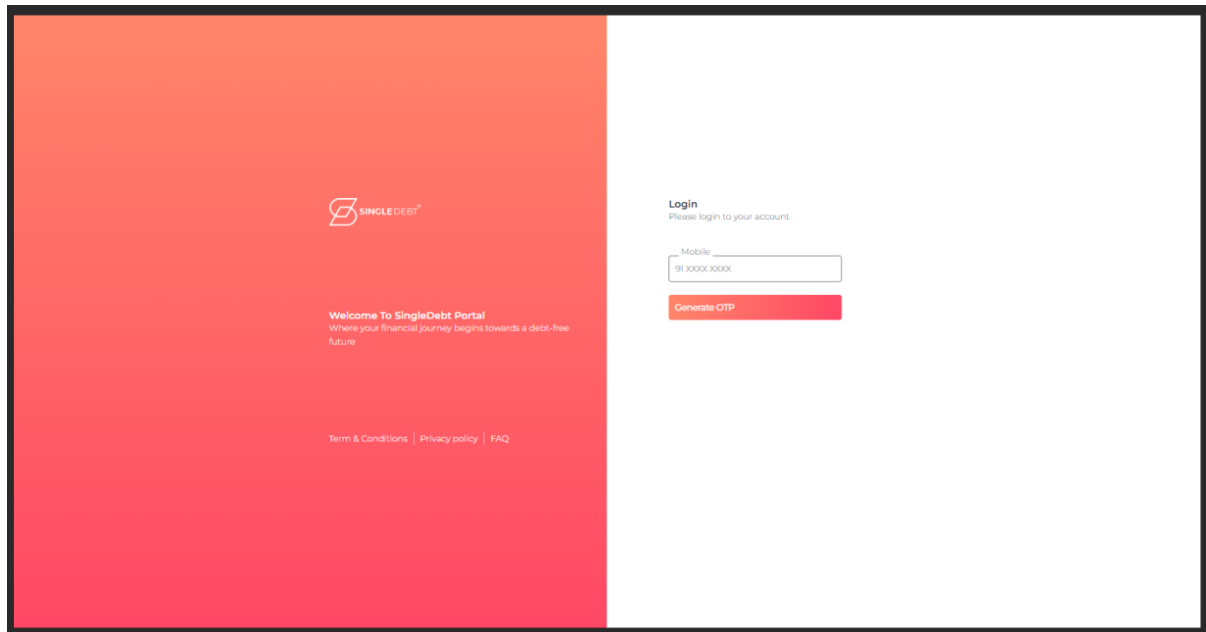


Debt Management Portal User Manual -

1. Login Page:

Please enter your registered mobile number associated with your account to proceed.



The screenshot shows the SingleDebt Portal login interface. The left side features a red-to-orange gradient background with the SingleDebt logo, a welcome message, and links to terms and conditions, privacy policy, and FAQ. The right side is white and contains the login form.

SingleDebt

Welcome To SingleDebt Portal
Where your financial journey begins towards a debt-free future

[Term & Conditions](#) | [Privacy policy](#) | [FAQ](#)

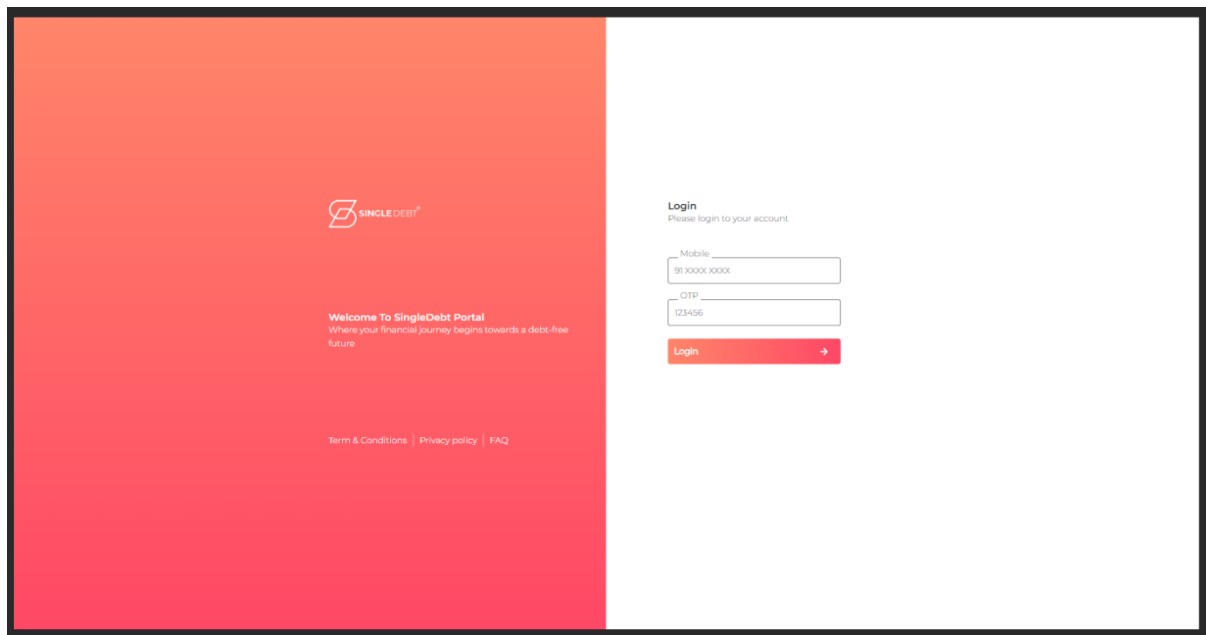
Login
Please login to your account.

