

****Q: Credit Check failed****

****A:**** Kindly wait , will retrigger and update

****Q: L1 Submitted issue****

****A:**** Kindly wait , will retrigger and update

****Q: Penny Drop failed****

****A:**** Kindly wait , will retrigger and update

****Q: E-KYC operation failed please try again****

****A:**** Kindly check the internet connectivity and try again. If the issue still persists: Kindly share the Mantra Device number

****Q: User ID blocked****

****A:**** Kindly share the user ID, will unblock the user ID and update

****Q: L2 EMI obligations issue****

****A:**** Kindly enter total house hold income less(if emi obligation showing more)
Enter total house hold income more (if emi obligation showing less). Note: Total household income not to be more than 25000 per month.

****Q: Penny drop rejected reasons****

****A:**** Kindly share the prospect ID. Will check and update you on this.

****Q: Insurance OTP issue****

****A:**** Will check and update you on this. Kindly wait for some time.

****Q: E-Sign Document is not generating****

****A:**** Will check and update you on this. Kindly share the group name or group ID.

****Q: After FV customer not interested in loan****

****A:**** Kindly drop a mail to the DLXB support team.
(MiFiX_PROD_SUPPORT@newstreettech.com)

****Q: Audit/credit review/ loan review pending****

****A:**** Kindly post all the audit/credit review pending queries in the DLXB Audit group

****Q: Mobile number change****

****A:**** Kindly drop a mail to support team (MiFiX_PROD_SUPPORT@newstreettech.com)

****Q: Bank APIs failed****

****A:**** We checking this with the bank team. Will update you shortly.

****Q: Credit review rejected reasons****

****A:**** Customer is not eligible according to our credit criteria.

****Q:**** IFSC not in master data

****A:**** Kindly enter the prospect's alternate bank details. If the customer does not have the alternate bank details. Kindly share the IFSC code that the customer is having, will update the IFSC in the master table and revert you back.

****Q:**** Dropdown values not showing

****A:**** Kindly Clear the application cache and data then check again.

****Q:**** Fetch failed

****A:**** Kindly click on the update button

****Q:**** Vault Failed

****A:**** Kindly wait , will retrigger and update

****Q:**** Group level stage & status issue

****A:**** Checking with concerned team, kindly wait

****Q:**** Mapping prospect from Inactive FO to Active FO

****A:**** Kindly inform them to drop a mail to support team
(MiFiX_PROD_SUPPORT@newstreettech.com)

****Q:**** Loan review rejected

****A:**** Will check and update you on this. Kindly wait for some time.

****Q:**** While editing the details the pop up message shows the group is in the different stage

****A:**** once after group is created unless and until prospects are rejected in audit/credit review/penny drop/field verification we cannot edit the details.

****Q:**** Pop-up message shows that current address should be below length of 35

****A:**** Enter current address less than or equal to 35 characters

****Q:**** Alert message: Something went wrong

****A:**** Kindly check the internet connectivity and try again

****Q:**** Unable to upload the image

****A:**** Kindly check the internet connectivity and try again

****Q:**** Invalid or no response from the server: Please check internet connection

****A:**** Kindly check the internet connectivity and try again

****Q:**** Unable to connect biometric device

****A:**** Kindly share the share screen recording of the biometric connection from your end. Will check and update your further.

****Q:** System details not found at vendor server******

****A:**** Kindly uninstall and reinstall the Mantra RD110 app from the Google Playstore

****Q:** "status": 0,
"message": "Something went wrong!",
"data": null,
"error": {
"message": "connect ECONNREFUSED 59.144.54.60:27017",
"reason": {******

