

Introducing **MiFiX 3.0**

Most Advance Loan Disbursement Application

**VERIFICATION
OFFICER
APPLICATION
JOURNEY**

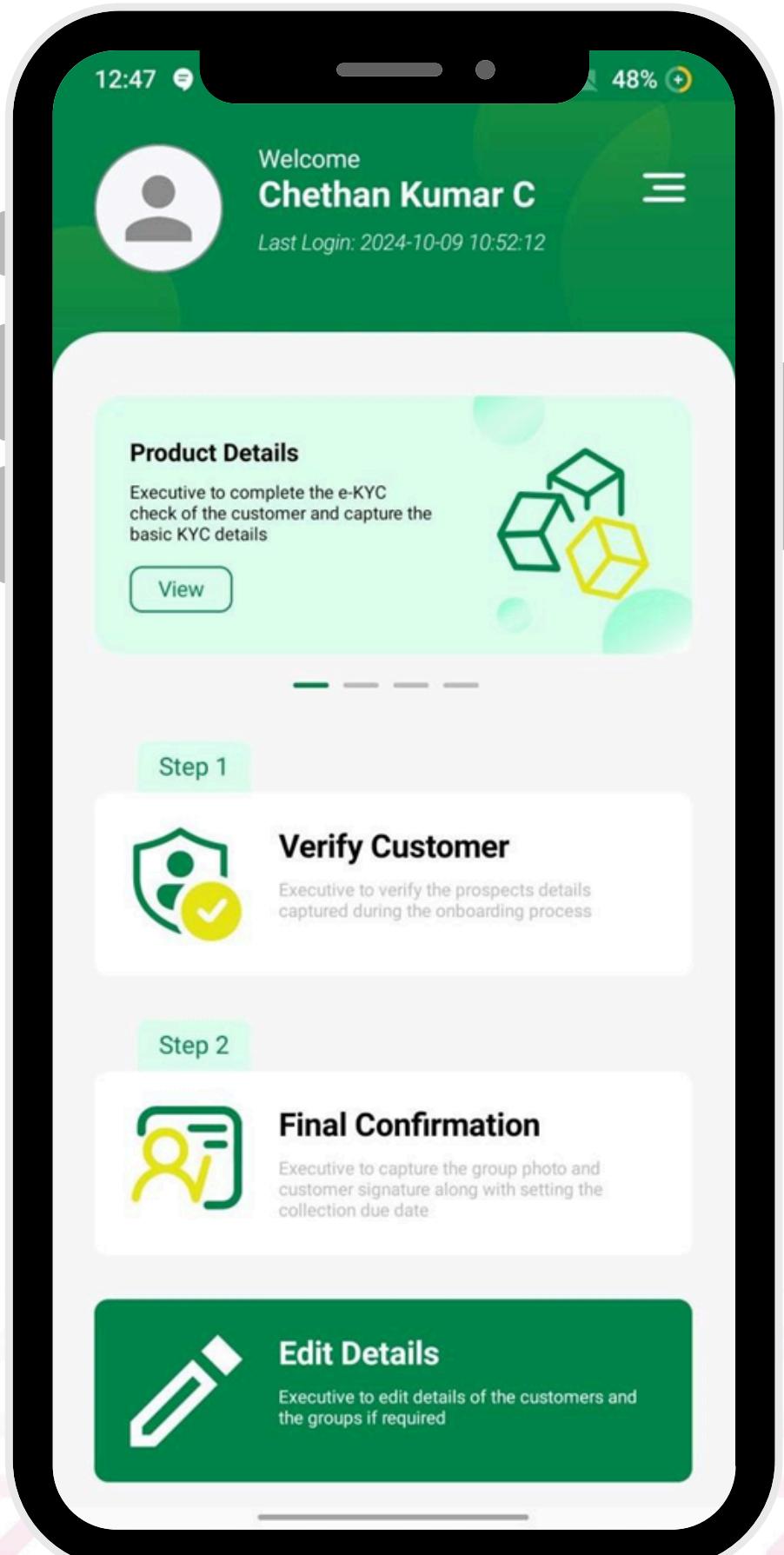
CUSTOMER VERIFICATION

VERIFYING PROSPECT DETAILS CAPTURED BY RELATIONSHIP OFFICER



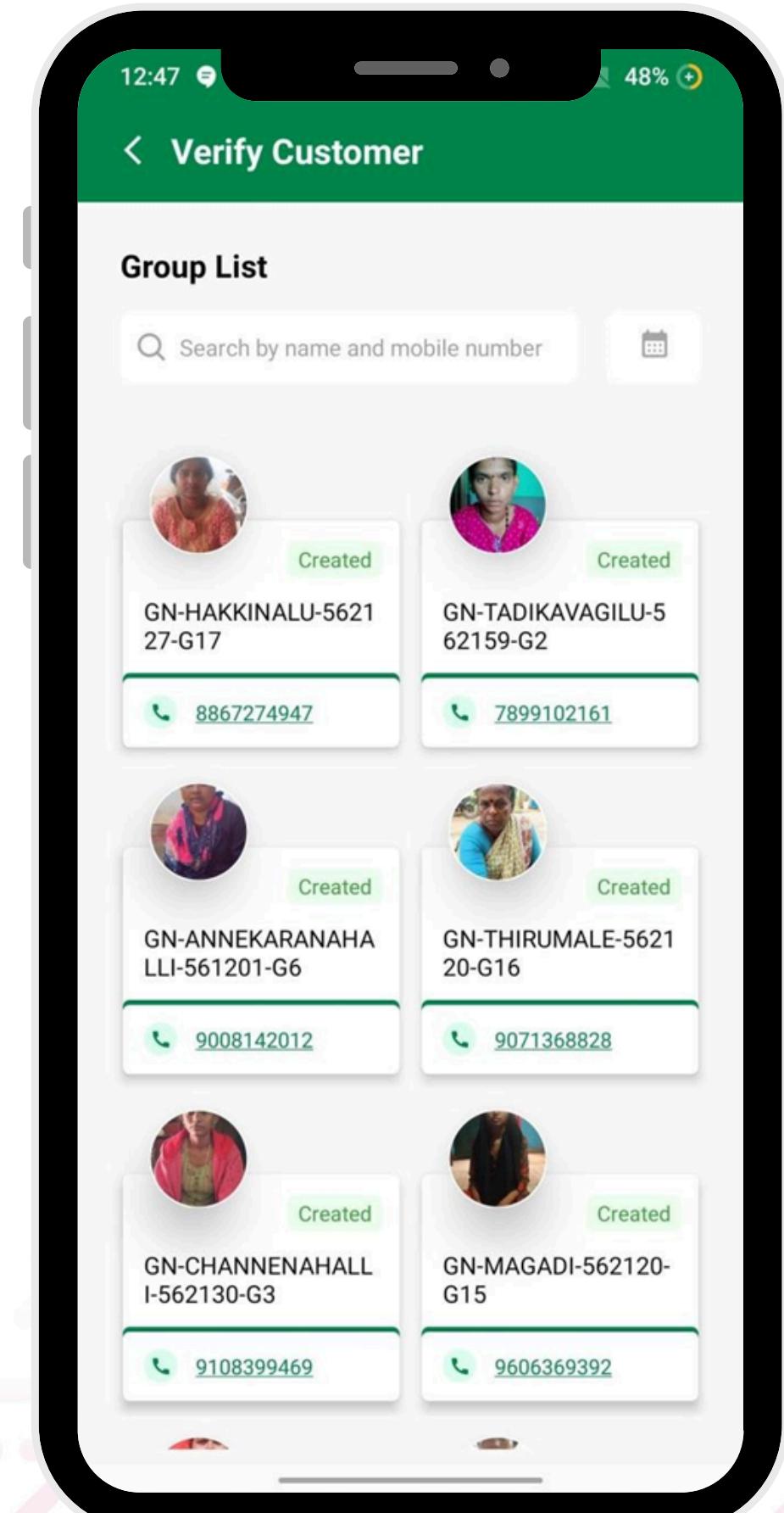
Your paragraph text

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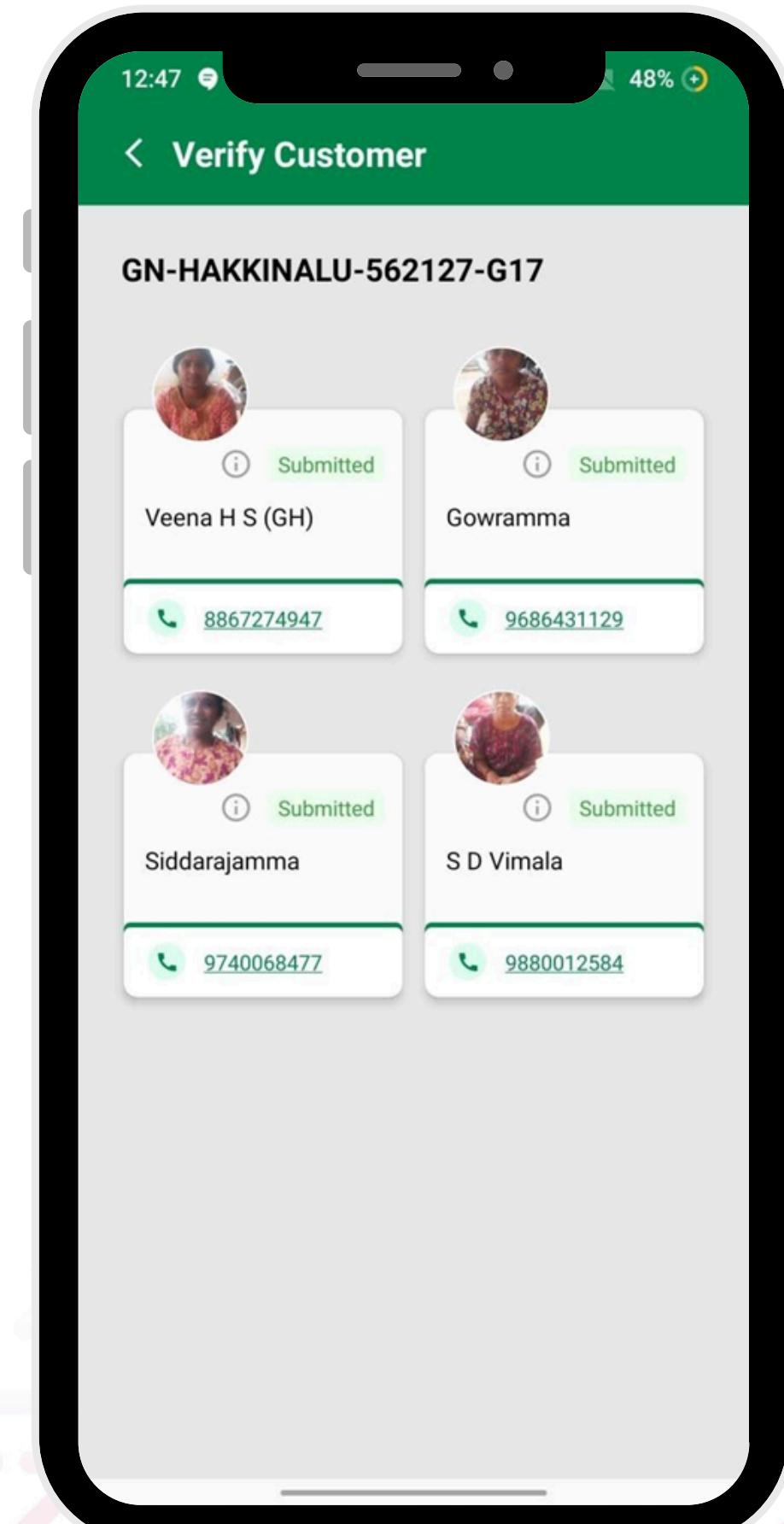
VERIFY PROSPECT – GROUP LIST