Mobile
91 XXXXX XXXX

Generate OTP

2. Generate OTP:

Upon clicking the "Generate OTP" button, a 4-digit OTP will be sent to the mobile number you provided.



This screenshot shows the same login page as above, but with an additional OTP input field and a Login button. The OTP field contains the value 123456.

SingleDebt

Welcome To SingleDebt Portal
Where your financial journey begins towards a debt-free future

[Term & Conditions](#) | [Privacy policy](#) | [FAQ](#)

Login
Please login to your account.

Mobile
91 XXXXX XXXX

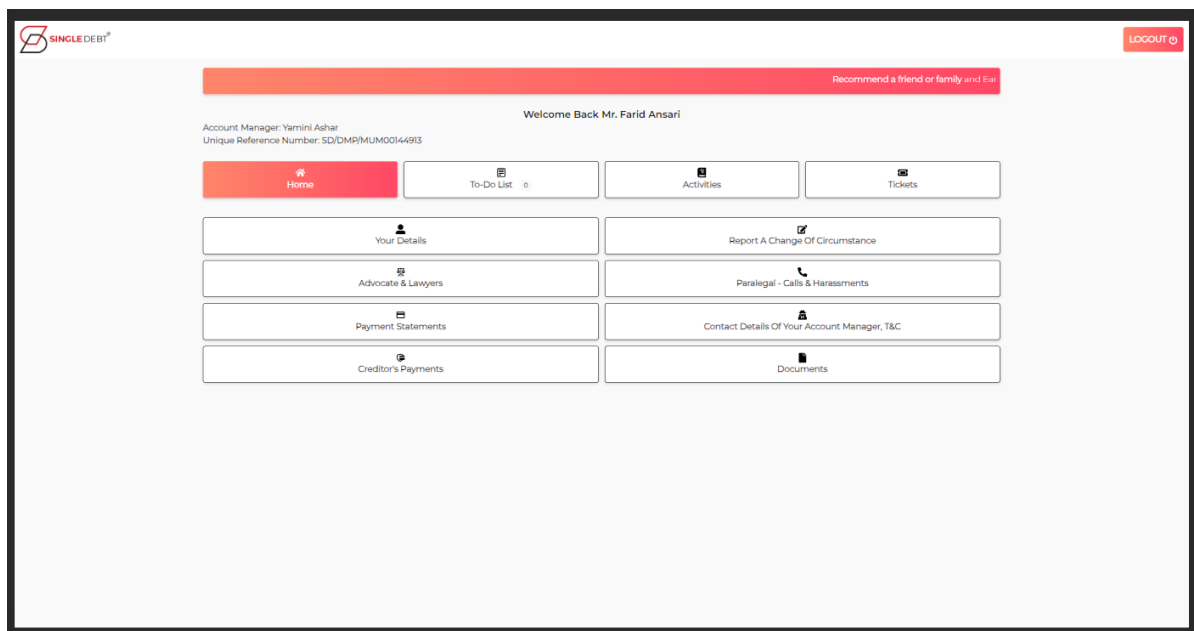
OTP
123456

Login →

3. Home Page:

Upon successful login, you will be redirected to the Home Page where you can access various options:

- Main Tabs: Home, To-Do List, Activities, Tickets
- Home Tab Sections:
 - Your Details
 - Report a Change in Circumstances
 - Payment Report
 - Advocate & Lawyer Services
 - Paralegal Assistance
 - Call & Harassment Support
 - Creditor Payments Overview
 - Account Manager Details
 - Document Repository



4. Personal Details:

View and update your personal information including Name, Email, Phone Number, Monthly Income, and Expenses.

