8,9	3,4,5,6,7,8,9	8% + GST
75 K - 1 L	3,4,5,6,7,8,9,10,11,12	3,4,5,6,7,8,9,10,11,12	8% + GST
1 L - 1.25 L	-	3,4,5,6,7,8,9,10,11,12	8% + GST
1.25 L - 1.5 L	-	3,4,5,6,7,8,9,10,11,12	8% + GST

1.5 L - 2 L	-	3,4,5,6,7,8,9,10,11,12	8% + GST
2 L - 3 L	-	3,4,5,6,7,8,9,10,11,12	7%+ GST
3 L - 5 L	-	3,4,5,6,7,8,9,10,11,12	7%+ GST

DSA Pro will be a responsive web based solution that will cater to both Desktop as well as Mobile devices.

DSA Pro Dashboard


 Notifications
 Account Settings
 Lorem Ipsum Insight
Private Limited
 Logout

Dashboard

Business Overview

Application Funnel

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Donec et tortor eu massa euismod placerat at ut nunc.

Total Applications	WIP Cases
376	31

Disbursed Applications

WIP Cases	Count
31	31

Action Needed

Active	Count
35	35

Rejected Applications

Action Needed	Count
25	25

Disbursed Loans

Disbursed	Count
10	10

Search Applications

Products and Schemes

Product Details

Borrower Eligibility

Account Settings

Team

Reports

Invoice and Payments

Bank Details

Referral Link

Change Password

Add New Application

Period:

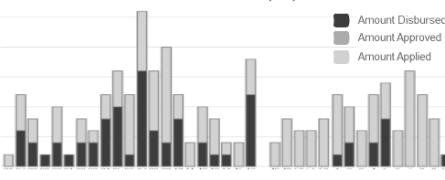
Business Snapshot

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Donec et tortor eu massa euismod placerat at ut nunc.

Loan Amount Applied	Loan Disbursed
₹1,50,59,750	₹30,59,894

Loan Approved

Loan Approved	Tentative Commission
₹45,59,894	₹1,80,540



Add New Application **View Pending Cases** **View Invoice and Payouts**

Search Cases

Search by Loan ID Search by Name Search by Mobile Number Search by PAN Number Search by Team User **Search Now** [Advanced Search](#)

Applications [Manage Applications](#) Application Status:

Applicant Name	Mobile	Loan Amount	Loan Tenure	Registration Date	EMI Amount	User Call Status	Underwriting Reason	Current Status	Team User	Remarks
Lorem ipsum dolor Loan ID: 10004567687	9898989898	₹1,50,000	12	27-Mar-2022	₹5,000	Agreement Initiated/ Completed		Disbursed	Ashish Mahajan	
Morbi auctor Loan ID: 10004567665	9898989898	₹2,50,000	18	26-Mar-2022	₹4,000	Agreement Initiated/ Completed		Disbursed	Harshit Gulati	
Magna lobortis pulvinar Loan ID: 10004566578	9898989898	₹1,25,000	12	24-Mar-2022	--	--		WIP	Saurav Kumar	
Sed sit amet lectus Loan ID: 10004566345	9898989898	₹70,000	18	24-Mar-2022	₹5,000	Forward to UWT		In Process	Ajay Prasad	
Maecenas in lectus rhoncus Loan ID: 10004566132	9898989898	₹1,75,000	24	22-Mar-2022	₹4,000	PQ_Bureau_Rejected		Rejected	Saurav Kumar	
Lorem ipsum dolor Loan ID: 10004567687	9898989898	₹1,50,000	12	22-Mar-2022	₹2,500	Return By UWT		Action Needed	Ashish Mahajan	
Morbi auctor Loan ID: 10004567665	9898989898	₹2,50,000	12	20-Mar-2022	₹5,000	Agreement Completed-Borrower		Disbursed	Harshit Gulati	
Magna lobortis pulvinar Loan ID: 10004566578	9898989898	₹1,25,000	12	20-Mar-2022	--	--		WIP	Ashish Mahajan	
Sed sit amet lectus Loan ID: 10004566345	9898989898	₹70,000	12	19-Mar-2022	₹2,500	Accepted By UWT		In Process	Ajay Prasad	
Maecenas in lectus rhoncus Loan ID: 10004566132	9898989898	₹1,75,000	12	18-Mar-2022	₹5,000	Rejected by UW team		Rejected	Saurav Kumar	

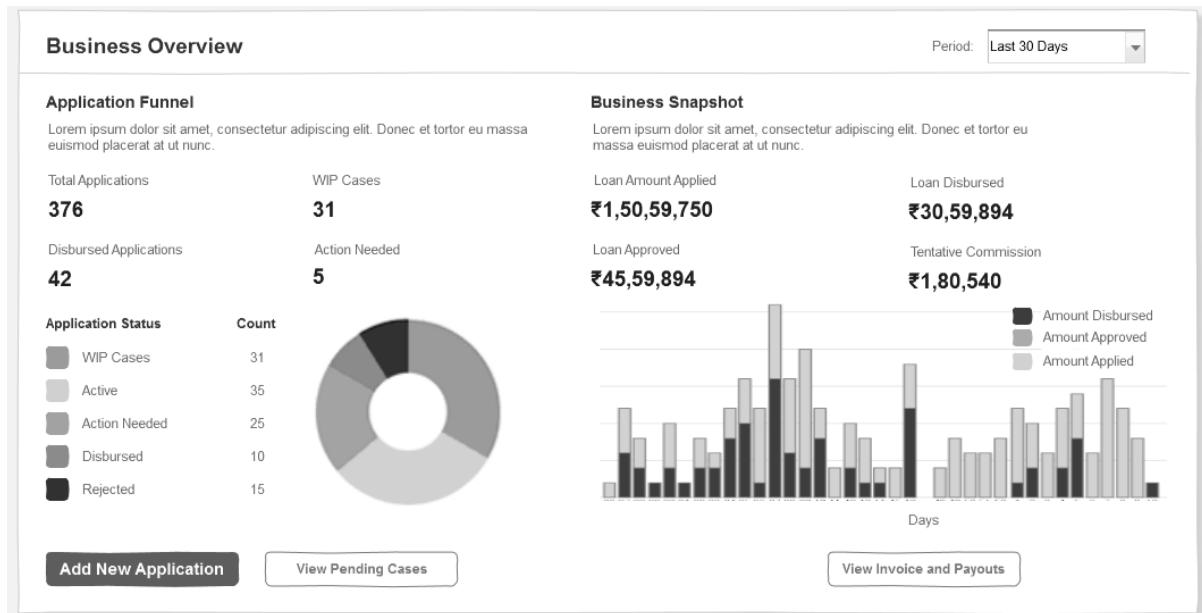
Manage Applications

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The DSA Pro dashboard provides a snapshot of Loan Business Originated and processed by the DSA for different time periods

Snapshot Section:



- The top Snapshot section shows the Key Metric (preferably with relevant Graphs for visual data presentation).
- Textual details are provided if there is anything we like to explain, which can be shown if the user clicks on Info-icon.
- Ability to change the date range to see the business generated during that period.
- The display of information will be as per User Roles and Privileges set by the Master DSA Account for the team members.
- Volume of Application as per the breakup its current status.
- Value of business generated Loan Applied, Approved/Disbursed, and Tentative commission generated by the DSA.

