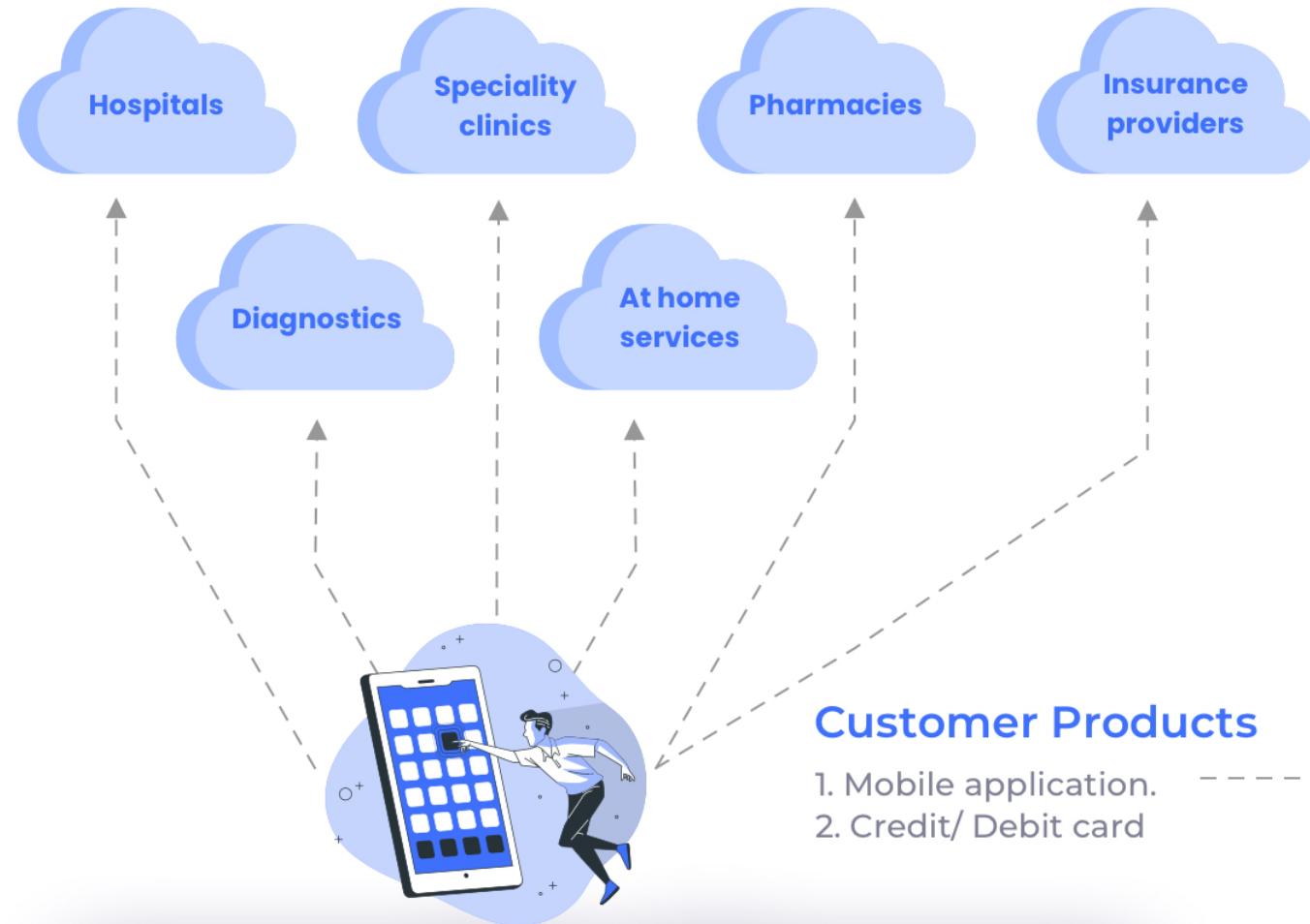




Technology walk-through
dev@unofinance.in
v1.04

unofin



Service provider Products

1. QR code
2. Mobile application



Card based payments

Instant credit facility

Content

Rewards & cashbacks

QR code based instant
credit line

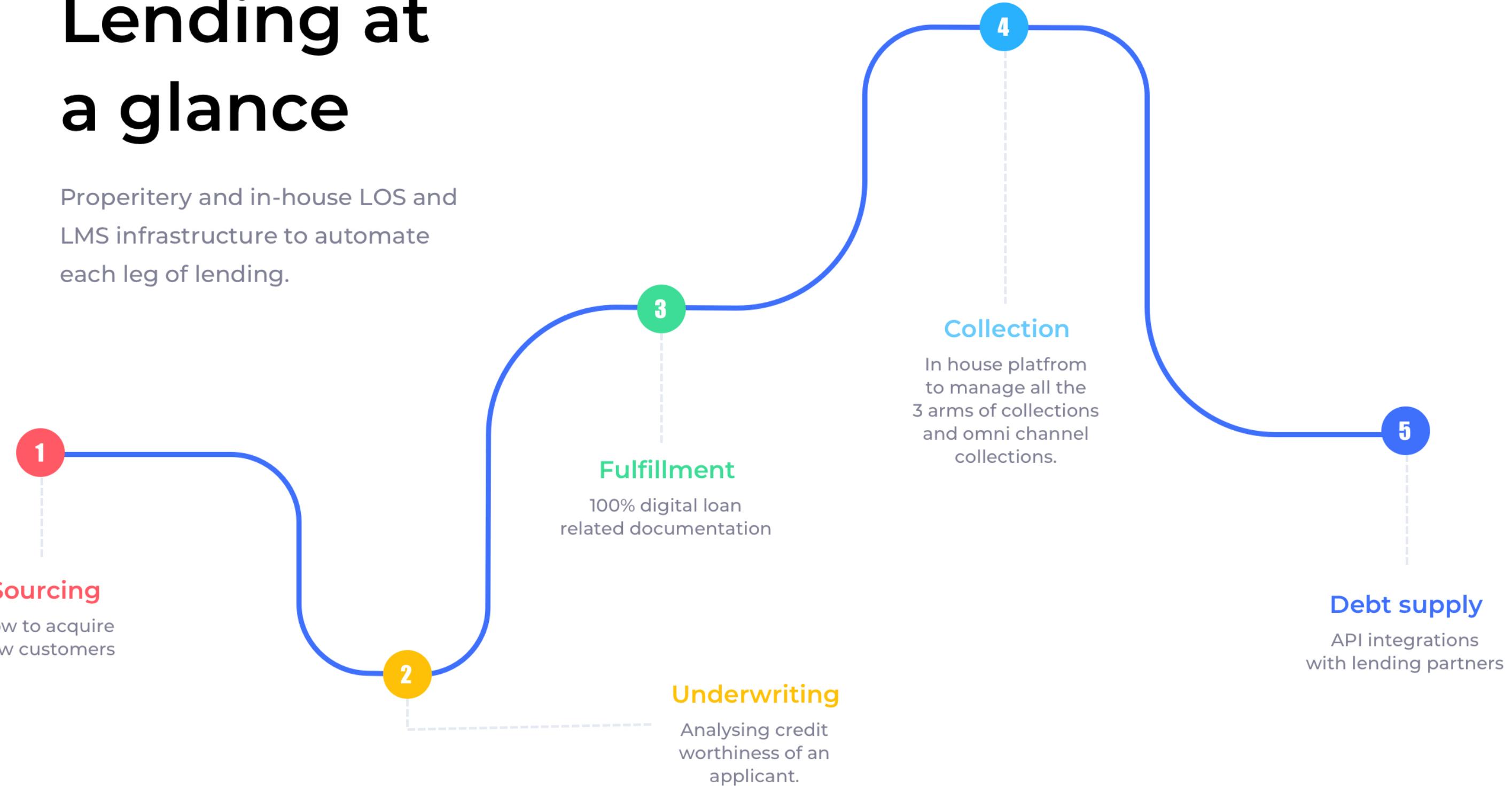
Provider application
(Upcoming)

Reports & analytics
dashboard

Whatsapp micro CRM

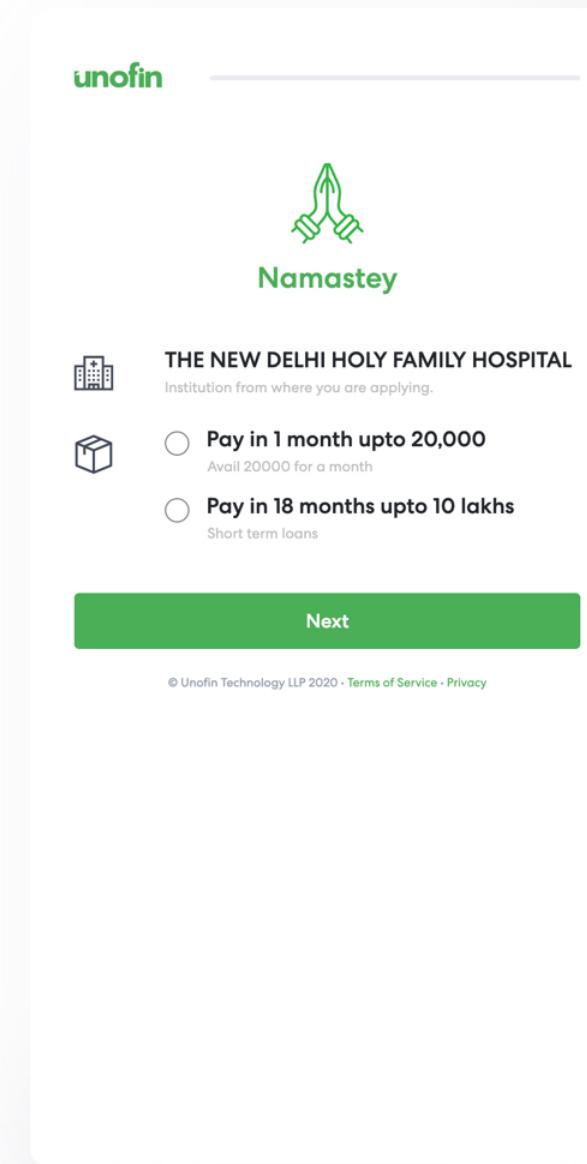
Lending at a glance

Proprietary and in-house LOS and LMS infrastructure to automate each leg of lending.



Digital lending

For an elevated customer experience, we have recently introduced a blazing fast self serving journey. We call it the - The Barry Allen project aka Flash



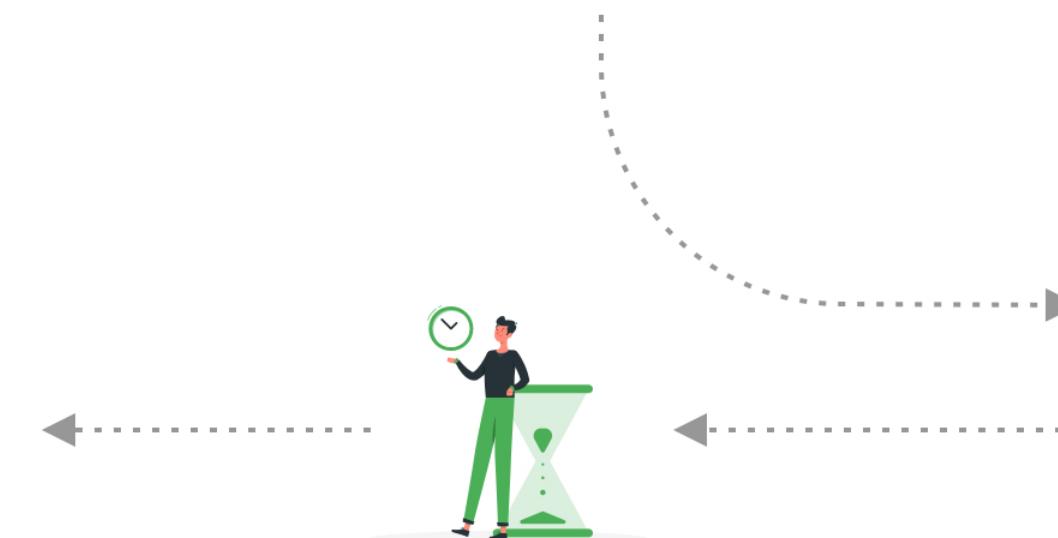
At any of our partner institution applicant has to scan a **QR code**, which will redirect them to the application page.