- All the groups created by the Relationship Officer will be visible under Group List
- You may search by prospect name, mobile number or date of group creation
- Verification status of the group will be shown as – Created
- You can select a group to view prospects details



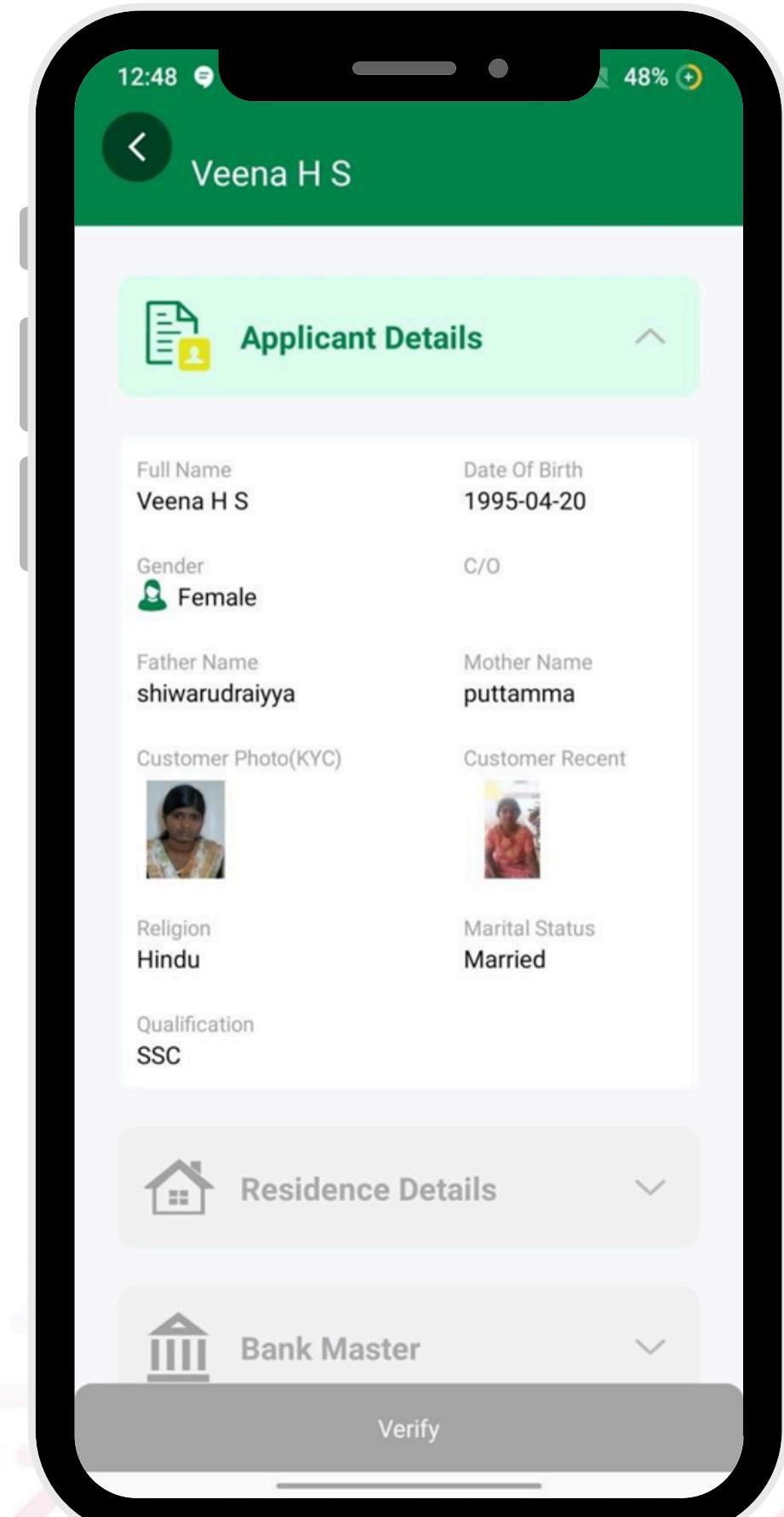
VERIFY CUSTOMER

- The group members of the selected group will be populated here for verification
- You may search by prospect name, mobile number or date of group creation
- You can tap on the 'i' button to view the prospect ID and mobile number
- Tap on the prospect to open prospect details.



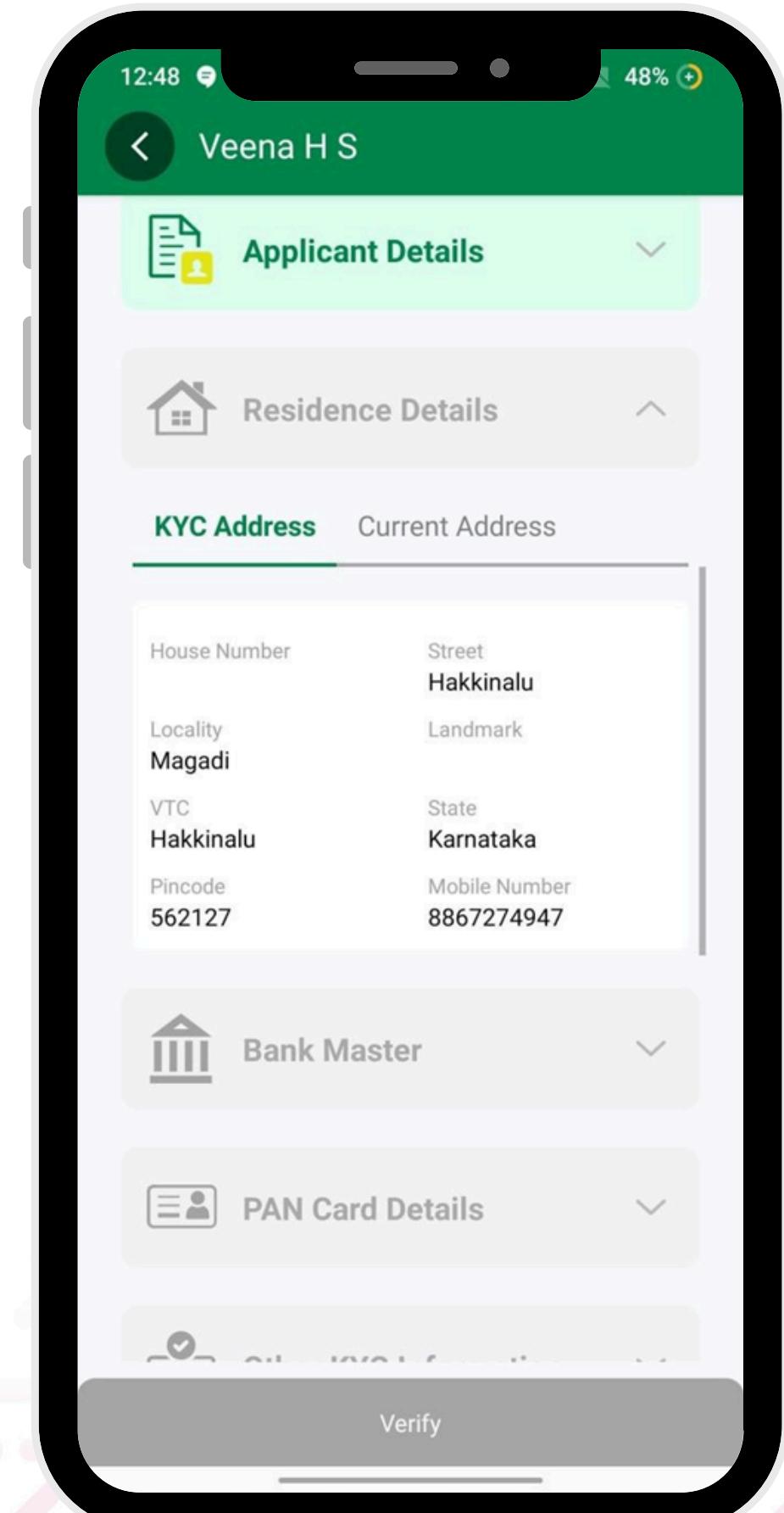
APPLICANT DETAILS

- Validate the Applicant details as inputted by the FO against the original documents of the prospect.



