

EMPLOYEE TRAINING MODULE - 2

A development course to set you
up for success at work

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WHAT WE WILL TALK ABOUT

- Lead Journey
- Auto Rejection Questions
- Legal Statuses
- Documents List
- Checklist



LEAD JOURNEY

A lead is a path through which we get the information of the customers

PLATFORMS THROUGH WHICH WE GET THE LEADS

- Direct Lead
- Social Media Posts
- Online Advertisements
- Third Party Websites



TYPES OF LEADS

- Fresh Lead
- Qualified Lead



LEAD TYPES

FRESH LEAD

A fresh lead contains very few details of the customer like name, phone number, email id.

It is identified using loan code. A loan code is a mixture of small digits and numbers eg: 6bed12fe5

QUALIFIED LEAD

A qualified lead contains all the details of the customer.

It is identified using application id. An application id is a mixture of capital digits and numbers
eg: DEF-KAB-0624-H

AUTO REJECTION QUESTIONS

1. Age of the customer should be minimum 21 years and maximum 65 years
2. Monthly Banking Turnover should be minimum 1 lacs
3. The customer's business should be registered for minimum 1 to 2 years. This is called as Vintage.
4. The Business area pincode should always be serviceable.
5. The Nature/Type of business needs to be checked

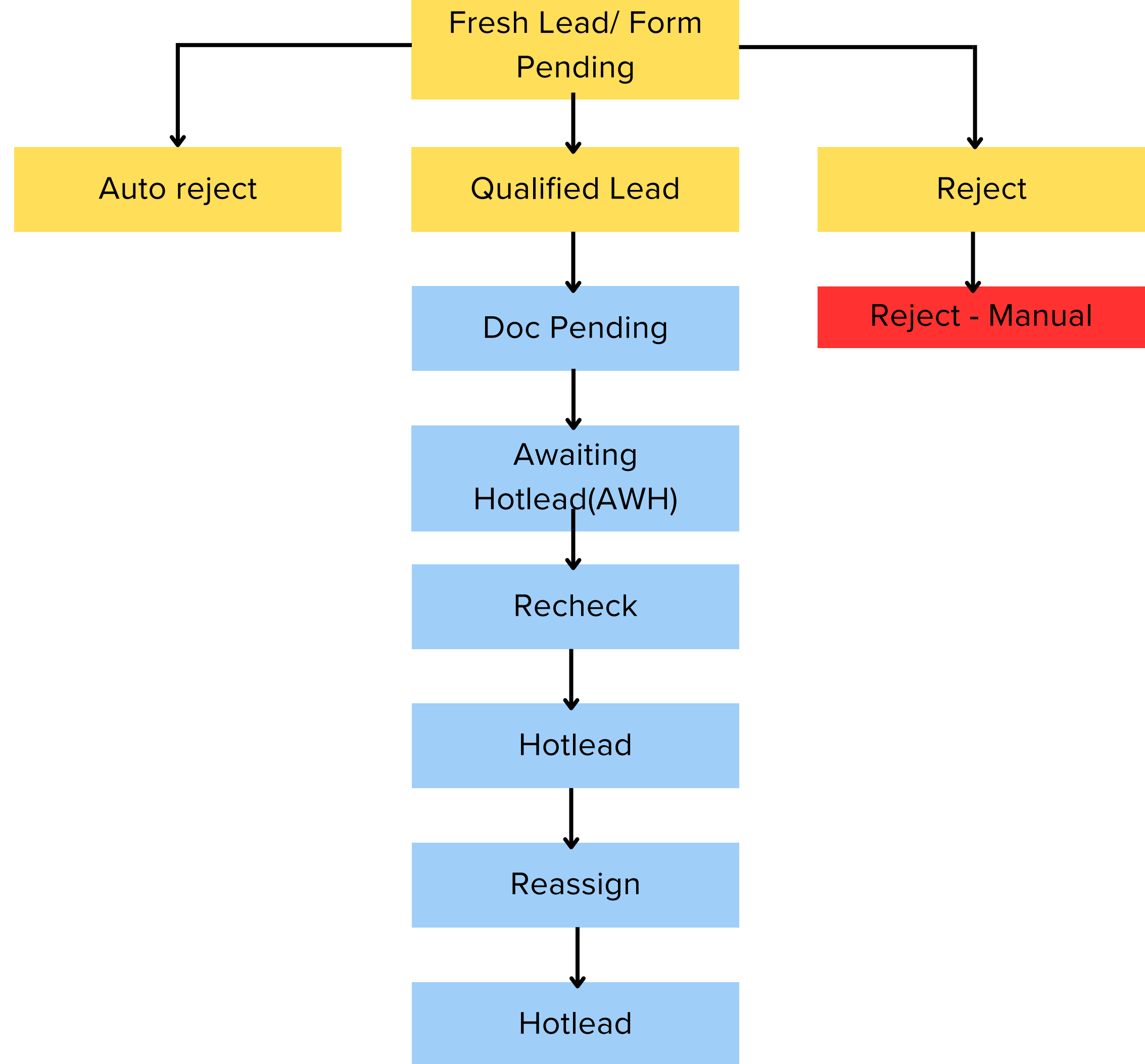


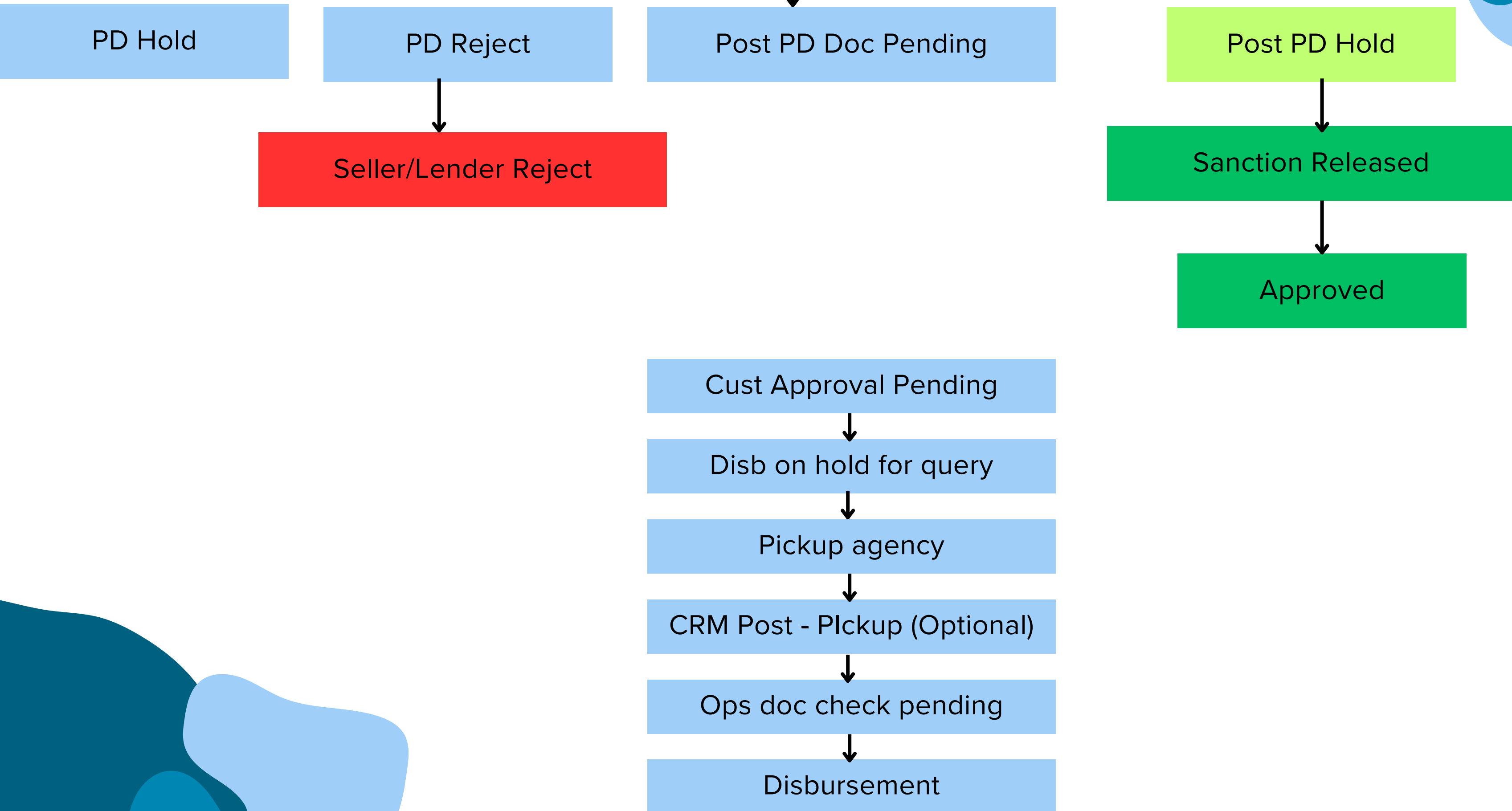
NATURE OF BUSINESS

1. Supertoxic : Represented by colour **RED**
2. Toxic: Represented by colour **BLUE**
3. Doable: Represented by colour **GREEN**
4. Cautious: Represented by colour **ORANGE**



LEAD JOURNEY FLOWCHART





LEGAL STATUSES

- Proprietorship
- Partnership
- Private Limited
- One Person Company (OPC)
- Limited Liability Partnership (LLP)



DOCUMENTS

The loan amount is divided into 2 parts.

