|  |
| --- |
| IFMR RURAL FINANCE |
| Application |
|  |
| **IFMR Rural Finance** |
| **10/19/2016** |

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# Process Diagram



# Stage definition

|  |  |
| --- | --- |
| **Stage** | **Description** |
| Application Queue | The Loan Officer selects a profile from the screening completed list |
| Capture Details | The loan officer captures data and submits the same for risk score calculation |

# Stage-role access

|  |  |
| --- | --- |
| **Stage** | **Applicable Role** |
| Application Queue | Loan Officer |
| Capture Details | Loan Officer |

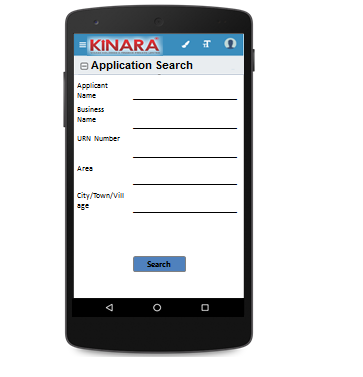
# Application Queue

## UI specification

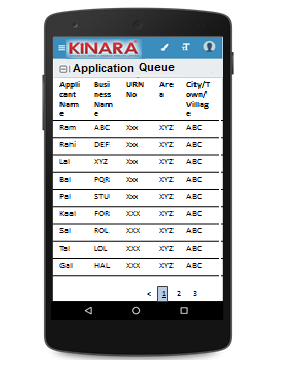
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field name** | **Section** | **Data Type** | **Attribute** | **Population logic** |
| S. No. | Application Queue | Numeric |  |  |
| Applicant Name | Application Queue | Text | Sort/search | From screening stage |
| Business Name | Application Queue | Alphanumeric | Sort/search | From screening stage |
| URN No | Application Queue | Alphanumeric | Sort/search | From screening stage |
| Area | Application Queue | Text | Sort/search | From screening stage |
| City/Village/ Town | Application Queue | Text | Sort/search | From screening stage |
| Pincode | Application Queue | Numeric |  | From screening stage |

## Screenshot

* + 1. Search Page



* + 1. Application Queue



## Functional requirements

**Loan Officer** logs in

* The Loan Officer opens the process dash board, and clicks on Application queue
* If the Loan Officer performs a search without selecting any parameter, then all cases with status ‘Pending for Application’ to be displayed in a tabular format.
* If the Loan Officer searches with ‘Applicant name’, ‘Business name’ or ‘URN no’, then all matching records that are ‘Pending for Application’ (including existing customers) to be displayed in a tabular format.
* The Loan Officer can **search and sort** the profiles based on the following parameters: URN no, Applicant Name, Business Name, Area, City/Village/Town.
* The Loan Officer then selects a profile from the application queue. The queue table should have applicant name, business name, URN No, Area, City/Town/Village as column names.
* All the columns will have **sorting** facility.