****A:**** We will check and update on this issue. Kindly wait for sometime.

****Q:** Authentication error. UserName Or Password Invalid!******

****A:**** User ID is not created kindly check with HR team

****Q:** Wrong SIM in slot1******

****A:**** User registered SIM in different slot kindly check

****Q:** This is not registered mobile device******

****A:**** User is trying to login with different mobile device kindly check

****Q:** Customer already present with this Aadhar number******

****A:**** customer is already onboarded , so user cannot onboard again

****Q:** EKYC- Invalid Unique Device Code******

****A:**** Biometric device is not whitelisted, Kindly contact your branch team

****Q:** EKYC- Resident authentication failed******

****A:**** Kindly capture the finger print properly, if still the same error,ask customer to update the aadhar details

****Q:** Location Permission required******

****A:**** Kindly give location permission for the application and on the location .

****Q:** Update the nature of Residence******

****A:**** Kindly update nature of residence in the current address in edit customer screen

****Q:** Annual Income should not be > 3 lakhs******

****A:**** Kindly check and update the annual income details in L2 satge.

****Q:** Bank details capture failed in L3 stage******

****A:**** Customer annual income is greater than 3lakhs kindly check in edit screen

****Q: Customer not eligible for loan****

****A:** Kindly check and update the details in L2 stage**

****Q: Credit check failure****

****A:** Kindly retrigger the failure cases**

****Q: Internal dedupe rejected****

****A:** Customer is having active loan account in federal bank kindly check with customer**

****Q: Dropdown values are not showing****

****A:** Kindly clear the APP cache and try once**

****Q: Group is pending from internal CPH****

****A:** Internal CPH team need to approve. Kindly check with operations team**

****Q: Group is pending from Bank CPH****

****A:** Bank CPH team need to approve. Kindly wait**

****Q: What should be done if the phone is using an older Android version?****

****A:** The phone's version needs to be updated.**

****Q: Can the old user ID and password be used?****

****A:** No, a new user ID and password must be created.**

****Q: Where do you get the new user ID and password?****

****A:** The user ID and password are received from the regional head.**

****Q: What appears after logging into the system?****

****A:** A step-by-step guide with steps numbered one, two, three, and a time-based password option will appear.**

****Q: What is the first task after logging in?****

****A:** Password reset is mandatory upon first login.**

****Q: Where can customer details be entered?****

****A:** Customer details can be entered after selecting "L1" and choosing the biometric option.**

****Q: What type of KYC is required?****

****A:** Aadhaar-based KYC is required.**

****Q: Can Aadhaar details be edited?****

****A:** No, details from Aadhaar cannot be edited.**

****Q:** What should you do if customer details appear in red?**

****A:**** It indicates that an update was missed, and the system will prompt you to correct it.

****Q:** How should the customer's photo be captured?**

****A:**** The customer's photo should be passport-sized, clear, and with a clean background.

****Q:** Can the father's name be edited in the customer's details?**

****A:**** Yes, only the father's name can be edited.

****Q:** What happens if a customer's PAN and Aadhaar are not linked?**

****A:**** You cannot capture the PAN if it is not linked to Aadhaar, and it will cause issues later.

****Q:** What other KYC documents can be used if Aadhaar is not available?**

****A:**** Passport, voter ID, and driving license can be used for KYC.

****Q:** What should be done if the voter ID photo is unclear?**

****A:**** The unclear photo should be deleted, and a new photo should be captured.

****Q:** How should the customer's phone number be handled?**

****A:**** Only the customer's phone number should be entered, and it must be valid since it will be used for OTP and insurance.