They fill in a simple 4 pager form. To make the process blazing fast we have enabled both oKYC and cKYC.



Instant disbursal into **Hospital's bank account**



Applicant gets the decision in under **5 minutes**. He then signs the digital agreement and e-NACH.



All data points passes through our rigorous auto approval algorithm.

D **Sourcing**

The screenshot displays the Unofin Isengard Sourcing dashboard. On the left, a sidebar lists various modules: Tickets, Users (Create user, Create lender, Associate targets, Attendance, Golden eye), Associates (All leads, Assign enquiries, Cases in hand, Create lead, Your leads, Your enquiries, Visits, Emi calculator), Operations (Loan tap application, User comments), and Credit (Credit deviations). The main area shows a summary of leads: 32 ENQUIRIES, 19 LEADS, 20 APPROVAL, 12 DOs, and 2 PENDING. Below this is a table titled "All Leads" with columns: Lead, Applicant, Estimate, Associate & Hospital, Eligibility, Status, and Auto Approval. A blue callout box points to the "Auto lender selection based on pre-agreed policies" button. Another callout box points to the "Numbered entries are marked for prioritization" message. A third callout box points to the "Click on LEAD ID to see detailed view" message. A fourth callout box points to the "Algorithm backed instant approval pipeline" message.

Lead	Applicant	Estimate	Associate & Hospital	Eligibility	Status	Auto Approval
6711959D	Ashish sharma Saturday, 22 Feb 2020 7:08 PM	Rs.1,10,000	Waseem Akram SCI IVF Center	Eligibility(0)	Applied	TRUE
0C32643E	Md shahnawaz khan Saturday, 22 Feb 2020 5:07 PM	Rs.22,500	Shubham Kumar Mishra Gandhi Hospital	Eligibility(2)		
8B10D747	Bhagwan prasad Saturday, 22 Feb 2020 4:13 PM	Rs.50,000	Shubham Kumar Mishra Mahindru Hospital Pvt Ltd	Eligibility(1)	Reject	FALSE
4139F67A	Debaditya sen Saturday, 22 Feb 2020 4:13 PM	Rs.20,000	Prachi Dixit Vig House	Eligibility(0)	Approval	FALSE
78723BF1	aj Sharma Men's Health Centers (...)			Eligibility(0)	Reject	FALSE
739E7A45	Ali Bhola Baby Joy Fertility and IVF	Rs.2,17,500		Eligibility(1)	Documents pending	TRUE
714D5F32	Satbir singh Saturday, 22 Feb 2020 2:36 PM	Rs.2,25,000	Vanshika Sachdeva Asian Hospital - Faridabad	Eligibility(0)	Reject	FALSE
B6C63A65	Rajender singh rawat Saturday, 22 Feb 2020 2:23 PM	Rs.35,000	Neeru Arora Holy Family Hospital	Eligibility(2)	Reject	FALSE
5B80C3E6	Deepak Saturday, 22 Feb 2020 2:09 PM	Rs.1,50,000	Hemraj Duchaniya Akanksha IVF Centre	Eligibility(2)	Applied	FALSE
B8DE4A99	Dk singh Saturday, 22 Feb 2020 1:42 PM	Rs.1,50,000	Navdeep Singh Baby Joy Fertility and IVF - P...	Eligibility(0)	Approval	FALSE
3B611AD3	Atin goyal Saturday, 22 Feb 2020 1:42 PM	Rs.5,00,000	Bharti Bagdi Body Care - Rajouri Gar...	Eligibility(0)	Cancelled	TRUE
13EBDB91	Arati Rathore Holy Family Hospital			Eligibility(0)	Reject	FALSE
D4D71CF1	Malu Saini Paras Hospital	Rs.72,687		Eligibility(0)	Physical verification	TRUE

The War-Zone

Sourcing dashboard

All leads appear here after getting sourced.

This screenshot shows a detailed view of a lead application form for lead ID 052871F6. The form includes sections for APPLICANT DETAILS (Full Name: Prema shridhar mannan, Mother's Name: Usha Shridhar, Phone: 9650059186, Email: premasm@gmail.com), CO-APPLICANT DETAILS, CURRENT ADDRESS, PERMANENT ADDRESS, JOB DETAILS, REFERENCE 1 DETAILS, REFERENCE 2 DETAILS, and CASE DETAILS. Buttons for CLOSE, EDIT, and APPLY are visible at the top right.

Review

Hospital Dashboard

St. Stephens Hospital Society - North Delhi

Hospital Name

HSPD Stage 1: Case Status

Lead Date	Applicant	Contact	Approval amount	Link	Lead ID
April 12, 2022, 1:15 PM	AMARJEET SINGH (For Harvinder kaur)	9250260724	-	https://unofin-prod.s3.amazonaws.com/case/detail_B475487AD.pdf	B475487AD
April 12, 2022, 12:43 PM	SONU KUMAR (For Chaman wati)	8178897657	100000	https://data.unofin.in/ba/post-approval/B923F438A	B923F438A
April 11, 2022, 2:57 PM	PRASHANT PARIHAR (For Ramesh chand)	9758667483	-	https://unofin-prod.s3.amazonaws.com/case/detail_B63FC3DF1.pdf	B63FC3DF1
April 8, 2022, 3:04 PM	SHAKEEL AHMAD (For Atufa)	9910783095	-	https://unofin-prod.s3.amazonaws.com/case/detail_BC075C60D.pdf	BC075C60D
April 7, 2022, 2:45 PM	ANUJ SONKAR (For Nikhil)	8285624817	150000	https://data.unofin.in/ba/post-approval/BD2148ADA	BD2148ADA
April 5, 2022, 4:36 PM	MOHAMMAD FAISAL (For Mubeen)	9582835068	-	https://unofin-prod.s3.amazonaws.com/case/detail_BCE3539FA.pdf	BCE3539FA
April 5, 2022, 3:28 PM	ARVIND KUMAR SHARMA (For Munni Devi)	8527050425	100000	https://data.unofin.in/ba/post-approval/BB63E2ADD	BB63E2ADD
April 5, 2022, 2:02 PM	MOHD SHAHNAWAZ (For Mohd Abrar)	9971388034	-	https://unofin-prod.s3.amazonaws.com/case/detail_B40D918D3.pdf	B40D918D3
April 1, 2022, 4:06 PM	RAHUL (For Renuka)	9650771577	122655	https://data.unofin.in/ba/post-approval/BE546D9CD	BE546D9CD

Rows 1-9 of 57 [«](#) [»](#)

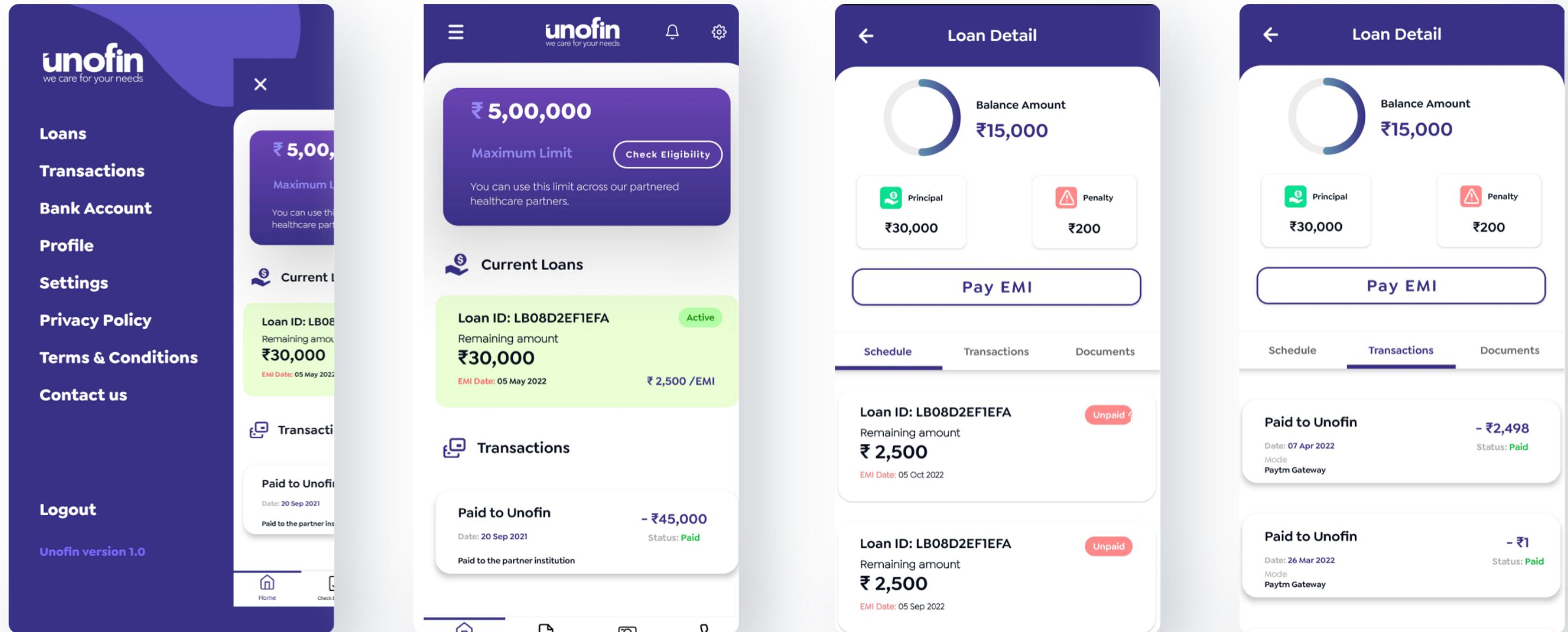
HSPD Stage 2: Cases with decision pending

Lead Date	Applicant	Status	Is Disbursed	Unofin Lead ID	Pendency
March 31, 2022	ANUJ AKASH(ForGirjanath mirda)	Pending	NO	BAB31CF0D	Last 3 months Bank statement or official mail id or Linkedin Profile or Employee ID card
April 5, 2022	ARVIND KUMAR SHARMA(ForMunni Devi)	Pending	NO	BB63E2ADD	No Documents Required
April 5, 2022	ARVIND KUMAR SHARMA(ForMunni Devi)	Pending	NO	BB63E2ADD	No Documents Required
March 29, 2022	Manasseh(ForShakun luka)	Pending	NO	BA533D19C	No additional Documents