## Upload

-NA-

## Download

-NA-

## Reports

-NA-

# Capturing Application data

## UI requirements

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Entity** | **Tab** | **Sub tab** | **Section** | **Fields** | **Field Value** | **Mandatory** | **Conditional Mandatory** | **Remarks** |
| APPLICANT | KYC Details |  |  | Aadhar No | Numeric | Yes |  | Aadhar -QR Code Scan (Auto fill Profile & Address data)- from screening |
| Document Capture | Upload | Yes |  | from screening |
| Pan Number | Alpha numeric | Yes |  | from screening |
| Document Capture | Upload | Yes |  | from screening |
| ID Type | Dropdown |  |  | Ration Card, Voter Card, Passport, Pan Card, Aadhar card, Driving License |
| ID No | Alpha numeric |  | Yes | If ID type selected- from screening |
| Valid Up to | Date |  |  | If ID type selected- from screening |
| Document Capture | Upload |  | Yes | If ID type selected- from screening |
| Add Button |  |  |  |  |
| Applicant Details |  |  | Title\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Name\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Gender\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Date Of birth\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Age | Text |  |  | if age<25 years, then co-app/Guarantor is required- - From screening |
| Father's Name\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Educational Level\* | Dropdown | Yes |  | Below SSLC, SSLC, HSC, Graduate/Diploma/ITI, Professional Degree, Others |
| Religion\* | Dropdown | Yes |  | Hindu, Muslim, Christian, Jain, Buddhist, Others |
| Mobile No\* | Numeric | Yes |  | From Screening |
| Alternative Mobile No. | Numeric |  |  | From screening |
| Whatsapp Mobile No. | Numeric |  |  | Radio buttons – same as mobile no./same as alternate no./other – free text |
| Email ID | Alphanumeric, special characters |  |  | From screening |
| Preferred language of communication\* | Dropdown | Yes |  | Hindi, English, Kannada, Malayalam, Gujarati, Marathi, Tamil, Bengali, Odia, Punjabi, Marwari |
| Mother's Name | Text |  |  | From screening |
| Marital Status | Dropdown | Yes |  | Divorced/Separated, Single, Married, Widow if single, then co-app/Guarantor is required- From screening |
| Spouse Name | Text |  |  | From screening |
| Relationship with Business | Dropdown | Yes |  | Proprietor, Partner, Director, Others - From screening |
| Business Involvement\* | Dropdown | Yes |  | Full Time, Part Time, None if biz involvement is not fulltime, then co-app required- From screening |
| Have you ever been a proprietor or partner of any other company | Radio Buttons |  |  | Yes/NO From screening |
| If yes, did the business close? | Radio Buttons |  |  | Yes/NO From screening |
| Month/Year (of business closure) | Date |  |  | MM/YYYY Format  From screening |
| Address Details |  |  | Type Of Address | Dropdown | Yes |  | Permanent, Communication, As per Aadhar card-From screening |
| Care of | Text |  |  | From screening |
| Building\* | Alphanumeric, special characters | Yes |  | From screening |
| Street | Alphanumeric, special characters |  |  | From screening |
| Landmark | Alphanumeric, special characters |  |  | From screening |
| Locality | Alphanumeric, special characters |  |  | From screening |
| Pincode\* | Text | Yes |  | Pincode search |
| Village/Town/City\* | Text | Yes |  | Auto-fill from Pincode master |
| District\* | Text | Yes |  | Auto-fill from Pincode master |
| State\* | Numeric | Yes |  | Auto-fill from Pincode master |
| Country\* | Text | Yes |  | From screening |
| Location | GPS coordinates | Yes |  |  |
| Is the Communication Address same as the Aadhar Card address? | Radio Buttons | Yes |  | Yes/No From screening |
| Line 1 | Alpha numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| Line 2 | Alpha numeric |  |  | Populate if communication address is different from Aadhar card--from screening |
| Area | Alpha numeric |  |  | Populate if communication address is different from Aadhar card--from screening |
| Land Mark | Alpha numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| Pincode | Numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| State | Text |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card-- from screening |
| District | Text |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card-- from screening |
| City/Town/Village | Text |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card-- from screening |
| Landline Number | Numeric |  |  |  |
| Ownership | Dropdown | Yes |  | Own, Rent, Lease -From screening |
| How many years are you living in present Area? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| How many years are you living in current Address? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| Is the Communication Address same as Permanent Address? | Radio Buttons | Yes |  | Yes/No- If no, populate same fields to capture permanent Address-From screening |
| Family Member Details |  |  | Name | Text |  |  |  |
| Relationship with applicant | Dropdown |  |  | Kinara to provide |
| Profession | Dropdown |  |  | Kinara to provide |
| Salary | numeric |  |  |  |
| Education fee (annual) | numeric |  |  |  |
| Is a Co-applicant? | Radio Buttons |  |  | YES/NO |
| **Button to add additional family members** |  |  |  |  |
| Household Financials |  |  | Other Income Source | Dropdown |  |  | Kinara to provide |
| Amount | Numeric |  |  |  |
| **Add button** |  |  |  |  |
| Expense Type | Dropdown |  |  | Kinara to provide |
| Amount | Numeric |  |  |  |
| **Add button** |  |  |  |  |
| Monthly Education Expenses | Auto Calculated |  |  | Based on education fees captured in family member details |
| Family Exp. Based on Education expense | Auto Calculated |  |  | Multiply the education fees with 20/3 |
| Asset Type | Dropdown |  |  | House, Land, Two wheeler, Four wheeler |
| Vehicle make & model | Alphanumeric |  | Yes | If two or four wheeler selected then display this field |
| Registered Owner | Alpha |  | Yes | Display only If Asset type is selected |
| Value of the asset | Numeric |  | Yes | Display only If Asset type is selected |
| **Add button** |  |  |  |  |
| Liabilities |  |  | Debt Source | Dropdown |  |  | Kinara to provide |
| Creditor's Name | Alphanumeric |  |  |  |
| Loan Amount | Numeric |  |  |  |
| Loan Outstanding | Numeric |  |  |  |
| Loan term | Alphanumeric |  |  |  |
| Monthly Instalment | Numeric |  |  |  |
| No. of instalment Paid | Numeric |  |  |  |
| Purpose | Dropdown |  |  | Machine Refinance, Asset Purchase, Debt Consolidation, Working Capital, Line Of Credit, Business Development |
| **Button to add liabilities** |  |  |  |  |
| Bank Statement Details |  |  | IFSC Code | Alphanumeric | Yes |  | IFSC code search |
| Bank Name | Alphanumeric |  |  | Auto fill from IFSC code search |
| Branch Name | Text |  |  | Auto fill from IFSC code search |
| A/C name | Alphanumeric | Yes |  | from screening |
| A/C type | Text | Yes |  | from screening |
| A/C no | Numeric | Yes |  | from screening |
| Banking since | Date |  |  | MM/YYYY Format  from screening |
| Net banking available | Radio Buttons | Yes |  | Yes/No from screening |
| Sanctioned Amount | Numeric |  | Yes | (If A/C type is OD, CC)- from screening |
| Start Month | Date | Yes |  | from screening |
| Total Deposits\* | Numeric | Yes |  | from screening |
| Total Withdrawals\* | Numeric | Yes |  | from screening |
| Balance as on 15th\* | Numeric | Yes |  | from screening |
| No of cheques bounced\* | Numeric | Yes |  | from screening |
| No of EMI cheques bounced\* | Numeric | Yes |  | from screening |
| **Button to add account** |  |  |  |  |
| References |  |  | Reference Type | Dropdown | Yes |  | Personal-Neighbour, Personal-Relative/friend |
| Full Name | Alphanumeric |  |  |  |
| Mobile No | Numeric |  |  |  |
| Occupation | Dropdown |  |  | Kinara to provide |
| Self-reported Income | Numeric |  |  |  |
| Add Button |  |  |  |  |
| CO-APPLICANT | KYC Details |  |  | Aadhar No | Numeric | Yes |  | Aadhar -QR Code Scan (Auto fill Profile & Address data)- from screening |
| Document Capture | Upload | Yes |  | from screening |
| Pan Number | Alpha numeric | Yes |  | from screening |
| Document Capture | Upload | Yes |  | from screening |
| ID Type | Dropdown |  |  | Ration Card, Voter Card, Passport, Pan Card, Aadhar card, Driving License |
| ID No | Alpha numeric |  | Yes | If ID type selected- from screening |
| Valid Up to | Date |  |  | If ID type selected- from screening |
| Document Capture | Upload |  | Yes | If ID type selected- from screening |
| Co-Applicant Details |  |  | Title\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Name\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Gender\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Date Of birth\* | Date | Yes |  | Aadhar QR Code scanning- From screening |
| Age | Numeric |  |  | Auto Calculate based on Date Of Birth entered if age<25 yrs, then co-app/Guarantor is required- - From screening |
| Father's Name\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Educational Level\* | Dropdown | Yes |  | Below SSLC, SSLC, HSC, Graduate/Diploma/ITI, Professional Degree, Others -- From screening |
| Religion\* | Dropdown | Yes |  | Hindu, Muslim, Christian, Jain, Buddhism, Others - - From screening |
| Mobile No\* | Numeric | Yes |  | from Screening |
| Alternative Mobile No. | Numeric |  |  | From screening |
| Whatsapp Mobile No. | Numeric |  |  | Radio buttons – same as mobile no./same as alternate no./other – free text |
| Email ID | Alphanumeric, special characters |  |  | From screening |
| Preferred language of communication\* | Dropdown | Yes |  | Hindi, English, Kannada, Malayalam, Gujarati, Marathi, Tamil, Bengali, odia, Punjabi, Marwari From screening |
| Mothers Name | Text |  |  | From screening |
| Marital Status | Dropdown | Yes |  | Divorced/Seperated, Single, Married, Widow if single, then co-app/Guarantor is required- From screening |
| Spouse Name | Text |  | Yes | If married selected then display this field too. From screening |
| Relationship with Applicant | Text | Yes |  | Spouse, Sibling, Parent, Child, Friend, Others-From screening |
| Relationship with Business | Dropdown | Yes |  | Proprietor, Partner, Director, Others (not to be populated for guarantor)- From screening |
| Business Involvement\* | Dropdown | Yes |  | Full Time, Part Time, None |
| Have you ever been a proprietor or partner of any other company | Radio Buttons |  |  | Yes/No From screening |
| If yes, did the business close? | Radio Buttons |  |  | From screening |
| Month/Year (of business closure) | Date |  |  | MM/YYYY format From screening |
| Address Details |  |  | Type Of Address | Dropdown | Yes |  | Permanent, Communication, As per Aadhar card-From screening |
| Care of | Text |  |  | From screening |
| Building\* | Alphanumeric, special characters | Yes |  | From screening |
| Street | Alphanumeric, special characters |  |  | From screening |
| Landmark | Alphanumeric, special characters |  |  | From screening |
| Locality | Alphanumeric, special characters |  |  | From screening |
| Pincode\* | Text | Yes |  | Pincode search |
| Village/Town/City\* | Text | Yes |  | Auto-fill from Pincode master |
| District\* | Text | Yes |  | Auto-fill from Pincode master |
| State\* | Numeric | Yes |  | Auto-fill from Pincode master |
| Country\* | Text | Yes |  | From screening |
| Location | GPS coordinates |  |  |  |
| Is the Communication Address same as the Aadhar Card address? | Radio Buttons | Yes |  | Yes/No From screening |
| Line 1 | Alpha numeric |  | Yes | Populate if communication address is different from aadhar card--from screening |
| Line 2 | Alpha numeric |  |  | Populate if communication address is different from aadhar card--from screening |
| Area | Alpha numeric |  |  | Populate if communication address is different from aadhar card--from screening |
| Land Mark | Alpha numeric |  | Yes | Populate if communication address is different from aadhar card--from screening |
| Pincode | Numeric |  | yes | Populate if communication address is different from aadhar card--from screening |
| State | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from aadhar card--from screening |
| District | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from aadhar card--from screening |
| City/Town/Village | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from aadhar card--from screening |
| Location (GPS) | GPS coordinates |  |  |  |
| Landline Number | Numeric |  |  |  |
| Ownership | Dropdown | Yes |  | Own, Rent, Lease -From screening |
| How many years are you living in present Area? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| How many years are you living in current Address? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| Is the Communication Address same as Permanent Address? | Radio Buttons | Yes |  | Yes/No- If no, populate same fields to capture permanent Address-From screening |
| Family Member Details |  |  | Name | Text |  |  |  |
| Relationship with co-applicant | Text |  |  |  |
| Profession | Text |  |  |  |
| Salary | Numeric |  |  |  |
| Education fee (annual) | Numeric |  |  |  |
| **Buttons to add additional family members** |  |  |  |  |
| Household Financials |  |  | Other Income Source | Dropdown |  |  |  |
| Amount | Numeric |  |  |  |
| **Add button** |  |  |  |  |
| Expense Type | Dropdown |  |  |  |
| Amount | Numeric |  |  |  |
| **Add button** |  |  |  |  |
| Monthly Education Expenses | Auto Calculated |  |  | Based on family details captured |
| Family Exp. Based on Education expense | Auto Calculated |  |  | Multiply monthly education Expenses with (20/3) |
| Asset Type | Dropdown |  |  | House, Land, Two wheeler, Four wheeler |
| Vehicle make & model | Alphanumeric |  | Yes | If two or four wheeler is selected |
| Registered Owner | Alpha |  | Yes | If asset type is selected |
| Value of the asset | Numeric |  | Yes | If asset type is selected |
| **Add button** |  |  |  |  |
| Bank Statement Details |  |  | IFSC Code | Alphanumeric | Yes |  | IFSC code search |
| Bank Name | Alphanumeric |  |  | Auto fill from IFSC code search |
| Branch Name | Text |  |  | Auto fill from IFSC code search |
| A/C name | Alphanumeric | Yes |  | from screening |
| A/C type | Text | Yes |  | from screening |
| A/C no | Numeric | Yes |  | from screening |
|
| Banking since | Date |  |  | MM/YYYY format from screening |
| Net banking available | Radio Buttons | Yes |  | Yes/No  from screening |
| Sanctioned Amount | Numeric |  | Yes | (If A/C type is OD, CC)- from screening |
| Start Month | Date | Yes |  | from screening |
| Total Deposits\* | Numeric | Yes |  | from screening |
| Total Withdrawals\* | Numeric | Yes |  | from screening |
| Balance as on 15th\* | Numeric | Yes |  | from screening |
| No of cheques bounced\* | Numeric | Yes |  | from screening |
| No of EMI cheques bounced\* | Numeric | Yes |  | from screening |
| **Button to add account** |  |  |  |  |
| GUARANTOR | KYC Details |  |  | Aadhar No | Numeric | Yes |  | Aadhar -QR Code Scan (Auto fill Profile & Address data)- from screening |
| Document Capture | Upload | Yes |  | from screening |
| Pan Number | Alpha numeric | Yes |  | from screening |
| Document Capture | Auto populate/Upload | Yes |  | from screening |
| ID Type | Dropdown |  |  | refer to screening dropdown sheet- from screening |
| ID No | Alpha numeric |  | Yes | If ID type selected- from screening |
| Valid up to | Date |  |  | If ID type selected- from screening |
| Document Capture | Upload | Yes | Yes | If ID type selected- from screening |
| **Add Button** |  |  |  |  |
