Customer Recovery

ATHARVANA INFOTECH PVT LTD

Plot.No.65,
Shiva Shakti Theatre Lane,
Anupuram, A. S. Rao Nagar,
Kapra,
Hyderabad - 500 062,
INDIA.

Unwavering solutions for wavering needs

Revision History

Author	Revision	Date	Edit Log

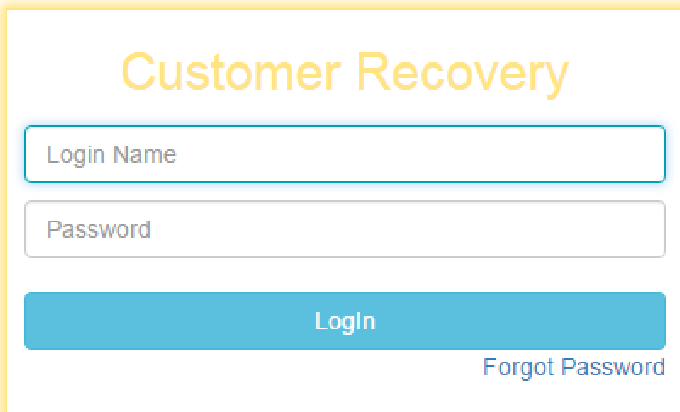
Contents

User Manual for Customer Recovery

- First of all user need to open the Chrome /Internet Explorer and write the below Website address in Address bar of Chrome /Internet Explorer.

http://183.82.102.8/CR/login.aspx

- Now you will have to click on Enter site.
- After Click on Enter site you will get the page which looks like below image.



1. Login Form

Customer Recovery Login Form available for four types of Users.

1. Superadmin:
   - You can access all forms of Customer recovery application.
   - If any new Entries or updates in Daily transactions, superadmin will get a mail alert to registered E-mail id.
   - Superadmin can create and update any records throughout the application wise.
   - Superadmin can view all type of reports like Admin wise, Manager Wise and Executive wise.
   - Superadmin can change the Managers and executive locations from one city to other cities.

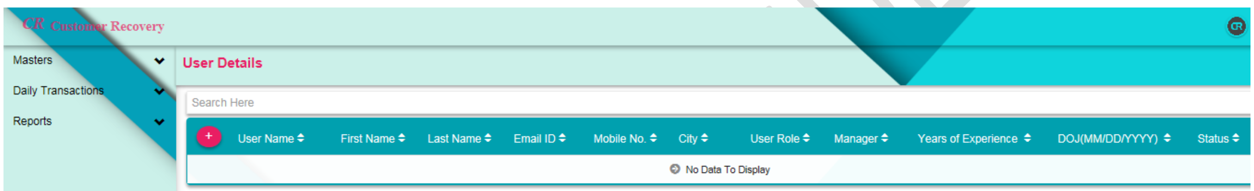
2. Admin:
   - You can access all forms of Customer recovery application.
   - If any new Entries or updates are done by Admin in Daily transaction menu those details will be mailed to super admin and Admin level users.
   - Admin has rights to create, update and view any records, city wise throughout the application.
   - Admin can view the reports based on city wise, Admin Wise, Manger wise and Executive wise.
   - Admin can change the Managers and executive locations from one city to other cities.

3. Manager:
   - You can access all forms of Customer recovery application.

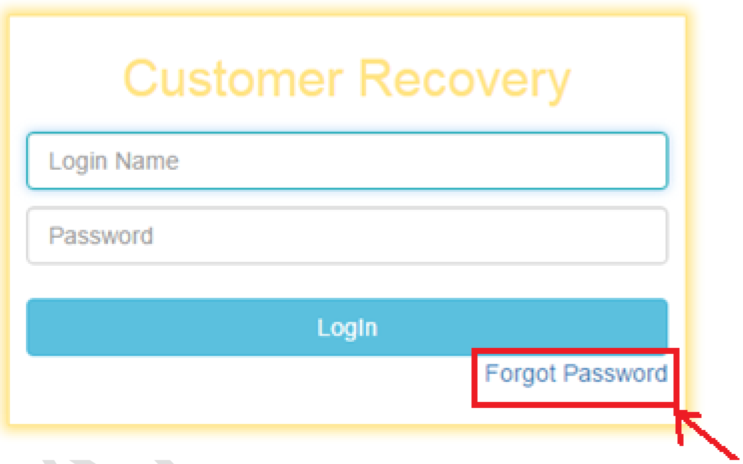
- ➢ If any new Entries or updates are done by Manager in Daily transaction menu those details will be mailed to superadmin, Admin and Manager level users.
- ➢ Manager has rights to create, update and view any records city wise, throughout the application.
- ➢ Manager can view the reports based on city wise, Manger wise and Executive wise.

4. Employee:
   - ➢ You can access all forms of Customer Recovery application except user details, Add bank details, Add loan details, add /Edit Target details.
   - ➢ If any new Entries or updates are done by Executive in Daily transaction menu those details will be mailed to superadmin, Admin, Manager and Executive level users.
   - ➢ Executive has rights to create, update and view any records only in daily transaction menus and he/her has only rights to view the Masters menu. Executive can view the reports based on city wise and Executive wise.

- If you are the new user enter the Login Name, Password and click on Login button, then user will see all the menus and below mentioned screen.

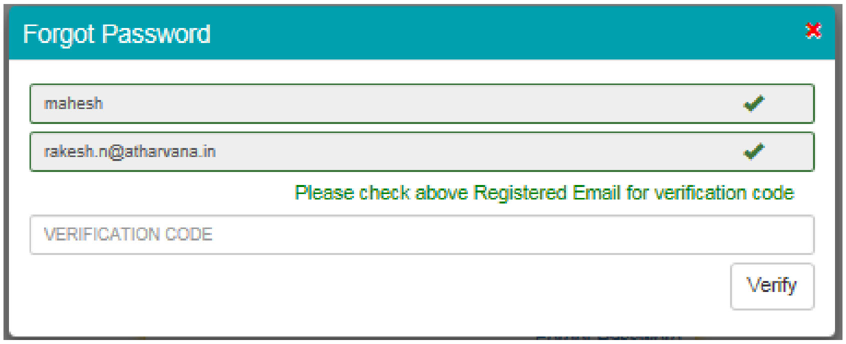


2. Forgot Password:

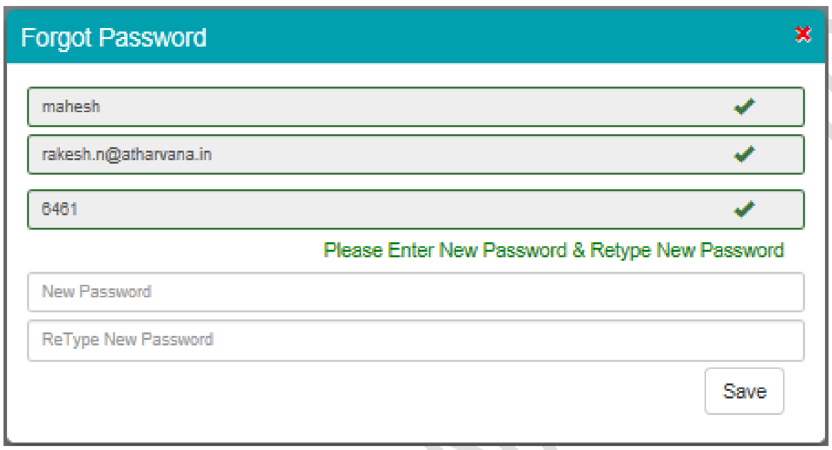


- Click on the Forgot Password link then forgot password popup is displayed with following screen.

- Enter the Username and Registered Email and click on "Generate OTP" button.
- Generated OTP of verification code will be sent to the registered Mail ID



- Enter the code into verification code text box and click on verify button.



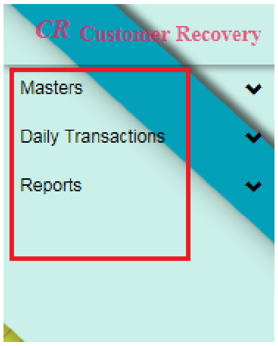
- Fill the New password and Retype New password and click on save button, then new password will be saved successfully, now user can login with changed password details.

Menu Types

The Menus are divided into mainly three Types in Customer Recovery application and they are:

- Masters
- Daily Transactions
- Reports

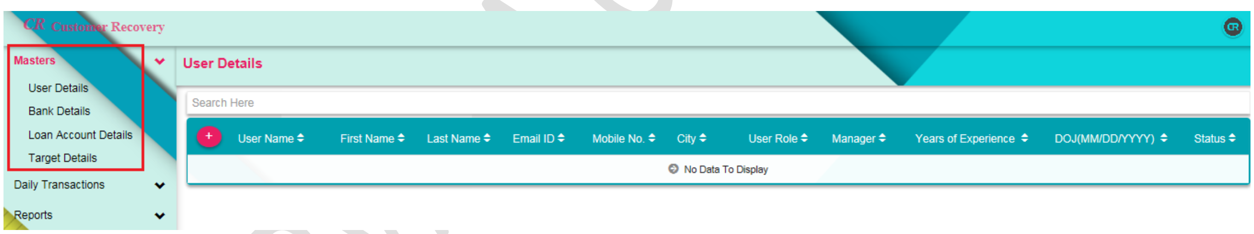
All the menus and submenus are listed and their functionality is described below.



Masters

Masters menu contains the following submenus and is listed below. They are

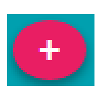
- User Details
- Bank Details
- Loan Account Details
- Target Details

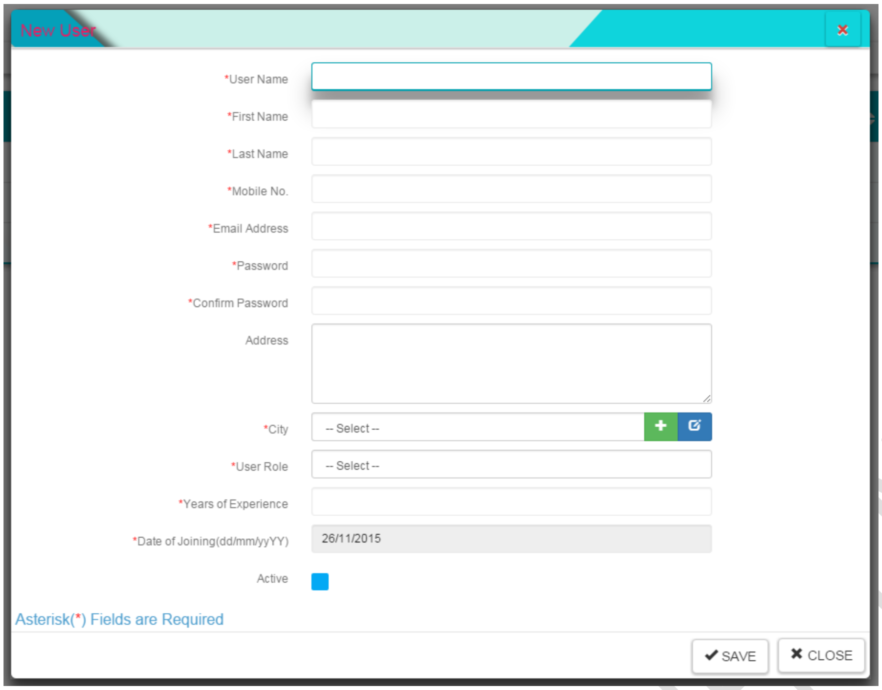


All the submenus functionality is explained with screenshot in subsequent sections.

3.1. User details:

3.1.1. Add User details:

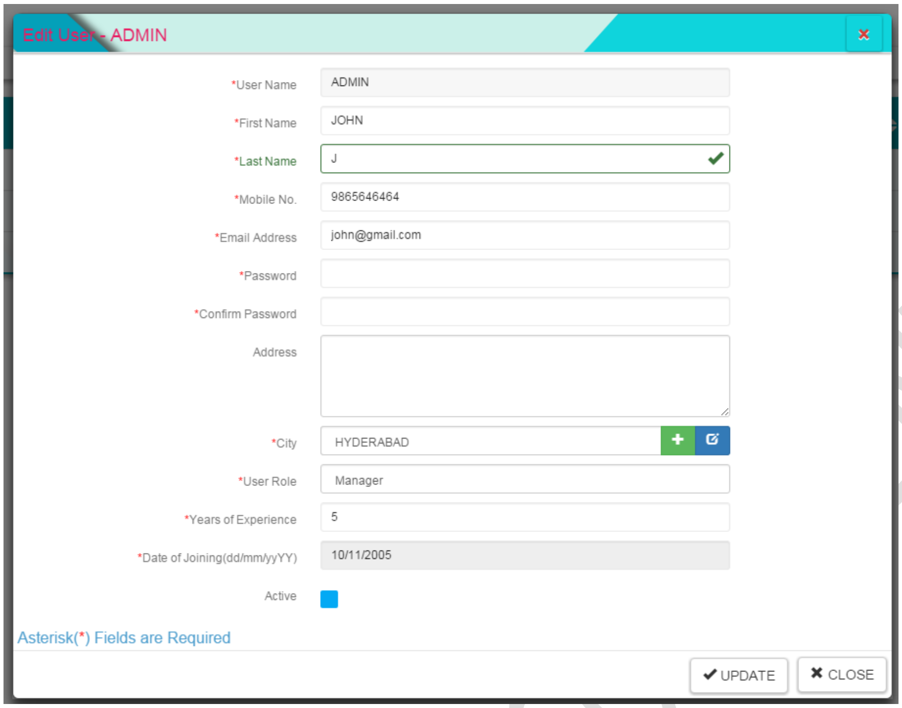
New user can be created by clicking on  "Create New User" option.



- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message as “Successfully New user created”.
- In “Search Filter” section users can be searched and listed using “User Name”, “Email id”, “Phone” “City”, “User Role”, “Years of Experience”.
- User can select number of users to view in the form using predefined record selection shown besides Page numbering.
- User can click on the hide option in the saved record then view the remaining field details (fields are not mentioned in the grid columns).
- By using down arrow option, user can Export the Data in XLS, XLSX & PDF Formats by selecting the Export feature.
- If user clicks on Close button then displayed user details form is closed.
- Created all the user details records will display in the user details grid.

3.1.2. Edit User Details:

- User can modify the User details, by using "Edit User" option .

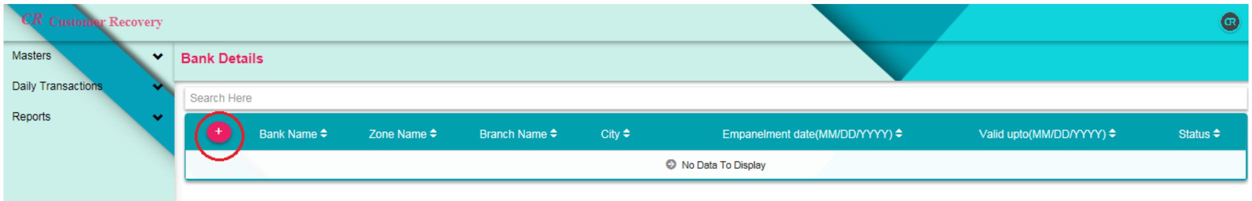


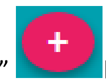
- After Modifying the required details and clicking on the "Update" button and displays the conformation message as "User details updated successfully".
- By clicking on close option then displayed popup window is closed.
- User can change the user details status from active to inactive and can change from Inactive to active and an Inactivated users will not populate in anywhere in the entire application.

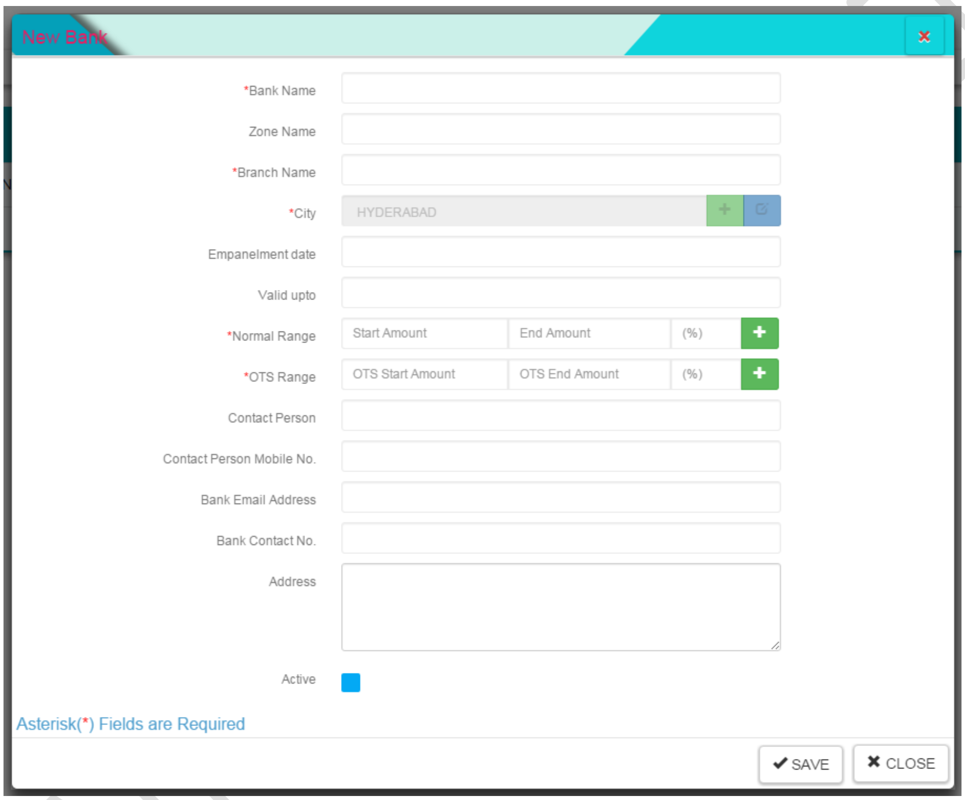
3.2. Bank Details:

3.2.1. Create Bank Details

- Superadmin, Admin and Manager level users can create a new “Bank details” using the form shown below.



- This form can be accessed by clicking “Create New Bank details”  button in “Bank details” form.



- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message “New Bank saved successfully”.
- Created Bank details will populated in the “Bank details” grid.
- In “Search Filter” section users can be searched and listed using “bank Name”, “Zone Name”, “Branch Name” “City”, “Empanelment date” and “Valid up to”.

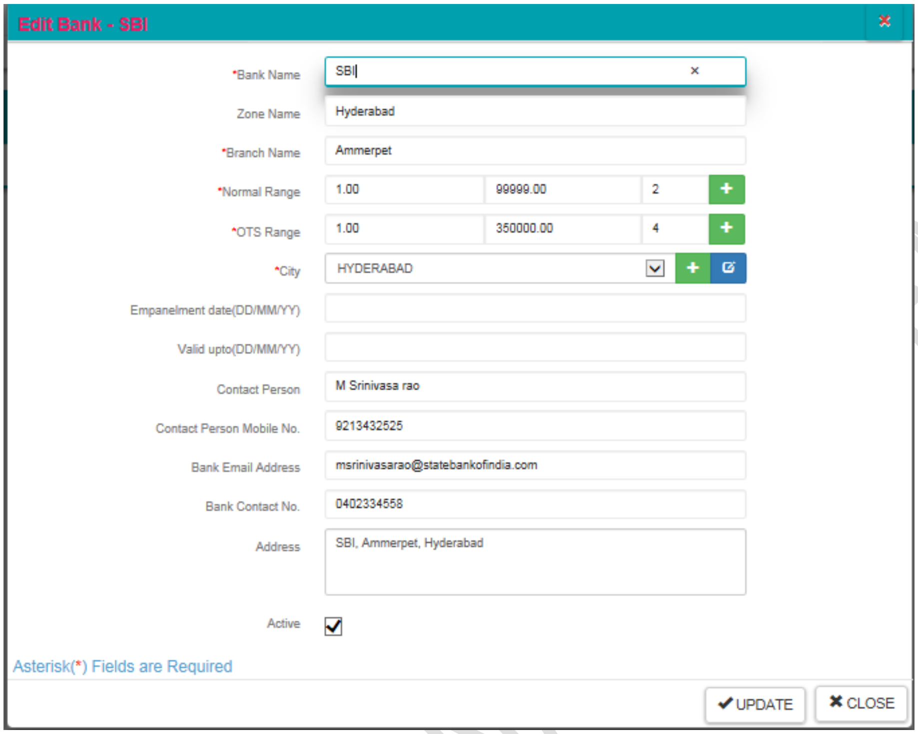
• User can select number of Banks to view in the form using predefined record selection shown besides Page numbering.

• User can click on the hide option in the saved record and view the remaining field details (fields are not mentioned in the grid columns).

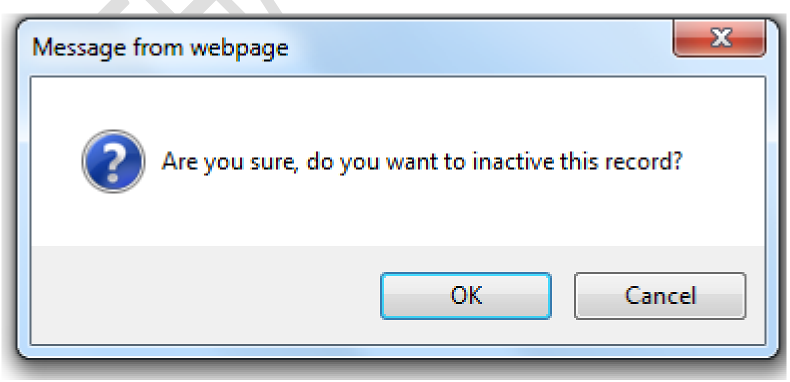
- By clicking on down arrow option, user can Export the Data in XLS, XLSX & PDF Formats by selecting the Export feature.
- If user clicks on Close button then displayed bank details form is closed.

3.2.2. Edit Bank details:

Superadmin/Admin /Managers can edit or update the Bank details using “Edit Bank details” option .



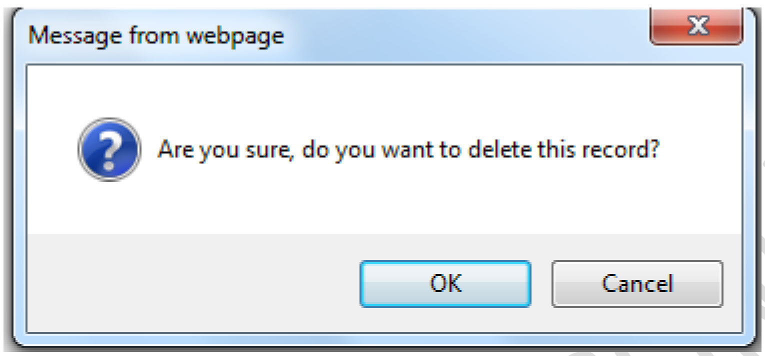
- After Modifying the required details and clicking on the “Update” button and displays the conformation message as “successfully SBI updated”.
- By clicking on close option then displayed popup window is closed.
- User can change the Bank details status from active to inactive and can change from Inactive to active.



- Click on ok button then displayed message as "Successfully inactivated" and status also changed from active to inactive.
- Inactivated banks will not populate anywhere in an entire application.

3.2.3. Delete Bank details:

- Superadmin/Admin/Manager Level Users can delete the Bank Details.
- Choose the required delete record in the bank details grid and click on delete icon option, popup is displayed with confirmation message as "are you sure, do you want to delete this record?"

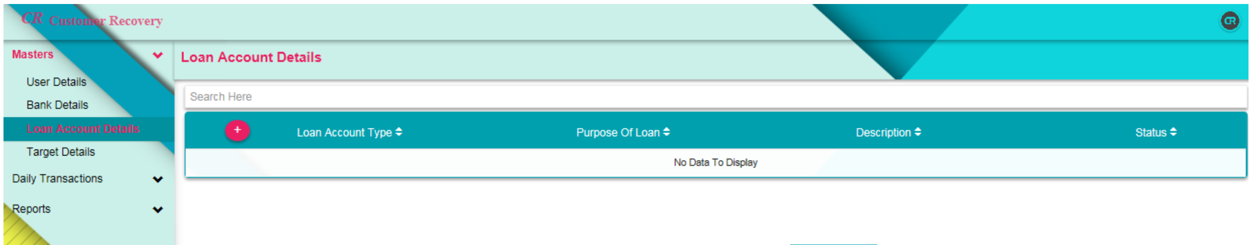


- Click on ok button then displayed message as "Record deleted successfully" and if user clicks on cancel then displayed popup is closed.
- If user try to delete the used loan account record then message is displayed as "deleted record, already it is in use".

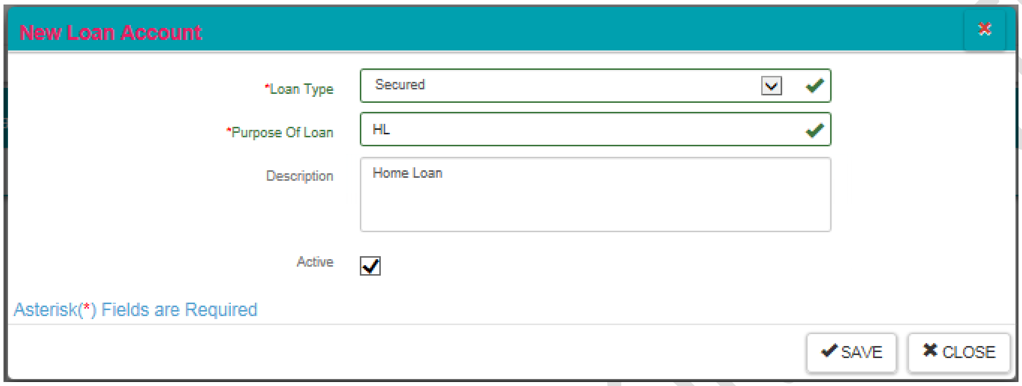
3.3. Loan Account Details:

3.3.1. Create Loan Account Details:

Super admin, Admin and Manager level users can create a new "Loan Account Details" using the form shown below.



