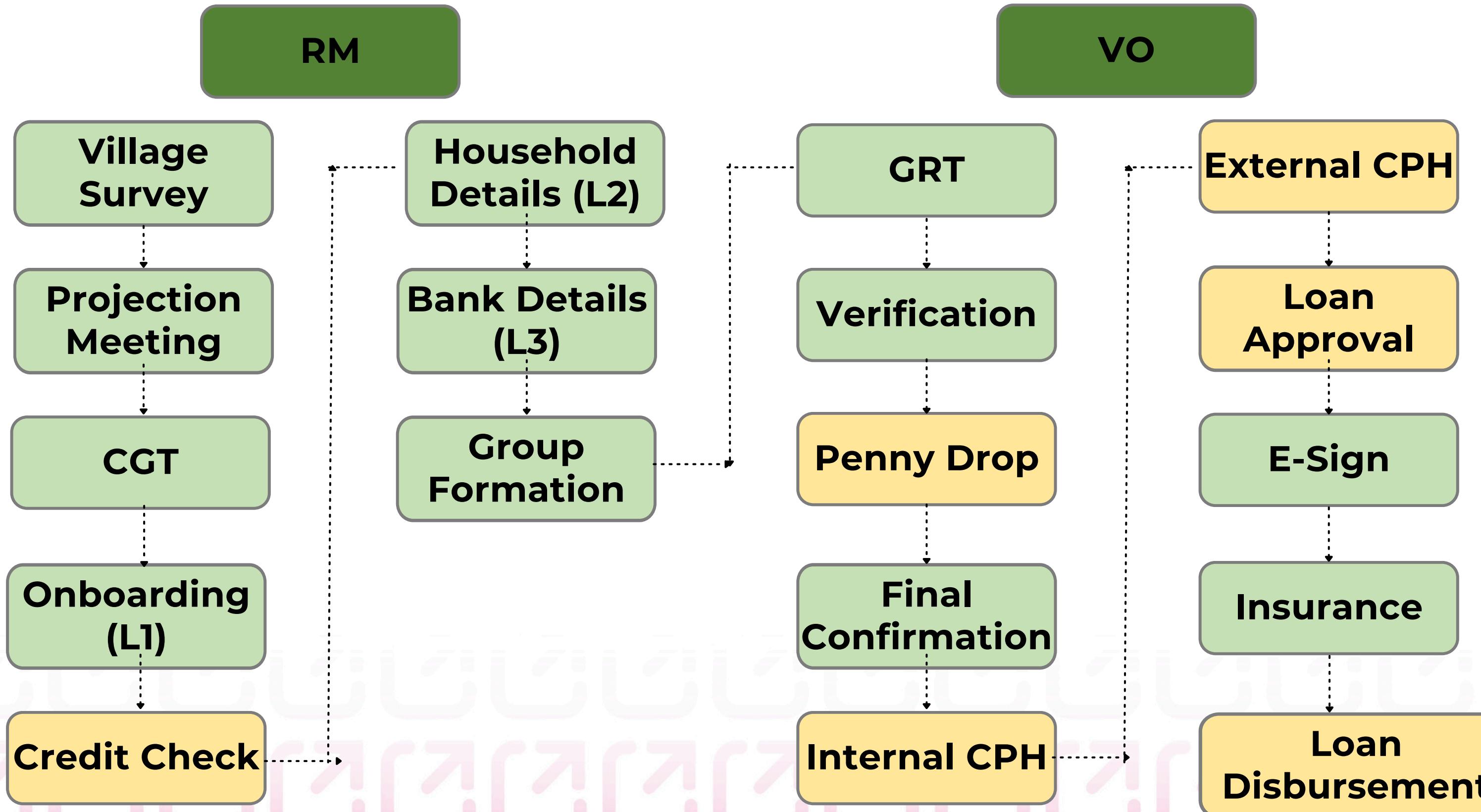


KVB Onboarding Process

Process Flow – KVB Bank Operations



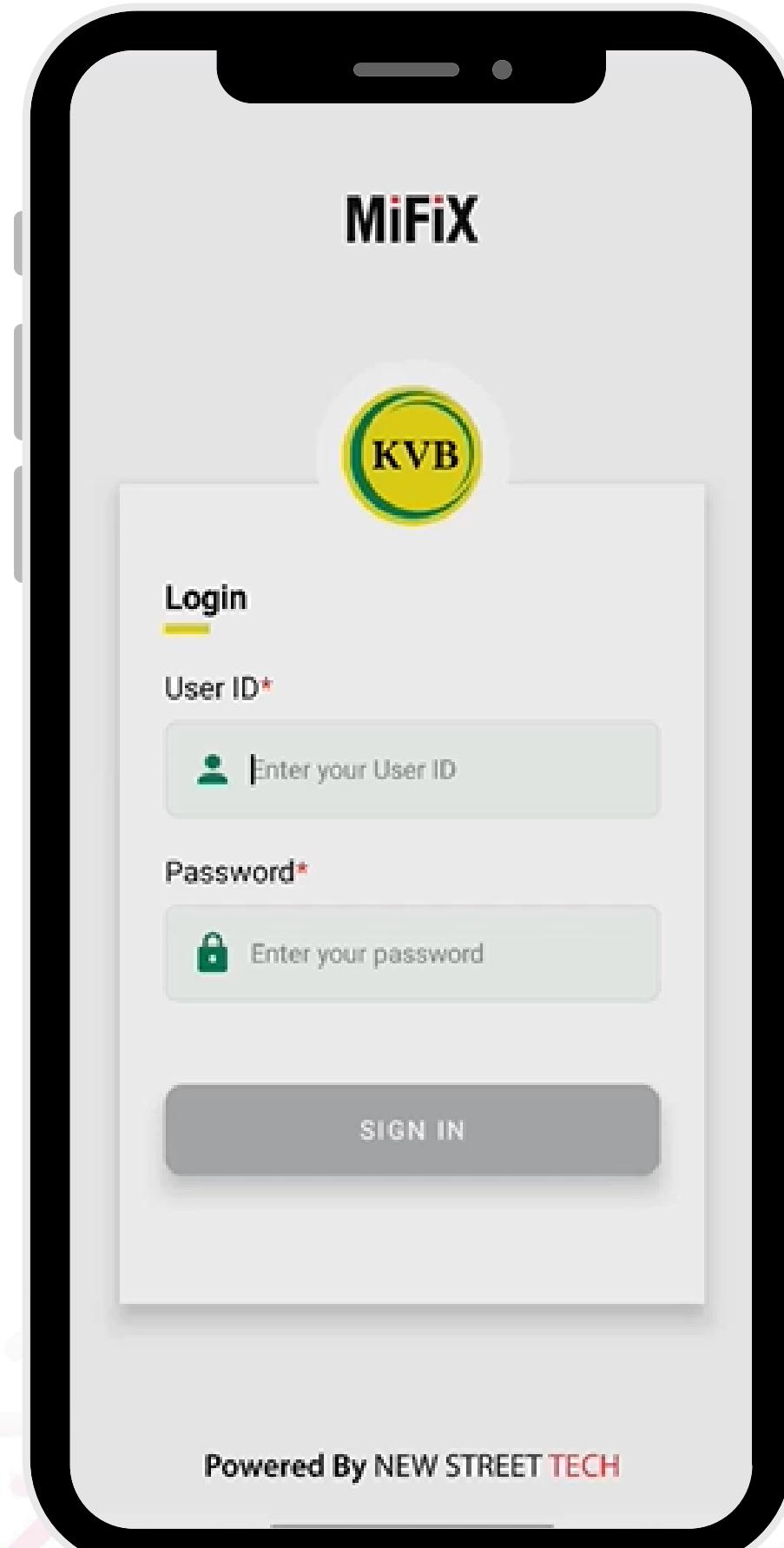
Introducing **MiFiX 3.0**

Most Advance Loan Disbursement Application

**FIELD OFFICER
APPLICATION
JOURNEY**

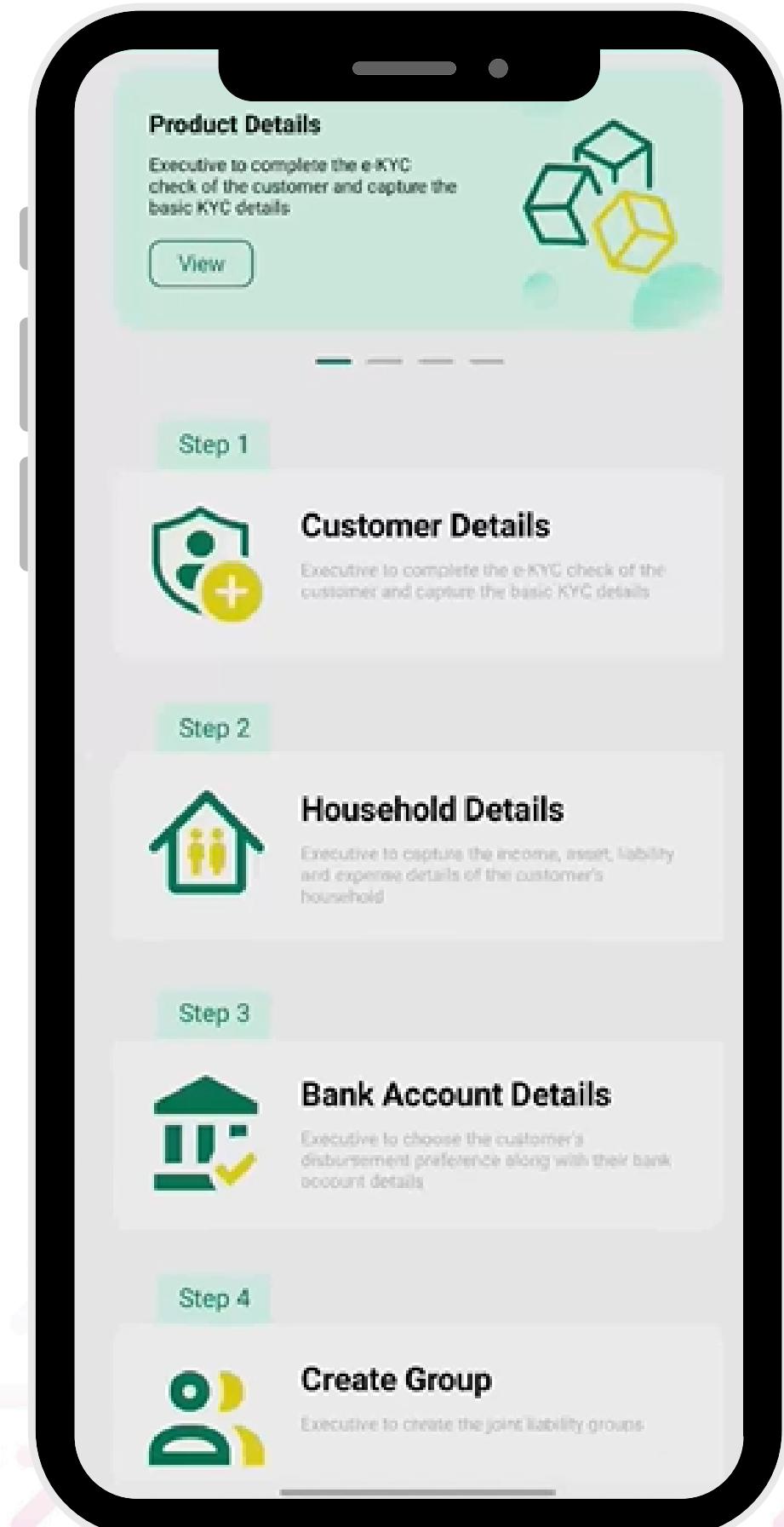
FIRST TIME LOGIN

- Log into the MiFiX application using your User ID and Password as provided to you.