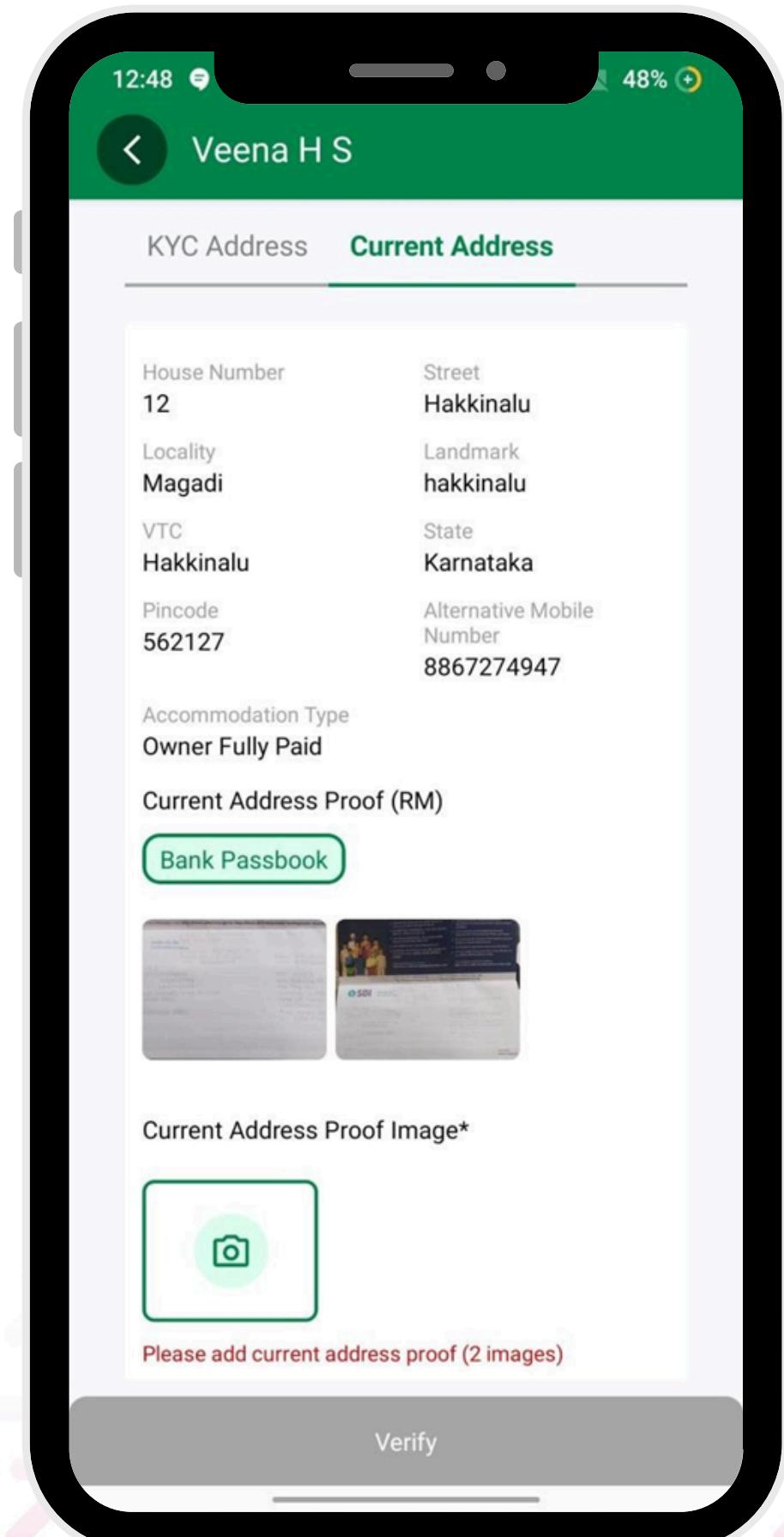
RESIDENCE DETAILS

- Validate the Residence details as inputted by the FO against the original documents of the prospect.



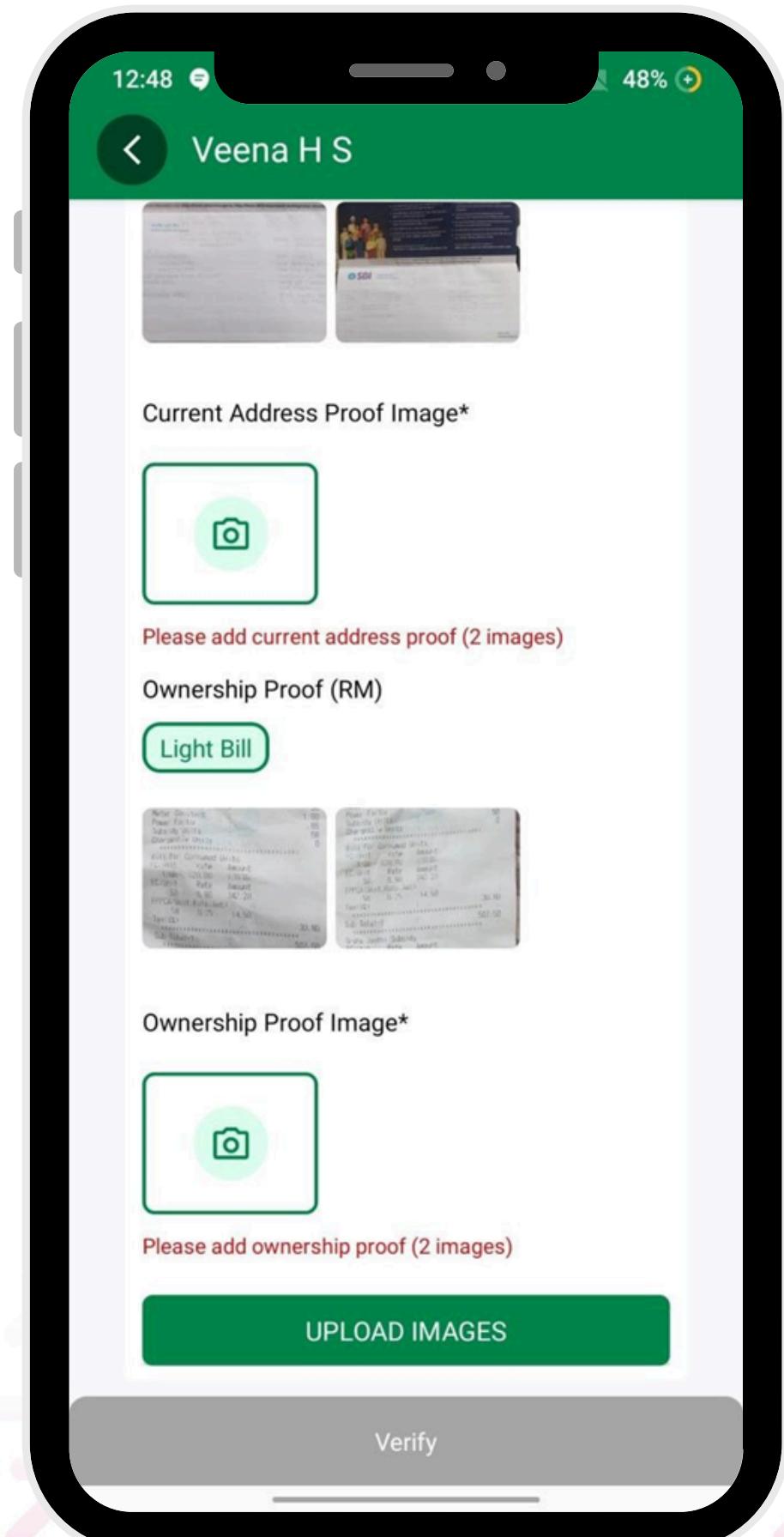
CURRENT ADDRESS DETAILS

- Validate the Current Address details as inputted by the FO against the original documents of the prospect.



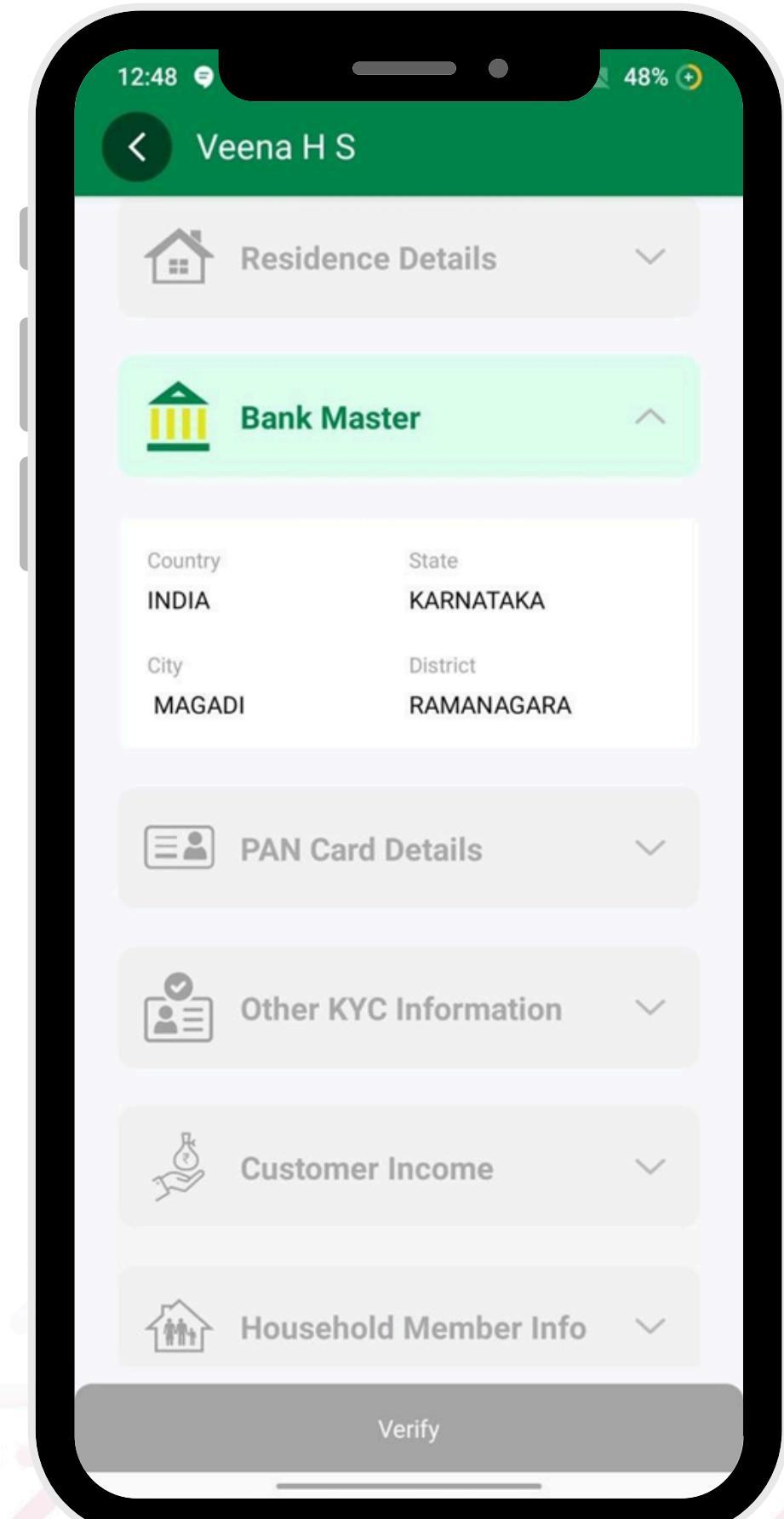
CURRENT ADDRESS DETAILS

- VO must upload clear images of the front and back of the Current Address Proof of the prospect after verifying the images captured by the RM.