HSPD Stage 3: Disbursement Tracker												
Unofin Lead ID	Patient Name	Delivery Order Date	Medical Delivery Order Amount	Scheme	Advance EMI	Balance Amount	Subvention(excl.GST)	Unofin Commission	TDS	Transfer Amount	Payment Status	UTR
B8B651332	POONAM TOMAR	April 11, 2022	147,286 9/3	0	147,286	6	8,837 0	138,449	PENDING	-		
BD2148ADA	Nikhil	April 9, 2022	100,000 9/3	0	100,000	6	6,000 0	94,000	PAID	2101154		
B97A87DAC	Son Devi	April 6, 2022	46,612 9/3	0	46,612	6	2,796 0	43,816	PAID	2098151		
BC4743B0A	Mahi	April 2, 2022	55,000 18/6	0	55,000	6	3,300 0	51,700	PAID	2096177		
BE546D9CD	Renuka	April 1, 2022	81,770 9/3	0	81,770	6	4,906 0	76,864	PAID	2092162		
B65FBA237	Sita Ram	March 31, 2022	47,844 9/3	0	47,844	6	2,870 0	44,974	PAID	2092162		
B32CCA05C	Mohd Abrar	March 31, 2022	170,000 9/3	0	170,000	6	10,200 0	159,800	PAID	2090204		
B8D81E6B3	Pushpa	March 31, 2022	66,000 9/3	0	66,000	6	3,960 0	62,040	PAID	2090204		
B70C06F80	Sarla devi	March 30, 2022	20,827 9/3	0	20,827	6	1,249 0	19,578	PAID	2090171		
B005B53AF	IRSHAD AHMED	March 29, 2022	50,000 9/3	0	50,000	6	3,000 0	47,000	PAID	2089151		

Rows 1-10 of 20 [«](#) [»](#)

D Sourcing

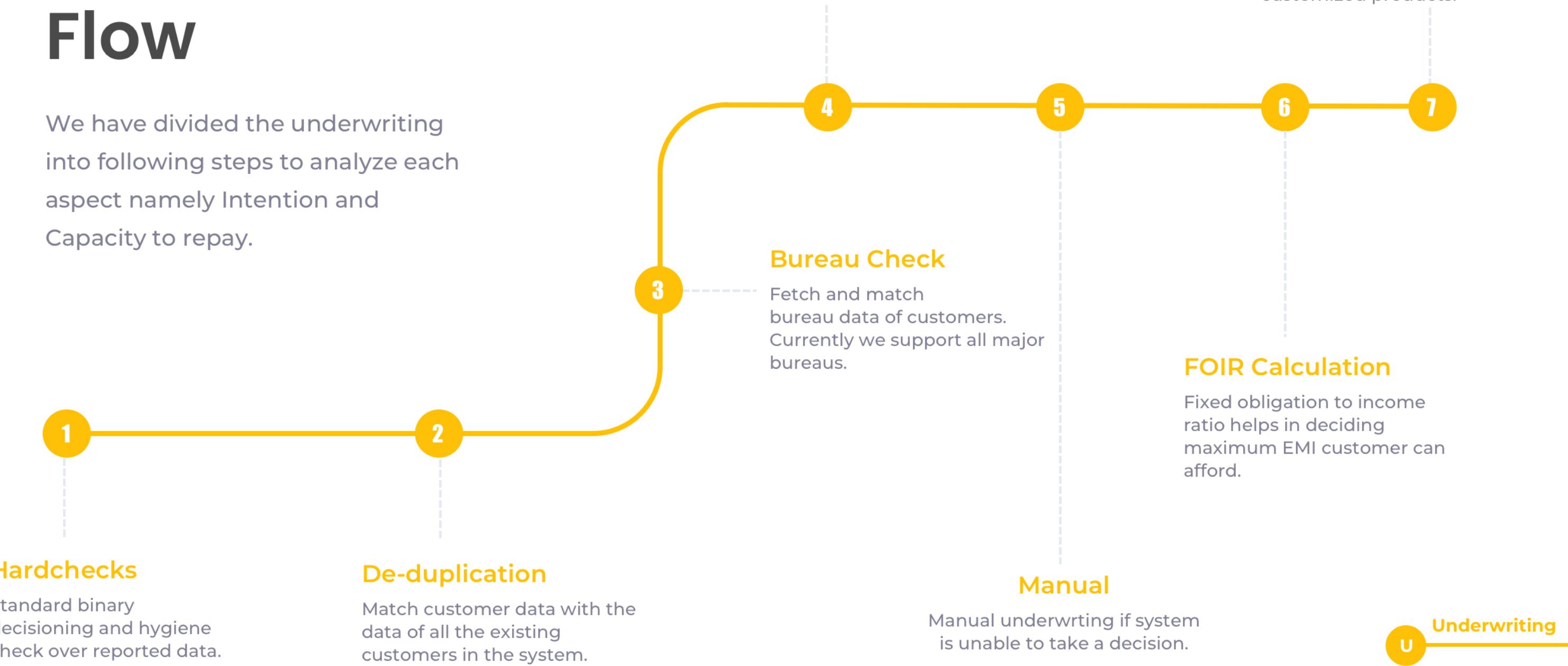


Upcoming Mobile Application

D Sourcing

Underwriting Flow

We have divided the underwriting into following steps to analyze each aspect namely Intention and Capacity to repay.



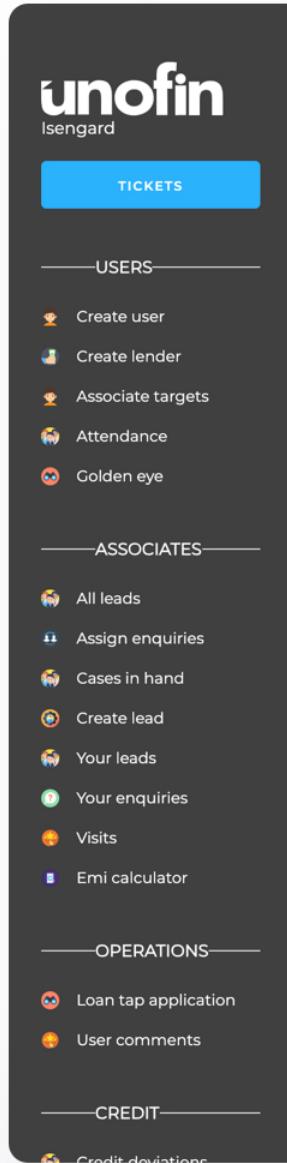
The screenshot shows the Isengard Credit Engine interface. The left sidebar has a dark theme with white text and icons. It includes sections for **TICKETS**, **Search in menu**, **USERS** (Create user, Create lender, Associate targets, Attendance, Golden eye), **ASSOCIATES** (All leads, Assign enquiries, Cases in hand, Create lead, Your leads, Your enquiries, Visits), and a general **Search in menu**. The main content area is titled **Credit Engine** and shows the **Hard Checks** section. At the top right, there is a notification icon with the name **NAMRA MAHESHWARI**. The **Hard Checks** table has columns for **Hard Check**, **Status**, and **Remarks**.

Hard Check	Status	Remarks
Age between 21 and 60?	Pass	
Income provided by applicant sufficient	Pass	
Applicant is NOT self employed with house type rented	Pass	
Current address out of geographical limits	Pass	Pincode is 151501
Current address is blacklisted	Pass	Pincode is 151501
Applicant is NOT a lawyer, politician, military, army, police personnel	Pass	Applicant is manager
Treatment is covered	Pass	Treatment is OP-EYES

Hard checks

A binary checking system based on amalgamation of all the lender policies and Unofin gating criteria. This module simply does a hard rejection of a case if it does not lie in the pre defined gating criteria.

U Hard checks



Credit Engine

NAMRA MAHESHWARI

Hard Checks / Basic Verification / CIBIL / Income Verification / Approval

Scoring KYC details using historical data from credit bureaus

Verification Score	Identity Score	Address Score
87	71	95

Name: Suresh singh (Score: 88)

PAN: ETSPS7950C (Score: 100)

Current Address: H.no- C-5/1
First 60-feet road, Molarband Ext
Badarpur New Delhi, Near by laxman
general store
South Delhi - 110044
DELHI

Personal Email Verified: False

Gender: Male (Score: 100)

AADHAR: 356832780204 (Score: 100)

Official Email Verified: False

Date of birth: 15/07/1979 (Score: 100)

Mobile: 9643432003 (Score: 100)

Phone Verified: False

Alternate addresses: PLOT NO 1178, C-5/1 FIRST FLOOR 60
FOOTA ROAD MOLAR BAND EXTN
BADAR PUR NEAR SHARMA
HADDWARE NEW DELHI DELHI DELHI
110044

VERIFY PERSONAL EMAIL

VERIFY OFFICIAL EMAIL

VERIFY PHONE NUMBER

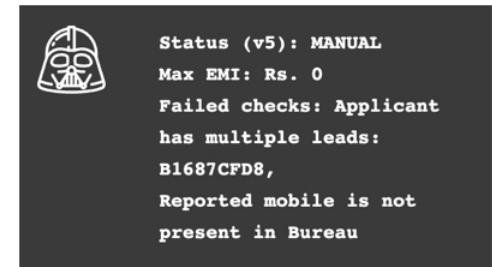
Alternate mobiles: 9643432003, 9793062413

Status (v5): MANUAL
Max EMI: Rs. 0
Failed checks: Applicant has multiple leads: B1687CFD8, Reported mobile is not present in Bureau

Deduplication based on previously reported data powered by elastic search

KYC verification

We make a statistical score card of all reported details by matching them with external sources such as NSDL for PAN, Bureau, Transunion IDV.



Deduplication based on previously reported data powered by elastic search

De-duplication

Credit Engine **CoApplicant**

Hard Checks / Basic Verification / CIBIL / Income Verification / Approval

NAMRA MAHESHWARI

TICKETS

USERS

- Create user
- Create lender
- Associate targets
- Attendance
- Golden eye

ASSOCIATES

- All leads
- Assign enquiries
- Cases in hand
- Create lead
- Your leads
- Your enquiries
- Visits
- Emi calculator

OPERATIONS

- Loan tap application
- User comments

CREDIT

- Credit deviations

CIBIL Score 628 **PL Score** NA
As on 2020-02-21 As on --

CIBIL Hard Checks

- No written-off/settled in last 24 months **Pass**
- Credit card overdue > 5,000 **Pass**
- Delinquency in any PL or CL in last 12 months **Failed**
2 accounts have delinquent behaviour
- No overdue in ongoing accounts **Failed**
Overdue present in 3 accounts
- Any CL/PL enquiry in last 6 months **Failed**
8 CL/PL enquiries in last 6 months
- Any ongoing CL **Failed**
2 ongoing consumer loans
- Is salary and job criteria fulfilled **Pass**

Accounts

Category	Count
000	000
015	015
010	010
STD	STD

LOANTAP **FETCH**

Customized representation of credit bureau data for quick analysis

LOANTAP **FETCH**

All Consumer-2 Personal-1 Housing Auto CC Business-1 Gold

Disbursal date **EMI** **Overdue** **Ownership**

01-Oct-2019 **A** **100000** **-1** **Individual** **Active**
Sanctioned Amount **Current Balance** **Last Payment** **Tenure**
100000 **98989** **03-Jan-2020** **24**
Date Opened **Date Closed** **Payment Start** **Payment End**
01-Oct-2019 **NA** **01-Oct-2019** **01-Jan-2020**

000 015 010 STD
01-2020 12-2019 11-2019 10-2019

Disbursal date **EMI** **Overdue** **Ownership**

21-May-2019 **A** **2675** **5350** **Individual** **Active**
Sanctioned Amount **Current Balance** **Last Payment** **Tenure**
30000 **26959** **31-Oct-2019** **12**
Date Opened **Date Closed** **Payment Start** **Payment End**
21-May-2019 **NA** **01-May-2019** **01-Dec-2019**

059 028 000 028 000 000 000 000
10-2019 09-2019 08-2019 07-2019 06-2019 05-2019 04-2019 03-2019

Auto approval decision

Bureau check

Bureau reports usually contain lot of data. We have studied close to 60000+ reports and created score range bound hard checks, which are defined by ML based algorithms

Bureau Check

U

Name	ARIKONDU MADHU
PAN	EXKPM0691G
Gender	Male
Date of birth	27/12/1998
Contact	6300070638 6300070638 6300070638 +916300070638
Email	MADHUAIRIKONDU@GMAIL.COM MADHUSHIREESHA.99@GMAIL.COM