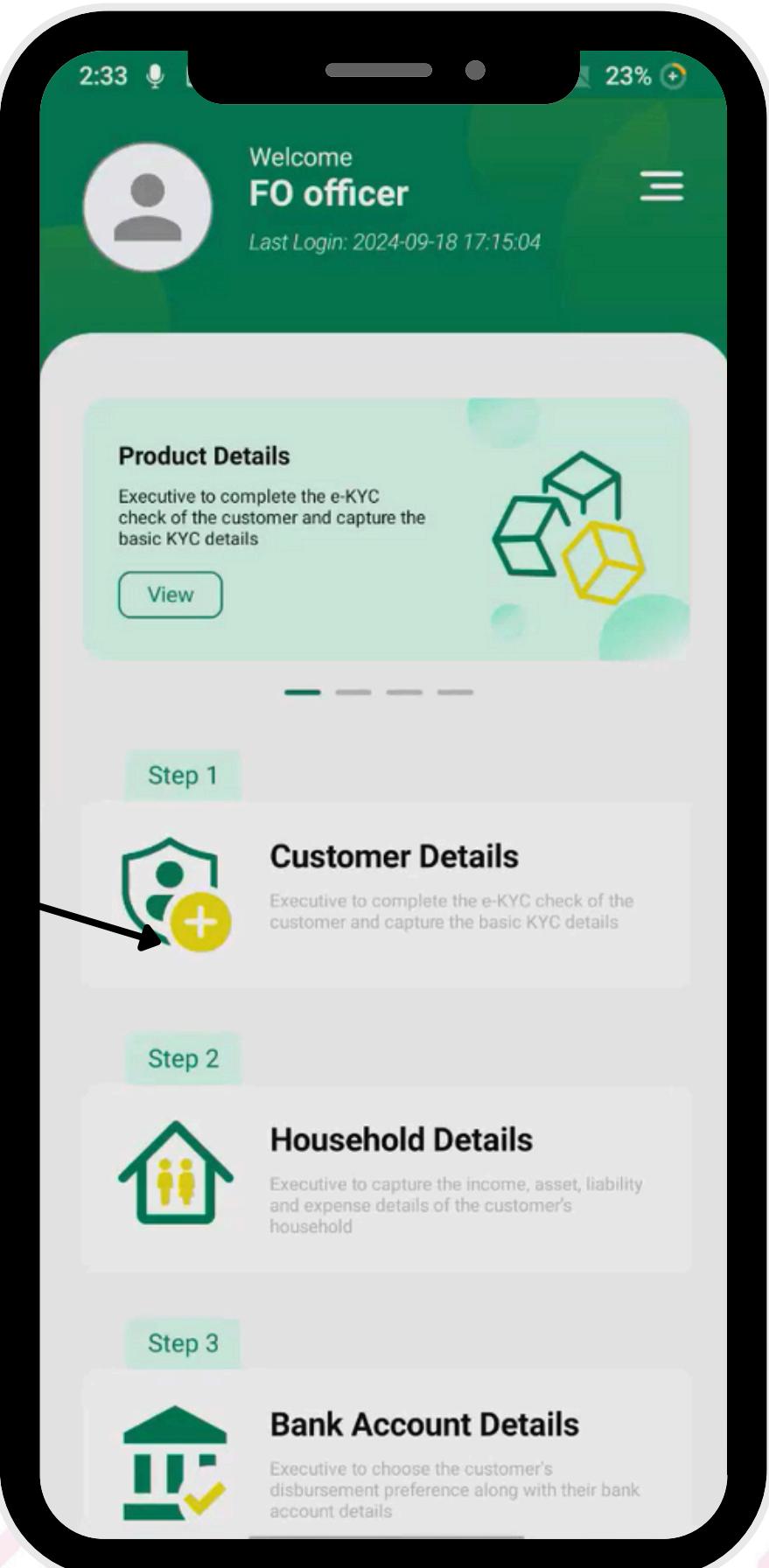


ACTIVITIES ON THE USER DASHBOARD

1. Customer Details
2. Household Details
3. Bank Account Details
4. Create Group

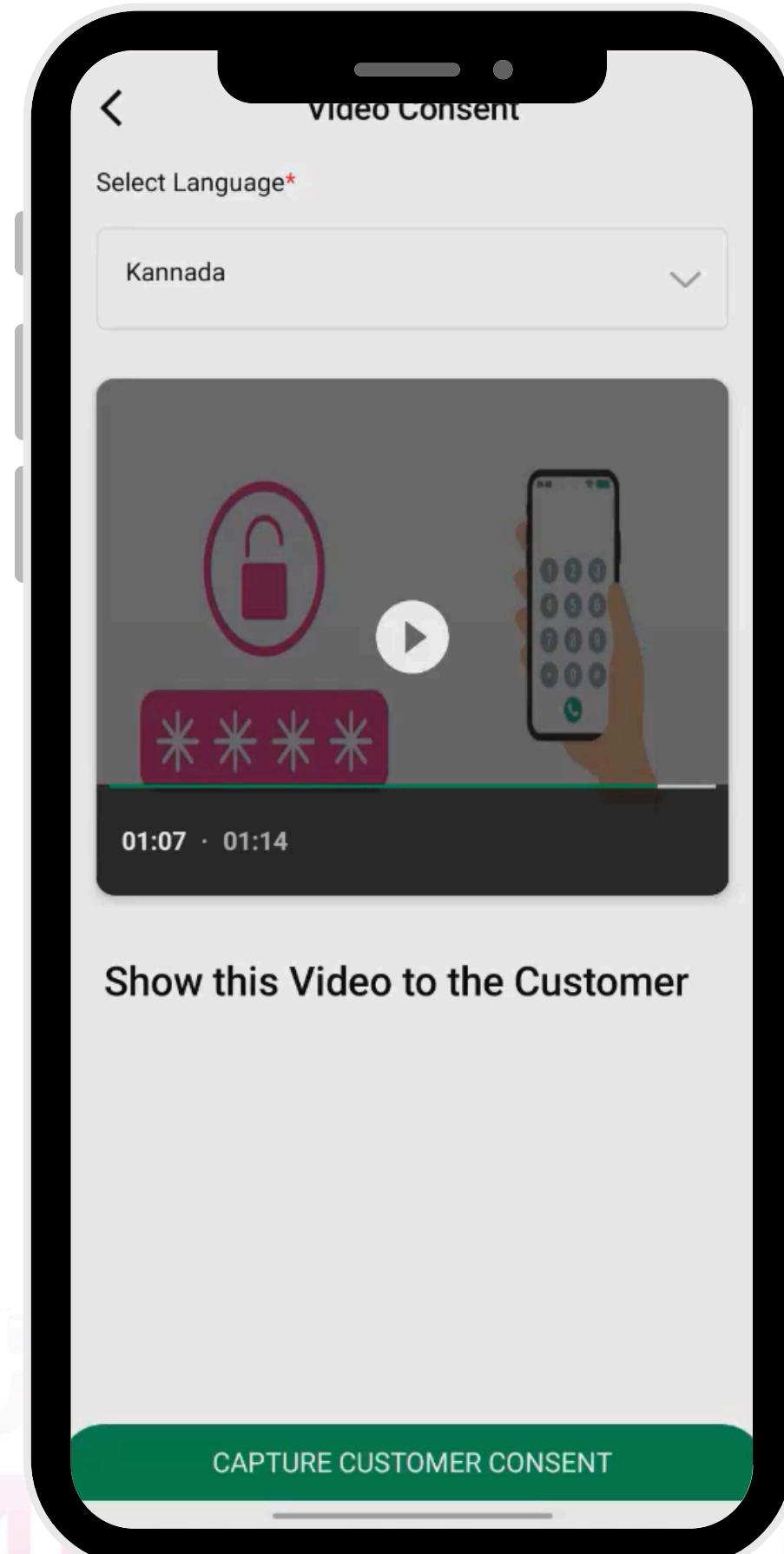


Click on **Customer Details**



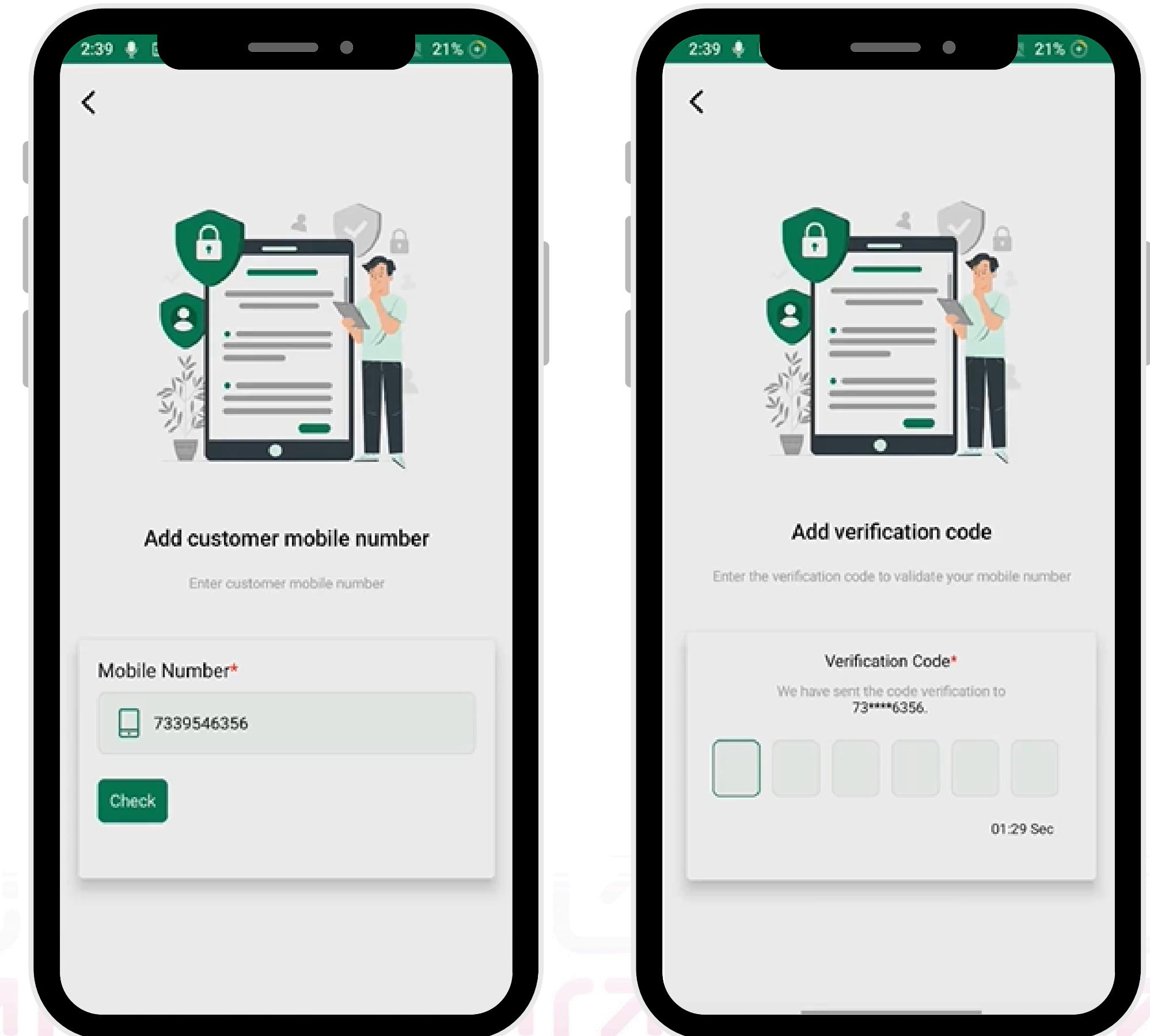
VIDEO CONSENT

- It is mandatory to show the Consent video to the customer.
- Select the language- English, Kannada or Tamil and show the customer.
- Show the customer the video.
- After the video is completed, you have to capture the customer's consent.



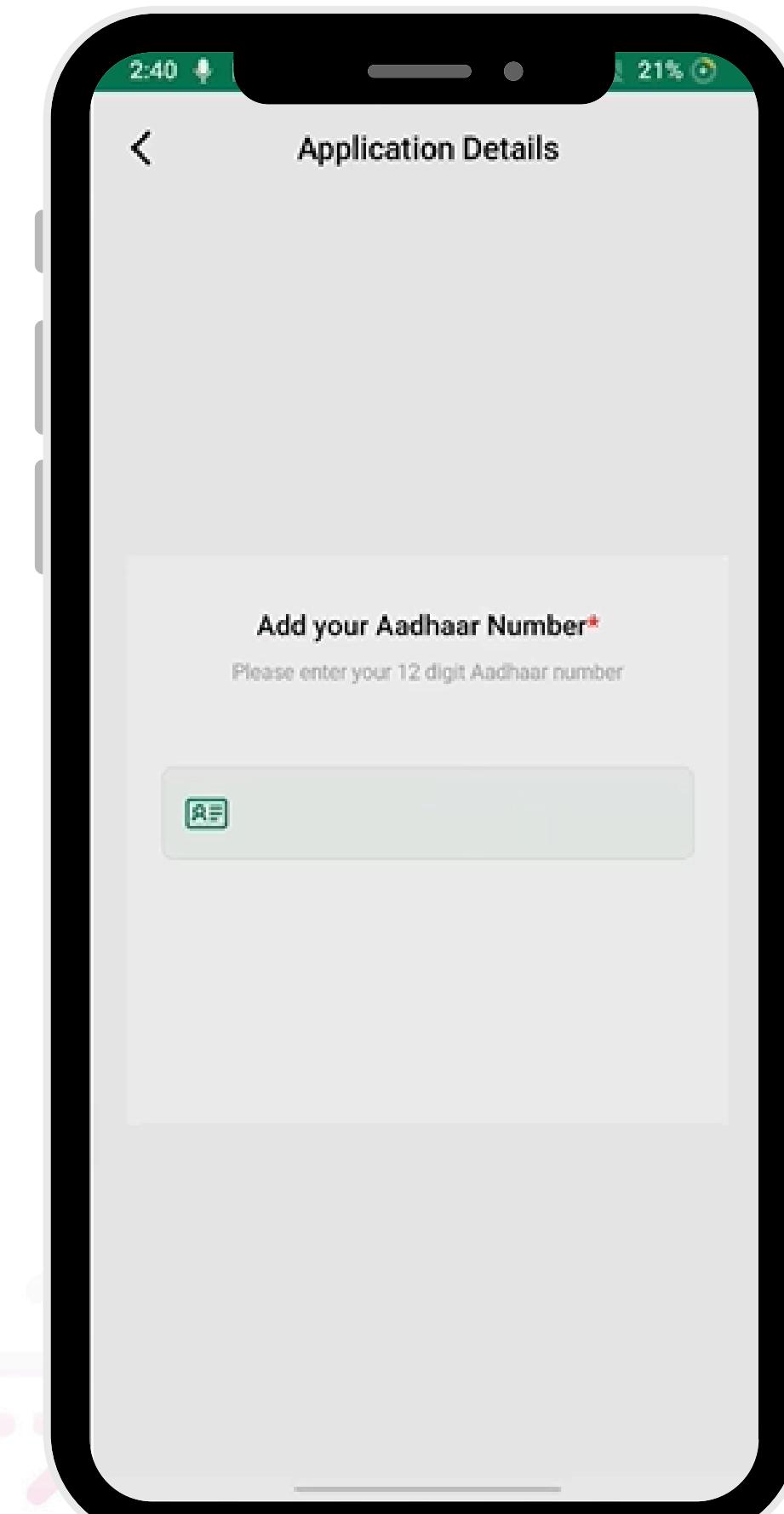
CUSTOMER CONSENT

- Enter the customer's mobile number in the field and click on Check.
- The customer will receive a 6-digit OTP on their registered mobile number.
- Input the OTP in the given field and proceed.



E-KYC PROCESS

- Enter the customer's 12-digit Aadhar Number in the given field to initiate e-KYC process.
- Using the Mantra Device, trigger biometric process to fetch the customer's details.

