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| IFMR RURAL FINANCE |
| LUC Process |
|  |
| **Swapnil Agrawal| IFMR Rural Finance** |
| **11/9/2016** |

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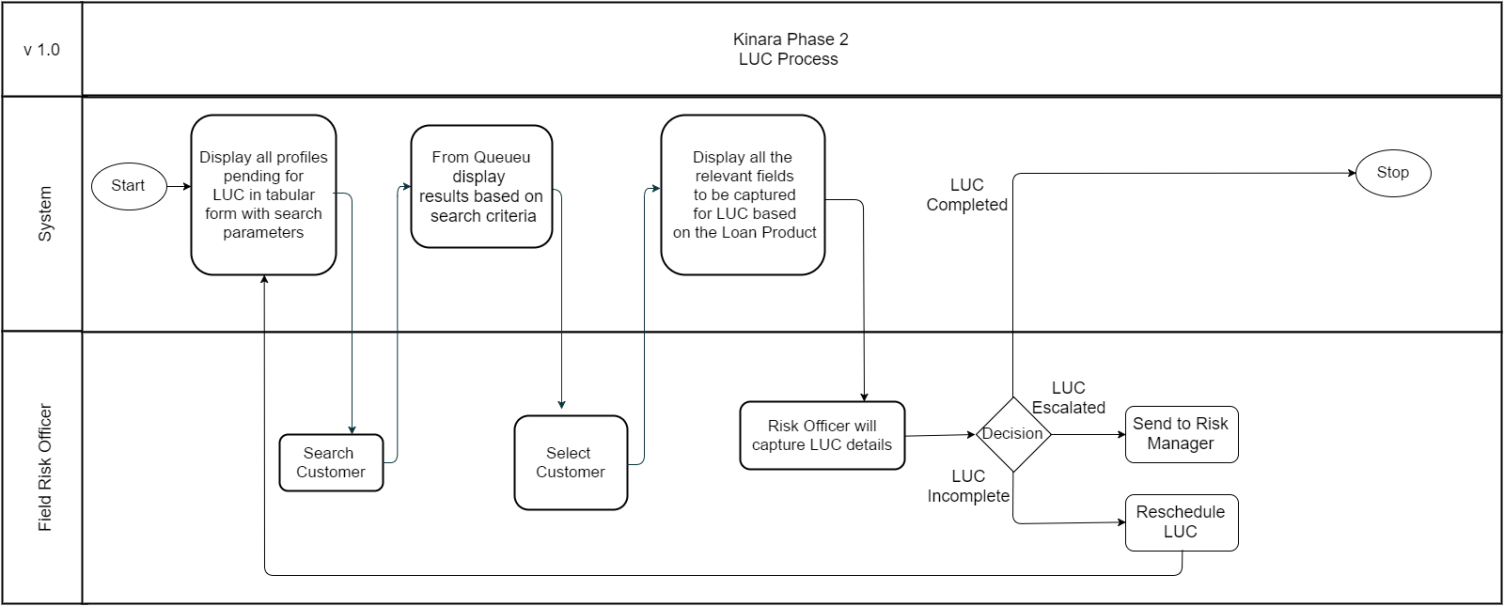
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# Process Diagram



# Stage definition

|  |  |
| --- | --- |
| **Stage** | **Description** |
| LUC Schedule Queue | Risk Officer selects a profile from the pending for LUC Schedule queue. |
| LUC Data Capture | Risk officer will capture the LUC Details and social Impact data |
| LUC Escalation Queue | If LUC is escalated by Risk officer, profile for LUC will move to Risk Manager’s queue; Risk Manager selects a profile from the LUC escalation queue. |

# Stage-role access

|  |  |
| --- | --- |
| **Stage** | **Applicable Role** |
| LUC Schedule Queue | Risk Officer |
| LUC Data Capture | Risk Officer |
| LUC Escalation Queue | Risk Manager |

