Integrated Software Solution for Karnataka State Financial Corporation

System Requirements Specification (SRS) Document

Entrepreneurial Guidance Module

Version 2.0

Prepared by

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SRS Document **Version 2.0**	
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Approved by:	Date:

Revision History			
Software Requirement Specification for Integrated Software solution for Karnataka State Financial Corporation (KSFC Online Project)			
Release No.	**Issue Date**	**Change Details**	**Approved by**
1.0	Draft Version	Changes made based on weekly UAT meeting requirements	--
1.1	Draft Version	Changes made based on weekly UAT meeting requirements	--
1.2	Draft Version	Changes made based on weekly UAT meeting requirements	--
1.3	14-03-2023	Changes made based on weekly UAT meeting requirements and UAT Work shop. Last modified on: 06-06-2023	--
2.0	16-04-2025	The Software Requirements Specification (SRS) has been updated to include all new functionalities, with corresponding validation rules defined as per the updated requirements	

2. Abbreviation

Sl. No.	Abbreviation	Description
1.	DPAR	Department of Personnel and Administrative Reforms
2.	KSFC	Karnataka State Financial Corporation
3.	CSG	Centre for Smart Governance
4.	MSMEs	Micro, Small, and Medium Enterprises
5.	SRS	Software Requirements Specification
6.	EG	Entrepreneurial Guidance
7.	PAN	Permanent Account Number
8.	OTP	One Time Password
9.	NSDL	National Securities Depository Limited
10.	HUF	Hindu Undivided Family
11.	GST	Goods and Services Tax
12.	CGST	Central Goods and Services Tax
13.	SGST	State Goods and Services Tax
14.	KSWAN	Karnataka State Wide Area Network
15.	DSC	Digital Signature Certificate
16.	KYC	Know Your Customer
17.	IFSC	Indian Financial System Code
18.	CIN	Corporate Identification Number
19.	LAFD	Loan Application Fee Deposit
20.	LAFA	Loan Accounting and Financial Accounting
21.	NEFT	National Electronic Funds Transfer
22.	RTGS	Real Time Gross Settlement
23.	JE	Journal Entries

3. Introduction

3.1. About KSFC

Karnataka State Financial Corporation is a state level financial institution established by the State Government in the year 1959 under the State Financial Corporations Act 1951 to meet mainly the long-term financial needs of small and medium enterprises (SMEs) in the State of Karnataka. KSFC has been playing a pivotal role in the development of Micro, Small and Medium scale Enterprises (MSMEs) in the state of Karnataka for the last 64 years of its existence. Since inception, KSFC has assisted 1.75 lakh units with cumulative sanction of more than Rs. 19,680.73 crores out of which about 50% is towards small scale industries. KSFC is the first SFC having IS/ISO-9001- 2008 certified Corporation.

In the 64 years of existence, KSFC has contributed most significantly for the growth of MSMEs, backward area development and promotion of first generation, women and

scheduled caste & scheduled tribe entrepreneurs. Amendments to SFCs Act provide wide-ranging scope in financial assistance and operational flexibility.

Keeping this in view, KSFC has re-engineered itself to ensure utmost customer satisfaction with new energy, thrust and speed. In line with this, the Corporation has put in place comprehensive, client friendly and need-based policies in the areas of credits and recoveries. Apart from setting standards of performance, these policies are driven to achieve the objective of transparent governance.

3.2. About Document

Karnataka State Financial Corporation (KSFC) is implementing integrated software solution (KSFC Online Project) which will replace the existing system. the new system will be web enabled with capabilities of integrating with external systems. The work of developing and implementing the software solution has been entrusted to Centre for Smart Governance (CSG), which is a Society under DPAR, e-Governance and the software arm of Government of Karnataka. CSG will be preparing Software Requirement Specifications (SRS) documents for all modules as envisaged for the project which include process flow, business logic, data controls and data validations.

The **KSFC Entrepreneur Guidance Module (EG)** is an online platform designed to streamline the process of loan applications for customers seeking financial support. This module enables customers to directly approach the Karnataka State Financial Corporation (KSFC) through an intuitive online interface to submit their loan applications.

The primary objective of the EG is to simplify the loan application process, making it more accessible, efficient, and transparent. It facilitates a seamless flow of information from the customer to the KSFC office, ensuring that the application process is both user-friendly and highly automated.

Once the customer submits their loan application through the platform, an EG Officer is responsible for processing the application. The officer reviews the details submitted by the customer, verifies the application data, and proceeds with further actions based on the application's status and the organization's internal workflow.

The loan application from submission to processing, including the approval stages, is thoroughly documented in this Software Requirements Specification (SRS). This document outlines the functional and non-functional requirements of the EG, as well as detailed descriptions of system components, user roles, workflows, and user interface specifications.

4. Use Cases

4.1. Use Case 1: New Entrepreneur Registration

4.1.1. Purpose
The purpose of this use case is to allow Entrepreneurs to register a new account on the Karnataka State Financial Corporation portal by providing necessary details such as Constitution Type, Mobile Number, OTP, and PAN.

4.1.2. Pre-Requisites

- The user must have a valid mobile number.
- The user must have a valid Unit PAN (Permanent Account Number).
- The user must have internet access to access the portal.

4.1.3. Step-wise Approach

1. New Entrepreneur visits KSFC online application and clicks on "New User Registration" option.

2. New Entrepreneur selects the constitution type of his firm from a drop-down list. The indicative list is as follows.
   - Proprietary
   - Partnership
   - Statutory corporation
   - Public sector company
   - Private sector public company
   - Private sector private company
   - Joint sector public company
   - Joint sector private company
   - H. U. F
   - Co-operative society
   - Trust
   - Others

3. New Entrepreneur enters Mobile Number and Clicks "Generate OTP" button. System performs the following activities:
   (i)   Check whether mobile number already exists in the system. If exists, then, alert is sent to user that mobile number already exists and the registration process is terminated.
   (ii)   If mobile number does not exist in system, then, OTP is sent to mobile no. of user.
   (iii)   If the user does not receive the OTP, they can click on "Resend OTP" to generate a new one.

(iv)   User is informed to enter OTP in the portal.

4. New Entrepreneur enters OTP and clicks on "Validate OTP" button. System acknowledges on successful authentication.

5. New Entrepreneur enters PAN and clicks on "Validate PAN" button. System performs the following activities.

(i)   The 4th character of PAN is verified with constitution type as selected by user. If not matched, then, alert is shown to user for re-entry of PAN.
(ii)   If 4th character matched, then, system checks whether PAN is already available in system. If exists, then, alert is shown to user that PAN exists and registration process is terminated.
(iii)   If PAN does not exist in system, then, system validates PAN with NSDL Portal. If status of PAN is not active, then, alert is shown to user that PAN is not active and prompts user to enter valid PAN.
(iv)   If PAN is active, then, User is informed on successful validation of PAN.

6. New Entrepreneur reads the terms and conditions and acknowledges by ticking the checkbox.

7. On ticking the checkbox, the submit button is enabled.

8. New Entrepreneur clicks on 'submit' button to submits the details. System acknowledges successful registration of the user. System displays message that the Entrepreneur can login with PAN / Mobile no.

4.1.4. Wireframes

4.1.5. Controls & Validations

1. **Constitution Type:** The "Constitution Type" field is mandatory and must be selected from the predefined dropdown list.
2. **Mobile Number:** The "Mobile Number" field is mandatory, field must accept only numeric values and should be 10 digits in the length. Mobile number should not start with 0,1,2,3,4 and 5.
3. **OTP:** The "OTP" field is mandatory and field must accept only numeric values and should be 6 digits in the length. The OTP field must accept only the OTP received via SMS.
4. **PAN:** The "PAN" field is mandatory. It must accept only alphanumeric values and should not accept special characters. The PAN must be exactly 10 characters in length. The first five characters should be alphabets. The next four characters should be numeric digits. The tenth character should be an alphabet.
5. **Generate OTP:** The "Generate OTP" button should be enabled only if the mobile number is entered in the correct format.
6. **Resend OTP:** Users should be provided with a "Resend OTP" option if they do not receive the initial OTP. ''Resend OTP'' button should be enabled only after 30 seconds from generating the initial OTP.
7. **Validate OTP**: The "Validate OTP" button should be enabled only if the OTP is entered in the correct format.
8. **Validate PAN:** The "Validate PAN" button should be enabled only if the PAN is entered in the correct format.
9. **Submit:** The "Submit" button should only be enabled after all validations are successfully completed and the terms and conditions checkbox is ticked.

4.2. Use Case 2: Login Process for Registered Entrepreneurs

4.2.1. Purpose

The purpose of this use case is to allow registered users to log into the Karnataka State Financial Corporation portal using their PAN or Mobile Number or Customer ID and OTP.

4.2.2. Pre-Requisites

- The user must be registered on the portal.
- The user must have a valid PAN/ Mobile Number/ Customer ID.
- The user must have access to their registered mobile number to receive the OTP.

4.2.3. Step-wise Approach

1. Registered User visits KSFC Online Application, clicks on "Login" option. The following are the categories of registered users.

<ol type="i" start="1">
Existing Entrepreneurs who already have KSFC accepted loan enquiry and have been assigned a Customer ID.
Entrepreneurs interested in taking loan from KSFC and registered in KSFC portal as New User.

2. Registered user enters Unit PAN/ Mobile No/ Customer ID and clicks on "Generate OTP" button.

<ol type="i" start="1">
If the entered PAN/ Mobile No/ Customer ID is not registered or Not existing in the system alerts user to enter correct credentials and process is terminated.
On validating valid PAN/ Mobile No/ Customer ID - OTP is sent to mobile no. of user.
If the user does not receive the OTP, they can click on "Resend OTP" to generate a new one.

3. System displays message that OTP has been sent to registered mobile number.

4. Registered user enters OTP against the OTP data field and clicks on "Verify" button.

5. On successful verification of OTP, field to enter captcha gets enabled.

6. On successful entering of correct captcha, registered user clicks on "Login" button.

7. On click on "Submit" button verifies all validations are successfully completed. If not, alert to user and process is terminated.

8. On Completion of all the validations System displays KSFC Online Application dashboard of the registered user on successful login.

4.2.4. Wireframes

4.2.5. Controls & Validations

1. **PAN:** The "PAN" field is mandatory. It must accept only alphanumeric values and should not accept special characters. The PAN must be exactly 10 characters in length. The first five characters should be alphabets. The next four characters should be numeric digits. The tenth character should be an alphabet.
2. **Mobile Number:** The "Mobile Number" field is mandatory, field must accept only numeric values and should be 10 digits in the length. Mobile number should not start with 0,1,2,3,4 and 5.
3. **Customer ID:** The Customer ID must be only numeric values.
4. **OTP:** The "OTP" field is mandatory and field must accept only numeric values and should be 6 digits in the length. The OTP field must accept only the OTP received via SMS.
5. **Generate OTP:** The "Generate OTP" button should be enabled only if the PAN/ Mobile Number/ Customer ID is entered in the correct format.
6. **Validate OTP**: The "Validate OTP" button should be enabled only if the OTP is entered in the correct format.

4.3. Use Case 3: Enquiry Submission

4.3.1. Purpose

This Use Case enables Entrepreneurs to submit their online Enquiry requests to concerned KSFC branch by filling the Unit's basic details.

4.3.2. Pre-Requisites
- Registration of Entrepreneur in KSFC Portal
- Ready availability of information for entry
- Ready availability of documents for upload
- Registered Mobile for OTP Verification

4.3.3. Stepwise Approach

1. Entrepreneur logs into KSFC Portal and clicks on "New Enquiry" button. System opens the Enquiry details entry page with provision of multiple sections for entering required information.

2. In case of existing Entrepreneur, generic details are auto-populated into the Enquiry Submission Form. The various sections of the Enquiry Submission Form are as follows.

   - Unit Details*:   **('*' Star indicates mandatory)**
     - Unit Name *
     - Unit PAN (Auto populate the PAN from Registration Details)

- GST Number
- Upload Document* (Enable only if the GST number is Entered)
- Unit Address*
- District* (Select from District Master list)
- Taluka* (Select from Taluka Master list based on the selected District)
- Village (Select from Village Master list based on the selected Taluka)
- Pin Code*

- Loan Details and Product Details*:
  - Required Loan Amount (In Lakhs) *
  - KSFC Branch* (Select from KSFC Office master list)
  - Product Name*

- Contact Details and Enquiry Details:
  - Name of Person*
  - E-Mail
  - Mobile*
  - Postal Address*
  - State* (Select from State Master list)
  - District* (Select from District Master list based on the selected State)
  - Pin Code*
  - Enquiry Details*
  - OTP*

3. System will ensure colour coding of tabs to indicate whether the mandatory information has been entered by the Entrepreneur under each section. Entrepreneur submits Enquiry form after information required under all sections have been entered and saved. Submission is through OTP confirmation.

4. System generates unique Enquiry Reference No. as per the following logic.

   - 4 digits: Year
   - 2 digits: Branch Code
   - 4 digits: Serial No.

5. Message is sent to Mobile No. and E-mail of the Entrepreneur with Enquiry Reference no. Also, alert will be sent to concerned Branch (consolidated message to Mobile and E-Mail ID and Alert on dashboard of Branch Manager).

6. Once the enquiry is successfully submitted, the provision to 'View' the details of all submitted enquiries from the particular Entrepreneur and the status of the applications made is available under the Enquiry page.

4.3.4. Wireframes

4.3.5. **Controls & Validations**

1. Pin code should be 6 digits in length, should not accept Symbols, Characters and Special characters.
2. OTP for submission of Enquiry should be 6 digits in length, should not accept Symbols, Characters and Special characters.
3. GST Number's data validation should be as follows: 15 Alphanumeric values in Length, first 2 digits should be Numeric value, digit 3 to 12 should be registered Unit PAN, 13th digit should be numeric value, 14th digit should be 'Z' and 15th should be alpha or digit.
4. GST Number functional validation should be as follows:
   - First 2 numbers - State code of the registered Unit / Proprietor
   - Next 10 characters - PAN of the registered Unit / Proprietor

- Next number - Entity number of the same PAN
- Next character - Alphabet 'Z' by default
- Last number - Check code which may be alpha or digit
  <u>Ex: 29SANPS1234S1Z5</u>

5. Value (Amount Fields) Should not allow Characters, Special Characters and Symbols, Should Allow Numeric value, should allow to enter decimals, all value (Amount) fields should display their corresponding values in words.

4.4. Use Case 4: Login Process for KSFC User

4.4.1.   Purpose

This Use Case enables KSFC Users to login into portal using their Employee ID.

4.4.2.   Pre-Requisites

- Availability of Employee ID and Password
- Availability of KSWAN connection
- Availability of Digital Signature Certificate for login outside KSWAN IP range

4.4.3.   Step-wise Approach

1. KSFC User visits portal, clicks on "Login" and selects "KSFC User".
2. KSFC User enters Employee ID and Password.
3. On Entering Employee ID and Password, field to enter captcha gets enabled.
4. On successful entering of correct captcha, KSFC User clicks on "Login" button.
5. System verifies whether the IP address of the machine is within KSWAN IP range. If yes, then, System opens the Dashboard of the Employee.
6. If IP address of the machine is outside KSWAN IP range, then, System alerts KSFC User to authenticate using DSC. KSFC User selects DSC and authenticates. On successful authentication of DSC, System opens the Dashboard of the Employee.

4.4.4.   Wireframes

4.4.5.   Controls & Validations

1. Employee ID must be a numeric value with a minimum length of 6 digits and a maximum length of 8 digits. should not accept any characters, symbols, or special characters.
2. The system should check the availability of the entered Employee ID. If the Employee ID is not found in the system, an alert should notify the user to enter a valid Employee ID.
3. The password must be alphanumeric and It should have a minimum length of 8 characters and a maximum length of 16 characters. Should contain at least 2 special characters. Should contain at least 1 uppercase letter. Should contain at least 1 lowercase letter. Should contain at least 1 digit.
4. If a user attempts to log in outside of the KSWAN network, the system should prompt the user to log in using the DSC Key (Digital Signature Certificate).
5. If the DSC Key is not registered with the system, the user should be alerted with an "Invalid DSC" message. If an incorrect DSC is provided, the system should alert the user with an appropriate error message.

4.5. Use Case 5: Office /Department Selection and Switching

4.5.1. Purpose:

This use case describes the process by which a KSFC user selects an office and department upon login and switches between assigned offices/departments when needed.

4.5.2. Pre-Requisites:

- Mapping of KSFC Users to multiple office locations
- Mapping of roles for assigned offices to KSFC Users

4.5.3. Step-wise Approach

a) Selection of Office/Department upon Login

1. The KSFC user logs into the application.
2. If the user is assigned multiple offices and departments, a selection screen displays the available options.
3. The user selects the desired office/department using the radio button.
4. The "Continue" button becomes enabled once an option is selected.
5. The user clicks the "Continue" button.
6. The system navigates the user to the home page of the selected office/department.
7. The user can access all assigned roles and menus specific to the selected office/department.
8. If the user is assigned to only one office/department, the system bypasses the selection screen and directly navigates to the home page.

b) Switching to a Different Office/Department

1. The user clicks the "Switch Office" button on the home page of the currently selected office/department.
2. The system navigates back to the main selection screen displaying all assigned offices/departments.
3. The user selects a different office/department.
4. The "Continue" button becomes enabled upon selection.
5. The user clicks the "Continue" button.
6. The system redirects the user to the home page of the newly selected office/department.
7. The assigned roles and menus for the new office/department are accessible.
8. If the user is assigned to only one office/department, the "Switch Office" button should not be accessible

4.5.4. Wireframes

4.5.5. Controls & Validations

1. The system should ensure that users can only access offices/departments assigned to them.
2. All role-based permissions should be correctly applied based on the selected office/department.
3. Users should not be able to proceed without selecting an office/department if multiple options are available.
4. If the user is assigned to only one office/department, the system bypasses the selection screen and directly navigates to the home page. Additionally, the "Switch Office" button should not be accessible.

4.6. Use Case 6: Enquiry Acknowledgment

4.6.1. Purpose

This use case enables KSFC branch users to view, verify, and acknowledge loan applications submitted by entrepreneurs. The system provides different acknowledgement approaches based on the entrepreneur's existing loan status with the branch.

4.6.2. Pre-Requisites

- The EG Module must be enabled for the user's role in the system.

- Entrepreneurs must have submitted loan enquiries to the branches to appear in the enquiry list.

- The system should have the necessary access rights configured for different user roles to view and acknowledge loan applications.

4.6.3. Step-wise Approach

1. The KSFC branch user logs into the system.
2. On the Branch Home Page, the user clicks on the '**EG'** Module menu.
3. The user selects the '**Enquiry Acknowledge'** submenu from the EG Module menu list.
4. Upon selection, the system displays a list of loan enquiries submitted by entrepreneurs to that branch.
5. Each enquiry record has two action buttons: **'Acknowledge'** and **'View Enquiry'**.
6. The user selects the desired enquiry and clicks on **'View Enquiry'**.
7. The system displays all details submitted by the entrepreneur for that enquiry.
8. The KSFC user verifies and reviews the loan application.
9. After reviewing, the user clicks the **'Back'** button to return to the enquiry list page.
10. The user clicks the **'Acknowledge'** button to proceed with acknowledging the loan application.
11. The system supports three different acknowledgement approaches based on the entrepreneur's loan history.

a) First-Time Loan Application to the Branch

1. The user clicks the **'Acknowledge'** button, and a pop-up screen appears.
2. The user enters acknowledgment details in the **'Remark'** field.
3. The user clicks the '**Submit'** button to acknowledge the enquiry and move the application to the next stage.
4. The record is moved to the '**Enquiry Acceptance'** stage and disappears from the **Enquiry Acknowledgement** screen.

b) Existing Customer Applying for a New Loan in the Same Branch

1. The user clicks the '**Acknowledge'** button, and a pop-up screen appears.
2. The system displays loan accounts related to the entrepreneur in that branch.
3. The user does not select any existing account and clicks on '**Add as New Unit'**.
4. The user enters acknowledgment details in the '**Remark'** field.
5. The user clicks the '**Submit'** button to acknowledge the enquiry and send the application to the next stage.
6. The record is moved to the '**Enquiry Acceptance'** stage and disappears from the '**Enquiry Acknowledgement'** screen.

c) Existing Customer Applying for an Additional Loan on an Existing Loan Account in the branch

1. The user clicks the '**Acknowledge'** button, and a pop-up screen appears.
2. The system displays loan accounts related to the entrepreneur in that branch.
3. The user clicks '**View'** to review the loan application details of a specific loan account.
4. The user selects a loan account using the radio button and clicks '**Additional Loan'**.
5. The user enters acknowledgment details in the '**Remark'** field.
6. The user clicks the '**Submit'** button to acknowledge the enquiry and send the application to the next stage.
7. The record is moved to the '**Enquiry Acceptance'** stage and disappears from the '**Enquiry Acknowledgement'** screen.