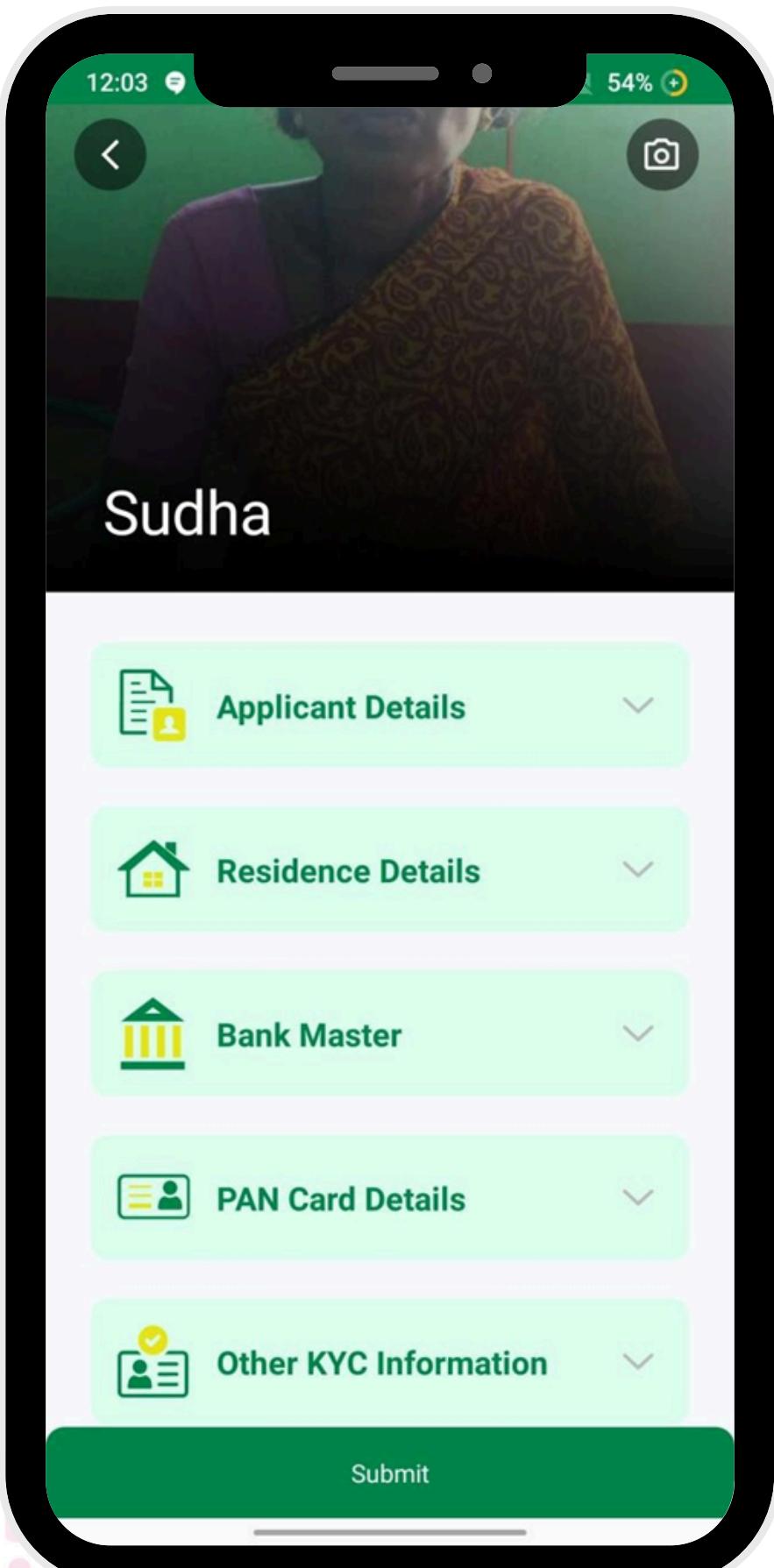


CUSTOMER ONBOARDING

ADDING NEW PROSPECT DETAILS

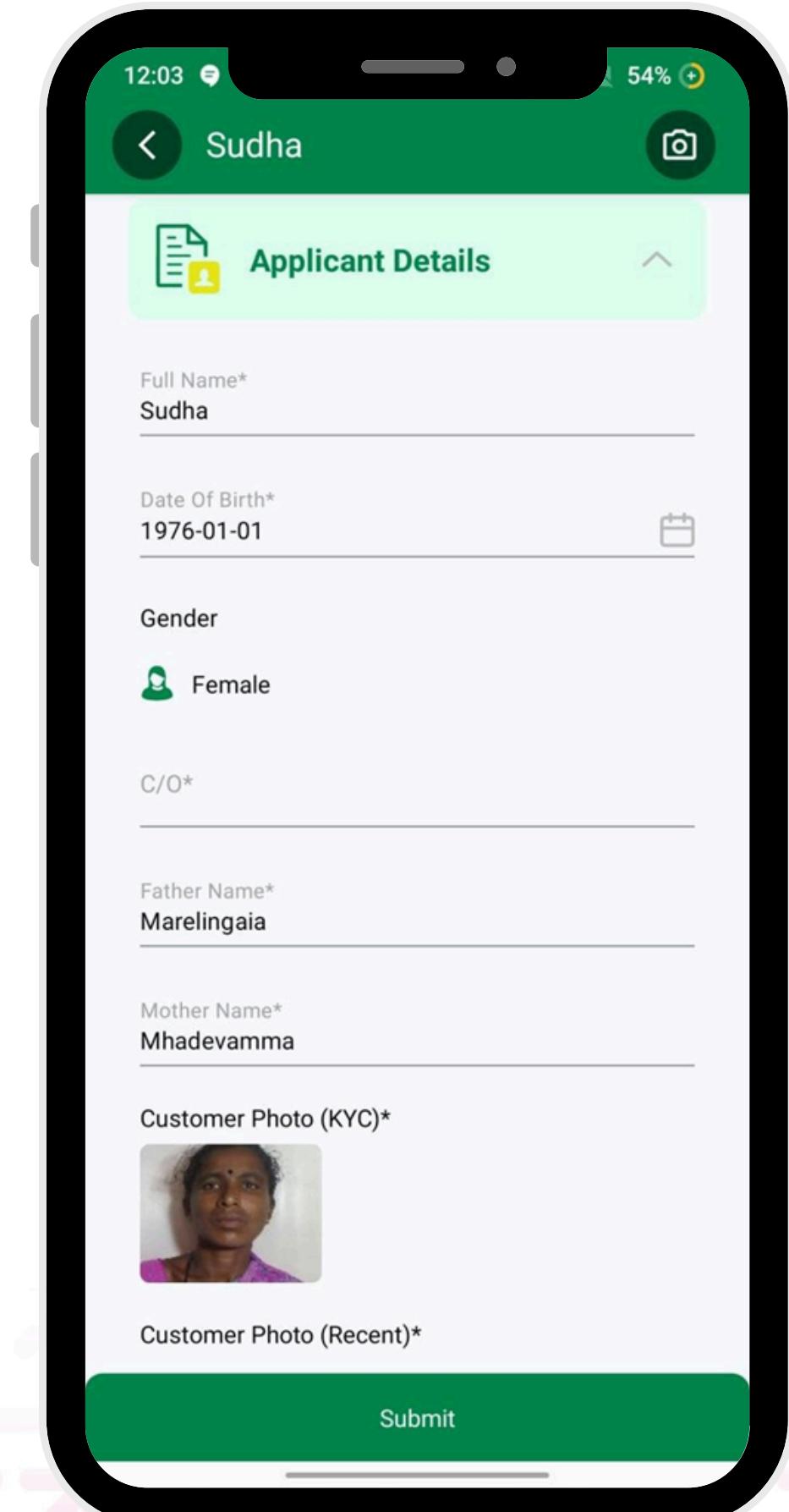
L1: CUSTOMER DETAILS

- Capture recent image of the prospect by clicking on the camera icon.
- NOTE: Photo cannot be uploaded from the gallery and has to be live.



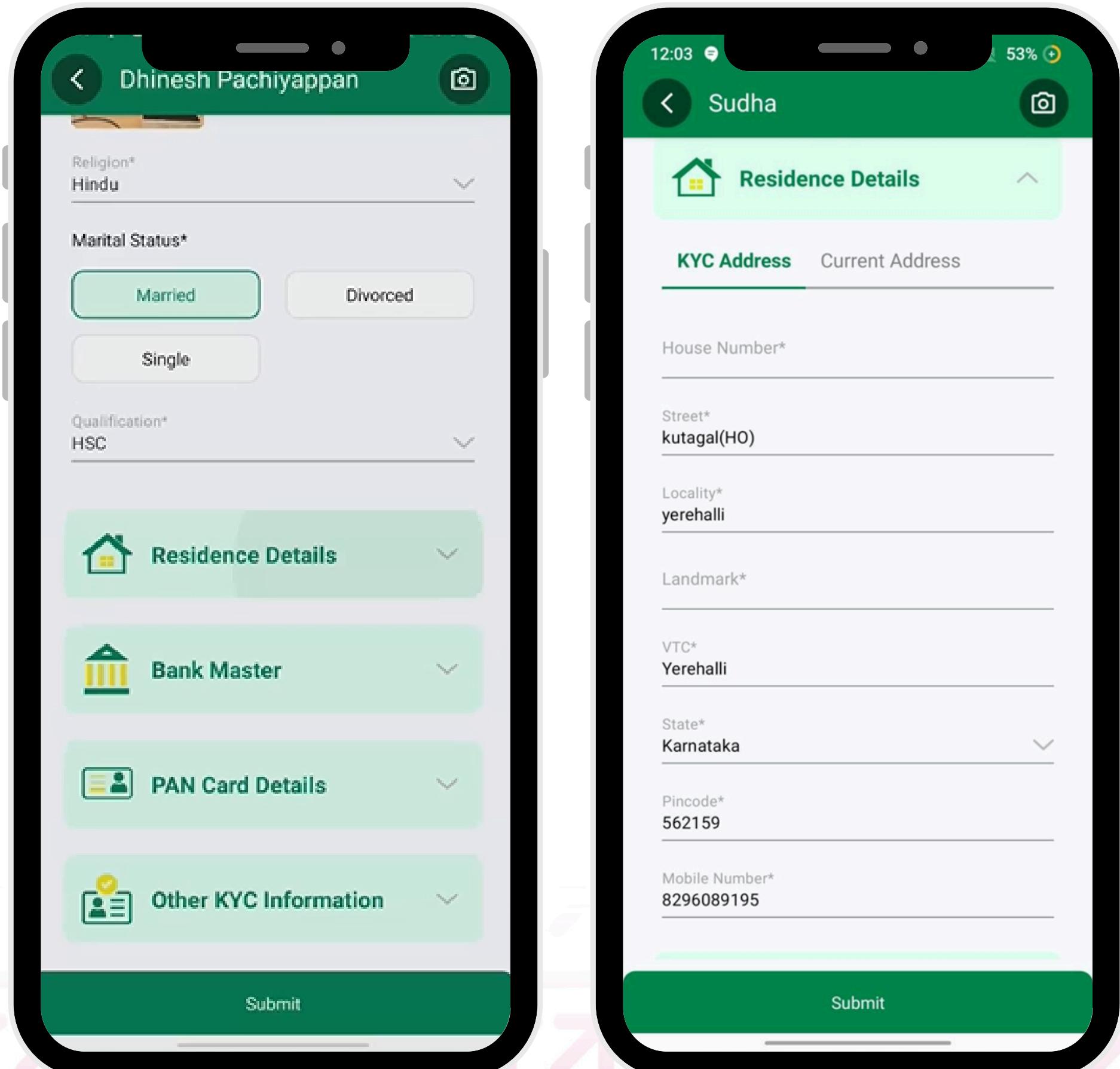
APPLICANT DETAILS:

- Full name, date of birth and gender are fetched and pre-populated through e-KYC.
- Care of (C/O), Father's Name, Mother's Name have to be manually inputted.
- Customer Photo (KYC) is fetched from the server.
- Enter the customer's religion, marital status and educational qualification.



RESIDENCE DETAILS:

- Click on Residence Details.
- KYC Address is automatically fetched from the Aadhar.



The image displays two side-by-side screenshots of a mobile application interface for 'shecom'.
Screenshot 1 (Left): Shows the 'Residence Details' section for a user named 'Dhinesh Pachiyappan'. It includes fields for Religion (Hindu), Marital Status (Married, Divorced, Single), Qualification (HSC), and a dropdown menu for 'Residence Details' which is currently expanded. Other collapsed sections shown are 'Bank Master', 'PAN Card Details', and 'Other KYC Information'. A green 'Submit' button is at the bottom.
Screenshot 2 (Right): Shows the 'Residence Details' section for a user named 'Sudha'. It includes fields for KYC Address (Current Address), House Number, Street (kutagal(HO)), Locality (yerehalli), Landmark, VTC (Yerehalli), State (Karnataka), Pincode (562159), and Mobile Number (8296089195). A green 'Submit' button is at the bottom.

- Current address can either be selected as “Same as KYC Address” or it can manually inputted.
- Choose the Accommodation Type: Owner Fully Paid, Rent, Pagdi or Owner Partially Paid.
- Choose the Current Address Proof from the drop-down and upload the proof.
- Choose the Ownership Proof and capture the proof document.

Residence Details

KYC Address **Current Address**

Same as KYC Address

House Number*
246

Street*
kutagal(HO)

Locality*
yerehalli

Landmark*
yerehalli

VTC*
Yerehalli

State*
Karnataka

Pincode*
562159

Alternate Mobile Number*
9464948464

Submit

Sudha

Alternate Mobile Number*
9464948464

Accommodation Type*

Owner Fully Paid Rent

Pagdi **Owner Partially Paid**

Current Address Proof*
Gas Bill

Capture Current Address Proof*



Owner Ship Proof*
Light Bill

Capture Ownership Proof*



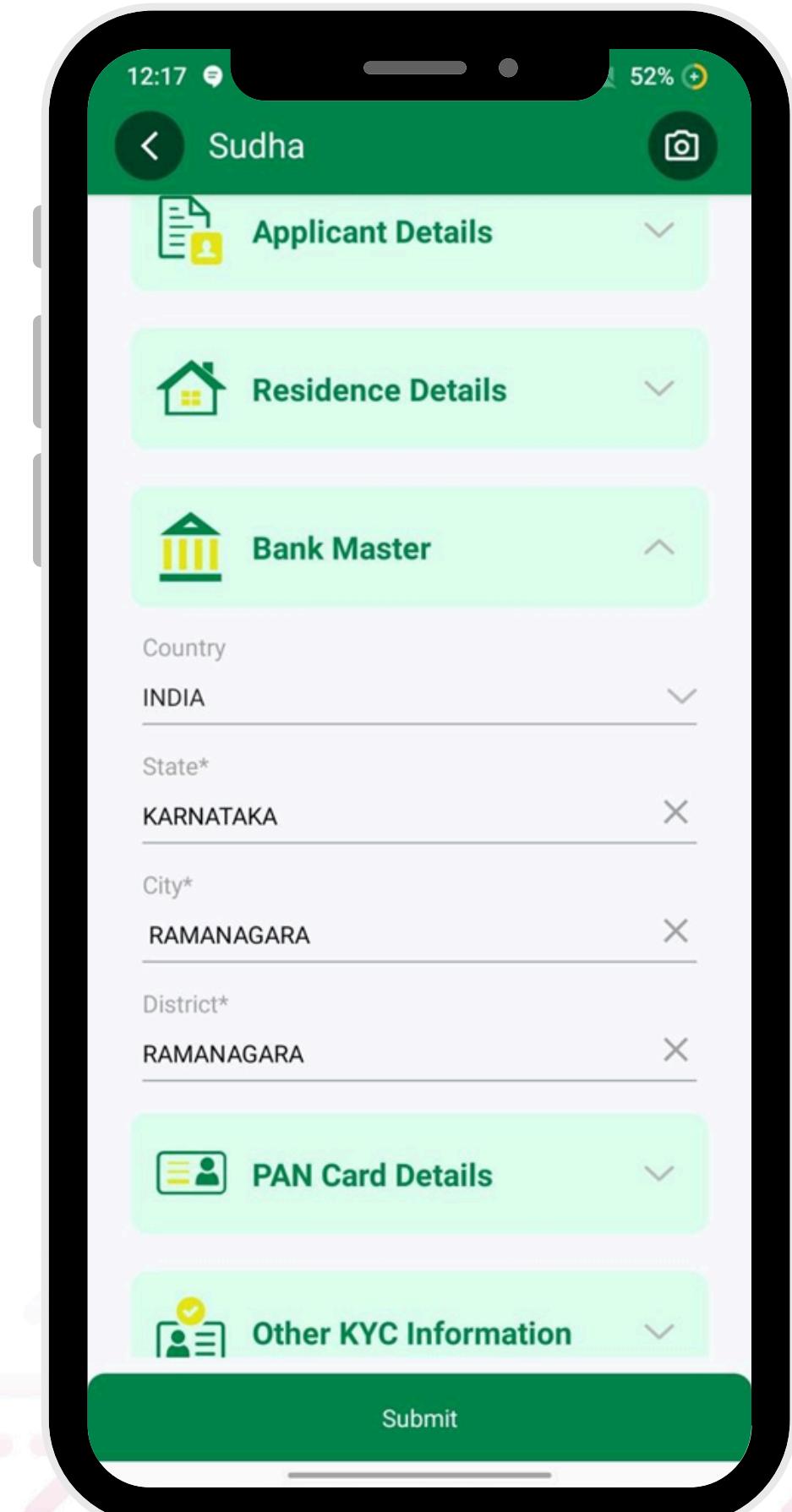
Bank Master

Submit

BANK MASTER DETAILS

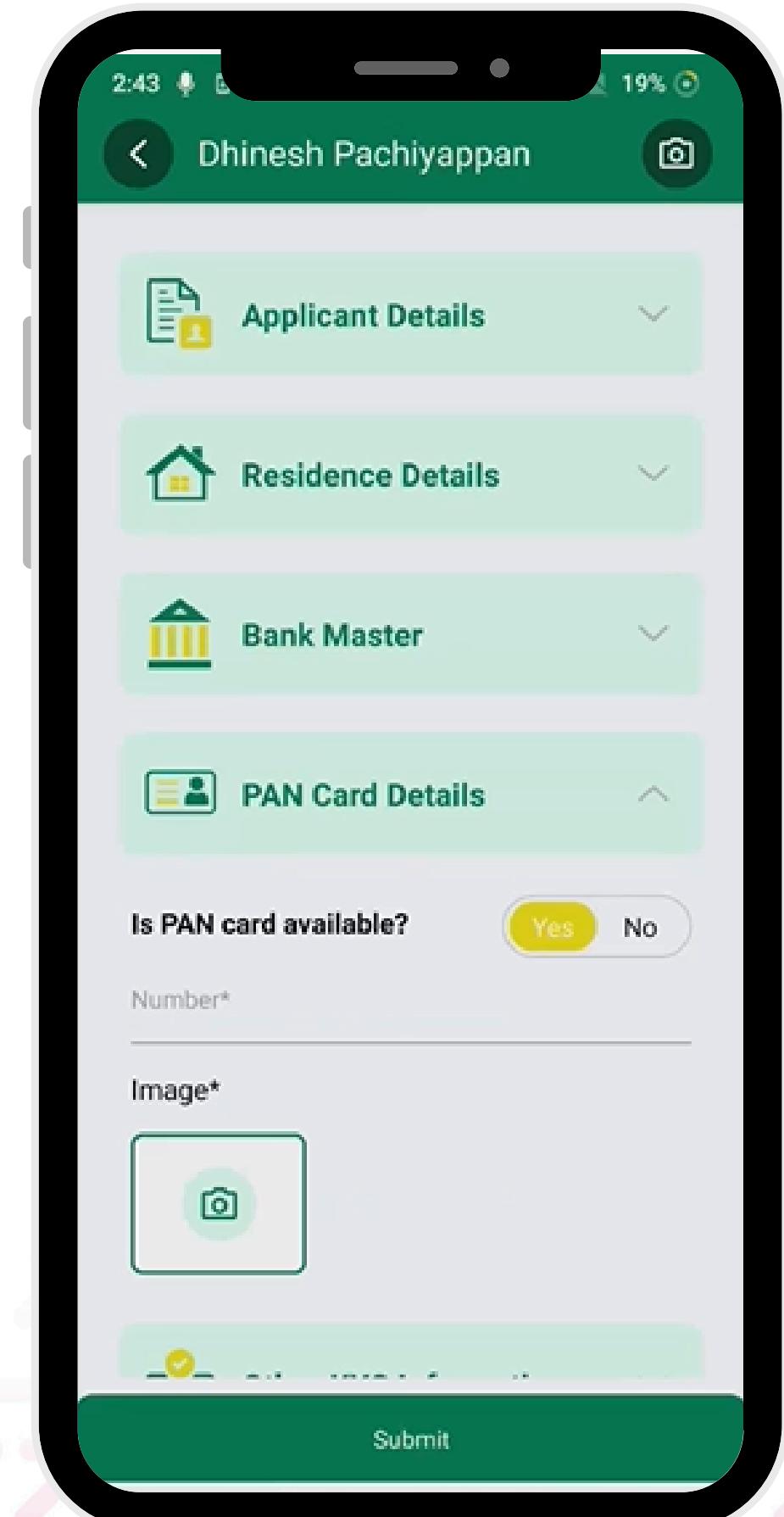
Capture the below mentioned details correctly:

- Country Code – prefilled and uneditable
- State Code – select the state mentioned in the customer's current address
- District of the prospect – select the district mentioned in the customer's current address
- City Code – select the city mentioned in the customer's current address



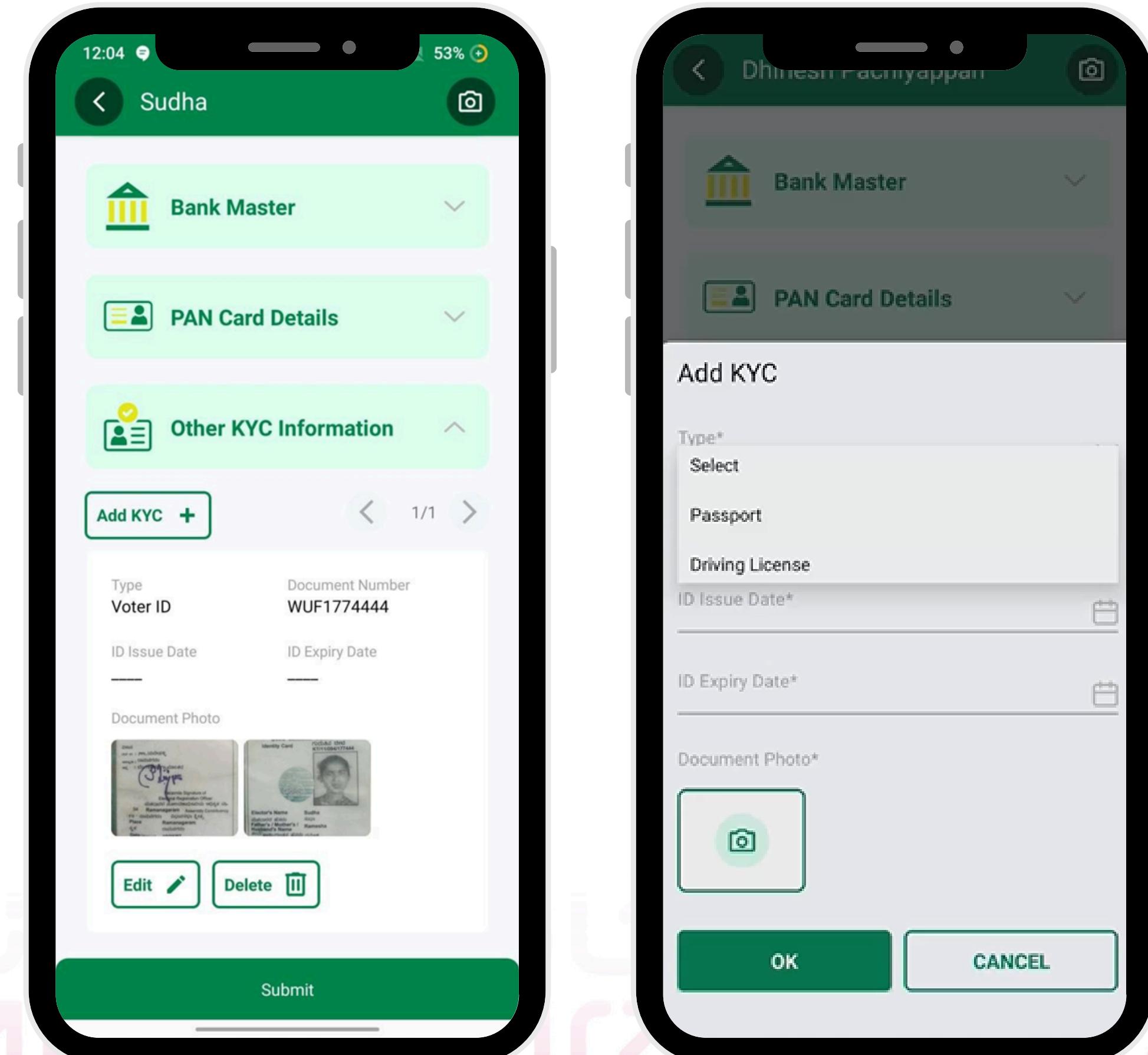
PAN CARD DETAILS

- Secondary KYC details are fetched from the customer.
- If the Customer has a Pan Card. click “yes” and enter the PAN Card Number and capture front and back image for proof.
- If not, click “no” and upload other KYC Documents.



OTHER KYC INFO

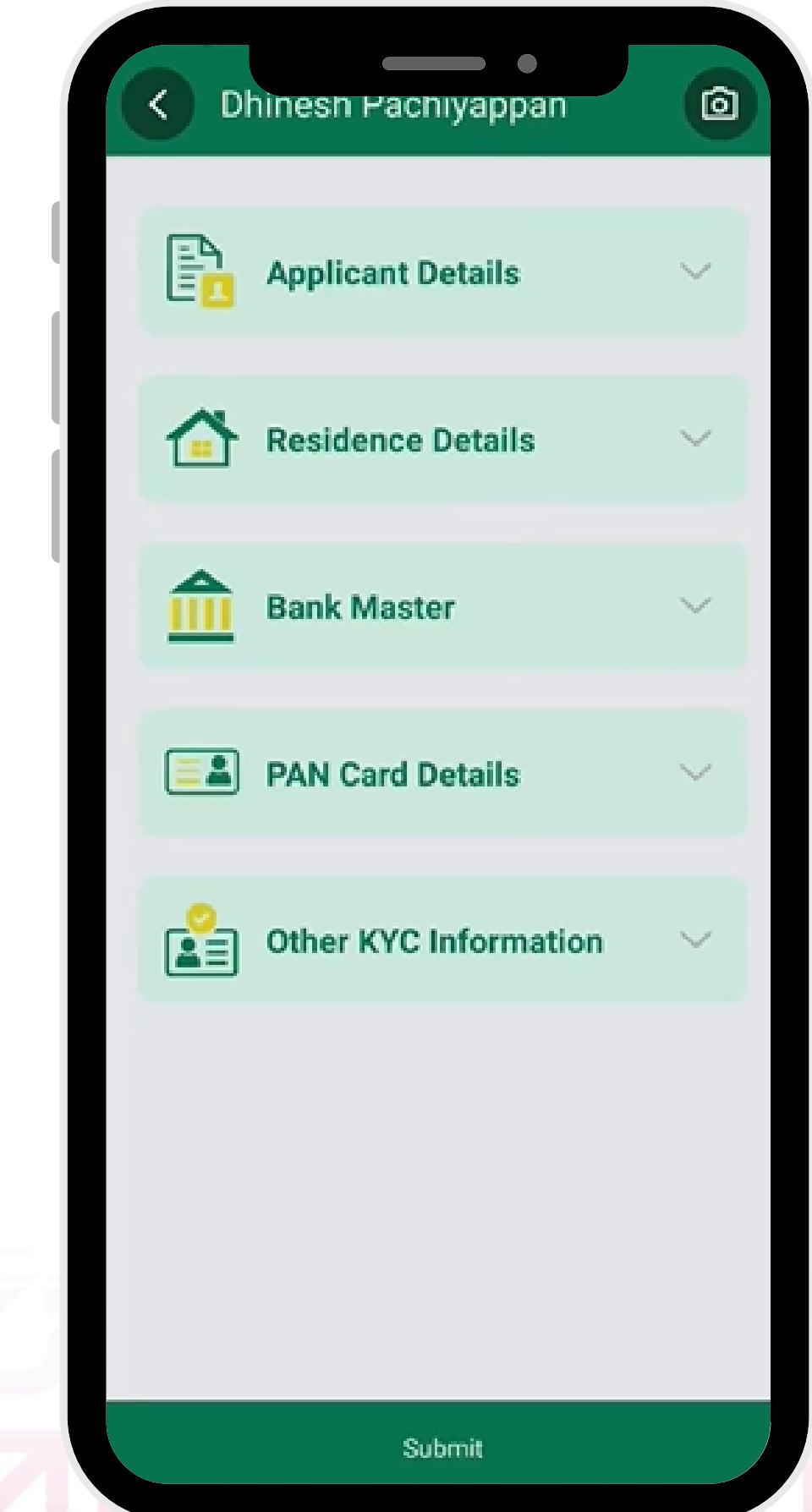
- Capture one of the 3 following KYC Documents:
 - Voter ID
 - Passport
 - Driving License
- for other KYC Proof.



Click on **Submit** to proceed.

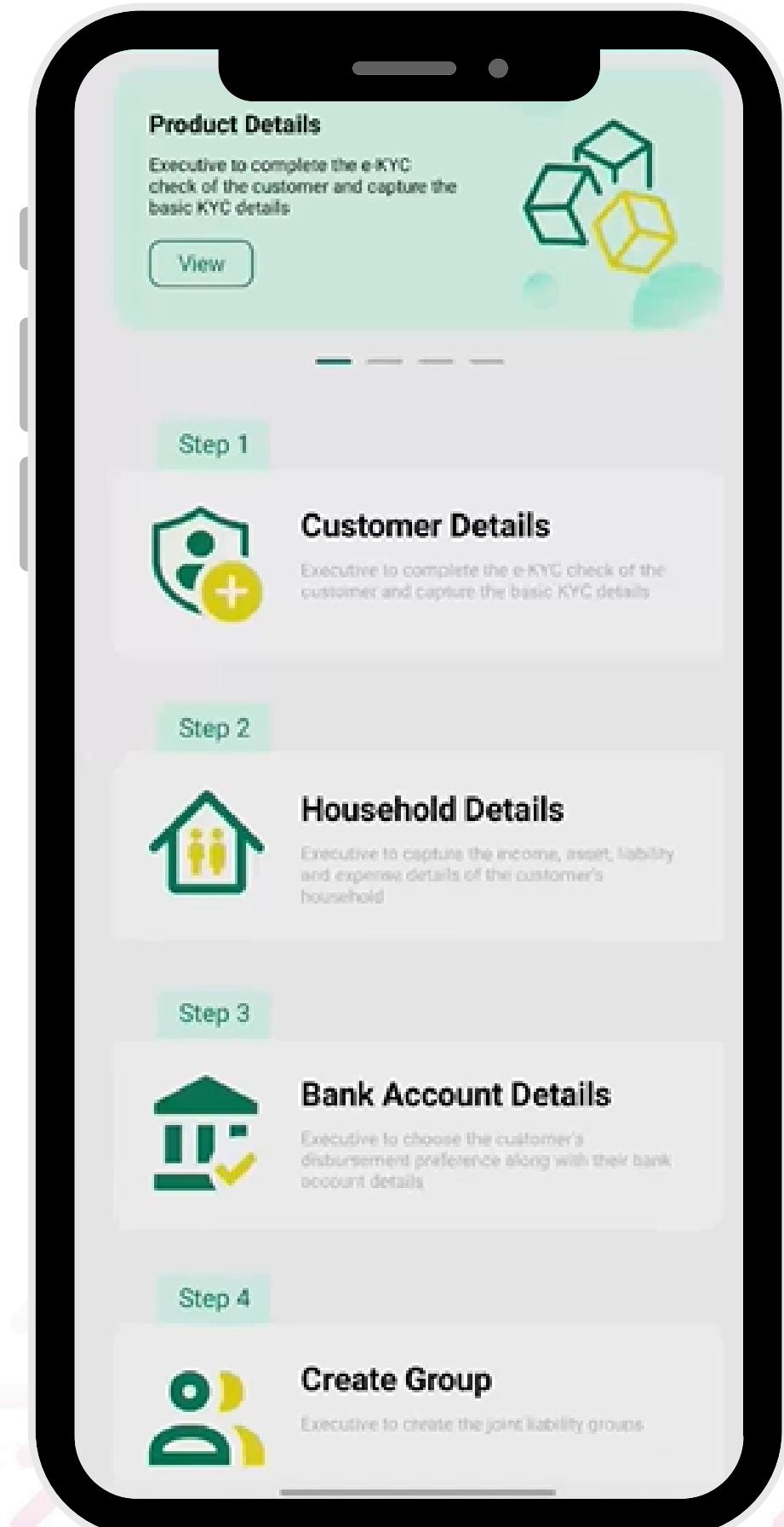
With this, L1 is completed.

After this credit check will get triggered, if they pass the credit check they will move to L2 stage.