The screenshot shows the SINGLE DEBT app interface. At the top, there's a red banner with a message: "For someone who is being harassed or struggling with their debts ₹ 1000 for anyone who enrolls with us. Click here." Below this, the user is welcomed back as Mr. Farid Ansari. The account manager is Yamini Ashar, and the unique reference number is SQ/DMP/MUM00144913. There are four main navigation buttons: Home (selected), To-Do List, Activities, and Tickets. The 'Your Details' section is divided into 'Personal Details' and 'Income'. Personal details include Name (Mr. Farid Ansari), Email Address (farid@gmail.com), Mobile Number (91 XXXX XXXX), Address (Plot 1, Shah Industrial Estate, Veera Desai Road, Andheri (W), Mumbai), Accommodation Status (Living With Parents), Education Status (Higher Secondary), Aadhar Card Number (4755), PAN Card Number (-), Date Of Birth (21-12-1999), Age (23), Marital Status (-), Number Of Children (-), Account Manager (Yamini Ashar), Employment Status (Salaried), Disposable Income (DI) (₹25,000), and Activity Details (Visit). The Income section shows Wages Per Month (₹85,000), Total Income (₹85,000), Other Income (₹-), and Income Date (01-08-2022).

SINGLE DEBT LOGOUT

For someone who is being harassed or struggling with their debts ₹ 1000 for anyone who enrolls with us. Click here.

Welcome Back Mr. Farid Ansari

Account Manager: Yamini Ashar
Unique Reference Number: SQ/DMP/MUM00144913

Home To-Do List Activities Tickets

Your Details

Personal Details:

| | | | |
|--|----------------------------------|---|--------------------------------------|
| Name Mr. Farid Ansari | Email Address farid@gmail.com | Mobile Number 91 XXXX XXXX | Created By Shahebaz Sain |
| Address Plot 1, Shah Industrial Estate, Veera Desai Road, Andheri (W), Mumbai | | Accommodation Status Living With Parents | Education Status Higher Secondary |
| Aadhar Card Number 4755 | PAN Card Number - | Date Of Birth 21-12-1999 | Age 23 |
| Marital Status - | Number Of Children - | Account Manager Yamini Ashar | Employment Status Salaried |
| Disposable Income (DI) ₹25,000 | Activity Details Visit | | |

Income:

| | | | |
|----------------------------|-------------------------|--------------------|---------------------------|
| Wages Per Month ₹85,000 | Total Income ₹85,000 | Other Income ₹- | Income Date 01-08-2022 |
|----------------------------|-------------------------|--------------------|---------------------------|

5. Expense & Debts:

Access detailed information about your debts and expenses.

The screenshot shows the SINGLE DEBT app interface for the 'Expense & Debts' section. It displays the income summary from the previous screen and then lists 'Monthly Expenditure' in a grid. The total income is ₹85,000, total expense is ₹60,000, and disposable income (DI) is ₹25,000. The 'My Debts' section shows 4 creditors with a total amount of ₹12,39,223. The creditors listed are SBI Cards, HDFC Bank, Axis Bank, and another Axis Bank.

SINGLE DEBT LOGOUT

Wages Per Month
₹85,000

Total Income
₹85,000

Other Income
₹-

Income Date
01-08-2022

Monthly Expenditure:

| | | | |
|----------------------|---|---------------------------------------|------------------------------------|
| Utilities ₹5,000 | EMI ₹5,000 | Rent ₹20,000 | Commute To Work ₹2,000 |
| Home Loan ₹- | Mobile/Internet ₹2,000 | Medical Fees ₹- | Total Repair/Maintenance ₹3,000 |
| Education Fees ₹- | Housekeeping Food/Maid ₹10,000 | Other Life/Medical Policies ₹1,000 | Others ₹10,000 |
| Pension ₹- | Total Cost For Running Car/Bike ₹2,000 | Telephone ₹- | Other Secured Loans ₹- |

Total Income: ₹85,000
Total Expense: ₹60,000
Disposable Income (DI): ₹25,000

My Debts

Total Number Of Creditors: 4
Total Amount Of Debts: ₹12,39,223

| | | |
|---|--|---|
| Creditor's Name: SBI Cards Account Number: 4047457517846019 | Creditor's Name: HDFC Bank Account Number: 4854980803711342 | Creditor's Name: Axis Bank Account Number: PPR014006204561 |
| Creditor's Name: Axis Bank Account Number: 59354200808073829 | | |

6. Report a Change:

Submit queries or requests for changes related to income, debts, bank information, or personal details using this tab.