4.6.4. Wireframes

4.6.5. Controls & Validations

1. Mandatory fields must be filled before submission.
2. The system validates the entrepreneur's loan history to determine the correct acknowledgement approach.
3. Users must provide remarks when acknowledging an enquiry.
4. Role-based access control ensures only authorized personnel can acknowledge applications.

5. The system restricts duplicate submissions by verifying existing records.
6. Error messages and alerts are displayed for incomplete or incorrect entries.

4.7.   Use Case 7: Enquiry Acceptance

4.7.1. Purpose

The purpose of this use case is to define the process by which KSFC branch users review, verify, and take action on loan enquiries that have been acknowledged in the previous stage. The Enquiry Acceptance process ensures that loan applications are either accepted for further processing or rejected based on the review.

4.7.2. Pre-Requisites

- The enquiry must have been acknowledged in the previous stage.
- The user must have access rights to process the Enquiry Acceptance stage.

4.7.3. Step-wise Approach

1. The KSFC branch user logs into the system.
2. On the Branch Home Page, the user clicks the **EG Module** menu.
3. The user selects the **Enquiry Acceptance** submenu from the EG Module menu list.
4. The system displays a list of loan enquiries acknowledged in the **Enquiry Acknowledgement** stage, with options to **Accept**, **Reject**, **View History**, and **View Enquiry**.
5. The user selects the desired enquiry and clicks on **View Enquiry**.
6. The system displays all details submitted by the entrepreneur.
7. The KSFC user verifies and reviews the loan application.
8. The user clicks **View History** to review remarks and history from the previous stage.
9. After reviewing, the user selects an action: **Accept** or **Reject**.

a) **Rejecting an Enquiry:**

1. The user selects **Reject**.
2. The user enters the rejection reason in the **Remark** field.
3. The user clicks the **Submit** button to reject the enquiry.
4. The enquiry gets rejected and disappears from the **Enquiry Acceptance** screen.

b) **Accepting an Enquiry:**

1. The user selects **Accept**.

2. The user enters acceptance details in the **Remark** field.
3. The user clicks the **Submit** button to accept the enquiry and move the application to the next stage.
4. The record moves to the **Loan Application Acknowledge** stage and disappears from the **Enquiry Acceptance** screen.

4.7.4. Wireframes

4.7.5.   Controls & Validations

1. Only authorized KSFC users can access the Enquiry Acceptance module.
2. Mandatory fields such as remarks must be filled before submitting an action.
3. The system prevents duplicate acceptance or rejection of the same enquiry.

4.8. Use Case 8: KYC of The Promoter / Guarantor

4.8.1. Purpose

The purpose of this use case is to define the process of capturing and managing the KYC details of promoters and guarantors in the KSFC branch system. This includes the creation of new KYC records and modification of existing records.

4.8.2. Pre-Requisites

- The KSFC branch user must be logged into the system.
- The EG Module must be enabled for the user.
- The user must have access rights to manage KYC details.

4.8.3. Step-wise Approach

1. The KSFC branch user logs into the system.
2. On the Branch Home Page, the user clicks the **EG Module** menu.
3. The user selects the **KYC of Promoter/ Guarantor** submenu from the EG Module menu list.
4. The system enables the KYC screen, providing options to create new KYC records or modify existing KYC details.

a) **Creation of New Promoter and Guarantor KYC Details:**

1. The user enters the **PAN** to be registered and clicks on the **Fetch** button.
2. The system validates the PAN with the **NSDL Portal** and performs the following checks:
   - The **4th character of PAN** is verified. If it does not match the expected criteria, an alert is shown for re-entry.
   - If the **4th character matches**, the system checks if the **PAN already exists** in the system.
   - If the **PAN does not exist**, the system validates it with the **NSDL Portal**.
   - If the **PAN status is inactive**, an alert is displayed prompting the user to enter a valid PAN.
   - If the **PAN is active**, the system populates details such as **Promoter Name, DOB, and Gender** from the NSDL Portal.
3. The user enters all the **required data** into the respective fields.
4. The various data captures of the KYC of Promoter/ Guarantor Form are as follows:

   ('*' Star indicates mandatory)
   - PAN / Promoter Code*
   - Name of Promoter / Guarantor*
   - Name of Promoter / Guarantor as in PAN*
   - Date of Birth*
   - Gender*
   - Mobile No.*
   - E-Mail ID
   - RD Number
   - Name of promoter/ Guarantor as in Caste Certificate
   - Category Name as in Caste Certificate
   - Caste as in Caste Certificate
   - Certificate Valid Upto as in Caste Certificate
   - ID Proof*
   - ID Proof Document No.*

- ID Proof Date of Issue
- ID Proof Upload Document (upto 2MB of PDF File)*
- Address Proof*
- Address Proof Document No.*
- Address Proof Date of Issue
- Address Proof Upload Document (upto 2MB of PDF File)*

5. Once all mandatory fields are entered, the **Submit** button is enabled.
6. The user clicks **Submit**, and the system saves the KYC details with a confirmation alert.

b) Modification of Existing Promoter and Guarantor KYC Details

1. The user enters an **Existing Promoter PAN or Promoter/Guarantor Code** and clicks on the **Fetch** button.
2. The system retrieves the corresponding KYC details.
3. The user verifies the retrieved details and makes the necessary modifications.
4. The user clicks **Update**, and the system saves the modified details with a confirmation alert.

4.8.4. Wireframes
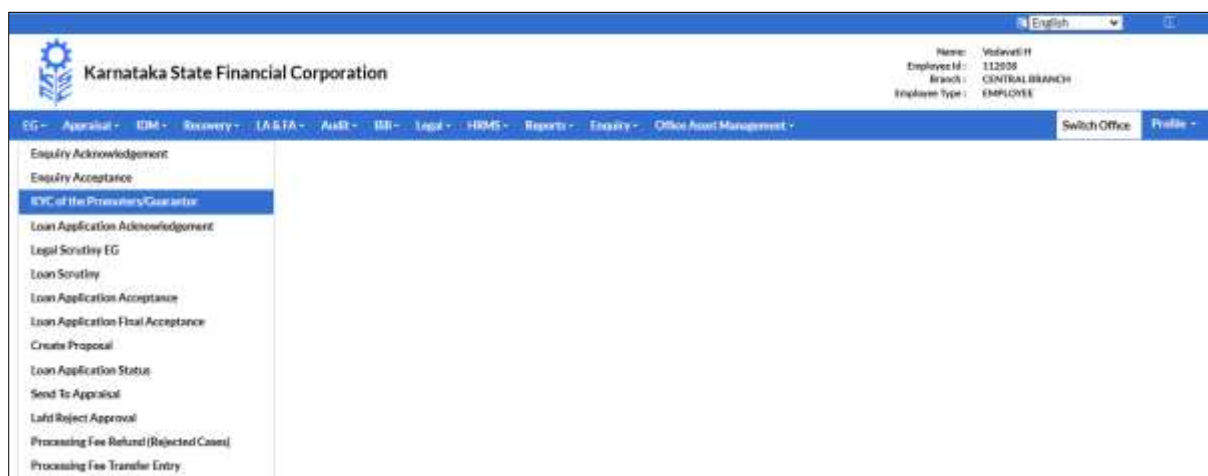
4.8.5.   Controls & Validations

1. **PAN:** Must be exactly 10 characters in length, should be alphanumeric, Special characters are not allowed, the first 5 characters must be alphabets, the next 4 characters must be numeric digits, the last character must be an alphabet, the 4th character should align with the entity type as per the constitution.

2. **RD Number:** Must be exactly 15 characters in length, should be alphanumeric, Special characters are not allowed, the first 2 characters must be "RD", The following 13 characters must be numeric digits.

3. **Passport Number:** Should be exactly eight characters long. The first character must be an uppercase alphabet. The next characters should be numbers, where the first numeric character must be between 1-9, and the following numeric characters can be between 0-9.

4. **Upload ID Proof and Address Proof:** Only PDF files are allowed. The maximum file size should be 2MB.

5. **ID Proof date:** The system should not allow future date.

6. **Date of Birth (DOB):** The age of the Promoter or Guarantor must be at least 18 years; the system should not allow the current or any future date.

7. **Mobile Number:** Must be exactly 10 digits. Should not start with '0,1,2,3,4,5'. Should not contain alphabets, symbols, or special characters.

8. **Email ID:** Must be alphanumeric, should contain '@' (should not be repeated), Should not contain symbols other than '@'.

9. **All Name Fields:** Should not contain numeric values, should not contain symbols or special characters.

10. **ID Proof and Address Proof:** The master data should include valid entries as per Annexure.

11. The system **must not allow** an already existing PAN to be added as a new Promoter or Guarantor.

12. The system must prevent mapping the same PAN to multiple Promoters or Guarantors.

13. The system must validate PAN details with the NSDL Portal before saving.

14. Mandatory fields must be completed before submission.

15. **Exception Handling:**

- If the **PAN is inactive**, an appropriate message is displayed to the user.
- If the **PAN is already registered**, the system prevents duplicate entries.
- If an error occurs during the **NSDL validation process**, an error message is displayed to retry the process.

4.9. Use Case 9: Loan Application Acknowledgement

4.9.1. Purpose

The purpose of this use case is to define the process for KSFC branch users to acknowledge loan applications that have completed the Enquiry Acceptance stage. This step ensures that loan applications are reviewed, acknowledged, and sent for further processing.

4.9.2. Pre-Requisites

- The loan enquiry must have been accepted in the previous stage.
- The user must have access rights to process the Loan Application Acknowledge stage.

4.9.3. Step-wise Approach

1. The KSFC branch user logs into the system.
2. On the Branch Home Page, the user clicks the **EG Module** menu.
3. The user selects the **Loan Application Acknowledge** submenu from the EG Module menu list.
4. The system displays a list of loan applications that have completed **Enquiry Acceptance** and are awaiting loan application acknowledgment.
5. Each loan application record has the following action buttons: **Acknowledge**, **View Enquiry, View Loan Application**, **Send to Legal**, **Send to Loan Scrutiny**, **View History.**
6. The user clicks the **Acknowledge** button to review and complete the loan application details.
7. Once the loan application details are completed, the **View Loan Application** button is enabled.
8. If the loan application is partially completed, the **Acknowledge** button is replaced with an **Edit** button to allow modifications and completion of details.
9. The user clicks the **View Loan Application** button to review the loan application details.
10. The user clicks **View History** to review previous remarks and actions taken on the application.
11. The system provides an option to send the loan application to Legal by selecting the assigned legal officer for the branch and entering remarks.

12. The system provides an option to send the loan application for Loan Scrutiny by selecting the assigned employee and entering remarks. before sending the loan application to Loan Scrutiny.

4.9.4.   Wireframes
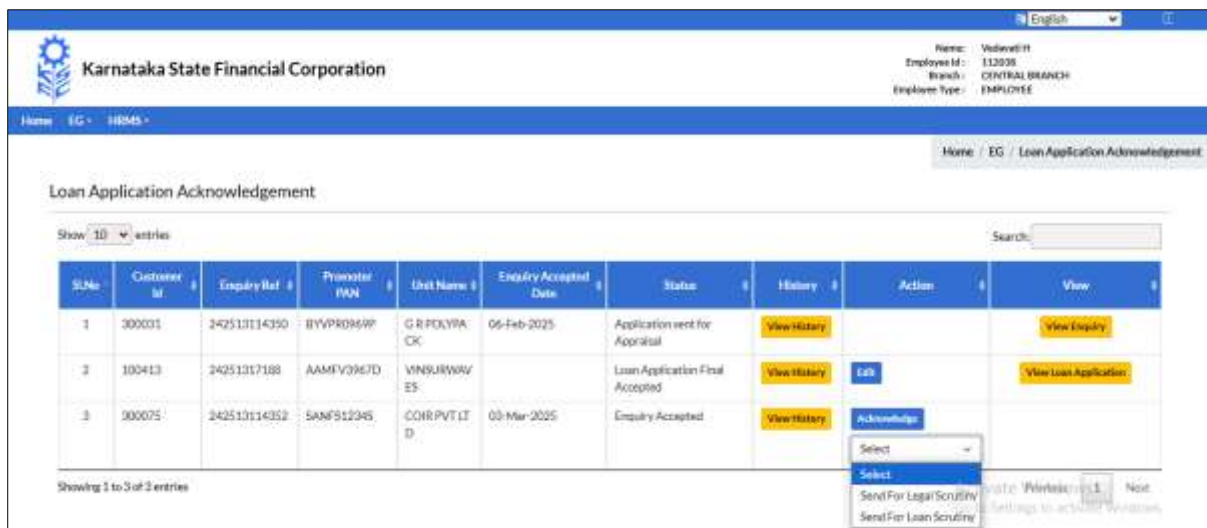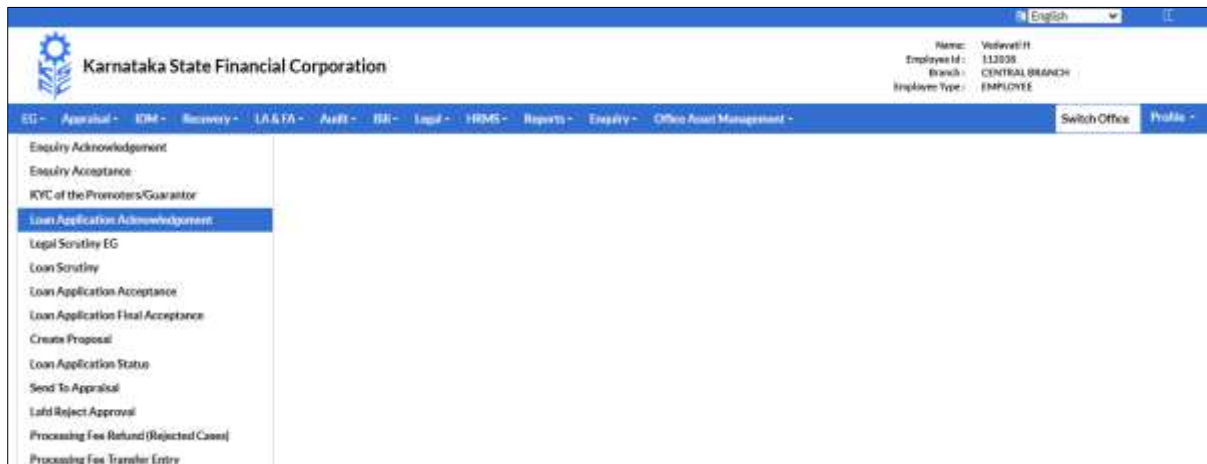
4.9.5.   Controls & Validations

1. Only authorized KSFC users can access the Loan Application Acknowledge module.
2. Mandatory fields such as remarks must be filled before submitting an action.
3. The system prevents duplicate acknowledgment of the same loan application.
4. The system ensures that loan applications can only proceed to Loan Scrutiny after completion all loan application details and Legal Scrutiny is completed.
5. Loan application details can be modified till the loan application is sent to Loan Appraisal.
6. The system should not allow the user to modify the Loan Amount and Loan Scheme once the loan application is sent to Loan Scrutiny.
7. **Exception Handling:**

- If a user attempts to send an incomplete application to Loan Scrutiny, the system prompts for missing details.
- If a user does not enter a remark before acknowledging or sending an application, the system prompts for input.
- If there is a system error, an appropriate error message is displayed.
- If the loan application record is modified by another user simultaneously, the system prevents conflicting actions and refreshes the record.

4.10. Use Case 10: Unit Details - Loan Application Acknowledgement

4.10.1. Purpose

The purpose of this use case is to define the process for KSFC branch users to enter and manage unit details while acknowledging a loan application. This ensures that accurate unit-related data is recorded as part of the loan application process.

4.10.2. Pre-Requisites

- The loan enquiry must have been accepted in the previous stage.
- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter unit details.

4.10.3. Step-wise Approach

1. The KSFC branch user logs into the system.
2. On the Branch Home Page, the user clicks the **EG Module** menu.
3. The user selects the **Loan Application Acknowledge** submenu from the EG Module menu list.
4. The user clicks the **Acknowledge** button to complete the loan application details.
5. On clicking the **Acknowledge** button, the system displays different sections under loan application acknowledgment as tabs.
6. The user clicks on the '**Unit'** tab.
7. On clicking the '**Unit'** tab, the system enables the following sections under Unit:

4.10.3.1. Basic Details:

User completes all the mandatory fields; partial basic details of the unit are auto-populated from the loan enquiry.
The data capture fields under basic details section are as follows:

- Name of Person*
- Address
- Town / City*
- PIN Code
- E-Mail
- KSFC Branch*
- Unit Name
- Unit PAN
- Whether GST details is provided by customer?
- GST Number
- Constitution Type
- Loan Scheme*
- Purpose of Loan*
- Period of Repayment Including Moratorium (Months) *
- Product Name (Use this field in case you do not find relevant product from above list) *
- Product*
- Type of Sector*
- Type of Industry*
- Size of Firm*
- Requested Loan Amount (Rs. In Lakhs) *
- Location of Unit*
- Taluka
- Village
- Nature of Premises*

4.10.3.2.   Address Details:

Following steps performed under 'Address Details' section:
1. The user clicks on the **'Add Address'** button to add the Unit address.
2. The system enables the user to add the **Factory Address, Registered Address, and Correspondence Address**.
3. There is a provision to add all addresses at once by selecting the **Select All Addresses** checkbox, or the user can enter them individually.
4. The user submits the address once it is entered for the selected type.
5. For each added address, the system provides options to **View, Edit,** and **Delete** for further maintenance.
6. By completing all the address types, the user completes the Address section. The data capture fields under Address Details section are as follows:

- Address Type*
- Address*
- KSFC Circle*
- State*
- District*
- Taluk*

- State Industrial Zone*
- Village
- City*
- Pin Code*
- Telephone Number (Landline)
- Mobile Number*
- Alternate Mobile Number
- Email Id
- Alternate Email
- Location/ Landmark
- Website Address

4.10.3.3. Unit Bank Details:

Following steps performed under 'Unit Bank Details' section:
1. The user enters the IFSC code and clicks on the **Fetch** button.
2. On clicking the **Fetch** button, the system retrieves the bank details.
3. If the entered IFSC code is not found in the system, an error is displayed, prompting the user to enter a valid IFSC code.
4. After fetching the bank details, the user enters the required information.
5. Once all details are completed, the '**Save**' button is enabled. The user clicks on the '**Save**' button to save the unit bank details.
   The data capture fields under unit bank details section are as follows:
   - IFSC
   - Name of Bank
   - Name of Branch
   - Bank Address
   - State
   - District
   - Taluk
   - Pin code
   - Name as in Bank Account
   - Bank Account Number
   - Confirm Bank Account Number

4.10.3.4. Registration Details:

The following steps are performed under the **'Registration Details'** section:

1. The user clicks on the **'Add Registration Details'** button to add registration details.
2. The system allows the user to add registration details by selecting a **'Registration Type'** from the predefined list.
3. The user selects the **'Registration Type'** and enters the **'Registration Number'**.
4. The user submits the details by clicking on the **Submit** button.

5. For each added **Registration Type**, the system provides options to **View, Edit,** and **Delete** for further maintenance.