ACTIVITIES ON THE USER DASHBOARD

1. Customer Details
2. Household Details
3. Bank Account Details
4. Create Group

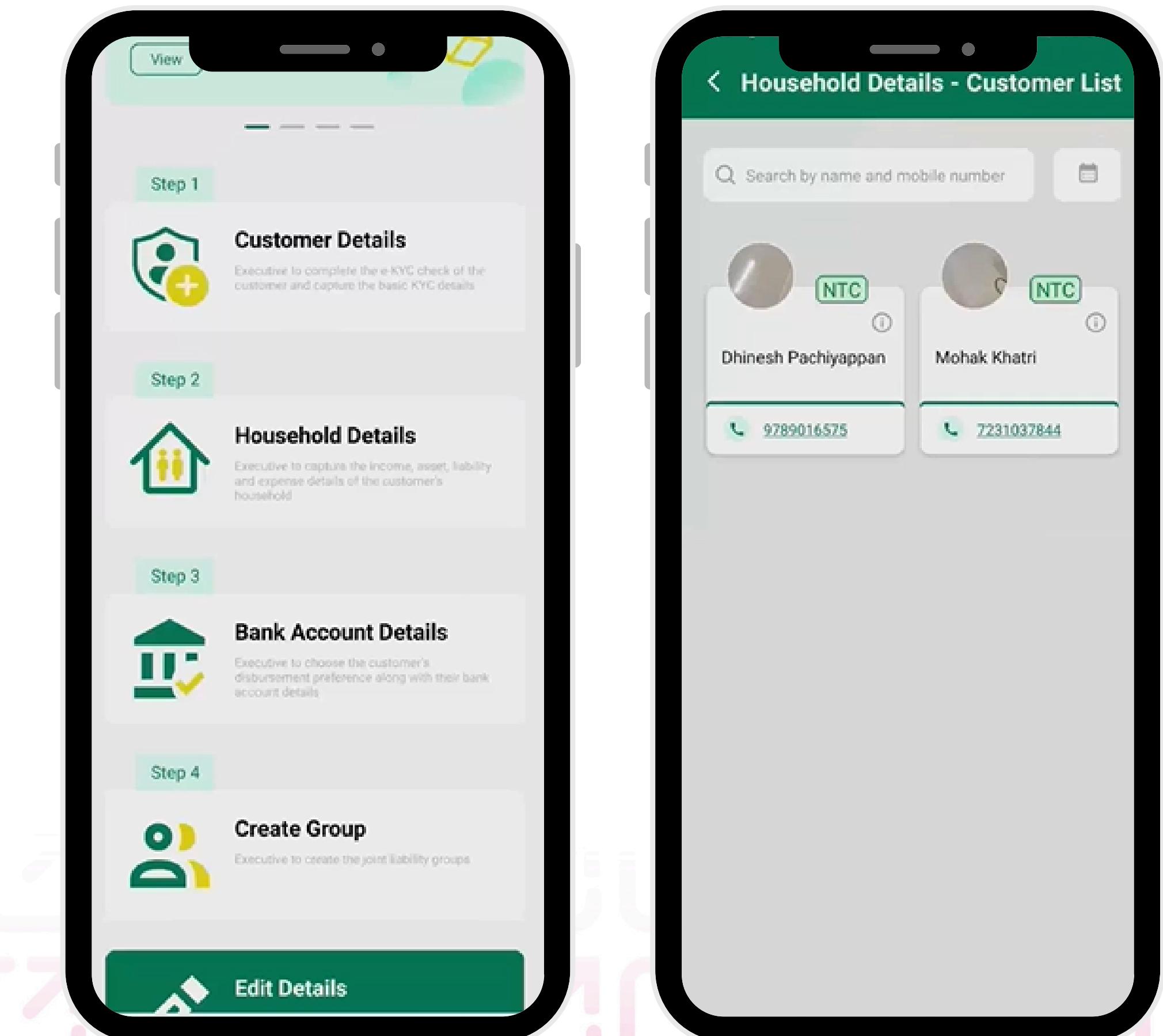


CUSTOMER ONBOARDING

ADDING HOUSEHOLD DETAILS

L2: PROSPECT LIST FOR HOUSEHOLD DETAILS

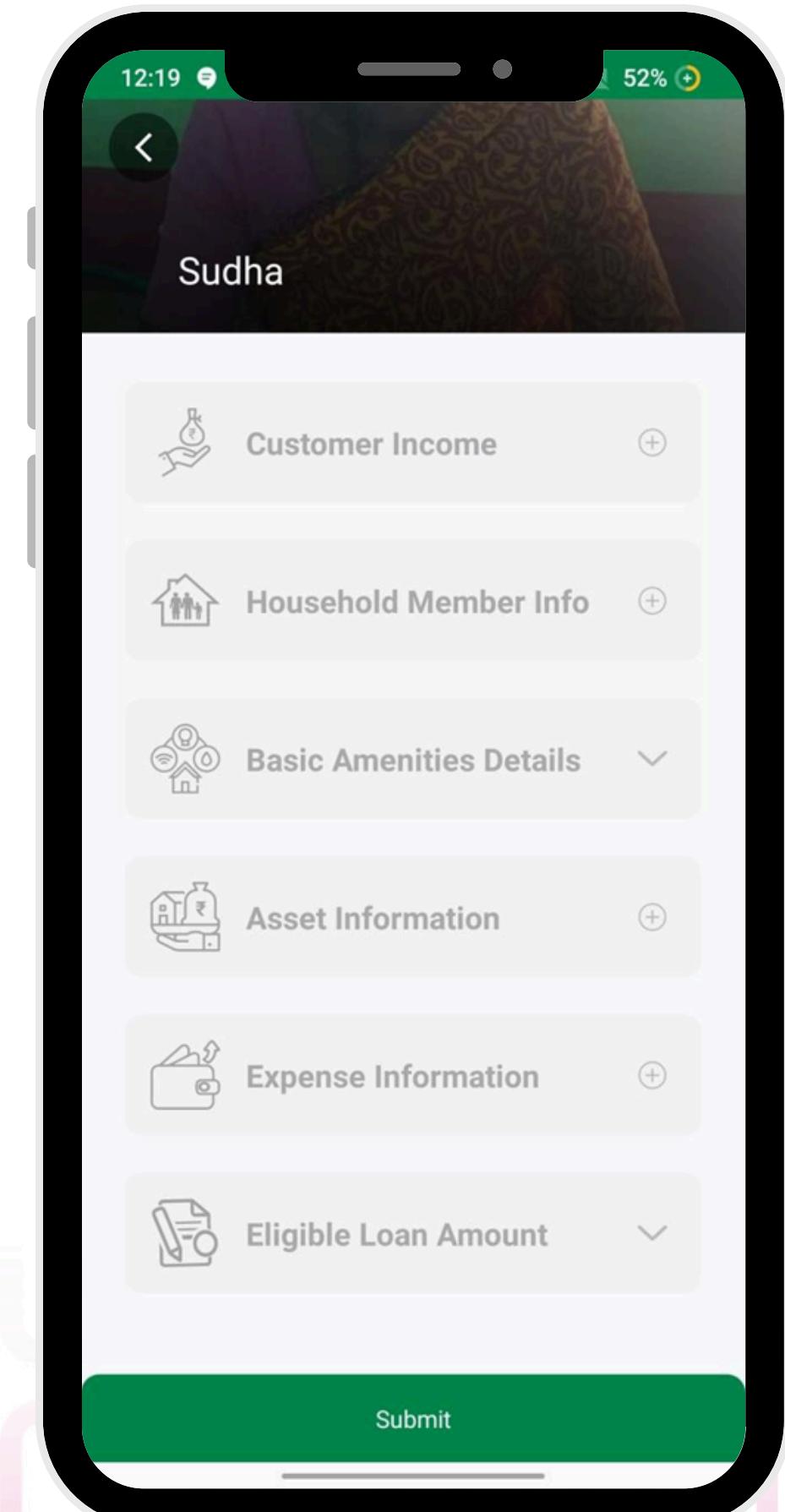
- All the prospects added in Step 1 will reflect on this screen
- You may search by name, mobile number or date of creation
- You can tap on the ‘i’ button to view the prospect ID and mobile number
- Proceed to enter the household details for each prospect.



CUSTOMER INCOME

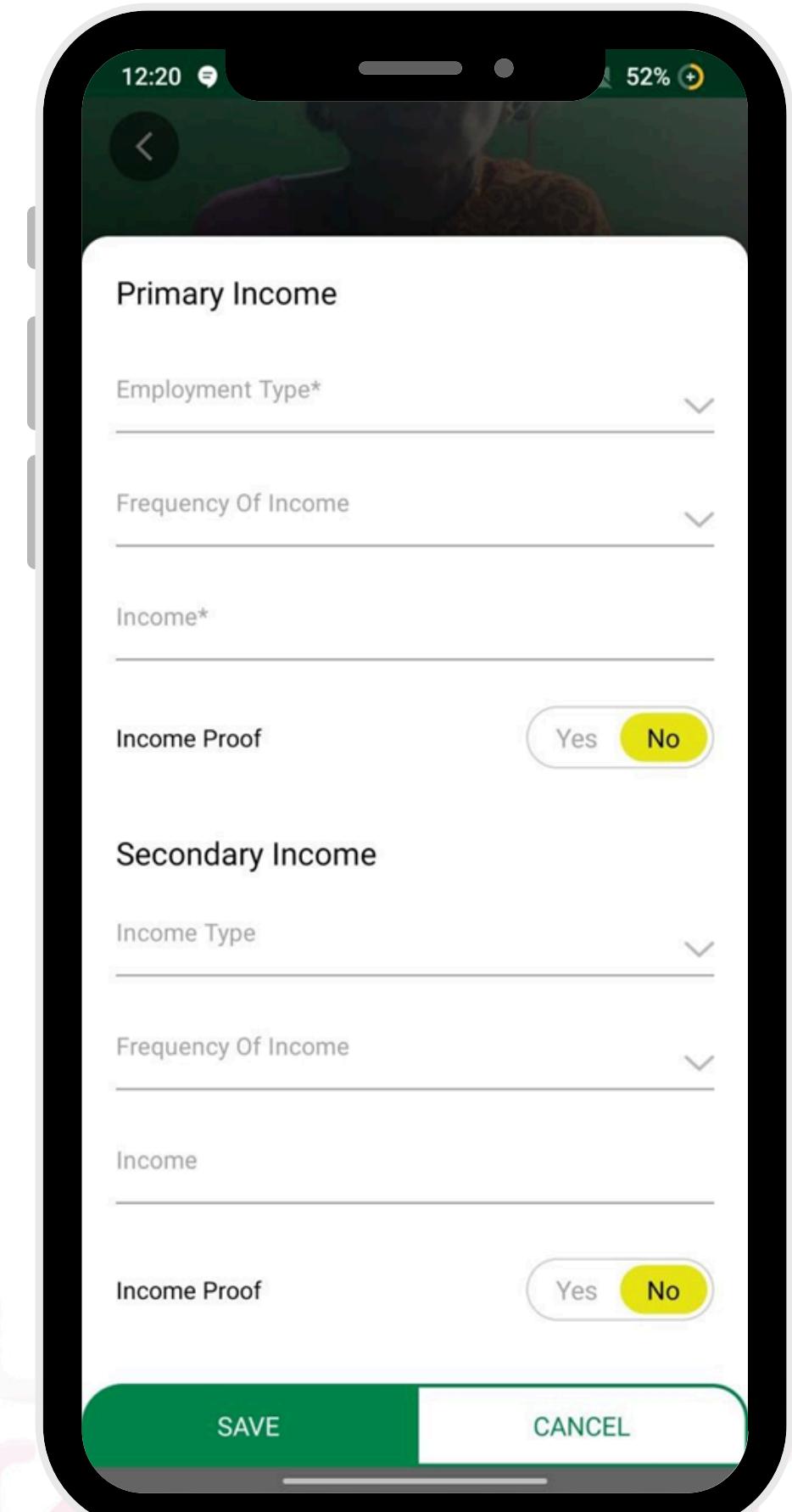
Capture the below mentioned details of the prospect:

- Prospect Income
- Household Member Info
- Basic Amenities Details
- Asset Information
- Liability Information
- Expense Information
- Eligible Loan Amount



CUSTOMER INCOME

- Primary income is mandatory.
- Select Employment Type, designation, frequency of income & income appropriately from the dropdown options available
- Toggle the 'Income Proof' and capture picture of the income proof, if available
- If the prospect has secondary income sources, then the same can be captured under Secondary Income and then tap 'Save'



CAPTURING NOMINEE DETAILS

- Family member details must be captured correctly, which includes:
 - Name
 - Gender
 - Date of Birth
 - Relationship with prospect
 - KYC document type
 - KYC document number
 - Capture original document picture
- Mark one of the household members as the nominee.
- Update primary income. Secondary income is optional

The image displays two side-by-side screenshots of a mobile application interface for capturing nominee details. Both screens show a top status bar with the time 12:20, battery level 52%, and signal strength. The left screenshot shows the 'Household Member' screen with fields for Name*, Gender* (Male or Female), Date Of Birth*, Relationship with Customer*, Mobile Number*, KYC TYPE*, KYC Document Number*, KYC Photo* (with a camera icon), Nominee checkbox, and Primary Income. The right screenshot shows the 'Primary Income' screen with fields for Employment Type*, Frequency Of Income, Income*, Income Proof (Yes or No), Secondary Income, Income Type, Frequency Of Income, Income, and Income Proof (Yes or No). Both screens have 'SAVE' and 'CANCEL' buttons at the bottom.

Household Member

Name*

Gender*

Male Female

Date Of Birth*

Relationship with Customer*

Mobile Number*

KYC TYPE*

KYC Document Number*

KYC Photo*

Nominee

Primary Income

Employment Type*

Frequency Of Income

Income*

Income Proof Yes No

Secondary Income

Income Type

Frequency Of Income

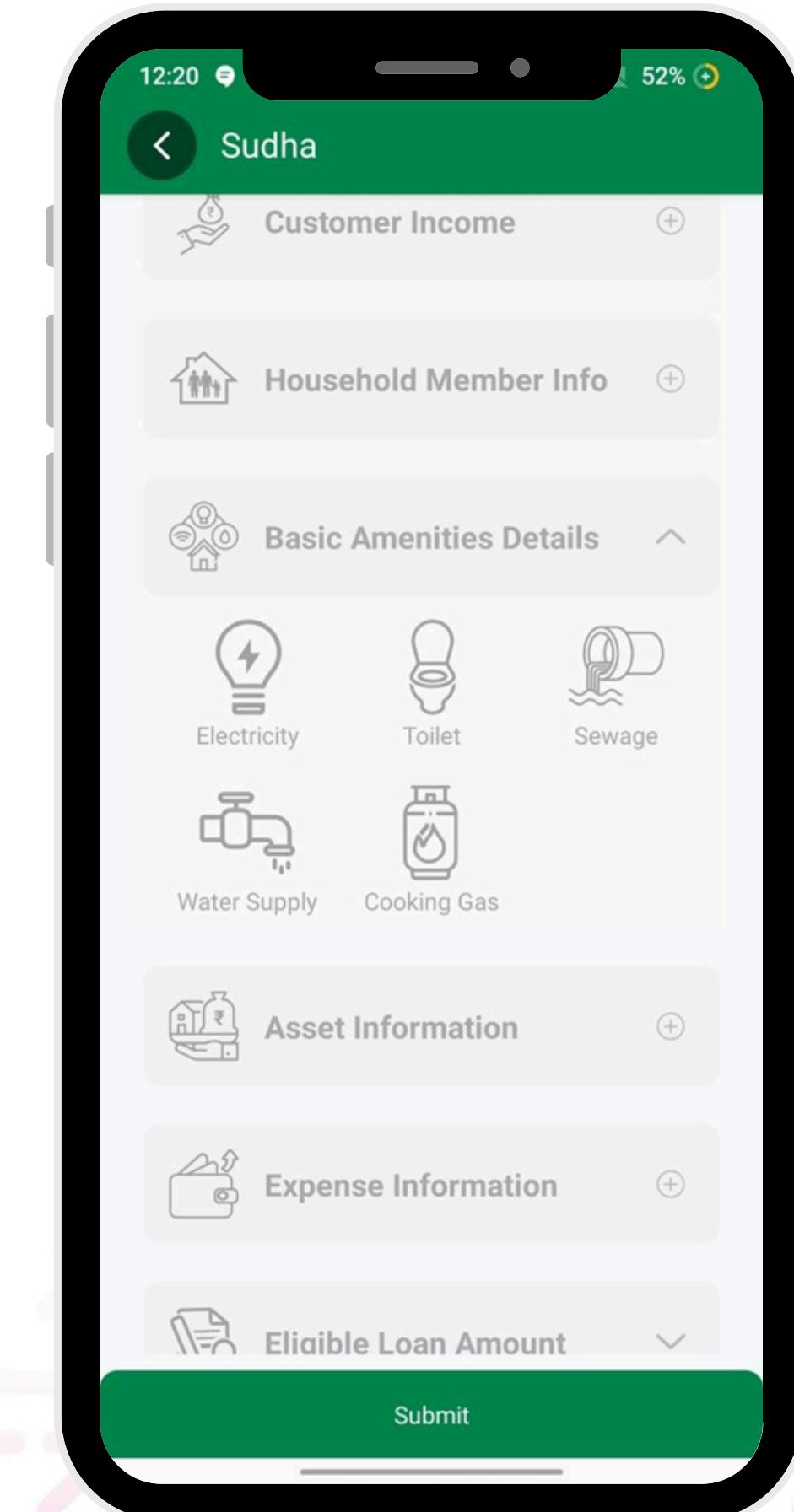
Income

Income Proof Yes No

SAVE CANCEL

Basic Amenities Details

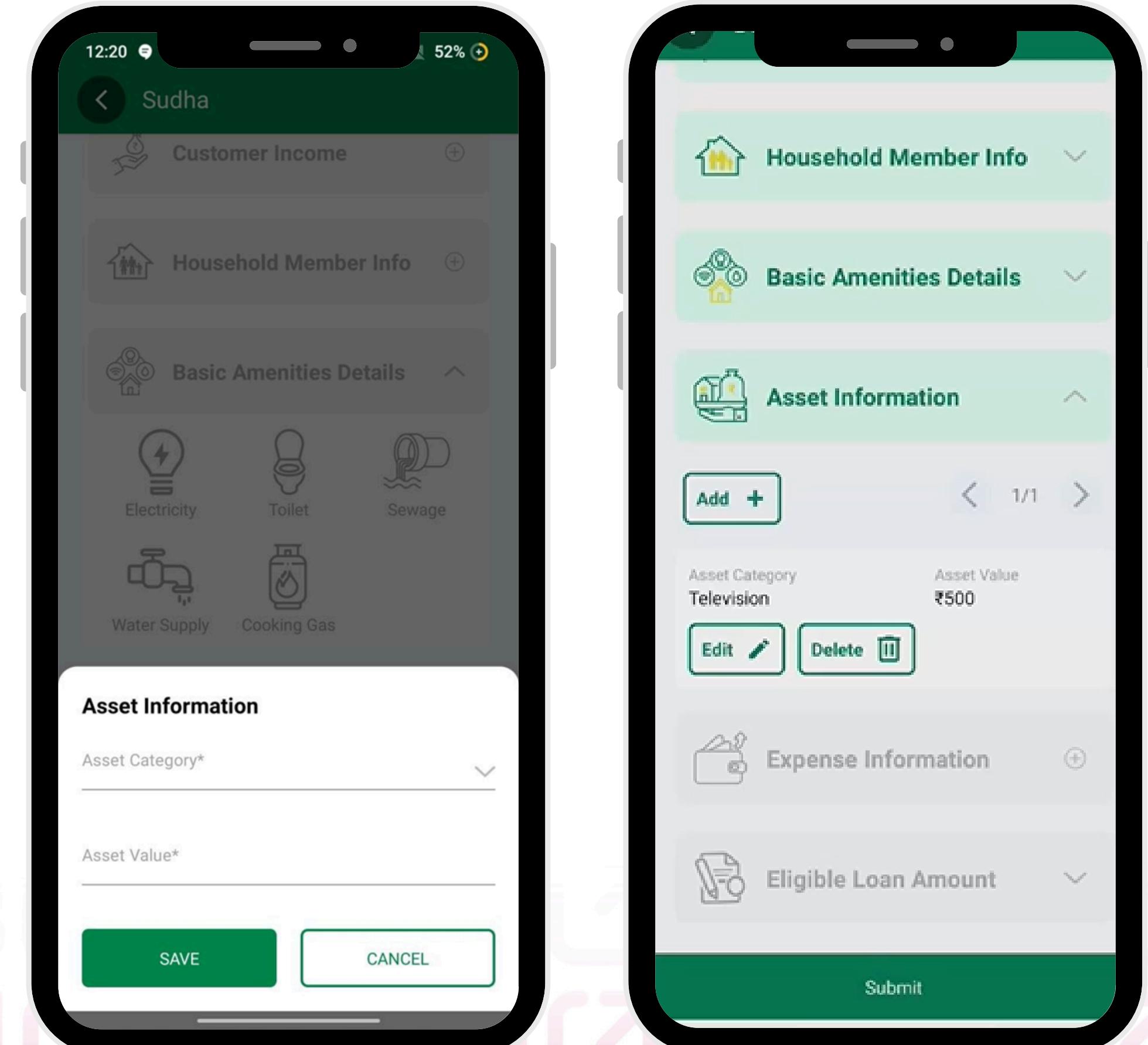
- Mark the amenities available at the prospect's household.