Application List Section:

Applications									Manage Applications	Application Status :	All Applications
Applicant Name	Mobile	Loan Amount	Loan Tenure	Registration Date	EMI Amount	User Call Status	Underwriting Reason	Current Status	Team User	Remarks	
Lorem ipsum dolor Loan ID: 10004567687	9898989898	₹1,50,000	12	27-Mar-2022	₹5,000	Agreement Initiated/ Completed		Disbursed	Ashish Mahajan		
Morbi auctor Loan ID: 10004567665	9898989898	₹2,50,000	18	26-Mar-2022	₹4,000	Agreement Initiated/ Completed		Disbursed	Harsit Gulati		
Magna lobortis pulvinar Loan ID: 10004566578	9898989898	₹1,25,000	12	24-Mar-2022	--	--		WIP	Saurav Kumar		
Sed sit amet lectus rhoncus Loan ID: 10004566345	9898989898	₹70,000	18	24-Mar-2022	₹5,000	Forward to UWT		In Process	Ajay Prasad		
Maecenas in lectus rhoncus Loan ID: 10004566132	9898989898	₹1,75,000	24	22-Mar-2022	₹4,000	PQ_Bureau_Rejected		Rejected	Saurav Kumar		

- The Application list shows the list of most recent applications initiated by the DSA Partner.
- Some of the key fields are displayed in the application row for a quick overview.
- The Underwriting Reason or Remarks is also displayed in a quick and easy manner as a tooltip when doing a mouseover on the respective icon.
- Users can view the detailed application by clicking on the Applicant Name or on the Details icon at the end of each row.
- The DSA team member is mapped to the list of cases that originate from their ID.

Quick Search Section:

Search Cases					
<input type="text" value="Search by Loan ID"/>	<input type="text" value="Search by Name"/>	<input type="text" value="Search by Mobile Number"/>	<input type="text" value="Search by PAN Number"/>	<input type="text" value="Search by Team User"/>	<input type="button" value="Search Now"/>
Advanced Search					

- Ability to search Applications based on 4-5 most frequently used parameters (here Customer Name, Mobile Number, PAN Number, and DSA Team member are provided for reference).
- User can search by entering the value in anyone or in a combination of fields. (combo searches would be “AND” searches)
- The Advanced Search link takes the user to a detailed search criteria page where the user will have more parameter fields available to fine-tune the search.

Manage Applications

Applicant Name Loan ID: 10004567687	Mobile	Loan Amount	Loan Tenure	Registration Date	EMI Amount	User Call Status	Underwriting Reason	Current Status	Team User	Remarks
LOREM IPSUM DOLOR Loan ID: 10004567687	9898989898	₹1,50,000	12	27-Mar-2022	₹5,000	Agreement Initiated/ Completed		Disbursed	Ashish Mahajan	
MORBI AUCTOR Loan ID: 10004567665	9898989898	₹2,50,000	18	26-Mar-2022	₹4,000	Agreement Initiated/ Completed		Disbursed	Harshit Gulati	
MAGNA LOBORTIS PULVINAR Loan ID: 10004566578	9898989898	₹1,25,000	12	24-Mar-2022	₹2,500	--		WIP	Saurav Kumar	
SED SIT AMET LECTUS Loan ID: 10004566345	9898989898	₹70,000	18	24-Mar-2022	₹5,000	Forward to UW/T		In Process	Ajay Prasad	

The Manage Application section will be available to quickly filter cases as per activity status for DSA. The team at DSA's end can :

- complete WIP cases, (before lead creation/rule 1 execution.)
- check the status of in-process applications, (after rule 1 execution)
- take necessary action (for cases referred back to DSA/Client)
- see rejection reasons, etc.

Disbursed Loans

Disbursed Loans

Performance Snapshot

Applications Disbursed	Loan Amount Disbursed	First EMI Overdue	Tentative Commission
376	₹30,59,894	31	₹1,80,540

Approved and Disbursed Applications

Borrower's Name / Loan ID	Mobile	Registration Date	Disbursement Date	Loan Amount	EMI Amount	First EMI Date	First EMI Status	Team User	Remarks
Lorem ipsum dolor Loan ID: 10004567897	9898989898	27-Mar-2022	27-Mar-2022	₹1,50,000	12	₹5,000	05-Apr-2022	Not due yet	Ashish Mahajan
Morbi auctor Loan ID: 1000456765	9898989898	26-Mar-2022	26-Mar-2022	₹2,50,000	18	₹4,000	05-Apr-2022	Paid	Harsht Gulati
Magna lobortis pulvinar Loan ID: 10004566578	9898989898	24-Mar-2022	24-Mar-2022	₹1,25,000	12	₹2,500	06-Apr-2022	Paid	Saurav Kumar
Sed sit amet lectus Loan ID: 10004566345	9898989898	24-Mar-2022	24-Mar-2022	₹70,000	18	₹5,000	05-Apr-2022	Paid with DPD	Ajay Prasad

- The Disbursed application screen shows the list of all approved and disbursed cases.
- The objective is to provide DSA visibility of cases disbursed and the First EMI status as an important factor to determine the applicable payout.
- The list contains snapshots of fields that are relevant for disbursed loans such as
 - Borrower Name and Loan ID
 - Mobile Number
 - Registration date,
 - Disbursement date,
 - Loan Amount,
 - Tenure,
 - EMI Amount,
 - first EMI date,
 - First EMI Status
 - Team Member of DSA who has sourced the application, etc.

Search

Search

Add New Application

All Applications	WIP Cases	In Process	Action Needed	Rejected	Search
Search Cases					
Search by Loan ID	Search by Name	Search by Mobile Number	Search by PAN Number	Search by Team User	Search Now
Advanced Search					

Search Result - Application List

Application Status : All Applications

Applicant Name	Mobile	Loan Amount	Loan Tenure	Registration Date	EMI Amount	User Call Status	Underwriting Reason	Current Status	Team User	Remarks
Lore ipsum dolor Loan ID: 10004567887	9898989898	₹1,50,000	12	27-Mar-2022	₹5,000	Agreement Initiated/ Completed		Disbursed	Ashish Mahajan	
Morbi auctor Loan ID: 10004567865	9898989898	₹2,50,000	18	26-Mar-2022	₹4,000	Agreement Initiated/ Completed		Disbursed	Harshit Gulati	
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Sed sit amet lectus Loan ID: 10004566345	9898989898	₹70,000	18	24-Mar-2022	₹5,000	Forward to UWT		In Process	Ajay Prasad	
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Lore ipsum dolor Loan ID: 10004567887	9898989898	₹1,50,000	12	22-Mar-2022	₹2,500	Return By UWT		Action Needed	Ashish Mahajan	
Morbi auctor Loan ID: 10004567865	9898989898	₹2,50,000	12	20-Mar-2022	₹5,000	Agreement Completed-Borrower		Disbursed	Harshit Gulati	
Magna lobortis pulvinar Loan ID: 10004566578	9898989898	₹1,25,000	12	20-Mar-2022	₹4,000	--		WIP	Ashish Mahajan	
Sed sit amet lectus Loan ID: 10004566345	9898989898	₹70,000	12	19-Mar-2022	₹2,500	Accepted By UWT		In Process	Ajay Prasad	
Maecenas in lectus rhoncus Loan ID: 10004566132	9898989898	₹1,75,000	12	18-Mar-2022	₹5,000	Rejected by UW team		Rejected	Saurav Kumar	