The data capture fields under Registration Details section are as follows:
- Registration Type*
- Registration Number*

8. If the loan application is for a **new loan**, the user must enter all the mandatory details. partial basic details of the unit are auto-populated from the loan enquiry.
9. If the loan application is for an **additional loan**, the system auto-populates the Unit details from the existing loan application records.
10. The user enters and verifies all the required details and modifies the necessary fields if needed.
11. Once all the required details are completed, the **Save and Continue** button is enabled.
12. The user clicks on **Save and Continue** to save the details and navigate to the next tab for further data entry.

4.10.4.   Wireframes

New Address

Address Type *

☑ Select All Address Types

☑ Correspondence

☑ Factory / Unit

☑ Registered Office

You have selected multiple checkboxes for same address

Address *	KSFC Circle *	State *
	Select ⌄	KARNATAKA

District *	Taluk *	State Industrial Zone
--- Select District --- ⌄	--- Select Taluk --- ⌄	--- Select Zone --- ⌄

Village	City *	Pin Code *
--- Select --- ⌄		

Telephone Number(Landline)	Mobile Number *	Alternate Mobile Number

Please do not enter zero at the beginning of STD-code

Email Id	Alternate Email	Location/ Landmark

Website Address

Submit   Back

Address Details

Show 10 ⌄ entries   Search:

Sl.No	Address Type	Address	PinCode	Telephone Number(Landline)	Mobile Number	Email	Action
1	Registered Office	#1234, BENGALURU	560073		7259228252		View Edit Delete
2	Correspondence	#1234, BENGALURU	560073		7259228252		View Edit Delete
3	Factory / Unit	#1234, BENGALURU	560073		7259228252		View Edit Delete

Showing 1 to 3 of 3 entries   Previous 1 Next

4.10.5.   Controls & Validations

1. The system ensures colour coding of tabs to indicate the status of mandatory information entry:

   - **Saffron Colour**: Data not entered.
   - **Red Colour**: Required details are missing.
   - **Green Colour**: All required details are completed.

2. The system prevents duplicate unit entries for the same loan application.

3. **Exception Handling:**
   - If a user attempts to submit without completing mandatory fields, the system prompts an alert.

- If there is a system error, an appropriate error message is displayed.
- If an existing unit record is modified simultaneously by another user, the system prevents conflicting changes and refreshes the record.

4.11. Use Case 11: Promoter and Guarantor Details - Loan Application Acknowledgement

4.11.1. Purpose

The purpose of this use case is to define the process for KSFC branch users to enter and manage Unit's Promoters and Guarantors personal and net worth details while acknowledging a loan application. This ensures that accurate Promoter and Guarantor-related data is recorded as part of the loan application process.

4.11.2. Pre-Requisites

- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter unit details.

4.11.3. Step-wise Approach

1. The user clicks on the '**Promoter and Guarantor'** tab in the Loan application acknowledge process.
2. On clicking the '**Promoter and Guarantor'** tab, the system enables different data entry sections.
3. Under Promoter and Guarantor details user has the provision to add the following details:

4.11.3.1. Promoter Details
4.11.3.1.1. Promoter Profile Details

The following steps are performed under the 'Promoter Profile' section:

1. The user clicks on the 'Add Promoter' button.
2. A popup screen appears, allowing the user to enter the details.
3. The user enters the Promoter PAN to be added and clicks the 'Search' button.
4. The system verifies the availability of the PAN in the system.
5. If the PAN is not available, the system alerts the user with a message:
6. "The PAN is not available in the system. Do you want to create a new PAN?" with 'Yes' and 'No' buttons.
7. Clicking the 'Yes' button navigates the user to the KYC of the Promoter and Guarantor screen for PAN creation.

8. Clicking the 'No' button clears the entered PAN.
9. If the Promoter PAN is already KYC-verified or the Promoter is already created, the system auto-populates partial data.
10. The user completes all the required details in the respective fields and clicks the 'Submit' button to save the details.

    The data capture fields under Promoter Profile details section are as follows:

    - Promoter PAN*
    - Name of Promoter*
    - Gender*(Select from Predefined list)
    - Date of birth*
    - Age*
    - Mobile Number*
    - E-Mail
    - Passport No.
    - Promoter Class* (Select from Predefined list)
    - Promoter Sub Class* (Select from Predefined list)
    - RD Number
    - Position / Designation* (Select from Predefined list)
    - % of Shareholding*
    - Domicile Status* (Select from Predefined list)
    - Experience (Years) *
    - Experience Details*
    - Whether Chief Promoter*(Y/N)
    - Name of the Father/Husband*
    - Joining Date* (Select from Date Picker)
    - Exit Date (Select from Date Picker)
    - Telephone Number
    - Trans Union Cibil Score*
    - Personal Cibil Score*
    - Qualification* (Select from Predefined list)
    - Additional Qualification
    - Whether Physically Handicapped? *(Y/N)
    - Upload Promoter Photo (upto 100 KB of JPG or PNG file) *
    - Approval Details*
    - Note Sheet Number*
    - Note Sheet Date*

4.11.3.1.2.   Promoter Bank Details

The following steps are performed under the 'Promoter Bank Details' section:

1. The user clicks on the 'Add Promoter Bank Details' button.
2. A popup screen appears, allowing the user to enter the details.
3. The user selects the Name of the Promoter.
4. The user enters the Bank IFSC Code and clicks the 'Fetch' button.

5. Upon clicking the 'Fetch' button, the system retrieves the bank details.
6. If the entered IFSC Code is not found in the system, an error message is displayed, prompting the user to enter a valid IFSC code.
7. After successfully fetching the bank details, the user enters the required information.
8. Once all details are completed, the 'Save' button is enabled. The user clicks on the 'Save' button to save the Promoter Bank Details.
   The data capture fields under Promoter Bank details section are as follows:
   - Name of Promoter*
   - IFSC*
   - Name of Bank*
   - Name of Branch*
   - Bank Address*
   - State*
   - District*
   - Taluk*
   - Pin code*
   - Name as in Bank Account*
   - Bank Account No. *
   - Confirm Bank Account Number*
   - Type of Account* (Select from Predefined list)

4.11.3.1.3. Promoter Address Details

The following steps are performed under the 'Promoter Address Details' section:

1. The user clicks on the 'Add Address' button.
2. A popup screen appears, allowing the user to enter the details.
3. The user selects the Name of the Promoter from the list.
4. The user enters the Address Details.
5. The user selects the Address Type as either 'Permanent' or 'Correspondence'.
6. Clicking the 'Continue' button saves the details.
   The data capture fields under Promoter Address details section are as follows:
   - Name of Promoter*
   - Address*
   - State*
   - District*
   - Pin code*
   - Address Type*

4.11.3.1.4. Promoter Asset Details

The following steps are performed under the 'Promoter Asset Details' section:

1. The user clicks on the 'Add Asset Details' button.
2. A popup screen appears, allowing the user to add the asset details.

3. The user selects the Name of the Promoter from the list.
4. The user selects the Asset Category.
5. Based on the selected Asset Category, the Asset Type list is enabled.
6. The user selects the Asset Type from the list.
7. Based on the selected Asset Type, the relevant data entry fields are enabled.
8. The user enters all the required details in the respective fields.
9. If applicable, the user uploads the required document.
10. Clicking the 'Submit' button saves the details.

The data capture fields under Promoter Asset details section are as follows:
- Name of Promoter*
- Asset Category*
- Select Bank*
- Type of Asset*
- Type of Building*
- Type of Land*
- Type of Construction*
- Site/Other than site*
- Area of Land: *
- Area Unit
  o Total Area*
  o Length
  o Breadth
  o Sub Area Unit
  o Sub Area
- Area of Building *
  o Area Unit
  o Total Area
- Survey / Site / Building No*
- Site / Building Address*
- Description
- Value (In Rs.)
- Upload Document

4.11.3.1.5. Promoter Liability Details

The following steps are performed under the 'Liability Details' section:

1. The user clicks on the 'Add Liability' button.
2. A popup screen appears, allowing the user to enter the Liability Details.
3. If the selected Promoter has no liability, the user selects the 'Does Promoter Have No Liability?' checkbox.
4. Upon selecting the checkbox, the system considers the Liability Value as zero and allows the user to save the details.
5. If the selected Promoter has a liability, the user enters the Liability Details and the Liability Value.
6. If applicable, the user uploads the required document.
7. Clicking the 'Submit' button saves the details.

The data capture fields under Promoter Liability Details section are as follows:
- Name of Promoter*
- Does Promoter have No Liability?
- Liability Description*
- Value (In Rs.) *
- Upload Document

4.11.3.1.6.   Promoter Net worth Details

1. Upon completion of Asset Details and Liability Details for a particular Promoter, the system automatically calculates and displays the Net Worth. The calculation includes:
   - Sum of Assets
   - Sum of Liabilities
   - Net Worth (calculated as Total Assets - Total Liabilities)
2. The calculated Net Worth is displayed for the user's reference.

4.11.3.2.   Guarantor Details

Note: Same steps as Promoter Details for all the Guarantor Details sections accordingly.

4.11.3.2.1.   Guarantor Profile

Following steps are performed under the 'Guarantor Profile' section:

1. The user clicks on the 'Add Guarantor' button.
2. Upon clicking, a popup screen appears, allowing the user to add details.
3. The user enters the Guarantor PAN that needs to be added and clicks on the search button.
4. The system verifies the availability of the PAN in the database.
5. If the PAN is not available, an alert notifies the user: **"PAN is not available in the system. Do you want to create a new PAN?"** with Yes and No buttons.
6. Clicking on the **Yes** button navigates the user to the KYC of the Promoter and Guarantor screen to create the record.
7. Clicking on **No** clears the entered PAN.
8. If the Guarantor PAN is already KYC-verified or the Guarantor is already created, the system auto-populates partial data.
9. The user completes all the required details by entering information into the respective fields and clicks on the **Submit** button to save the details.

   The data capture fields under Guarantor Profile details section are as follows:

- Guarantor PAN
- Name of Guarantor
- Gender
- Mobile Number
- E-Mail

- Passport No.
- Domicile Status
- Guarantor Class
- Guarantor Sub Class
- RD Number
- Name of the Father/Spouse
- Telephone Number
- Upload Guarantor Photo
- Trans Union Cibil Score
- Personal Cibil Score

4.11.3.2.2.   Guarantor Bank Details

Following steps are performed under the 'Guarantor Bank Details' section:

1. The user clicks on the **'Add Guarantor Bank Details'** button.
2. Upon clicking, a popup screen appears, allowing the user to enter the details.
3. The user selects the **Name of the Guarantor** from the list.
4. The user enters the **Bank IFSC Code** and clicks on the **Fetch** button.
5. Upon clicking the **Fetch** button, the system retrieves the bank details.
6. If the entered **IFSC Code** is not found in the system, an error message is displayed, prompting the user to enter a valid IFSC code.
7. After successfully fetching the bank details, the user enters the required information.
8. Once all details are completed, the **'Save'** button is enabled. The user clicks on the **'Save'** button to save the bank details.

    The data capture fields under Guarantor Bank details section are as follows:
    - Name of Guarantor*
    - IFSC*
    - Name of Bank*
    - Name of Branch*
    - Bank Address*
    - State*
    - District*
    - Taluk*
    - Pincode*
    - Name as in Bank Account*
    - Bank Account No. *
    - Confirm Bank Account Number*
    - Type of Account* (Select from Predefined list)

4.11.3.2.3. Guarantor Address Details

Following steps are performed under the 'Guarantor Address Details' section:

1. The user clicks on the **'Add Address'** button.
2. Upon clicking, a popup screen appears, allowing the user to enter the details.
3. The user selects the **Name of the Guarantor** from the list.
4. The user enters the **address details**.
5. The user selects the **address type** as either **'Permanent'** or **'Correspondence'**.
6. Clicking on the **'Continue'** button saves the details.

The data capture fields under Guarantor Address details section are as follows:
- Name of Guarantor*
- Address*
- State*
- District*
- Pin code*
- Address Type*

4.11.3.2.4. Guarantor Asset Details

Following steps are performed under the 'Guarantor Asset Details' section:

1. The user clicks on the **'Add Asset Details'** button.
2. Upon clicking, a popup screen appears, allowing the user to enter asset details.
3. The user selects the **Name of the Guarantor** from the list.
4. The user selects the **Asset Category**.
5. Based on the selected asset category, the **Asset Type** list is enabled.
6. The user selects the **Asset Type** from the list.
7. Based on the selected asset type, the **data entry fields** are enabled.
8. The user enters all the required data into the respective fields.
9. The user uploads the necessary documents, if any.
10. Clicking on the **'Submit'** button saves the details.

The data capture fields under Guarantor Asset details section are as follows:
- Name of Guarantor*
- Asset Category*
- Select Bank*
- Type of Asset*
- Type of Building*
- Type of Land*
- Type of Construction*
- Site/Other than site*
- Area of Land: *
- Area Unit
  - Total Area*

    o Length
    o Breadth
    o Sub Area Unit
    o Sub Area
   - Area of Building *
    o Area Unit
    o Total Area
   - Survey / Site / Building No*
   - Site / Building Address*
   - Description
   - Value (In Rs.)
   - Upload Document

4.11.3.2.5.   Guarantor Liability Details

Following steps are performed under the 'Guarantor Liability Details' section:

1. The user clicks on the **'Add Liability'** button.
2. Upon clicking, a popup screen appears, allowing the user to enter liability details.
3. If there is no liability for the selected Guarantor, the user selects the **'Does Guarantor have No Liability?'** checkbox.
4. Upon selecting the checkbox, the system considers the liability as zero and allows the user to save the details.
5. If the selected Guarantor has a liability, the user enters the **liability details and liability value**.
6. The user uploads the necessary documents, if any.
7. Clicking on the **'Submit'** button saves the details.

   The data capture fields under Guarantor Asset details section are as follows:
   - Name of Guarantor*
   - Does Promoter have No Liability?
   - Liability Description*
   - Value (In Rs.) *
   - Upload Document

4.11.3.2.6.   Guarantor Net worth Details

1. Upon completion of Asset Details and Liability Details for a particular guarantor, the system automatically calculates and displays the Net Worth. The calculation includes:
 - Sum of Assets
 - Sum of Liabilities
 - Net Worth (calculated as Total Assets - Total Liabilities)
2. The calculated Net Worth is displayed for the user's reference.

4. Once all the required details are completed, the Save and Continue button is enabled.

5. The user clicks on Save and Continue to save the details and navigate to the next tab for further data entry.

4.11.4.   Wireframes

New Promoter Details   [×]

Promoter PAN *

| SANPS1234S | | Search |

Name of Promoter *

| SANTHOSH R |

Gender *

| Male |

Date of birth *

| 03/04/1992 |

Age *

| 33 |

Mobile Number *

| 8882478987 |

E-Mail

| |

Passport No.

| |

Promoter Class *

| MINORITY COMMUNITY |

Promoter Sub Class *

| --Select-- |

RD Number

| |

Position / Designation *

| -- Please select -- |

% of Shareholding *

| |

Domicile Status *

| -- Please select -- |

Experience (Years) *

| |

Whether Chief Promoter *

| -- Please select -- ⌄ |

Experience Details

| |

Name of the Father/Husband *

| |

Joining Date

| DD-MMM-YYYY 📅 |

Exit Date

| DD-MMM-YYYY 📅 |

Telephone Number

| |

Trans Union Cibil Score *

| 1 |

Personal Cibil Score *

| 1 |

Approval Details

| |

Note Sheet Number

| |

Note Sheet Date

| DD-MMM-YYYY 📅 |

Qualification

| Select |

Additional Qualification

| |

Whether Physically Handicapped? *

| --- Select Whether Physically Handicapped ⌄ |

Upload Promoter Photo(upto 100 KB of JPG or PNG file) *

| Choose File | No file chosen |

Submit **Back**

Promoter Bank Details

Add Promoter bank details

Show 10 ⌄ entries

Search: [   ]

Sl. No.	Name of Promoter	IFSC	Name of Bank	Action
1	SANTHOSH R	ubin0902136	UNION BANK OF INDIA	View Edit Delete

Showing 1 to 1 of 1 entries

Previous **1** Next

Add Promoter Bank Details

Name of Promoter *
-- Please select --

IFSC *
PLEASE ENTER IFSC CODE HERE   [Fetch]

Name of Bank

Name of Branch

Bank Address

State

District

Taluk

Pincode

Name as in Bank Account *

Bank Account No. *

Confirm Bank Account Number *
Confirm Account Number

Type of Account *
---Select Acc Type---

[Submit] [Back]

Promoter Address Details

[Add Address]

Show 10 ⌄ entries   Search:

Sl. No.	Promoter Name	Address	Whether Permanent	Action
1	SANTHOSH R	#123, BENGALURU	Permanent	View Edit Delete

Showing 1 to 1 of 1 entries   Previous 1 Next

Add Promoter Address Details

Name of Promoter *
-- PLEASE SELECT --

Address *

State *
KARNATAKA

District *
---Select District---

Pincode *

○ Permanent ● Correspondence

[Continue] [Back]

Promoter Asset Details

Add Asset Details

Show 10 ∨ entries

Search:

Sl. No.	Promoter Name	Asset Category	Bank Name	Asset Type	Value (Rs. In Lakhs)	Action
1	SANTHOSH R	Movable Asset	UNION BANK OF INDIA	CASH AT BANK	50.00	View Edit Delete

Showing 1 to 1 of 1 entries

Previous 1 Next

Add Promoter Asset Details ⊠

Name of Promoter *

Santhosh R

Type of Asset *   Santhosh R

CASH AT BANK

Description

Asset Category *

Movable Asset

Select Bank *

--Select-- ∨

Value(In Rs.) *

Rupees

Upload Document

Choose File   No file chosen

Note: Upload only PDF file with max size 2 MB

Submit **Back**

Add Promoter Asset Details   ⌧

Name of Promoter *

Santhosh R

Asset Category *

Immovable Asset

Type of Asset *

BUILDING

Type of Construction *

Area of Land

Area Unit

-- Please select -- ⌄

Total Area

0.00

Length

0.00

Breadth

0.00

Area of Building

Area Unit *

-- Please select -- ⌄

Total Area *

0.00

Survey / Site / Building No. *

Site / Building Address *

Description

Value(In Rs.) *

Rupees

Upload Document

Choose File | No file chosen

Note: Upload only PDF file with max size 2 MB

Submit   Back

Add Promoter Asset Details   ☒

Name of Promoter *

Santhosh R

Asset Category *

Immovable Asset

Type of Asset *

VACANT LAND

Type of Land *

-- Please select --   ⌄

Site ⦿ Other than Site ○

Area of Land

Area Unit *

-- Please select --   ⌄

Total Area *

Length

Breadth

Survey / Site / Building No. *

Site / Building Address *

Description

Value(In Rs.) *

Rupees

Upload Document

Choose File	No file chosen

Note: Upload only PDF file with max size 2 MB

[Submit] [Back]

Add Promoter Asset Details   ☒

Name of Promoter *

Santhosh R

Asset Category *

Immovable Asset

Type of Asset *

VACANT LAND

Type of Land *

-- Please select --   ⌄

Site ○ Other than Site ⦿

Area of Land

Area Unit *

-- Please select --   ⌄

Total Area *

Sub Area Unit

-- Please select --   ⌄

Sub Area *

Survey / Site / Building No. *

Site / Building Address *

Description

Value(In Rs.) *

Rupees

Upload Document

Choose File	No file chosen

Note: Upload only PDF file with max size 2 MB

[Submit] [Back]

Promoter Liability Details

Add Liability

Show 10 ▼ entries

Search: [   ]

Sl. No.	Promoter Name	Description	Value (Rs. In Lakhs)	Action
1	SANTHOSH R	Bills	0.10	View Edit Delete

Showing 1 to 1 of 1 entries

Previous **1** Next

Add Liability Details   ×

Name of Promoter *

-- Please select --

Does Promoter has No Liability? * ☐

Liability Description *

[   ]

Value(In Rs.) *

0.00

Upload Document

Choose File   No file chosen

Note: Upload only PDF file with max size 2 MB

Submit   Back

NET WORTH

Show 10 ▼ entries

Search: [   ]

Sl. No.	Promoter Name	Asset (Rs. In Lakhs)	Liability (Rs. In Lakhs)	Net Worth (Rs. In Lakhs)	Document
1	SANTHOSH R	50.00	0.10	49.90	View Net Worth Document ▼
	Total	5000000.00	10000.00	4990000.00	

Showing 1 to 1 of 1 entries

Previous **1** Next

Guarantor Details   ⌃

Guarantor Details

Add Guarantor

Show 10 ▼ entries

Search: [   ]

Sl. No.	Name of Guarantor	Pan	Domicile	Mobile No.	Action
1	RAMA	SANPS1234K	BORN AND DOMICILED IN KARNATAKA	9998788878	View Edit Delete

Showing 1 to 1 of 1 entries

Previous **1** Next

New Guarantor Details

[×]

Guarantor PAN *

SANPS1234K   [Search]

Name of Guarantor *   **Gender** *

RAMA   Male

Mobile Number *   **E-Mail**

9998788878

Passport No.