Move forward to capture the Asset Information.

Asset Information

- Choose the asset category from the dropdown
- Check and enter the asset value
- Multiple assets can be added
- Asset information can be modified or deleted, if required.

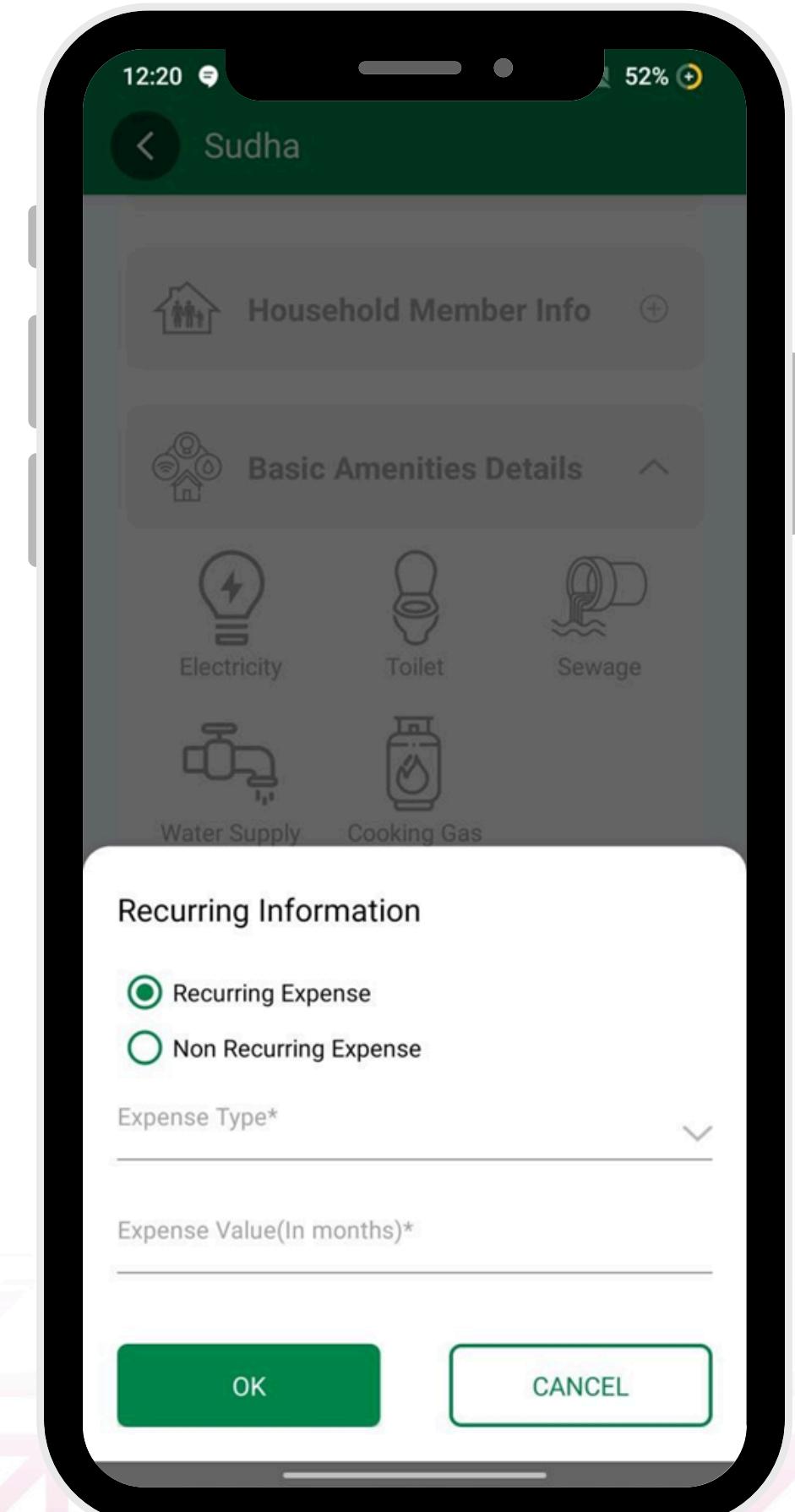


Proceed with capturing Expense Information...

EXPENSE INFORMATION

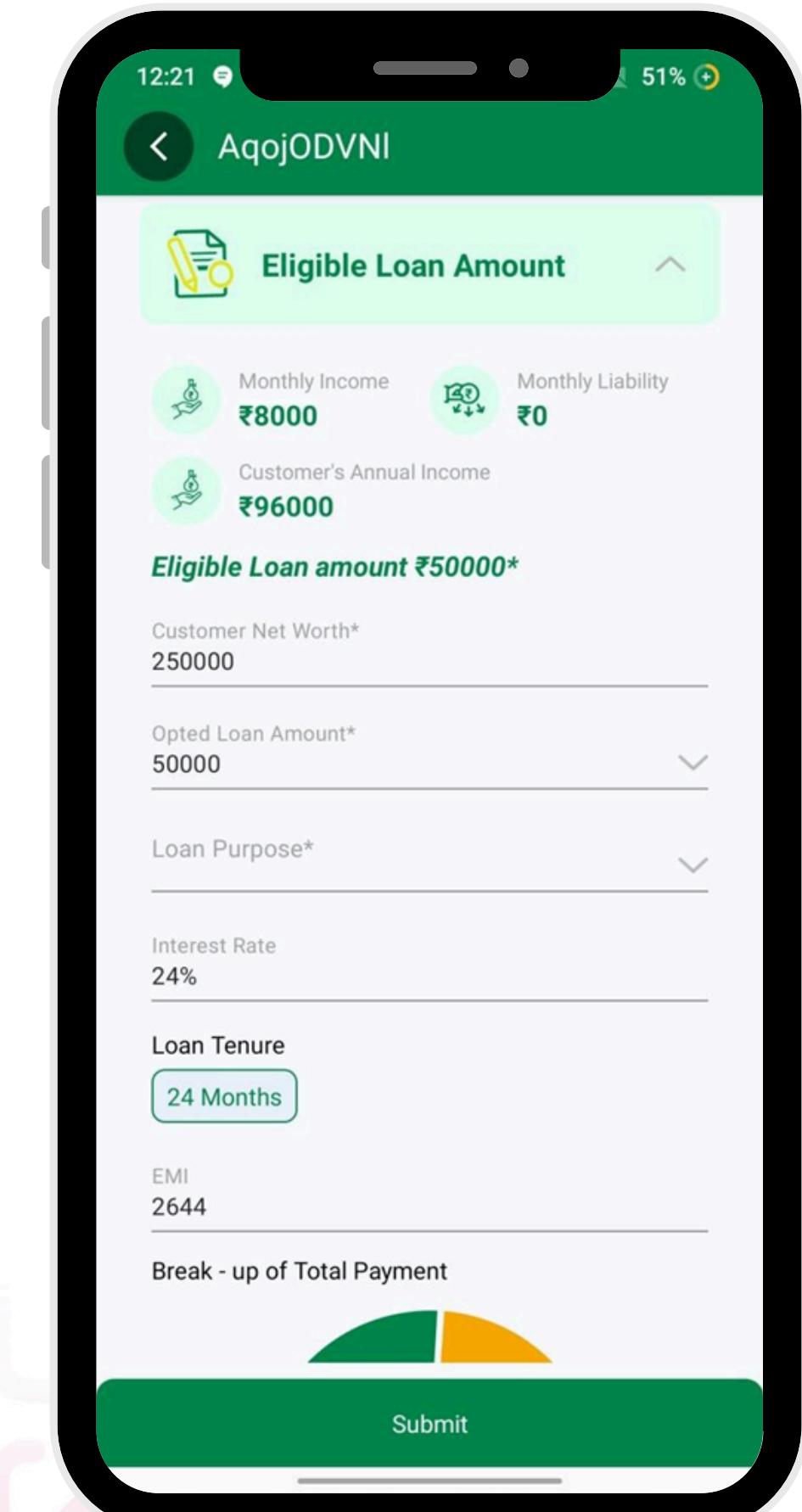
- Choose to enter between recurring and non-recurring expense
 - Recurring expense – Fixed and repeated monthly expense
 - Non-Recurring expense – Primarily ad hoc expenses which does not have fixed intervals
- Select the expense type from the dropdown
- Enter the amount for the expense

Note: One recurring expense should be mandatorily filled to proceed.

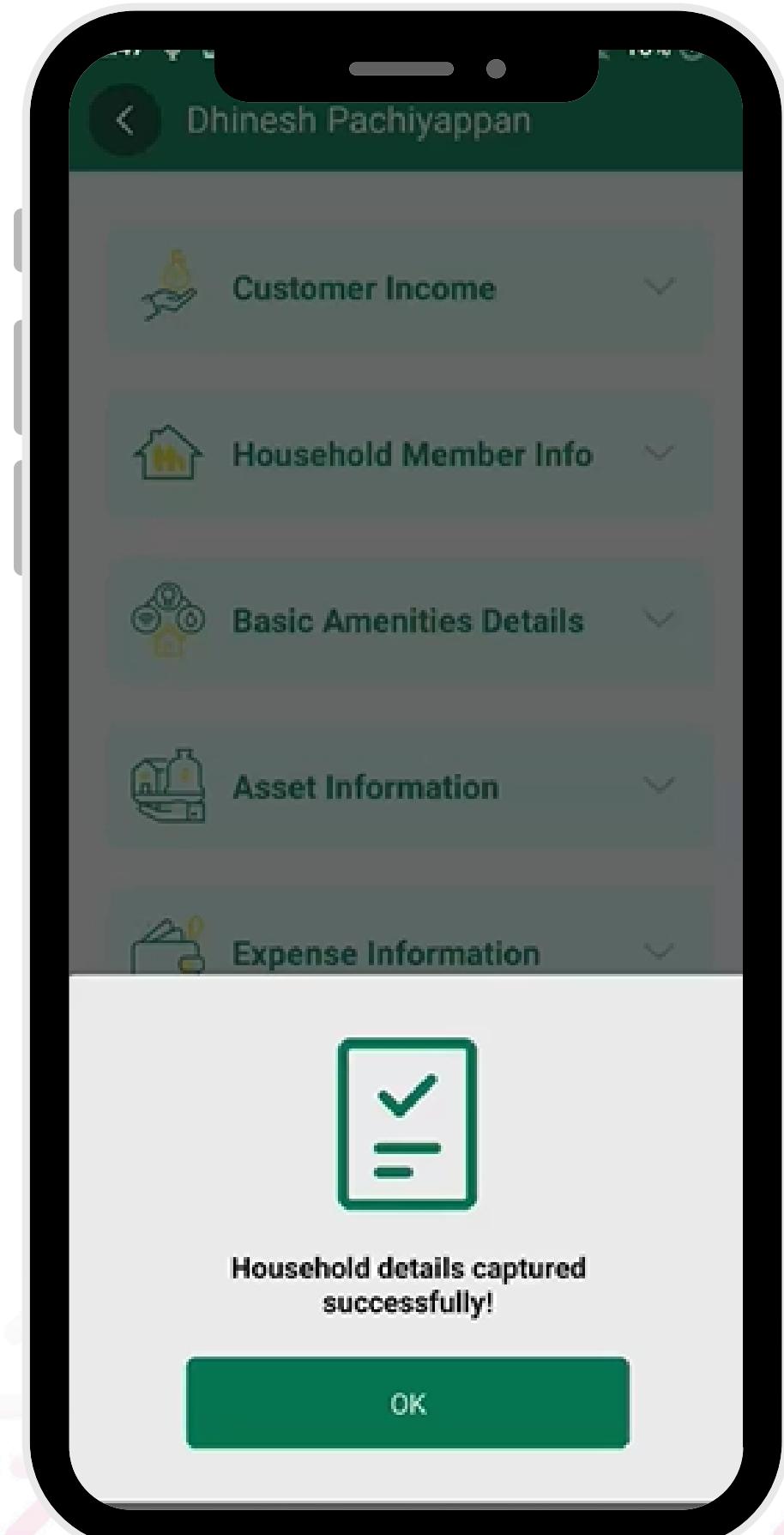


ELIGIBLE LOAN AMOUNT

- Based on customer income and household, the maximum eligible loan amount will be showcased.
- You can select the loan amount from the dropdown
- Capture the customer's net worth
- Details for interest rate, loan tenure and EMI will be showcased, and is not editable
- Once you have marked all entries, tap on 'Submit' button.

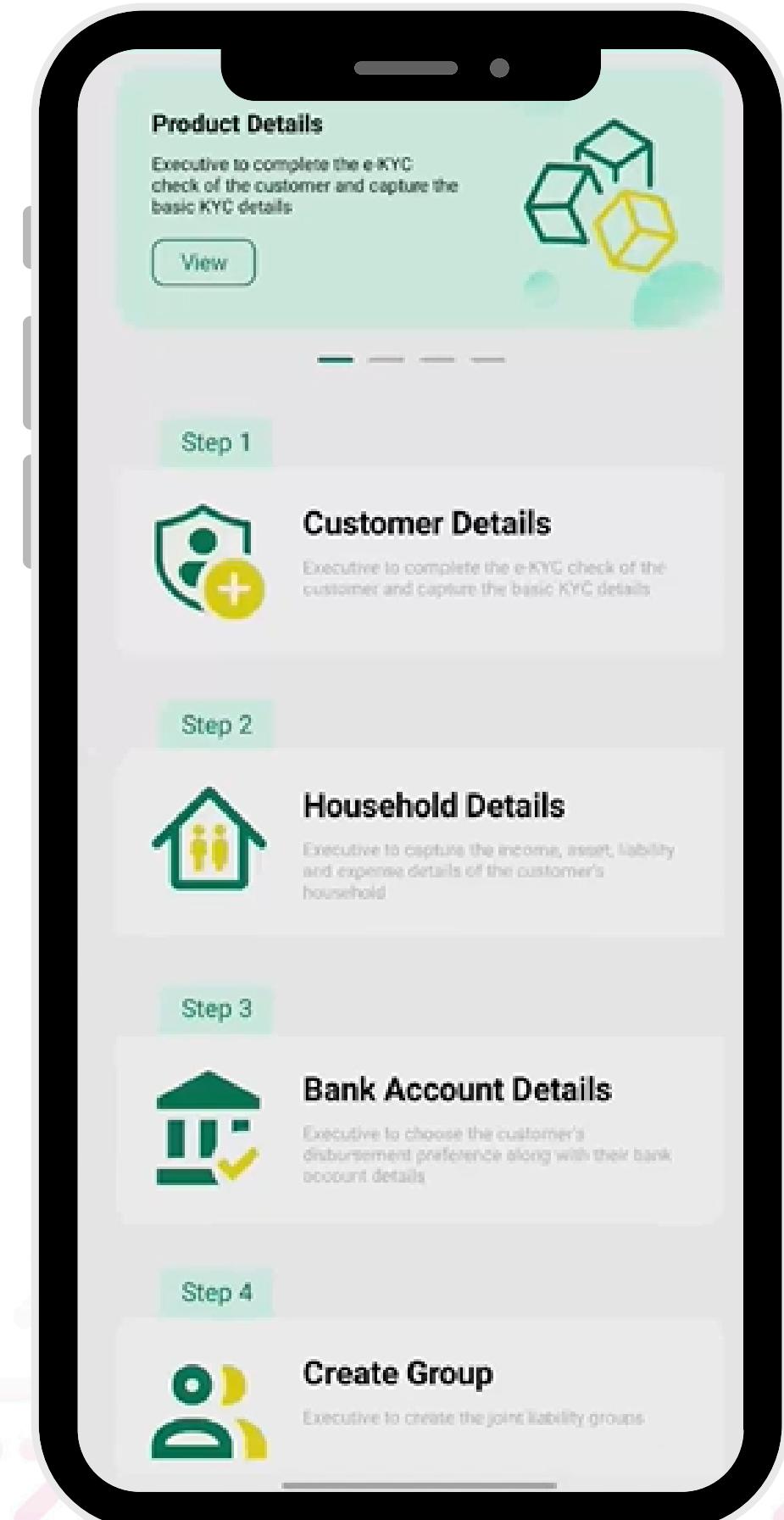


- Once submitted, prospect's household details will be captured successfully.
- You must repeat this process for all the prospects and capture their details.
- After capturing the household details, the customer will move into the Bank Details window.