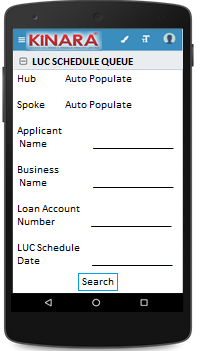
# LUC Schedule Queue

## UI specification

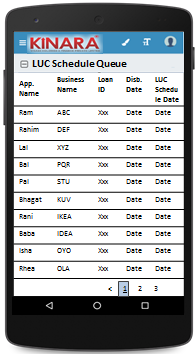
|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field name** | **Section** | **Data Type** | **Attribute** | **Population logic** |
| **Hub Name** | **LUC Schedule Queue** | **Auto** | **Read/sort** | **Auto populate** |
| **Spoke Name** | **LUC Schedule Queue** | **Auto** | **Read/sort** | **Auto populate** |
| **Applicant Name** | **LUC Schedule Queue** | **Text area** | **Read/write/sort/search** | **Write** |
| **Business Name** | **LUC Schedule Queue** | **Text area** | **Read/write/sort/search** | **Write** |
| **Loan Account Number** | **LUC Schedule Queue** | **Numeric** | **Read/write/sort/search** | **Write** |
| **LUC Schedule Date** | **LUC Schedule Queue** | **Date** | **Read/write/sort/search** | **Write** |

## Screenshot

* + 1. Search Page



* + 1. LUC Schedule Queue



## Functional Requirements

1. **Risk Officer** will log into the system. From the dashboard, click on LUC Schedule Queue to view loans which are still in Queue. The risk officer can search loan which are pending for LUC using Applicant Name, Business Name, Loan Account Number and LUC schedule Date. After successful search, populate result into tabular format as shown. Applicant Name, Business Name, Loan Account Number, Disbursement Date and LUC schedule Date will have sorting options.

## Uploads

NA

## Downloads

NA

## Reports

NA

# luc data capture

## UI Requirements (Asset Purchase)

Loan Purpose Category: Asset Purchase

Following section to be displayed for LUC if Loan Product/purpose is “Asset purchase”

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field name** | **Section** | **Sub-Section** | **Data Type** | **Attribute** | **Population logic** |
| Loan Purpose Category | LUC |  | Text | Read | Loan Purpose category to be defaulted based on Loan Product |
| Company ID | LUC |  | Numeric | Read | Auto-populate |
| Company Name | LUC |  | Alphanumeric | Read | Auto-Populate |
| Company Address | LUC |  | Alphanumeric | Read | Auto-Populate |
| Proprietor | LUC |  | Alphanumeric | Read | Auto-Populate |
| Loan Account ID | LUC |  | Numeric | Read | Auto-Populate |
| Loan Series | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Loan Product | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Sub Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Amount | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Disbursement Date | LUC Utilization |  | Date | Read | Auto-Populate |
| No of Assets Delivered | LUC Utilization |  | Dropdown | Read/Select | Drop-Down List: All, Some, None |
| Amount Utilized for Asset Purchase | LUC Utilization |  | Numeric | Read/Write | Free Text |
| Percentage of Amount Utilized | LUC Utilization |  | Numeric | Read | Auto calculated –>( Amount Utilized for Asset Purchase/ Loan Amount)\*100. . If “% of Amount Used” = 100% then loan account will be out of LUC process. |