Domicile Status *

-- Please select --

Guarantor Class *   **Guarantor Sub Class** *

MINORITY COMMUNITY   --Select--

RD Number

Name of the Father/Spouse *

Telephone Number

Upload Guarantor Photo(upto 100 KB of JPG or PNG file) *

[Choose File] No file chosen

Trans Union Cibil Score *   **Personal Cibil Score** *

[Submit] [Back]

Guarantor Bank Details

[Add Guarantor bank details]

Show 10 ∨ entries   Search: [   ]

Sl. No.	Name of Account Holder	IFSC	Name of Bank	Action
1	RAMA	ubin0902136	UNION BANK OF INDIA	View Edit Delete

Showing 1 to 1 of 1 entries   Previous 1 Next

Add Guarantor Bank Details

Name of Guarantor *	**IFSC** *
-- PLEASE SELECT --	PLEASE ENTER IFSC CODE HERE [Fetch]
Name of Bank	**Name of Branch**
Bank Address	**State**
District	**Taluk**
Pincode	**Name as in Bank Account** *
Bank Account No. *	**Confirm Bank Account Number** *
	Confirm Account Number
Type of Account *	
---Select Acc Type---	

Submit   Back

Guarantor Address Details

Add Address Details

Show 10 ✔ entries   Search:

Sl. No.	Guarantor Name	Address	Whether Permanent	Action
1	RAMA	#324, BENGALURU	Permanent	View Edit Delete

Showing 1 to 1 of 1 entries   Previous 1 Next

4.11.5.   Control and validation

1. PAN: Must be exactly 10 characters in length, should be alphanumeric, special characters are not allowed. The first 5 characters must be alphabets, the next 4 characters must be numeric digits, and the last character must be an alphabet. The 4th character should align with the entity type as per the constitution.
2. RD Number: Must be exactly 15 characters in length, should be alphanumeric, special characters are not allowed. The first 2 characters must be "RD", and the following 13 characters must be numeric digits.
3. Passport Number: Must be exactly 8 characters long. The first character must be an uppercase alphabet. The next characters should be numbers, where the first numeric character must be between 1-9, and the following numeric characters can be between 0-9.

4. Mobile Number: Must be exactly 10 digits. Should not start with '0,1,2,3,4,5'. Should not contain alphabets, symbols, or special characters.
5. Email ID: Must be alphanumeric, should contain '@' (should not be repeated), and should not contain symbols other than '@'.
6. Name Fields: Should not contain numeric values, symbols, or special characters.
7. Mandatory fields must be completed before submission.
8. % of Shareholding: Should accept only numeric values, should not contain alphabets, symbols, or special characters, should accept up to two decimal places, and should not allow a value greater than 100. The sum of all promoter shareholding should not exceed 100%. The system should not allow adding more promoters if the total promoter shareholding is already 100%. If the constitution type is Sole Proprietorship, only one promoter with 100% shareholding should be allowed.
9. Whether Chief Promoter: Must be selected as either Yes or No. Only one promoter can be mapped as Chief Promoter. If a Chief Promoter is already mapped, the system should not allow another to be mapped unless the previous selection is removed. For Sole Proprietorship, the Chief Promoter should be auto-mapped to the Proprietor (Promoter).
10. Experience (Years): Should accept only numeric values, should not contain alphabets, symbols, or special characters, and should accept up to two decimal places.
11. Experience Details: Should accept numbers, special characters, and alphabets but should not accept symbols.
12. Name of the Father/Husband: Should not contain numeric values, symbols, or special characters.
13. Promoter Subclass: The field should be enabled only if the Promoter Class selected is 'Minority Community'. Based on modifications made in the Promoter Class field, the Promoter Subclass should be validated accordingly.
14. Upload Photo: Only PNG and JPG format files are allowed. The maximum file size should be 100 KB.
15. Additional Qualification: Should accept numbers, special characters, and alphabets but should not accept symbols.
16. TransUnion CIBIL Score and Personal CIBIL Score: Should accept numeric values only. Should not accept alphabets, special characters, or symbols. Should accept values from -1 to 900, but should not accept 0.
17. Approval Details, Note Sheet Number, Note Sheet Date: These fields should be enabled only if the TransUnion CIBIL Score is greater than or equal to 1 and less than 650.
18. Joining Date: Should not accept a future date and should not be less than or equal to the date of birth of the promoter.
19. Exit Date: Should not accept a future date and should not be less than or equal to the Joining Date of the promoter. If an Exit Date is entered, the system should not consider the promoter for net worth calculation, and the promoter's shareholding should be 0. The promoter should be marked as inactive, and a provision to view their details should be provided.

4.12. Use Case 12: Associate Concern Details - Loan Application Acknowledgement

4.12.1. Purpose

The purpose of this use case is to define the process for KSFC branch users to enter Associate Concerns details while acknowledging a loan application. This ensures that accurate Associate Concerns related data is recorded as part of the loan application process.

4.12.2. Pre-Requisites

- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter Associate Concerns details.

4.12.3. Step-wise Approach

1. The user clicks on the **'Associate Concern'** tab in the Loan application acknowledge process.
2. On clicking the '**Associate Concern'** tab. Provision to enter Associate Concern Details section gets enabled.
3. Clicks on **'Add Associate Concern Details'** button
4. A popup screen appears, allowing the user to enter the details.
5. The user selects the Name of the Promoter from the list.
6. The user enters the Associate Concern Details.
7. Once all details are completed, the 'Save' button is enabled. The user clicks on the 'Save' button to save the Promoter Bank Details.
   The data capture fields under Associate Concern details section
     - Name of Promoter*
     - Name of Associate Concern*
     - Address of Associate Concern*
     - Designation of Promoter*
     - Activity of Associate Concern*
8. Once all the required details are completed, the **Save and Continue** button is enabled.
9. The user clicks on **Save and Continue** to save the details and navigate to the next tab for further data entry.

4.12.4. Wireframes

4.12.5. Control and validation

1. Name of the Associate Concern: Should accept only uppercase characters. It should not accept symbols or special characters but should allow numeric values.
2. Address of Associate Concern, Designation of Promoter, Designation of Promoter, and Activity of Associate Concern: Should accept both characters and numeric values but should not accept symbols or special characters.

3. The system should allow the user to skip the 'Associate Concerns' tab by selecting the 'Not Applicable' checkbox. Marking the section as not applicable enables the user to proceed further and save the section without entering any data.

4.13. Use Case 13: Project and Financial details - Loan Application Acknowledgement

4.13.1.   Purpose

The purpose of this use case is to define the process for KSFC branch users to enter Unit's Project and Financial details while acknowledging a loan application. This ensures that accurate Project and Financial related data is recorded as part of the loan application process.

4.13.2.   Pre-Requisites

- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter Project and Financial details.

4.13.3.   Step-wise Approach

1. The user clicks on the '**Project'** tab in the Loan application acknowledge process.
2. On clicking the '**Project'** tab, the system enables different data entry sections.
3. Under Project tab user has the provision to add the following details:

4.13.3.1.   Project Cost Details:

The following steps are performed under the 'Project Cost Details' section:

1. The user clicks the **'Add Project Cost'** button.
2. A popup screen appears, allowing the user to enter the required details.
3. The user selects a **'Project Cost Component'** from the predefined list.
4. The user enters the value of the selected component in the **Project Cost** field.
5. The user clicks the **'Submit'** button to save the details.
6. For each added **Project Cost Component**, the system provides options to **View, Edit,** and **Delete** for further maintenance.
7. The system displays the total of all added **Project Cost Components** in the **Total Project Cost** field, along with the **Requested Loan Amount**, for user reference.

The data capture fields under the **Project Cost Details** section are as follows:

- Project Cost Component
- Project Cost (In Rs.)

4.13.3.2. Means of Finance Details:

The following steps are performed under the **'Means of Finance Details'** section:

1. The user clicks the **'Add Means of Finance'** button.
2. A popup screen appears, allowing the user to enter the required details.
3. The user selects the **'Category of Means of Finance'** as either **Debt** or **Equity** from the list.
4. Based on the selected **'Category of Means of Finance'**, the **'Finance Type'** list is enabled.
5. The user selects a **Finance Type** from the list and enters the value of the selected finance type.
6. The user clicks the **'Submit'** button to save the details.
7. All added **Finance Types** under each **Category of Means of Finance** are listed separately as **Debt** and **Equity**.
8. The system displays the **Total Debt**, **Total Equity**, and **Debt-to-Equity Ratio (DER)** for user reference.
9. For each added **Finance Type**, the system provides options to **View, Edit,** and **Delete** for further maintenance.

The data capture fields under the **'Means of Finance Details'** section are as follows:

- Category of Means of Finance
- Finance Type
- Value (In Rs.)

4.13.3.3. Working Capital Arrangement Details:

The following steps are performed under the **'Working Capital Arrangement Details'** section:

1. The user enters the **IFSC code** and clicks the **'Search'** button.
2. Upon clicking the **'Search'** button, the system retrieves the bank details.
3. If the entered **IFSC code** is not found in the system, an error message is displayed, prompting the user to enter a valid **IFSC code**.
4. After fetching the bank details, the user enters the amount in the **'Amount'** field.
5. Once all details are entered, the **'Save'** button is enabled. The user clicks the **'Save'** button to save the unit bank details.

The data capture fields under the **'Working Capital Arrangement Details'** section are as follows:

- IFSC Code
- Name of Bank
- Name of Bank Branch

- Amount (Rs. in Lakhs)

4.13.3.4. Previous years Financial Details:

The following steps are performed under the **'Previous Years' Financial Details'** section:

1. The system enables the data entry screen to enter the unit's financial year details under the **Financial Details** section.
2. The system allows entry of financial details for the last **five years**.
3. The user selects the desired year using a **radio button**.
4. The user enters the financial details in the respective data fields of the section.
5. Clicking the **'Save'** button saves the details.
6. The system provides an option to modify the details using the **'Edit'** button.

4. Once all the required details are completed, the Save and Continue button is enabled.
5. The user clicks on Save and Continue to save the details and navigate to the next tab for further data entry.

4.13.4. Wireframes

Project Cost (Rs. In Lakhs) ^

Project Cost (Rs. In Lakhs)

Add Project Cost

Show 10 ∨ entries

Search:

Sl.No	Project Cost Details	Project Cost (Rs. In Lakhs)	Action
1	Building and Other Civil works	85.00	View Edit Delete

Showing 1 to 1 of 1 entries

Previous 1 Next

Total Project Cost(Rs. In Lakhs)

85.00

Rupees Eighty Five Lakh(s) Only

Requested Loan Amount(Rs. In Lakhs)

75.00

Rupees Seventy Five Lakh(s) Only

Note: If you want to edit the expected loan amount, please edit under Unit Basic Details

---

New Project Cost Details [×]

Project Cost Component *

-- Please select --

Project Cost (In Rs.) *

0.00

Submit Back

Means of Finance (Rs. In Lakhs) ^

Means of Finance (Rs. In Lakhs)

Add Means of Finance

Show 10 ∨ entries

Search:

Sl.No	Finance Category	Finance Type	Means Of Finance Value (Rs. In Lakhs)	Action
1	Debt	Term loan from KSFC	75.00	View Edit Delete
			Total Dept :75.00	

Showing 1 to 1 of 1 entries

Previous 1 Next

Show 10 ∨ entries

Search:

Sl.No	Finance Category	Finance Type	Means Of Finance Value (Rs. In Lakhs)	Action
1	Equity	Proprietor's Capital	10.00	View Edit Delete
			Total Equity : 10.00	

Showing 1 to 1 of 1 entries

Previous 1 Next

Debt : Equity Ratio

7.5:1

New Means of Finance Details [×]

Category of Means of Finance *

-- Please select --

Finance Type *

-- Please select --

Value(In Rs.) *

0.00

Submit Back

Working Capital Arrangement Details

☐ Not Applicable

IFSC

[_____] [Search]

Name of Bank   Name of Bank Branch

[_____]   [_____]

Amount (Rs. In Lakhs)

[_____]

[Save Working Capital Arrangement Details]

Previous2 years Financial Details (in case of Additional Loan) – minimum of past 3 years

(Rs.In Lakhs)

Particulars	2020-2021	2021-2022	2022-2023	2023-2024	2024-2025
Type of balance sheet	○ Provisional ● Audited	○ Provisional ● Audited	○ Provisional ○ Audited	○ Provisional ● Audited	● Provisional ○ Audited
Fixed Assets:					
Good Will	0.00	0.00	0.00	0.00	0.00
Land	0.00	0.00	0.00	0.00	0.00
Building	0.00	0.00	0.00	0.00	0.00
Machinery	0.00	0.00	0.00	0.00	0.00
Capital Work in Progress	0.00	0.00	0.00	0.00	0.00
Others fixed Assets	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
Investments	0.00	0.00	0.00	0.00	0.00
Total Fixed Assets(A)	0.00	0.00	0.00	0.00	0.00
Current Assets:					
Inventory	0.00	0.00	0.00	0.00	0.00
Sundry Debtors	0.00	0.00	0.00	0.00	0.00
Cash on Hand at Bank	0.00	0.00	0.00	0.00	0.00
Others Current Assets	0.00	0.00	0.00	0.00	0.00
Total Current Assets (B)	0.00	0.00	0.00	0.00	0.00
Current Liability:					
Secured Loans from Banks for Working Capital	0.00	0.00	0.00	0.00	0.00
Sundry Creditors	0.00	0.00	0.00	0.00	0.00
Unsecured Loans(Short Term)	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities	0.00	0.00	0.00	0.00	0.00
Total Current Liabilities	0.00	0.00	0.00	0.00	0.00
Net Current Assets(D)	0.00	0.00	0.00	0.00	0.00
Total Assets	0.00	0.00	0.00	0.00	0.00

Non-Current Assets and Liability and Equity:					
Term Loans from Financial Institution/Banks	0.00	0.00	0.00	0.00	0.00
Unsecured Loans(Loan Term)	0.00	0.00	0.00	0.00	0.00
Total Long Term Loans(F)	0.00	0.00	0.00	0.00	0.00
Net Worth					
Capital	0.00	0.00	0.00	0.00	0.00
Share Application Money	0.00	0.00	0.00	0.00	0.00
Reserves and Surplus(Incl. Subsidy)	0.00	0.00	0.00	0.00	0.00
Interest free Unsecured Loan	0.00	0.00	0.00	0.00	0.00
Soft loan, Speed Capital, Risk Capital etc.	0.00	0.00	0.00	0.00	0.00
Deferred Tax Liability	0.00	0.00	0.00	0.00	0.00
Loss of Preliminary Expenses	0.00	0.00	0.00	0.00	0.00
Deferred Tax Assets	0.00	0.00	0.00	0.00	0.00
Total(H)	0.00	0.00	0.00	0.00	0.00
Profit and Loss Account:					
Sales	0.00	0.00	0.00	0.00	0.00
Job Charges and Other Income	0.00	0.00	0.00	0.00	0.00
Net Profit/Loss	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Non-cash Expenses	0.00	0.00	0.00	0.00	0.00
Cash Generation	0.00	0.00	0.00	0.00	0.00
D.E.R	0.00	0.00	0.00	0.00	0.00
Current Ratio	0.00	0.00	0.00	0.00	0.00

Save Edit

4.13.5.   Control and validation

1. The summation of all project components should be displayed in the Total Project Cost field, which should be non-editable.
2. The system should not allow the same project cost component to be added multiple times under the Project Cost section. Each added component should have options to Edit, View, and Delete.
3. The Total Project Cost should not be less than the loan amount.
4. The system should not allow the same Finance Type to be added more than once under the Means of Finance section. Each Finance Type entry should include options to Edit, View, and Delete.
5. The Debt-Equity Ratio should be automatically calculated.
6. Working Capital Bank details should be auto-fetched based on the entered IFSC Code. If the entered IFSC Code is not available in the system, an alert should notify the user.
7. The Previous 5 Years Financial Details section the user should be able to select the Type of Balance Sheet for the current year. For the previous and preceding years, the Type of Balance Sheet should be automatically set to 'Audited Balance Sheet'.

4.14. Use Case 14: Security and Documents - Loan Application Acknowledgement

4.14.1. Purpose

The purpose of this use case is to define the process for KSFC branch users to enter Security details and Uploading the Documents while acknowledging a loan application. This ensures that accurate Security related data is recorded and Documents are uploaded as part of the loan application process.

4.14.2. Pre-Requisites
- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter the Security details and Upload the documents.

4.14.3. Step-wise Approach

1. The user clicks on the '**Security and Documents'** tab in the Loan application acknowledge process.
2. On clicking the '**Security and Documents'** tab, the system enables different data entry sections.
3. Under Security and Documents tab user has the provision to add the following details:

4.14.3.1. Details of Security:

The following steps are performed under the 'Details of Security' section:

8. The user clicks the **'Add Security Details'** button.
9. A popup screen appears, allowing the user to enter the required details.
10. The user selects a 'Type of Security' from the predefined list.
11. Based on the selected security type, relevant data entry fields are enabled
12. The user enters the required details to the respected fields.
13. After entering all necessary details, the user clicks the 'Submit' button. The system saves the security details.
14. For each added security entry, the system provides the following actions:
    o View: Allows the user to review the entered security details.
    o Edit: Enables modification of the security details.
    o Delete: Allows the user to remove the security entry if needed.
15. The system calculates and displays the total security amount (Rs. in Lakhs) with The Requested Loan Amount for user reference.

The data capture fields under the **Security Details** section are as follows:

- Type of Security*
- Security Description*
- Security Details*
- Survey / Site / Building No*
- Site/Flat/Building Address*
- Name of Security Holder*
- Relation
- Promoter Name
- Value (Rs. In Lakhs) *
- Description
- Name of the Personal Guarantee Holder*
- Name of the Corporate Guarantee Holder*
- Type of Construction*
- Site/ Other than site*
- Area of Land: *
    o Area Unit
    o Total Area
    o Length
    o Breadth
    o Sub Area Unit
    o Sub Area Value
- Area of Building*
    o Build Area Unit
    o Build Total Area

4.14.3.2.   Documents

1. The system displays a predefined list of document categories.
2. The user selects a document category from the available list.
3. Based on the selected category, the Document Name field gets enabled.

4. The system displays a list of document names relevant to the selected category.
5. The user selects a document name from the list.
6. Upon selection, the Upload Document option gets enabled.
7. The user clicks on the Choose File button.
8. A file explorer window opens, allowing the user to select a document from the internal folder.
9. Once a file is selected, the Upload button becomes enabled.
10. The user clicks on the Upload button.
11. The system validates and saves the uploaded document.
12. For each uploaded document, the system provides options 'View' for the user to open and review the uploaded document and 'Delete' for the user to remove the document if needed.

The data capture fields under the **Documents** section are as follows:
- Document Category
- Document Name
- Upload Document

4. Once all the required details are completed, the Save and Continue button is enabled.
5. The user clicks on Save and Continue to save the details and navigate to the next tab for further data entry.