« < 1 2 3 ... 5 > »

- The Search Results page will have the Quick Search Section at the top to change the search criteria.
 - The default sorting option will be based on the most recent application.
 - The number of rows to display per page can be kept configurable at the front end. By default 15 to 20 rows can be displayed on one screen.
 - Pagination to browse through the search results should also be provided at the bottom of the search results.
- Advanced search section** will expand the Quick Search Section and allow the user to search using a larger set of fields and date ranges.

Add New Application

The screenshot shows the 'Faircent Loan Application' interface. On the left, a sidebar menu includes 'Dashboard', 'Applications' (selected), 'Add New Application', 'WIP Loan Applications', 'In Process Applications', 'Action Needed', and 'Rejected Applications'. Under 'Disbursed Loans', there's a 'Search Applications' section. Below that are 'Products and Schemes' (with 'Product Details' and 'Borrower Eligibility' options), 'Account Settings', 'Team', and 'Reports'. The main content area is titled 'Faircent Loan Application' and 'Select Product and Customer Type'. It contains a note about product and customer types. A 'Borrower Type' dropdown is open, showing 'Select Borrower Type'. Below it are three buttons: 'Term Loan', 'Working Capital', and 'Credit Line'. A note below the buttons states: 'Lorem ipsum dolor sit amet, TERMS OF USE consectetur adipiscing elit. PRIVACY & SECURITY POLICY Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo commodo. Proin sodales pulvinar tempor. Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Nam fermentum, nulla luctus pharetra vulputate, felis tellus mollis orci, sed rhoncus sapien nunc eget.' At the bottom is a large 'Start Application' button with a blue '1' badge.

- The first screen of Adding a new loan application will allow the DSA's team member to select the Borrower Type – Salaried or Self Employed.
- The Relevant loan products available for the selected type of customer are displayed for the DSA to choose from.
- The DSA user will specifically select the Mandatory Terms and Conditions before they can start the application process.

Step 1 - Basic Details

Lead Creation (both Salaried and Self-employed Borrowers):

The screenshot shows the GENESIS BY FAIRCENT software interface. At the top, there is a navigation bar with the logo 'GENESIS BY FAIRCENT', a bell icon for 'Notifications', a briefcase icon for 'Account Settings', and a user profile icon for 'Lorem Ipsum Insight Private Limited'. On the far right is a power button icon for 'Logout'.

The main content area has a left sidebar with various menu options: Dashboard, Applications (Add New Application, WIP Loan Applications, In Process Applications, Action Needed, Rejected Applications), Disbursed Loans, Search Applications, Products and Schemes (Product Details, Borrower Eligibility), Account Settings, Team, and Reports.

The central part of the screen displays the 'Step 1 - Basic Details' section. It is divided into three steps: 1. Basic Details, 2. Documents Upload and Bank Details, and 3. Loan Offer and Other Details. Step 1 is currently active. The 'Borrower's Mobile and PAN Details' section contains fields for PAN Number (with placeholder 'Enter Borrower's PAN Number'), Primary Email ID (with placeholder 'Enter Borrower's Email ID'), Mobile Number (with placeholder 'Enter Borrower's Mobile Number'), and OTP Verification Code (with placeholder 'Enter OTP'). Below these fields is a note: 'Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo commodo. Proin sodales pulvinar tempor.' A 'Send OTP' button is located between the mobile number and OTP verification code fields. A 'Continue' button at the bottom right has a small blue badge with the number '1' above it.

- To add the new Application, the DSA will have to first enter some fields that will be used for lead qualification at Faircent's end.
 - DSA enters the PAN card of the Borrower. (Mandatory Field)
 - Use PAN check logic implemented currently on FC Borrowers.
 - Primary Email ID of the borrower (Mandatory Field)
 - Mobile number of the Borrower (Mandatory Field)
 - When the DSA clicks on the Send OTP button, the DSA System will send an OTP along with a message to the borrower's mobile number.
 - Provision for DSA to Resend OTP after XX seconds can be provided.
 - The OTP SMS message will carry the link to Terms and Conditions and any other relevant legal requirements from a compliance perspective.
 - Provide provision in the DSA pro backend system to define and manage the message content.
 - DSA will communicate offline with the borrower and enter the OTP Value sent to the borrower's mobile number in the OTP Verification Code (Mandatory Field)
- When the DSA clicks the Continue button, the System checks :
 - If all the Mandatory Fields are entered.
 - OTP field has valid length of data.
 - For various validation scenarios for Lead creations currently existing in FC Borrowers.
- If the validation Pass,

- The lead is created in the FC Borrowers system, and appropriate status is assigned as per FC Borrowers logic.
 - The DSA can continue to enter further details of the Application or can reinitiate further entry later.
 - The lead will be listed under WIP Status in DSA Pro System
- If the validation Fail,
 - An appropriate message is displayed on the screen conveying the reason for Failure.

Borrower's Personal Particulars (both Salaried and Self-employed Borrowers):

Borrower's Personal

First Name: Borrower's First Name

Last Name: Borrower's Last Name

Date of Birth: Enter your Date of Birth

Marital Status: Select Marital Status

Qualification: Select Educational Qualification

Current Residence Pincode: Enter Current Pincode

Current City: City Name

Current State: Current State Name

Current Residence Address: Enter Current Residence Address

Residence Type: Select Residence Type

- Once the Lead is successfully created, the DSA can continue to add other details in the loan application form.
- Under the Personal Particulars, the following particulars would be entered:
 - First Name, Last Name (Mandatory Field)
 - Date of Birth
 - Martial Status: It will have drop-down entries of Unmarried, Married, Divorced, Widow
 - Qualification: It will have drop-down entries of Under Graduate, Graduate, Post Graduate, Professional
 - Current Residence Pin code (Mandatory Field)
 - Serviceable PIN code will be stored in the database.
 - Based on the Pin code entered, the City and State fields will be auto-populated and will not be available for manual entry.
 - Full address of Residence.
 - Residence Type: It will have drop-down entries of Rented, Owned, Parental, Relative, Co. Provided, Paying Guest
 - To add the new Application, the DSA will have to first enter some fields that will be used for lead qualification at Faircent's end.