The screenshot shows the 'Report A Change Of Circumstance' page on the SINGLE DEBT portal. At the top, there is a red banner with the text: 'Use Income, If you know someone who is being harassed or struggling with their debts: ₹ 1,000 for anyone who enrolls with us. Click here.' Below this, the user is welcomed back as 'Mr. Farid Ansari' with account details: 'Account Manager: Yamini Ashar' and 'Unique Reference Number: SD/DMP/MUM00144913'. A navigation bar includes 'Home', 'To-Do List', 'Activities', and 'Tickets'. The main heading is 'Report A Change Of Circumstance' with a sub-note: 'you must tell us about any legal action that your creditor take when they happen'. A section titled 'What Do You Need To Tell Us About?' lists six categories, each with a 'Report A Change' button: 'Work & Earnings' (Includes Employment, Self-Employment, Sick Pay, And Maternity Allowance), 'Creditor's Details' (Change In Any Of Your Creditor's, Creditor's NEFT Details, Settlements Of Any Of The Debts We Are Managing), 'Bank Details' (Includes Bank, NEFT, And Account Number), 'Personal Details' (Includes Name, Date Of Birth, Email, And Phone Number), 'Where You Live And What It Cost' (Includes Address, Rent Or Home Loan (Mortgage), And Service (Maintenance) Charges), and 'Any Other Changes That Would Affect The PDP' (Hospitalised, Caring For Family, Medication Cost).

7. Report a Change Modal:

Provide detailed explanations for your queries in the message box provided.

This screenshot shows the same 'Report A Change Of Circumstance' page as above, but with a 'Bank Details' modal open. The modal has a title bar with a close button (X), a text input field containing 'I want to update my bank details', and a red 'Submit' button. The background page is dimmed, showing the same navigation and category list as in the previous screenshot.

8. Advocate & Lawyers:

For legal inquiries, click on the Advocate & Lawyer Tab.

The screenshot shows the SINGLE DEBT portal interface. At the top, there is a navigation bar with a 'Logout' button. Below the navigation bar, there are four tabs: 'Home', 'To-Do List', 'Activities', and 'Tickets'. The 'Advocates & Lawyers' section is active, displaying a list of legal matters with 'Submit' buttons for each. The matters listed are:

- Harassment**
 - If you have evidence of creditor's harassment i.e Call and video recordings
 - Reply from creditors for harassment complaints
- Legal Notice**
 - Copies of legal notices received
 - Respond to our reply of legal notice
- Arbitration**
 - Copies of arbitration notice
 - Respond to our reply to the arbitration notice
 - Notice of arbitration hearing
 - Copies of arbitration Orders
- Bounced Cheque**
 - Bounced cheque legal notice
 - Bail
 - Court hearings
- Other Legal Services**
 - Other legal matters
 - Ombudsman reply
 - Compensation awards

At the bottom, there is a note: "For any legal files like notice, legal letters and harassment files to be uploaded or legal journal entries needs to be done via the 'Legal matters' page." and buttons for 'Call' and 'Chat'.

9. Advocate & Lawyers' Modal:

Elaborate on your legal queries within the message box provided.

The screenshot shows the SINGLE DEBT portal interface with a modal open for 'Harassment'. The modal contains a text area with the text: "Today, representatives from the bank visited my residence." and a 'Choose File' button with the file name 'evidence.png'. There is a 'Submit' button at the bottom right of the modal. The background shows the same 'Advocates & Lawyers' section as in the previous screenshot, but it is dimmed.

10. Paralegal:

Raise queries related to harassment, calls, or any related issues by clicking on the Paralegal Tab.