696

NA

CIBIL Score
As on 2022-03-12

PL Score
As on --

CIBIL Hard Checks

No written-off/settled in last 12 months

Pass

Credit card overdue > 5,000

Pass

Delinquency of 30+ DPD in any PL or CL in last 12 months

Failed

1 accounts have delinquent behaviour

No overdue in ongoing accounts

Failed

More than 2 CL enquiries

Failed

7 CL enquiries in last 6 months

More than 2 ongoing CL

Pass

Accounts

Name	CHINTHAKINDI KARTHIK
PAN	BVAPC0457R
Gender	Male
Date of birth	24/08/1997
Contact	7032320827 7032320827 9781261891 9666516421
Email	DUMMY@GMAIL.COM KARTHIKROCKS73@YAHOO.COM KARTHIKCHINTHAKINDI77@GMAIL.COM

769

NA

CIBIL Score
As on 2021-12-18

PL Score
As on --

CIBIL Hard Checks

No written-off/settled in last 12 months

Pass

Credit card overdue > 5,000

Pass

Delinquency of 30+ DPD in any PL or CL in last 12 months

Pass

No overdue in ongoing accounts

Pass

More than 6 CL enquiries

Pass

More than 3 ongoing CL

Pass

Accounts

Name	ABHISHEK MEHRA
PAN	FRXPM0892R
Gender	Male
Date of birth	25/10/2000
Contact	9872500916
Email	

-1

NA

CIBIL Score
As on 2022-04-11

PL Score
As on --

CIBIL Hard Checks

Any CL/PL enquiry in last 6 months

1 CL/PL enquiries in last 6 months

Failed

Accounts

Enquiries (last 6 months)

Personal Loan

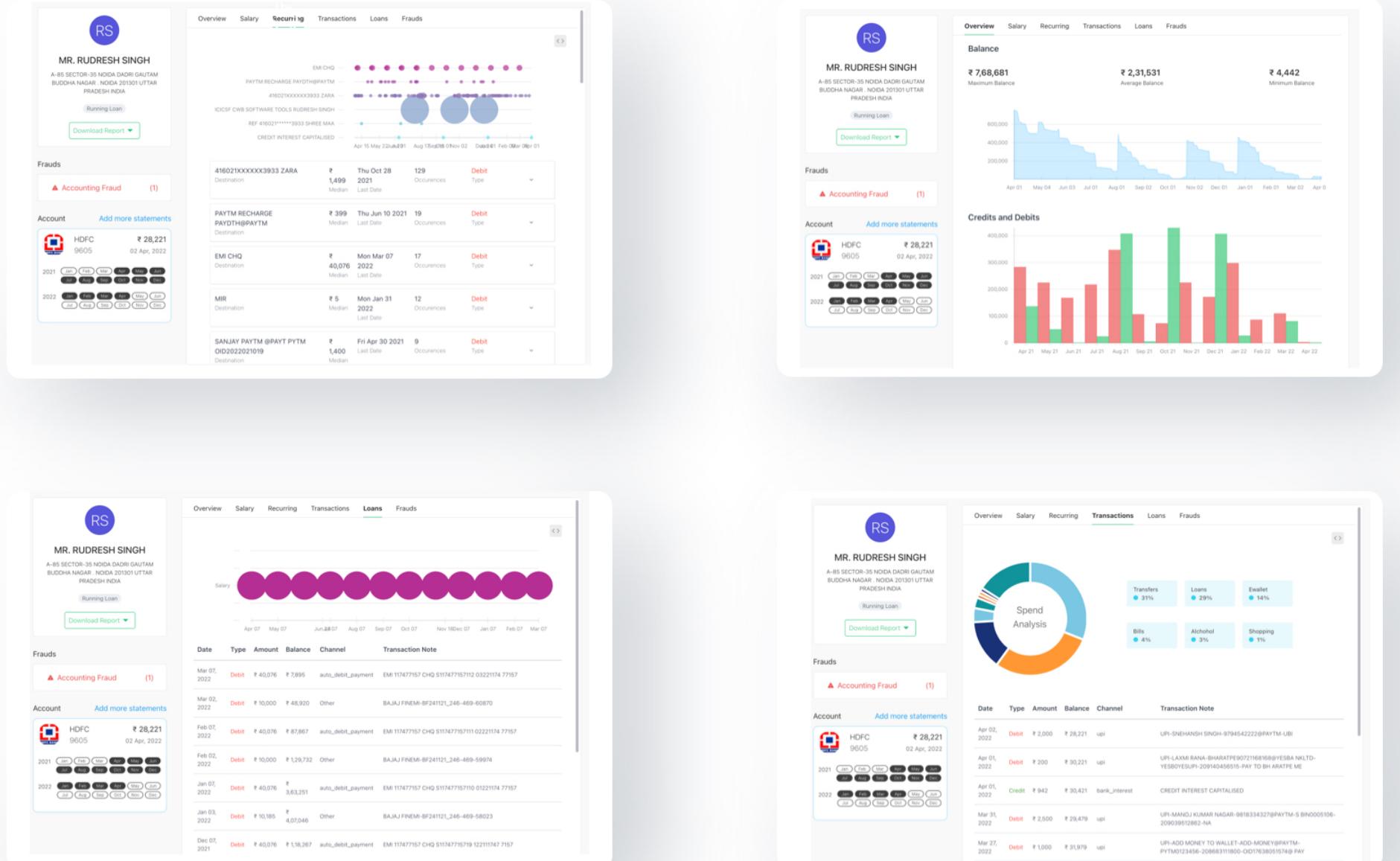
1

Consumer Loan

1

Score based hard checks are dynamic and keep on changing based on score ranges





Income verification

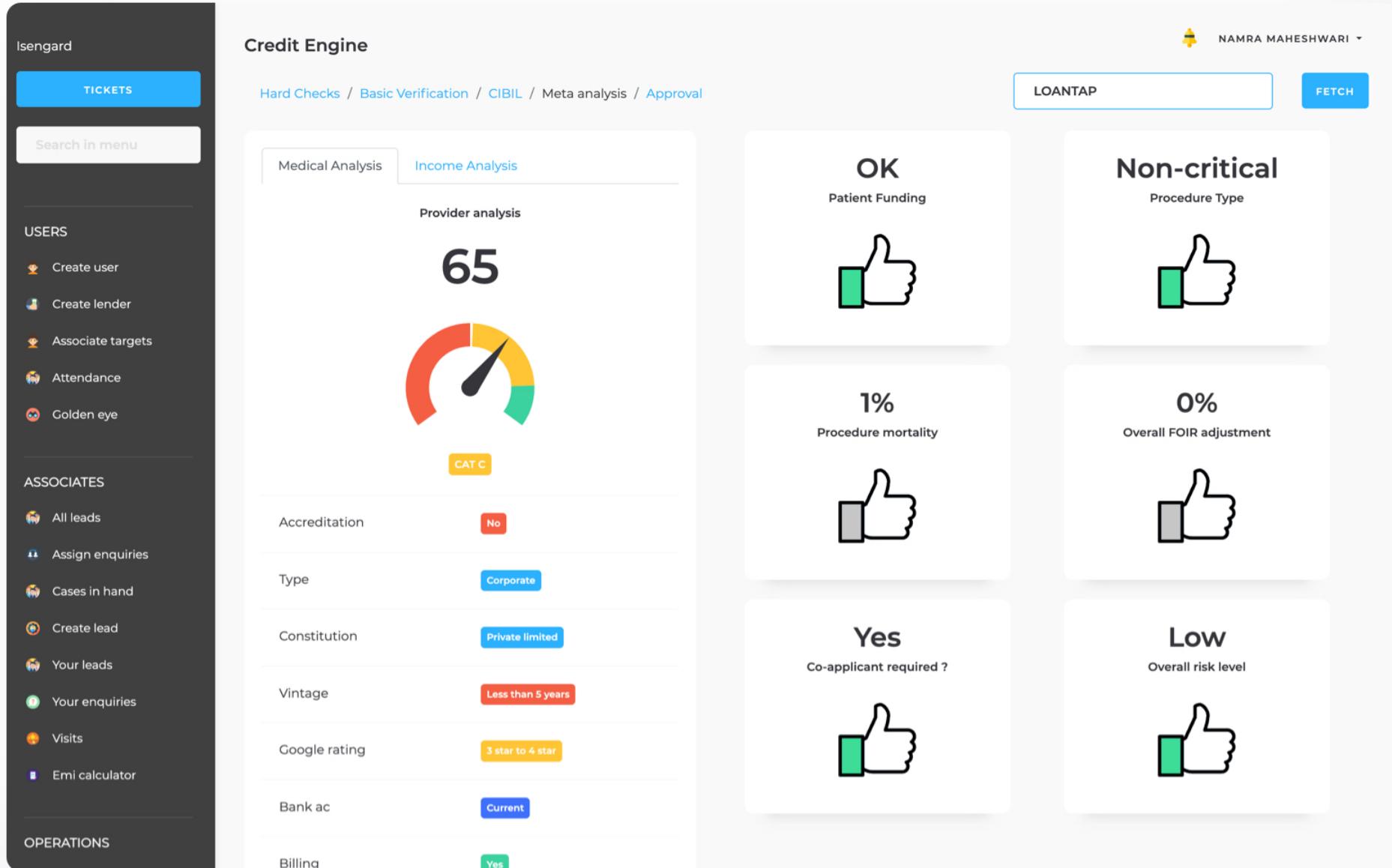
All the transactions are passed on to our pre-modeled auto learning algorithm, which calculates income with a high confidence along with existing obligations.

Income verify

FOIR Estimation

Based on existing obligation pulled from bureau data and banking and combining the same with a system estimated Z-factor (accounts for employment, residence location, residence type and salary etc.), a maximum installment affordability is calculated.





Medical Risk categorization

Initially an N-point system categorizes each onboarded medical organisation into different categories. Thereafter an auto-trained model changes the score based on incoming logged in cases and repayment data. A similar approach is also followed for requested treatment and system signals the credit team to take necessary steps.



Medical Risk categorization

Initially an N-point system categorizes each onboarded medical organisation into different categories. Thereafter an auto-trained model changes the score based on incoming logged in cases and repayment data. A similar approach is also followed for requested treatment and system signals the credit team to take necessary steps.