- If the loan amount is ≤ 15 lacs, then we require only Basic documents
- If the loan amount is > 15 lacs, then we require 3 additional documents along with basic documents
- The 3 additional documents would be
 1. **Income Tax Returns(ITR) of 2 years**
 2. **Audit Report of 1 year**
 3. **GST Returns of 6 months**



DOCUMENTS LIST - PROPRIETORSHIP

1. PAN Card
2. Current Residence Address Proof
3. Business License (Vintage Proof)
4. 6 months of Bank Statement in net banking PDF

DOCUMENTS LIST - PARTNERSHIP

1. All partners PAN Card
2. All partners Aadhar Card
3. Business License (Vintage Proof)
4. Company Pan Card
5. Partnership deed
6. 6 months of Bank Statement in net banking PDF

DOCUMENTS LIST - PRIVATE LIMITED

1. All directors PAN Card
2. All directors Aadhar Card
3. Business License (Vintage Proof)
4. Company Pan Card
5. Certificate of Incorporation (COI)
6. Memorandum of Association (MOA)
7. Articles of Association (AOA)
8. Shareholding pattern with CA attested (Shares to be in %)
9. 6 months of Bank Statement in net banking PDF

DOCUMENTS LIST - ONE PERSON COMPANY

1. PAN Card
2. Current residence Address Proof
3. Business License (Vintage Proof)
4. Company Pan Card
5. Certificate of Incorporation (COI)
6. Memorandum of Association (MOA)
7. Articles of Association (AOA)
8. 6 months of Bank Statement in net banking PDF

DOCUMENTS LIST - LIMITED LIABILITY PARTNERSHIP

1. All partners PAN Card
2. All partners Aadhar Card
3. Business License (Vintage Proof)
4. Company Pan Card
5. LLP Agreement
6. 6 months of Bank Statement in net banking PDF

RESIDENCE REFERENCE PROOFS

ACCEPTED

1. Aadhar Card
2. Voter ID
3. Driving License
4. Passport
5. Electricity Bill + Aadhar Card
6. Water Bill + Aadhar Card
7. Telephone Bills(BSNL, MTNL) + Aadhar Card
8. Piped Gas Bill + Aadhar Card
9. Property Sale Deed + Aadhar Card
10. Savings Acc Statement (Latest 3 months) + Aadhar Card
11. Rent Agreement + Aadhar Card

NOT ACCEPTED

1. Ration Card
2. Cylinder Gas Bill

BUSINESS VINTAGE PROOFS

ACCEPTED

1. GST Certificate
2. Trade License
3. Drug License
4. Food License
5. Shops & Establishment Certificate (Ghumasta, Labour and Contract License)
6. Udyam Registration Certificate/MSME License
7. Company PAN Card
8. ITR
9. Business Accounts (CA/CC/OD)

NOT ACCEPTED

1. Udhog Aadhar
2. Hand Written Panchayat license
3. BRN Certificate
4. Provisional/Suspended/Inactive GST
5. HUF GST

Note: GST was incorporated on 1st July 2017

BUSINESS ACCOUNTS

ACCEPTED

1. Current Account (CA)
2. Cash Credit Account (CC)
3. Overdraft Account (OD)

NOT ACCEPTED

1. Savings Account
2. Salary Account

CHECKLIST - PAN CARD

- PAN Card is collected to check the CIBIL Score and Previous loan history of the customer
- The full name, DOB and father's name to be checked before uploading the PAN Card.



CHECKLIST - RESIDENCE REFERENCE PROOF

- The complete residence address to be updated
- In PAN Card and address proff, the customer's name, DOB and father's name should be same.



CHECKLIST - BUSINESS KYC

The reason of collecting the bkyc is for vintage and business address proof.

- Proprietor name and legal status should be mentioned on the document
- Complete address with pincode should be mentioned
- Validity and date of registration should be mentioned
- It should be a government document



CHECKLIST - BANK STATEMENT

- The firm name should be same on the bank statement and the bkyc document
- The period of statement should be of latest 6 months and should be in netbanking PDF format
- Credit column should be checked thoroughly and see if the MTO is ≥ 2 lacs
- ABB (Average Bank Balance) should be minimum 15000/- on 1st, 5th, 16th and 25th of every month.
- Bank logo should be present on the bank statement.



CHECKLIST - RENT AGREEMENT

- Rent agreement should be stamped and notarised.
- Complete address with pincode should be mentioned.
- The purpose of the stay to be mentioned. i.e if residence it should be residing, and if business it should be commercial.
- The validity to be minimum one month.



CHECKING FOR UNDERSTANDING