****Q:** What should be updated in the customer's current details?**

****A:**** The SMS KYC address and the mandatory landmark should be updated.

****Q:** How do you handle customer income details?**

****A:**** Select the customer's income type (monthly, weekly, etc.) and capture any proof if available.

****Q:** What is the income limit for microfinance loans?**

****A:**** The customer's income should be below ₹25,000 per month.

****Q:** What should be done if income proof is not available?**

****A:**** Select "No" and proceed with the process.

****Q:** What should you do after capturing the nominee's live photo?**

****A:**** Ensure the nominee's live photo has a clear background and is passport-sized before submitting.

****Q:** What happens if the nominee's photo is unclear?**

****A:**** The unclear photo should be deleted, and a new one should be taken.

****Q:** Who should be the primary nominee for a married customer?**

****A:**** The spouse (husband or wife) should be the primary nominee.

****Q:** Who should be nominated if the customer is single?**

****A:**** The parents (father or mother) should be the primary nominees.

****Q:** What happens if both of the customer's parents are over 50?**

****A:**** The sibling (brother or sister) can be nominated if both parents are over 50.

****Q:** What type of income is updated for a housewife?**

****A:**** For housewives, select the appropriate income type or occupation.

****Q:** Can you edit the details after group creation?**

****A:**** Yes, the group details can be edited after logging in.

****Q:** What is the minimum number of members required to create a group?**

****A:**** A group must have a minimum of 4 members.

****Q:** What is the maximum number of members allowed in a group?**

****A:**** A group can have up to 10 members.

****Q:** Can a member be removed from a group?**

****A:**** Yes, members can be removed by clicking the delete button, and their contact details will be removed.

****Q:** What should you do after submitting the customer details?**

****A:**** You can create a group by selecting the prospects and assigning a group head.

****Q:** What is required to verify group details?**

****A:**** Final verification is done through the Verification Officer login.

****Q:** What happens if additional details are flagged during the Verification Officer process?**

****A:**** If additional details are flagged, the group verification will return to the FB login for correction.

****Q:** What happens if you submit incorrect details?**

****A:**** The system will highlight the errors, and you will need to correct and resubmit the details.

****Q:** Can the nominee's KYC details be changed after submission?**

****A:**** Yes, the nominee's KYC details can be updated if required.

****Q:** What is done if the customer lives at a different address than the KYC address?**

****A:**** The voter ID or other address proof should be uploaded.

****Q:** What should be done if a newly married customer's details are captured?**

****A:**** The voter ID along with the marriage certificate should be uploaded for newly married customers.

****Q:** How should the group name and group head be updated?

****A:**** The group name and group head can be updated after creating the group, and details like address and pin code are displayed.

****Q:** What does the system reflect after final submission?

****A:**** The system reflects the nominee and KYC details after final submission, and you can print or email the confirmation.

****Q:** What happens after completing the nominee verification process?

****A:**** The customer will receive confirmation of successful nominee registration, and the details will be saved in the system.