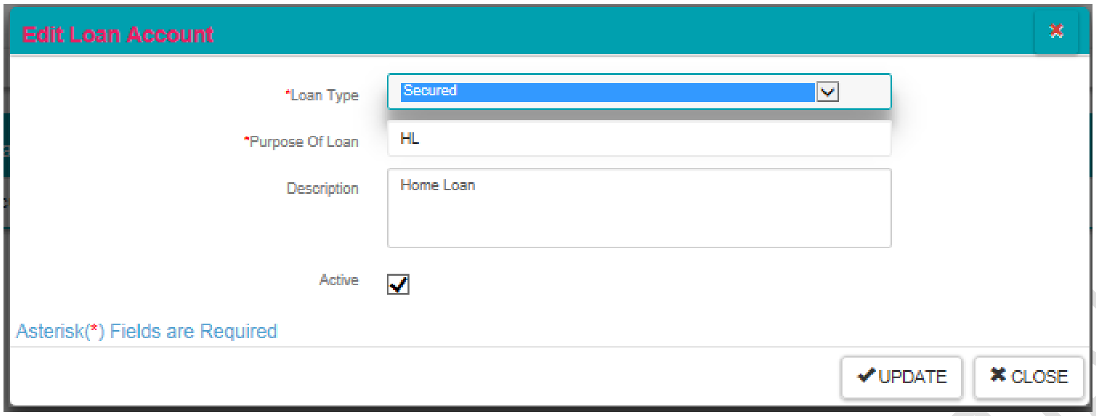
This form can be accessed by clicking “Create Loan Account Details” button in “Loan Account Details” form.



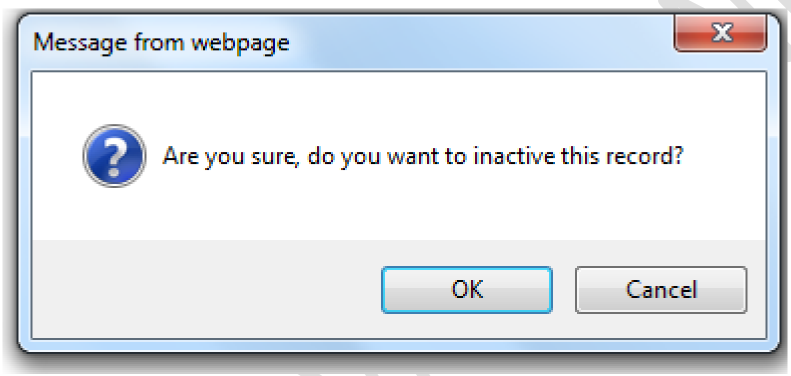
- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message “Successfully Loan account saved”.
- Created Loan account details will populated in the “Loan account details” grid.
- In “Search Filter” section users can be searched and listed using “Loan account type”, “Purpose of Loan” and “Description”.
- User can select number of Loans to view in the form using predefined record selection shown besides Page numbering.
- User can click on the hide option in the saved record and view the remaining field details (fields are not mentioned in the grid columns).
- By clicking on down arrow option, user can Export the Loan account Details in XLS, XLSX & PDF Formats by selecting the Export feature.
- If user clicks on Close button then displayed Loan account details form is closed.

3.3.2. Edit Loan Account details:

Superadmin/Admin/Manager Users can edit and update the Loan Account Details using “Edit Loan Account Details” option .



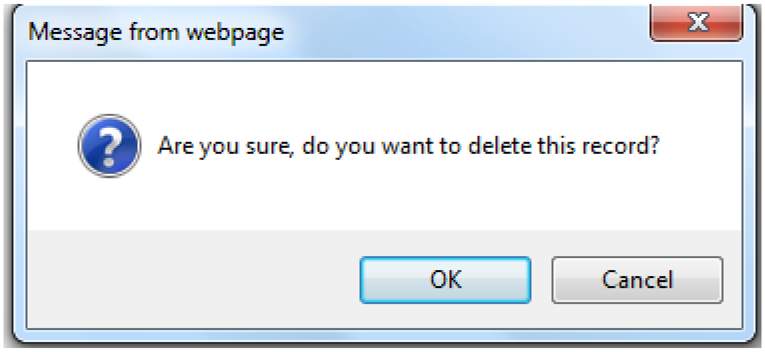
- After Modifying the required details and clicking on the "Update" button and displays the conformation message as "successfully Loan account updated".
- By clicking on close option then displayed popup window is closed.
- User can change the user details status from active to inactive and can change from Inactive to active.



- Click on ok button then displayed message as "Successfully inactivated" and status also changed from active to inactive.
- Inactivated users will not populate in anywhere in the entire application.

3.3.3. Delete Loan Account details:

- Superadmin/Admin/Manager Level Users can delete the Loan Account Details.
- Choose the required delete record in the Loan account details grid and click on delete icon ✖ option, popup is displayed with confirmation message as "are you sure, do you want to delete this record?"

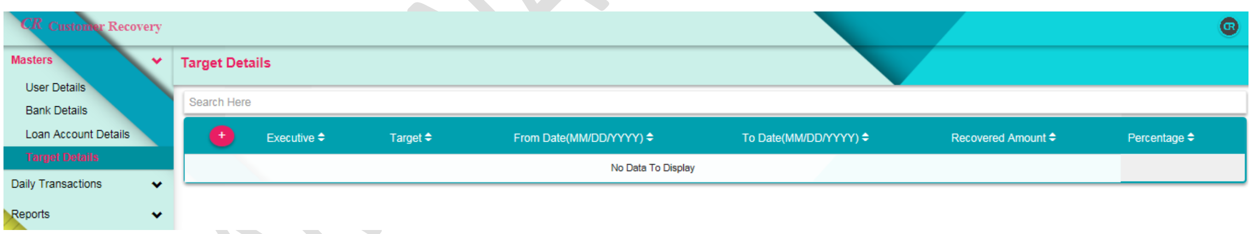


- Click on ok button then displayed message as "Record deleted successfully" and if user clicks on cancel then displayed popup is closed.
- If user try to delete the used loan account record then message is displayed as "deleted record, already it is in use".

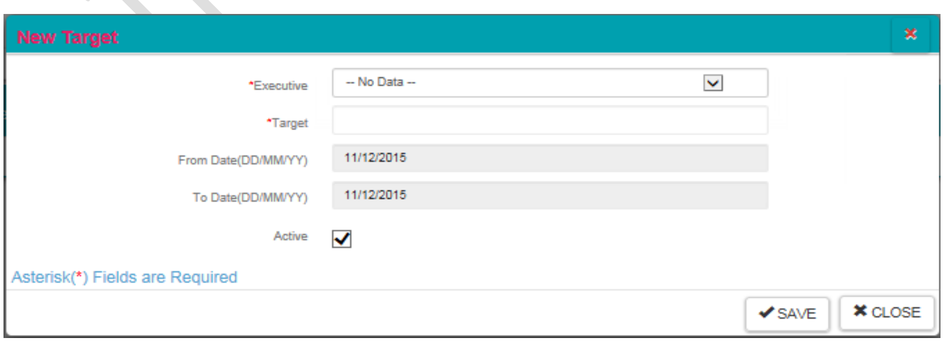
3.4. Target Details:

3.4.1. Create Target Details:

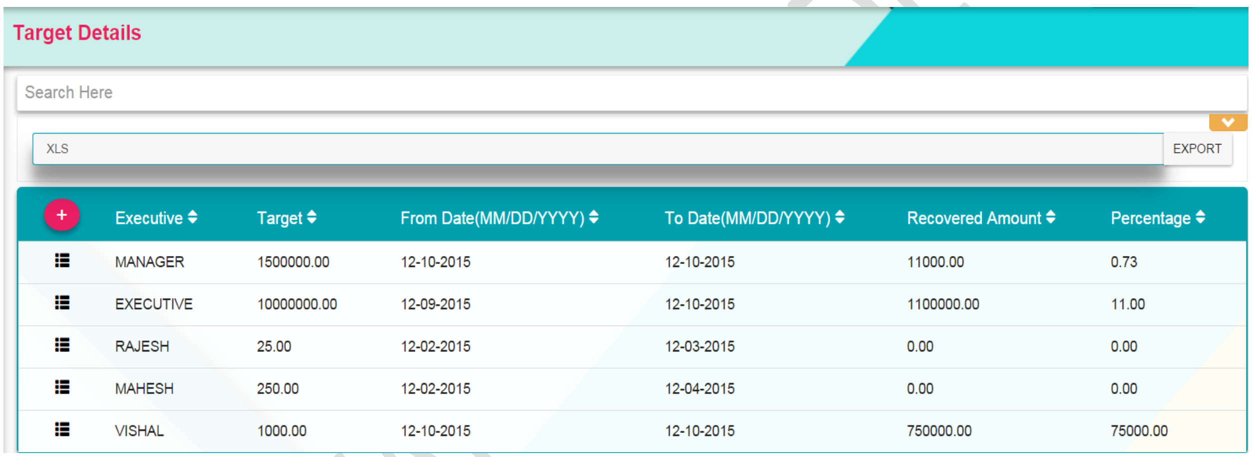
- Super admin, Admin and Manager level users can create "Target Details" for executive wise as shown below.



- This form can be accessed by clicking "Create Target Details"  button in "Target Details" form.



- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message “Successfully New Target saved”.
- In “Search Filter” section users can be searched and listed using “Loan account type”, “Purpose of Loan” and “Description”.
- User can select number of targets to view in the form using predefined record selection shown besides Page numbering.
- User can click on the hide option in the saved record and view the remaining field details (fields are not mentioned in the grid columns).
- By clicking on down arrow option, user can Export the Target Details in XLS, XLSX & PDF Formats by selecting the Export feature.
- If user clicks on Close button then displayed Loan account details form is closed.
- Executive level user doesn’t have the features to create, edit and delete the Target details.
- There is possible to define the multiple targets for individual executives, but only one target shows in active mode.
- Created Target details will populated in the “Target details” grid.



Target Details

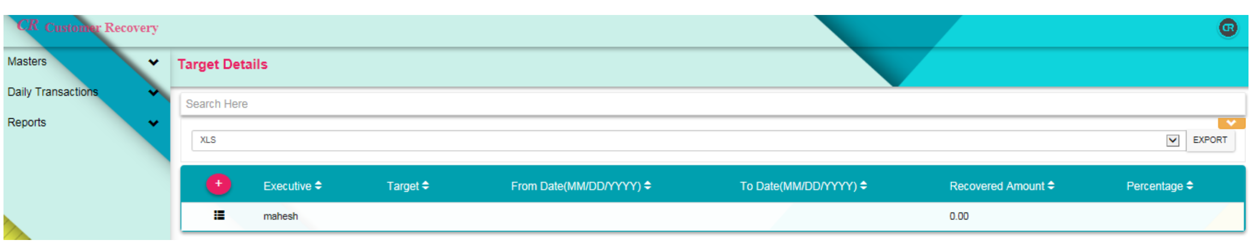
Search Here

XLS EXPORT

Executive	Target	From Date(MM/DD/YYYY)	To Date(MM/DD/YYYY)	Recovered Amount	Percentage
MANAGER	1500000.00	12-10-2015	12-10-2015	11000.00	0.73
EXECUTIVE	10000000.00	12-09-2015	12-10-2015	1100000.00	11.00
RAJESH	25.00	12-02-2015	12-03-2015	0.00	0.00
MAHESH	250.00	12-02-2015	12-04-2015	0.00	0.00
VISHAL	1000.00	12-10-2015	12-10-2015	750000.00	75000.00

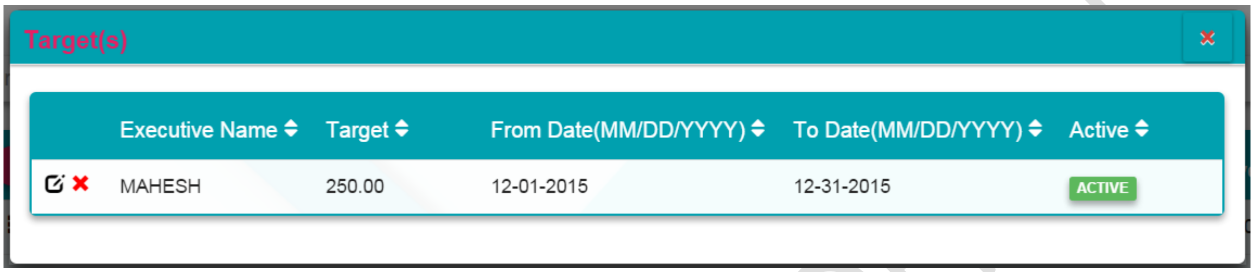
3.4.2. Edit Target details:

- Super admin, Admin and Manager level users can edit and update the Target Details using “Edit Target Details”.
- After Modifying the required details and clicking on the “Update” button and displays the conformation message as “successfully Target details updated”.
- By clicking on close option then displayed popup window is closed.
- User can change the user details status from active to inactive and can change from Inactive to active.
- Inactivated details are not displayed in target details grid and as shown below:



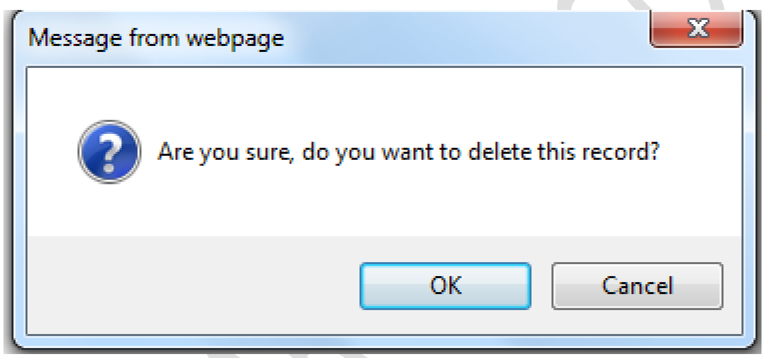
Process of Edit Target Details:

- User can edit the Target details by clicking on the icon, then pop up will appear showing all the Individual Target details, if user needs to edit any record in popup then user should click on the edit icon.