ACTIVITIES ON THE USER DASHBOARD

1. Customer Details
2. Household Details
3. Bank Account Details
4. Create Group



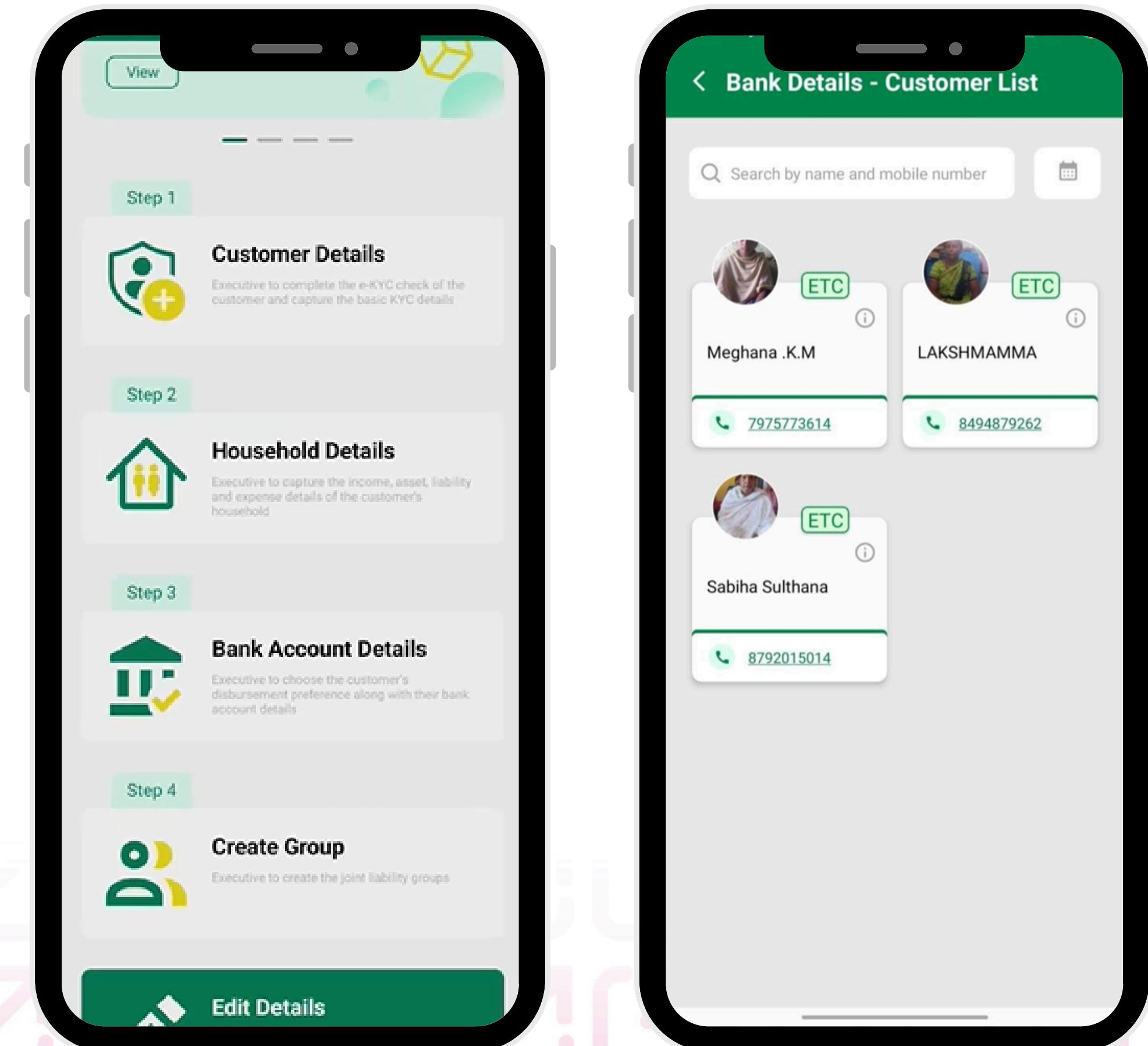
CUSTOMER ONBOARDING

ADDING BANK ACCOUNT DETAILS



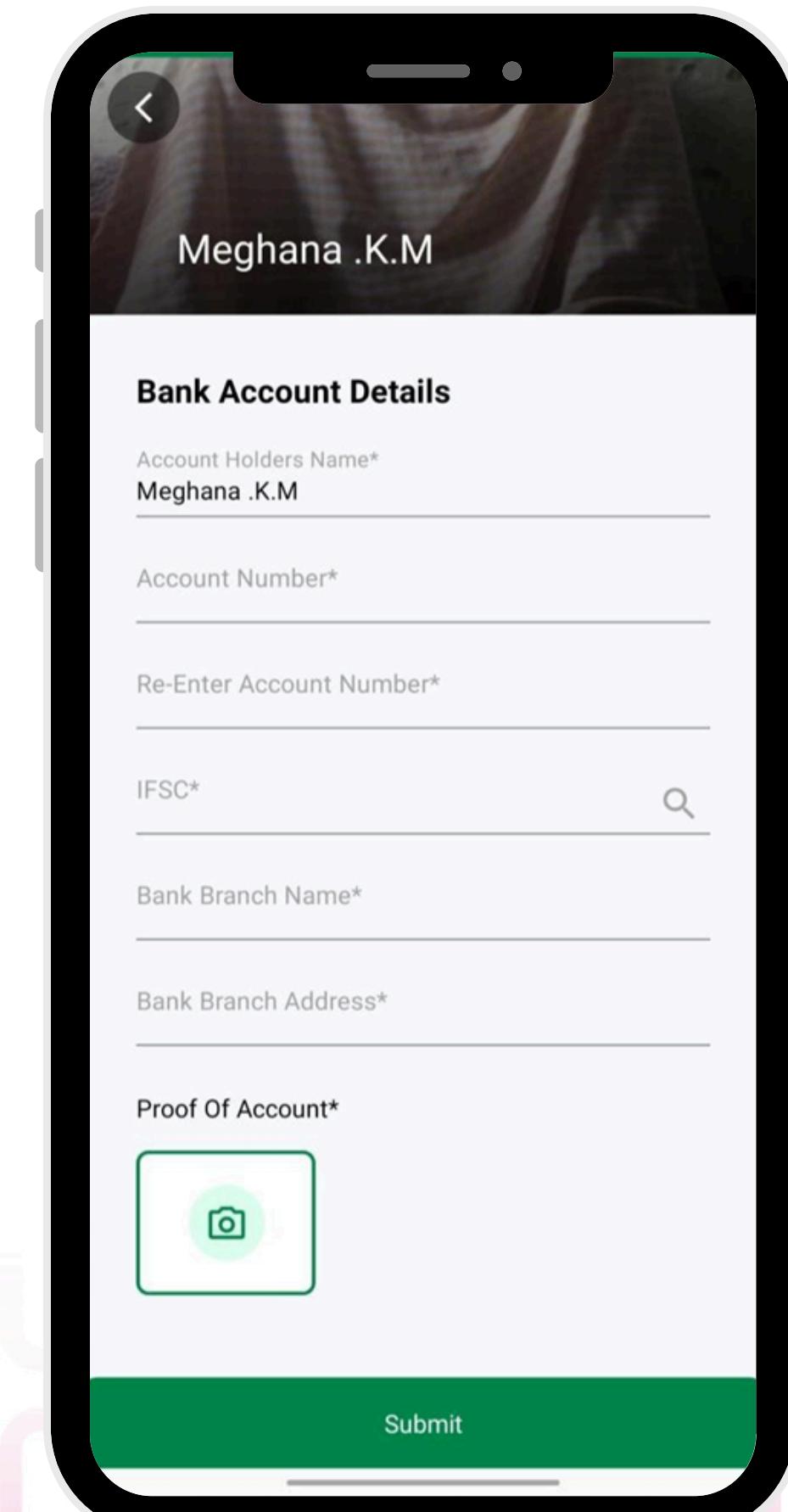
BANK ACCOUNT DETAILS

- Identify the prospect.

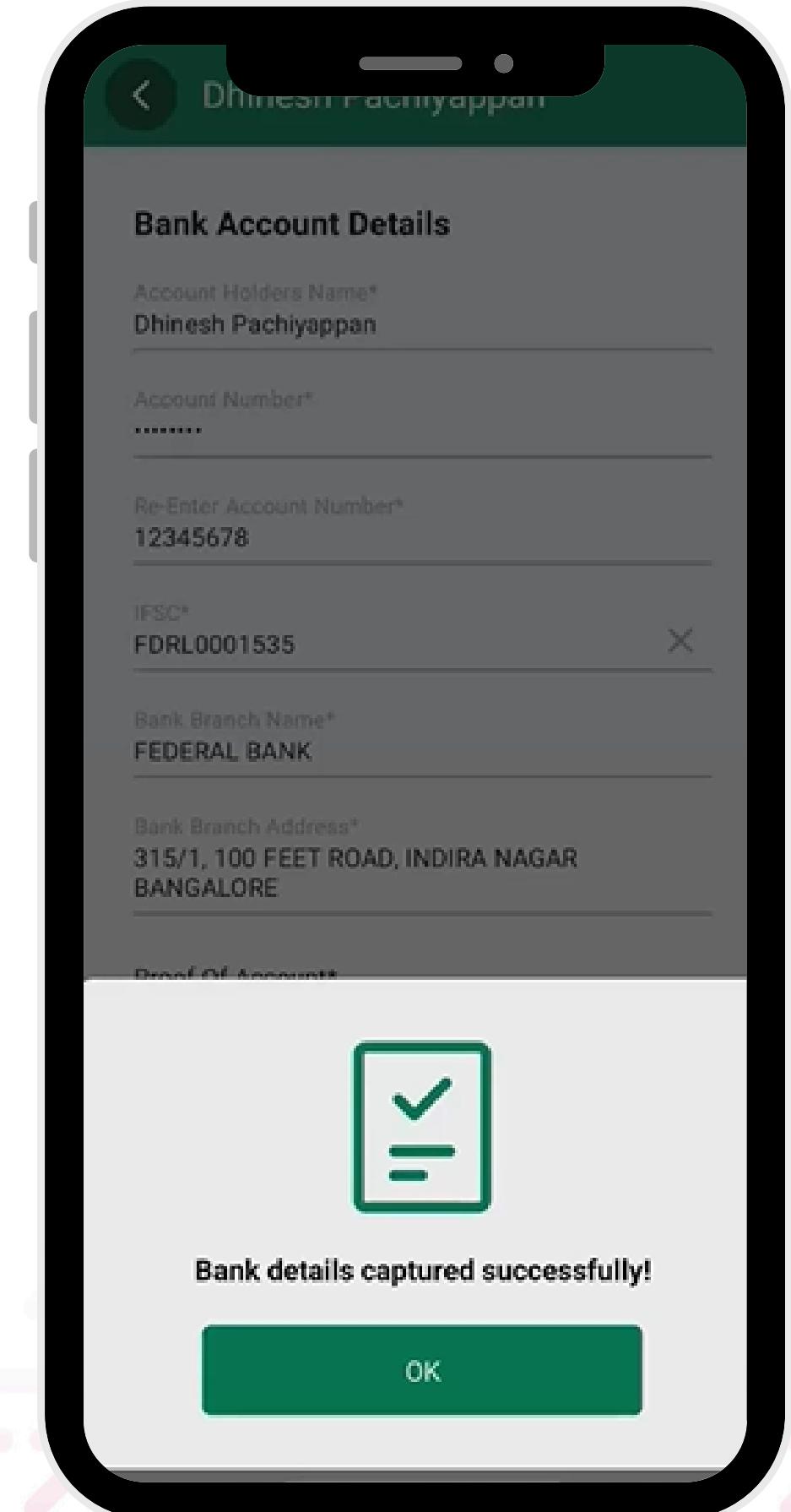


BANK ACCOUNT DETAILS

- Prospect name will be automatically fetched from the Aadhar Card along with other Details.
- Capture the correct details for the following:
 - Account Number
 - IFSC Code.
- Once the IFSC code is entered, the bank branch name and address will be fetched automatically.
- Capture the Proof of Account (bank passbook) as well.

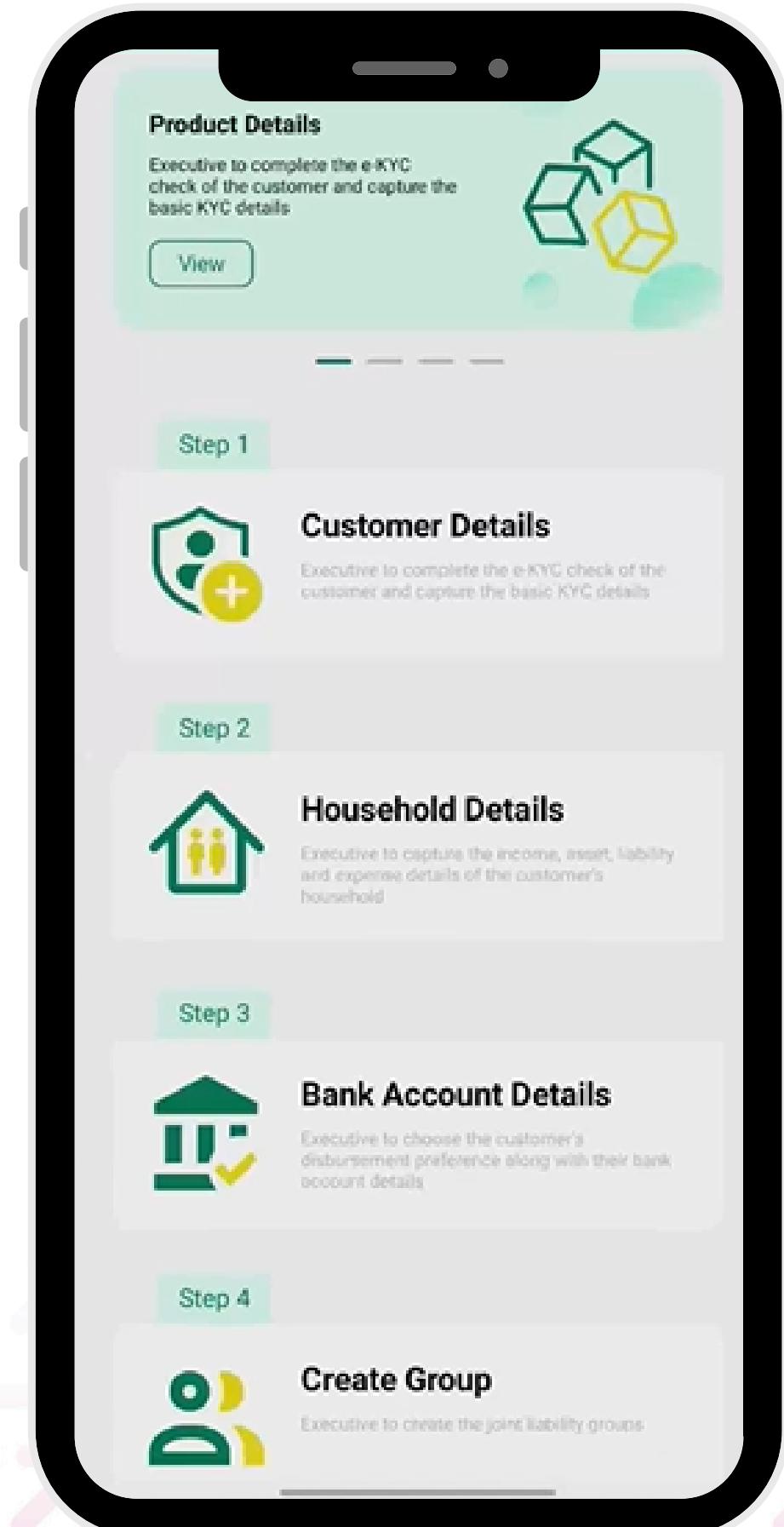


- Once the bank details are captured and submitted, the prospect will move to the create group window.
- Perform the same process for all the prospects in the prospect list.