Provider Risk Assessment - Multispeciality	
Parameters	Details
Accreditation	No
	Applied For
	Yes
Type of Hospital	Doctor Owned
	Trustee
	Pvt. Ltd.
	Corporate
Type of Constitution	Sole Proprietorship
	Partnership
	Trustee
	Pvt. Ltd.
Vintage	LLP
	<5 years
	5 years to 10 years
Google Ratings	more than 10 years
	upto 2 star
	2 star to 3 star
Type of Bank A/C	3 star to 4 star
	more than 4 star
	Savings
Specialty Level	Current
	Single
SPECIALTY LEVEL	Multispeciality
	Super-speciality
SPECIALTY LEVEL	Primary

Provider Risk Assessment - Dental	
Parameters	Details
Accreditation	No
	Applied For
	Yes
No. of Chairs?	1
	2 to 3
	more than 3
Vintage	<5 years
	5 years to 10 years
	more than 10 years
No. of Centres?	Single Centre
	upto 3
	more than 3
No. of Braces/Impants per Month?	less than 5
	5 to 10
	more than 10
Type of Bank A/C	Savings
	Current
	less than 2
No. of Orthodontist Visits per Month?	2 to 5
	5 to 8
	more than 8
Type of Constitution	Sole Proprietorship
	Partnership
	Trustee
Is HIS/Billing System Available?	Pvt. Ltd.
	LLP
	No
Google Ratings	Yes
	upto 2 star

Provider Risk Assessment - Cosmetology	
Parameters	Details
Is Surgical Procedure Done?	No
	Yes
	Single Centre
No. of Centres?	upto 3
	more than 3
	<5 years
Vintage	5 years to 10 years
	more than 10 years
	Savings
Type of Bank A/C	Current
	Single focus
	upto 3
No. of Focus Areas Covered?	more than 3
	Sole Proprietorship
	Partnership
Type of Constitution	Trustee
	Pvt. Ltd.
	LLP
Is HIS/Billing System Available?	No
	Yes
	upto 2 star
Google Ratings	2 star to 3 star
	3 star to 4 star
	above 4 star

Provider Risk Assessment - IVF	
Parameters	Details
Is Self Lab Present?	No
	Yes
	Single Centre
No. of Centres?	upto 3
	more than 3
	<5 years
Vintage	5 years to 10 years
	more than 10 years
	Savings
Type of Bank A/C	Current
	upto 5
	5 to 10
Daily OPD Footfall	10 to 20
	more than 20
	Sole Proprietorship
Type of Constitution	Partnership
	Trustee
	Pvt. Ltd.
Is HIS/Billing System Available?	LLP
	No
	Yes
Google Ratings	upto 2 star
	2 star to 3 star
	3 star to 4 star
Google Ratings	above 4 star

Credit Engine

Hard Checks / Basic Verification / CIBIL / Meta analysis / Approval

Maximum EMI: Rs. 29440

Lender: Select Lender (APPLY) or select from already applied (ABFL DO activated)

CAM Report: PREVIEW MAIL

Decision: Approve Reject

Loan Scheme: Scheme

Loan Amount:

Reason:

Remark:

Allow deviation

Deviations - the action of departing from an accepted policy

- 8. Residence FI negative
- 9. FI waived
- 10. Office FI negative
- 11. Banking norms not met
- 12. Income less than norms
- 13. Rented Residence/Office for SE
- 14. Perm address proof not provided

Mitigants

Good Cibil Repayment History, Good Income, Salary Credit to Bank statement

Mitigants - Arguments provided in favour to neutralize deviations

Subjectivity conditions

Positive Business FI, Bank Statement, Salary Slips

Subjectivities - Additional documents or details required to reduce risks

Manual underwriting Information capturing

U Manual

Manual underwriting

unofin
Isengard

TICKETS

USERS

- Create user
- Create lender
- Associate targets
- Attendance
- Golden eye

ASSOCIATES

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Deviation Cases

NAMRA MAHESHWARI

Applicant	Score	Deviations	Mitigants	Lender	Date	
Anjali devi C99DB18E	772	X 1	✓ 3	0	LOANTAP	26-02-2020 13:33
Sahil ashra 55C31FA8	728	X 1	✓ 2	0	LOANTAP	26-02-2020 13:10
bafat ali 98B5ED73	-1	X 2	✓ 2	0	LOANTAP	25-02-2020 18:16
Sunil jetley 50COC1AF	691	X 1	✓ 2	0	LOANTAP	25-02-2020 17:38
Pragati dubey D32F5F08	7	X 1	✓ 2	0	LOANTAP	25-02-2020 15:25
Sangita rani CA19179A	-1	X 2	✓ 3	0	LOANTAP	25-02-2020 13:31
Rambir 2CD89E46	722	X 1	✓ 2	0	LOANTAP	24-02-2020 14:02
Yogesh kumar	-42	X 2	✓ 3	0	JOHAL	24-02-2020 12:24

Subjectivities – Additional documents or details required to reduce risks

Deviations – the action of departing from an accepted policy

Mitigants – Arguments provided in favour to neutralize deviations

We have built a process to do manual underwriting in which credit managers can take a call based on additional subjective information.

These decisions never go unchecked. System regularly reviews these calls against various signals such as repayment patterns and make changes to itself.

Manual

U

100% Digital fulfilment process

unofin

Select a scheme of your choice
Check all the details before proceeding.

75000 Submit

Required loan amount according to your medical bill.

UNOFIN's choice

₹75,000 Loan amount UNOFIN 12/4	₹25,000 Upfront payment	₹6,250 x 8m Total Repayment ₹75,000
---------------------------------------	----------------------------	-------------------------------------------

₹75,000 Loan amount UNOFIN 12/3	₹18,750 Upfront payment	₹6,250 x 9m Total Repayment ₹75,000
---------------------------------------	----------------------------	-------------------------------------------

₹75,000 Loan amount UNOFIN 18/6	₹25,000 Upfront payment	₹4,166 x 12m Total Repayment ₹75,000
---------------------------------------	----------------------------	--------------------------------------------

₹75,000 Loan amount Pocket friendly	₹0 Upfront payment	₹4,666 x 18m Total Repayment ₹75,000
-------------------------------------------	-----------------------	--------------------------------------------

Next

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e-Sign Loan Agreement

Application details: I declare that all the particulars and information and details given/filled in this application form are true, correct, complete and up-to-date in all respects and that I have not withheld any information whatsoever. I understand that certain particulars given by me are required by the operational guidelines governing non-banking finance companies.

End usage: I hereby confirm and duly undertake that the loan is being taken for medical/medical-education purpose as stated in the application form. I also confirm that the loan is not being used for investments/trading in speculative activities/business.

I hereby declare that I have read and agree to the given terms & conditions.

[<< Click to read full agreement >>](#)

OTP
Punch in the OTP sent to your mobile number

X X X X

Submit OTP

Resend OTP

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Unofinance
Subscription Id: SUB-BD3F0CD31-0DD80DAB

PLANBD3F0CD31

Plan created for BD3F0CD31

- Click Subscribe to authorize subscription
- Please contact the merchant to cancel the [subscription](#)
- Any questions can be sent to support@cashfree.com

E-Mandate

Authorisation Mode:

Net Banking Debit Card

Choose Bank

Bank Account Number

Fulfilment

Outbound Payments

Patient & Hospital	DO ID	Start Date	End Date	Transfer	Action/UTR	Status & Remarks	Due date
Aakash Rathore	9871575326	63AF16157A	Paid to hospital + 16500 - 990 + 83	15,593	004815385554	SUCCESS Transfer completed successfully	1 days
Abhinav Bhalla	9990143060	D2B776058F	Paid to hospital + 91334 - 8220 + 0	77,634	005110349902	SUCCESS Transfer completed successfully	4 days
Ajay Kumar	20/1015	6ADA100B60	Paid to hospital + 200000 - 10000 + 0	1,90,000	005209122279	SUCCESS Transfer completed successfully	5 days
Amit Chhabra	495/2/2020	ABE041C192	Zero downpayment + 133334 - 8000 + 0	1,16,001	004412357706	SUCCESS Transfer completed successfully	-3 days
Amit Kumar	5663271	82C330E6C4	20000 + 80000 - 0 + 0	1,00,000	INITIATE		5 days
Amita	3766	9AD4D7F0C4	Paid to hospital + 92000 - 4600 + 0	83,600	004220209075	SUCCESS Transfer completed successfully	-5 days
Anita	Bif 022020 00047	F7886D05772	Paid to hospital + 00000 - 5400 + 0	78,300	004212326270	SUCCESS Transfer completed	3 days

Disbursals

All transfers are **automatically** made to Hospital's bank account, which in turn reduces the possibility of fraud.

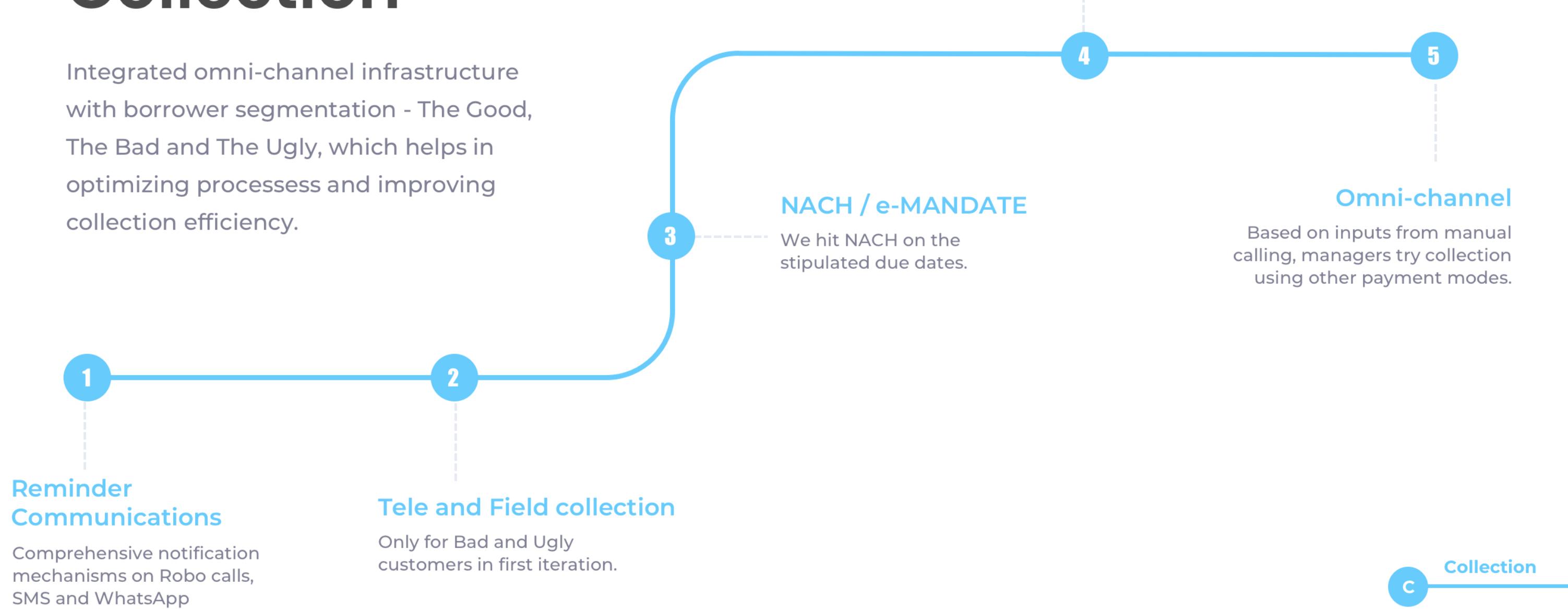
To make the process transparent we have exposed a part of system to our partner hospitals

No duplicate payments
No calculation errors
No delay in disbursals
No incorrect payments

* Each hospital bank AC is validated by a penny transaction

Disbursals

EMI Collection



The screenshot shows a software interface for 'Telecollections'. At the top, there are six large numerical counts: 216 (Unattempted), 413 (Disconnect), 237 (Promise to Pay), 15 (Report to Supervisor), 30 (Future calls), and 19 (No future calls). Below these are two sections: 'COT/04/EC-L03/294832' and 'COT/04/EC-L03/294832'. The main area displays a list of 10 ongoing calls, each with details like name, phone number, contact person, duration, status, amount, and a 'Details' button.