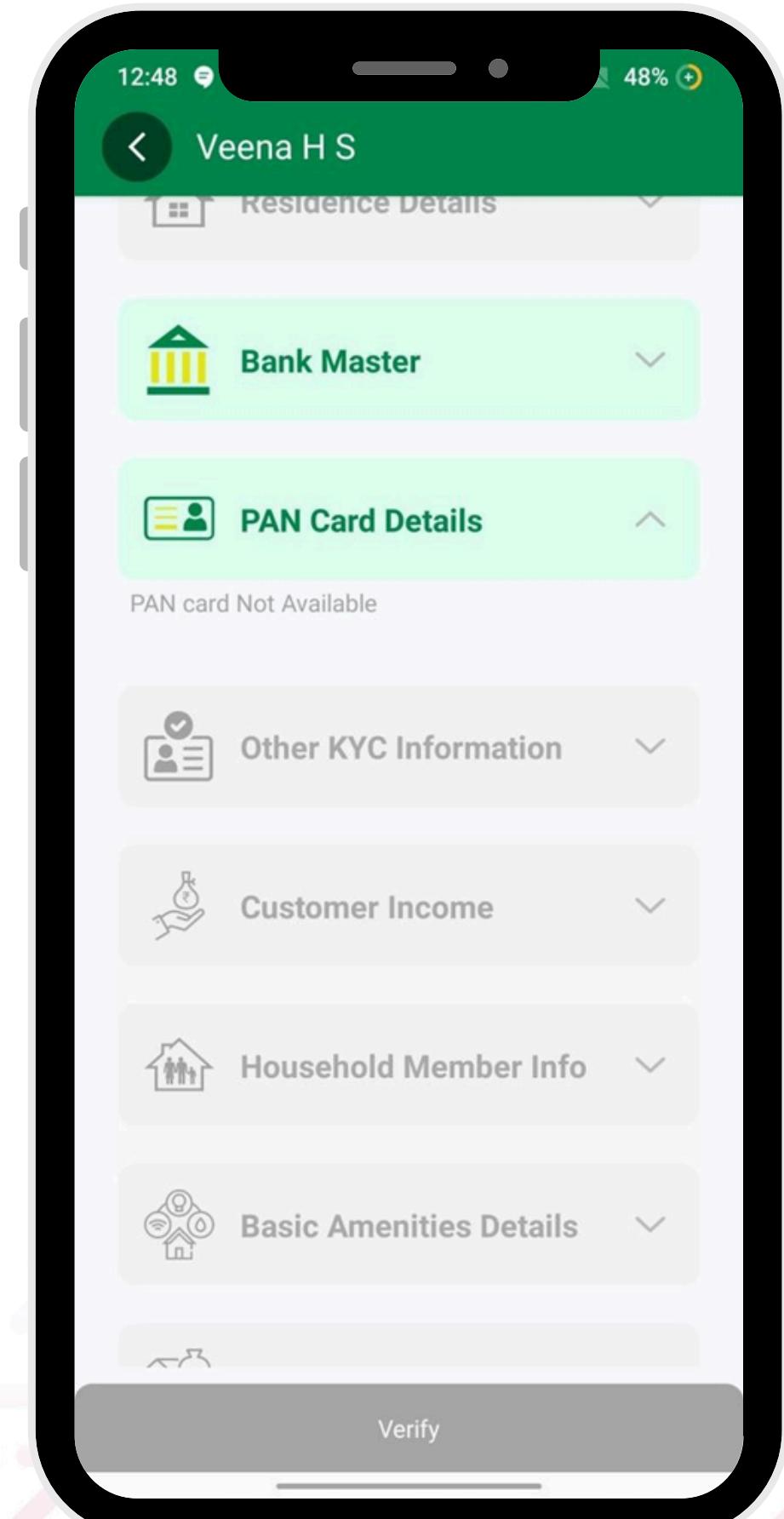
BANK MASTER DETAILS

- Validate the Bank Master details as inputted by the FO against the original documents of the prospect.



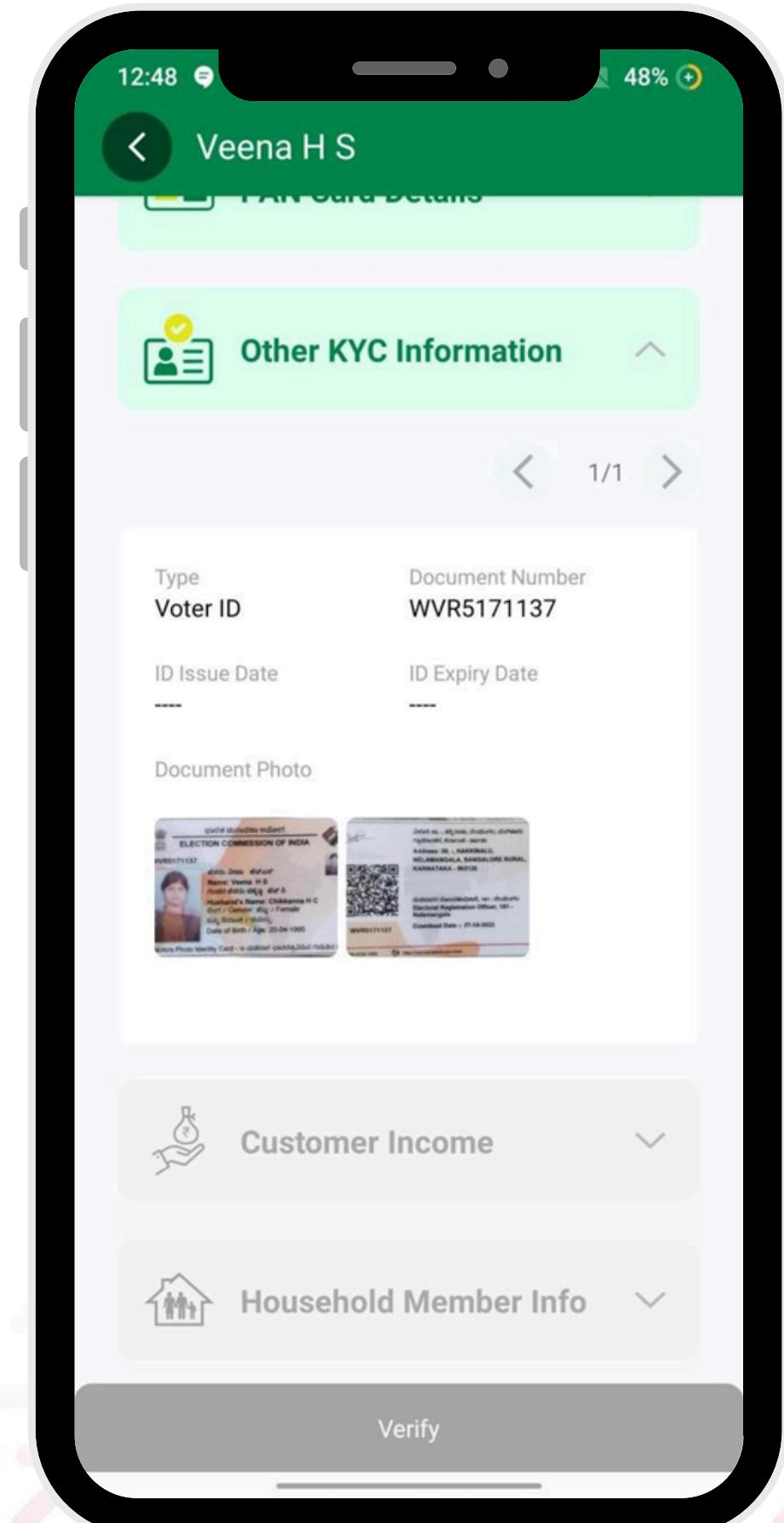
PAN CARD DETAILS

- If the PAN Card has been uploaded, validate the PAN Card details as inputted by the FO against the original documents of the prospect.



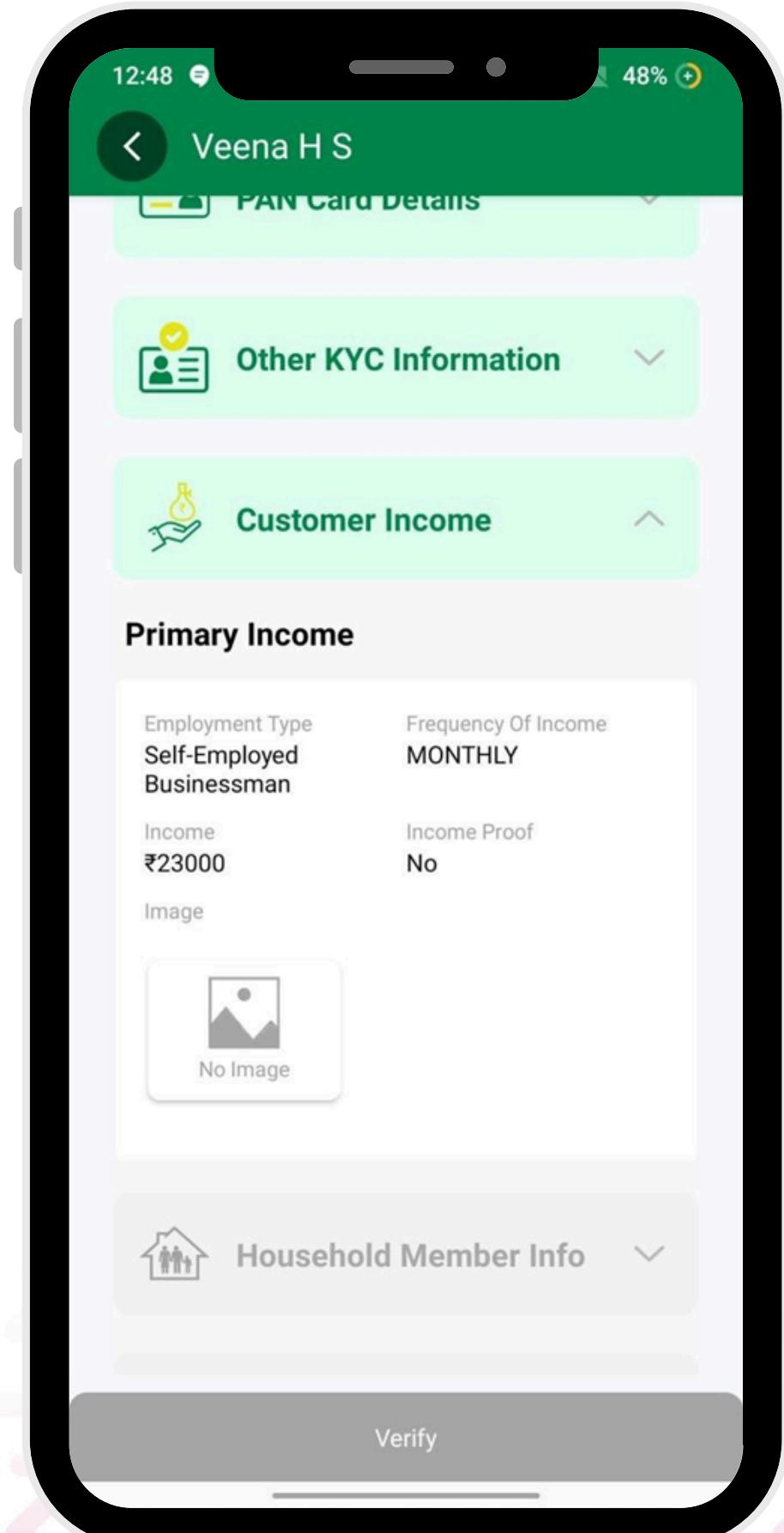
OTHER KYC INFO DETAILS

- Validate the Other KYC Information details as inputted by the FO against the original documents of the prospect.



