

EMPLOYEE TRAINING MODULE - 3

A development course to set you
up for success at work

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WHAT WE WILL TALK ABOUT

- Ownership Policy
- Female applicant policy
- NTC Policy
- RCO Rented Policy
- Toxic Profile Policy
- Risk Cat D & E Policy
- Personal Loan Policy
- Updated BKYC Policy
- High ABC Policy
- Sales Experiment Policy
- Rejections



OWNERSHIP

We need to probe if the business/residence premises is owned or rented to the customer.

- If the premises is owned then we need to probe on whose name it is or on whose name electricity bill generates

Residence

Parents - Owned

Spouse - Owned

Siblings - Rented

Son - Owned

Daughter - Rented

Grandparents - Owned

Business

Parents - Owned

Spouse - Owned

Siblings - Rented

Son - Owned

Daughter - Rented

Grandparents - Rented

Note: If the residence is in grandparents name, then the applicant should stay with his grandparents, and business should also be in the same city

DOCUMENTS ACCEPTED FOR OWNERSHIP PROOF

- Electricity Bill
- Water Bill
- Property Tax Receipt
- Property Sale Deed



FEMALE APPLICANT POLICY

- If the female applicant is talking on call, and the loan amount is greater than 3 lacs, then we require co-applicant documents.
- If the female applicant is talking on call, and the loan amount is less than 3 lacs, then we don't require co-applicant documents.
- If anyone else other than female applicant is talking on call, then need to ask the relationship with the applicant.
- If any blood relative is talking then need to collect the co-applicant documents of the speaker



CO-APPLICANT'S

- If Unmarried
 - * Father
 - * Brother
- If Married
 - * Husband
 - * Son

CO-APPLICANT DOCS

- Pan Card
- Aadhar Card



NTC POLICY

- NTC - New to Cibil
- The Cibil score will be -1
- NTC with both rented not allowed
- NTC with toxic & Supertoxic profile not allowed
- The business vintage should be > 3 years
- The max loan provided to the customer would be upto 5 lacs
- For female applicant's the coapplicant KYC to be collected no matter what the loan amount is.



RCO RENTED POLICY

- RCO stands for Residence cum Office
- If both residence and business is in the same building with same entrance and it's rented is not allowed
- If both residence and business is in the same building with same entrance and it's owned then it's allowed.



TOXIC PROFILE POLICY

- NTC is not allowed
- Risk categories should be A,B & C only.
- Overdue should not be greater than 1000.
- The business pincode should always be doable.
- The maximum loan amount provided is upto 10 lacs only.



RISK CAT POLICY

- Based on banking and Cibil history of the customer, the categories are assigned to the customer automatically by the system.
- There are 5 risk categories - A, B, C, D & E.
- A, B, and C categories are considered as good and D & E are considered as risk or experiment.



RISK CAT D POLICY

Risk cat D & any experiment i.e. (Cautious location or Cautious Profile or Toxic Profile or Both premises rented) & Business Vintage < 3 Yrs - Not allowed in any experiment.



RISK CAT E POLICY

Risk cat E & any experiment i.e. (Cautious location or Cautious Profile or Toxic Profile or both rented) - Not allowed in any experiment.

Tier 3 & Risk cat D or E & Business Vintage
1- 4yrs & CIBIL score <750



PERSONAL LOAN POLICY

When the vintage of the customer is less than 1 year or 2 years.

In this case we need to ask the customer when the customer has started the business (exact year month and date)

If the customer has started the business before 1 - 2 years then we can go for personal loan policy.

We need additional documents for vintage proof.

- Owned-Rented/Owned-Owned
ITR of 1 year on business name
CA/CC/OD statement of 1 year on business name.
- Rented-Rented
ITR of 2 years on business name
CA/CC/OD statement of 2 years on business name.
- The maximum loan provided to the customers is upto 5 lacs only
- Applicable for only proprietorship legal status

PERSONAL LOAN POLICY CONT...

When the customer has not made any bkyc license for his buiness.