4.14.4.   **Wireframes**

Details of Security ⌃

Details of Security

Add Security Details

Show 10 ∨ entries

Search: [ ]

Sl.No	Security Details	Security Name	Security Description	Security Value (Rs. In Lakhs)	Action
1	PROPOSED INDIGENOUS PLANT and MACHINERY	COIR PVT LTD	plna and machinery details	50.00	View Edit Delete

Showing 1 to 1 of 1 entries

Previous 1 Next

Total Security Amount(Rs. In Lakhs)

50.00

Rupees Fifty Lakh(s) Only

Requested Loan Amount(Rs. In Lakhs)

75.00

Rupees Seventy Five Lakh(s) Only

Security Details ✕

Type of Security *

Primary Security

Security Description *

--Select Security Description-- ∨

Security Details *

LAND and DEVELOPMENT EXPENSES

Site ● Other than Site ○

Area of Land

Area Unit *

-- Please select -- ∨

Total Area *

[ ]

Length

[ ]

Breadth

[ ]

Survey / Site / Building No *

[ ]

Site/Flat/Building Address *

[ ]

Name of Security Holder *

[ ]

Value (Rs. In Lakhs) *

[ ]

Rupees

Description

[ ]

Submit **Back**

Security Details ☒

Type of Security *

Primary Security

Security Description *

--Select Security Description-- ⌄

Security Details *

LAND and DEVELOPMENT EXPENSES

Site ○ Other than Site ◉

Area of Land

Area Unit *

-- Please select -- ⌄

Total Area *

Sub Area Unit

-- Please select -- ⌄

Sub Area Value *

Survey / Site / Building No *

Site/Flat/Building Address *

Name of Security Holder *

Value (Rs. In Lakhs) *

Rupees

Description

[Submit] [Back]

Security Details ⊠

Type of Security *

Primary Security

Security Description *

--Select Security Description-- ⌄

Security Details *

PROPOSED BUILDING

Type of Construction *

Area of Land

Area Unit

-- Please select -- ⌄

Total Area

Length

Breadth

Area of Building

Build Area Unit *

-- Please select -- ⌄

Build Total Area *

0.00

Survey / Site / Building No *

Site/Flat/Building Address *

Name of Security Holder *

COIR PVT LTD

Value (Rs. In Lakhs) *

Rupees

Description

Submit Back

Security Details ⊠

Type of Security *

Collateral Security

Security Description *

--Select Security Description-- ⌄

Security Details *

--Select Security Details--

Name of Security Holder *

Relation *

Promoter (Borrower)

Promoter

Select ⌄

Value (Rs. In Lakhs) *

0.00

Rupees

Description

Submit Back

Security Details   [×]

Type of Security *   Security Description *

Personal Guarantee   --Select Security Description--   ˅

Name of the Personal Guarantee Holder *

[   ]

Relation *

-- Please select --

Promoter

Select   ˅

                        Submit   Back

Security Details   [×]

Type of Security *   Security Description *

Corporate Guarantee   Corporate guarantee of   ˅

Name of the Corporate Guarantee Holder *

[   ]

Value (Rs. In Lakhs) *

0.00

Rupees
Description

[   ]

                        Submit   Back

Documents   ⌃

Document Category   Document Name

--Select Document Category--   ˅   --Select Name--   ˅

Upload Document(upto 2MB of PDF File)

Choose File   No file chosen   Upload

Show 10 ˅ entries   Search: [   ]

Sl.No	Document Category	Document Name	Action
1	Financial Document	Audited Balance Sheet for Associated / Sister Concern	View Delete

Showing 1 to 1 of 1 entries   Previous 1 Next

Note:
Maximum upload size for a document is 2 MB

4.14.5.   Control and validation

1. Under the Security Details section, if the Area Unit is selected as Acre, the Sub Area Unit field should be enabled.
2. The Sub Area Value field should be enabled only if a Sub Area Unit is selected.
3. If the Area Unit is set to Acre, the Total Area field must allow a minimum value of 0.
4. If the Sub Area Unit is Gunta, the Sub Area Value must be between 0.1 and 39.99.

5. If the Sub Area Unit is Cents, the Sub Area Value must be between 0.1 and 99.99.
6. Under the Document Details section, uploading documents with the same name should not be allowed.
7. Each uploaded document should have options to View and Delete.
8. The uploaded File must be in PDF format and should not exceed 2 MB in size.

4.15. Use Case 15: Background Details - Loan Application Acknowledgement

4.15.1.   Purpose
The purpose of this use case is to define the process for KSFC branch users to enter Unit and Promoters background details and Uploading the Documents while acknowledging a loan application. This ensures that accurate background details recorded as part of the loan application process.

4.15.2.   Pre-Requisites
- The loan application must be at the acknowledgment stage.
- The user must have access rights to enter the Background details.

4.15.3.   Step-wise Approach

1. The user clicks on the 'Background' tab in the loan application acknowledgment process.
2. The system enables multiple data entry sections under the Background tab.
3. The user enters relevant details in the following sections:
   - Promoter
   - Location
   - Primary Security
   - Collateral Security
   - Cibil
   - Other Details
   - Recommendation
4. User Enters all the section with valid details
5. The system provides rich text editing options, allowing the user to format and structure the entered data as needed.
6. Once all required details are entered, the user clicks the 'Save Background Details and Continue' button.
7. On clicks on 'Background Details and Continue' system saves the details and navigate to the next tab for further data entry.

4.15.4.   Wireframes

4.15.5.   Control and validation

1. A provision should be made to support rich text formatting, allowing users to align and format content easily using standard tools.
2. The fields must allow input of characters, special characters, numbers, images, and symbols.
3. A provision should be made to allow modification of data even after it has been saved.

4.16. Use Case 16: Review and Submit - Loan Application Acknowledgement

4.16.1.   Purpose

The purpose of this use case is to facilitate the final review, confirmation, and submission of a loan application acknowledgment for further process. It ensures that all required sections are completed, verified, and confirmed by the concerned KSFC officer before proceeding to the next stage.

4.16.2.   Pre-Requisites

- The user should have the necessary permissions to review and submit the loan application acknowledgment.
- All required sections under the loan application acknowledgment must be filled out completely.

4.16.3.   Step-wise Approach

1. The user clicks on the **'Review and Submit'** tab in the loan application acknowledgment process.
2. The user reviews all sections of the loan application acknowledgment process.
3. The system provisions the user with a **confirmation checkbox**, stating: **"I / We certify that all information furnished by me / us is true."**
4. The user marks the **checkbox** to proceed.
5. If any section of the loan application acknowledgment process is **incomplete**, the system displays an **alert message** asking the user to complete the missing details.
6. If all sections are **completed**, the **'Submit Enquiry'** button becomes enabled.
7. The user clicks on the **'Submit'** button to complete the data entry and declaration process.
8. The system **saves the loan application acknowledgment details**.
9. After submission, the system keeps the section **enabled for modifications**.

10. The user can modify the application **until it is sent to the appraisal step**.

4.16.4.   Wireframes

4.16.5.   Control and validation

1. All required sections must be filled before submission, If any section is missing or incomplete, the system triggers an alert message, preventing submission.
2. The 'Submit Enquiry' button remains disabled until the user marks the checkbox stating: "I / We certify that all information furnished by me / us is true."
3. Users must be able to navigate between sections and edit details if needed before finalizing.
4. The system should display a warning message such as: "Please complete all sections before submitting the loan application acknowledgment."
5. Users should be able to modify the application until it is sent for appraisal, Once the loan moves to the appraisal step, modifications are restricted.

4.17. Use Case 17: Loan Application Legal Scrutiny

4.17.1.   Purpose

The purpose of this use case is to facilitate the legal scrutiny of loan applications to ensure compliance with regulatory requirements before further processing. It enables the EG Officer to send loan applications for legal review and allows the Legal Officer to examine legal documents, provide observations, and finalize the legal opinion.

4.17.2.   Pre-Requisites

- The loan application must be acknowledged in the system.

- The EG Officer must have access to the Loan Application Acknowledgment section.
- Legal officers must be assigned to the branch.

4.17.3.   Step-wise Approach

A. Sending Loan Application for Legal Scrutiny

1. In the **Loan Application Acknowledgment**, the **EG Officer** selects the loan application that has not yet been sent for legal scrutiny.
2. Under the **Action** column, the user selects **Send to Legal Scrutiny** from the list.
3. If legal documents are **not uploaded** under the **Loan Application Acknowledgment Document** section, the system prompts a message with **OK** and **Cancel** options.
4. Clicking **Cancel** stops the process.
5. Clicking **OK** navigates to a pop-up screen to select **Legal Officer**, and enter remarks to continue the process without a legal document.
6. If the **legal documents are already uploaded**, the system directly navigates to the pop-up screen.
7. The **EG Officer** selects the **Legal Officer** from the list of assigned legal officers for the branch.
8. The **EG Officer** enters remarks and clicks on the **Ok** button.
9. On clicking **Send**, the request is sent to the assigned **Legal Officer** for further action.

B. Legal Scrutiny by Legal Officer

1. The **Legal Officer** logs into the system and navigates to the **Legal Scrutiny** menu under the **EG Module** main menu.
2. The system displays a list of **loan applications** sent for legal scrutiny, along with their statuses.
3. The system provides options to:
   o   View the **Loan Application Details** via the **'View Loan Application'** button.
   o   View remarks made in previous processes via the **'View History'** button.
4. The **Legal Officer** selects the loan application for scrutiny and clicks on the **'Legal Opinion'** button under the **Action** column.
5. The system navigates to the **Legal Scrutiny Details Entry** screen, which consists of two sections:
   -   Legal Opinion Details
   -   Overall Legal Opinion Details

i. Legal Opinion Details

1. The **Legal Officer** navigates to the **Legal Opinion Details** tab.
2. The officer selects the **Document Category** and **Document Name** to upload any additional **Legal Documents**.
3. If **EG Officer** has already uploaded legal documents, those documents are listed for review along with an **'Add Observation'** button.
4. The system lists all **documents uploaded** by both the **EG Officer** and the **Legal Officer**.
5. For documents uploaded by the **Legal Officer**, options to **Delete** and **Add Observation** are provided.
6. The **Legal Officer** clicks on the **document hyperlink** to view the uploaded document.
7. Clicking on **'Add Observation'** opens a pop-up screen where observations can be entered.

8. The **Legal Officer** enters observations in the respective fields and clicks on **'Add'** to save the details.

   The data capture under this section are as follows:

   - **Document Section**
     o Document Category
     o Document Name
     o Upload Document (upto 2MB of PDF File)
   - **Legal Opinion Detail***
     o Observations
     o Legal Opinion Status
     o Remarks

ii. Overall Legal Opinion Details

1. After completing document observations, the **Legal Officer** navigates to the **Overall Legal Opinion Details** tab.
2. Under this section, the system enables fields for entering **Overall Legal Opinion and Observations**.
3. The **Legal Officer** enters the **Overall Legal Observation** and selects the **Legal Compliance Status** from the list.
4. All required details are entered in the respective fields.
5. The **Legal Officer** uploads the **Legal Report**.
6. After completing all details, the **Legal Officer digitally signs** the observation.
7. Upon successful digital signing, the officer clicks on the **Save** button.
8. The system validates that all details and the **digital signature** are completed before saving the information.
9. Upon completion of **Legal Scrutiny**, the system updates the **Loan Application Status** to **Legal Scrutiny Completed**, enabling the application for further processing.

   The data capture under this section are as follows:

   - Observations*
   - Legal Opinion Status*
   - Whether External Opinion Sought (Y/N)
   - Upload External Opinion Sought Report
   - Upload legal opinion Report*
   - Remarks*

4.17.4.   Wireframes

Loan Application- Send For Legal Scrutiny

Note : (*) Indicates Mandatory Fields

Post *

--Select Post--

Remarks *

Cancel   OK

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

EG ▾ Appraisal ▾ IDM ▾ Recovery ▾ LA & FA ▾ Audit ▾ Bill ▾ Legal ▾ HRMS ▾ Reports ▾ Enquiry ▾ Office Asset Management ▾   Switch Office   Profile ▾

Enquiry Acknowledgement
Enquiry Acceptance
KYC of the Promoters/Guarantor
Loan Application Acknowledgement
Legal Scrutiny EG
Loan Scrutiny
Loan Application Acceptance
Loan Application Final Acceptance
Create Proposal
Loan Application Status
Send To Appraisal
Lafd Reject Approval

English

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home   EG ▾   HRMS ▾   Unit Name: COIR PVT LTD | Enquiry Reference #: 242513114352 | Customer ID #: 300075 | PAN Number #: 5ANFS12345

Loan Application Details

Application Ref. No. : 242513114352

Referred to Legal Opinion Date : 03-Mar-2025

Legal Opinion Details   Overall Legal Opinion Details

Legal Opinion Details   Overall Legal Opinion Details

Note : (*) Indicates Mandatory Fields

Select Document   ∧

Document Category *

--Select Document Category --

Document Name *

--Select Name---

Upload Document (upto 2MB of PDF File) *

Choose File   No file chosen   Upload

Note:

Maximum upload size for a document is 2 MB

Show 10 ▾ entries   Search:

Sl.No	Type of Document	Uploaded Document	Uploaded By	Action
1	Legal Document	383020_LD_13Mar2025_40_12.Pdf	112038	Add Observation Delete

4.17.5.   Control and validation:

1. Uploading documents with the same name multiple types should not be allowed.
2. Details under both tabs must be completed for the loan application's legal scrutiny to be considered complete.
3. The 'Upload External Opinion Sought Report' option should be enabled only if the user selects 'Yes' for external opinion.
4. All mandatory fields must be filled with valid data and completed in order to submit the legal scrutiny.
5. The uploaded File must be in PDF format and should not exceed 2 MB in size.

4.18. Use Case 18: Loan Scrutiny

4.18.1.   Purpose

The purpose of this use case is to define the structured process for handling loan applications from submission to scrutiny and approval. It ensures that loan applications meet all necessary

requirements before being sent for scrutiny and outlines the responsibilities of the EG Officer and Loan Scrutiny Officer. The use case also helps in maintaining transparency, streamlining workflow, and ensuring compliance with legal and procedural requirements before a loan application moves to the acceptance phase.

4.18.2.   Pre-Requisites

- Loan application must be completed under loan application acknowledgment stage.
- Legal scrutiny must be completed by the Legal Officer.
- Loan Scrutiny Officer must be assigned to the branch.
- For Loan Application Scrutiny Process, the loan application must be sent from the Loan Application Acknowledgment stage.
- The user must have the Loan Scrutiny role assigned to process the loan scrutiny.
- Approver must be assigned to the branch to send the loan application to acceptance.

4.18.3.   Step-wise Approach

A. Sending Loan Application for Loan Scrutiny

1. The EG Officer logs into the system and navigates to the Loan Application Acknowledgment section.
2. The EG Officer selects a loan application that has not been sent for Loan scrutiny.
3. Under the Action column, the EG Officer selects "**Send for Loan Scrutiny**" from the list.
4. The system verifies whether the loan application data entry is completed:
     o If incomplete, the system alerts the user to complete the application before proceeding.
5. The system verifies whether the Legal Scrutiny is completed:
     o If not completed, the system alerts the user.
6. If all conditions are met, the system navigates to a pop-up screen.
7. The EG Officer selects the Loan Scrutiny Officer from the list of assigned officers for the branch.
8. The EG Officer enters remarks and clicks on the **"OK"** button.
9. Upon clicking "Send," the request is sent to the assigned Loan Scrutiny Officer for further action.

B. Loan application Scrutiny and Processing

1. The Loan Scrutiny Officer logs into the system and navigates to the Loan Scrutiny menu under the EG Module.

2. The system displays a list of loan applications sent for Loan scrutiny along with their statuses from Loan Application Acknowledgement stage.
3. The Loan Scrutiny Officer can perform the following actions:
    o View loan application details using the **'View Loan Application'** button.
    o View remarks from previous processes via the **'View History'** button.
4. The Loan Scrutiny Officer selects a loan application for scrutiny and clicks the **'Scrutiny Details'** button.
5. The system navigates the user to the Loan Scrutiny Details Entry screen.
6. The Loan Scrutiny Officer enters Scrutiny Observations and the Decision of the Committee.
7. The system enables the officer to modify the **Tentative Loan Amount**, which updates the **Loan Application Processing Fee** accordingly.
8. The Loan Scrutiny Officer uploads the Committee Proceedings in the **"Upload Proceedings"** field.
9. The system allows the officer to view Legal Scrutiny observations and inputs provided by the Legal Officer.
10. Once all required actions are completed, the Loan Scrutiny Officer clicks the "Submit" button.
11. The system saves the details and enables the **'Send for Acceptance'** button.
12. The Loan Scrutiny Officer clicks 'Send for Acceptance,' which prompts a pop-up screen.
13. The Loan Scrutiny Officer selects an Approver from the list assigned to the branch and enters remarks.
14. The officer clicks the **"OK"** submit button to send the loan application to the Approver.
15. Once submitted, the loan application record moves to the Loan Application Acceptance phase.

The data capture under this section are as follows:

- Observations*
- Decision of Committee*
- Tentative Loan Amount*
- Processing Fee
- Upload Proceedings*

4.18.4.   Wireframes

Loan Application Acknowledgement

Show 10 entries

Search:

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Unit Name	Enquiry Accepted Date	Status	History	Action	View
1	300031	242513114350	BYVPR0969P	G.R POLYPAC K	06-Feb-2025	Application sent for Appraisal	View History		View Enquiry
2	100413	242513117188	AAMFV3967D	VINSURWAVES		Loan Application Final Accepted	View History	Edit	View Loan Application
3	300075	242513114352	SANFS12345	COIR PVT LTD		Referred to Legal Opinion	View History	Edit	View Loan Application

Select ⌄
Select
Send For Legal Scrutiny
Send For Loan Scrutiny

Showing 1 to 3 of 3 entries

Previous 1 Next

Loan Application- Send For Loan Scrutiny

Note : (*) Indicates Mandatory Fields

Post *

--Select Post--

Remarks *

Cancel   OK

EG ▾ Appraisal ▾ IDM ▾ Recovery ▾ LA & FA ▾ Audit ▾ Bill ▾ Legal ▾ HRMS ▾ Reports ▾ Enquiry ▾ Office Asset Management ▾   Switch Office   Profile ▾

Enquiry Acknowledgement
Enquiry Acceptance
KYC of the Promoters/Guarantor
Loan Application Acknowledgement
Legal Scrutiny EG
Loan Scrutiny
Loan Application Acceptance
Loan Application Final Acceptance
Create Proposal
Loan Application Status
Send To Appraisal
Lafd Reject Approval

Loan Scrutiny

Show 10 entries

Search

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Unit Name	Enquiry Accepted Date	Status	History	Action	View
1	300075	242513114352	SANFS12345	COIR PVT LTD		Loan Application Under Scrutiny	View History	Scrutiny Details	View Loan Application

Showing 1 to 1 of 1 entries

Previous 1 Next

Loan Application Details

Application Ref. No. : 242513114352

Loan Application Under Scrutiny Date : 03-Mar-2025

Observations *

Decision of Committee *

Tentative Loan Amount (In. Rs) *

7500000.00

Rupees Seventy Five Lakh(s) Only

Processing Fee (In. Rs)

44250.00   **View Break up**

Rupees Forty Four Thousand(s) Two Hundred(s) Fifty Only

Upload Proceeding(upto 2MB of PDF File) *

Choose File   No file chosen

Legal Opinion *

Completed   **View**

Submit

Activate Windows
Go to Settings to activate Windows.

Processing Fee Break-Up

LAFD Amount : 37500

CGST Amount : 3375

SGST Amount : 3375

Total GST Amount : 6750

Total Processing fee : 44250

OK

Loan Application Details

Application Ref. No. : 242513114352

Loan Application Under Scrutiny Date : 03-Mar-2025

Observations *

Observations

Decision of Committee *

Decision of Committee

Tentative Loan Amount (In. Rs) *

7500000.00

Rupees Seventy Five Lakh(s) Only

Processing Fee (In. Rs)

44250.00   **View Break up**

Rupees Forty Four Thousand(s) Two Hundred(s) Fifty Only

Upload Proceeding(upto 2MB of PDF File) *

Choose File   KSFC testing.pdf

Legal Opinion *

Completed   **View**

Submit   **Send For Acceptance**

Activate Windows
Go to Settings to activate Windows.