ACTIVITIES ON THE USER DASHBOARD

1. Customer Details
2. Household Details
3. Bank Account Details
4. Create Group

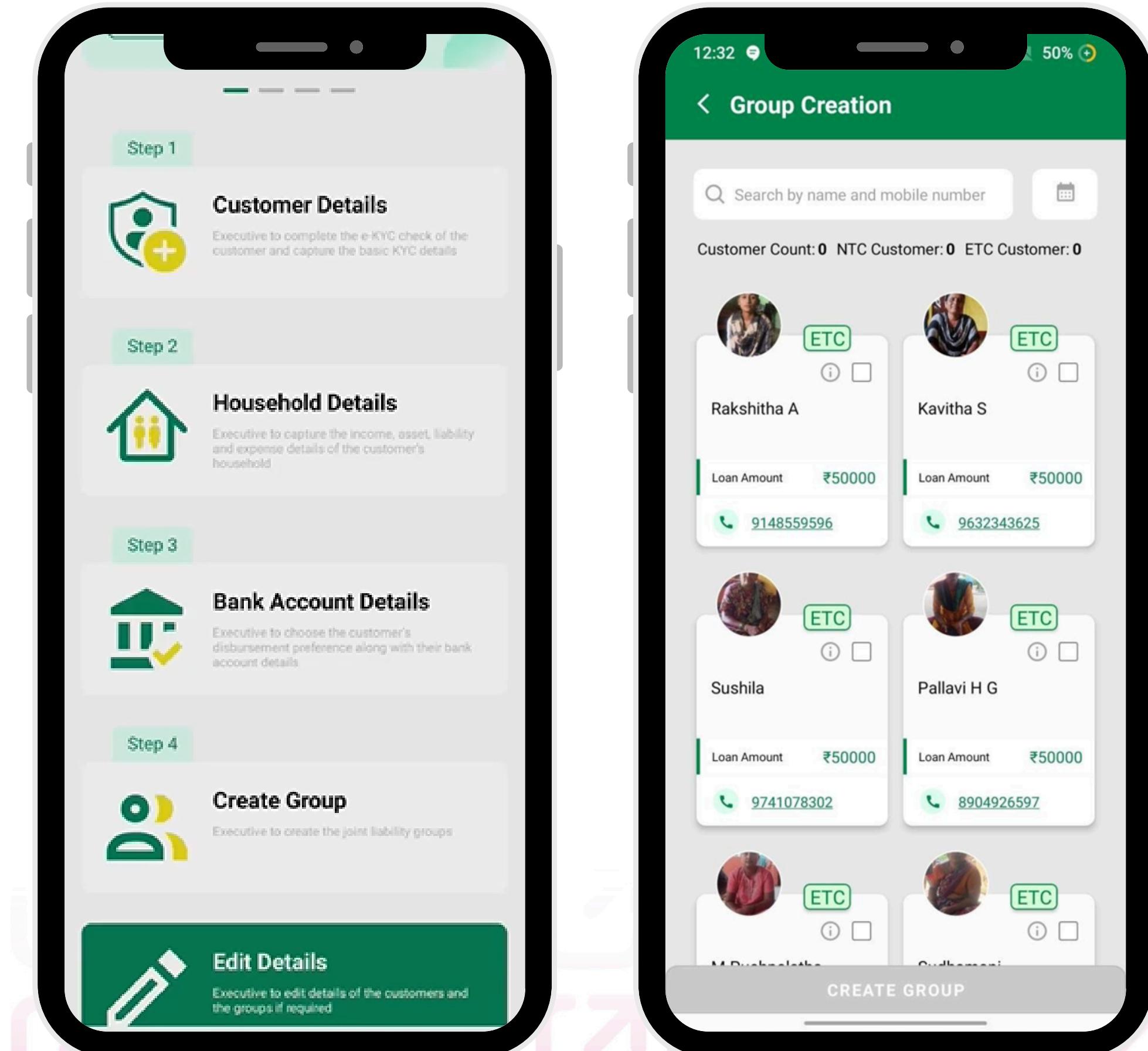


CUSTOMER ONBOARDING

CREATING A GROUP

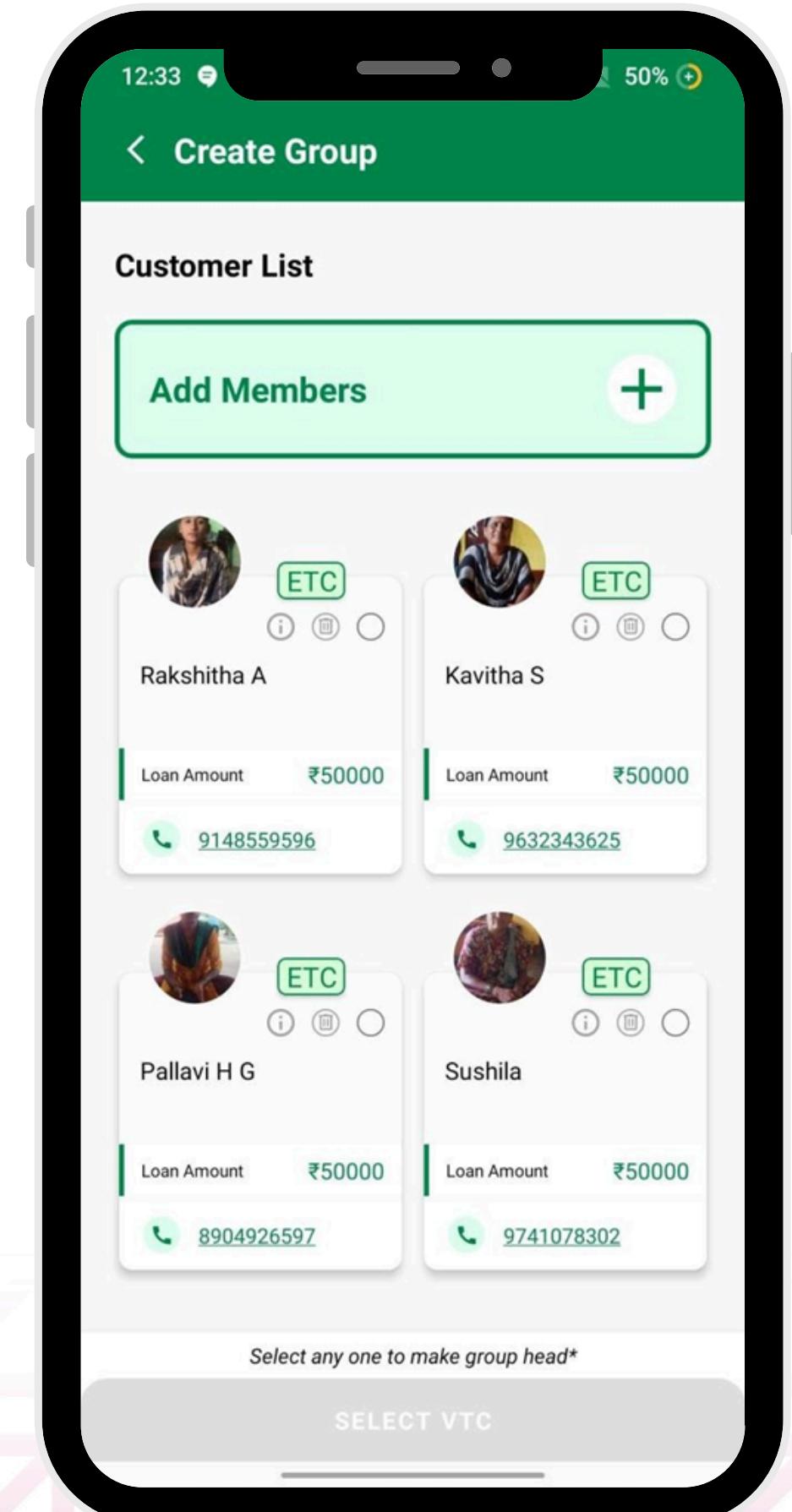
CREATE GROUP

- After capturing the bank details of all the prospects, they will move into the create group window.
- A group of 4-10 customers can be created.



CREATE GROUP

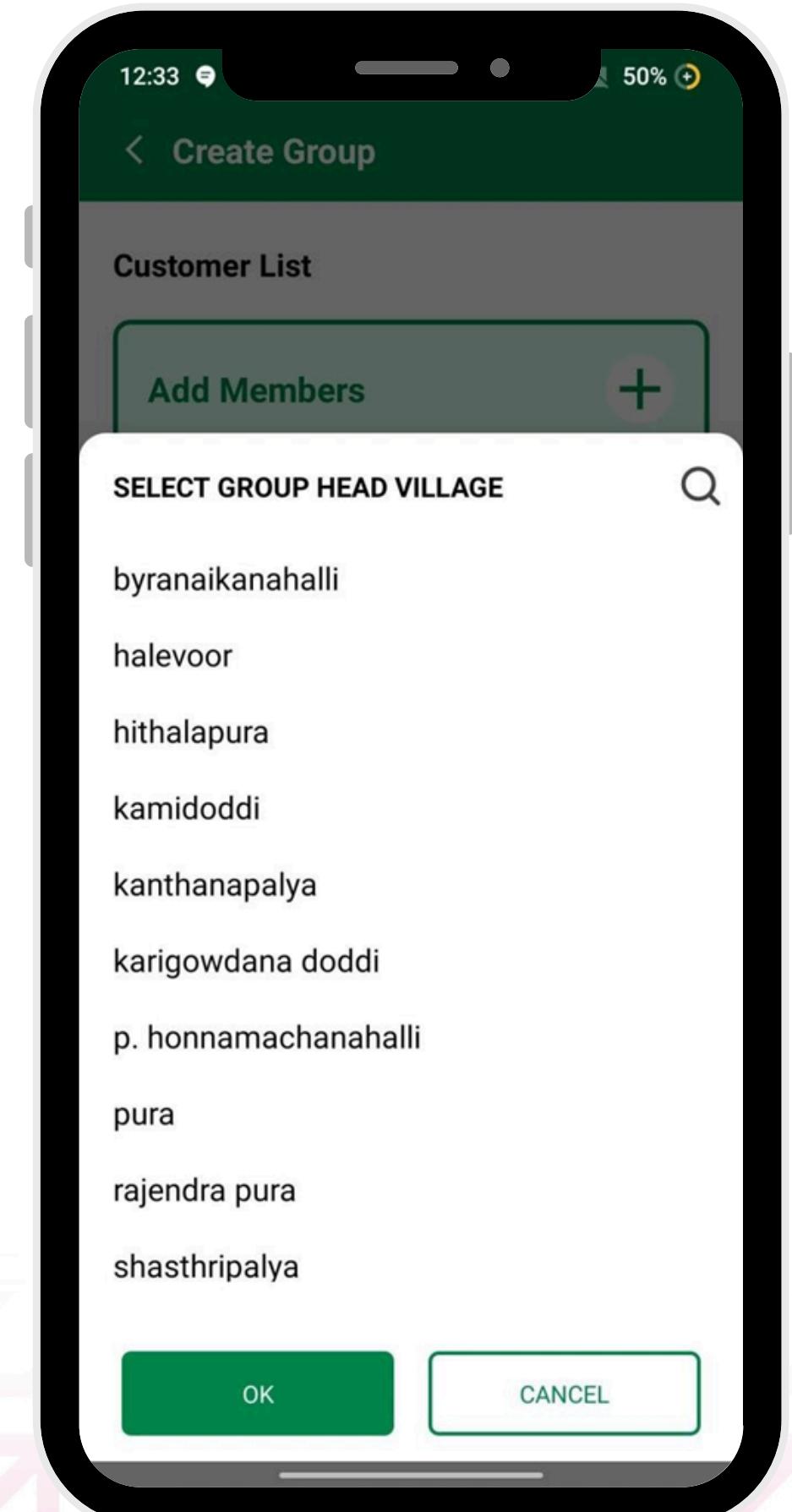
- The number of ETC (Existing to Credit) customers must be more than the number of NTC (New to Credit) customers.
- Select the prospects to create a group.
- After creating the group, you must select the group head.



CREATE GROUP

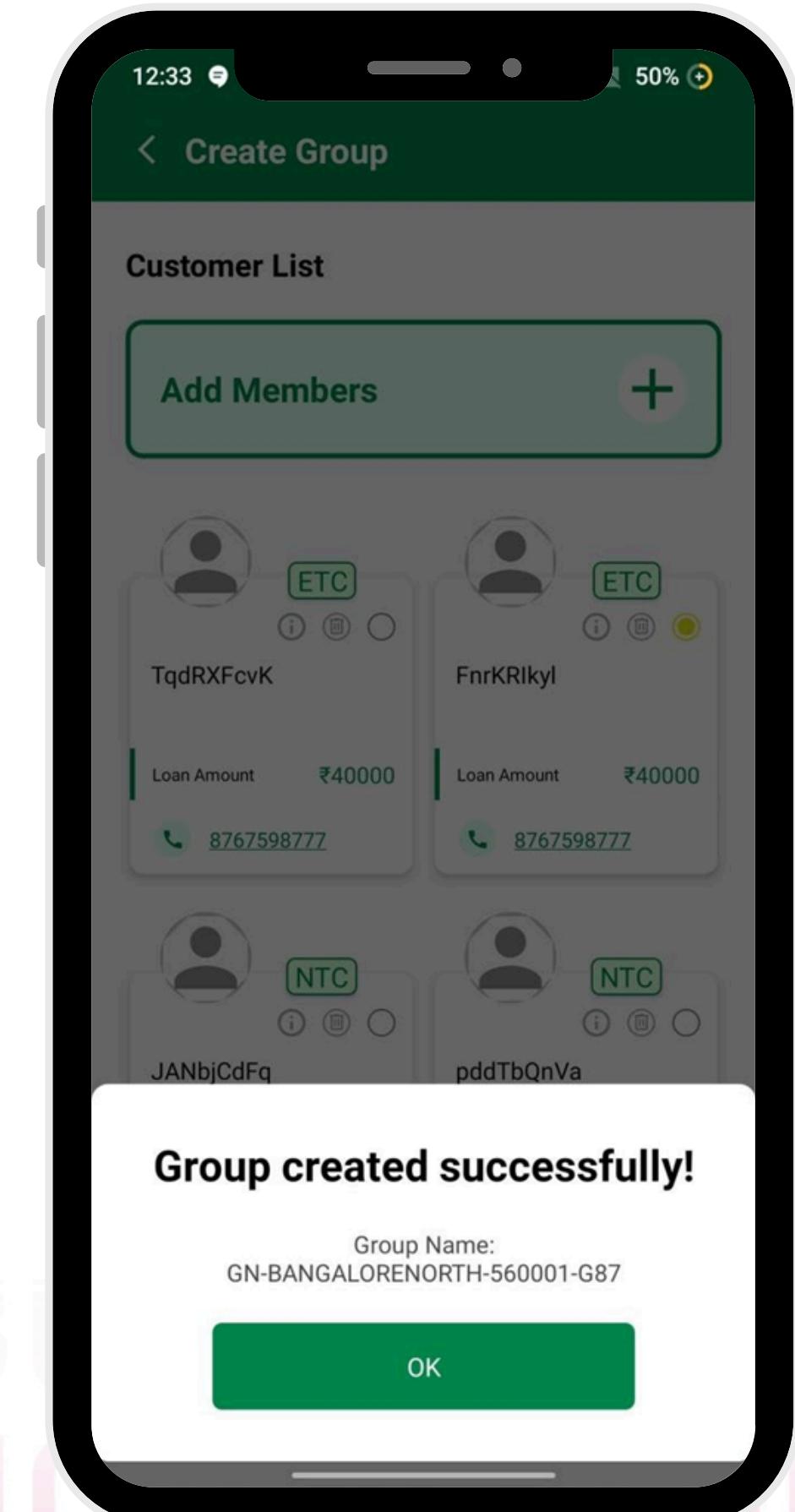
- Select the group head, followed by the group head village.

NOTE: The group head must have their own house.



CREATE GROUP STAGE

- Once the group head is selected, and group head village is assigned, click on submit.
- Now a group is formed!



THIS IS THE END OF THE FO USER JOURNEY!