****Q:** Can details be re-edited after the process is complete?

****A:**** Yes, the process allows for future updates or corrections in the system.

****Q:** What should be checked in the captured images?

****A:**** Ensure that the KYC and nominee images are clear and meet the required quality standards.

****Q:** What if the nominee doesn't have a PAN card?

****A:**** If a PAN is not available, select "Not Available" and proceed without it.

****Q:** What is the importance of the time-based password option?

****A:**** It is required during login, and password reset is mandatory upon the first login.

****Q:** Can you change the address in Aadhaar details during onboarding?

****A:**** No, address details in Aadhaar cannot be edited during onboarding.

****Q:** What happens if the customer income is above ₹25,000 per month?

****A:**** The system will reject the prospect if the income exceeds the limit for microfinance loans.

****Q:** Can the user ID and password be shared with others?

****A:**** No, the user ID and password are confidential and should not be shared.

****Q:** How do you verify the customer's Aadhaar information?

****A:**** Aadhaar details are automatically fetched and cannot be edited.

****Q:** What is the significance of the biometric option?

****A:**** The biometric option is used for customer verification and KYC completion.

****Q:** Can you update Aadhaar information for the customer?

****A:**** No, Aadhaar information is fixed and cannot be modified during the onboarding process.

****Q:** What happens if a customer's phone number is invalid?**

****A:**** The customer will not receive the OTP, and the process will be halted.

****Q:** What details can be edited in the customer's KYC?**

****A:**** Only the father's name can be edited; other details from Aadhaar cannot be changed.

****Q:** Why is the photo clarity important during customer onboarding?**

****A:**** A clear passport-sized photo is mandatory as it will be used in all official documents.

****Q:** What do you do after taking a customer's photo?**

****A:**** Check the photo for clarity; if unclear, delete it and capture a new one.

****Q:** What is required for voter ID capture?**

****A:**** Both the front image and voter ID details should be clearly captured.

****Q:** Can you use a neighbor's phone number for customer registration?**

****A:**** No, only the customer's valid phone number should be used.

****Q:** What happens if the customer has no PAN card?**

****A:**** Select "Not Available" and proceed without the PAN.

****Q:** What should be done if the PAN and Aadhaar are not linked?**

****A:**** The PAN cannot be captured if it is not linked to Aadhaar.

****Q:** How do you capture household member details?**

****A:**** Household member details are updated after income and nominee details are completed.

****Q:** How is the nominee's relationship updated?**

****A:**** The nominee's relationship is selected from a dropdown menu with options like spouse, child, or sibling.

****Q:** Who should be prioritized as a nominee for married customers?**

****A:**** The husband or wife should be the primary nominee for married customers.

****Q:** Who can be nominated if both parents are over 50?**

****A:**** A sibling can be nominated if both parents are over 50.

****Q:** What should be done if a nominee's photo is unclear?**

****A:**** Delete the unclear photo and retake a clear one.

****Q:** How do you finalize the customer's KYC details?**

****A:**** After updating all required details, click 'Submit' to complete the process.

****Q:** How do you check for errors after submission?**

****A:**** The system will highlight errors, which can be corrected before resubmission.

****Q:** What happens after submitting nominee details?**

****A:**** The nominee's KYC details are saved in the system and confirmation is sent to the customer.

****Q:** How do you create a customer group?**

****A:**** Select prospects and create a group with a minimum of 4 and a maximum of 10 members.

****Q:** What should be done after creating a group?**

****A:**** Assign a group head and update any additional member details if needed.

****Q:** What is the process for deleting a group?**

****A:**** The group can be deleted by clicking the delete option in the "Edit Group" section.

****Q:** What should be done during Verification Officer verification?**

****A:**** The system checks additional details during Verification Officer verification, and if any issues arise, it flags them for correction.

****Q:** What happens if an error is flagged during verification?**

****A:**** The flagged issue is returned to the FB login for correction.

****Q:** What should be done if the group details need editing?**

****A:**** Log in to the system and select the "Edit Group" option to update the details.

****Q:** How do you ensure proper nominee KYC capture?**

****A:**** Capture the nominee's KYC details clearly, ensuring the image and documents meet the required standards.

****Q:** What happens after group verification is complete?**

****A:**** The final verification is reflected in the system, and all group member details are saved.

****Q:** How do you assign a group head?**

****A:**** During group creation, select one member as the group head.

****Q:** What should you do if a customer wants to be removed from a group?**

****A:**** Use the delete button to remove the customer, and their contact details will also be deleted.

****Q:** What happens if the group head's KYC details are incorrect?**

****A:**** The system will flag the error, and you will need to correct the KYC details.

****Q:** Can the customer's KYC address be updated?**

****A:**** No, the customer's KYC address from Aadhaar cannot be updated during onboarding.

****Q:** What should be captured during income proof verification?**

****A:**** Capture and upload clear images of income proof if the customer has it available.

****Q:** What happens if a customer's income is higher than the limit?**

****A:**** The system will reject the prospect if the income exceeds the microfinance limit.

****Q:** How is the nominee's relationship confirmed?**

****A:**** Select the nominee's relationship from a dropdown list and ensure the correct KYC documents are uploaded.

****Q:** How do you handle newly married customers?**

****A:**** Upload both the voter ID and marriage certificate for newly married customers.

****Q:** What is the process for logging into the system as a prospect?**

****A:**** Log in with the user ID and password provided, and follow the step-by-step guide for customer onboarding.

****Q:** How do you handle rejected prospects?**

****A:**** Correct the flagged errors, and resubmit the prospect details for approval.

****Q:** What documents are needed for nominee KYC verification?**

****A:**** Upload documents like passport, voter ID, or driving license for KYC verification.

****Q:** How do you confirm the nominee's identity?**

****A:**** Capture a live photo of the nominee and ensure all KYC details are accurately entered.

****Q:** What should be done if the nominee's live photo is unclear?**

****A:**** Delete the unclear photo and recapture it with a clean background.

****Q:** Can the customer edit their KYC details later?**

****A:**** Yes, the customer's KYC details can be updated later if necessary.

****Q:** What is required for the final nominee submission?**

****A:**** Ensure all nominee KYC details, including the live photo, are correctly captured and submitted.

****Q:** What happens after successful submission of customer details?**

****A:**** The customer's nominee and KYC details are saved in the system, and confirmation is sent to the customer.

****Q:** What should be done if the nominee's income details are incorrect?**

****A:**** Correct the income details and ensure any necessary documents are uploaded before final submission.

****Q:** How do you handle nominee income without proof?**

****A:**** Select "No" if the nominee doesn't have income proof and proceed with the available information.

****Q:** Can a nominee be removed after submission?**

****A:**** Yes, the nominee can be removed by editing the details and updating the KYC records.

****Q:** What happens if a nominee's KYC documents are missing?**

****A:**** The system will prompt you to upload the missing KYC documents before final submission.

****Q:** What should be done if customer nominee details are rejected?**

****A:**** Correct any flagged errors in the nominee details and resubmit the application.