3.4.3. Delete Target Details:

- Superadmin/Admin/Manager Level Users can delete the Target Details.
- Choose the required delete record of the Target details in the grid, then Target popup window displayed.
- Now click on delete icon option, popup is displayed with confirmation message as “are you sure, do you want to delete this record?”



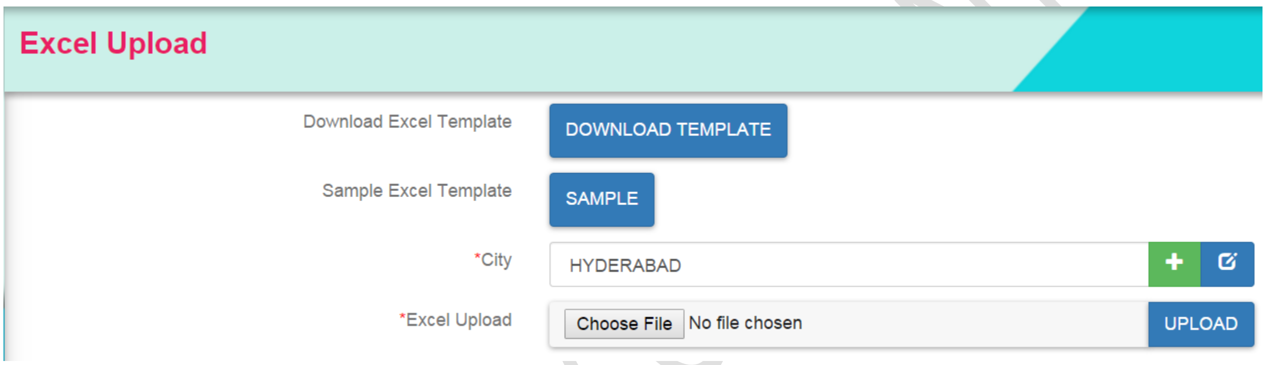
- Click on ok button then displayed message as “Record deleted successfully” and if user clicks on cancel then displayed popup is closed.

3.5. Excel Upload

Excel upload form is used to upload the excel sheets in to the application, Uploaded data will populate in “Bank details”, “Loan account” details and “NPA “ Details forms, excel upload supports “XLS” and “XLSX” format.

Download Excel Template: This excel template provides the sample format of the excel sheet, by using this excel template user can upload the data in to the application

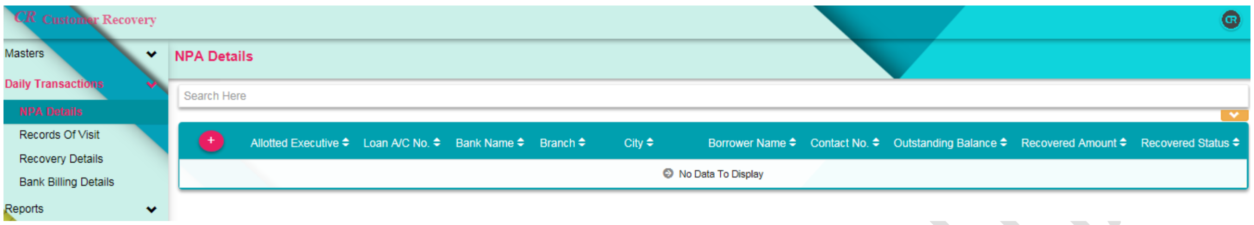
Sample Excel Template: This template provides the sample data format which is to be mentioned in the excel sheet.



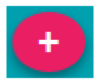
Daily Transactions:

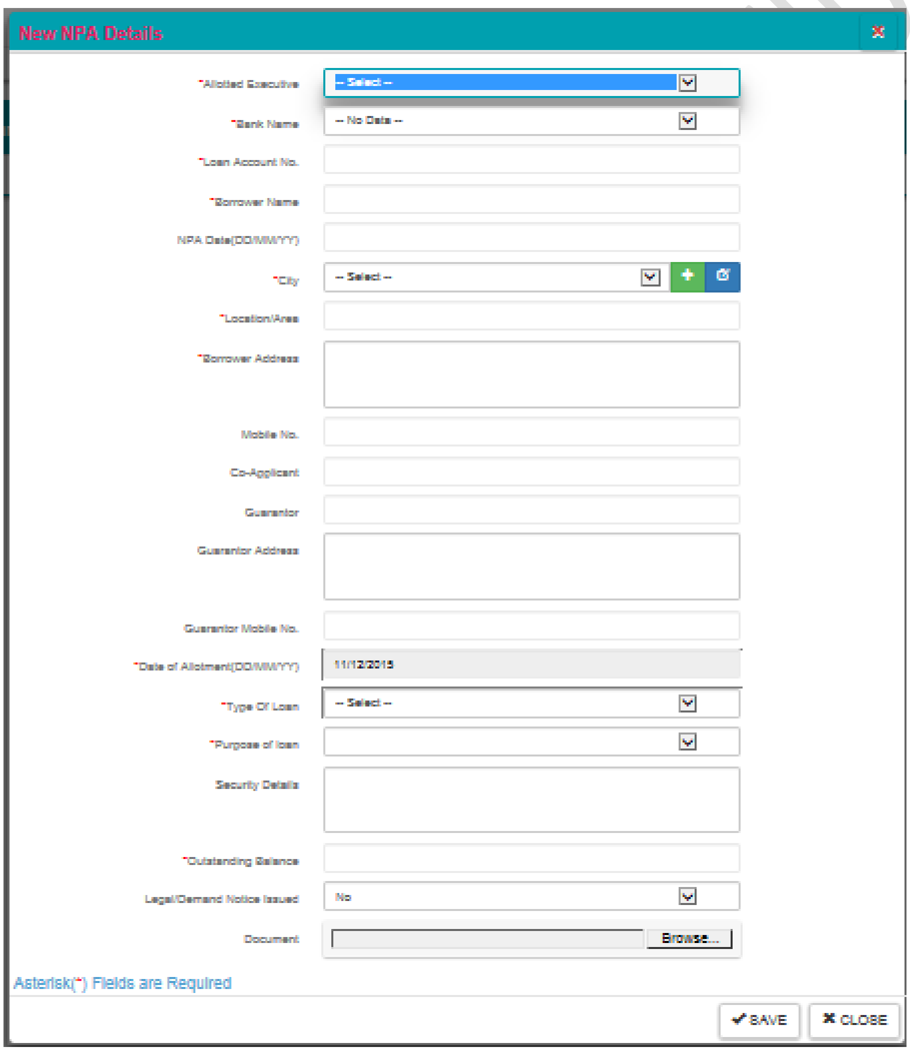
4.1. NPA Details:

NPA Details form can be accessed by clicking on “NPA Details” submenu in “Daily Transactions” tab on page top. “NPA Details” form shows the list of Available/Created NPA Details.



4.1.1. Create NPA Details:

New NPA can be created by clicking on  “Create New” option.



- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message as “Successfully New NPA created”.
- In “Search Filter” section users can be searched and listed using Allotted Executive, Loan A/c No., Bank Name, Branch, City, Borrower Name, contact No., Outstanding Balance, Recovered Amount and Recovered status.
- User can click on the hide option in the saved record then view the remaining field details (fields are not mentioned in the grid columns).
- If user clicks on Close button then displayed user details form is closed.
- User can generate the individual NPA wise PDF report by clicking on pdf icon.

Below image shows the sample format of the NPA Details

Kommineni Consultants Pvt. Ltd.

H.No.: 8-3-1-21, Plot No.: 24, Krishna Vihar HDFC Bank Lane,
Srinagar Colony, Hyderabad Ph : 65886859, 23744980, Fax : 23744981
E-mail : reach@kommineni.co.in, www.kommineni.co.in

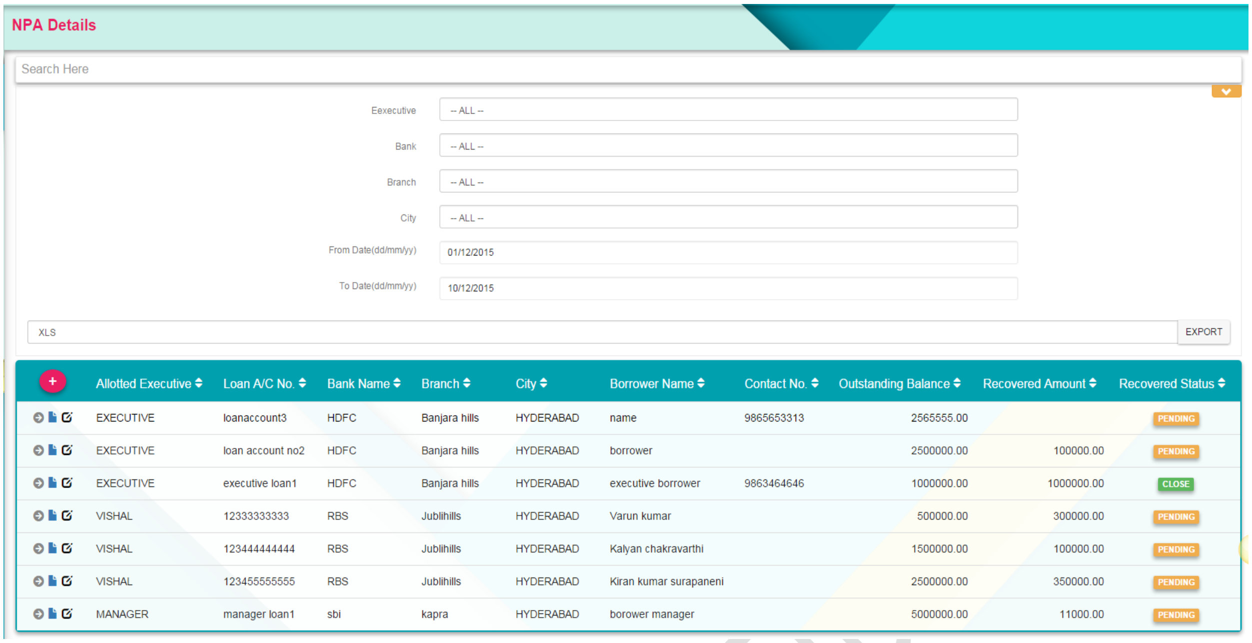
Kommineni

(RECOVERY DEPARTMENT)

DATE : 31/03/2016

S.No.	NPA DETAILS	
1	Bank	: PNB
2	Branch	: Malakpet
3	Account Number	: 068900JB00000410
4	Borrower Name & Address	: M Raji D/o. M.R.S.Kurup 6-9-4/3/1/1/B Shiva Rampally National Police Academy Post Hyderabad.
5	Cell Number	: 8121751914
6	Guarantor Name & Address	:
7	Guarantor Number	:
8	Date Of Sanction	: 25/02/2016
9	Purpose Of Loan	: EL
10	Security Details	:
11	Out Standing Balance	: 102000.00
12	Legal Demand /Notice issued	: No
13	NPA Date	: 01/03/2015
14	Is Active	: Yes

- User can select number of NPA Details to view in the form using predefined record selection shown besides Page numbering. User Can Export The Data in XLS, XLSX & PDF Formats.
- This NPA Details form generates the Reports based on “Executive Wise, Bank wise, Branch wise, City wise and “from and to dates” wise.
- Created all the NPA records will displayed in the NPA details grid.