Borrower's Employment Details (only for Salaried Borrowers):

The screenshot shows a form titled "Borrower's Employment Details". It contains several input fields: "Company Name" (with placeholder "Enter Current Company Name"), "Joining Date" (with placeholder "Enter your Joining Date" and a calendar icon), "Official Email ID" (with placeholder "Enter Official Email ID"), "Salary Mode" (a dropdown menu with placeholder "Select Salary Payment Mode"), "Office Pincode" (with placeholder "Enter Office Pincode"), "Office City" (with placeholder "Office City"), "Office State" (a dropdown menu with placeholder "Office State"), and "Office Address" (with placeholder "Enter Office Address"). At the bottom is a "Submit Application" button.

- If the borrower is of self-employed category, the Borrower's Business Details form section will capture the necessary details. The DSA will provide the following:
 - Borrower's Current Company Name (Mandatory Field)
 - The database of Companies along with the assigned Category is maintained at the backend.
 - When the DSA is typing the company name, the system can provide Soft-Seek functionality to prompt DSA to select the Right Company name.
 - If the Company name is not present in the Database, the Manual Text Entry will be used.
 - The Company Name Database will have the appropriate Company Category mapped. The Company Category should be stored by the DSA System in the hidden Company Category field for the current Loan Application Form.
 - Borrower's Joining date at Current Company
 - Official Email ID
 - Salary Mode: It will have Drop Down values of Cash, Cheque, and Bank Transfer
 - Office Pin code
 - Based on the Pin code entered, the City and State fields will be auto-populated and will not be available for manual entry.
 - Full address of Office.

On Submit Application:

- When the DSA clicks on the Submit Application button, the DSA Pro System will check the following:
 - Whether all mandatory fields are entered.
 - Using Karza PAN Validation API check PAN details and Borrower's Name entered by the DSA.
 - if Match is less than 90% then allow one more attempt to Re-enter the PAN number.

- Lead will be cancelled after two unsuccessful attempts
- Reject if the residence type is "Paying Guest"
- Check Company Category and pass only CAT A, B, C & D companies
- Check current job tenure and Pass only if the tenure at the current company is 6 Months or above (minimum job stability).
- Using Email Fraud Check of Karza check the official email id of the borrower. Only pass cases with valid results
- Reject if Salary Mode is "Cash & Cheque"
- CRIF report for the Borrower is fetched.
- If all the above criteria are met, Run the Risk Rule Engine (Pre-Approved: Rule 1 Knock Out Rules Execution for Salaried)
 - All Rule Passed Lead will move further to Step 2 – Document Upload and Bank Details
 - Fail leads will be marked as Cancelled and case details are displayed in the "Application Final Confirmation" screen layout with an appropriate rejection reason.
- The Obligation Calculator rules are executed as per the details available in Annexures.
 - Rule 1: Calculate total obligation by adding up the all the EMI of below active tradelines
 - Rule 2: Skip the tradelines for obligation calculation where the Ownership status of tradelines is "Guarantor"
 - Rule 3: Skip the tradelines for obligation calculation Current Balance is <= 5% of the Disbursed amount
 - Rule 4: All ROI is calculated as per the reducing balance method

Borrower's Employment Details (only for Self Employed Borrowers):

Borrower's Business Details

Does the Borrower have GST Number

No 2 Yes 1 Get Details 6

OTP Verification Code

Enter OTP 7

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GST Number GST Registration Date GST Status 3

Business Name

Enter Business Name

Business Address

Enter Business Address

Business Pincode

Enter Business Address Pincode

Business City

City Name Current State Name 4

Business Address Type

Select Office Address Type Business Type 5

Gross Annual Turnover

₹15 Lacs ₹10 Crores ₹1 Crore

Net Income (As per Latest ITR)

Prefill Net Income Business Vintage Enter Business Start Date 6

Submit Application 8

- Under Borrower's Business Details, the DSA will provide the following data:
 - Selects if the Borrower has a GST Number (Yes/No) and click on Get Details button.
 - If GST Number is NOT available,
 - The system will fetch verified ITR details by using the OTP-based ITR facility, Karza ITR validation API.
 - Since the API requires an OTP to be authenticated, hence, the DSA System will request Karza ITR validation API to send the relevant Consent SMS OTP to the Borrower's registered mobile number.
 - Should provision to resend the OTP after XX seconds to be provided.
 - DSA will communicate offline with the borrower to get the OTP Value sent to enter the OTP Verification Code.

- On clicking Verify OTP, the system will validate the OTP and process further. In case of any error, an appropriate error message is displayed on the screen.
- DSA will manually enter the Business Name, Business Address, and Business Pincode.
 - Serviceable PIN code will be stored in the database.
 - Based on the Pin code entered, the City and State fields will be auto-populated and will not be available for manual entry.
- The DSA chooses the Business Address Type from the list of Owned, Rented, Residence cum Office.
- The Borrower's Business Type is selected from the list of Manufacturing, Wholesale, Retail, and Services.
- The data points of Gross Annual Turnover and Net Income (as per the latest ITR) are shown in their respective fields.
- Business Vintage fields captures the age of the business in years/months
- If GST Number is available,
 - If the selection is Yes then pull the GST number by using the PAN Number. Check if the same API can get the needed fields or if any other API needs to be called at the backend to fetch the details with OTP-based consent from Borrower.
 - If the API requires an OTP to be authenticated, then the DSA System will request Karza GST API to send the relevant Consent SMS to the Borrower's registered mobile number.
 - Should provision to resend the OTP after XX seconds to be provided.
 - DSA will communicate offline with the borrower to get the OTP Value sent to enter the OTP Verification Code.
 - On clicking Verify OTP, the system will validate the OTP and process further. In case of any error, an appropriate error message is displayed on the screen.
- The DSA Pro System will fetch and fill the following fields from the API response:
 - Business Name
 - Business Address, Business Pincode, City and State fields
 - Gross Annual Turnover
 - Net Income
 - Business Vintage
- The DSA chooses the Business Address Type from the list of Owned, Rented, Residence cum Office.
- The Borrower's Business Type is selected from the list of Manufacturing, Wholesale, Retail, and Services.

On Submit Application:

- When the DSA clicks on the Submit Application button, the DSA Pro System will check the following:
 - Whether all mandatory fields are entered.