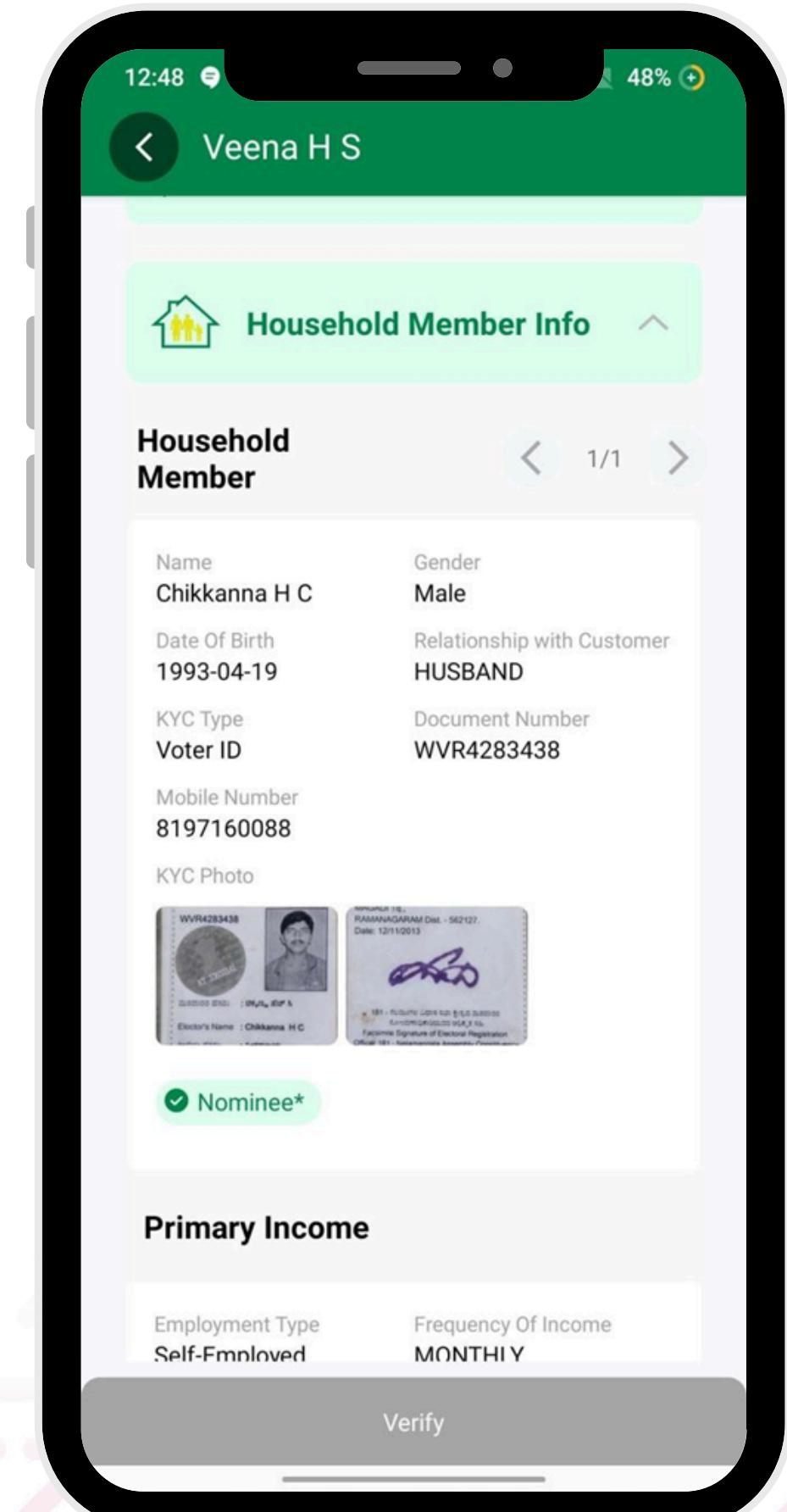
CUSTOMER INCOME

- Validate the Customer Income details as inputted by the FO against the original documents of the prospect.



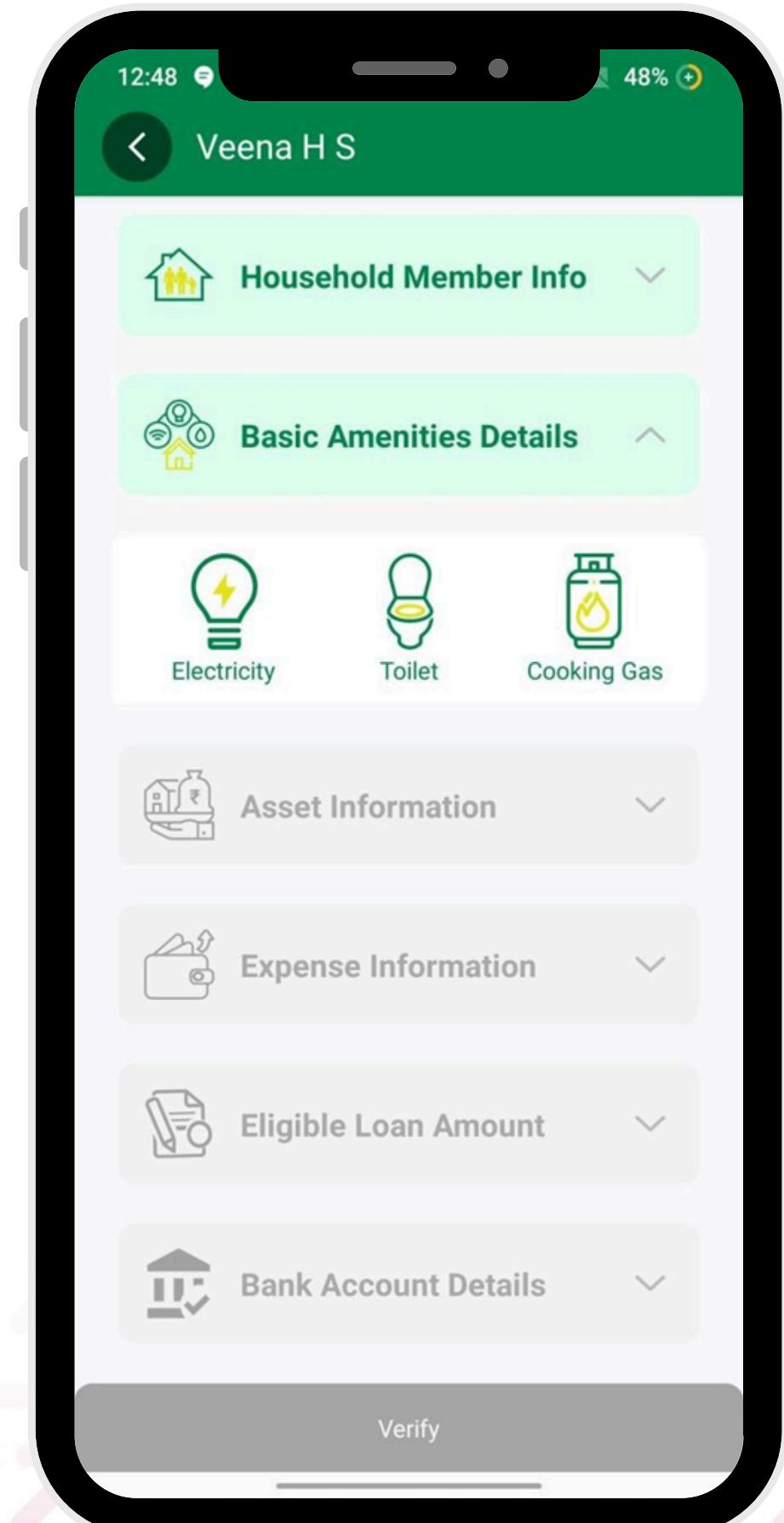
HOUSEHOLD MEMBER INFO

- Validate the Household Member Info details as inputted by the FO against the original documents of the prospect.



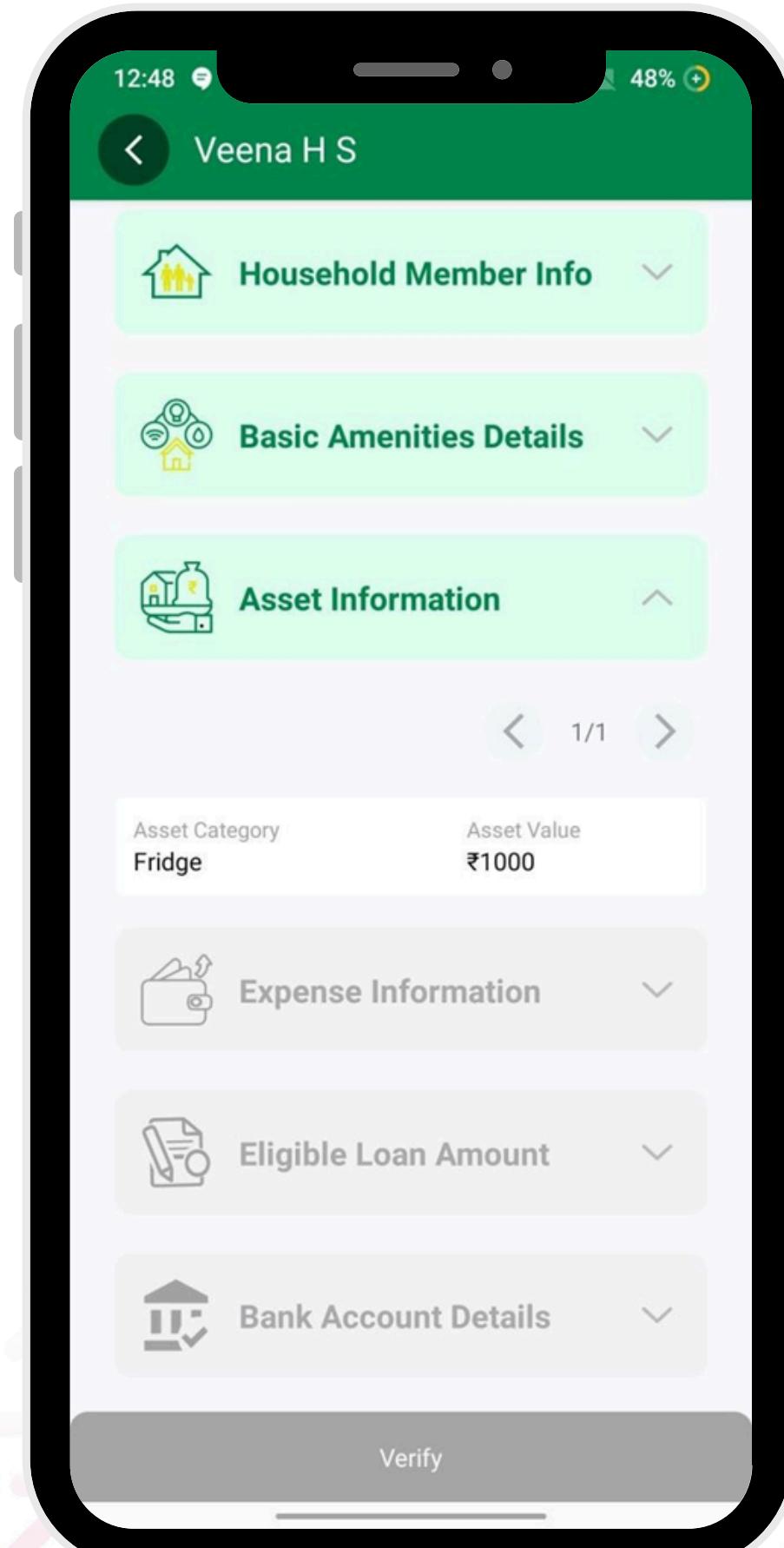
BASIC AMENITIES DETAILS

- Validate the Basic Amenities details as inputted by the FO against the original documents of the prospect.