NPA Details

Search Here

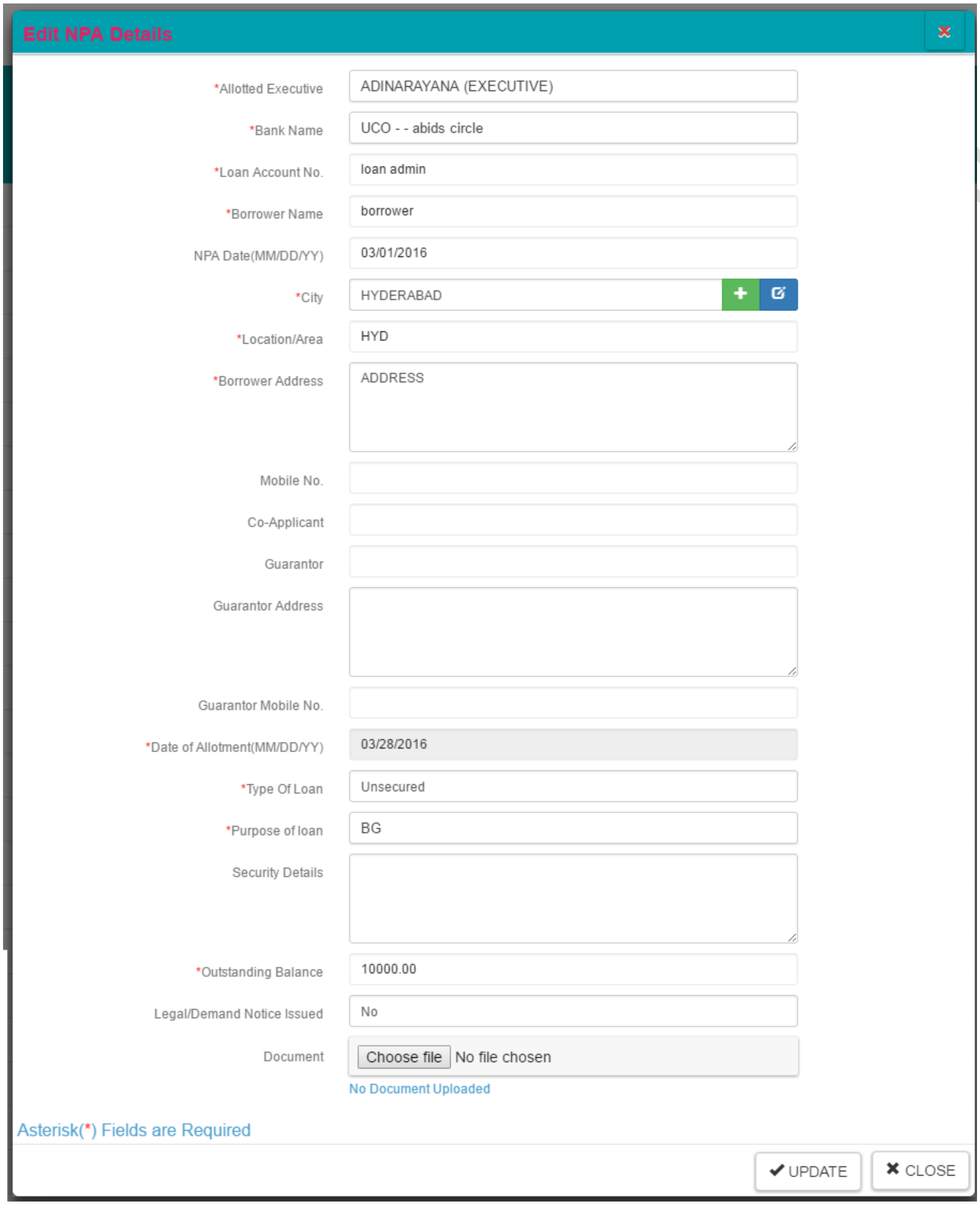
Eexecutive	-- ALL --
Bank	-- ALL --
Branch	-- ALL --
City	-- ALL --
From Date(dd/mm/yy)	01/12/2015
To Date(dd/mm/yy)	10/12/2015

XLS EXPORT

+	Allotted Executive	Loan A/C No.	Bank Name	Branch	City	Borrower Name	Contact No.	Outstanding Balance	Recovered Amount	Recovered Status
	EXECUTIVE	loanaccount3	HDFC	Banjara hills	HYDERABAD	name	9865653313	2565555.00		PENDING
	EXECUTIVE	loan account no2	HDFC	Banjara hills	HYDERABAD	borrower		2500000.00	100000.00	PENDING
	EXECUTIVE	executive loan1	HDFC	Banjara hills	HYDERABAD	executive borrower	9863464646	1000000.00	1000000.00	CLOSE
	VISHAL	12333333333	RBS	Jublihills	HYDERABAD	Varun kumar		500000.00	300000.00	PENDING
	VISHAL	123444444444	RBS	Jublihills	HYDERABAD	Kalyan chakravarthi		1500000.00	100000.00	PENDING
	VISHAL	123455555555	RBS	Jublihills	HYDERABAD	Kiran kumar surapaneni		2500000.00	350000.00	PENDING
	MANAGER	manager loan1	sbi	kapra	HYDERABAD	borower manager		5000000.00	11000.00	PENDING

4.1.2. Edit NPA details:

Superadmin/admin/Manger/Executive level users can edit and update the NPA details using “Edit NPA details” option .

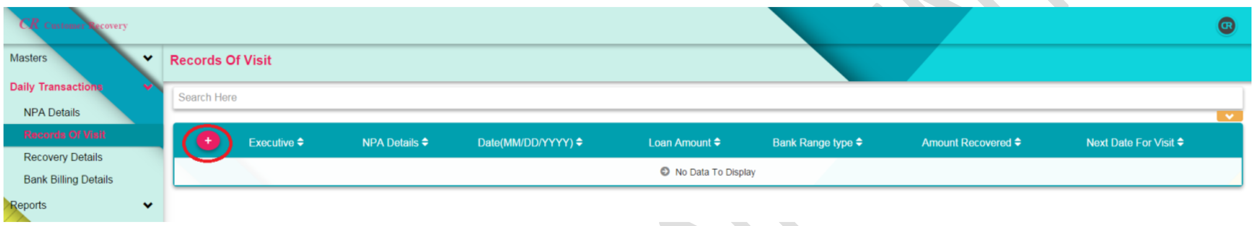


- After Modifying the required details and clicking on the "Update" button and displays the conformation message as "Successfully NPA details updated".
- By clicking on close option then displayed popup window is closed.

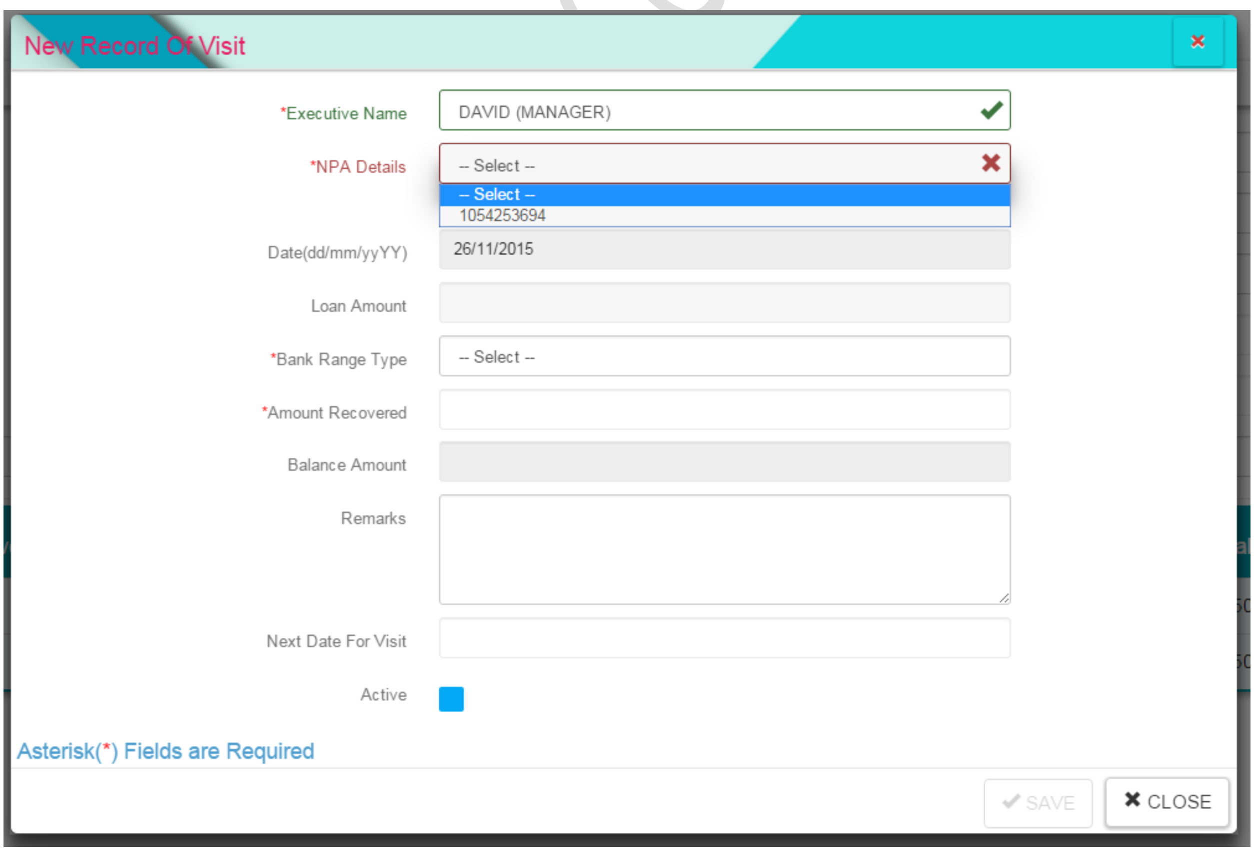
4.2. Records of visit:

4.2.1. Create Records of visit

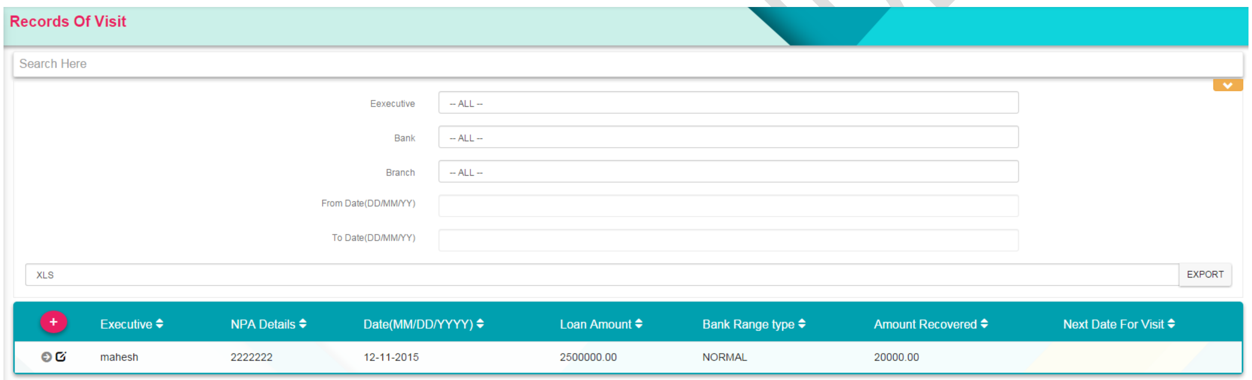
- "Records of visit" form can be accessed by clicking on "Records of visit" submenu in "Daily Transactions" tab on page top.



- This form can be accessed by clicking "Create"  option in "Records of visit" grid.

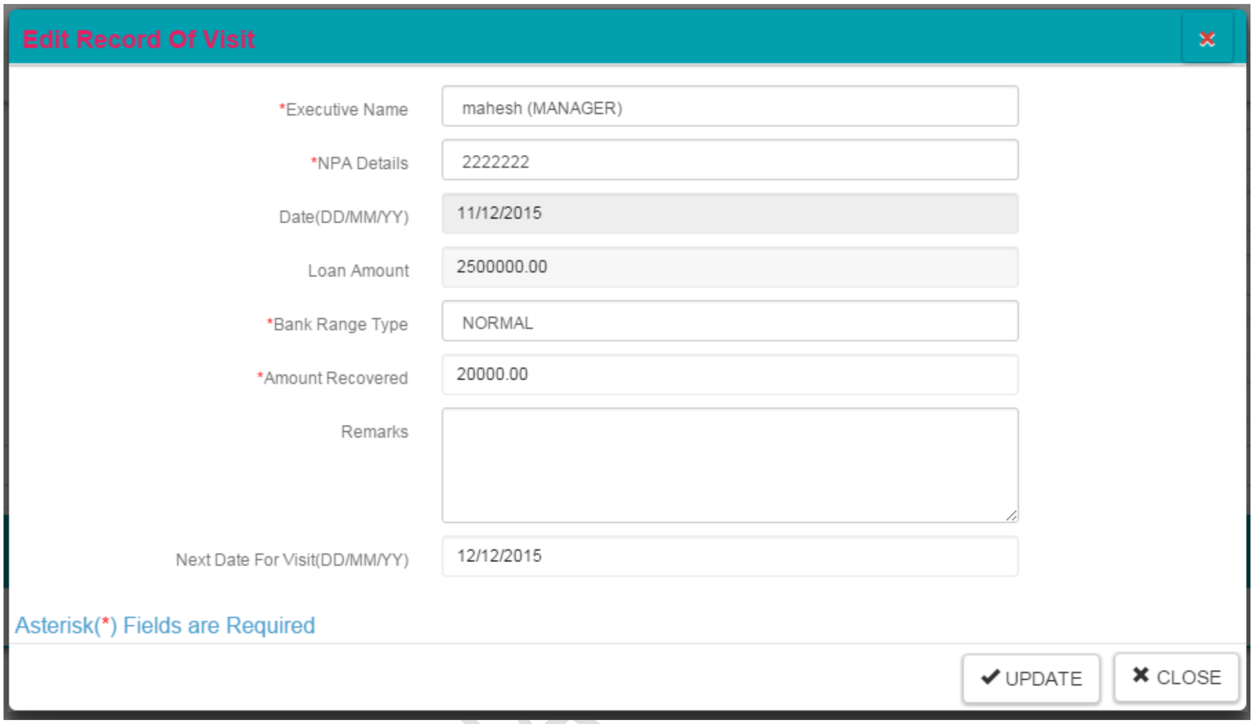


- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message as "Successfully New Records of visit is saved".
- In "Search Filter" section users can be searched and listed using "Allotted Executive", "NPA details", "Date", "Loan Amount" "Bank Range type", "Amount Recovered" and "Next Date for Visit".
- User can click on the hide option in the saved record then view the remaining field details (fields are not mentioned in the grid columns).
- If user clicks on Close button then displayed user details form is closed.
- User can select number of Records of visit Details to view in the form using predefined record selection shown besides Page numbering. User Can Export The Data in XLS, XLSX & PDF Formats.
- This Records of visit Details form generates the Reports based on "Bank wise, Branch wise and "from and to dates" wise.
- Created all the Records of visit details will displayed in the Records of visit details grid.