- CRIF report for the Borrower is fetched.
- If all the above criteria are met, Run the Risk Rule Engine (Pre-Approved: Rule 1 Knock Out Rules Execution for Self Employed)
 - All Rule Passed Lead will move further to Step 2 - Document Upload and Bank Details
 - Fail leads will be marked as Cancelled and case details are displayed in the “Application Final Confirmation” screen layout with an appropriate rejection reason.
- The Obligation Calculator rules are executed as per the details available in Annexures.
 - Rule 1: Calculate total obligation by adding up the all the EMI of below active tradelines
 - Rule 2: Skip the tradelines for obligation calculation where the Ownership status of tradelines is "Guarantor"
 - Rule 3: Skip the tradelines for obligation calculation Current Balance is <= 5% of the Disbursed amount
 - Rule 4: All ROI is calculated as per the reducing balance method

Step 2 - Document Upload and Bank Details (both Salaried and Self-employed Borrowers)

Step 2 - Documents Upload and Bank Details

Document Type	Document Name	Status
1. Borrower's Photo	Upload Photo 7	Pending
2. Proof of Identity	Upload ID Proof 8	Pending
3. Proof of Address	Upload Address Proof 9	Pending
4. Bank Statements	Upload Bank Statement 11	Pending

Documents Upload
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Basic Details

Documents Upload and Bank Details

Loan Offer and Other Details

Continue

- In this Step the DSA will have to provide various documents to process the Loan Application.

- The key documents needed are:
 - Borrower's Photograph
 - Borrower's Proof of Identity (PAN Card)
 - Proof of Address (Aadhaar Card, Passport, Bank Statement, Voter ID, Electricity Bill (within last 3 months), Postpaid Telephone Bill)
 - Bank Statements
- At this stage, by default all documents will be in a Pending state.
- The Continue Button will be disabled until all the documents are successfully uploaded.

Upload Photo:

Step 2 - Documents Upload and Bank Details

1 2 3

Basic Details Documents Upload and Bank Details Loan Offer and Other Details

Upload Photo

Applicant's Name
Prefill Applicant's Name

Photo
Select Applicant's Photograph Browse

Accepted format includes JPG, JPEG, PDF. Max file size 5MB

Upload Photo

- The Borrower's Name is prefilled as a Prompt to DSA to upload the Photograph of the right borrower.
- The Photo is selected from the DSA's machine for upload. The file specification is displayed on the interface as a guidance text.
- On clicking the Upload Photo button, the Photo is uploaded to the System.
 - If any error is encountered, the error message is displayed on the screen, and provision for DSA to upload again is provided.
 - On successful upload, the status of Borrower's Photo is marked as Complete.
 - The user is taken back to the Document Upload and Bank Details screen.

Upload ID Proof:

The screenshot shows a step-by-step process titled "Step 2 - Documents Upload and Bank Details". It consists of three numbered steps: 1. Basic Details (checkmark icon), 2. Documents Upload and Bank Details (highlighted in blue), and 3. Loan Offer and Other Details (circle icon). The current step, Step 2, contains a sub-section titled "Upload ID Proof". A descriptive text below the heading says: "Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aenean euismod bibendum laoreet. Proin gravida dolor sit amet lacus accumsan et viverra justo commodo. Proin sodales pulvinar tempor." Below this is a "PAN Card Number" input field containing the placeholder "Prefill Applicant's PAN Number". To its right is an "ID Proof" section with a "Select PAN Card Image" input field and a "Browse" button. A note below the input fields states: "Accepted format includes JPG, JPEG, PDF. Max file size 5MB". At the bottom of the "Upload ID Proof" section is a large "Upload ID Proof" button with a small blue "1" icon above it.

- The PAN Card of the Borrower is uploaded by the DSA as ID Proof.
- The PAN Number entered earlier is prefilled as a prompt to DSA to upload the correct PAN Card Image.
- PAN Card image is selected from the DSA's machine for upload. The file specification is displayed on the interface as a guidance text.
- On clicking the Upload ID Proof button, the PAN Card image is uploaded to the System.
 - If any error is encountered, the error message is displayed on the screen, and provision for DSA to upload again is provided.
 - On successful upload, the status of Borrower's Proof of Identity is marked as Complete.
 - The user is taken back to the Document Upload and Bank Details screen.

Upload Address Proof:

The screenshot shows a step-by-step process with three tabs at the top: 'Basic Details' (marked with a checkmark), 'Documents Upload and Bank Details' (marked with '2'), and 'Loan Offer and Other Details' (marked with '3'). The 'Documents Upload and Bank Details' tab is active. Below it, the 'Upload Address Proof' section contains the following fields:

- Address Proof Document:** A dropdown menu labeled "Select Type of Address Proof".
- Address Proof File:** A file input field labeled "Select Address Proof File" with a "Browse" button. Below it, text specifies: "Accepted format includes JPG, JPEG, PDF. Max file size 5MB".
- Is the Address Proof Password Protected?**: Two radio buttons: "No" (selected) and "Yes".
- Password to open Address Proof:** An input field labeled "Enter Password to Open Address Proof".
- Upload Address Proof:** A large grey button with the text "Upload Address Proof" and a small blue "1" icon above it.

- On the address proof upload screen, the DSA will choose the Type of Address Proof being uploaded. The type drop-down may have values such as Aadhaar Card, Passport, Bank Statement, Voter ID, Electricity Bill (within the last 3 months), Postpaid Telephone Bill.
- The address proof document file is selected from the DSA's machine for upload. The file specification is displayed on the interface as a guidance text.
- Some address proof documents are password-protected, in such case, the DSA will Select the necessary option and specify the password to open the address proof document being uploaded.
- On clicking the Upload Address Proof button, the selected document is uploaded to the System.
 - If any error is encountered, the error message is displayed on the screen, and provision for DSA to upload again is provided.
 - On successful upload
 - If the document type is Aadhar card, system will check Aadhar card verification Face Match using Advance Ai
 - Aadhar card verification $\geq 70\%$ will pass. Otherwise, an appropriate error message needs to be shown on the Interface for DSA to rectify.
 - For other types of address proof documents, the status of Borrower's Proof of Address is marked as Complete.

- The user is taken back to the Document Upload and Bank Details screen.

Upload Bank Statement:

Uploading Bank statement is a critical step and the DSA team needs to understand the process of how to get and upload the bank statement for proper processing by the System. For this necessary placeholder text is provided on the interface. Actual content needs to be finalized for the screen.

Step 2 - Documents Upload and Bank Details

1
2
3

Basic Details
Documents Upload and Bank Details
Loan Offer and Other Details

Upload Bank Statement

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Bank Name

Select Bank Name

Upload Bank Statement

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 • Aenean euismod bibendum laoreet.
 • Proin gravida dolor sit amet lacus accumsan et viverra justo commodo.

Select Bank Statement File Browse

Accepted format includes PDF. Max file size 5MB

Is the Bank Statement Password Protected? No 2 Yes 1

Password to open Bank Statement

Bank Statement Password

Upload Bank Statement 3

- On the upload screen, the DSA will choose the Bank Name from the drop-down.
 - System to show Only E-mandate enabled banks should show in the dropdown.
- The bank statement file is selected from the DSA's machine for upload.
 - In case there is a need to upload more than one bank statement file, all the Original Bank Statements from the selected Bank should be Zipped before upload.
- The file specification is displayed on the interface as a guidance text.
- Some bank statements are password-protected, in such cases, the DSA will Select the necessary option and specify the password to open the bank statements being uploaded.
- On clicking the Upload Bank Statement button, the selected document is uploaded to the System.
 - If any error is encountered, the error message is displayed on the screen, and provision for DSA to upload again is provided.
 - On successful upload, the status of Borrower's Bank Statement is marked as Complete.
 - The user is taken back to the Document Upload and Bank Details screen.