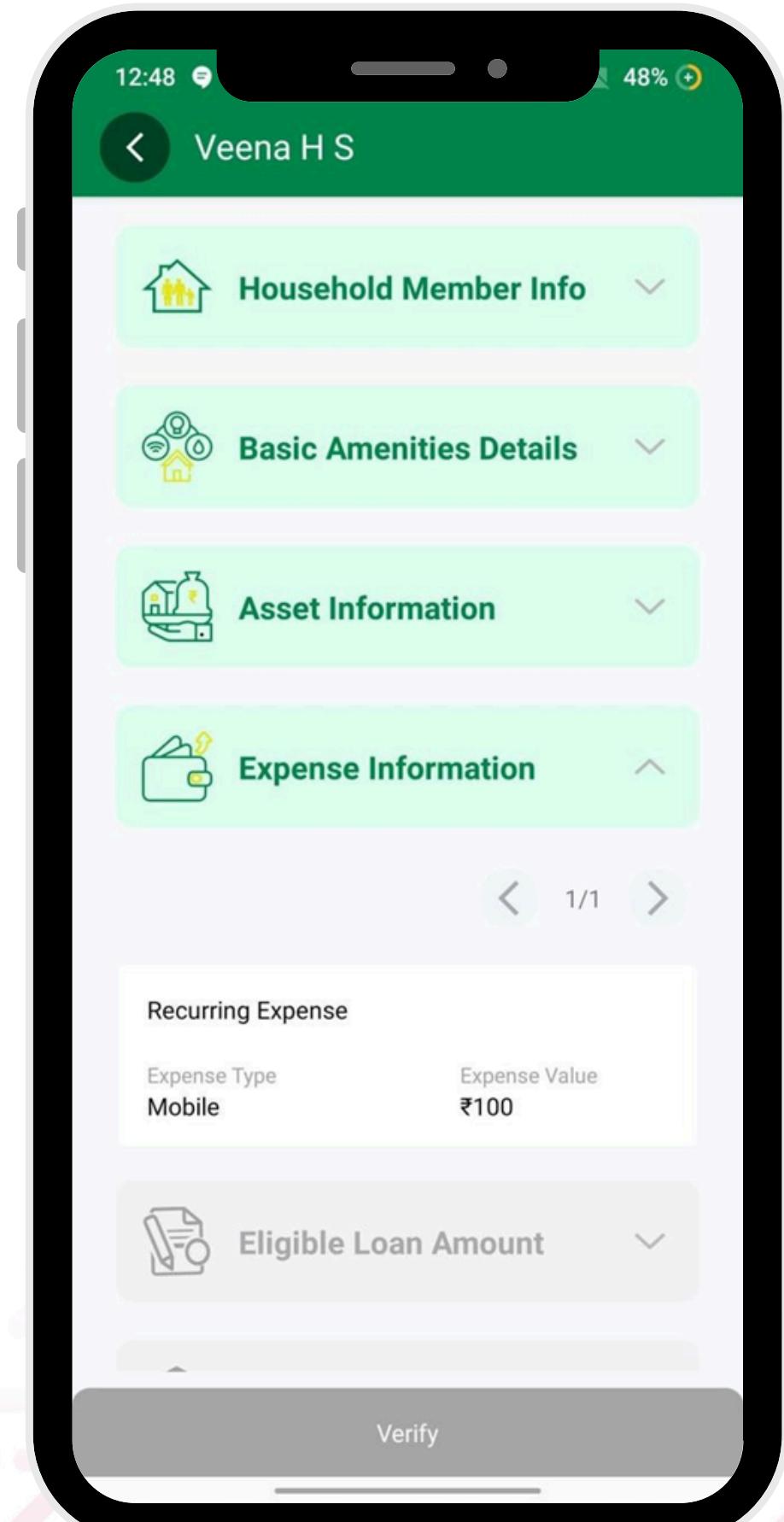
ASSET INFORMATION

- Validate the Asset Information details as inputted by the FO against the original documents of the prospect.



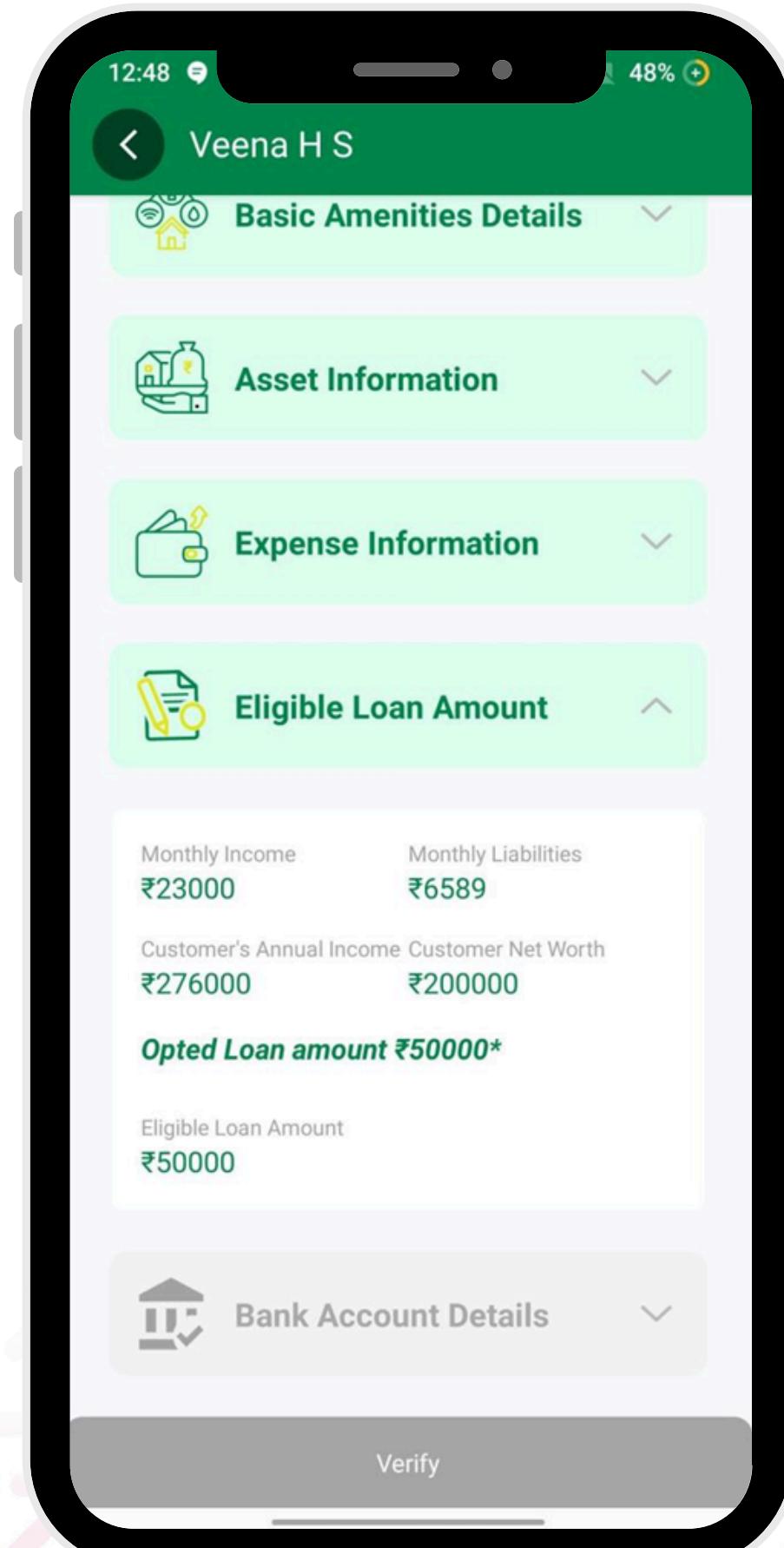
EXPENSE INFORMATION

- Validate the Expense Info details as inputted by the FO against the original documents of the prospect.



ELIGIBLE LOAN AMOUNT

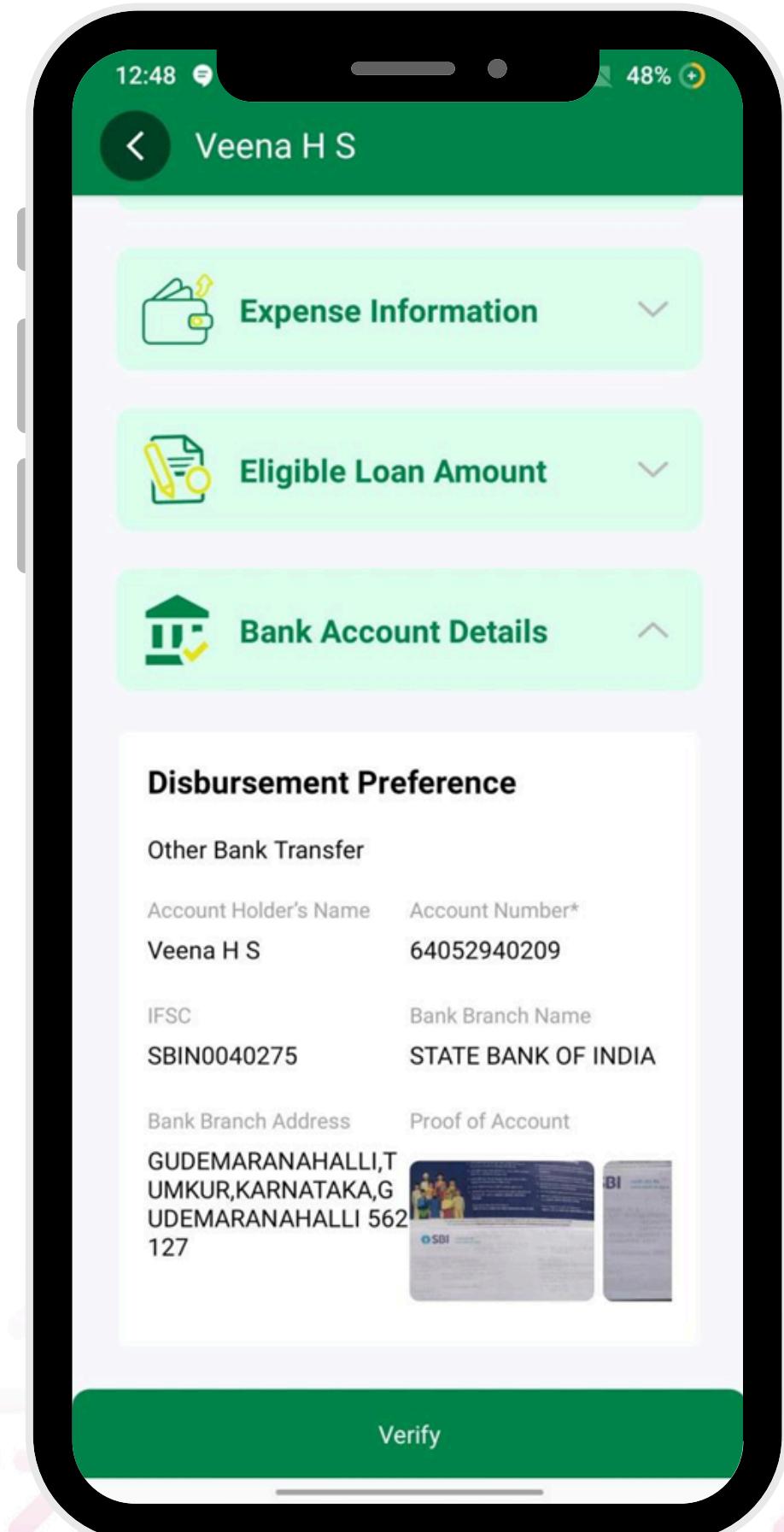
- Re-verify the loan opted by the customer as well as the eligible loan amount.