4.2.2. Edit Records of visit

Superadmin/admin/Manger/Executive level users can edit and update the Records of visit details using "Edit Records of visit details" option .

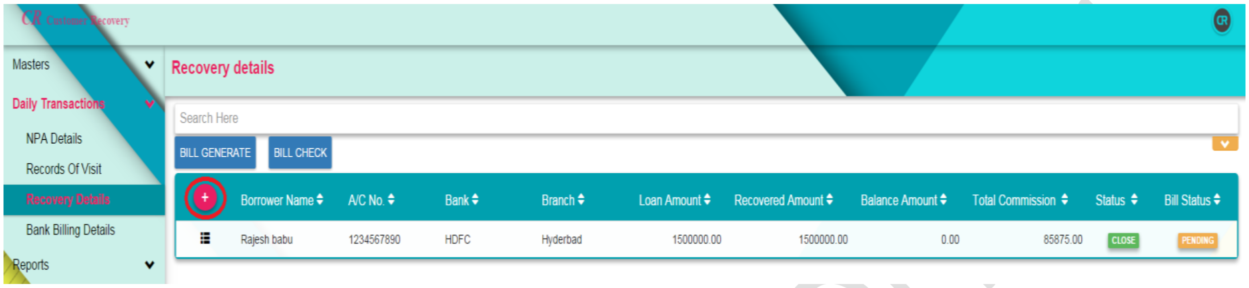


- After Modifying the required details and clicking on the "Update" button and displays the conformation message as "Successfully Records of visit updated".
- By clicking on close option then displayed popup window is closed.

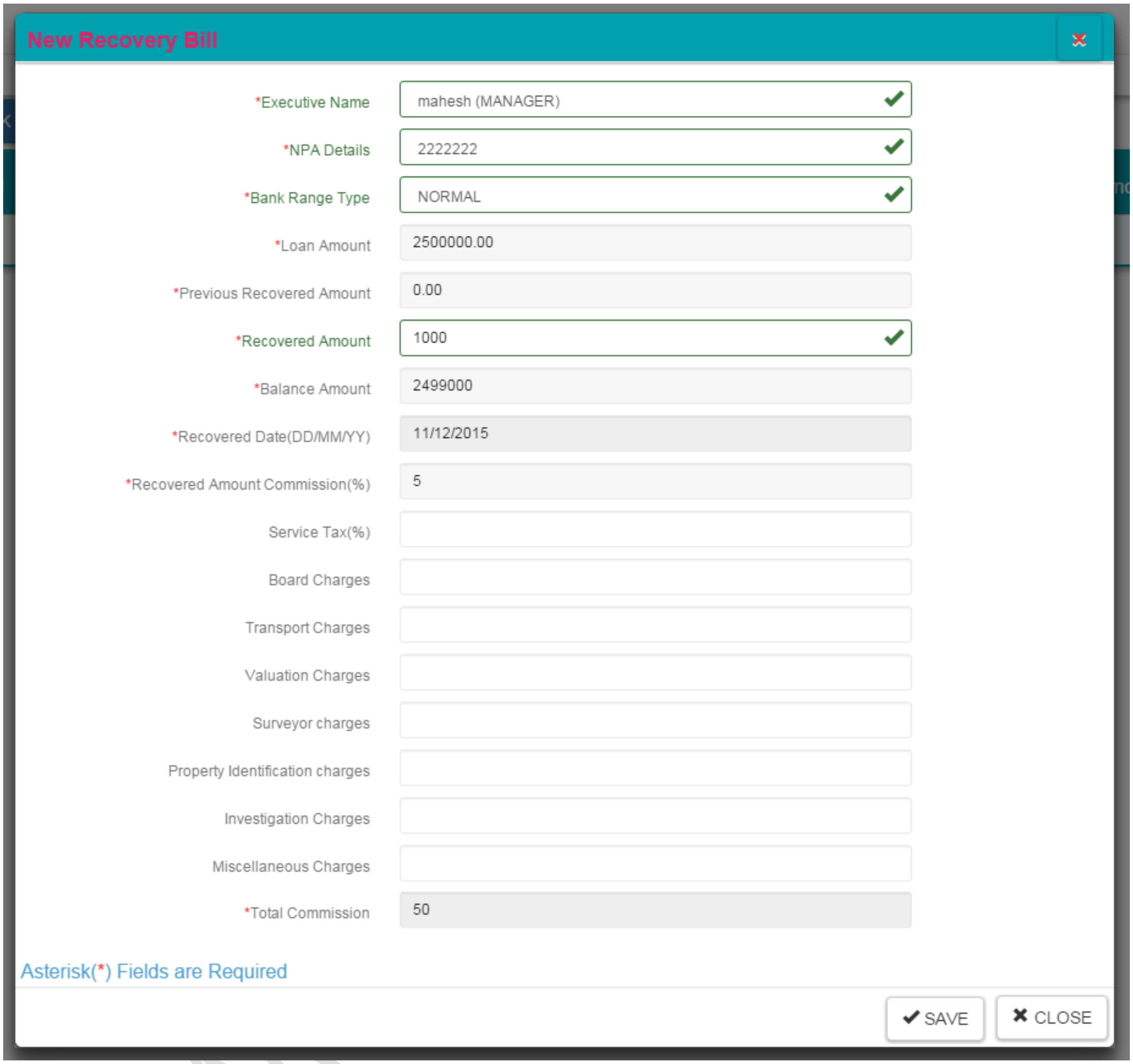
4.3. Recovery Details

4.3.1. Create Recovery Details

- “Recovery Details” form can be accessed by clicking on “Recovery Details” submenu in “Daily Transactions” tab on page top.



- This form can be accessed by clicking “Create”  option in “Recovery Details” grid.



- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message as “Successfully New Recovery Details is saved”.
- In “Search Filter” section users can be searched and listed using “Borrower Name”, “A/C No”, “Bank”, “Branch”, “Loan Account”, “Recovered Amount”, “Balance Amount” and “Total commission”.
- User can click on the hide option in the saved record then view the remaining field details (fields are not mentioned in the grid columns).
- If user clicks on Close button then displayed Recovery Details form is closed.
- User can select number of Recovery Details to view in the form using predefined record selection shown besides Page numbering. User Can Export The Data in XLS, XLSX & PDF Formats.
- This Recovery Details form generates the Reports based on “Bank wise, Branch wise and “from and to dates” wise.

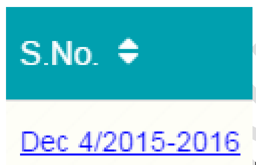
- Created all the Recovery Details will display in the Recovery Details grid.

4.3.2. Edit Recovery Details

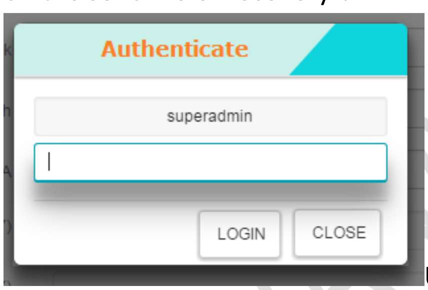
Superadmin/admin/Manger/Executive level users can edit and update the Recovery Details using "Edit Recovery Details" option .

- Any User can edit and update the Recovery Details using "Edit Recovery Details". User can view and edit the Recovery Details including Active option of Recovery Details using this form.
- After editing click the "Update" button. To go back to "Recovery Details" form without any editing or saving click "Close" button.
- **Authentication for Edit Recovery bills:** If user needs to edit any records he/she should provide login password.
- **Process of Edit Recovery Bills:**

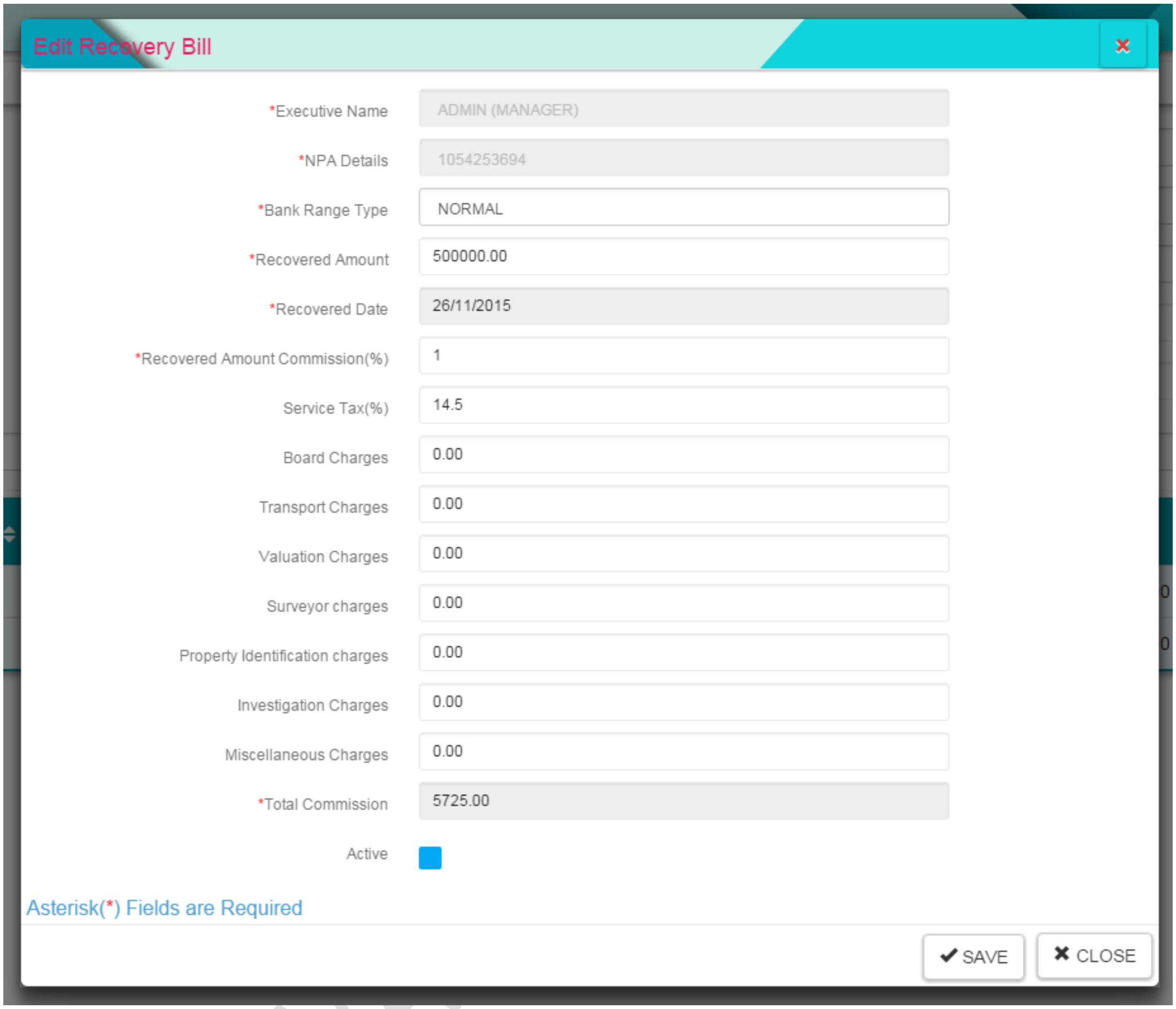
  User can edit the recovery details by clicking on the icon, then pop up will appear showing that all the recovery bills, If user needs to edit any record in popup then he should click on the serial no of recovery bill



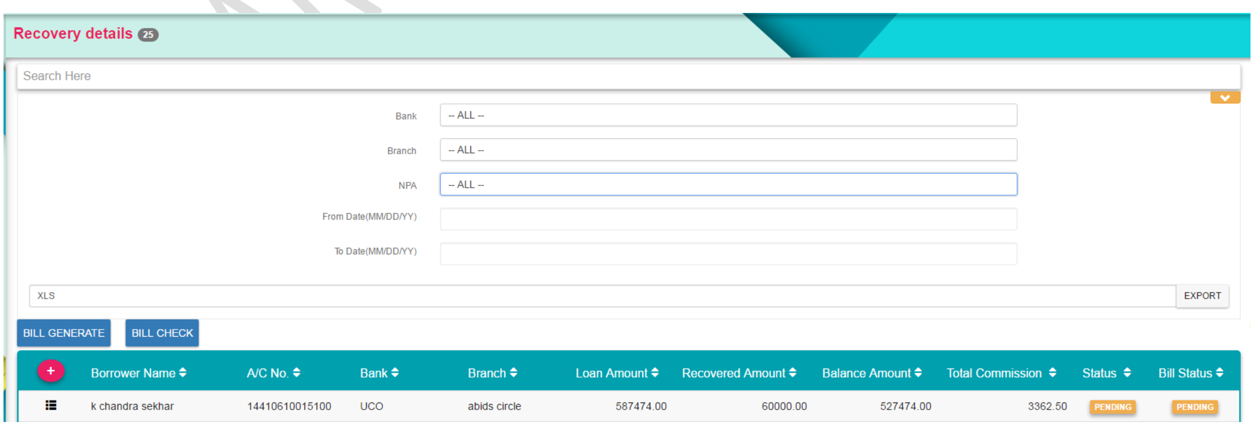
then authentication popup will appear,



User need to provide the login password, after successful authentication edit recovery bill form will appear. Below form shows the Edit recovery Details Bill.