| Guarantor Details |  |  | Title\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Name\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Gender\* | Text | Yes |  | Aadhar QR Code scanning- From screening |
| Date Of birth\* | Date | Yes |  | Aadhar QR Code scanning- From screening |
| Age | Numeric |  |  | Auto Calculate based on Date of birth- - From screening |
| Father's Name\* | Text | Yes |  | From screening |
| Educational Level\* | Dropdown | yes |  | Below SSLC, SSLC, HSC, Graduate/Diploma/ITI, Professional Degree, Others |
| Religion\* | Dropdown | Yes |  | Hindu, Muslim, Christian, Jain, Buddhist, Others |
| Mobile No\* | Numeric | Yes |  | From Screening |
| Alternative Mobile No. | Numeric |  |  | From screening |
| Whatsapp Mobile No. | Numeric |  |  | Radio buttons – same as mobile no./same as alternate no./other – free text |
| Email ID | Alphanumeric, special characters |  |  | From screening |
| Preferred language of communication\* | Dropdown | Yes |  | Hindi, English, Kannada, Malayalam, Gujarati, Marathi, Tamil, Bengali, Odia, Punjabi, Marwari |
| Mother's Name | Text |  |  | From screening |
| Marital Status | Dropdown | Yes |  | Divorced/Separated, Single, Married, Widow- From screening |
| Spouse Name | Text |  | Yes | If marital status is married -From screening |
| Relationship with Applicant | Dropdown | Yes |  | Spouse, Sibling, Parent, Child, Friend, Others |
| Business Involvement\* | Dropdown | Yes |  | refer to screening dropdown sheet; if biz involvement is not fulltime, then co-app required- From screening |
| Have you ever been a proprietor or partner of any other company | Radio Buttons |  |  | Yes/No  From screening |
| If yes, did the business close? | Radio Buttons |  |  | Yes/No  From screening |
| Month/Year (of business closure) | Date |  |  | MM/YYYY  From screening |
| Address Details |  |  | Type Of Address | Dropdown | Yes |  | Permanent, Communication, As per Aadhar card-From screening |
| Care of | Text |  |  | From screening |
| Building\* | Alphanumeric, special characters | Yes |  | From screening |
| Street | Alphanumeric, special characters |  |  | From screening |
| Landmark | Alphanumeric, special characters |  |  | From screening |
| Locality | Alphanumeric, special characters |  |  | From screening |
| Pincode\* | Text | Yes |  | Pincode search |
| Village/Town/City\* | Text | Yes |  | Auto-fill from Pincode master |
| District\* | Text | Yes |  | Auto-fill from Pincode master |
| State\* | Numeric | Yes |  | Auto-fill from Pincode master |
| Country\* | Text | Yes |  | From screening |
| Is the Communication Address same as the Aadhar Card address? | Radio Buttons | Yes |  | Yes/No From screening |
| Line 1 | Alpha numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| Line 2 | Alpha numeric |  |  | Populate if communication address is different from Aadhar card--from screening |
| Area | Alpha numeric |  |  | Populate if communication address is different from Aadhar card--from screening |
| Land Mark | Alpha numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| Pincode | Numeric |  | Yes | Populate if communication address is different from Aadhar card--from screening |
| State | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card--from screening |
| District | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card--from screening |
| City/Town/ Village | Auto populated |  | Yes | Auto populated based on Pincode; Populate if communication address is different from Aadhar card--from screening |
| Location (GPS) | GPS coordinates |  |  |  |
| Landline Number | Numeric |  |  |  |
| Ownership | Dropdown | Yes |  | Own, Rent, Lease -From screening |
| How many years are you living in present Area? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| How many years are you living in current Address? | Dropdown | Yes |  | Less than 1 year, 1 to 3 years, 4 to 6 years, 6 to 10 years, greater than 10 years-From screening |
| Is the Communication Address same as Permanent Address? | Radio Buttons | Yes |  | Yes/No- If no, populate same fields to capture permanent Address-From screening |
| **Add Button to add another guarantor** | | | | | | | | |
| BUSINESS | Business Detail |  |  | Referred by | Dropdown | Yes |  | Cold Call, Existing customer Reference, Referral Partner - from screening |
| Referred Name | Text |  | Yes (Based on the dropdown) | If it is cold call then referred name column should not show-from screening |
| Business Name | Text | Yes |  | Auto populated from lead - but editable |
| Business type | Dropdown | Yes |  | Manufacturing, Trading, Services |
| Business Activity | Radio Buttons | Yes |  | If manufacturing -> Job work, Sales If Trading ->Retail, Wholesale,  If Services->B2B, B2C |
| **Add Business Type** |  |  |  | In case of more than one business type. |
| Business Sector | Text | Yes |  | Auto populated from lead - but editable |
| Business Sub sector | Text | Yes |  | Auto populated from lead - but editable |
| ITR available? | Radio Buttons |  |  | Yes/No from screening |
| Business Operating since | Date |  |  | MM/YYYY  from screening |
| Is the Business Registered? | Radio Buttons | Yes |  | Yes/No-from screening |
| Business Registration Type | Dropdown |  | Yes | Tin, SSL No, VAT No, Business Pan Card No, Service Tax No, DIC, MSME, S&E, PAN (Mandatory if PVT LTD)   (If business registered is yes) -from screening |
| Business Registration Proof No | Alpha numeric |  | Yes | (If business registered is yes) from screening |
| Business Registration Date | Date |  | Yes | (If business registered is yes) from screening |
| Valid up to | Date |  | Yes | (If business registered is yes) from screening |
| Document Capture | Upload |  | Yes | from screening |
| **Add Business Registration Type button** |  |  |  | On click show Business Registration Type, Business registration Proof No, Business Registration Date, Valid up to and Document Capture again |
| Constitution | Dropdown |  |  | Proprietorship, Partnership, Private LTD |
| If partnership, how many total partners | Dropdown |  | Yes | 2; 3; 4; >4 (populate only for partnership)-from screening |
| Has anyone else been a partner of your present business | Radio Buttons |  |  | Yes/No from screening |
| If yes, when was that partnership dissolved? | Date |  | Dissolution Agreement required | from screening |
| Address Details |  |  | Line 1 | Alpha numeric | yes |  | Auto populated from lead - but editable |
| Line 2 | Alpha numeric |  |  | Auto populated from lead - but editable |
| Pin Code (Search Option) | Numeric | yes |  | Auto populated based on Pincode- from screening |
| Land Mark | Text | yes |  | Auto populated based on Pincode- from screening |
| State (Auto populate) | Auto populated | yes |  | Auto populated based on Pincode- from screening |
| District(Auto populate) | Auto populated | yes |  | Auto populated from lead - but editable |
| City/Village | Auto populated | yes |  | Auto populated from lead - but editable |
| Location (GPS) | GPS coordinates | yes |  | from screening |
| Landline Phone | Numeric | yes |  | from screening |
| Ownership (Owned/Rent/Lease) | Dropdown | yes |  | refer to screening dropdown sheet-from screening |
| How many years business in present Area? | Dropdown | yes |  | refer to screening dropdown sheet-from screening |
| How many years business in current address? | Dropdown | yes |  | refer to screening dropdown sheet-from screening |
| Employee Detail |  |  | No of Male Employees | Numeric |  |  |  |
| No of Female Employees | Numeric |  |  |  |
| Average Monthly Salary | Numeric |  |  |  |
| Buyer Detail |  |  | Buyer Name | Alpha numeric |  | Yes | Based on Sector definition buyer registration should be mandatory (Only applicable for manufacturing) |
| Customer Since | Dropdown |  | Yes |  |
| Sector | Dropdown |  | Yes |  |
| Sub Sector | Dropdown |  | Yes |  |
| Product | alpha numeric |  |  |  |
| Payment terms (days) | numeric |  |  |  |
| Payment date | Date |  |  |  |
| Payment Frequency | Dropdown |  |  |  |
| Receivables Outstanding / Customer Credit | numeric |  |  |  |
| **Add Button** |  |  |  |  |
| Business Financials | Income | Through Sales | Buyer Name | Dropdown |  |  | dropdown list Auto populated from buyer details-Add all the buyer's name here as a dropdown list |
| Income type | Radio Buttons |  |  | Cash/Invoice |
| Amount | Numeric |  |  |  |
| Date | Date |  |  | ??? |
| **Add Button** |  |  |  |  |
| Other Business Income | Income Source | Dropdown |  |  | Kinara to provide |
| Amount | Numeric |  |  |  |
| Date | Date |  |  | ??? |
| **Add Button** |  |  |  |  |
| Expenses | Raw material expense | Vendor Name | Alphanumeric |  | Yes | If the Last month "Income details " is manufacturing or Trading the purchase bill is compulsory |
| Type | Radio Buttons |  |  | Cash/Invoice |
| Amount | Numeric |  |  |  |
| Date | Date |  |  |  |
| **Add Button** |  |  |  |  |
| Salary and Wages | Owner's Salary | Numeric |  |  |  |
| Co- Owner's Salary | Numeric |  |  |  |
| Employee's Salary | Numeric |  |  | validation: average of min/max times # of employees, whichever is higher to be used in calculations |
| Fixed Obligations | Payment of Debts | Numeric |  |  | Auto populated from fixed liability section- total monthly Instalment amount |
| Savings/Committee/Chits | Numeric |  |  | Auto populated from Savings section monthly Instalment amount |
| Insurance Premium amount | Numeric |  |  | Auto populated from Insurance section monthly Premium amount |
| Other Expenses | Rent | Numeric |  |  |  |
| Sub-Contractor Payment | Numeric |  |  |  |
| Tools & Consumables | Numeric |  |  |  |
| Electricity Charges | Numeric |  |  |  |
| Transportation Costs | Numeric |  |  |  |
| Repair and Maintenance | Numeric |  |  |  |
| General Admin | Numeric |  |  | Calculated @ 10% of revenue |
| Assets | Current Assets | Cash At Bank | Numeric |  |  | Calculated field-(Avg 6 months balance) |
| Inventory | Raw Material | Numeric |  |  | Applicable for Manufacturing only. For trading, only Finished goods applicable |
| WIP | Numeric |  |  | Applicable for Manufacturing only. For trading, only Finished goods applicable |
| Finished Goods | Numeric |  |  |  |
| Machinery | Machine Description | Alphanumeric |  | Yes | If it is secured Machine details are mandatory |
| Manufacturer Name | Alphanumeric |  |  |  |
| Machine Type | Dropdown |  |  | ??? |
| Machine Model | Alphanumeric |  |  |  |
| Serial Number | Alphanumeric |  |  |  |
| Purchase Price | Numeric |  |  |  |
| Machine Purchased Year | Numeric |  |  |  |
| Present Value | Numeric |  |  | Calculate only 75% of the value |
| Is the Machine New? | Radio Buttons |  |  | Yes/No |
| Funding Source | Dropdown |  |  | ??? |
| Is the Machine Hypothecated? | Radio Buttons |  |  | Yes/No |
| Machine Permanently fixed to building? | Radio Buttons |  |  | Yes/No |
| Machine Bills | Upload |  | Yes | If machine is new then bill needed |
| **Add button** |  |  |  |  |
| Other Fixed assets | Asset Type | Dropdown |  |  | Land, Building, Vehicle, Furniture & Fixtures (Vehicle, Furniture mandatory for trading) |
| Vehicle Make & Model (if asset type is vehicle) | Alphanumeric |  | Yes | If asset type is vehicle |
| Value of Asset | Numeric |  |  |  |
| **Add button** |  |  |  |  |
| Company Liabilities |  | Debt Source | Dropdown |  |  | ??? |
| Creditor's Name | Alphanumeric |  |  |  |
| Loan Amount | Numeric |  |  |  |
| Loan Outstanding | Numeric |  |  |  |
| Loan term | Alphanumeric |  |  |  |
| Monthly Instalment | Numeric |  |  |  |
| No. Of instalment Paid | Numeric |  |  |  |
| Purpose | Dropdown |  |  | Machine Refinance, Asset Purchase, Debt Consolidation, Working Capital, Line Of Credit, Business Development |
| **Add Button** |  |  |  |  |
| Supplier's Name | Alphanumeric |  |  |  |
| Type | Dropdown |  |  | ??? |
| Payment terms (days) | Numeric |  |  |  |
| Amount | Numeric |  |  |  |
| Financial Summary |  | Sales | Numeric |  |  | Auto Calculated field |
| Purchases | Numeric |  |  | Auto Calculated field |
| Operating Expenses | Numeric |  |  | Auto Calculated field |
| Household Expenses | Numeric |  |  | Auto Calculated field |
| Fixed Obligations | Numeric |  |  | Auto Calculated field |
| Net Business Income | Numeric |  |  | Auto Calculated field |
| Bank Statement Details |  |  | IFSC Code | Alphanumeric | Yes |  | IFSC code search |
| Bank Name | Alphanumeric |  |  | Auto fill from IFSC code search |
| Branch Name | Text |  |  | Auto fill from IFSC code search |
| A/C name | Alphanumeric | Yes |  | from screening |
| A/C type | Text | Yes |  | from screening |
| A/C no | Numeric | Yes |  | from screening |
| Banking since | Date |  |  | MM/YYYY Format from screening |
| Net banking available | Radio Buttons | Yes |  | Yes/No  from screening |
| Sanctioned Amount | Numeric |  | Yes | (If A/C type is OD, CC)- from screening |
| Start Month | Date | Yes |  | from screening |
| Total Deposits\* | Numeric |  |  | from screening |
| Total Withdrawals\* | Numeric |  |  | from screening |
| Balance as on 15th\* | Numeric |  |  | from screening |
| No of cheques bounced\* | Numeric |  |  | from screening |
| No of EMI cheques bounced\* | Numeric |  |  | from screening |
| **Button to add account** |  |  |  |  |
| References |  |  | Reference type | Dropdown | Yes |  | Business Machine Suppliers, Business Material Suppliers, Business Buyer, Business Referral |
| Business Name | Alpha numeric |  |  | Business Buyer- Conditional Mandatory, Others- Optional |
| Full name of POC | Alpha numeric |  |  |  |
| Mobile No | Numeric |  |  |  |
| Business Sector | Dropdown |  |  | Please see Business Sector table |
| Business sub sector | Dropdown |  |  | Please see Business Sub Sector table |
| Self-reported Income | Numeric |  |  |  |
| LOAN DETAILS | Loan Proposal |  |  | Purpose | Dropdown | Yes |  | Machine Refinance, Asset Purchase, Debt Consolidation, Working Capital, Business Development (from screening) |
| Sub-purpose | Dropdown | Yes |  | From screening |
| Do you have assets available for hypothecation | Radio Buttons |  |  | Yes/No from screening (If WC, or BD, or LOC ) |
| If yes, estimated value of assets | Numeric |  | Yes | (auto populated based on fixed assets field) |
| Loan Amount | Numeric | Yes |  | from screening |
| Term | Alpha numeric | Yes |  |  |
| EMI Requested | Numeric | Yes |  | from screening |
| EMI Payment Date Requested | Date |  |  | from screening |
| Frequency | Dropdown | Yes |  | Weekly, monthly, Quarterly, Semi- Annually, Annually |
| Estimated date of Completion | Date |  |  |  |
| Product Type | Dropdown |  |  | auto populated based on Purpose above (refer to screening dropdown sheet- from screening) |
| Customer sign date | Date | Yes |  |  |
| New Asset Details |  |  | Machine | Alphanumeric |  | Yes | Option to add any number of machine |
| Purchase Price | Numeric |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Expected Income | Numeric |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Manufacturer Name | Alphanumeric |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Machine Type | Dropdown |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Machine Model | Alphanumeric |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Serial No | Alphanumeric |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Expected purchase date | Date |  |  | If the loan is taken for Asset purchase then "New Asset" section should be mandatory |
| Machine Permanently fixed to building | Radio Buttons |  |  | Yes / No |
| Hypothecated to Kinara | Dropdown |  |  | option to capture multiple hypothecation details |
| **Add Button** |  |  |  |  |