BANK ACCOUNT DETAILS

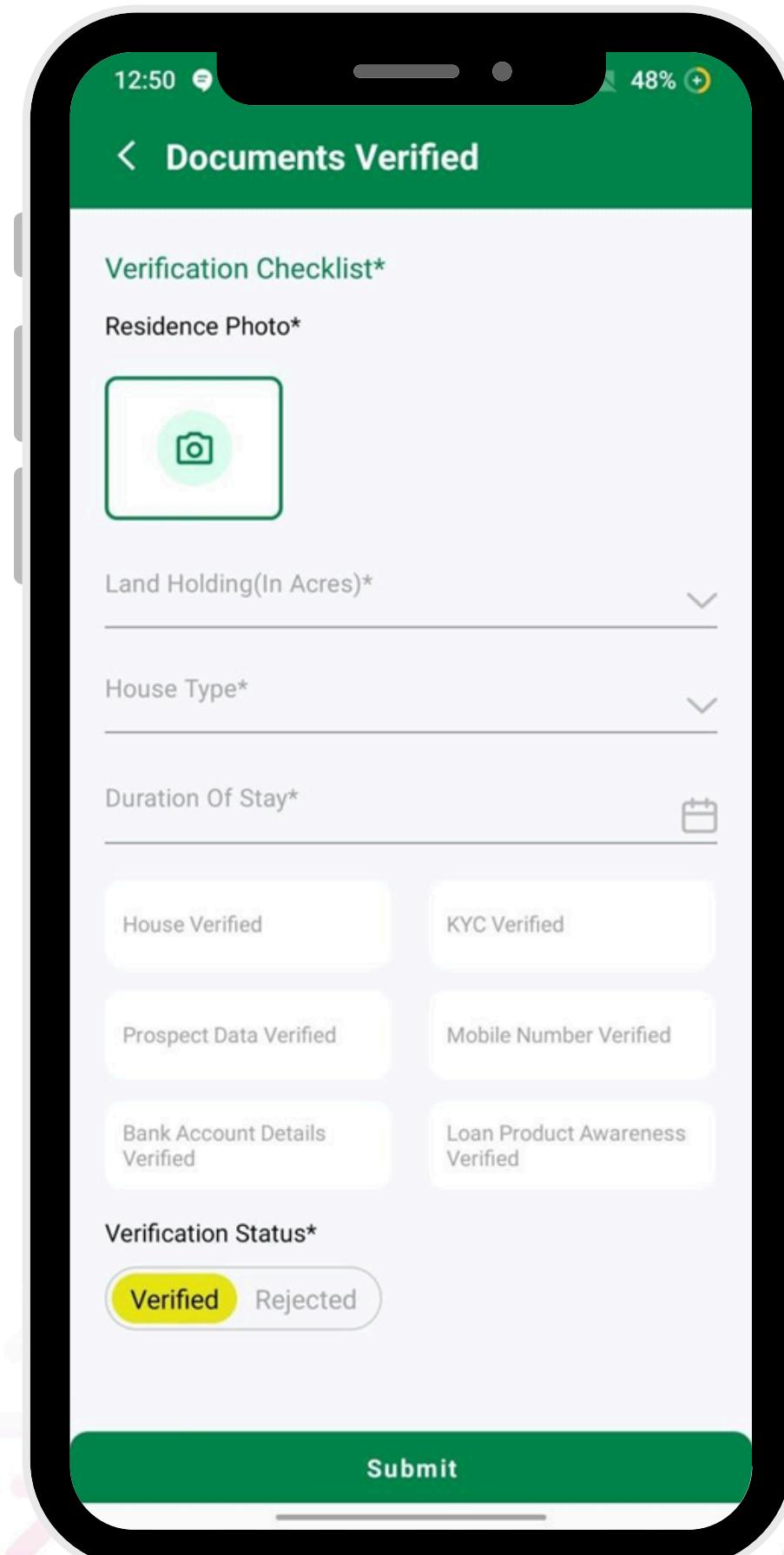
- Verify the Bank account details of the customer along with the proof of account against the original documents provided by the prospect.

Click on Verify to Proceed



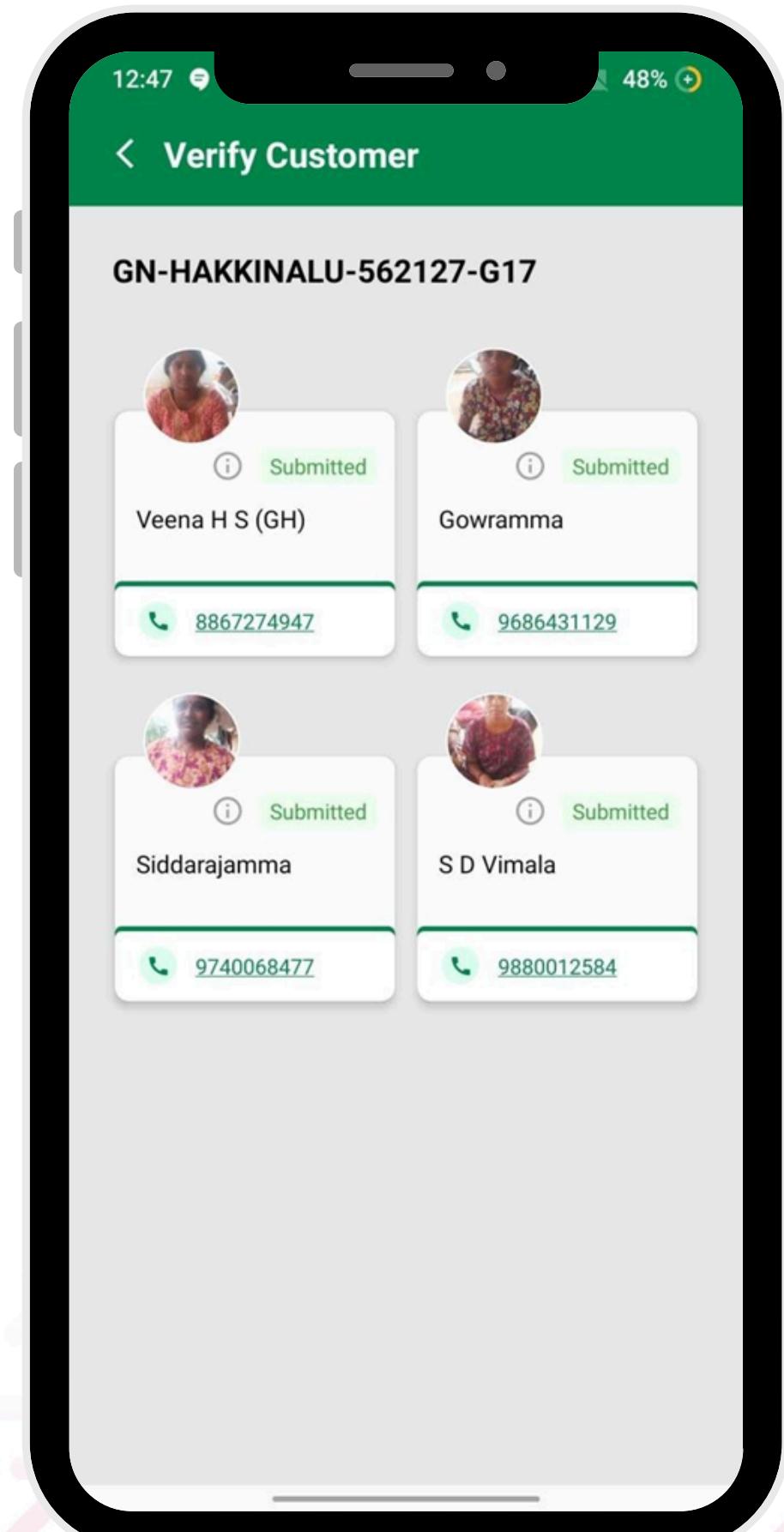
DOCUMENTS VERIFIED

- Capture the Residence Photo of the prospect along with other details related to the Residence.
- Proceed with checking off items on the Verification Checklist:
 - House Verified
 - KYC Verified
 - Prospect Data Verified
 - Mobile Number Verified
 - Bank Account Details Verified
 - Loan Product Awareness Verified.
- If the Customer passes all the checkpoints of Verification, click the toggle to “Verified”. If not, click the toggle to “Rejected” and provide the reason for rejection.
- Click on “Submit” to proceed.