- By clicking the down arrow user will search and export the required details



Note: user will select the NPA by entering the Account no and Borrower name.

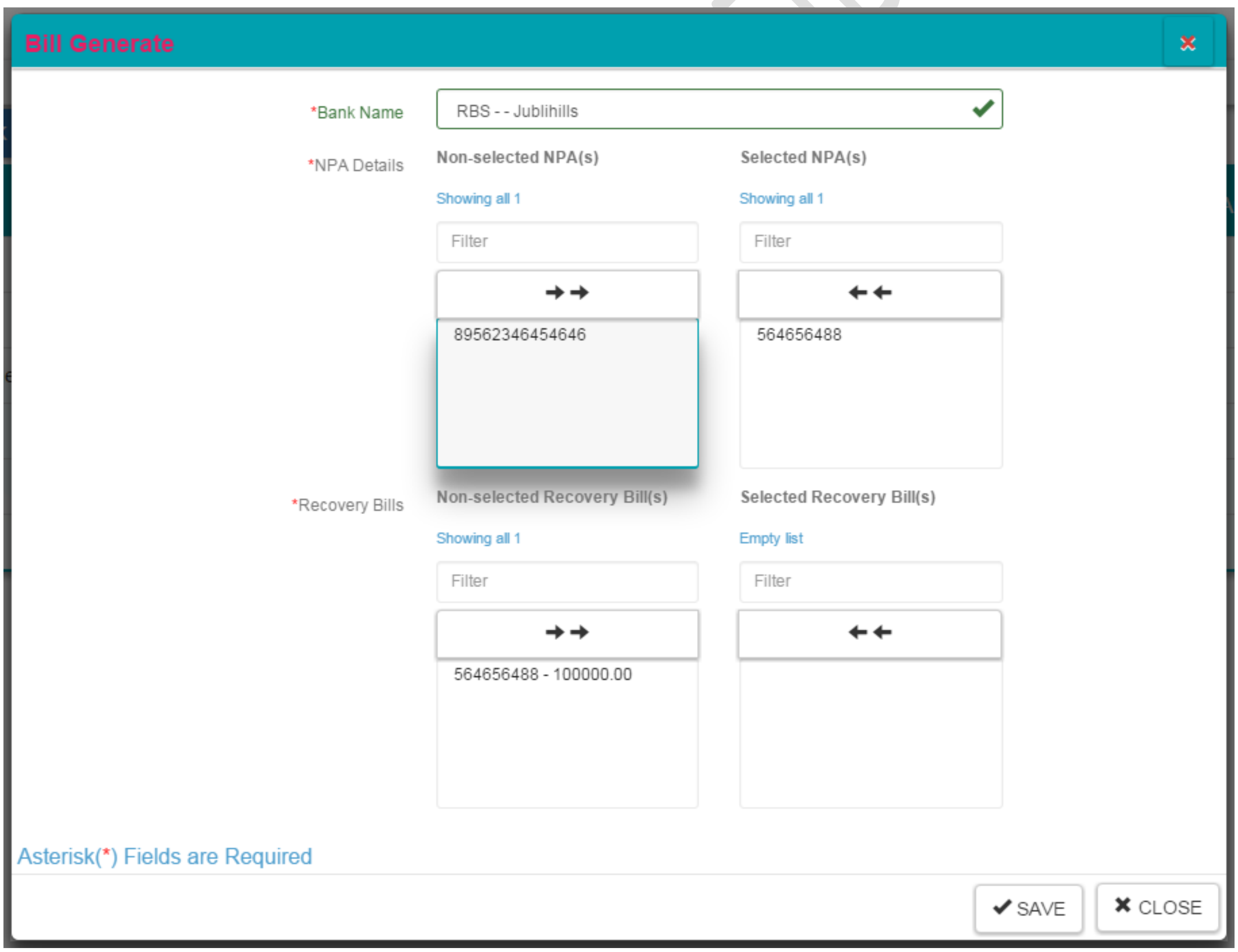
4.3.3. Bill Generate:

Superadmin/admin/Manger/Executive level users can generate a new “Bill” using the form shown below.

- This form can be accessed by clicking “Bill Generate” 

button in “Recovery Details” form. To create new Bill Generate enter all the details and click on “Save”. New Bill Details will create successfully.
- By using this form user can create the new Bills with following details like “Bank Name”, “NPA Details” and “Recovery Bills”.
- Successful creation of bill pdf will be generated showing the bill details.

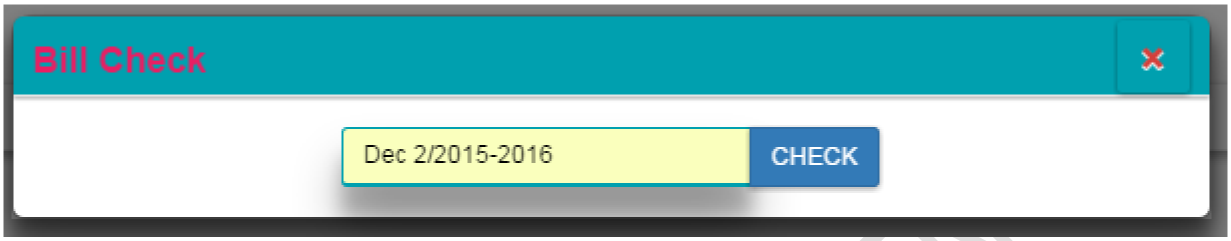
Bills Generate form is shown below.



- If user wants to regenerate the bill once again then user can use the "Bill check" option 

, by providing the serial number in bill check, and then recovery bill copy will be generated based on given serial no.

Below image shows the Bill check popup.



Below image shows the sample format of the Receipt details form.

Kommineni Consultants Pvt. Ltd.

H.No.: 8-3-1-21, Plot No.: 24, Krishna Vihar HDFC Bank Lane,
Srinagar Colony, Hyderabad Ph : 65886859, 23744980, Fax : 23744981
E-mail : reach@kommineni.co.in, www.kommineni.co.in

Kommineni

To

The Branch Manager,
UCO,
abids circle.

Date : 31/03/2016

S.No : Dec 1/2015-2016

Sub-NPA Recovery - Payment Commission.

We furnish below the details of recoveries made in the NPA Accounts entrusted to us and the commission payable. there on

Borrower	Account No	Date of Recovery	Amount Recovered (Rs.)	Commision (Rs.)	Commision + Service Tax @14.50% (Rs.)
k chandra sekhar	14410610015100	22/12/2015	50000.00	2500.00	2862.50
	Total		50000.00	2500.00	2862.50

Service Tax - ST001, PAN - AAACK8658H

We request you to issue D.D in favour of M/s Kommineni Consultants Pvt. Ltd. or Credit the amount to Account No.:054311100002962 with Andhra Bank, Srinagar Colony, Hyderabad. IFSC CODE: ANDB0000543

Thanking you

Yours faithfully
M/s. Kommineni Consultants Pvt. Ltd.

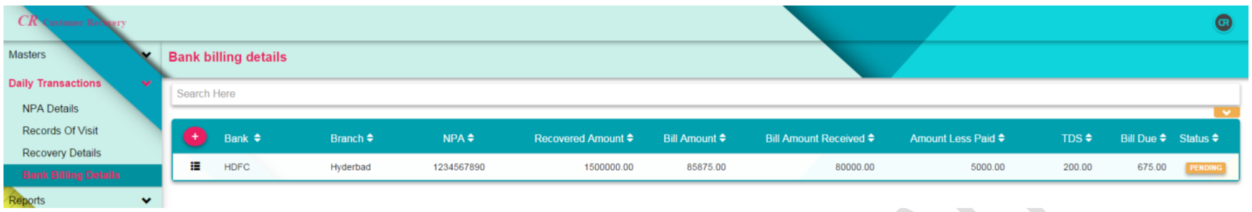
Authorized Signatory

Regd. Office	:Flat No. 413, Annapurna Block, Aditya Enclave, Ameerpet, Hyderabad-500 038.
Vizag Office	:Flat No.1 02, Govinda Mansions, Dwaraka Nagar, 5th lane, Vizag - 530 016 Cell: 98495 64944
Vijayawada Office	:D.No. 39-2-52, Flat No. 303, Sai kanthi Residency, Pitchaiah Street, Labbipet, Vijayawada - 520 010. Ph : 98490 82257
Guntur Office	:Door No. 4-7-13, Flat No. 205, Kommineni Estates, Near Gandhi Statue, Koritipadu, Guntur-522 007. Ph: 98490 82257
Chennai Office	:No-9.Cedar Wood Apartments, Flat No. 1A, Ground Floor, IV th Main, R.A. Puram, Behind Sangeetha Hotel, Near Billorth Hospital, Chennai - 600028 Ph : 0956600069
Bangalore Office	:Flat No. 1011, 1st floor, High Point-1, 45, Palace Road, Bangalore - 560001 Cell: 085530 30253

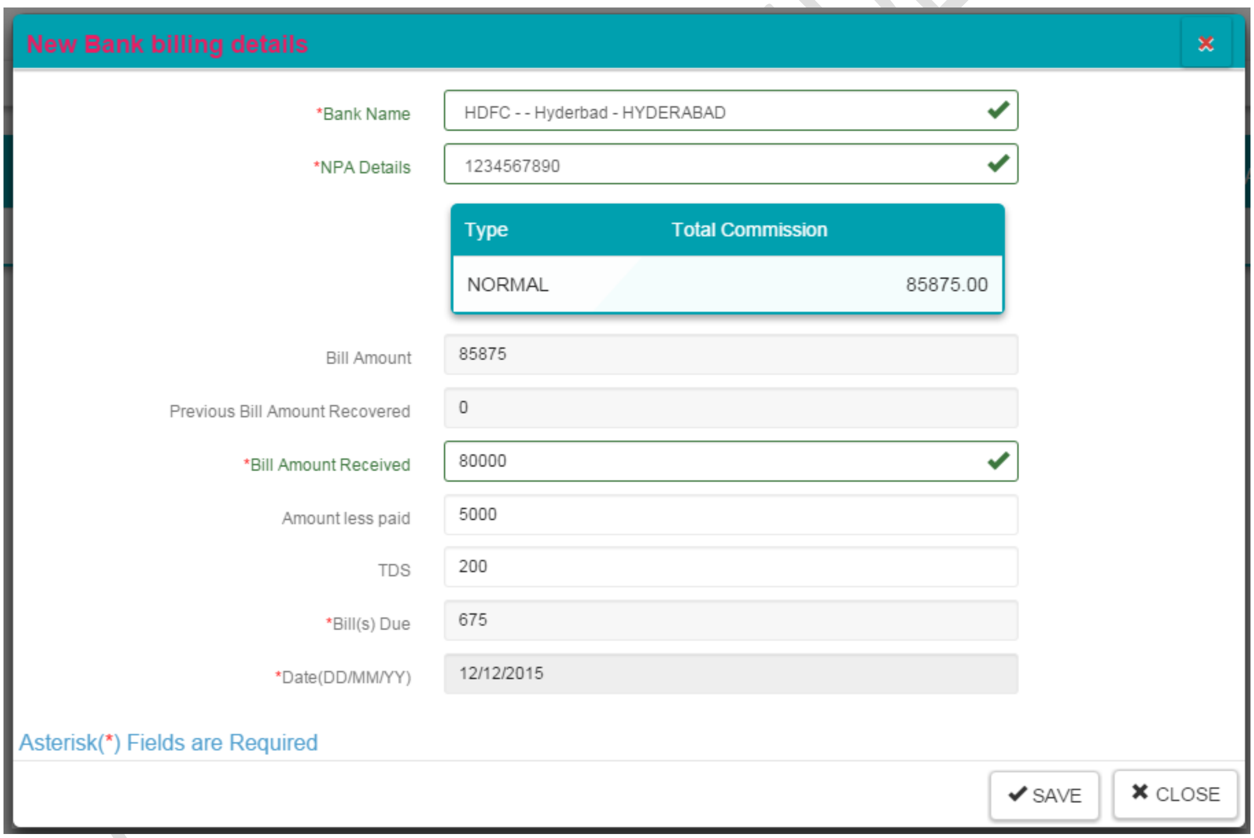
4.4. Bank Billing Details

4.4.1. Create Bank Billing Details

"Bank Billing Details" form can be accessed by clicking on "Bank Billing Details"" submenu in "Daily Transactions" tab on page top