After Successful Upload of All Documents:

Step 2 - Documents Upload and Bank Details

 Basic Details
2
3

Documents Upload and Bank Details

Loan Offer and Other Details

Documents Upload

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Document Type	Document Name	Status
1. Borrower's Photo	 Photograph of Applicant	 3
2. Proof of Identity	 PAN Card	 4
3. Proof of Address	 Utility Bill	 5
4. Bank Statements	 XX Months Bank Statement	 6

Continue
10

- Once the DSA has uploaded all the documents needed, the Continue Button will be enabled.
- If the DSA wishes to review any previously uploaded document, they can do it by clicking the Details button checking the details, and making necessary changes, if needed.
- When the DSA clicks on the Continue button:
 - The Bank statement should be processed by Cart bi API. Only "Processed" Bank Statements should get passed
 - Further, the bank name selected in this field should match the bank statement processed by Cart bi.
 - What if the bank a/c numbers are masked in the statement or the bank a/c numbers are used in a different textual format?
 - Refer to Annexures for the Risk Rules Sheet for the data points that need to be parsed and validated from Catbi analyzed results

On Continue

1

Verify Bank Particulars and Select EMI Date

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Account Holder's Name <input type="text" value="Account Holder's Name"/>	Account Number <input type="text" value="Account Number"/>
IFSC Code <input type="text" value="IFSC Code"/>	Account Type <input type="text" value="Savings Account"/>
Select EMI Date (Day of Month) <input type="text" value="5th"/>	
Get Loan Approval 2	

- Once the documents are successfully verified and processed, the DSA is shown the Account Holder's Name and Account Number, IFSC Code, and Account Type captured by the Cart Bi API from the bank statement uploaded.
- The DSA chooses the preferred EMI date that the Borrower is comfortable with.
- DSA then clicks Get Loan Approval.

Get Loan Approval

- If GST data is available, GST Rules are executed as per the details available in Annexure.
- Banking Rules, FOIR Rules are executed and Income Calculation is done as per the details available in Annexure.
- The system will process the Final Approval Risk Rule (Final Approved: Rule 2 Execution for Salaried or Self employed as the case might be)
 - FOIR & AQB & Other Rules for Salaried or Self Employed as the case may be is executed.
 - Capture - Current DBR & free FOIR and FOIR after FC loan
 - Account verification is done through Razorpay Penny Drop API. For the case to move forward, a successful Penny Drop is mandatory.
 - Cases that pass all rules will be processed for Loan Offer Calculation (Basis Trade Line in Priority Order). Details of which are available in Annexures.
 - Fail leads will be marked as Cancelled and case details are displayed in the "Application Final Confirmation" screen layout with an appropriate rejection reason.

Step 3 - Loan Offer (both for Salaried and Self Employed Borrowers):

The screenshot shows the GENESIS FAIRCENT application interface. The top navigation bar includes the logo, notifications, account settings, and user information. The left sidebar contains links for Dashboard, Applications, Disbursed Loans, Search Applications, Products and Schemes, Account Settings, and various sub-links under each category. The main content area is titled "Step 3 - Loan Offer and Other Details". It features three circular progress indicators: "Basic Details" (checkmark), "Documents Upload and Bank Details" (checkmark), and "Loan Offer" (circle with number 3). Below these are sections for "Select Loan Amount" (a slider from ₹25,000 to ₹1,00,000 with ₹90,000 selected) and "Select Loan Option" (a dropdown menu showing "12 Months" for Loan Tenure, ₹9,99,999 for Loan Amount, and ₹9,99,999 for EMI Amount). A detailed table below lists the "Details of Selected Loan Option" with columns for Loan Amount, Monthly EMI Amount, Interest Rate, Processing Fees, Disbursement Amount, and First EMI Due Date. At the bottom is a large blue button labeled "Accept Loan Offer" with a small blue circle containing the number 1 above it.

- The Loan Offer screen will show Loan amount & tenure as per Free FOIR and maximum DBR
- It will provide the Max Approved Loan amount.
- It will also show offer details of various combinations of Loan Tenure, Applicable Loan Amount, and EMI as per Risk assessment.
- The DSA will have the option to reduce the Loan Amount. In such cases, the Loan Option drop-down may provide additional Tenure, and EMI options as per the Selected Loan Amount using the FOIR & AQB & Other Rules.

The screenshot shows a user interface for a loan application system. On the left, there is a vertical sidebar with the following navigation links:

- Rejected Applications
- Disbursed Loans**
- Search Applications
- Products and Schemes
- Product Details
- Borrower Eligibility
- Account Settings
- Team
- Reports
- Invoice and Payments
- Bank Details
- Referral Link
- Change Password

The main panel on the right is titled "Select Loan Amount" and features a horizontal slider with a range from ₹25,000 to ₹1,00,000. The value is currently set at ₹90,000, which is also displayed in a text input field. Below this, there is a section titled "Select Loan Option" with a table:

Loan Tenure	Loan Amount	EMI Amount (Monthly)
12 Months	₹9,99,999	₹9,99,999
12 Months	₹9,99,999	₹9,99,999
11 Months	₹9,99,999	₹9,99,999
10 Months	₹9,99,999	₹9,99,999
9 Months	₹9,99,999	₹9,99,999
8 Months	₹9,99,999	₹9,99,999
7 Months	₹9,99,999	₹9,99,999
6 Months	₹9,99,999	₹9,99,999
5 Months	₹9,99,999	₹9,99,999
4 Months	₹9,99,999	₹9,99,999
3 Months	₹9,99,999	₹9,99,999

- Based on the selected Loan Option, the following details of the loan will be displayed:
 - Loan Amount
 - Monthly EMI Amount
 - Loan Tenure
 - Interest Rate (per annum)
 - Applicable processing fees (including GST)
 - First EMI Date
- As per offline conversation with the Borrower, the DSA can perform the Final Submit by clicking on the Accept the selected Loan Offer button.
 - The process of Verification & e-mandate will start as per the existing FC Borrower system
 - The Borrower will get a Link to complete the E-KYC

Application Final Submit Confirmation (both for Salaried and Self Employed Borrowers):

The screenshot displays the 'Application Final Confirmation' screen for a loan application. The top navigation bar includes links for Notifications, Account Settings, and Logout. The left sidebar contains links for Dashboard, Applications, Disbursed Loans, and Search Applications. The main content area shows a summary of the application status across three sections: Basic Details, Documents Upload and Bank Details, and Loan Offer and Other Details. Below this, a table provides detailed applicant information:

Applicant Name	Mobile	Loan Amount	Loan Tenure	Registration Date	EMI Amount	User Call Status	Underwriting Reason	Current Status	Remarks
Sed sit amet lectus Loan ID: 10004566345	9898989898	₹70,000	18	24-Mar-2022	₹5,000	Request verified		In Process	Edit >

At the bottom, there are buttons for 'Add New Application' and 'Back to Dashboard'.

