|  |  |
| --- | --- |
| Individual | Comments / Questions: |
|  |  |
| **Profiling** |  |
| Includes registration, including PAN verification | List of fields required fields available.   1. Co-borrower, guarantor, owner, partners - how to deal with? |
| **KYC** |  |
| Aadhar (mandatory – API based) |  |
| Yodlee Data (API based) |  |
| Salary Slip |  |
| ITR/VAT return | Can the user download this via the website by logging into IT website? |
| Proof of (local) address |  |
| ECS Mandate |  |
|  |  |
| **Credit Report** |  |
| To extract all data points | Working with credit bureaus |
|  |  |
| **Cash Flow Details** |  |
| Includes monthly cash inflow and outflow | List of fields available |
|  |  |
|  |  |

1) Home Page

2) Register (request details and signup - profiling)

a) Borrower (Individual / Business)

* Amount requested
* Access reports (credit report / bank statement (business loan))
* Output
  + Approve:
    - Give approved loan options
    - Request additional details
    - Suggest ways to lower rate
    - Aadhar based eKYC (otherwise option to upload POA and POI)
    - Post the listing
  + Reject
    - Give reasons for rejection and suggest ways to get it sanctioned

b) Lender (Individual / Institutional)

* Browse Individual Loans (to look like any other ecommerce page)
* Build Portfolio
* Review Order
* Commitment (to ask deposit or not?)

3) Loan request/investment status (Grafana)

4) Agreement execution and funding to happen in the background

5) Monthly balance status (D3)

6) Mid way repayment status

7) Loan closure report