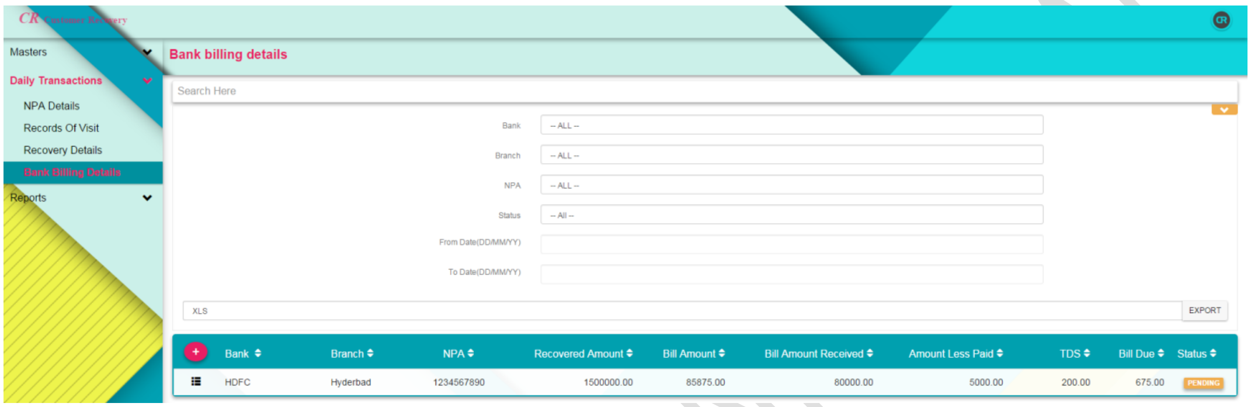


- This form can be accessed by clicking "Create"  option in "Bank Billing details" grid.



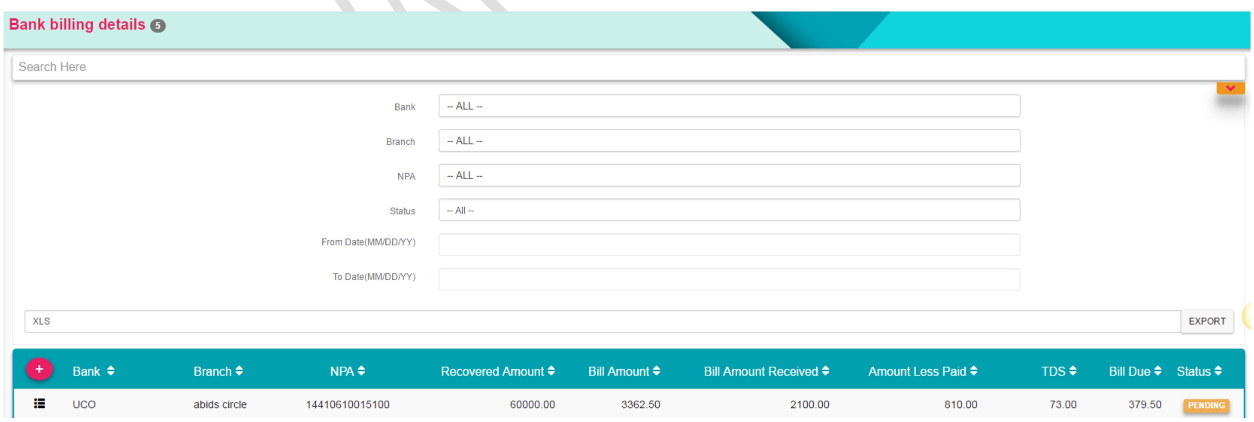
- Fill in the details in the fields marked with asterisk and click on save option and you will get the Confirmation message as "Successfully New Bank Billing Details is saved".
- In "Search Filter" section users can be searched and listed "Bank name", "Branch", "NPA", "Recovered amount", "Bill amount", "Bill amount received", "Amount less paid", "TDS" and "Bills Due".

- User can click on the hide option in the saved record then view the remaining field details (fields are not mentioned in the grid columns).
- If user clicks on Close button then displayed Bank Billing details form is closed.
- User can select number of Bank Billing details to view in the form using predefined record selection shown besides Page numbering. User Can Export The Data in XLS, XLSX & PDF Formats.
- This Bank Billing details form generates the Reports based on Bank wise, Branch wise, NPA, Status and “from and to dates” wise.
- Created all the Bank Billing details will display in the Bank Billing details grid.



Note: There is no edit feature for Bank Billing details page

- By clicking the down arrow  user will search and export the required details

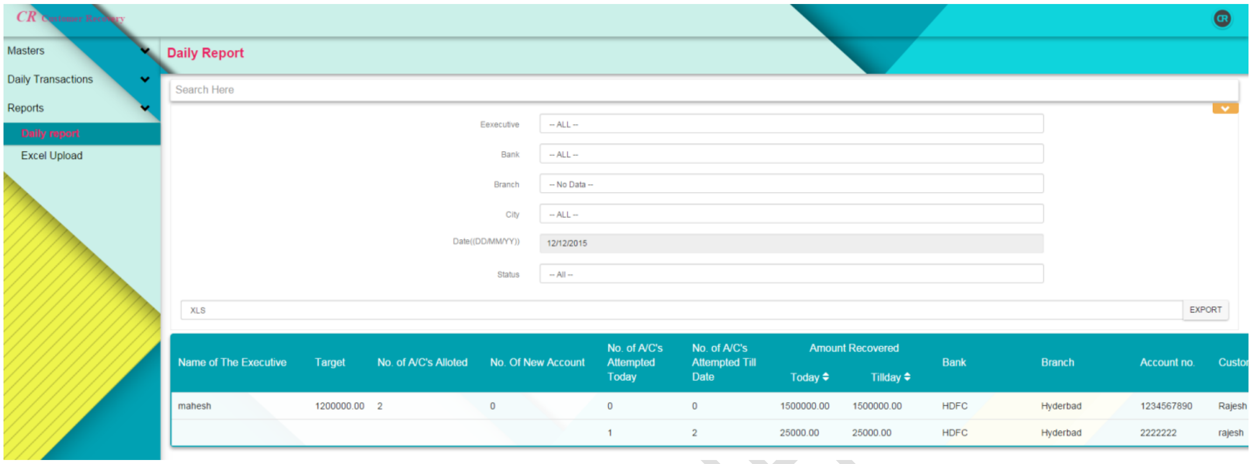


Note: user will select the NPA by entering the Account no and Borrower name.

Reports:

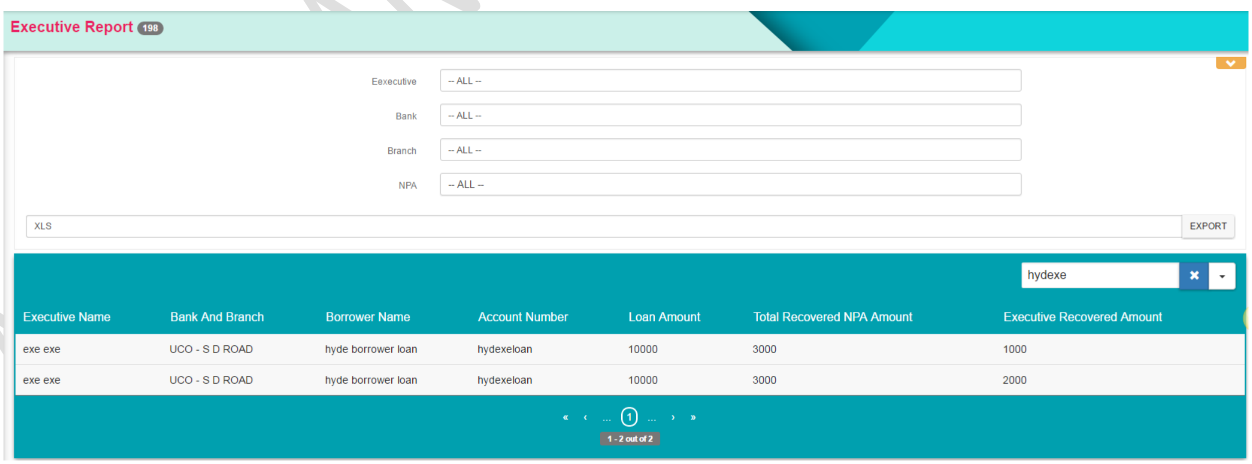
5. Daily Report

Daily Report Displays the report based on “Date wise”, “Executive wise”, “Bank wise”, “Branch wise” and “city wise”.

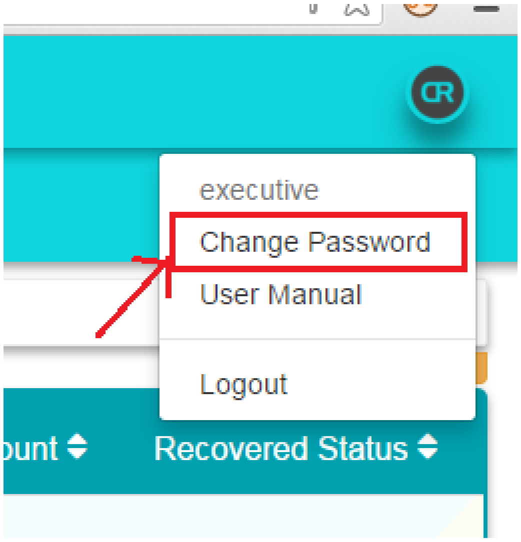


6. Executive Report

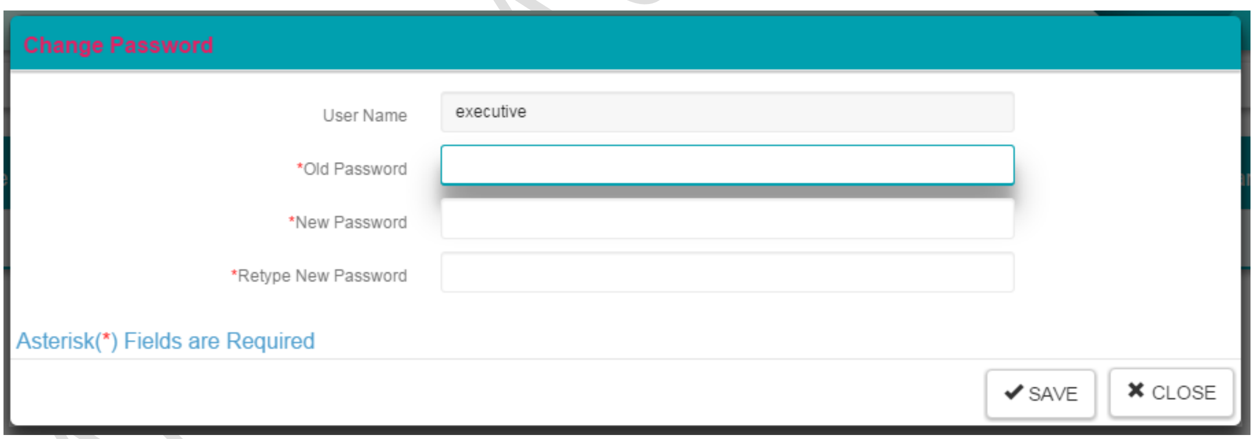
Executive Report Displays based on “Executive”, ”Bank”, ”Branch” and “NPA”.



7. Change Password

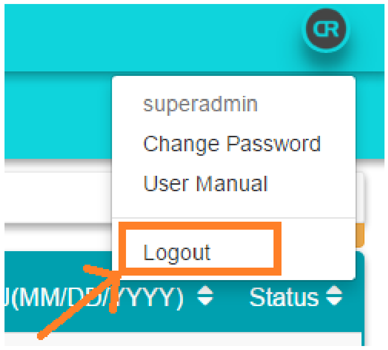


- Change password link will appear by clicking on the “CR” logo now click on the Change Password link then Change password popup is displayed with following screen.



- Enter the current old password and fill the “New Password” as well as “Retype New Password” and click on save button, then new password will saved successfully.
- User can login with new password.

8. Logout:

Click on logout option 

to end the Customer Recovery application.

THANK YOU