- DSA is shown the confirmation screen with a snapshot of the case.
- The appropriate Loan stage and status are updated as the Loan Application proceeds from here on.

Application Details Page

Pre-Disbursement - Application Details

The screenshot displays the 'Application Details' section of the GENESIS by FAIRCENT platform. The top navigation bar includes links for Notifications, Account Settings, and Logout. The main content area is titled 'Application Details'.

Application Details:

- Loan ID:** 10004566132
- Current Status:** In Process
- User Call Status:** Incomplete_Docs_ITR_not Available
- Under Writing Reason:** Told me to call after 15th for loan confirmation .
- Remarks:** wip-offer shared// consent pending forward-offer shared //app not interested for the loan Asking 15% in Reducing
- Registration Date:** 24-Mar-2022
- Last Action Date:** 24-Mar-2022

Loan Details:

Loan Amount	₹9,99,999	Monthly EMI Amount	₹9,99,999
Loan Tenure	₹9,99,999	Interest Rate (per annum)	25%
Processing Fees (including GST)	₹9,99,999	Disbursement Amount	₹9,99,999
First EMI Due Date	24-Mar-2022	Registration Date	24-Mar-2022

Borrower's Personal Details:

Borrower Name	Rakesh Kumar	Borrower Photo	
Date of Birth	02-May-1992		
PAN Number	ABCDR1234D		
Mobile Number	987654321	Primary Email ID	borrower.email@gmail.com
Marital Status	Married	Qualification	Post Graduate
Current Residence Pincode	122018	Residence Type	Rented
Current Residence Address	123/8 South City 2		
Current City	Gurgaon	Current State	Haryana

Borrower's Business Details:

Business Name	RK Manufacturing and Fabrications Pvt. Limited	Add/Edit 6	
Business Type	Manufacturing	Business Vintage	Business Vintage
Borrower have GST Number	Yes	GST Number	01ABCDR1234D1Z6
GST Registration Date	02-May-2019	GST Status	Active
Gross Annual Turnover	₹1 crore	Net Income (As per ITR)	₹15,67,890
Business Pincode	122018	Business Address Type	Rented
Business Address	5D, Ground Floor, B-Block Market, South City 2		
Business City	Gurgaon	Business State	Haryana

Borrower's Bank Details:

Account Holder's Name	Rakesh Kumar	Borrower's Photo	
Bank Name	ICICI BANK LIMITED	Proof of Identity	
Account Type	Current Account	Proof of Address	
Account Number	00121010012345	Bank Statements	
IFSC Code	ICIC000012		

Borrower's Documents Uploaded:

Photograph of Applicant	
PAN Card	
Utility Bill	
XX Months Bank Statement	

- Here provision for DSA users to respond to Action Needed cases is available.

- The screen should show data as per the availability. If the loan application is still incomplete, data for sections and fields which are completed only will be displayed, other fields will remain hidden.
- This screen will also act as a starting point for resuming the Application Data Entry if the DSA has only completed a partial application and wish to continue the application process at a subsequent time.
- Some sections are Add/Edit Remarks, Manage documents, etc is provided.
- A new landing page can be made for DSA Pro with some key product feature descriptions and other important content elements.

Post-Disbursement - Application Details

GENESIS BY FAICENT

Notifications Account Settings Lorem Ipsum Insight Private Limited Logout

Loan Application > Application Details

Application Details

Back

Loan ID	10004566132	Current Status	Disbursed
User Call Status	Agreement Completed-Borrower	Under Writing Reason	max loan eligibility 3 lac for 36 months (require old ITR)
Remarks	no docs in drive Already uploaded all docs call after 30min Agreed for 3 lac loan amount roi 23% pf 24k	Registration Date	24-Mar-2022
		Last Action Date	24-Mar-2022

Loan Details

Loan Amount	₹9,99,999	Loan Tenure	18 Months
Monthly EMI Amount	₹9,99,999	Interest Rate (per annum)	25%
Processing Fees (including GST)	₹9,999	Disbursement Date	24-Mar-2022
Disbursement Amount	₹9,99,999		
First EMI Due Date	24-Mar-2022	First EMI Status	Not due yet

Borrower's Personal Details

Borrower Name	Rakesh Kumar	Borrower Photo	
Date of Birth	02-May-1992		
PAN Number	ABCDR1234D		
Mobile Number	987654321	Primary Email ID	borrower.email@gmail.com
Marital Status	Married	Qualification	Post Graduate
Current Residence Pincode	122018	Residence Type	Rented
Current Residence Address	123/8 South City 2		
Current City	Gurgaon	Current State	Haryana

Borrower's Business Details

Business Name	RK Manufacturing and Fabrications Pvt. Limited		
Business Type	Manufacturing	Business Vintage	Business Vintage
Borrower have GST Number	Yes	GST Number	01ABCDR1234D1Z6
GST Registration Date	02-May-2019	GST Status	Active
Gross Annual Turnover	₹1 crore	Net Income (As per ITR)	₹15,67,890
Business Pincode	122018	Business Address Type	Rented
Business Address	5D, Ground Floor, B-Block Market, South City 2		
Business City	Gurgaon	Business State	Haryana

Borrower's Bank Details

Account Holder's Name	Rakesh Kumar	Borrower's Photo	
Bank Name	ICICI BANK LIMITED	Proof of Identity	
Account Type	Current Account	Proof of Address	
Account Number	00121010012345	Bank Statements	
IFSC Code	ICIC000012	XX Months Bank Statement	

Borrower's Documents Uploaded

Photograph of Applicant	
PAN Card	
Utility Bill	
XX Months Bank Statement	

Close

- Here the case details as per the final submitted Loan Application are displayed.
- It also provides details of Disbursement and First EMI date/status.
- No details can be edited by the DSA after the final application submission.

Rejected - Application Details

The screenshot shows the 'Application Details' page for a rejected loan application. The application ID is 10004566132, and the current status is 'Rejected'. The rejection reason is 'FOIR EXCEED//OVERLEVAGED'. Remarks indicate that the borrower exceeds norms due to overleverage. The registration date is 24-Mar-2022, and the last action date is also 24-Mar-2022. The team user is Ashish Mahajan.