Loan Application Send for Acceptance   ☒

Post *

-- Please select --   ▾

Remarks *

Submit   **Back**

4.18.5. Control and validation:

1. Enable the 'Submit' button only after all mandatory data entry fields have been completed.
2. Based on the tentative loan amount, the Loan Processing Fee should be calculated.
3. An example of LAFD calculation is detailed in Use Case 22.
4. The 'Send for Acceptance' button should be enabled only after submission of the loan scrutiny details.
5. The eligible approver list must include only those users who have the Approver role assigned for the particular branch.
6. The uploaded Proceeding File must be in PDF format and should not exceed 2 MB in size.
7. The Processing Fee calculation should be performed, and the GST breakup should also be calculated and displayed, with a 'View' button provided for viewing purposes.

4.19. Use Case 19: Loan Application Acceptance

4.19.1. Purpose

The purpose of this use case is to define the process of loan application acceptance by the Loan Application Approver. This process involves reviewing the loan application details, modifying tentative loan amounts if necessary, and taking actions such as sending back, rejecting, or accepting the loan application.

4.19.2. Pre-Requisites
- The Loan Application Approver must be logged into the system.
- The loan application must have been sent from the loan scrutiny stage.
- The loan application must contain all necessary details for review.

4.19.3. Step-wise Approach

1. The Loan Application Approver logs into the system and navigates to the '**Loan Application Acceptance'** menu under the EG Module.
2. The system displays a list of loan applications sent for acceptance from the loan scrutiny stage.
3. The Approver can View **Loan Application** Details, **Loan Scrutiny Details** and View **Remarks** entered in the previous process
4. The Approver clicks on the '**Scrutiny Details'** button, which enables a screen displaying both loan scrutiny and legal scrutiny details.

5. The system allows for the review and modification of the **Tentative Loan Amount**, if necessary.
6. Upon modifying the Tentative Loan Amount, the system recalculates the loan application processing fee accordingly.
7. Once the review and modifications are complete, the Approver clicks on the **'Update'** button to save changes.
8. The system provides three action options:
   a. Send Back
   b. Reject
   c. Accept

9. **Send Back:**
   - The Approver clicks on the **Send Back** button. A pop-up screen appears, prompting the Approver to enter the reason for sending back the loan application.
   - The Approver enters the reason and clicks on the **Submit** button.
   - The system moves the loan application back to the Loan Scrutiny Stage.
10. **Reject:**
    - The Approver clicks on the **Reject** button.
    - A pop-up screen appears, prompting the Approver to enter the reason for rejection.
    - The Approver enters the reason and clicks on the **Submit** button.
    - The system marks the loan application as Rejected and updates the status.
    - The rejected loan application is no longer considered for further processing.
11. **Accept:**
    - The Approver clicks on the **Accept** button.
    - A pop-up screen appears, prompting the Approver to enter comments on the acceptance.
    - The Approver enters comments and **digitally signs** the loan application.
    - The Approver clicks on the **Submit** button.
12. The system generates a **10-digit EG Number** as a **unique reference ID** for the loan application on accepting the loan application.
13. The system displays the generated EG Number for reference.
14. The system sends an **Email and SMS** to the customer with the generated EG Number and requests the customer to sign the loan application and submit it.
15. The loan application acceptance process is complete, and the application moves to the **Loan Application Sign Document** stage.

The data capture under this section are as follows:

- Observations*
- Decision of Committee*
- Tentative Loan Amount (In. Rs) *
- Processing Fee (In. Rs) *
- Remarks (for Send back, Reject and Accept) *

4.19.4. Wireframes

Processing Fee Break-Up

LAFD Amount : 37500
CGST Amount : 3375
SGST Amount : 3375
Total GST Amount : 6750
Total Processing fee : 44250

OK

Send Back Loan Application

Remarks *

Submit   Back

Application Ref. No. : 242513114352

Reject Loan Application

Remarks *

Submit   Back

Application Ref. No. : 242513114352

Accept Loan Application

Remarks *

Submit   Back

Application Ref. No. : 242513114352

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home   EG ▾   HRMS ▾

Loan application has been accepted

Application Ref No. : 242513114352
Eg. No. : 13300075001
Date of Loan Application Acceptance : 14-Mar-2025

4.19.5.   Control and validation:

1. Only loan applications from the loan scrutiny stage should be available for review.
2. If modified, the system must recalculate the processing fee before allowing further actions.
3. The system must ensure each accepted loan application has a unique 10-digit EG Number.
4. The system must ensure email and SMS notifications are sent to the customer upon acceptance.

4.20. Use Case 20: Sing and Submission of Loan Application

4.20.1.   Purpose

The purpose of this use case is to enable entrepreneurs to securely sign and submit their loan application documents through an automated system. This process ensures proper verification through OTP authentication, minimizing errors and enhancing the efficiency of loan processing.

4.20.2.   Pre-Requisites

*   The loan application should already be submitted and awaiting document signing.
*   A registered mobile number and email ID must be available for OTP verification.

4.20.3.   Step-wise Approach

1. The entrepreneur logs into the system and navigates to the 'Loan Application' menu on the landing page.
2. The entrepreneur selects 'Loan Application Signing and Submission' from the Loan Application Menu.
3. The system navigates to the page displaying loan application records awaiting signed document submission.
4. The entrepreneur sees the options to **Print Loan Application** and **Upload Signed Document**.

5. The entrepreneur clicks on the **Print Loan Application** button, system downloads the loan application document.
6. The entrepreneur prints, reviews, signs the document physically and scans the signed document.
7. The entrepreneur clicks on the **Upload Signed Document** button.
8. The **Upload** sub-menu gets enabled. Entrepreneur clicks on the **Upload** button.
9. A popup screen appears prompting OTP verification and file upload.
10. The entrepreneur uploads the signed document and clicks on **Generate OTP**.
11. The system sends an OTP to the registered mobile number and email ID.
12. If OTP is not received, the **Resend OTP** button is enabled after 30 seconds of every previous attempt.
13. Once the OTP is received, the entrepreneur enters the OTP in the provided field.
14. The entrepreneur clicks on **Verify OTP**. System verifies the OTP and enables the **OK** button upon successful verification.
15. The entrepreneur clicks on the **OK** button to submit the signed document.
16. The system processes the submission and completes the signing process.

4.20.4. Wireframes

4.20.5.   Control and validation

1. OTP verification is mandatory for submission.
2. Only PDF file formats are allowed for upload.
3. If the OTP entered is incorrect, an error message is displayed, and the entrepreneur is prompted to re-enter the OTP.
4. If the upload fails due to an invalid file format, the system prompts the entrepreneur to re-upload in a valid format.

4.21. Use Case 21: Loan Application Final Acceptance

4.21.1.   Purpose

This use case describes KSFC users finalize loan application acceptance by verifying the uploaded signed document, requesting corrections if necessary, and confirming acceptance.

4.21.2.   Pre-Requisites

- The loan application must be in a pending final acceptance state.

- The entrepreneur must have either uploaded the signed document or the KSFC User must upload it.
- The Loan application Final acceptance role must be assigned to KSFC User.

4.21.3. Step-wise Approach

1. The KSFC user logs into the system and navigates to the **Loan Application Final Acceptance** menu.
2. The system displays a list of loan applications awaiting final acceptance.
3. Each record includes options to **Print Loan Application**, **Upload Signed Loan Application**, and **Review and Submit**.
4. The KSFC user prints and gets the loan application signed and uploads the signed loan application with OTP confirmation if it hasn't been uploaded by the entrepreneur.
5. Once the signed document is uploaded, the **Review and Submit** button is enabled.
6. The user clicks on **Review and Submit**, which opens a pop-up screen displaying the uploaded signed document along with **Send Back** and **Accept** buttons.
7. The user clicks on **View Uploaded Signed Document** to verify the uploaded document.
8. If corrections are required, the KSFC user clicks on **Send Back** to request a re-upload from the entrepreneur.
9. If the document is correct, the user clicks on **Accept**, confirming the review and submitting the signed loan application.
10. The system completes the final acceptance process.
11. The system prompts the KSFC user to collect the Loan Application Final Deposit (LAFD) from the entrepreneur.
12. An SMS and email notification are sent to the entrepreneur, instructing them to pay the loan application processing fee, including a calculation breakup of charges.

4.21.4. Wireframes

Loan Application Final Acceptance

Karnataka State Financial Corporation

Sl.No	Customer Id	Loan Application No. (EG No.)	Promoter PAN	Unit Name	Loan Amount (In. Rs)	Date of Acceptance	Action
1	300075	13300075001	SANF512345	COIR PVT LTD	7500000.00	14-Mar-2025	Print Loan Application / Upload Signed Document

Showing 1 to 1 of 1 entries

Upload Signed Copy of Loan Application

Upload file(upto 5MB of PDF File)

Choose File No file chosen Generate OTP

OTP Enter OTP Verify OTP

Cancel OK

Upload Signed Copy of Loan Application

Signed copy of loan application has been uploaded successfully

OK

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home EG ▾ HRMS ▾

Home / EG / Loan Application Final Acceptance

Loan Application Final Acceptance

Show 10 ▾ entries

Search:

SlNo	Customer Id	Loan Application No. (EG No.)	Promoter PAN	Unit Name	Loan Amount (In. Rs)	Date of Acceptance	Action
1	300075	13300075001	SANFS12345	COIR PVT LTD	7500000.00	14-Mar-2025	**Print Loan Application** **Upload Signed Document ▾** **Review / Accept Loan Application**

Showing 1 to 1 of 1 entries

Previous 1 Next

English

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home EG ▾ HRMS ▾   Unit Name: COIR PVT LTD | EG Number: 13300075001 | Enquiry Reference #: 242532114352 | Customer ID #: 300075 | PAN Number #: SANFS12345

View Signed Copy of Loan Application
Loan Application No. : 13300075001

Please review the uploaded signed loan application from the promoter.
If there are any discrepancies, kindly send back the document and
request the corrected file to be re-uploaded.

View Signed Loan Application **Send Back** **Final Accept**

Karnataka State Financ

Send Back Loan Application   [×]

Remarks *

[   ]

Submit

Please review the uploaded signed loan application from the promoter.
If there are any discrepancies, kindly send back the document and
request the corrected file to be re-uploaded.

View Signed Loan Application **Send Back** **Final Accept**

4.21.5.　　Control and Validation

1. The system should not allow the user to upload the document if the document has already been uploaded by the Entrepreneur.
2. OTP verification is required for document uploads.
3. Only PDF file formats are allowed for upload.
4. If the document upload fails due to an invalid file format, the system prompts the user to re-upload in a valid format.
5. Entrepreneurs must be notified of fee payment details via SMS and email.
6. If OTP verification fails, the user can request a **Resend OTP**.

4.22. Use Case 22: Loan Application Fees Deposit

4.22.1.　　Purpose

This Use case enables the entrepreneurs to pay the loan application processing fee using either online payment or offline branch payment.

4.22.2.   Pre-Requisites

- Signed loan application must be accepted.
- The entrepreneur should have the provision to perform the payment process

4.22.3.   Step-wise Approach

1. Entrepreneur logs into the system and navigates to the **Loan Application** menu.
2. The user selects **Loan Application Fee Deposit** menu from the loan application submenu.
3. The system displays a record awaiting processing fee payment with an **Initiate** button.
4. Entrepreneur clicks on **Initiate** and navigates to a page displaying payment details, including processing fee, SGST, and CGST.
5. The entrepreneur selects a payment mode:
    - **Online Payment**: Redirects to the bank payment page, where the entrepreneur can pay via credit/debit card, net banking, UPI, IMPS, or wallet.
    - **Payment at Branch**: Generates a printable payment details page for submission at a KSFC branch with cash/cheque.
6. For **Online Payment**, the bank confirms the payment status to the KSFC portal.
    - If status is not received, an option to retrieve the payment status is provided.
7. For **Payment at Branch**, KSFC updates the payment status upon receiving cash/cheque.
    - If GST rates are revised before payment, entrepreneurs can cancel and generate a new challan.
    - If partial payment is made, the system calculates the outstanding amount, and the entrepreneur can pay the difference using the same process. Example is illustrated below.

    Challan Date: **30-08-2024**

    Processing Fee: Rs. 10,000/-
    CGST: Rs.   900/-
    SGST: Rs.   900/-
    Total Amount   Rs. 11,800/-

    GST Revised rate from **01-09-2024**
    CGST: 10%
    SGST: 10%

    Payment made on **02-09-2024**: Rs. 11,800/-
    Processing Fee = 11800/1.20 = 9833.34
    CGST = 9833.33 x 10% = 983.33
    SGST = 9833.33 x 10% = 983.33

Balance Processing Fee: (10000 – 9833.34) = Rs. 166.66
CGST: Rs. 16.67
SGST: Rs. 16.67

Total Amount = 9833.34+983.33+983.33+166.66+16.67+16.67 = 12,000/-
(10,000/- + 20% GST = 12,000/-)

8. Promoter can view payment details in the following categories under **'Payment History'** menu:
   - Successful payments
   - Pending payments
   - Failed payments
   - Cancelled payments

9. Promoter has the option to cancel challan in case of **At Branch modes of payment**.

4.22.4. Wireframes

PAYMENT DETAILS

Expected Loan Amount(In. Rs)	2000000.0
Processing Fee (In. Rs)	10000.00
CGST	900.00
SGST	900.00
TOTAL AMOUNT (In Rs.)	11800.00

Online Payment ○

At Branch Payment (Cash / ●
Cheque / NEFT / RTGS)

Continue

PAYMENT AT BRANCH DETAILS

Unit Name	COIR PVT LTD
Unit Pan	SANFS1234G
GST No.	
EG No#	13300079001
Proposal / Payment Ref. No.	KSFC000136
Tran. Initiation Date	30-Mar-2023
Promoter PAN	SANFS1234S
Name of Branch	BENGALURU CENTRAL
Address of Branch	BENGALURU CENTRAL
LAFD Amount (In. Rs)	37500.0
SGST	3375.0
CGST	3375.0
Amount to be Paid (In Rs.)	44250.0
Amount in Words	RUPEES FORTY FOUR THOUSAND TWO HUNDRED AND FIFTY ONLY

PRINT PAYMENT DETAILS

Activate Windows

PAYMENT DETAILS

Expected Loan Amount(In. Rs)	2000000.0
Processing Fee (In. Rs)	10000.00
CGST	900.00
SGST	900.00
TOTAL AMOUNT (In Rs.)	11800.00

Online Payment ●

At Branch Payment (Cash / ○
Cheque / NEFT / RTGS)

Continue

LAFD Payment Status

Sl.No	Unit Name	Promoter PAN	Customer Id	Loan Application No. (EG No.)	Receipt Ref No.	Transaction Date	Transaction Status	PaymentMode	Amount	Action
1	KSFC-705570	DZMHK1234A	300150	63300150028	KSFC000209	16-Apr-2025	Cancelled	Offline Payment	11900.0	Action ▾
2	KSFC-777880	DZMHK1234A	300150	63300150027	KSFC000208	16-Apr-2025	Initiated	Cash	100300.0	Action ▾
3	KSFC-700530	DZMHK1234A	300150	63300150026	KSFC000207	16-Apr-2025	Initiated	Offline Payment	11800.0	Action ▾
4	KSFC-863630	DZMHK1234A	300150	63300150023	KSFC000206	15-Apr-2025	Initiated	Offline Payment	11900.0	Action ▾

LAFD Payment Status

Sl.No	Unit Name	Promoter PAN	Customer Id	Loan Application No. (EG No.)	Receipt Ref No.	Transaction Date	Transaction Status	PaymentMode	Amount	Action
1	KSFC-705570	DZMHK1234A	300150	63300150028	KSFC000209	16-Apr-2025	Cancelled	Offline Payment	11900.0	Action ▾
2	KSFC-777880	DZMHK1234A	300150	63300150027	KSFC000208	16-Apr-2025	Initiated	Cash	100300.0	Action ▾
3	KSFC-700530	DZMHK1234A	300150	63300150026	KSFC000207	16-Apr-2025	Initiated	Offline Payment	11800.0	View / Cancel Payment

4.22.5.   Control and Validation

- Payment Status Code should be "pending" to allow Promoter to cancel the challan
- Processing Fees will be calculated based on the Loan Scheme. If loan scheme is Privileged Loan - 0.25% on Loan amount, for those Other than Privileged loan scheme - 0.5% on Loan amount.
- System should not allow for generation of challan / pay through gateway if the payment is successful in any of the modes of payment.
- In case of shortage of GST payment, system should prompt the Promoter to initiate another payment transaction for the balance amount.
- System should not allow for modification of processing fee amount and GST amount by the Promoter.

4.23. Use Case 23: LAFD Proposal Creation

4.23.1.   Purpose

This use case describes the process for KSFC users to create a proposal in the system after verifying the fee payment details. It includes the validation of online payment reconciliation and the transition of records to the receipt initiation stage

4.23.2.   Pre-Requisites
- Fee payment records must be available in the system.
- Online payments must be reconciled and confirmed before proposal creation.

4.23.3.   Step-wise Approach

1. The KSFC User logs into the system and navigates to the 'Create Proposal' menu.
2. The system displays a list of fee-deposited records that are waiting for proposal creation.
3. The user selects a record and clicks on **Create Proposal** to verify the payment details.
4. After verification, the user clicks on the **Create Proposal** button.
5. The system navigates the user to the proposal creation page, displaying payment details and a **Send to Receipt Initiation** button.
6. The user verifies the details and clicks on **Send to Receipt Initiation**.
7. A confirmation popup appears where the user enters note sheet comment and clicks **OK**.
8. Upon confirmation, the proposal gets created, and the record moves to the receipt initiation stage.

4.23.4.   Wireframes

4.23.5.　　Control and Validation

- Online payments must be reconciled before the proposal creation. If an online payment is not reconciled, the system should prevent proposal creation and notify the user.
- Note: **The Reconciliation and Payment Confirmation should be done under LAFA Module – 'Canara Bank Online Processed Receipts' Section.**
- Offline payments can proceed without reconciliation confirmation.
- Users must verify payment details before proceeding with proposal creation.
- The system must prompt for remarks before finalizing the proposal.
- If there are missing or incorrect payment details, the system should alert the user before proceeding.
- If a network failure occurs during the process, the system should allow users to retry or resume from the last completed step.

4.24. Use Case 24: Loan Application Fee Deposited Receipts Initiation

4.24.1.　　Purpose

This use case describes the process of initiating receipts in the KSFC system by the Receipts Initiator. It details the steps involved in reviewing payment details, selecting the payment mode, verifying transactions, generating receipts, and forwarding them for approval.

4.24.2.　　Pre-Requisites

- A proposal must be created and available for receipt initiation.
- Online payments must be reconciled and confirmed under the Fee Payment Confirmation section.

4.24.3.　　Step-wise Approach

1. KSFC user (Receipts Initiator) logs into the system and navigates to the 'LAFA' Main Menu.
2. Selects 'LAFD Receipts' menu from the 'LAFA' Main Menu list.
3. Selects 'Initiate Receipt' submenu from the Processing Fee menu list.
4. The system displays a list of proposals created in that branch that are awaiting receipt initiation.
5. The user selects a proposal, and the system displays 'View Payment Details' and 'Initiate Receipts' buttons.
6. The user clicks on 'View Payment Details' to review the payment details.
7. The user clicks on the 'Initiate' button to navigate to the screen displaying all payment details.
8. The user verifies the payment details.
   - If the payment is made online, the system allows the user to Generate Receipt.
   - If the payment is made offline, the user selects the mode of payment from the following options:

     a. **Cheque**
     b. **Cash**
     c. **NEFT/ RTGS**

9. Handling Different Payment Modes:

a. **Cheque:**

   - The user selects cheque as the payment mode.
   - The system enables fields to enter cheque details.
   - The user enters cheque-related details and clicks on 'Save'.
   - The cheque payment requires realization.
   - The user must complete the cheque realization action under the 'Journal Entry Cheque Realization' section in the LAFA module.
   - Once the cheque is realized, the system enables the 'Generate Receipt' button.

b. **NEFT/ RTGS:**

   - The user selects NEFT/ RTGS as the payment mode.
   - The system enables fields to enter NEFT/ RTGS details.
   - The user enters NEFT/ RTGS-related details and clicks on 'Save'.
   - The system enables the 'Generate Receipt' button.

c. **Cash:**

   - The user selects cash as the payment mode.
   - The system populates all payment details for review.
   - The user clicks on 'Save'.
   - The system enables the 'Generate Receipt' button.