The screenshot shows the SINGLE DEBT user interface. At the top, there is a red banner with the text: "Recommend a friend or family and Earn extra income, if you know someone who is being harassed or struggling with their debts: ₹ 1,000 for anyone who enrolls with". Below this, the user is logged in as "Mr. Farid Ansari" with an account manager "Yamini Ashar" and a unique reference number "SD/DMP/MUM00146913". The navigation bar includes "Home", "To-Do List", "Activities", and "Tickets". The main section is titled "Paralegal - Calls & Harassments" with a sub-header "You must tell us about any legal action that your creditor take when they happen". There are four categories of issues, each with a list of bullet points and a "Submit" button: "Call" (Unable to get through to us, Have recordings of abusive calls, Other issues with calls), "Visits (Home / Office / Work Place)" (Video of creditors harassment, If creditors are at home or place of work and need help), "Call Forwarding" (Need help with call forwarding, Having problems to forward calls), and "Other Creditor Issues" (Other issues you are experiencing with creditors). At the bottom, there is a note about uploading legal files and buttons for "Call" and "Chat".

11. Paralegal Modal:

Explain your queries and provide evidence or attachments within the message box.

This screenshot shows the same SINGLE DEBT interface as the previous one, but with a modal window open. The modal is titled "Call" and contains a text input field with the text "Today I faced harassment from debt collectors". Below the text field is a "Choose File" button and a text input field containing "evidence.png". A red "Submit" button is located at the bottom right of the modal. The background page is dimmed, showing the same "Paralegal - Calls & Harassments" section with its categories and "Submit" buttons.

12. Payment Statements:

View comprehensive details of your payment history.

The screenshot shows the 'Payment Statements' section of the SingleDebt app. At the top, there's a navigation bar with 'Home', 'To-Do List', 'Activities', and 'Tickets'. Below this, the 'Your Payments' section states: 'Your monthly payments under PDP is ₹ 25,000 due on 14-08-2023.' The main content area displays a grid of 12 payment statements, arranged in 4 rows and 3 columns. Each statement card includes the following details:

- Payment Number (e.g., 21, 22, 20, 19, 18, 17, 16, 15, 14, 13, 12, 11)
- Payment Date (e.g., 01-10-2023, 01-09-2023, 01-08-2023, 03-07-2023, 01-06-2023, 01-05-2023, 01-04-2023, 02-03-2023, 01-02-2023, 02-01-2023, 01-12-2022, 01-11-2022)
- Grand Total: ₹ 15,300
- Creditor Amount: ₹ 13,333.33
- Payment Status: Paid

At the bottom of the grid, there are three more cards labeled 'Payment Number: 9', 'Payment Number: 8', and 'Payment Number: 7'. A red 'Logout' button is visible in the top right corner, and a red 'Up' arrow icon is in the bottom right corner.

13. Account Manager:

Access information about your dedicated account manager, including contact details.

The screenshot shows the 'Account Manager' section of the SingleDebt app. At the top, there's a navigation bar with 'Home', 'To-Do List', 'Activities', and 'Tickets'. Below this, the 'Your Account Manager' section displays the following information:

- Welcome Back Mr. Farid Ansari**
- Account Manager: Yamini Ashar
- Unique Reference Number: SD/DMP/MUM00146913

Below this information, there are two buttons: 'Call' and 'Chat'. The 'PDP Management' section states: 'Your account manager will be your one point of contact with regards to your PDP management and any queries that you have.' The 'Legal Matters, Creditors Call Or Visits' section states: 'With regards to any legal matters, creditors call or visit, you will initially need to contact your account manager who will direct you to our advocates and para legal, who will deal with any of these matters thereafter. If you have any queries you might find the answer in our FAQ and our service brochure, please check these out first.' At the bottom, there are links for 'Terms & conditions', 'Privacy policy', 'FAQ', and 'SingleDebt service brochure'. A red 'Logout' button is visible in the top right corner.

14. Creditor's Payments:

View details of your creditor payments, including bill cycles.

The screenshot displays the SINGLE DEBT dashboard for user Mr. Farid Ansari. At the top, there is a promotional banner and a welcome message. Below this, a navigation bar includes 'Home', 'To-Do List', 'Activities', and 'Tickets'. The main section is titled 'Creditor's Payments' and features a grid of 20 bill number buttons (1-20). Below the grid, a table lists payment details for three creditors: HDFC Bank, SBI Cards, and Axis Bank. Each entry includes the loan account number, payment amount, bill date, and status (Paid).

| Bill Number | Creditor Name | Loan Account Number | Payment Made | Bill Date | Status |
|-------------|---------------|---------------------|--------------|------------|--------|
| 1 | HDFC Bank | 4854980803711342 | ₹ 500 | 12-03-2022 | Paid |
| 2 | SBI Cards | 404745757846019 | ₹ 500 | 12-03-2022 | Paid |
| 3 | Axis Bank | 5593420008073829 | ₹ 1833.33 | 12-03-2022 | Paid |
| 4 | Axis Bank | PPR014006204561 | ₹ 500 | 12-03-2022 | Paid |