| Total Creation Asset Value | LUC Utilization |  | Numeric | Read/Write | To be Discussed |
| Make | Machine Details |  | Alphanumeric | Read/Write | Free Text |
| Type | Machine Details |  | Alphanumeric | Read/Write | Free Text |
| Year | Machine Details |  | Num | Read/Write | Free Text |
| Model | Machine Details |  | Alphanumeric | Read/Write | Free Text |
| Serial No. | Machine Details |  | Alphanumeric | Read/Write | Free Text |
| Is the Asset new or old? | Machine Details |  | Radio | Select | New/Old |
| Has the hypothecation label been applied? | Machine Details |  | Radio | Select | Yes/No |
| whether original invoice has our company name ? | Machine Details |  | Radio | Select | Yes/No |
| Hypothecated to | Machine Details |  | Dropdown | Select | Drop-Down List: VHFPL |
| Add Machine Details | Machine Details |  |  |  | Provide a Button to Add all fields mentioned under Machine Details for Multiple Machines |
| if not delivered some or all assets , has it been ordered? | Machine Details |  | Radio | Select | Yes/No; This question should be enabled if “No of Assets Delivered” value is selected as “Some” or “None” |
| if not ordered, whats the reason? | Machine Details |  | AlphaNumeric | Write | Free Text; This question should enable if assets are not ordered in previous question; Value is selected as ‘No’ for: “if not delivered some or all assets , has it been ordered?” |
| LUC Done | Loan Action Required | Radio | Select | Yes/No |  |
| LUC Rescheduled? | Loan Action Required | Radio | Select | Yes/No | Radio; If Option chosen is Yes, Provide Calender to give Date |
| Loan Reschedule Date | Loan Action Required | Date | Calender | Select | If LUC Rescheduled is marked as Yes then it should reschedule for the given date |
| LUC Escalated | Loan Action Required | Radio | Select | Yes/No | If Yes, On Escalation, it will be removed from risk officer queue and will move to Risk Manager Queue |
| If Yes, Reason: | Loan Action Required | AlphaNumeric | Write |  | Free Text |
| Men Added | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Men | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Women Added | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Women | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Pre Loan Monthly Revenue (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Monthly Net Income (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Proprietor Salary (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Number of Customers/Buyers: | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Post Loan Monthly Revenue (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Monthly Net Income (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Proprietor Salary (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Number of New Customers/Buyers Post Loan: | Social Impact | Postloan Details | Numeric | Write | Auto Populate |