In this case we need to ask the customer when the customer has started the business (exact year month and date)

If the customer has started the business before 1 - 2 years then we can go for personal loan policy.

We need additional documents for vintage proof.

- Owned-Rented/Owned-Owned
ITR of 1 year on business name
CA/CC/OD ststatement of 1 year on business name.
- Rented-Rented
ITR of 2 years on business name
CA/CC/OD ststatement of 2 years on business name.
- Inform the customer to make an udhyam registration certificate
- The maximum loan provided to the customers is upto 5 lacs only
- Applicable for only proprietorship legal status

HIGH ABC POLICY

The application is rejected by either cibil or banking. If it is rejected byu banking it is called as as BRE (Banking Rule Engine) and if it is rejected by cibil it s called as CRE (Credit Rule Engine) or BRC (Bureau Record Criteria).

BRE (Banking Rule Engine)

- BTO less than 2 lacs
- BTO decline > 50%
- Emi bounce > 2
- ABB < 15K on
- Inward return > 5
- Disbursal count > 4
- Credit implying sale count < 4

CRE (Credit Rule Engine)

- Enquiry > 3 in last 30 days
- Overdue > 10K
- Multiple DPD's

HIGH ABC POLICY

If the application is BRE or CRE Rejected, then check for High ABC Criteria

- BTO > 4 Lacs
- ABB > 30K
- Cibil > 740
- Overdue < 5K

If the eligibility of the customer matches, then we can process the application in High ABC policy. You need to send an email to your TL for approval.

SALES EXPERIMENT

Notes

- All case to be processed based on approval
- Cases processed will be tagged under “Sales Experiment Rejections”
- ROI to be 1.5% flat per month
- SE framework in applicable for Pre & Post HL rejection
- Banking or ABB eligibility to be more than 1 lac

SE for BTO 1.5 lacs to 2 lacs

- Risk Cat ABCD
- Cibil ≥ 730
- Abb 15k

CheckPoints

- One owned Property
- Unsecured loan track to be checked in cibil
- All CRE,AR & BRE rule to be met

SALES EXPERIMENT

BTO decline upto 70%- Sales Experiment

- Risk Cat ABCD
- Cibil ≥ 730
- ABB median $\geq 30K$
- BTO $> 2L$
- BTO decline upto 70%

CheckPoints

- Seasonality bases on profile - **OK**
- BTO high for particular months due to discount or offers - **OK**
- BTO not going below 2 lacs in any month - **OK**
- BTO high for particular month were pending payments from vendors received - **OK**
- Other Scenarios Eg- Business down//Family functions//Health issues - **Not OK**

SALES EXPERIMENT

Toxic Profile with Both Rented

- BTO >4L
- ABB 30K
- Risk Cat ABC
- CIBIL >730

Mobile Phones with CC/OD Account

- BTO >4L
- ABB 30K
- Risk Cat ABC
- CIBIL >730

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1.Seller Rejection (SR)
- 2.Lender Rejection (LR)

Seller Reject

- 1. Customer Withdrawl

Do you want to reject ?

Select Status 2

Seller Rejection

Select Status 3

Customer Withdrawal

Specify a Reason

☐ Withdrawal - Rate

☐ Withdrawal - Loan Amount

☐ Withdrawal - Tenure

☐ Withdrawal for PF & other charges

Remarks

Provide remarks

Please enter appropriate remarks.

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

1. Seller Rejection (SR)
2. Lender Rejection (LR)

Seller Reject

2. Lost to competition

Do you want to reject ?

Select Status 2

Seller Rejection

Select Status 3

Lost to Competition

Specify a Reason

☐ ROI

☐ Tenure

☐ Amount

☐ Delayed response

☐ Withdrawal for PF & other charges

Remarks

Provide remarks

Please enter appropriate remarks.

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

1. Seller Rejection (SR)
2. Lender Rejection (LR)

Seller Reject
3. Never Applied

Do you want to reject ?

Select Status 2

Seller Rejection

Select Status 3

Never Applied

Remarks

Provide remarks

Please enter appropriate remarks.

