**RM Loan Portfolio Management**

Features:

1. Segment setup
   1. SME
   2. Retail
2. RM Setup
3. Portfolio assign
   1. Bulk
   2. Individual
4. Portfolio reassign
   1. RM Resign
   2. RM transfer
   3. New joiner
   4. BM decision
5. Target Assign
   1. Bulk
   2. Individual
6. Target revised
7. Loan classification manually
   1. Bulk
   2. Individual

**Business requirements:**

1. Everything will be in two segment SME, retail
2. Portfolio will be assigned in bulk and beginning of year by BM
3. Revised Target will be applicable from the beginning of year
4. Maximum month staying location will be consider for RM location and performance
5. Target will be distributed daily dividing 365
6. If BM wants to change any RM target he can do it after Area head authorization (need history)
7. MIS team does RM Transfer & Resign, and all type of management
8. BM can re-assign target after any RM transfer/resign
9. RM portfolio calculate by Monitoring RM Balance(Only contractual RM portfolio calculate by Initiate RM balance)
10. Achievement will be collection of monitoring loan amounts before the current date.
11. When RM Transfer & Resign, no one assigned for those loans will be considered current RM until anyone re-assign.
12. Branch Target and RM target for SME and retail loan.
13. Achievement calculation based on collection loan amount not disbursed amount.
14. RM has two types normal and BST
15. Loan classification will quarterly and manually
16. Report should be exportable in excel format