## Screenshots

On selecting a Customer with Asset purchase Product for LUC, Following Screens will appear

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

|  |  |  |
| --- | --- | --- |
| Page 4 | Page 5 | Page 6 |
| Page 7 | Page 8 | Page 9 |
| Page 10 |  |  |

## Functional Requirements

**Risk Officer** logs in,

* 1. The Risk officer will select a customer for LUC.
  2. Based on the Product Availed (Asset Purchase, Working Capital, Business Development and Machine Refinance) set of Questions will appear.
  3. These set of Questions are for Asset purchase
  4. When Loan Amount Utilisation is 100%, Loan account will be out of LUC Process
  5. Social Impact section will be common for all Loan Products LUC
  6. If Loan officer escalates LUC, the loan account will move to Risk Manager (Risk manager’s action to be discussed with kinara)

## Uploads

N.A.

## Downloads

N.A.

## Reports

NA

# luc data capture

## UI Requirements (Working Capital/ Business development)

Loan Purpose Category: Working Capital/ Business development

Following section to be displayed for LUC if Loan Product/Purpose is “Working Capital or Business Development”

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field name** | **Section** | **Sub-Section** | **Data Type** | **Attribute** | **Population logic** |
| Loan Purpose Category | LUC |  | Text | Read | Loan Purpose category to be defaulted based on Loan Product |
| Company ID | LUC |  | Numeric | Read | Auto-populate |
| Company Name | LUC |  | Alphanumeric | Read | Auto-Populate |
| Company Address | LUC |  | Alphanumeric | Read | Auto-Populate |
| Proprietor | LUC |  | Alphanumeric | Read | Auto-Populate |
| Loan Account ID | LUC |  | Numeric | Read | Auto-Populate |
| Loan Series | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Loan Product | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Sub Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Amount | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Disbursement Date | LUC Utilization |  | Date | Read | Auto-Populate |
| How much of the loan amount has been used? | LUC Utilization |  | Numeric | Write | Free Text |
| What was Loan Amount used for? | LUC Utilization |  | DropDown | Select | Dropdown Values: Raw material; Dropdown values to be mapped to Loan Purpose |
| Loan Utilisation Verified | LUC Utilization |  | DropDown | Select | Dropdown Values: Bill ; Dropdown values to be mapped to “What was Loan Amount used for?” |
| % of Amount Used | LUC Utilization |  | Numeric | Read only | To be computed as: (“How much of the loan amount has been used” / “Loan Amount”)\*100. If “% of Amount Used” = 100% then loan account will be out of LUC. |
| Amount used for Intended Purpose | LUC Utilization |  | Numeric | Write | Free Text; Field to be active if “% of Amount Used” < 100 |
| Amount used for Intended Purpose (In %) | LUC Utilization |  | Numeric | Read only | To be computed as: (“Amount used for Intended Purpose” / “How much of the loan amount has been used”)\*100 ; Field to be active if “% of Amount Used” < 100 |
| Amount used for UnIntended Purpose | LUC Utilization |  | Numeric | Write | To be computed as:( “How much of the loan amount has been used?” – “Amount used for Intended Purpose”); Field to be active if “% of Amount Used” < 100 |
| Amount used for UnIntended Purpose (In %) | LUC Utilization |  | Numeric | Read only | To be computed as: “100” – “Amount used for Intended Purpose (In %)” |
| If amount was not used for intended purpose, what was it used for | LUC Utilization |  | AlphaNumeric | Write | Free Text ; Field to be active if “% of Amount Used” < 100 |
| LUC Done | Loan Action Required | Radio | Select | Yes/No |  |
| LUC Rescheduled? | Loan Action Required | Radio | Select | Yes/No | Radio; If Option chosen is Yes, Provide Calender to give Date |
| Loan Reschedule Date | Loan Action Required | Date | Calender | Select | If LUC Rescheduled is marked as Yes then it should reschedule for the given date |
| LUC Escalated | Loan Action Required | Radio | Select | Yes/No | If Yes, On Escalation, it will be removed from risk officer queue and will move to Risk Manager Queue |
| If Yes, Reason: | Loan Action Required | AlphaNumeric | Write |  | Free Text |
| Men Added | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Men | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Women Added | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Women | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Pre Loan Monthly Revenue (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Monthly Net Income (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Proprietor Salary (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Number of Customers/Buyers: | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Post Loan Monthly Revenue (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Monthly Net Income (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Proprietor Salary (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Number of New Customers/Buyers Post Loan: | Social Impact | Postloan Details | Numeric | Write | Auto Populate |

## Screenshots

On selecting a Customer with Working Capital and Business Development Product for LUC, Following Screens will appear

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2: If loan Product is Working Capital | Page 2: If loan Product is Business Development |
| Page 3 | Page 4 | Page 5 |
| Page 6 | Page 7 | Page 8 |

## Functional Requirements

**Risk Officer** logs in,

1. The Risk officer will select a customer for LUC.
2. Based on the Product/Purpose Availed (Asset Purchase, Working Capital, Business Development and Machine Refinance) set of Questions will appear.
3. These set of Questions are for Working Capital and Business Development.
4. When Loan Amount Utilisation is 100%, Loan account will be out of LUC Process.
5. Social Impact section will be common for all Loan Products LUC
6. If Loan officer escalates LUC, the loan account will move to Risk Manager (Risk manager’s action to be discussed with kinara)

## Uploads

N.A.

## Downloads

N.A.

## Reports

NA

# luc data capture

## UI Requirements (Machine Refinance)

Loan Purpose Category: Machine Refinance.

Following section to be displayed for LUC if Loan Product/Purpose is “Machine Refinance”