Name	Phone Number	Contact Person	Duration	Status	Amount	Actions		
SHIVANI SACHDEVA B2A65457F-LB2A65457FFA	8287722779	Waseem Akram	5	ONGOING	Rs. 2375	250	promise to pay due on 07 Mar	Details
Veerwati 0F014FBD-LA37976C2	9643143728	Waseem Akram	8	ONGOING	Rs. 2085	311	further calls	Details
SHIVANI SACHDEVA BB033C75-LBBD33C175FA	8287722779	Waseem Akram	4	ONGOING	Rs. 1750	311	disconnect	Details
Bipin kumar C99DFA06-LB7E67422	7826355858	Waseem Akram	8	ONGOING	Rs. 4496	342	promise to pay due on 26 Mar	Details
PRANAV BHATI B2555E9DB-LB2555E9DBAB	9310201515	Vishal Bhardwaj	2	ONGOING	Rs. 5600	7	disconnect	Details
NAMITA ROY B292F32F5-LB292F32F5AB	7835865606	Vishal Bhardwaj	4	ONGOING	Rs. 13112	7	disconnect	Details
YOGINDER KUMAR B12744303-LB12744303AB	9599122013	Vishal Bhardwaj	1	ONGOING	Rs. 5800	7	promise to pay	Details
BAJRANG LAL KUMAWAT BA10D1BAE-LBA10D1BAEAB	9269146805	Virendra Vikram Singh Rathore	3	ONGOING	Rs. 7667	7	call	Details
BABU LAL MEENA B060DF781-LB060DF781AB	9529619529	Virendra Vikram Singh Rathore	4	ONGOING	Rs. 4139	7	promise to pay	Details
Rahul batra 51BEB8D0-L51BEB8D0FA	9818110103	virchandra yadav	6	PENDING RECONCILIATION	Rs. 0	-1		Details

Tele and Field collection

We have designed a robust system which makes use of our payment infrastructure along with Exotel for automated calling.

Tele/Field



This column gives caller an overview of the applicant repayment history

Applicant Ravi kumar gulati	Calling DPD 364	Current Emi DPD 703	
Payment Details			
PAYMENTS			
Current EMI status	ONGOING		
Amount to be paid	Rs. 8250		
NACH status	Final Approved*		
Preferred Payment mode	NA		
EMI Schedule			
FULL HISTORY			
EMI	Due Date	Overdue	Status
1	10-11-2019	Rs. 0	PAID
2	10-12-2019	Rs. 0	PAID
3	10-01-	Rs. 0	PAID

12 Apr, 2022 - Calling agenda

Applicant	Attempts
Relative	Attempts
Third party	Attempts

Communication History

7 **DPD 364** Action Customer was contacted 5th time, but call got disconnected due to phone_switch_off
Agent remarks [Shipra]
Phone switch off
Monday, 11 April 2022 4:43 PM

7 **DPD 364** Action Customer was contacted 4th time, but call got disconnected due to non_traceable
Agent remarks [Prachi Kumari]
Non traceable
Thursday, 19 Aug 2021 2:46 PM

7 **DPD 364** Action Customer was contacted 3rd time, but call got disconnected due to not_picking
Agent remarks [Chhavi Rathi]
Not picking up
Saturday, 17 Jul 2021 4:16 PM

7 **DPD 364** Action Customer was contacted 2nd time, but call got disconnected due to not_picking

Due to the fact that calling executives can change everyday, we keep calling history handy.

Disconnect **NFC** **PTP** **RTS**
FC

- No answer
- Not picking up
- Network issue
- Disconnected
- Phone Switch Off
- House Locked
- Non traceable

Disconnect **NFC** **PTP** **RTS**
FC

- Already paid
- Will pay by due date

Disconnect **NFC** **PTP** **RTS**
FC

- Unable to pay by due date
- Fraud Suspicion
- Fake Suspicion
- Death Suspicion

Date* dd/mm/yy

Mode* Enter mode

Timeslot* Enter timeslot

Amount* 4125

Remarks

Disconnect **NFC** **PTP** **RTS**
FC

Date* dd/mm/yy

Timeslot* Enter timeslot

C **Tele Calling**

Control Room

Collections (0)

Select a Month Select Lender FETCH Search No filter

Name	EMI	DPD	Status	Payments	Tags	Updated
Indumati mishra	6 / 12	12	UNDER_PROCESS	Scheduled ► 8 minutes ago	NACH	8 minutes ago
Sunil	3 / 8	12	UNDER_PROCESS	Scheduled ► 11 minutes ago	NACH	11 minutes ago
Priyanka budhiraja	6 / 6	12	PENDING_RECONCILIATION	Success ► 4 days ago	DEFERRAL	AUTO_COLLECT 20 minutes ago
Krishan gupta	2 / 3	12	PENDING_RECONCILIATION	Success ► 13 days ago	DEFERRAL	AUTO_COLLECT 20 minutes ago
Sanjay arora	2 / 6	12	PENDING_RECONCILIATION	Success ► 13 days ago	DEFERRAL	AUTO_COLLECT 24 minutes ago
Arvind kumar verma	3 / 3	12	ONGOING	UNO Initiated ► 25 minutes ago	EAZYPAY	31 minutes ago
Ram babu	3 / 12	12	ONGOING	Failed ► 2 days ago	DEFERRAL	NACH 33 minutes ago
Peter masih	5 / 8	12	UNDER_PROCESS	Scheduled ► about 1 hour ago	DEFERRAL	NACH about 1 hour ago
Suresh tiwari	3 / 12	12	ONGOING	Failed ► about 2 hours ago	EAZYPAY	about 1 hour ago
Mahinder singh	3 / 8	12	UNDER_PROCESS	Scheduled ► about 2 hours ago	NACH	about 2 hours ago
Praveen sharma	1 / 3	9	PAID	Success ► about 2 hours ago	INSURANCE	CHEQUE about 3 hours ago
Aditi	1 / 3	9	PAID	Success ► 3 days ago		CHEQUE about 3 hours ago
Amit kumar	1 / 6	9	ONGOING	Failed ► 3 days ago		CHEQUE about 3 hours ago

We support all payment modes including Cheque, Cash, PG, IMPS etc

Entire collection pipeline can be observed from this real-time dashboard.

D5E67E

Deferral link: <https://data.unofin.in/collection/deferral/L56UX659>

Other Payment mode

Select payment mode

EMI Payments

EMI number 5 for amount 5,555 using NACH with 838289381
Successfully Processed Transaction Verification Success

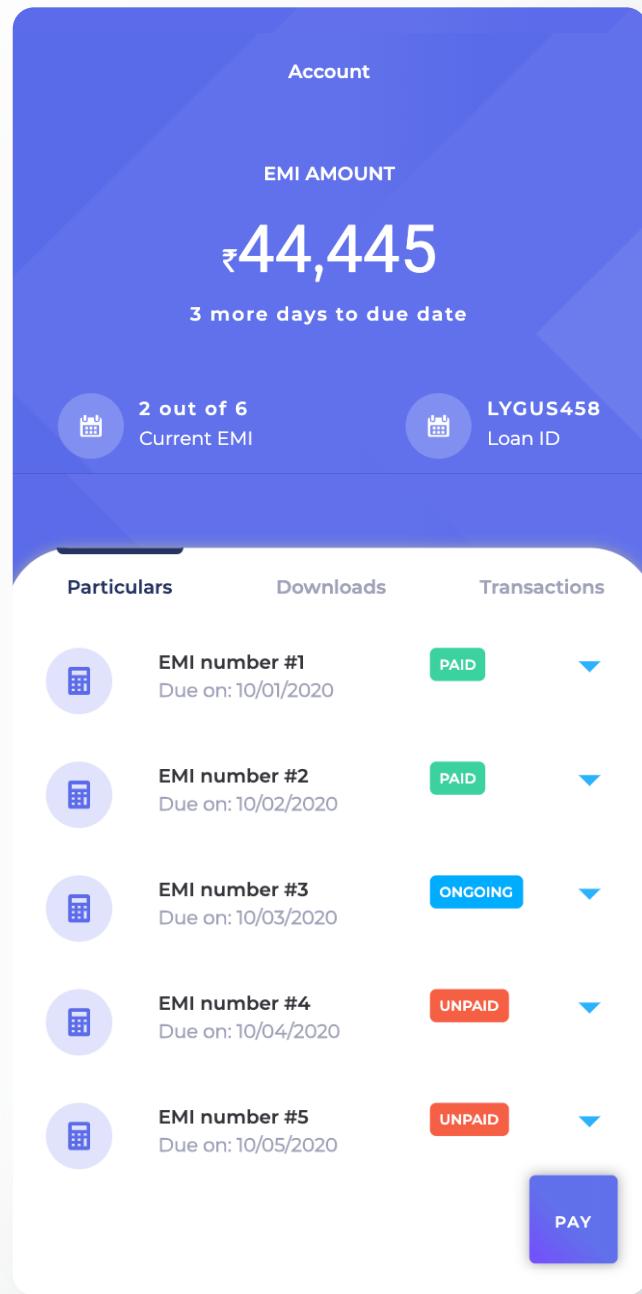
Payment Stopped 13 days ago
EMI number 5 for amount 5,555 using NACH with 838289381
Payment Stopped Transaction Verification Success

Success 6 days ago
EMI number 4 for amount 5,555 using NACH with 838289381
Successfully Processed Transaction Verification Success

Success 1 month ago
EMI number 3 for amount 5,555 using NACH with 838289381
Successfully Processed Transaction Verification Success