15. Documents:

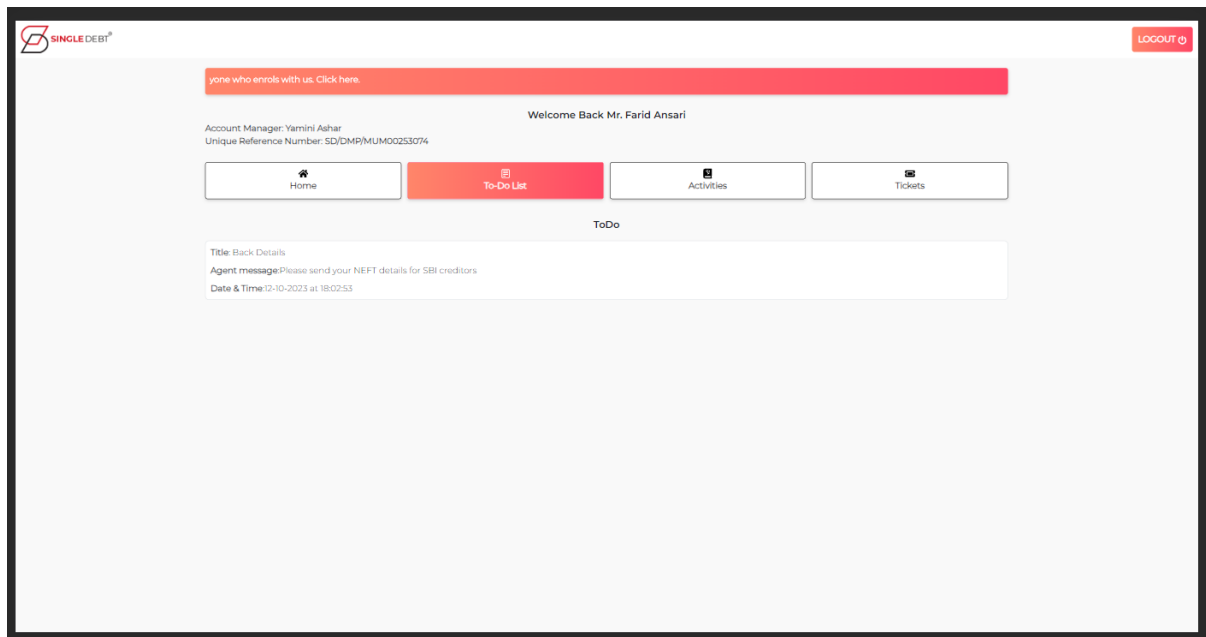
Access and manage documents signed with our services.

The screenshot shows the SINGLE DEBT dashboard with the 'Documents' section active. It displays a list of documents, including a Loan Offer Agreement (LOA) PDF signed by Sumit Panchal. The document details are shown in a table.

| Name | Owner | Status |
|-----------|---------------|----------|
| LOA 4-Pdf | Sumit Panchal | Signed ✓ |

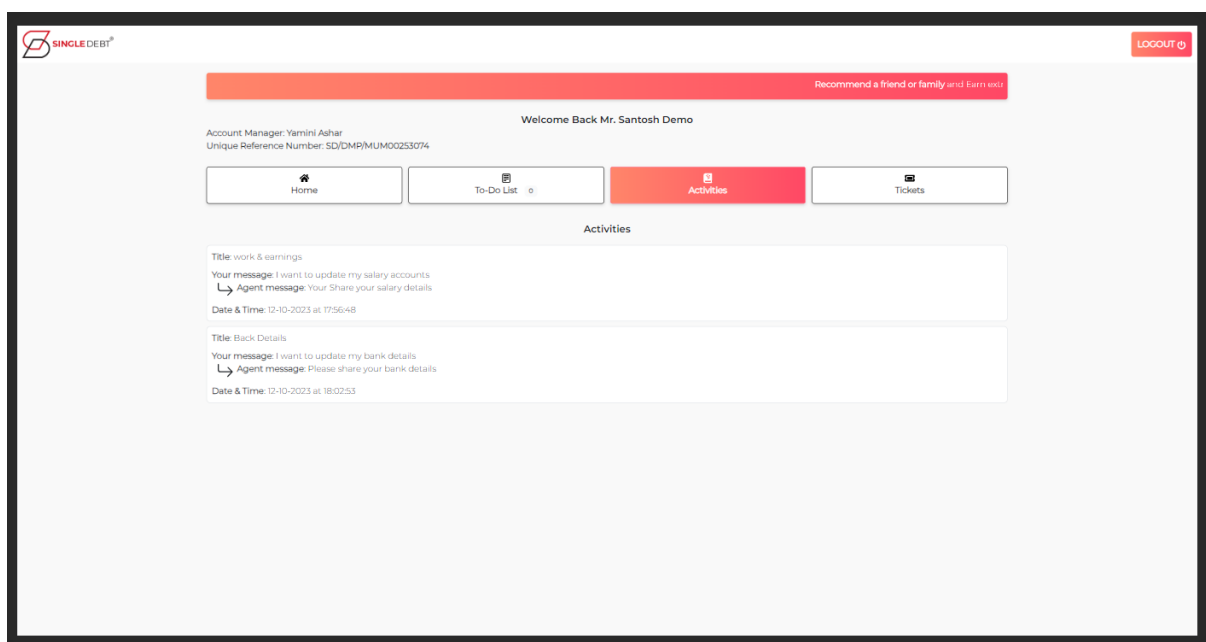
16. To-Do List - Agent Messages:

View agent requests or messages in this section.



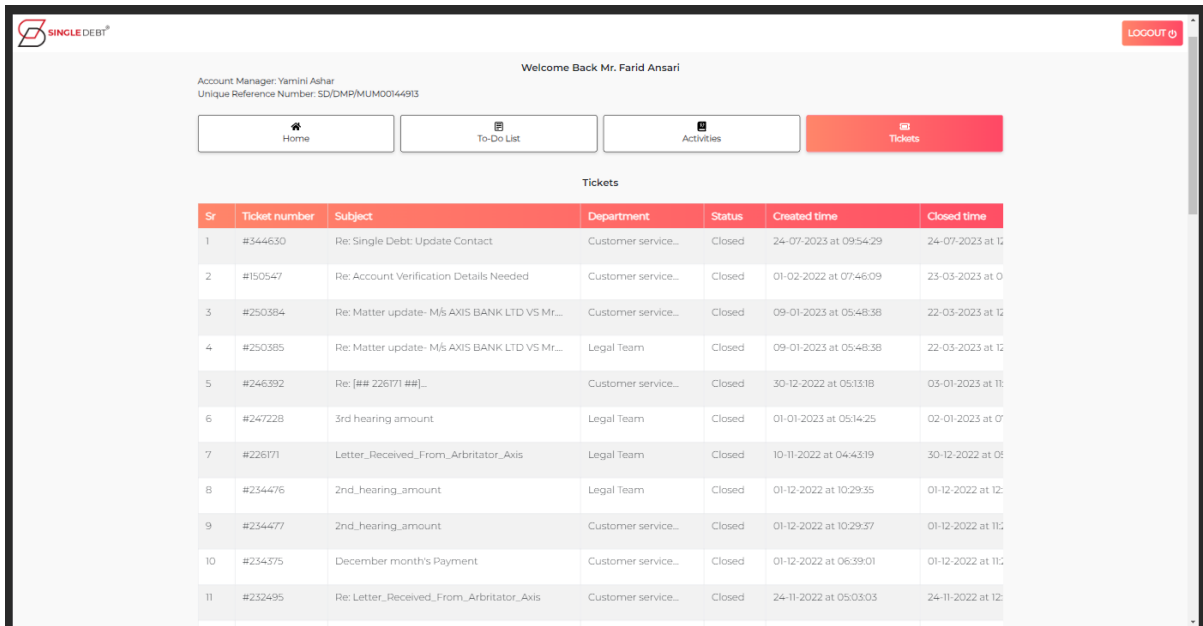
17. Activities - Added by Agent:

Access replies to legal and harassment-related messages in this section.