**Details of Conditional Drop-downs**

1. **Business Type- Manufacturing**

|  |  |  |  |
| --- | --- | --- | --- |
| **Business Type** | **Business Activity** | **Business Sector** | **Business Sub Sector** |
| Manufacturing | Sales | Machine Components |  |
|  | Job Work |  | Agriculture Machinery |
|  | Job work & Sales |  | Satellite Equipment |
|  |  |  | Construction Equipment |
|  |  |  | Textile Machinery |
|  |  |  | Plastics Machinery |
|  |  |  | Chemical Processing Machinery |
|  |  |  | Paper & Paperboard making machinery |
|  |  |  | Food Manufacturing Machinery |
|  |  |  | Semi-conductor Machinery |
|  |  |  | Wire Cutting Machinery |
|  |  |  | Automation Machinery |
|  |  |  | Special Purpose Machinery |
|  |  |  | Aircraft/Defence Machines |
|  |  |  | Air conditioning/Heating |
|  |  |  | Elevator/Conveyor |
|  |  |  | Ovens/Furnaces |
|  |  |  | Office Machinery/Equipment |
|  |  |  | Pumps/Compressors/Valves |
|  |  |  | Power Equipment |
|  |  |  | General Purpose Machinery |
|  |  |  |  |
|  |  | Auto Components | 2-Wheelers |
|  |  |  | 4-Wheelers |
|  |  |  | Light Commercial Vehicles (utility trucks, pickups, etc) |
|  |  |  | Heavy Commercial Vehicles (Trucks/Lorries) |
|  |  |  | Passenger Vehicles (Vans, Buses) |
|  |  |  | Agriculture Vehicles (Tractors, Tillers) |
|  |  |  | Construction Vehicles (Bobcats, Loaders, Compactors, Drillers, Earth-moving, etc.) |
|  |  |  |  |
|  |  |  |  |
|  |  | Fabrication | Welding |
|  |  |  | Tool & Dies |
|  |  | Food Products | Dairy Products |
|  |  |  | Beverage |
|  |  |  | Oils |
|  |  |  | Grain Mills |
|  |  |  | Animal Feed |
|  |  |  | Processing/Preserving meat, fish, vegetables |
|  |  |  | Starch and Starch Products |
|  |  |  | Bakery Goods |
|  |  |  | Prepared Meals & Dishes |
|  |  | Leather | Tanning & Dyeing |
|  |  |  | Footwear |
|  |  |  | Luggage |
|  |  |  | Handbags |
|  |  | Wood | Sawmill |
|  |  |  | Wood Materials |
|  |  |  | Furniture |
|  |  |  | Household goods |
|  |  | Textiles | Spinning |
|  |  |  | Weaving |
|  |  |  | Bleaching |
|  |  |  | Dyeing |
|  |  |  | Dressing |
|  |  |  | Drying |
|  |  |  | Steaming |
|  |  |  | Shrinking |
|  |  |  | Printing |
|  |  | Apparel | Knitwear |
|  |  |  | Ethnic Wear |
|  |  |  | Western Wear |
|  |  |  | Underwear |
|  |  | Paper | Paper Recycling |
|  |  |  | Pulp making |
|  |  |  | Paper & Paper Rolls |
|  |  |  | Paper Products (cups, plates, toys, etc.) |
|  |  |  | Cardboard Paper Products |
|  |  |  | Corrugated Paper Products |
|  |  |  | Carbon Paper & Stationary Items |
|  |  | Printing | Packaging Printing |
|  |  |  | Publication Printing |
|  |  |  | Commercial Printing |
|  |  | Plastics | Plastic Recycling |
|  |  |  | Industrial Injection Moulding |
|  |  |  | Household Injection Moulding |
|  |  |  | Plastic Sheets and Films |
|  |  |  | Plastic Packaging (bags, boxes, cases, et) |
|  |  |  | Optical (eye glass frames, etc.) |
|  |  |  | Housewares |
|  |  |  | Pipes, Tubes and Fittings |
|  |  |  | Other Plastic Moulding & Extrusion |
|  |  |  | Plastic Furniture |
|  |  |  | Medical & Dental Appliances |
|  |  |  | Games & Toys |
|  |  |  | Writing (pens, desk stuff, etc.) |
|  |  |  | Sanitary (tubs, basins, etc.) |
|  |  |  | Travel Goods (luggage, bags, etc.) |
|  |  | Electronics | Electronic Components |
|  |  |  | Computer Components |
|  |  |  | Communication Equipment |
|  |  |  | Measuring & Testing Equipment |
|  |  |  | Optical Instruments |
|  |  |  | Electro-medical Equipment |
|  |  | Electrical | Control Panels |
|  |  |  | Motors |
|  |  |  | Generators |
|  |  |  | Batteries/Accumulators |
|  |  |  | Wiring and Wiring Devices |
|  |  |  | Lighting Equipment |
|  |  |  | Domestic Appliances |
|  |  | Medical Equipment | Medical Instruments |
|  |  |  | Dental Instruments |
|  |  |  | Hospital Equipment |
|  |  | Chemicals | Basic Chemicals |
|  |  |  | Fertilizers & Nitrogen Compounds |
|  |  |  | Plastics & Synthetic Rubber |
|  |  |  | Pesticides & Agro-chemicals |
|  |  |  | Paints, Varnishes, Coatings, Enamels & Lacquer |
|  |  |  | Soap & Detergents |
|  |  | Pharmaceuticals | Antibiotics, Serums, Vitamins |
|  |  |  | Ayurvedic Preparations |
|  |  |  | Homeopathic Preparations |
|  |  |  | Veterinary Preparations |
|  |  |  | Gauze, Bandages, Dressings |
|  |  | Rubber | Rubber Tyres and Tubes |
|  |  |  | Tyre and Tube Repair |
|  |  |  | Elastic Fabrics |
|  |  |  | Footwear |
|  |  |  | Glues & Adhesives |
|  |  |  | Rubber Sports Equipment |
|  |  |  | Boats & Rafts |
|  |  |  | Games & Toys & Balloons |
|  |  |  | Rubber Fittings (plates, sheets, rods, hoses) |