Historical collection attempts from the borrower

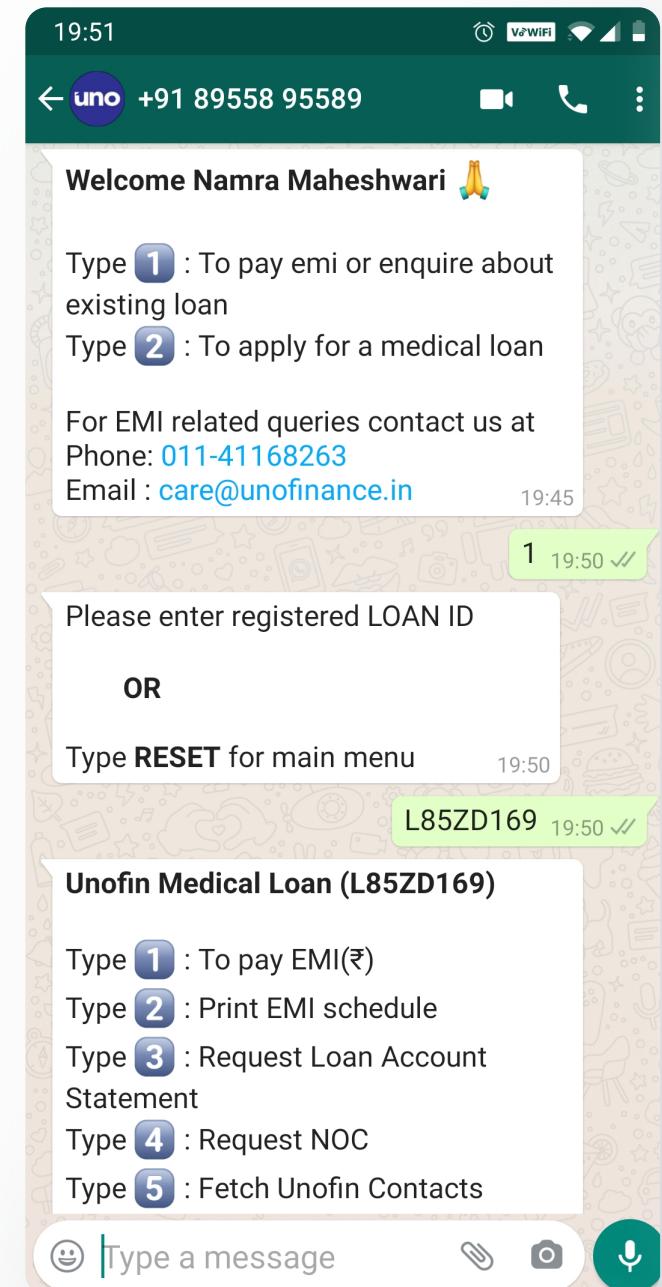
C EMI collection



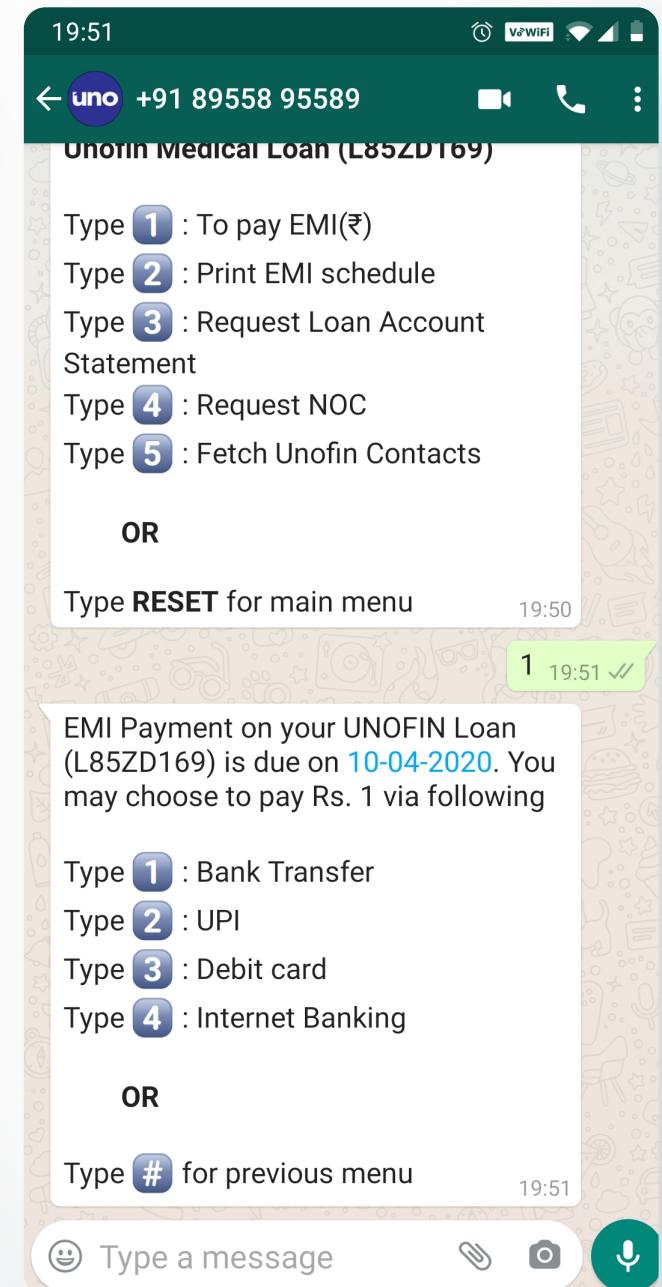
Repayment channels

Users can pay their EMIs, download EMI schedule and get loan account statement using our Web or Whatsapp based platforms.

Mobile web based borrower application enables them to pay EMIs on demand.



Whatsapp based application for elementary borrowers



Omni-channel

Reconciliation - An accountant's hell

The screenshot shows the 'Reconciliation' section of the unofin platform. On the left sidebar, there are sections for 'TICKETS', 'USERS' (with options like Create user, Create lender, Associate targets, Attendance, Golden eye), and 'ASSOCIATES' (with options like All leads, Assign enquiries, Cases in hand, Create lead, Your leads, Your enquiries). The main area displays a list of transactions:

Sno.	Date	Narration	Amount	Lender
0	17-Aug-2020	*****UNOFIN OTHER ACCOUNT*****	0	UNOFIN
1	14-Aug-2020	BY CASH - SAKET	17,200	UNOFIN
2	14-Aug-2020	BY CASH - SAKET	24,000	UNOFIN
3	13-Aug-2020	INF/INFT/43286000076G/APP165569523324/	10,500	LOANTAP
4	13-Aug-2020	INF/INFT/43286000015G/APP165777294799/	5,833	LOANTAP
5	13-Aug-2020	INF/INFT/43286000020G/APP165434025890/	15,348	LOANTAP
6	13-Aug-2020	INF/INFT/43286000025G/APP165462797833/	3,000	LOANTAP
7	13-Aug-2020	INF/INFT/43286000039G/APP165850200883/	5,000	LOANTAP
8	13-Aug-2020	INF/INFT/43286000038G/APP166021289634/	6,111	LOANTAP
9	13-Aug	EMI transaction 10830 is less than/equal to banking transaction 17200	6,816	LOANTAP
10	13-Aug	EMI transaction 10830 is less than/equal to banking transaction 17200	6,816	LOANTAP

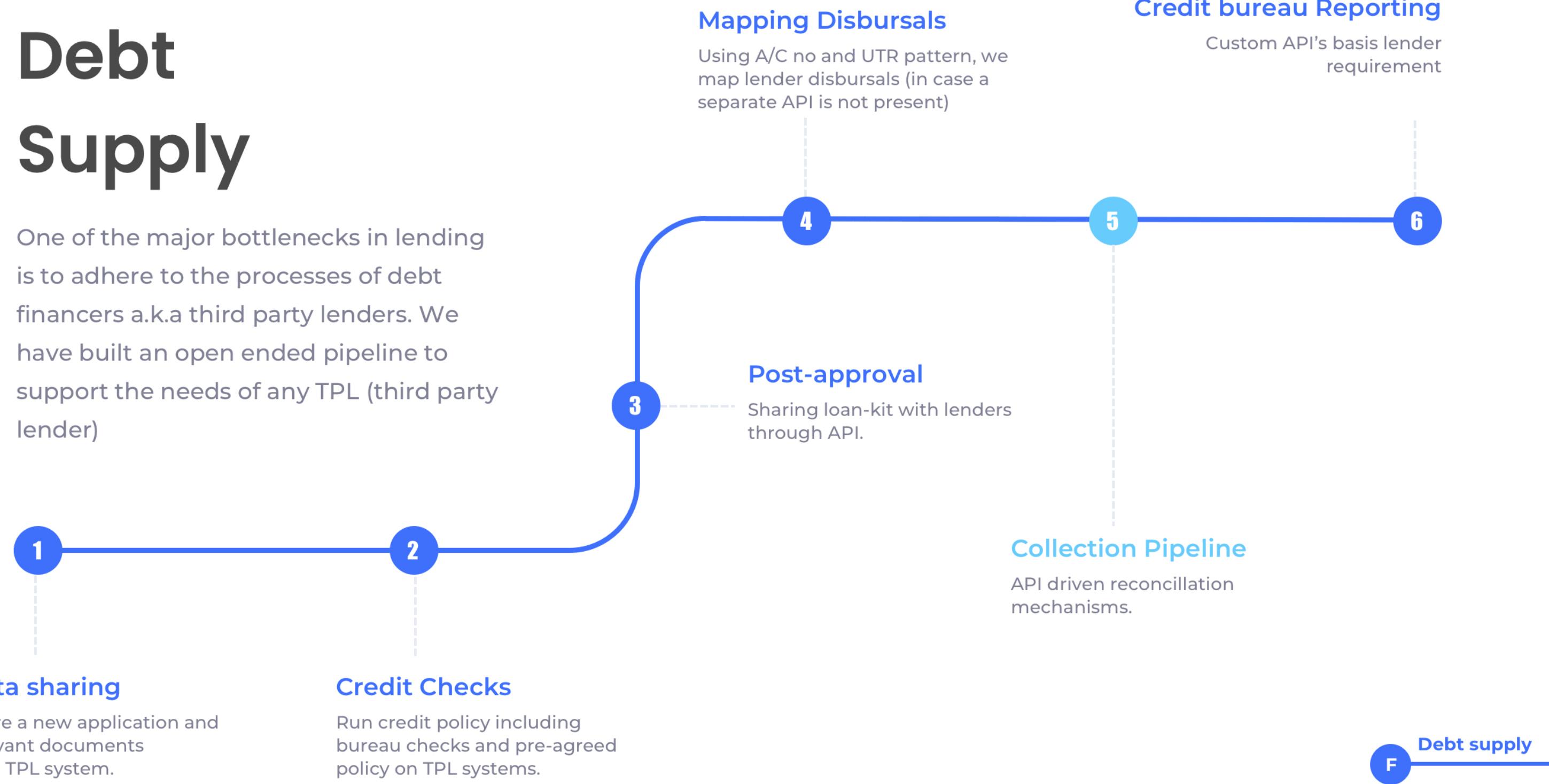
A blue callout box points to the first transaction with the text: "Transactions from bank account get mapped to EMI payments". Another green callout box at the bottom right indicates a discrepancy: "EMI transaction 10830 is less than/equal to banking transaction 17200".

Ask any lender, reconciliation is a cumbersome and error prone process. Money gets lost all the time. To solve this we have created an AI enabled Recon-stack. Every incoming transaction is mapped to a collection entry. Stray transactions are flagged and sent to finance team for scrutiny.



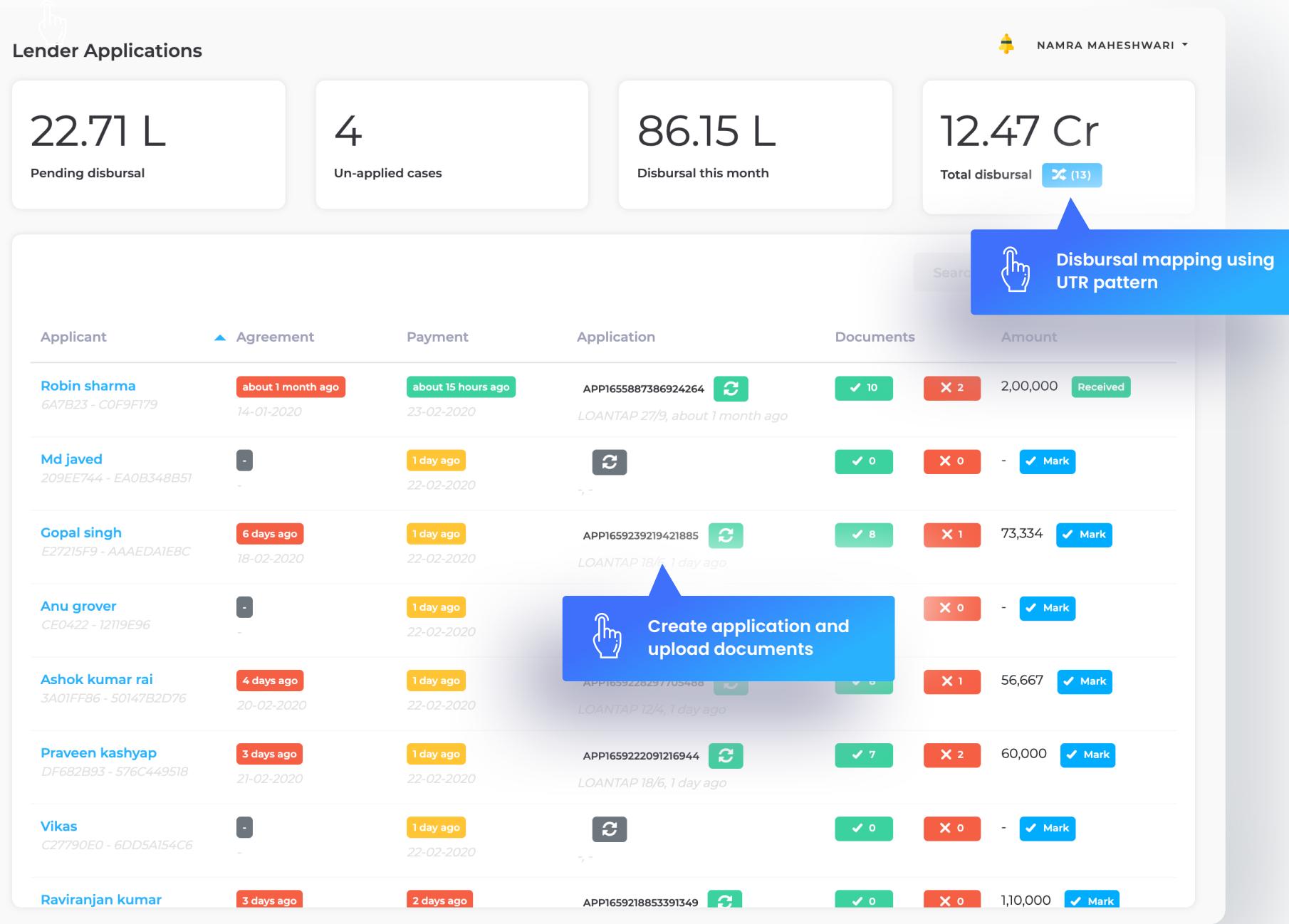
Debt Supply

One of the major bottlenecks in lending is to adhere to the processes of debt financers a.k.a third party lenders. We have built an open ended pipeline to support the needs of any TPL (third party lender)



unofin
Isengard

- TICKETS**
- USERS**
 - Create user
 - Create lender
 - Associate targets
 - Attendance
 - Golden eye
- ASSOCIATES**
 - All leads
 - Assign enquiries
 - Cases in hand
 - Create lead
 - Your leads
 - Your enquiries
 - Visits
 - Emi calculator
- OPERATIONS**
 - Loan tap application
 - User comments
- CREDIT**
 - Credit deviations