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field name** | **Section** | **Sub-Section** | **Data Type** | **Attribute** | **Population logic** |
| Loan Purpose Category | LUC |  | Text | Read | Loan Purpose category to be defaulted based on Loan Product |
| Company ID | LUC |  | Numeric | Read | Auto-populate |
| Company Name | LUC |  | Alphanumeric | Read | Auto-Populate |
| Company Address | LUC |  | Alphanumeric | Read | Auto-Populate |
| Proprietor | LUC |  | Alphanumeric | Read | Auto-Populate |
| Loan Account ID | LUC |  | Numeric | Read | Auto-Populate |
| Loan Series | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Loan Product | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Sub Loan Purpose | LUC Utilization |  | Alphanumeric | Read | Auto-Populate |
| Loan Amount | LUC Utilization |  | Numeric | Read | Auto-Populate |
| Disbursement Date | LUC Utilization |  | Date | Read | Auto-Populate |
| How much amount was used for repaying the debt? | LUC Utilization |  | Numeric | Write | Free Text |
| What was the monthly interest payment for the debt before refinance? | LUC Utilization |  | Numeric | Write | Free Text |
| How will the remaining amount be used? | LUC Utilization |  | AlphaNumeric | Write | Free Text |
| By when the Remaining amount will be utilized? | LUC Utilization |  | Date | Calendar | Select from Calendar |
| % of Amount Used | LUC Utilization |  | Numeric | Read only | To be computed as: (“How much amount was used for repaying the debt?” / “Loan Amount”)\*100. If “% of Amount Used” = 100% then loan account will be out of LUC. |
| Amount used for Intended Purpose | LUC Utilization |  | Numeric | Write | Free Text; Field to be active if “% of Amount Used” < 100 |
| Amount used for Intended Purpose (In %) | LUC Utilization |  | Numeric | Read only | To be computed as: (“Amount used for Intended Purpose” / “How much of the loan amount has been used”)\*100 ; Field to be active if “% of Amount Used” < 100 |
| Amount used for UnIntended Purpose | LUC Utilization |  | Numeric | Write | To be computed as:( “How much of the loan amount has been used?” – “Amount used for Intended Purpose”); Field to be active if “% of Amount Used” < 100 |
| Amount used for UnIntended Purpose (In %) | LUC Utilization |  | Numeric | Read only | To be computed as: “100” – “Amount used for Intended Purpose (In %)” |
| If amount was not used for intended purpose, what was it used for | LUC Utilization |  | AlphaNumeric | Write | Free Text ; Field to be active if “% of Amount Used” < 100 |
| LUC Done | Loan Action Required | Radio | Select | Yes/No |  |
| LUC Rescheduled? | Loan Action Required | Radio | Select | Yes/No | Radio; If Option chosen is Yes, Provide Calender to give Date |
| Loan Reschedule Date | Loan Action Required | Date | Calender | Select | If LUC Rescheduled is marked as Yes then it should reschedule for the given date |
| LUC Escalated | Loan Action Required | Radio | Select | Yes/No | If Yes, On Escalation, it will be removed from risk officer queue and will move to Risk Manager Queue |
| If Yes, Reason: | Loan Action Required | AlphaNumeric | Write |  | Free Text |
| Men Added | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Men | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Men | Numeric | Write | Free Text |
| Women Added | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Salary | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Part Time/ Full Time | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Avg. Skill Level | Employees Added Post loan | Women | Dropdown | Select | Dropdown Value: Skilled, Unskilled |
| No. of First Jobs | Employees Added Post loan | Women | Numeric | Write | Free Text |
| Pre Loan Monthly Revenue (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Monthly Net Income (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Pre loan Proprietor Salary (Rs): | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Number of Customers/Buyers: | Social Impact | Preloan Details | Numeric | Write | Auto Populate |
| Post Loan Monthly Revenue (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Monthly Net Income (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Post loan Proprietor Salary (Rs): | Social Impact | Postloan Details | Numeric | Write | Auto Populate |
| Number of New Customers/Buyers Post Loan: | Social Impact | Postloan Details | Numeric | Write | Auto Populate |

## Screenshots

On selecting a Customer with Working Capital and Business Development Product for LUC, Following Screens will appear

|  |  |  |
| --- | --- | --- |
| Page 1 | Page 2 | Page 3 |
| Page 4 | Page 5 | Page 6 |
| Page 6 | Page 7 | Page 8 |

## Functional Requirements

**Risk Officer** logs in,

1. The Risk officer will select a customer for LUC.
2. Based on the Product Availed (Asset Purchase, Working Capital, Business Development and Machine Refinance) set of Questions will appear.
3. These set of Questions are for Machine Refinance.
4. When Loan Amount Utilisation is 100%, Loan account will be out of LUC Process.
5. Social Impact section will be common for all Loan Products LUC
6. If Loan officer escalates LUC, the loan account will move to Risk Manager (Risk manager’s action to be discussed with kinara)

## Uploads

N.A.

## Downloads

N.A.

## Reports

NA