10. The user clicks on the 'Generate Receipt' button to generate the receipt with an option to print.

11. Upon receipt generation, the system enables the 'Send for Approval' button.
12. The user clicks on 'Send for Approval', which displays the list of approvers.
13. The user selects an approver from the list, enters remarks, and clicks on 'Save'.
14. The system completes the initiation process, and the record moves to the receipts approver stage.

4.24.4.   Wireframes
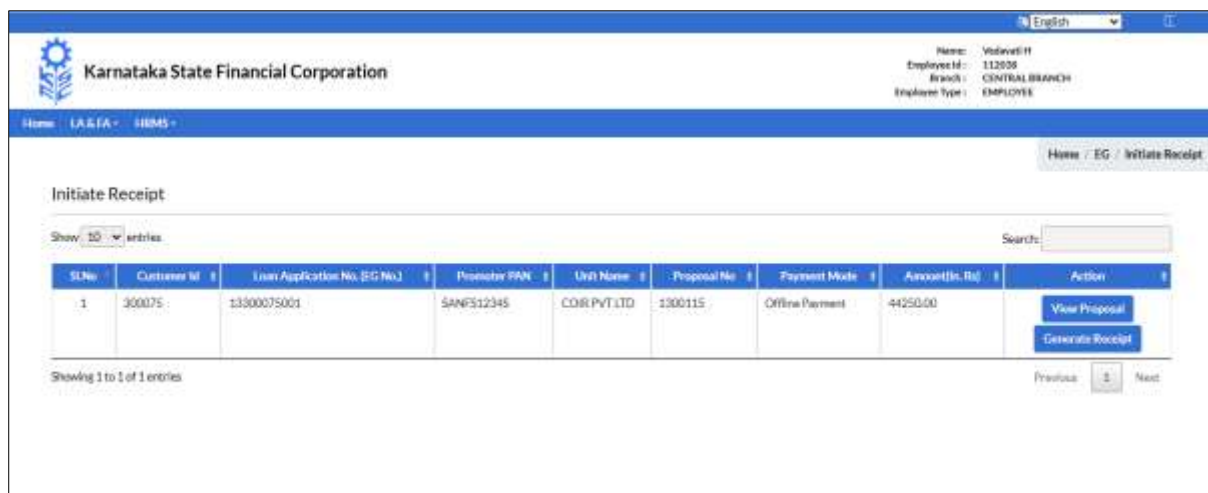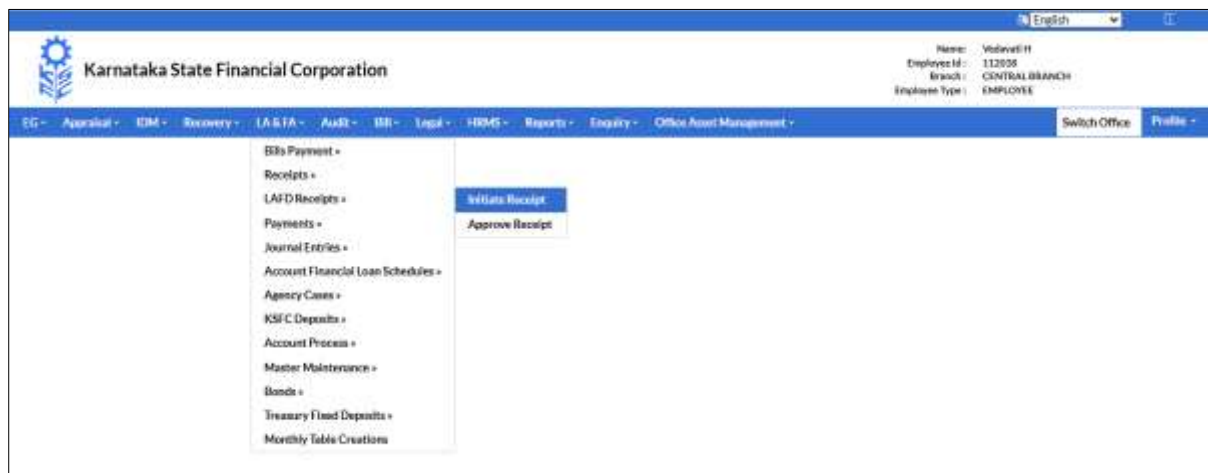
Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home LA & FA ▾ HRMS ▾

Proposal Details

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU CENTRAL
Unit PAN	SANFS1234S
Unit GST No.	
EG No.	13300075001
Payment Ref. No.	1330007500101
Expected Loan Amount(In. Rs)	7500000.00
Processing Fee Paid	37500.00
CGST Paid	3375.00
SGST Paid	3375.00
TOTAL AMOUNT PAID	44250.00
PAYMENT MODE	Offline Payment

Required Processing Fee   44250.00

Back

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home LA & FA ▾ HRMS ▾

Receipt Details

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU CENTRAL
Unit PAN	SANFS1234S
Unit GST No.	

EG No.	13300075001	Payment Mode*	Cheque
Proposal No.	1300115	Amount (In. Rs)	44250.00
Bank Transaction No.	1330007500101	Transaction Date	20-MAR-2025

Cheque/DD No.*

Cheque Date* dd-mm-yyyy

Bank* CANARA BANK - 21000

IFSC Code*   Search

Issuing Bank

Sl. No.	Ledger Code	Ledger Description	Credit Amount(In. Rs)	Debit Amount(In. Rs)	Type of Transaction
1	8011	Processing Fee	37500.00		
2	8501	CGST	3375.00		
3	8502	SGST	3375.00		

Back View Remarks Generate Receipt

Karnataka State Financial Corporation

Name: Vedavati H
Employee Id: 112038
Branch: CENTRAL BRANCH
Employee Type: EMPLOYEE

Home LA & FA ▾ HRMS ▾

Receipt Details

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU CENTRAL
Unit PAN	SANFS1234S
Unit GST No.	

EG No.	13300075001	Payment Mode*	NEFT / RTGS
Proposal No.	1300115	Amount (In. Rs)	44250.00
Bank Transaction No.	1330007500101	Transaction Date	20-MAR-2025

Cheque/DD No.*

Cheque Date* dd-mm-yyyy

Sl. No.	Ledger Code	Ledger Description	Credit Amount(In. Rs)	Debit Amount(In. Rs)	Type of Transaction
1	8011	Processing Fee	37500.00		
2	8501	CGST	3375.00		
3	8502	SGST	3375.00		

Back View Remarks Generate Receipt

Receipt Details

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU / CENTRAL
Unit PAN	SANFS12345
Unit GST No.	

EG No.	13300075001	Payment Mode'	Cash
Proposal No.	1300115	Amount (In. Rs)	44250.00
Bank Transaction No.	1300007500101	Transaction Date	20-MAR-2025

Sl. No.	Ledger Code	Ledger Description	Credit Amount(In. Rs)	Debit Amount(In. Rs)	Type of Transaction
1	8011	Processing Fee	37500.00		
2	8501	CGST	3375.00		
3	8502	SGST	3375.00		

[Back] [View Remarks] [Generate Receipt]

Karnataka State Financial Corporation

Initiate Receipt

Show 10 v entries

Search:

SLNo.	Customer Id	Loan Application No. (EG No.)	Promoter PAN	Unit Name	Proposal No	Payment Mode	Amount(In. Rs)	Action
1	300075	13300075001	SANFS12345	COIR PVT LTD	1300115	Cash	44250.00	View Proposal / Send to Approval

Showing 1 to 1 of 1 entries

Previous 1 Next

Receipt Details

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU / CENTRAL
Unit PAN	SANFS12345

Unit GST No.		Receipt No.	1631
EG No.	13300075001	Payment Mode'	Cash v
Proposal No.	1300115	Amount (In. Rs)	44250.00
Bank Transaction No.	1300007500101	Transaction Date	20-MAR-2025

Sl. No.	Ledger Code	Ledger Description	Credit Amount(In. Rs)	Debit Amount(In. Rs)	Type of Transaction
1	8011	Processing Fee	37500.00		
2	8501	CGST	3375.00		
3	8502	SGST	3375.00		

[Back] [View Remarks] [Send for Approval]

4.24.5.　Control and Validation

1. Cheque payments must undergo realization before receipt generation. If a cheque is not realized, the system does not enable the 'Generate Receipt' button.
2. Receipt details must be accurate before submission. If invalid payment details are entered, the system prompts the user to correct them before proceeding.
3. The user must select an approver before sending for approval. If no approver is selected, the system does not allow submission.
4. Only authorized users can perform receipt initiation and approval actions.

4.25. Use Case 25: Loan Application Fee Deposited Receipts Approval

4.25.1.　Purpose

This use case describes the process followed by the Receipts Approver in KSFC to review, approve, or send back LAFD receipts initiated by the Receipts Initiator.

4.25.2.　Pre-Requisites

- Receipts must be initiated by the Receipts Initiator and be in a pending approval state.
- The user must be assigned with Receipts Approval roles in the system.

4.25.3.　Step-wise Approach

1. The KSFC user (Receipts Approver) logs into the system and navigates to the 'LAFA' Main Menu.

2. The user selects the 'LAFD Receipts' menu from the 'LAFA' Main Menu list.
3. The user selects the 'Approve Receipt' submenu from the LAFD Receipts menu list.
4. The system displays a list of receipts initiated by the receipts initiator which are awaiting approval.
5. The user selects a receipt, and the system displays the 'Approve Receipt' buttons.
6. The user clicks on 'Approve Receipt' to review the payment details.
7. If the payment was made offline, the user has the provision to send back the receipt by clicking the 'Send Back' button and entering a remark.
8. If the receipt is sent back, the system moves the receipt back to the Receipts Initiation section for regeneration.
9. If the receipt is approvable, the user clicks on the 'Approve' button, which prompts a field to enter an approval remark.
10. The user enters the remark and clicks 'OK.'
11. The system completes the process, Approves the receipt and Generates the JE for the transaction.
12. The loan application moves to the 'Sent to Appraisal' stage.

4.25.4.   Wireframes
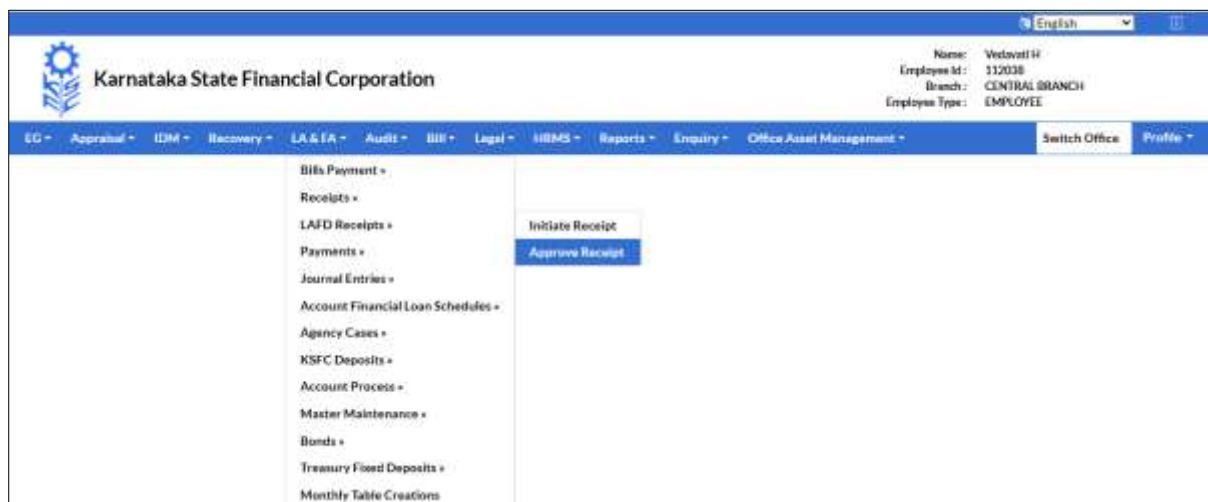
Approve Receipt

Show 10 ▾ entries   Search:

Sl.No	Customer Id	Promoter PAN	Loan Application No. (EG No.)	Unit Name	Proposal No.	PaymentMode	Amount (In. Rs)	Status	Approved Date	Action
1	300075	SANFS12345	13300075001	COIR PVT LTD	1300115	Cash	44250.00	Not Approved		Approve

Showing 1 to 1 of 1 entries   Previous   1   Next

Approve Receipt

Unit Code / Name	0 / COIR PVT LTD
Office Code / Name	13 / BENGALURU CENTRAL
Unit PAN	SANFS12345

Unit GST No.		Receipt No.	1631
EG No.	13000075001	Payment Mode	Cash
Proposal No.	1300115	Amount(In. Rs)	44250.00
Bank Transaction No.	1330007500101	Transaction Date	20-03-2025

Sl No.	Ledger Code	Ledger Description	Credit Amount (In. Rs)	Debit Amount (In. Rs)	Type of Transaction
1	8011	Processing Fee	37500.00		
2	8901	CGST	3375.00		
3	8902	SGST	3375.00		

Cancel Send Back View Remarks Approve Print

Activate Windows
Go to Settings to activate Windows.

LAFD Workflow Remarks

Status	Notesheet Comments	Date
Proposal Sent	Note Sheet Comments	20-Mar-2025
Receipt Initiated	Note Sheet Comment	20-Mar-2025

Receipt Send Back

Note Sheet Comments *

Remarks *

Submit

4.25.5.　　　Control and Validation

1. If a receipt is sent back, the system should store the remarks entered by the approver. If the approver attempts to approve a receipt without entering a remark, the system prompts an error message.
2. Once a receipt is approved, modifications should not be allowed. If a receipt is missing required details, the system prevents approval and prompts the user to verify details.
3. If there are system errors during approval, the transaction is rolled back, and an error message is displayed.

4.26. Use Case 26: Send Loan Application for Loan Appraisal Process

4.26.1.　　　Purpose

The purpose of this use case is to enable KSFC users to either accept or reject a loan application after the processing fee has been collected and receipt approved. If accepted, the application moves to the Loan Appraisal Process. If rejected, the system allows refund processing based on predefined refund rules.

4.26.2.   Pre-Requisites

- The user has the necessary privileges to access the EG Module Sent to Appraisal process.
- The loan applications listed have met the criteria: Processing fee collected, Receipt approved and Awaiting Loan Appraisal Process.

4.26.3.   Step-wise Approach

1. The KSFC User logs into the system.
2. The user navigates to the **"Send to Appraisal"** section under the EG Module.
3. The system displays a list of loan applications meeting the required criteria.
4. The user selects a loan application.
5. The user has the option to either **Accept** or **Reject** the application.
6. **Reject Process:**

   a. The user selects **Reject** from the action list.
   b. The system prompts a confirmation message. user clicks **OK**.
   c. The system prompts the user to select the loan processing fee refund percentage:
      - 100% Refund
      - 75% Refund
   d. The system also displays a note indicating whether the loan application is eligible for a refund with or without GST.
   e. The user selects the refundable processing fee percentage and clicks **OK**.
   f. The system prompts for reconfirmation, user clicks **OK**.
   g. The system rejects the loan application, and the process for this application ends.
7. **Accept Process:**
   a. The user selects Accept from the action list.
   b. The system prompts the user to enter remarks.
   c. The user enters remarks and clicks OK.
   d. The system accepts the loan application and loan application moves from the EG Process Stage to the Loan Appraisal Process.

4.26.4.   Wireframes

4.26.5.   Control and Validation

1. Only applications meeting the predefined criteria will be displayed for processing.
2. Processing fee refund eligibility must be determined based on the system's internal policies.
3. Once an application is rejected, it cannot be reprocessed.
4. Accepted applications must include remarks before moving to the appraisal process.
5. The system maintains an accurate record of processing fees and GST eligibility.

4.27. Use Case 27: Loan Application Rejection Approval

4.27.1.   Purpose

The purpose of this use case is to allow KSFC users to review and process rejection-requested loan applications/accounts. It ensures that loan rejection requests are either sent back for further review or approved for final rejection in a controlled and trackable manner. This functionality streamlines the processing fee refund workflow.

4.27.2.   Pre-Requisites

- KSFC users should have access to the Processing Fee Refund (Normal Cases) process.
- The application must be rejected at the stage of Sent to Appraisal Stage or Loan Appraisal Rejection Stage.

4.27.3.   Step-wise Approach

1. The KSFC User logs into the system and navigates to the Processing Fee Refund (Normal Cases) menu under the EG Module.
2. The system displays a list of rejection-requested loan applications/accounts that are rejected under the Sent to the Appraisal Stage and Loan Appraisal Rejection Stage, which are awaiting approval.
3. The user selects a rejection request from the displayed list. Each record in the list provides two options:
   - Send Back
   - Approve
4. If the user selects **Send Back**:
   a. The system prompts the user to enter Send Back remarks.
   b. The user enters the remarks and clicks **OK**.
   c. The system processes the rejection request and moves it back to the previous stage of rejection request sent.
5. If the user selects **Approve**:
   d. The system prompts the user to enter Approval remarks.
   e. The user enters the remarks and clicks **OK**.
   f. The system processes the rejection request and marks the loan application/account as rejected.
6. Once the record is processed (either sent back or approved), it will no longer be available on the screen.

4.27.4.   Wireframes

Karnataka State Financial Corporation

Home   EG ▼   HRMS ▼   Report an Issue   Profile ▼

Home / EG / LAFD Reject Approval

LAFD Reject Approval

Show 10 ▼ entries   Search:

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Loan Application No. (EG No.)	Unit Name	Approved Date	Action
1	300150	2526631009	DZMHK1234A	63300150002	KSFC-097438	07-Apr-2025	Select ▼

Showing 1 to 1 of 1 entries   Previous

Select
SendBack
Approve

Loan Application Rejection Request Send Back

Remarks *

Cancel   OK

Karnataka State Finan...

Home EG ▼ HRMS ▼   Report an Issue   Profile ▼

Home / EG / LAFD Reject Approval

LAFD Reject Approval

Show 10 ▼ entries   Search:

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Loan Application No. (EG No.)	Unit Name	Approved Date	Action
1	300150	2526631009	DZMHK1234A	63300150002	KSFC-097438	07-Apr-2025	SendBack ▼

Showing 1 to 1 of 1 entries   Previous 1 Next

Loan Application Rejection Approval

Remarks *

Cancel   OK

Karnataka State Finan...

Home EG ▼ HRMS ▼   Report an Issue   Profile ▼

Home / EG / LAFD Reject Approval

LAFD Reject Approval

Show 10 ▼ entries   Search:

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Loan Application No. (EG No.)	Unit Name	Approved Date	Action
1	300150	2526631009	DZMHK1234A	63300150002	KSFC-097438	07-Apr-2025	Approve ▼

Showing 1 to 1 of 1 entries   Previous 1 Next

Karnataka State Financial Corporati...

×

JE NO is 9 and VOUCHER DATE is 16-APR-25 in LAFD to processing fee.

OK

Home EG ▼ HRMS ▼   Report an Issue   Profile ▼

Home / EG / LAFD Reject Approval

LAFD Reject Approval

Show 10 ▼ entries   Search:

Sl.No	Customer Id	Enquiry Ref	Promoter PAN	Loan Application No. (EG No.)	Unit Name	Approved Date	Action
1	300150	2526631009	DZMHK1234A	63300150002	KSFC-097438	07-Apr-2025	Approve ▼

Showing 1 to 1 of 1 entries   Previous 1 Next

4.27.5.   Control and Validation

1. Only authorized KSFC users can access the Processing Fee Refund (Normal Cases) menu.
2. If the user does not enter remarks when prompted, the system displays an error message and does not proceed until remarks are provided.
3. Once approved, the rejection request cannot be reverted.
4. If there is a system error while processing the request, an error message is displayed, and the record remains in the list until successfully processed.
5. System should prevent multiple users from simultaneously processing the same rejection request to avoid conflicts.