1. **Business Type-Trading**

|  |  |  |  |
| --- | --- | --- | --- |
| **Business Type** | **Business Line** | **Business Sector** | **Business Sub Sector** |
| Trading | Whole Sale | Automobiles | Auto Accessories |
| Retail | Automobiles | Auto Parts |
|  |  | Automobiles | Auto Tyres |
|  |  | Book Stores | Book Stores |
|  |  | Construction | Painting |
|  |  | Construction | Cement |
|  |  | Electricals | Electricals |
|  |  | Electricals | Lighting stores |
|  |  | Electronics | Camera stores |
|  |  | Electronics | Computers/tech shops |
|  |  | Electronics | Home appliances |
|  |  | Electronics | Kitchen appliances |
|  |  | Housewares | Kitchen Goods |
|  |  | Electronics | Mobile shops |
|  |  | Fashion | Baby products |
|  |  | Fashion | Clothing stores |
|  |  | Fashion | Luggage stores |
|  |  | Fashion | Shoe stores |
|  |  | Food & Beverage | Fruit/Veg Stands |
|  |  | Food & Beverage | Provision stores |
|  |  | Food & Beverage | Water Suppliers |
|  |  | Food & Beverage | Snack Shops |
|  |  | Food & Beverage | Sweet Shops |
|  |  | Food & Beverage | Ice-cream shops |
|  |  | Furniture | Wood Furniture |
|  |  | Furniture | Steel Furniture |
|  |  | Furniture | Plastic Furniture |
|  |  | Health & Beauty | Beauty Products |
|  |  | Health & Beauty | Eyewear stores |
|  |  | Health & Beauty | Health food stores |
|  |  | Health & Beauty | Jewellery stores |
|  |  | Health & Beauty | Pharmacy |
|  |  | Health & Beauty | Ayurvedic Medical |
|  |  | Health & Beauty | Homeopathic Medical |
|  |  | Health & Beauty | Sports equipment |
|  |  | Hobbies | Art and crafts store |
|  |  | Hobbies | Musical instruments |
|  |  | Hobbies | Pet goods store |
|  |  | Hobbies | Video stores |
|  |  | Housewares | Home Decor & Gifts |
|  |  | Housewares | Watch and clocks |
|  |  | Industrial | Industrial products |
|  |  | Industrial | Scrap Dealers |
|  |  | Stationary | Stationary |

1. **Business Type-Services**

|  |  |  |  |
| --- | --- | --- | --- |
| **Business Type** | **Business Line** | **Business Sector** | **Business Sub Sector** |
| Services | Retail (Business to Consumer) | Automobiles | Car Maintenance Services |
| Retail (Business to Business) | Automobiles | Tyre Retreading |
|  |  | Education | Education |
|  |  | Health & Beauty | Beauty/Hair |
|  |  | Health & Beauty | Diagnostics |
|  |  | Health & Beauty | Gym/Fitness |
|  |  | Health & Beauty | Salons |
|  |  | Home Care | Appliance Repair |
|  |  | Home Care | Carpentry |
|  |  | Home Care | Cleaning |
|  |  | Home Care | Construction |
|  |  | Home Care | Gardening |
|  |  | Home Care | Movers |
|  |  | Home Care | Painting |
|  |  | Home Care | Pest Control |
|  |  | Home Care | Plumbing |
|  |  | Industrial | Electro-plating |
|  |  | Industrial | Hydro-plating |
|  |  | Industrial | Heat Treatment |
|  |  | Industrial | Industrial Gases |
|  |  | Industrial | Waste & Water Management |
|  |  | Professional | Advertising |
|  |  | Professional | Dry Cleaning/Laundry |
|  |  | Professional | Event Planning |
|  |  | Professional | Financial |
|  |  | Professional | Legal |
|  |  | Professional | Medical |
|  |  | Professional | Opticians |
|  |  | Professional | Real Estate |
|  |  | Software & Tech | Graphic Design |
|  |  | Software & Tech | Software |
|  |  | Software & Tech | Telecommunication |
|  |  | Travel | Hotels |
|  |  | Travel | Restaurants |
|  |  | Travel | Tourism/Travel |
|  |  | Travel | Transport |

## 

## Screenshots

UI layout:

To add Co-Applicant or guarantor, click on + button.

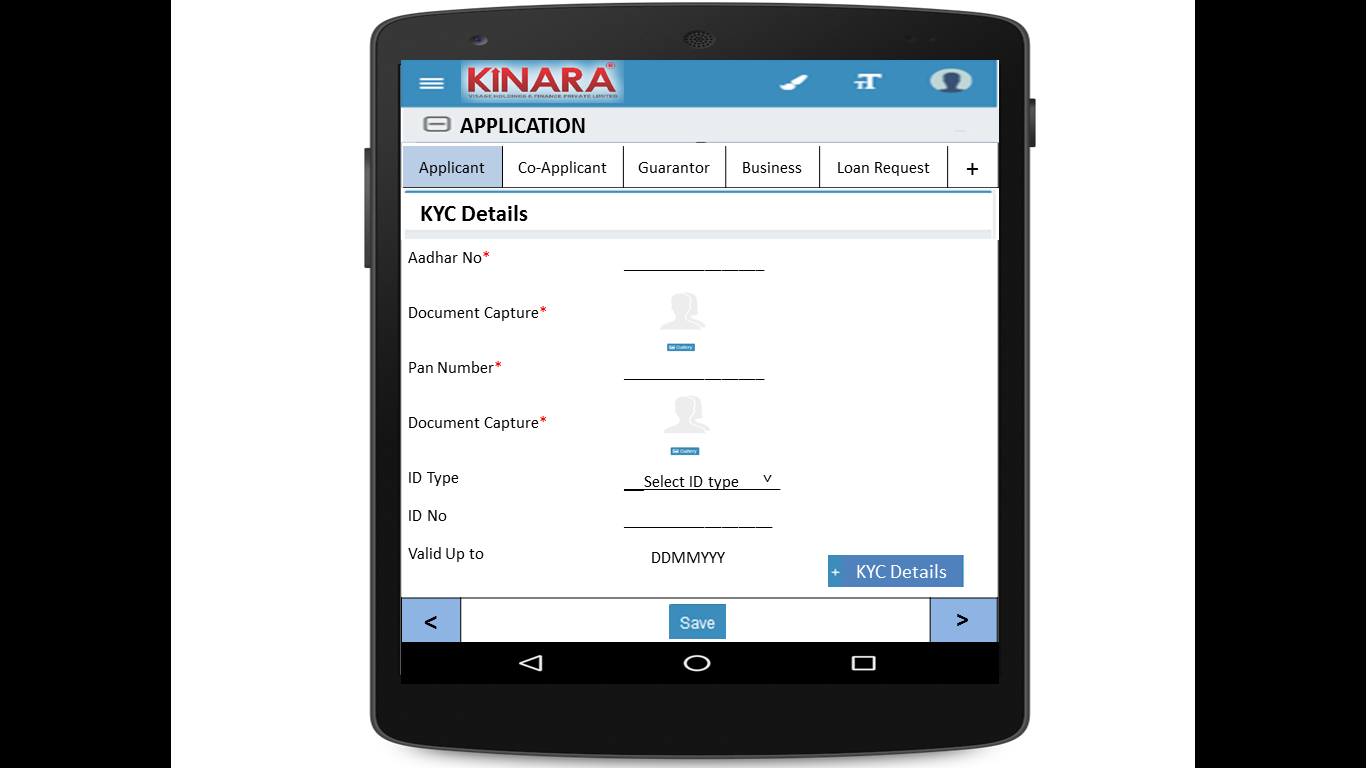


**4.2.1 Applicant**

Entity wise data capture will start with Applicant



* + - 1. KYC Details:



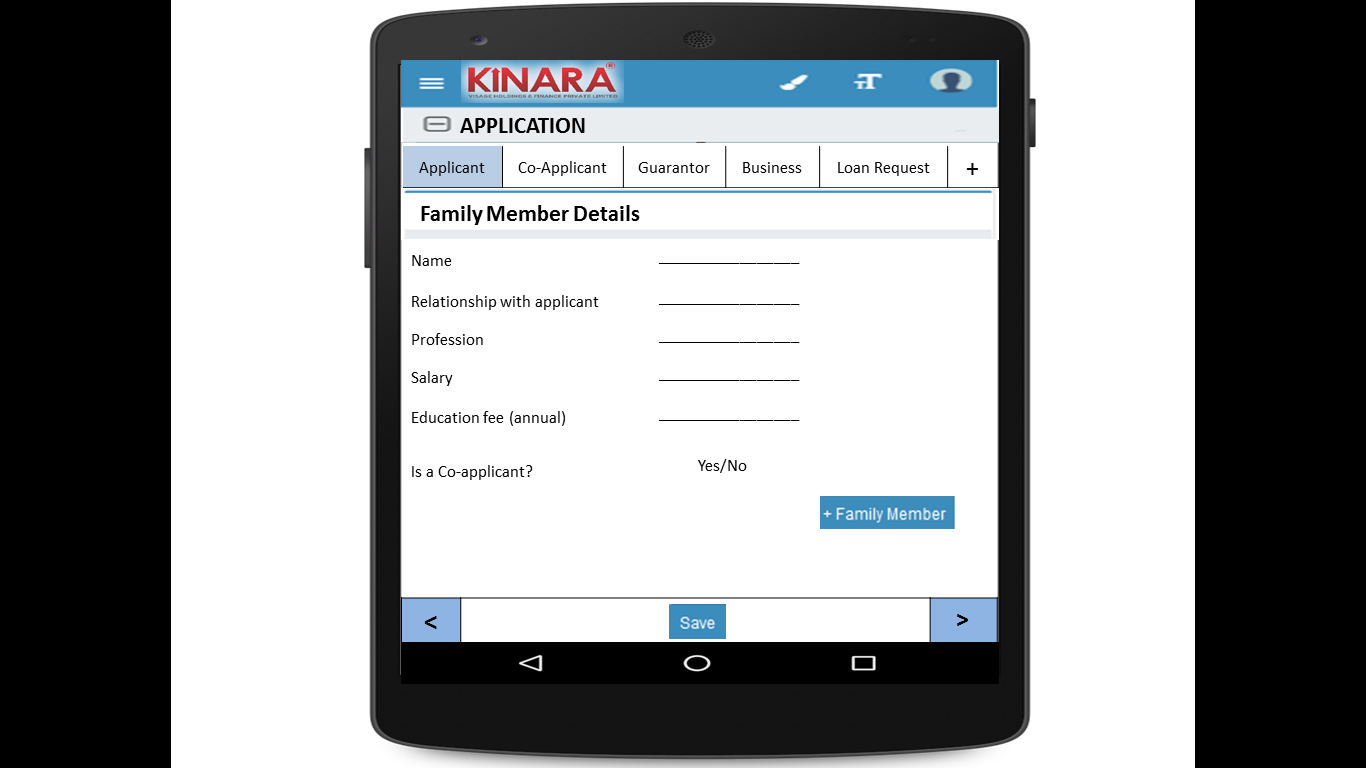
* + - 1. Applicant Details

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2 | Page 3 |

* + - 1. Address Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |
| Page 3 | Page 4 |

* + - 1. Family Member Details



* + - 1. Household Financials

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + - 1. Liabilities



* + - 1. Bank Statement Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + - 1. References



* + 1. **Co-applicant**



* + - 1. KYC Details



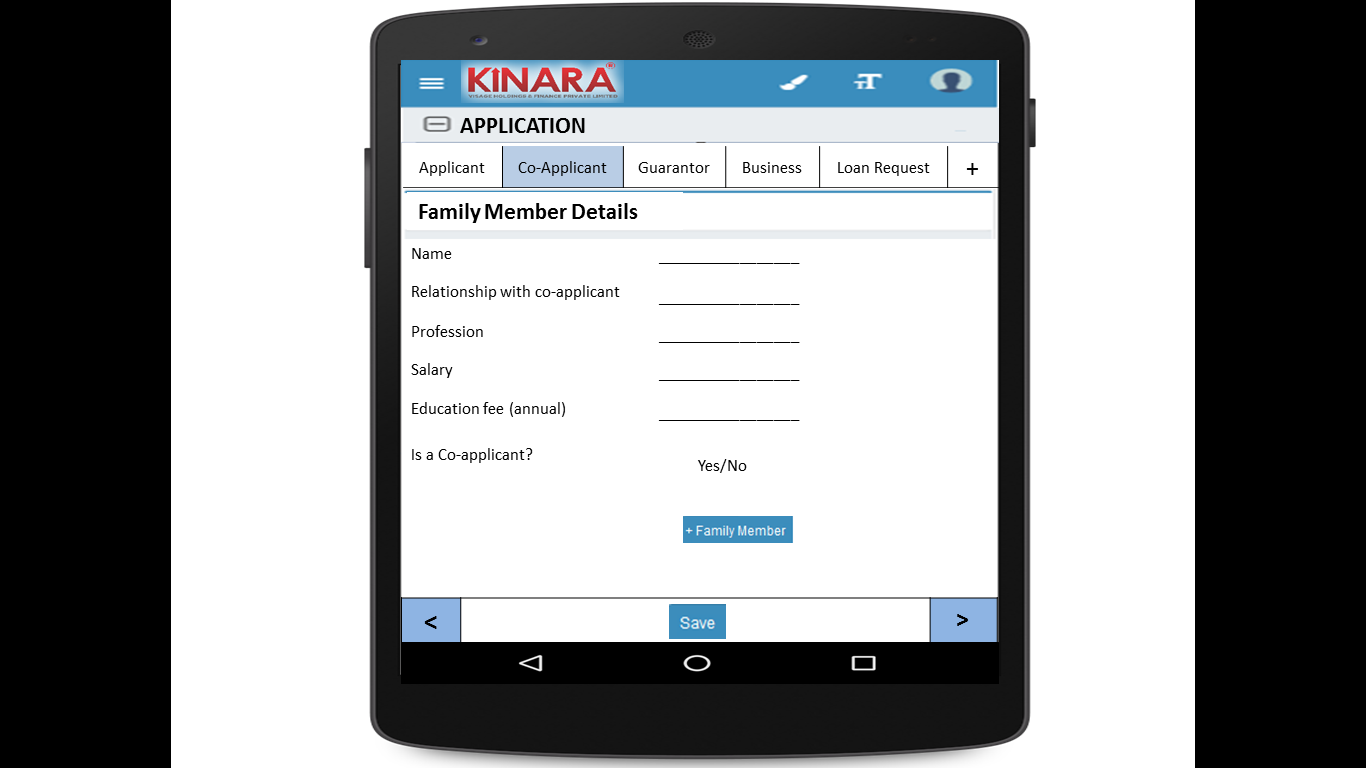
* + - 1. Co-applicant Details

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2 | Page 3 |

* + - 1. Address Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |
| Page 3 | Page 4 |

* + - 1. Family Member Details



* + - 1. Household Financials

|  |  |
| --- | --- |
| Page 1 | Page 2 |

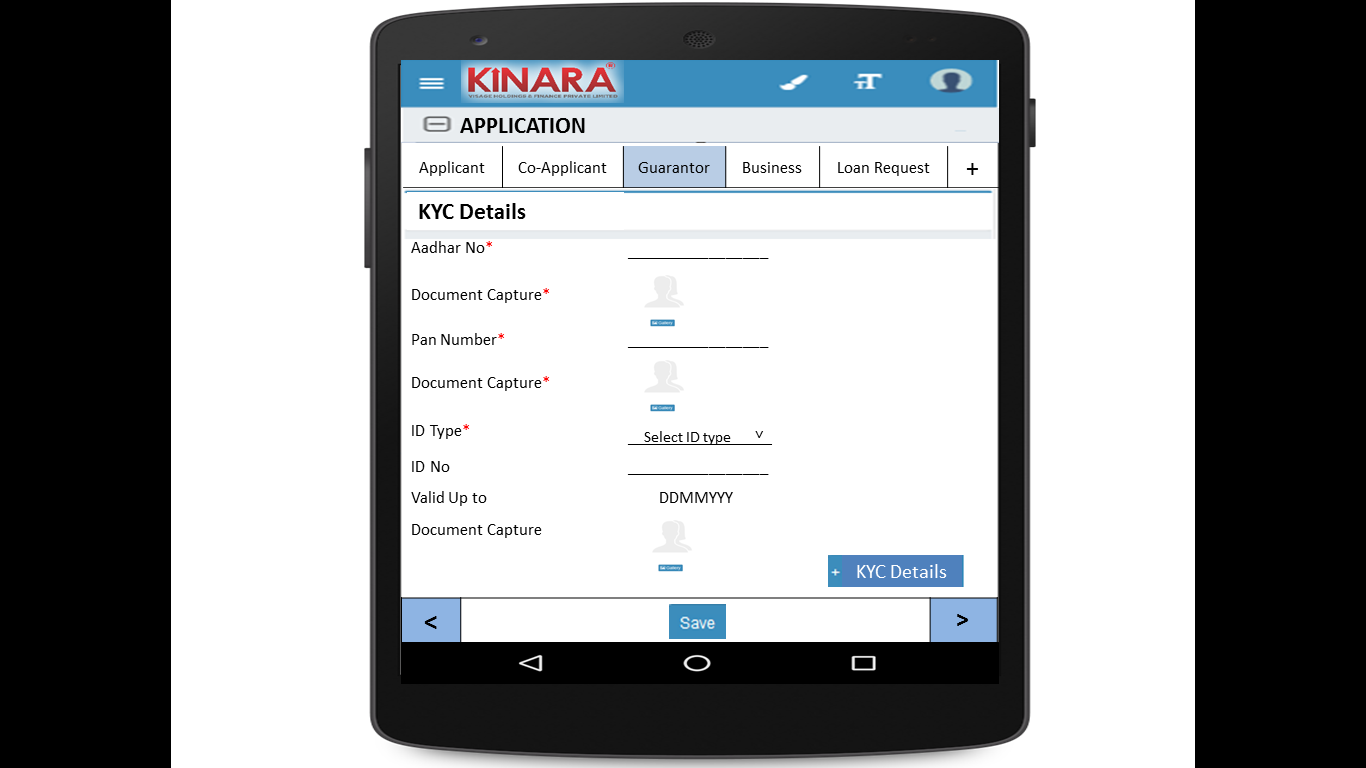
* + - 1. Bank Statement Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + 1. **Guarantor**