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

1. Seller Rejection (SR)
2. Lender Rejection (LR)

Seller Reject
4. Not Interested

Do you want to reject ?

Select Status 2

Seller Rejection

Select Status 3

Not Interested

Specify a Reason

☐ Dummy enquiry

☐ ROI Issue

☐ Loan Amount Issue

☐ Tenure Issue

☐ Requirement fulfilled

☐ No requirement, Only Enquiry

☐ Commercials - PF Charges issue

☐ Process - Pre-approved offer required

☐ Process- Loan processing time was long

☐ Customer Service issue - on existing loan

☐ No requirements - wants to pre-close existing loan

☐ Others

Remarks

Provide remarks

Please enter appropriate remarks.

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1. Seller Rejection (SR)
- 2. Lender Rejection (LR)

Seller Reject
5. Not Contactable

Do you want to reject ?

Select Status 2

Seller Rejection

Select Status 3

Not Contactable

Specify a Reason

☐ Switched off

☐ Ringing

☐ Wrong number

Remarks

Provide remarks

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1.Seller Rejection (SR
- 2.Lender Rejection (LR)

Seller Reject
6. Required docs not provided

Select Status 2

Seller Rejection

Select Status 3

Required Documentation not Provided

Specify a Reason

☒ Document Required

Document Required

Documentation Not Provided:

Select value

Select value

Bank statement

Financials

KYC

Loan Statements

Incorporation

Address proof

Current account not available

Additional banking / GST not available

Bank parsing issue

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

1. Seller Rejection (SR)
2. Lender Rejection (LR)

Lender Reject

1. Banking norms not met

Do you want to reject ?

Select Status 2

Lender Rejection

Select Status 3

Banking Norms Not Met

Specify a Reason

☐ Inward Cheque Bounce Ratio <5% when debit transaction >100 or <5 when debit transaction 100

☐ Insufficient Number of transactions (<=3)

☐ Decline in BTO >50% in Q2 over Q1

☐ BTO less than 1L (50K for ecomm)

☐ Monthly ABB < 15000

☐ EMI Bounces > 1 in latest 3M (not paid in 5 days)

Remarks

Provide remarks

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1.Seller Rejection (SR)
- 2.Lender Rejection (LR)

- Lender Reject
- 2. Bureau Record Criteria

Do you want to reject ?

Select Status 2

Lender Rejection

Select Status 3

Bureau Record Criteria (BRC)

Specify a Reason

☐ Negative Tradelines & Count

☐ Guarantor/Coapplicant cibil issue

☐ Overdue norms not met

☐ CIBIL score norms not met

Remarks

Provide remarks

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1.Seller Rejection (SR)
- 2.Lender Rejection (LR)

- Lender Reject**
- 3. Credit policy parameters

Lender Rejection

Credit Policy Parameters Not Met

Specify a Reason

☐ Age Criteria Breached

☐ FL Cheque Bounces or Current Overdues

☐ Top up tenure policy not met

☐ NTC with Both rented

☐ Business Vintage

☐ LR in last 3 months

☐ Rented RCO

☐ Experiment Policy Parameters Not Met

☐ >4 Unsecured BL and PL taken in last 6 months

☐ Negative Business Profile

☐ Constitution

☐ Salaried Applicant

☐ E Risk Grade + Experiment

☐ Multiple Experiment + D

☐ E Risk Grade + Both rented

☐ Post Approval Rejection

Remarks

Provide remarks

REJECT

SEND EMAIL

CLOSE

REJECTIONS DISPOSITIONS

There are two types of Rejections

- 1.Seller Rejection (SR
- 2.Lender Rejection (LR)

- Lender Reject**
- 4. Unservicable location

Do you want to reject ?

Select Status 2

Lender Rejection

Select Status 3

Unserviceable Location

Specify a Reason

☐ Location Not Serviceable

☐ Negative Collection Location

Remarks

Provide remarks

REJECT

SEND EMAIL

CLOSE