Loan Details:

- Loan Amount: ₹9,99,999
- Loan Tenure: 18 Months
- Monthly EMI Amount: ₹9,99,999
- Interest Rate (per annum): 25%
- Processing Fees (including GST): ₹9,999
- Disbursement Date: 24-Mar-2022
- Disbursement Amount: ₹9,99,999
- First EMI Due Date: 24-Mar-2022
- First EMI Status: Not due yet

Borrower's Personal Details:

- Borrower Name: Rakesh Kumar
- Borrower Photo: (Circular placeholder)
- Date of Birth: 02-May-1992
- PAN Number: ABCDR1234D
- Mobile Number: 987654321 (verified)
- Primary Email ID: borrower.email@gmail.com
- Marital Status: Married
- Qualification: Post Graduate
- Current Residence Pincode: 122018
- Residence Type: Rented
- Current Residence Address: 123/8 South City 2
- Current City: Gurgaon
- Current State: Haryana

Borrower's Business Details:

- Business Name: RK Manufacturing and Fabrications Pvt. Limited
- Business Type: Manufacturing
- Business Vintage: Business Vintage
- Borrower have GST Number: Yes
- GST Number: 01ABCDR1234D1Z6
- GST Registration Date: 02-May-2019
- GST Status: Active
- Gross Annual Turnover: ₹1 crore
- Net Income (As per ITR): ₹15,67,890
- Business Pincode: 122018
- Business Address Type: Rented
- Business Address: 5D, Ground Floor, B-Block Market, South City 2
- Business City: Gurgaon
- Business State: Haryana

Borrower's Bank Details:

Account Holder's Name: Rakesh Kumar	Borrower's Photo: (Circular placeholder)
Bank Name: ICICI BANK LIMITED	Proof of Identity: (Circular placeholder)
Account Type: Current Account	Proof of Address: (Circular placeholder)
Account Number: 00121010012345	Bank Statements: (Circular placeholder)
IFSC Code: ICIC000012	XX Months Bank Statement: (Circular placeholder)

Borrower's Documents Uploaded:

Photograph of Applicant: (Circular placeholder)
PAN Card: (Circular placeholder)
Utility Bill: (Circular placeholder)
XX Months Bank Statement: (Circular placeholder)

Buttons:

- Close: (with a small '2' icon)

- The main purpose of this screen is to show the details of the Rejection Reason for the Loan Application for providing visibility and transparency to DSA.

- In the future, it will help in providing DSA an option to Refer the case to the Faircent Underwriter team for review.

DSA Pro Dashboard – Account Settings

DSA Team – User Levels, roles, and privileges

As DSAs may have distributed team members, the DSA Pro system needs to have multi-user capability for a single DSA account. User Roles and access rights will define what level of application data and information is visible to a sub-account user on DSA Pro platform.

- The account used to create the DSA Profile will be the **Master Admin** user of the DSA.
- The partner can add additional team members from the DSA Pro Team section.
 - **Admin** level access will have full privileges including adding, modifying and deleting users. But can not change the Master Admin user privileges.
 - **Manager** level access will have a complete view of information of cases put in by All users, including Invoice and Billing detail. They will NOT have the authority of changing any Admin user privileges.
 - **Team Lead** level access will have the complete view of information of selected users mapped to the Team Lead account.
 - The default user level when creating the new user is **Member** Level. The users with this Role can only see information pertaining to their own cases.

DSA Invoice and Payments

- The functionality, capability, and business logic for Invoices and Payments as present in the current DSA Dashboard should continue.
- It will be used to access Digital Invoice for the Borrowing-side DSA Partner.

Other Sections

- Reports section will list out relevant reports for the DSA if any.
- Other sections such as Referral Links, Change Password, DSA's Bank Details should continue as in the current DSA system
- The Excel Upload functionality of adding cases will be discontinued.

DSA Pro Home Page and User Registration

≡ GENESIS BY FAIRCENT
[Register as DSA Partner](#)
[Dashboard](#)
[Login](#)

**Join our
DSA partner program for
personal loan aggregators**



Rs.
100CR
+/-
Disbursed Every Month

Registered
20Lac
+/-
Borrowers

Registered
2Lac
+/-
Lenders

Interest rate
12-26%
+/-
For PL & BL

Earn
High
+/-
Commission

First Name

Last Name

Your Mobile Number

Your Email

Address

Address 2

Your State

Your City

State

City

Your Pin Code

GST Number (optional)

PAN Number

Upload PAN Card

Aadhar Number

Upload Aadhar Card

Bank Account Holder Name

Bank Account Holder Name

Allowed extensions: jpg, jpeg, png, pdf
 Max file size: 10 MB

The Faircent DSA Partner Program for personal loan aggregators.

Faircent.com is India's largest P2P lending platform and the first to receive the Certificate of Registration (CoR) as an NBFC-P2P by the Reserve Bank of India. P2P Lending enables individual lenders registered on the Faircent platform to directly provide loans to borrowers. Since there are no intermediaries, it enables the borrowers to get loans at rates which may be better than Banks or NBFCs and lenders to make high returns. RBI has recently allowed NBFC-P2Ps to offer unsecured personal loans via its lenders to borrowers.

With the Faircent DSA Program, you can partner with us and provide this unique opportunity to your customers to get their unsecured personal loans at rates which are better than Banks or NBFCs and at the same time earn commissions which are best in the market.

If you wish to partner with Faircent as a DSA, we will be more than happy to initiate a discussion with you. To start the enrolment process please fill up and submit the adjoining registration form.

Join us if you wish to be part of our successful journey. Refer us potential customers and earn from one of the best incentive programs the industry has to offer.

Why should you become a Faircent DSA Partner?

- Opportunity to earn fascinating commission on disbursements
- Provide your customers the best loan offer, upto 4% lower than Banks or NBFCs
- No Deposit or Investment required.
- Get trained on our products and services
- Partnership certification with India's largest NBFC-P2P lending platform
- Constant support and assistance from a dedicated relationship manager
- Your own online dashboard to see status of your referrals and leads

Why will your customers love us?

- 24x7 access to loans
- Loans up to Rs 10,00,000
- Best in class Interest Rates, upto 4% lower than Banks or NBFCs.
- Quick loan application process
- Quick disbursals
- 100% online process
- No guarantors or collaterals needed
- Instant money transfer to your bank account
- Convenience of payment through various methods
- No foreclosure charges

So become a DSA partner with Faircent, India's largest P2P Lending platform to provide your customers the best loan rates and make high commissions for yourself.

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- A new landing page can be made for DSA Pro with some key product feature descriptions and other important content elements.
- The Registration CTA or the Registration form for can be placed on any landing page.
- Registration Flow of DSA should continue to function as per the existing DSA dashboard.
 - Registration Confirmation Email: An Automated Registration Notification is sent to Team Head & Assigned Relationship Manager. Relationship Manager Contact details are shared with Partner Automatically for further help & support.
 - DSA can upload relevant KYC documents through the Onboarding flow.
 - PAN Card

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- Aadhar Card
- GST Certificate
- Canceled Cheque
- COI/AOA/MOA/Partnership Deed
- Authorized Signatory ID & Address Proof
- Board Resolution
- Initiate and complete the Agreement process.
- All these activities will continue as per the current Backend system used by the DSA's Relationship Manager at Faircent.
- Once the Agreement is signed by the DSA and KYC verification is successful, the DSA can that using the DSA Pro Interface to add loan applications.

Annexures

Rules and Initial Requirements:



DSA Pro1.xlsx