4.28. Use Case 28: Update Unit Basic Details (Update Legacy Data)

4.28.1.   Purpose

The purpose of this use case is to provide KSFC users with the ability to update and modify legacy loan account data and Loan Application basic details in the system, under the EG module. This functionality allows to make necessary updates to the Unit and Contact details. This ensures that the system maintains accurate, up-to-date information for loan accounts, improving the integrity and usability.

4.28.2.   Pre-Requisites

- The KSFC user must be logged into the system and the user must have access to the "Update Legacy Data" option in the system.
- The loan application must be in the system to process the update process. The loan record should exist and be available for modification.

4.28.3.   Step-wise Approach

1. The KSFC user logs into the system with valid credentials.
2. The user navigates to the EG Module and selects the "Update Legacy Data" option.
3. The system displays the search options:
   - PAN of the Registered Unit
   - Customer ID
   - Registered Unit's Mobile Number
   - Unit Code (Loan Account Number)
4. The user selects one of the search criteria and enters the corresponding unique identifier (e.g., PAN, Customer ID, etc.).
5. Based on the unique ID entered, the system retrieves and displays the corresponding loan account record.
6. The KSFC user selects the appropriate loan account from the search results.
7. The system enables the following sections for the user to update with following data capture fields:
   - **Unit Details:**
     - Unit Name
     - Unit PAN
     - GST Number
     - Unit Address
     - Constitution Type
     - District
     - Taluka
     - Village
     - Pin Code
   - **Contact Details:**
     - Name of Person
     - E-Mail
     - Mobile
     - Postal Address
     - State
     - District
     - Pin Code
8. The user modifies the necessary details in the Unit Details and Contact Details sections.
9. The user can make changes to the fields as needed, ensuring all required information is updated.

4.28.4.   Wireframes

4.28.5.   Control and Validation

1. If the user enters an invalid or non-existent unique identifier, the system displays an error message and prompts the user to enter a valid ID.
2. If the user tries to modify the Unit Name and the loan application has already been sent for loan appraisal, the system will not allow the modification and will display an appropriate error message.
3. **PAN Validation:**
   a. If the PAN entered is already associated with another loan account, the system will alert the user and prompt them with a confirmation dialog:
   b. "The PAN is already mapped to another loan unit. Do you want to continue and map the existing Customer ID with the current loan application?"
   c. If the user clicks Yes, the system proceeds with the mapping.
   d. If the user clicks No, the process is cancelled.
   e. If the PAN entered is valid and not previously mapped, the system will proceed with the modification.
   f. The system will validate the PAN against the NSDL Portal to ensure the PAN is correct and matches the selected Constitution type. If invalid, the system will alert the user.
   g. For new loan applications, the PAN modification is allowed only after the Loan Application Acceptance stage completes and the EG Number is generated.

4. If any required fields (such as PAN, Unit Name, or Contact Details) are left blank or incorrect, the system will display an error message prompting the user to fill in all mandatory fields before submitting.
5. The system should ensure that only authorized users (Branch Head) can update loan details. It should validate the user's permissions before allowing access to the "Update Legacy Data" screen.
6. Users may accidentally modify critical data such as PAN or Unit Name, implement confirmation dialogs and validation checks to ensure changes are intentional.
7. Data integrity issues due to simultaneous updates. Implement proper locking mechanisms to prevent concurrent updates of the same loan record.

4.29. Use Case 29: Processing Fee (LAFD) Transfer Entry

4.29.1.   Purpose

The purpose of this use case is to enable KSFC users to process and transfer the collected loan application fees from the branch (EG) to the Account Department to pass the respected journal entries.

4.29.2.   Pre-Requisites

- The KSFC user must be logged into the system with appropriate permissions to access the Processing Transfer Entry screen under the EG module.
- The Loan Application Fee deposited transactions should be available and the loan should be sanctioned but awaiting transfer of the loan application fee to the Income account.

4.29.3.   Step-wise Approach

1. The KSFC user logs into the system with valid credentials.
2. The user navigates to the EG Module and selects the Processing Transfer Entry option.
3. The system displays a list of loan application fee deposited transactions that have been sanctioned and are awaiting transfer to the Income account.
4. The user selects one or more loan application fee transactions by checking the corresponding checkboxes for each transaction.
5. The system allows the selection of multiple transactions at once.
6. The system checks for any mismatch between the processing fee collected on the loan amount requested and the processing fee calculated on the loan amount sanctioned.
7. if there is no mismatch between the loan amount, the system allows the process to continue further by enabling **Submit** button.
8. If a mismatch is found, the system alerts the user with a message:
   - **Alert Message:** "Mismatch between the processing fee collected on the loan amount requested and the loan amount sanctioned, are you sure you want to proceed? "
9. The system prompts the user with a Yes/No option:
   - **Yes:** The user confirms that the mismatch is acceptable, and the system proceeds with the transfer of the processing fee to the Income account.

- **No:** If the user clicks No, the system stops the transfer process for the current transaction and does not proceed with the fee transfer.
10. After Confirming the mismatch, system enables the **Submit** button for the user to submit the transfer request.
11. The user clicks the **Submit** button to initiate the transfer of the loan application fee transactions to the Accounts Department.
12. The system successfully transfers the selected loan application fee transactions to the Accounts Department for further processing (Journal Entry Passing).
13. The system updates the status of the transactions to indicate they are transferred for further processing (LAFS fee transfer entry).
14. Once the user submits the transaction, the record is moved to the next stage in the processing workflow, and it is no longer visible in the processing queue for the KSFC user.

4.29.4. Wireframes

4.29.5.   Control and Validation

1. If there is a mismatch between the processing fee collected for the requested loan amount and the sanctioned amount, the system should prompt the user with an alert and provide the option to either proceed with the transfer or cancel the process.
2. The system must ensure that the user selects at least one transaction before allowing the Submit button to be enabled. If the user does not select any transactions, the system should display a prompt informing the user to select at least one transaction before proceeding with the transfer.
3. If there is an error while processing the transfer (e.g., a system failure), the system should display an error message, and the user can try submitting again after resolving the issue.
4. The system must display a list of loan application fee deposited transactions that are sanctioned and awaiting transfer to the Income account.

5. The system must allow the user to select multiple transactions at once by providing checkboxes next to each transaction.
6. The system must ensure that only authorized KSFC users can access the Processing Fee Transfer Entry screen and perform the transaction transfers.
7. The system must ensure that no data corruption occurs during the transfer process. Transaction details must be accurate, and the transfer status must be updated correctly
8. Incorrect mismatch handling could lead to incorrect transfers: Implement a clear alert system that ensures the user is fully aware of any mismatch and has the option to verify and proceed cautiously.
9. System errors could prevent the transfer process from being completed successfully: Include proper error handling and fall-back mechanisms to notify users of issues and ensure successful transaction processing.

4.30. Use Case 30: Loan Application Fee Refund for Loan application Rejected Cases

4.30.1. Purpose

The purpose of this use case is to define the process for handling the refund of processing fees for rejected loan applications/accounts. It ensures that the refund process is executed in a structured and compliant manner. This use case aims to streamline the refund process while maintaining accuracy and compliance with business rules.

4.30.2. Pre-Requisites

- The user must be authenticated and logged into the system.
- The user must have the necessary permissions to access the "Processing Fee Refund (Rejected Cases)" menu.

4.30.3. Step-wise Approach

1. The KSFC User logs into the system and navigates to the "Processing Fee Refund (Rejected Cases)" menu under the EG Module.
2. The system displays a list of Loan applications rejected under the "Sent to Appraisal" stage and Loan accounts rejected under the "Loan Appraisal" stage and awaiting refund process to Loanee.
3. Each rejected case has a corresponding checkbox for selection. The user selects one or more rejection cases by checking the respective checkboxes. The system allows multiple selection of rejection cases

4. Upon selection, the system prompts the user to select a payment type via a popup:
   - Payment to Loanee
   - Adjust towards loan
5. The user selects the payment type from the popup. The system displays a confirmation alert.
6. The user confirms the selection. The system enables the "Submit" button.
7. The system transfers the rejected cases to the accounts department for journal entry processing.
8. Once submitted, the records are no longer available in the "Processing Fee Refund (Rejected Cases)" menu and move to the further processing stage.

4.30.4.   Wireframes

4.30.5.   Control and Validation

1. If no cases are selected, the system does not enable the "Submit" button.
2. The system must ensure that only eligible rejected cases are available for selection.
3. The refundable processing fees should be calculated based on the selected refundable percentage on the loan application fee while rejecting the loan application/account.
4. The refund of the GST amount should only happen if the loan application/account is eligible for a refund with GST, as verified during the loan application rejection.
5. If "Adjust towards Loan" is selected, the conditions for adjustments to ROL and transactions should be performed accordingly.
6. If "Payment to Loanee" is selected, the conditions for making payment should be met, and the transaction should move to further voucher generation in the Accounts department.
7. If the system encounters an error in processing the request, an appropriate error message is displayed.

4.31. Use Case 31: Refund of Excess Collected Loan Application Processing Fee (LAFD Normal Refund)

4.31.1.   Purpose
The purpose of this use case is to facilitate the seamless refund processing of excess collected Loan Application Processing Fee (LAFD) for loan accounts. This ensures that excess amounts are either refunded to the loanee or adjusted towards the Repayment of the loan.

4.31.2.   Pre-Requisites

- The user has appropriate permissions to access the Processing Fee Refund (Normal Cases) menu under the EG Module.
- Loan accounts with excess collected Loan Application Processing Fee (LAFD) are available for refund processing.

4.31.3.   Step-wise Approach

1. The KSFC User logs into the system and navigates to the Processing Fee Refund (Normal Cases) menu under the EG Module.
2. The system displays a list of loan accounts that have excess LAFD collected, sectioned, and awaiting refund processing.
3. Each loan account is presented with a checkbox for selection. The user selects one or more loan accounts by checking the corresponding checkboxes. The system allows multiple loan accounts to be selected at once.
4. Upon selection, the system prompts the user to choose a Payment Type via a popup with the following options:
   - Payment to Loanee
   - Adjust towards Loan
5. The user selects the desired payment type from the popup. The system displays a confirmation alert. And the user confirms the selection.
6. The system enables the Submit button and the user clicks Submit.
7. The system transfers the excess LAFD refund transactions to the accounts department for journal entry processing.
8. Once submitted, the selected loan records are removed from the "Processing Fee Refund (Normal Cases)" menu and move to the further processing stage.

4.31.4.   Wireframes

4.31.5. Control and Validation

1. If the user does not confirm the selection, the Submit button remains disabled.
2. If there is a system failure, the process is halted, and an error message is displayed.
3. A loan account with excess LAFD can only be processed for a refund once.
4. The selected payment type determines how the refund is processed.

4.32. Use Case 32: Loan Application Status

4.32.1. Purpose

The purpose of this use case is to allow KSFC users to view and track the status of loan applications at any stage of the loan's lifecycle. This functionality ensures transparency in loan processing and provides users with detailed insights into application status, history, and remarks.

4.32.2.   Pre-Requisites

- The KSFC User must be logged into the system.
- The user must have access to the Loan Application Status menu under the EG Module.

4.32.3.   Step-wise Approach

1. The KSFC User logs into the system and navigates to the Loan Application Status menu under the EG Module.
2. The system displays a list of all loan applications.
3. Each loan application has a View button that allows the user to see loan application details along with a print option.
4. The system displays the current status of each loan application.
5. The user can view the history of the loan application and remarks made throughout its lifecycle.
6. The system provides loan status updates for all stages of the loan process, including rejected and closed accounts.

4.32.4.   Wireframes

4.32.5.   Control and Validation

1. Error messages should be displayed if the user attempts to access a loan application without the necessary permissions.
2. Error messages should be displayed if the system encounters an issue retrieving loan details.
3. The system should provide real-time status updates to ensure accuracy.
4. Once a loan is closed or rejected, it should still be accessible for reference but marked as finalized.

4.33. Use Case 33: Additional Loan Application Processing Fee Collection.

4.33.1.   Purpose

This use case facilitates KSFC Users collecting additional Loan Application Fee Deposit (LAFD) when the loan amount sanctioned is greater than the loan amount originally applied, with provisions to either collect from the loanee directly or adjust towards a loan release.

4.33.2.   Pre-Requisites

- The loan amount sanctioned must be greater than the loan amount applied.
- The normal LAFD (Loan Application Fee Deposit) should have already been collected and transferred before initiating the additional LAFD collection process.
- KSFC users should have the necessary permissions to access the "Additional LAFD Collection" menu under the EG Module.

4.33.3. Step-wise Approach

1. The KSFC User logs into the system and navigates to the 'Additional LAFD Collection' menu under the EG Module.
2. The system displays a list of loan units which require collection of additional LAFD, where the loan applied amount is less than the loan amount sanctioned.
3. The user selects the loan account for which the additional processing fee (LAFD) is to be collected.
4. Upon selection, the system displays the Loan Application Details for the selected account.
5. The screen contains an action button 'Generate Request'.
6. The user clicks on the Generate Request button. The system then calculates and displays the additional LAFD amount, GST breakup applicable on the LAFD.
7. The system prompts the user to select the Payment Type with two options:
   - Payment from Loanee
   - Adjust towards Release

A. If "Adjust towards Release" is selected:
   i. The "Adjust towards Release" button is enabled only if any of the loans related to the selected loan account is active, has been disbursed, and Is not closed.
   ii. Upon selection Adjust towards Release option, the system prompts for reconfirmation.
   iii. After reconfirmation, the system processes the request. The Additional LAFD Collection request is completed.
   iv. The record is then moved to the Processing Fee Transfer Entry section for further processing.

B. If "Payment from Loanee" is selected:
   i. The system prompts the user for reconfirmation. The user is also prompted to enter remarks. The user clicks on the Submit button.
   ii. Upon submission, An SMS and Email notification is sent to the unit's registered mobile number and email address.
   iii. The system provides a Print option for the generated Additional LAFD Collection Request.
   iv. The request remains in the system for future tracking until the receipt gets approved.
   v. The system maintains the Current status of the request, Full history of actions taken, All user remarks.

C. Payment by Customer:
   i. Once the request is confirmed and the payment option selected is "Payment from Loanee", the system enables the customer to make the payment.
   ii. The customer can make the payment under the "Loan Application Fee Deposit" section in the Customer Login Portal.
   iii. The payment process follows the same flow as the Normal Processing Fee Payment, as defined in earlier use cases.

4.33.4. Wireframes

Loan Application Final Acceptance

Show 10 entries

Sl.No	Customer Id	Loan Application No. (EG No.)	Promoter PAN	Unit Name	Loan Amount (In. Rs)	Date of Acceptance	Action
1	300100	610001J0001	DJNHK1154A	KSFC-423977	200000.00	07-Apr-2019	Additional Left Request

Showing 1 to 1 of 1 entries

Previous 1 Next

Demand Generation ☒

View BreakUp

Adjustment from Release ▼

Print **Send Demand Request**

EG No.) ⇕   an Amount (In. Rs)

200000

Karnataka State Financial Corporation

Demand Generation

View BreakUp

Adjustment from Release

Loan Application Final Acceptance

Print Send Demand Request

Karnataka State Financial Corporation

Demand Generation

Demand Generation Details Saved

OK

Loan Application Final Acceptance

4.33.5.   Control and Validation

1. The system must not allow generating an Additional LAFD request if the sanctioned loan amount is not greater than the applied amount.
2. "Adjust towards Release" should only be enabled when conditions on the associated loan (active/disbursed/not closed) are met.
3. All generated requests must carry GST breakup and must be stored in the system with status and remarks.
4. No duplicate requests should be allowed for the same loan account unless the previous one is processed or cancelled.

4.34. Use Case 34: Transfer of Liability (Transfer of Management)

4.34.1.   Purpose

This use case describes the complete flow of actions starting from the entrepreneur registration/login to the final acceptance of a loan application submitted for the purpose of **Transfer of Liability**. It includes steps performed by both the entrepreneur and the KSFC (EG Office and Approver) and outlines the conditional behaviour based on user decisions throughout the process.

4.34.2.   Pre-Requisites

- The customer must have submitted a loan enquiry through the system.
- The user must have the necessary roles and access rights to perform the Transfer of Liability process.
- An active loan account, from which the liability is to be transferred, must be available within the concerned branch.

4.34.3.   Step-wise Approach

1. The process begins when an entrepreneur either registers as a new user or logs in as an existing user. If the entrepreneur is new to the KSFC, they complete the registration process.

If already registered, the entrepreneur logs in using their credentials. This process follows the flow as defined in Use Cases 1 and 2.

2. After logging in, the entrepreneur initiates a new loan enquiry. This process follows the flow as defined in Use Case 3. where the necessary details for the enquiry are submitted.

3. Once the enquiry is submitted, a KSFC employee logs into the system through the EG Office interface. The employee views the newly submitted enquiry and acknowledges it as a valid new enquiry. This functionality aligns with the logic described in Use Case 6.

4. Following acknowledgement, the enquiry is routed to the Approver. The Approver reviews the submitted details and, upon satisfaction, accepts the enquiry. Once the enquiry is accepted, the system generates a unique Customer ID for the entrepreneur (only if the entrepreneur is newly registered). This functionality aligns with the logic described in Use Case 7.

5. After approval, the system enables the enquiry for loan application acknowledge process. The EG Officer then proceeds to the 'Loan Application Acknowledge' page to begin the application input process.

6. In the **'Loan Application Acknowledge'** interface, under the Basic Details tab, the EG Officer selects the loan purpose from a dropdown menu. The purpose chosen is **'Transfer of Liability'**, which corresponds to the internal purpose code **PURP_CD = 25** as maintained in the database.

7. Upon selecting **'Transfer of Liability'**, the system displays a confirmation popup that asks **"Do you want to process this enquiry for the purpose of Transfer of Liability?"**

8. If the user selects No, the system returns to the Basic Details screen and clears the selected loan purpose. If the user selects Yes, the system continues to the next step.

9. After confirmation, the system shows a list of existing Loan units under the KSFC Branch where the loan status is marked as 'Not Closed'. These are the eligible units from which liabilities can be transferred.

10. The user selects the desired unit from the list. Upon selection, the system shows another popup message **"Are you sure you want to proceed with transferring liability from the Unit (XXXXXX – XYZ LTD)?"**
    - If No is selected, the system navigates back to the list of eligible units.
    - If Yes is selected, the system proceeds to auto-fill certain parts of the loan application and Auto-Population of Unit and Loan Details

11. Once confirmed, the system auto-populates unit-specific and loan-related details in the application form. The fields for Loan Scheme and Loan Amount are locked and cannot be modified. The rest of the form remains open for the user to fill or edit.

12. The entrepreneur fills in the remaining details of the application. Once completed, the form is submitted and saved in the system. As detailed under Loan Application Acknowledgement use cases

13. The submitted application is now subjected to legal scrutiny and loan scrutiny, in accordance with Use Cases 17 and 18.

14. If the application passes scrutiny, it is approved. Upon approval, the system generates an EG Number for the application, as per the logic described in Use Case 19.

15. After the EG Number is generated, the entrepreneur uploads a signed copy of the loan application document to the system. This step follows the process outlined in Use Case 20.

16. Once the signed document is uploaded, the EG Officer reviews and finally accepts the loan application. This final acceptance marks the application as ready to move to the next stage. According to Use Case 21, the application is now eligible to be sent to the appraisal menu.

17. Since the loan purpose selected is 'Transfer of Liability', the system bypasses the Loan Application Processing Fee (LAFD) collection. No Loan application fee payment is required, and LAFD refund logic is not applicable at any stage for this particular type of application.

18. The EG Officer sends the completed and accepted loan application to the appraisal stage.
19. If the application is rejected at this level, it is marked as rejected in the system. Because it is a Transfer of Liability application, LAFD refund is not triggered since there is no LAFD collected in this case.

4.34.4.   Wireframes

4.34.5.   Control and Validation

1. Only units with **Loan Status = 'Not Closed'** are displayed for selection during the transfer of liability.
2. The entire workflow is conditional on the loan purpose being selected as Transfer of Liability.
3. Any selection of "No" in the confirmation dialogs resets the process to the previous step.
4. Fields such as Loan Scheme and Loan Amount must remain non-editable once auto-populated.
5. If Loan application is marked as rejected. No LAFD refund initiated due to exemption for Transfer of Liability.