* + - 1. KYC Details



* + - 1. Guarantor Details

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2 | Page 3 |

* + - 1. Address Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |
| Page 3 | Page 4 |

* + 1. **Business**



* + - 1. Business Details

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2 | Page 3 |

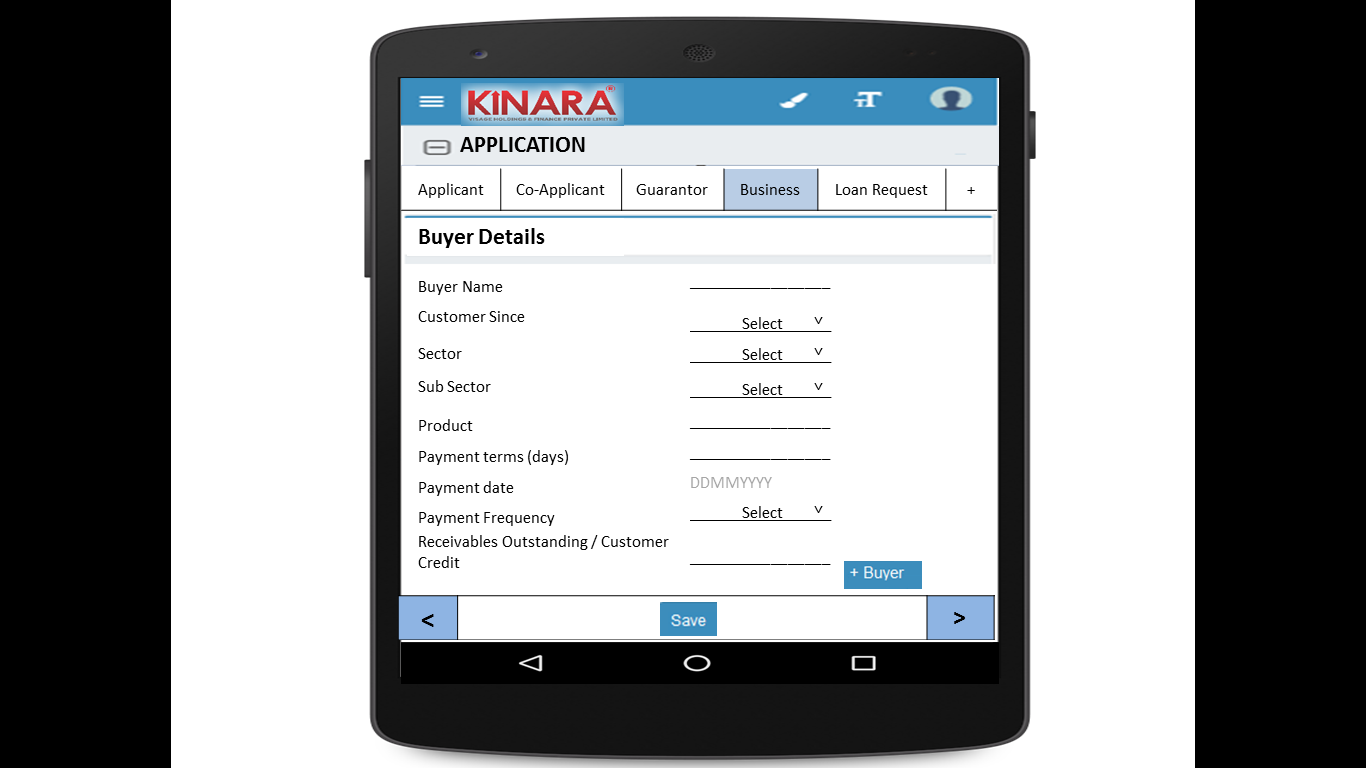
* + - 1. Address Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + - 1. Employee Details



* + - 1. Buyer Details



* + - 1. Business Financials



* + - * 1. Income

|  |  |
| --- | --- |
| Page 1 – Through Sales | Page 2 – Other Business Income |

* + - * 1. Expense

|  |  |
| --- | --- |
| Page 1- Raw material expense | Page 2 – Salary and wages |
| Page 3 – Fixed Obligations | Page 4 – Other Expenses |

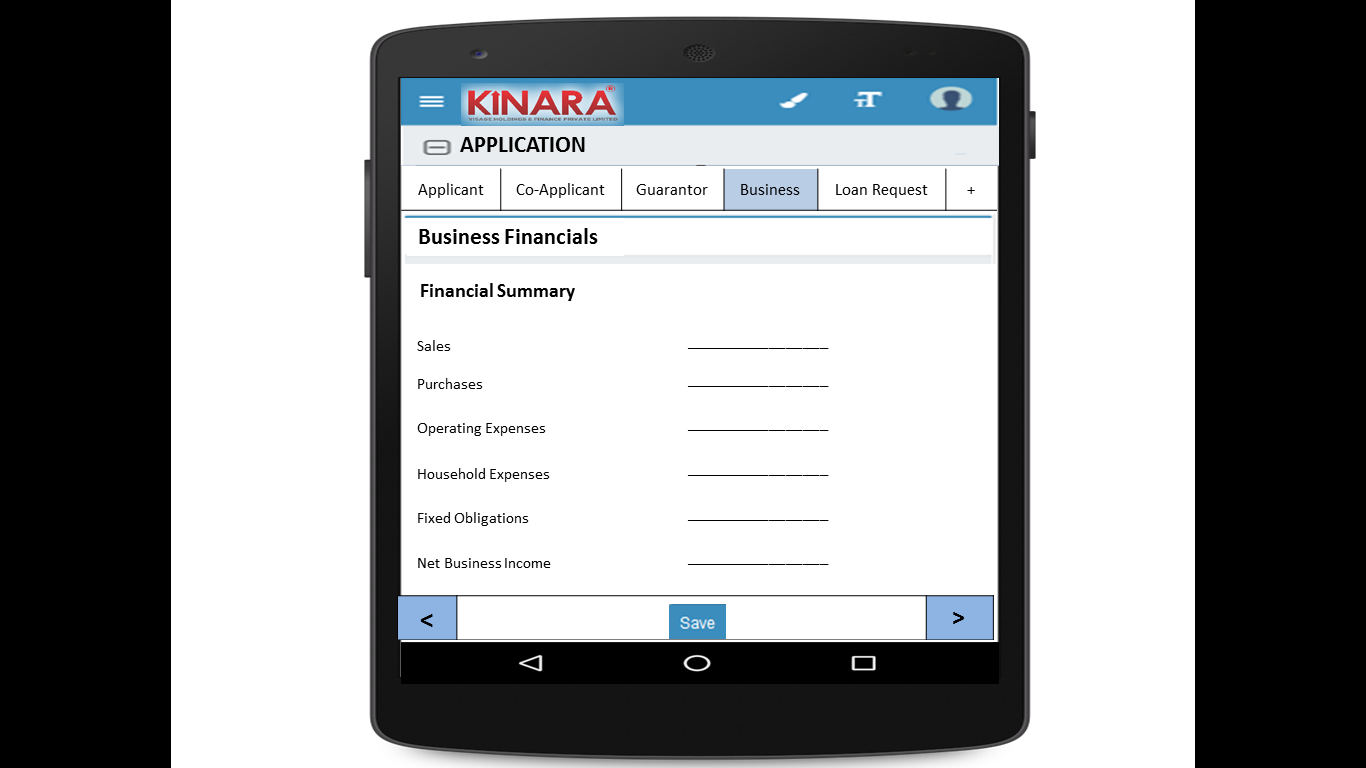
* + - * 1. Assets

|  |  |
| --- | --- |
| Page 1 – Current Assets | Page 2 – Inventory |
| Page 3 – Machinery (1) | Page 4 – Machinery(2) |
| Page 5 – Other Assets | |