18. Tickets:

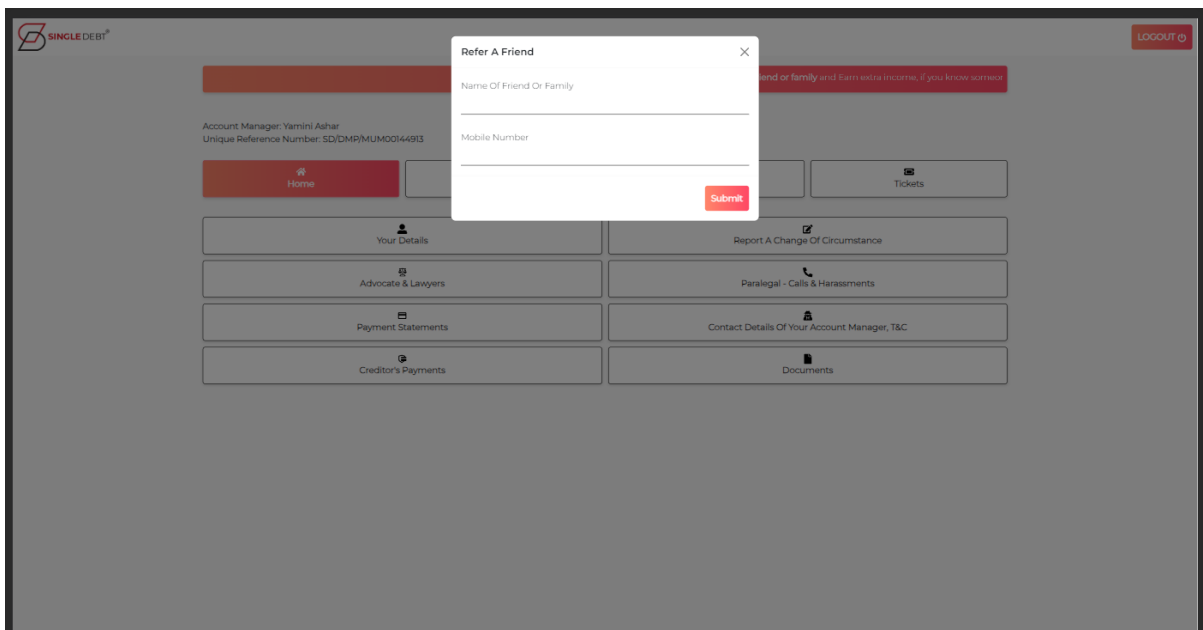
View details of all your legal or customer care tickets.



| Sr | Ticket number | Subject | Department | Status | Created time | Closed time |
|----|---------------|---|---------------------|--------|------------------------|------------------|
| 1 | #344630 | Re: Single Debt: Update Contact | Customer service... | Closed | 24-07-2023 at 09:54:29 | 24-07-2023 at 12 |
| 2 | #150547 | Re: Account Verification Details Needed | Customer service... | Closed | 01-02-2022 at 07:46:09 | 23-03-2023 at 0 |
| 3 | #250384 | Re: Matter update- M/s AXIS BANK LTD VS Mr... | Customer service... | Closed | 09-01-2023 at 05:48:38 | 22-03-2023 at 12 |
| 4 | #250385 | Re: Matter update- M/s AXIS BANK LTD VS Mr... | Legal Team | Closed | 09-01-2023 at 05:48:38 | 22-03-2023 at 12 |
| 5 | #246392 | Re: [## 226171 ##]... | Customer service... | Closed | 30-12-2022 at 05:13:18 | 03-01-2023 at 11 |
| 6 | #247228 | 3rd hearing amount | Legal Team | Closed | 01-01-2023 at 05:14:25 | 02-01-2023 at 07 |
| 7 | #226171 | Letter_Received_From_Arbitrator_Axis | Legal Team | Closed | 10-11-2022 at 04:43:19 | 30-12-2022 at 01 |
| 8 | #234476 | 2nd_hearing_amount | Legal Team | Closed | 01-12-2022 at 10:29:35 | 01-12-2022 at 12 |
| 9 | #234477 | 2nd_hearing_amount | Customer service... | Closed | 01-12-2022 at 10:29:37 | 01-12-2022 at 11 |
| 10 | #234575 | December month's Payment | Customer service... | Closed | 01-12-2022 at 06:39:01 | 01-12-2022 at 11 |
| 11 | #232495 | Re: Letter_Received_From_Arbitrator_Axis | Customer service... | Closed | 24-11-2022 at 05:03:03 | 24-11-2022 at 12 |

19. Refer a Friend:

Recommend our services to friends and family facing financial instability or debts and receive a reward of Rs.1000/- for each successful referral.



Account Manager: Yamini Ashar
Unique Reference Number: SD/DMP/MUM00144913

Home To-Do List Activities Tickets

Refer A Friend

Name Of Friend Or Family

Mobile Number

Submit

Your Details Report A Change Of Circumstance Advocate & Lawyers Paralegal - Calls & Harassments Payment Statements Contact Details Of Your Account Manager, T&C Creditor's Payments Documents

Please contact your account manager, if you need further assistance or if there are specific details you would like to emphasize.