Lender Dashboard

(Operations team)

All-in-one application dashboard
for Operation team customized for
each lender

Debt supply

F

Auto Settlements

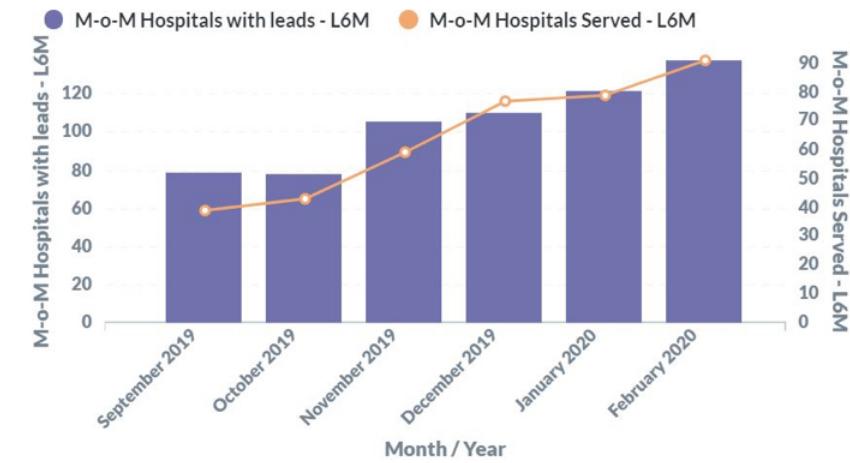
Applicant	Loan Id	Lenders	Amount	Mode
Rama Swamy	LIIA8698 (8)	UNOFIN to LOANTAP	16666.0	PAYTM_GATEWAY
Wasi mohammad	LITYW559 (7)	UNOFIN to LOANTAP	3888.0	CASH (2020-09-24) CAM/0722IHRY/CASH DEP/24-09-20 13700
Mujammil	LIVRB156 (2)	UNOFIN to LOANTAP	16444.0	AUTO_COLLECT
Sampu shivani	L3CKV781 (6)	UNOFIN to LOANTAP	9333.0	PAYTM_GATEWAY
Amandeep singh	L48TV708 (7)	UNOFIN to LOANTAP	8881.0	AUTO_COLLECT
Manoj kapoor	L4WN224 (8)	UNOFIN to LOANTAP	12500.0	PAYTM_GATEWAY
Mohit	L5J6G880 (6)	UNOFIN to LOANTAP	1111.0	CASH (2020-10-05) BY CASH - DELHI - LAJPAT NAGAR CENTRAL MARKET
Harmeet singh	L5SDV303 (3)	UNOFIN to LOANTAP	8333.0	PAYTM_GATEWAY
Chanchal Chauhan	L6G7Y550 (5)	UNOFIN to LOANTAP	8333.0	PAYTM_GATEWAY

Auto Settlements

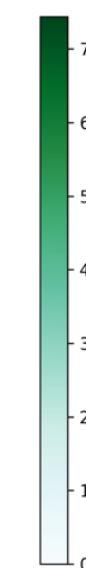
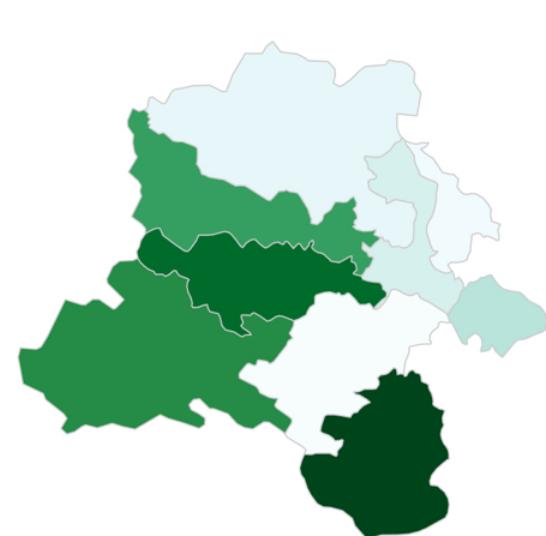
One of the major concerns of third party lenders is settlements of funds collected through other modes (Cash, PG etc.).

Our auto settlement pipeline settles funds in corresponding lender accounts in T+1 days.

F **Debt supply**

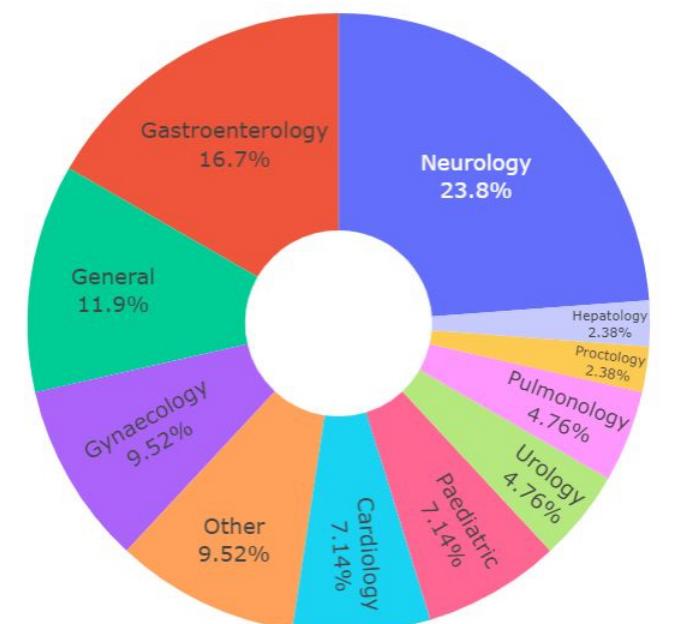


Applicants in Delhi - Region wise

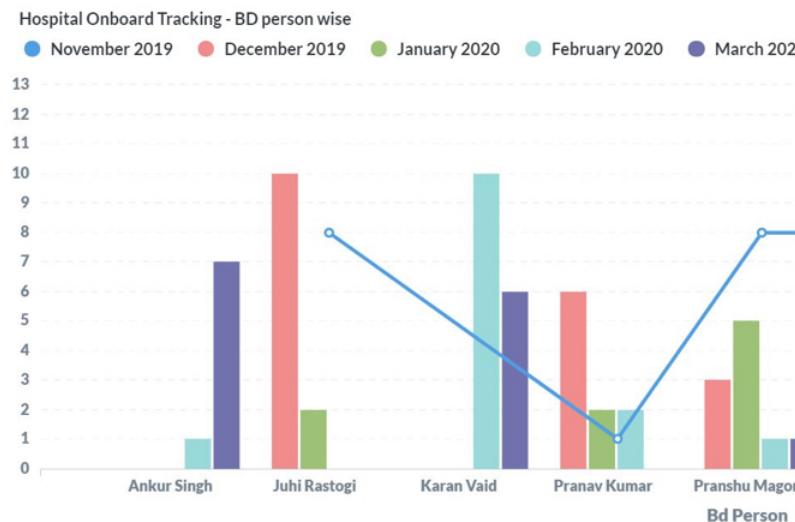


In God we trust, all others must bring data.

It's extremely hard to analyse everyone's productivity, hence we have prepared customized data dashboards to monitor key metrics on real time basis.



Contribution to LEADS -Therapy wise
for FORTIS hospitals



Analyse & Re-align



Management information systems

We have MIS for each vertical

E-Mandate Activation - MIS
Sales MIS

Team wise E-mandate Activation - MTD

team_leader	Total Cases	Total E-mandates Active	% Active
Total	225	185	82
Gokul	55	44	80
Manpreet	30	26	87
In House TL	28	21	75
Ravinder	23	17	74
Anuj	21	18	86
Team Jaipur	17	14	82
Ashu	15	12	80
Team Bangalore	11	10	91
Team Hyderabad	8	7	88
Team Kolkata	7	6	86
Team Gurgaon	6	6	100

Rows 1-12 of 13

RM wise E-mandate Activation - MTD

associate	Total Cases	Total E-mandates Active	% Active
Total	225	185	82

Sales MIS

Business Snapshot

#Enquiries	537 #Leads	178 #Cases in Hand	264 #Approvals	62 #Cancellations
Count enquiry_type	7 IPD			

Lender wise approval rate

lender	approval_rate
ABFL	53.68
LOANTAP	100

30 DP Disbursement Summary - LMTD

volume	value
307	27,069,545

225 14,366,475 ₹47,342,690

Collections MIS
Collections MIS

Select Lender

Snapshot

Net Disbursal till date		Total Collections till date		Total POS till date		Pending collections - M-o-M			
lender_id	Total volume	lender_id	Total Collected Value	lender_id	Total POS	pending_volume	pending_value	lender_id	Month / Year
ABFL	4,950	ABFL	217,657,348	ABFL	164,103,788	1	8,333	JOHAL	February 2020
FAIRCENT	1,491	FAIRCENT	75,506,871	FAIRCENT	13,494,759	6	62,549	JOHAL	March 2020
JOHAL	576	JOHAL	42,785,975	JOHAL	2,357,153	2	7,083	LOANTAP	March 2020
LOANTAP	851	LOANTAP	49,969,298	LOANTAP	18,521,874	12	104,714	JOHAL	April 2020
TOTAL	7,868	TOTAL	385,919,492	TOTAL	198,477,574	6	32,473	LOANTAP	April 2020

Rows 1-5 of 86

30 DPD - 60 DPD

lender_id	status	Total No. of Cases	Total P O S
ABFL	Non-Deferred	46	1,804,333
FAIRCENT	Non-Deferred	13	518,381
LOANTAP	Non-Deferred	4	80,360
TOTAL	-	63	2,403,074

60 DPD - 90 DPD

lender_id	status	Total No. of Cases	Total P O S
ABFL	Non-Deferred	36	1,688,143
FAIRCENT	Non-Deferred	5	118,975
JOHAL	Non-Deferred	1	70,000
LOANTAP	Non-Deferred	4	73,512

90 DPD - 120 DPD

lender_id	status	Total No. of Cases	Total P O S
ABFL	Non-Deferred	25	1,284,544
FAIRCENT	Non-Deferred	3	91,667
LOANTAP	Non-Deferred	1	28,092
TOTAL	-	29	1,404,303

Analyse & Re-align

That's All Folks

Currently, we are powered by a tiny group of amazing devs and a lot of frameworks. If you have questions just drop us an email at dev@unofinance.in