* + - * 1. Liabilities

|  |  |
| --- | --- |
| Page 1 – Fixed | Page 2 – Current |

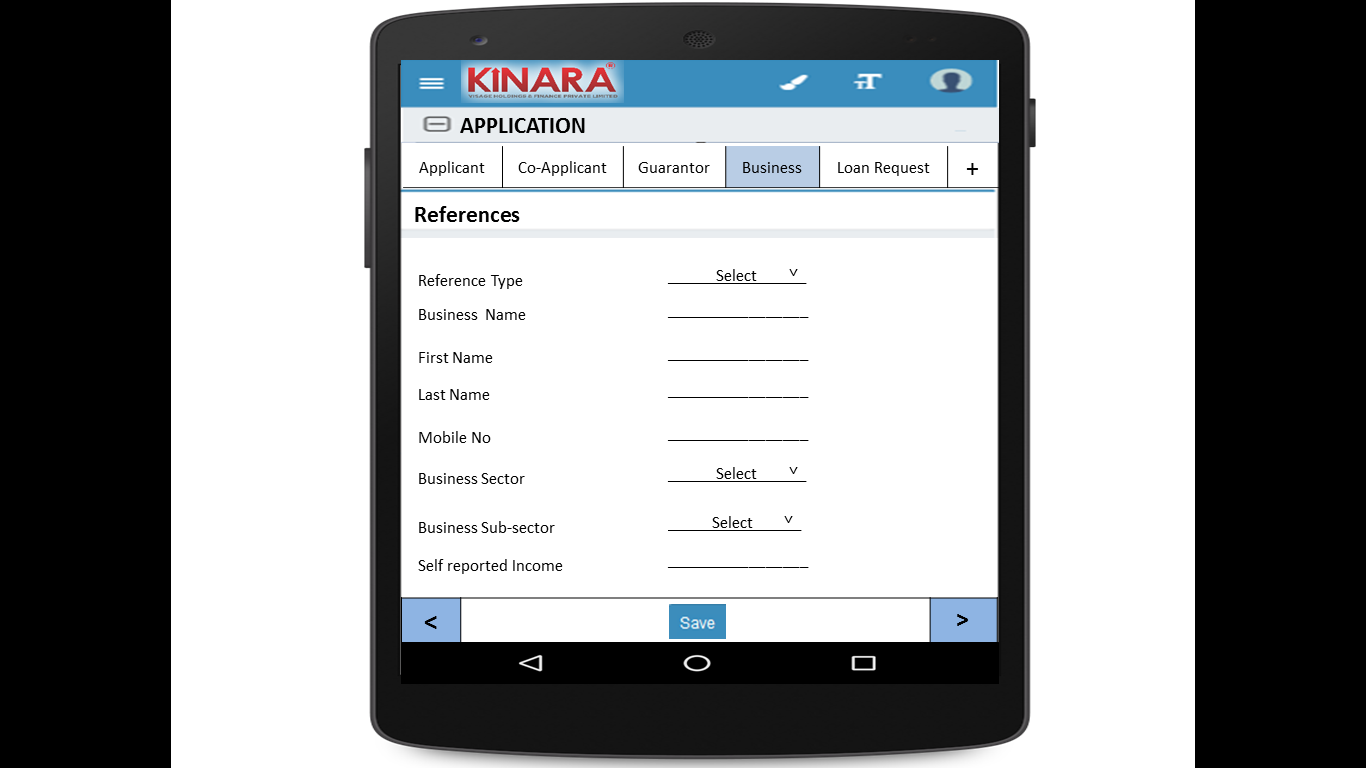
* + - * 1. Financial Summary



* + - 1. Bank Statement

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + - 1. References



* + 1. **Loan Request**



* + - 1. Loan Proposal

|  |  |
| --- | --- |
| Page 1 | Page 2 |

* + - 1. New Asset Details

|  |  |
| --- | --- |
| Page 1 | Page 2 |

## Functional requirements

* 1. Once the profile is selected from the application queue, the Loan Officer captures the application details data and submits the profile to undergo calculation of risk score 2 and an application review.
  2. Psychometric Test is also included in this stage
  3. Risk Score 2 will be calculated at the back-end on submission.
  4. All applications will be sent for application review (Auto-approval facility should also be included)

## Uploads

-NA-

## Downloads

-NA-

## Reports

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# PSYCHOMETRIC TEST

Refer Psychometric BRD for psychometric test

# RISK SCORE 2

## UI specification

-NA-

## Screenshot

-NA-

## Functional requirements

Risk Score 2 will be calculated by the system on submission of application details. The score will be calculated at the back-end on the basis of the following logic.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **Parameter** | **Stage** | **Entity** | **Main Tab** | **Field Name** | **Options** | **RS Option** | **Weightage in consolidated risk score** | **Weightage in screening score** | **Scoring** | | | | |
| **1** | **2** | **3** | **4** | **5** |
| 1 | Age | Application | Applicant | Applicant Details | Age |  | 1. < 25 2. 25 - 30 3. 30 - 40 4. 40 - 55 5. > 55 | 2 | 2/53 | 1 | 3 | 5 | 5 | 2 |
| 2 | Qualification | Application | Applicant | Applicant Details | Education Level |  | 1. Below SSLC 2. ITI/Diploma/ Professional Qualification 3. Graduate/ Equivalent to graduate 4. Post graduate & equivalent 5. More than post-graduation | 1 | 1/53 | 1 | 5 | 3 | 4 | 3 |
| 3 | Exp in Biz | Application | Applicant |  |  |  | 1. <2 years 2. 2-3 years 3. 3-4 years 4. 4-5 years 5. >5 years | 3 | 3/53 | 1 | 2 | 3 | 4 | 5 |
| 4 | # of Years residence in area /Locality | Application | Applicant | Address Details | How many years are you living in present Area? |  | 1. < 1 year 2. 1-3 years 3. 3-4 years 4.4-5 years 5. > 5years | 1 | 1/53 | 1 | 2 | 3 | 4 | 5 |
| 5 | Housing Status | Application | Applicant | Address Details | Ownership |  | 1. Owned 2. Own house without registration 3. Family Property 4. Leased 5. Rental | 2 | 2/53 | 5 | 4 | 3 | 2 | 1 |
| 6 | Married Status | Application | Applicant | Applicant Details | Marital Status |  | 1. Unmarried 2. Married 3. Separated 4. Divorced 5. Widow(er) | 1 | 1/53 | 4 | 5 | 0 | 1 | 3 |
| 7 | Involvement in Biz | Application | Applicant | Applicant Details | Business Involvement |  | 1. Full Time 2. Part Time 3. Not Involved | 3 | 3/53 | 5 | 3 | 0 |  |  |
| 8 | CB score | Screening | Applicant |  |  |  | 1. No data/ -1 to 5 2. 700+ 3. 600-700 4. 550-600 5.<550 | 6 | 6/53 | 3 | 5 | 4 | 2 | 0 |
| 9 | Psychometric Score | Application | Summary | Psychometric Test | Psychometric Score |  | 1. Failed in all parameters 2. Failed in more than 3 parameters 3. Failed in 2 parameters 4. Passed in 5 of 6 parameters 5. Passed in all parameters | 1 | 1/53 | 0 | 2 | 3 | 4 | 5 |
| 10 | Referred by | Application | Business | Business Details | Referred by |  | 1. Channel Partner 2. Existing Customer Referral 3. Direct (Cold Call) 4. Referral Partner | 2 | 2/53 | 5 | 3 | 1 | 2 |  |
| 11 | Business Vintage (verifiable) | Application | Business | Business Details | Business Operating since |  | 1. <6 months 2. 6 months to 1 year 3. 1-2 years 4. 2-3 years 5. >3 years | 3 | 3/53 | 1 | 2 | 3 | 4 | 5 |
| 12 | # of Years business in area /Locality | Application | Business | Business Details | How many years business in present Area? |  | 1. <6 months 2. 6 months to 1 year 3. 1-2 years 4. 2-3 years 5. >3 years | 5 | 5/53 | 0 | 1 | 2 | 3 | 5 |
| 13 | Business premises Status | Application | Business | Business Details | Ownership |  | 1. Owned 2. Own house without registration 3. Family Property 4. Leased 5. Rental | 2 | 2/53 | 5 | 4 | 3 | 2 | 1 |
| 14 | Business History | Application | Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 1. Clean - Single owner/ Structure | 2 | 2/53 | 5 | 4 | 3 | 1 | 2 |
| Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 2. Partnership with 2 partners |
| If partnership, how many total partners | 1. 2  2. 3 3. 4 4. >4 |
| Business | Business Details | Constitution | 1. Proprietorship  2. Partnership 3. Private LTD | 3. Partnership with more than 2 partners |
| If partnership, how many total partners | 1. 2  2. 3 3. 4 4. >4 |
| Applicant | Applicant Details | Have you ever been a proprietor or partner of any other company | 1. Yes 2. No | 4. Previously closed another business |
| If yes, did the business close? | 1. Yes 2. No |
| Business | Business Details | Has anyone else been a partner of your present business | 1. Yes 2. No | 5. Previously dissolved partnership |
| If yes, when was that partnership dissolved? | Date |
| 15 | Commercial High mark / CIBIL | Screening | Business | CB Check |  |  | 1. No Data 2. STD 3. Sub DBT, Loss | 5 | 5/53 | 3 | 5 | 0 |  |  |
| 16 | No of cheque returns including EMIs | Application | Business | Bank Statement Details | No. of cheques bounced |  | 1. 0-1 2. 2-3 3. 3-4 4. 4-6 5. >6 | 4 | 4/53 | 5 | 4 | 3 | 1 | 0 |
| 17 | Number of EMI bounces | Application | Business | Bank Statement Details | No of EMI cheques bounced\* |  | 1. No Bounces 2. Technical Bounces paid in same month 3. 3 bounces paid in same month 4. >3 bounces paid after the month | 5 | 5/53 | 5 | 4 | 2 | 0 |  |
| 18 | No of Bounces in Kinara loan track |  |  |  |  | From Kinara records for existing customer ID for applicant/ Business | 1. No Bounces 2. Technical Bounces paid in same month 3. 2 bounces paid in same month 4. >2 bounces paid after the month | 5 | 5/53 | 5 | 4 | 2 | 0 |  |
| **CONSOLIDATED** | | | | | | | | **53** | **100%** |  |  |  |  |  |

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