VERIFY ALL PROSPECTS

- Verification process must be completed for all the prospects of the group
- Once done, then you will be able to proceed for Step 2, which is capturing details under Final Confirmation

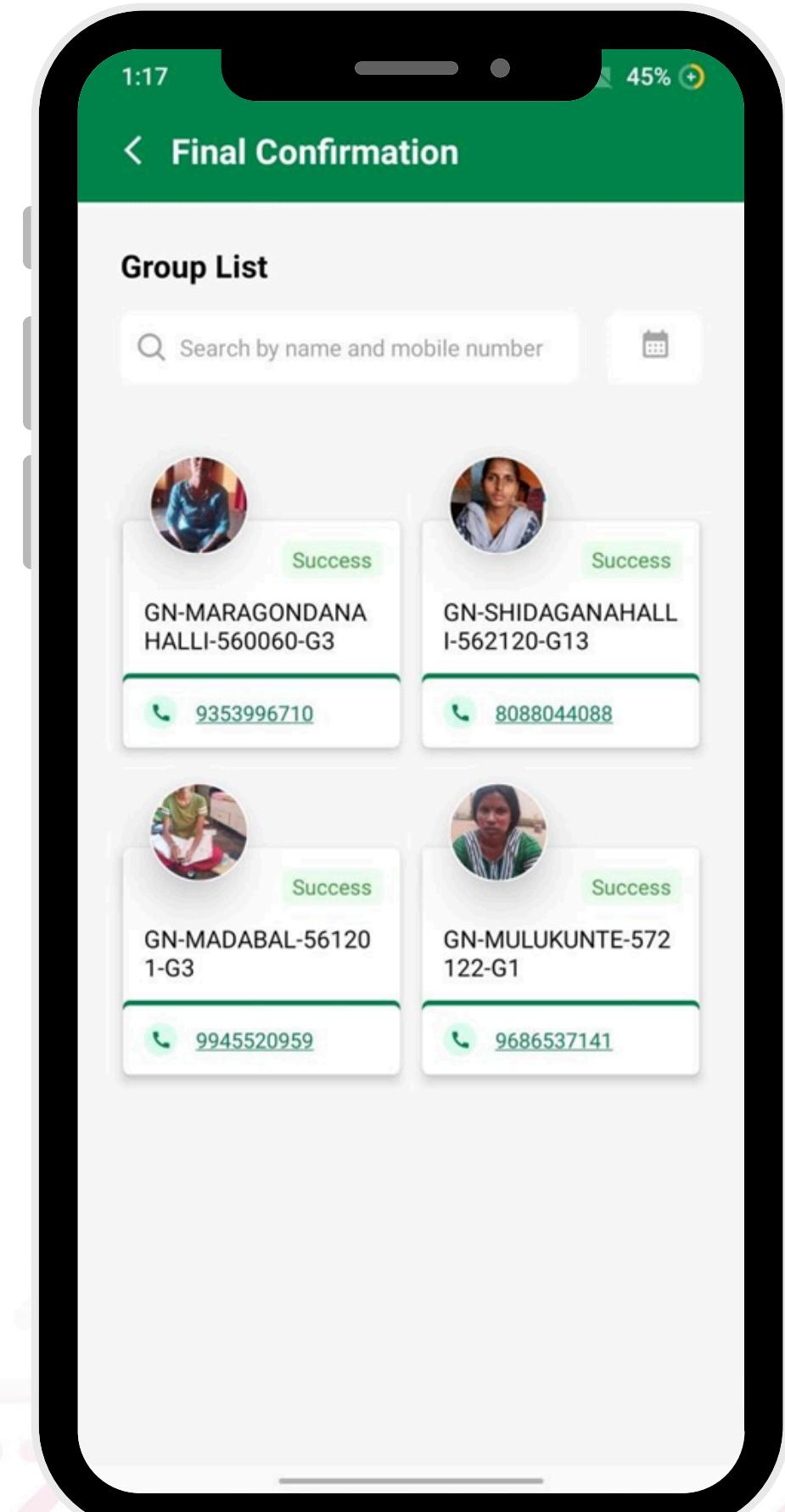


FINAL VERIFICATION

CREATING A GROUP

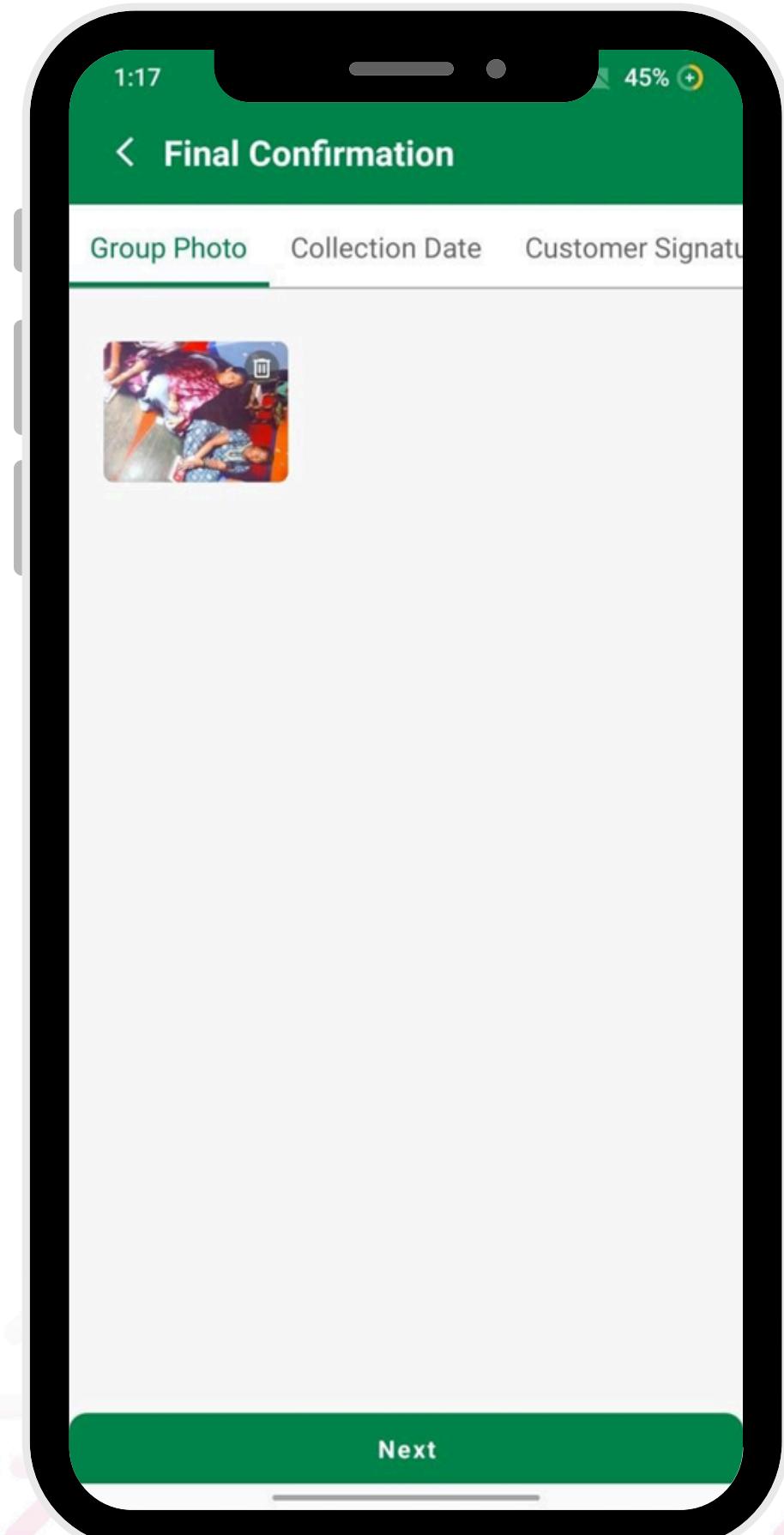
FINAL CONFIRMATION – GROUP LIST

- Group that have completed their verification process will reflect under the Group List
- Select the group to proceed.



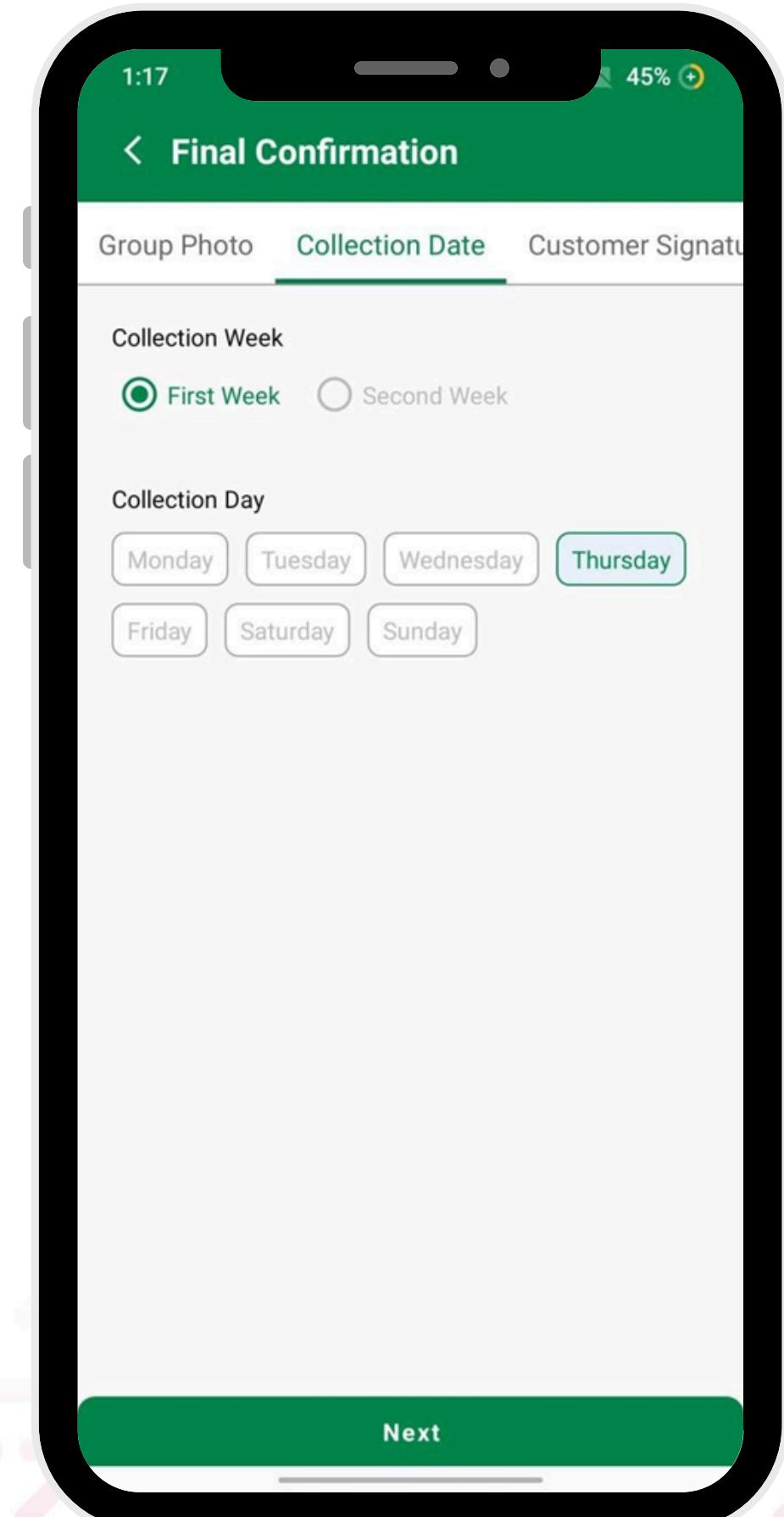
GROUP PHOTO

- Capture the image of the Group & ensure all prospects should be there in the picture.



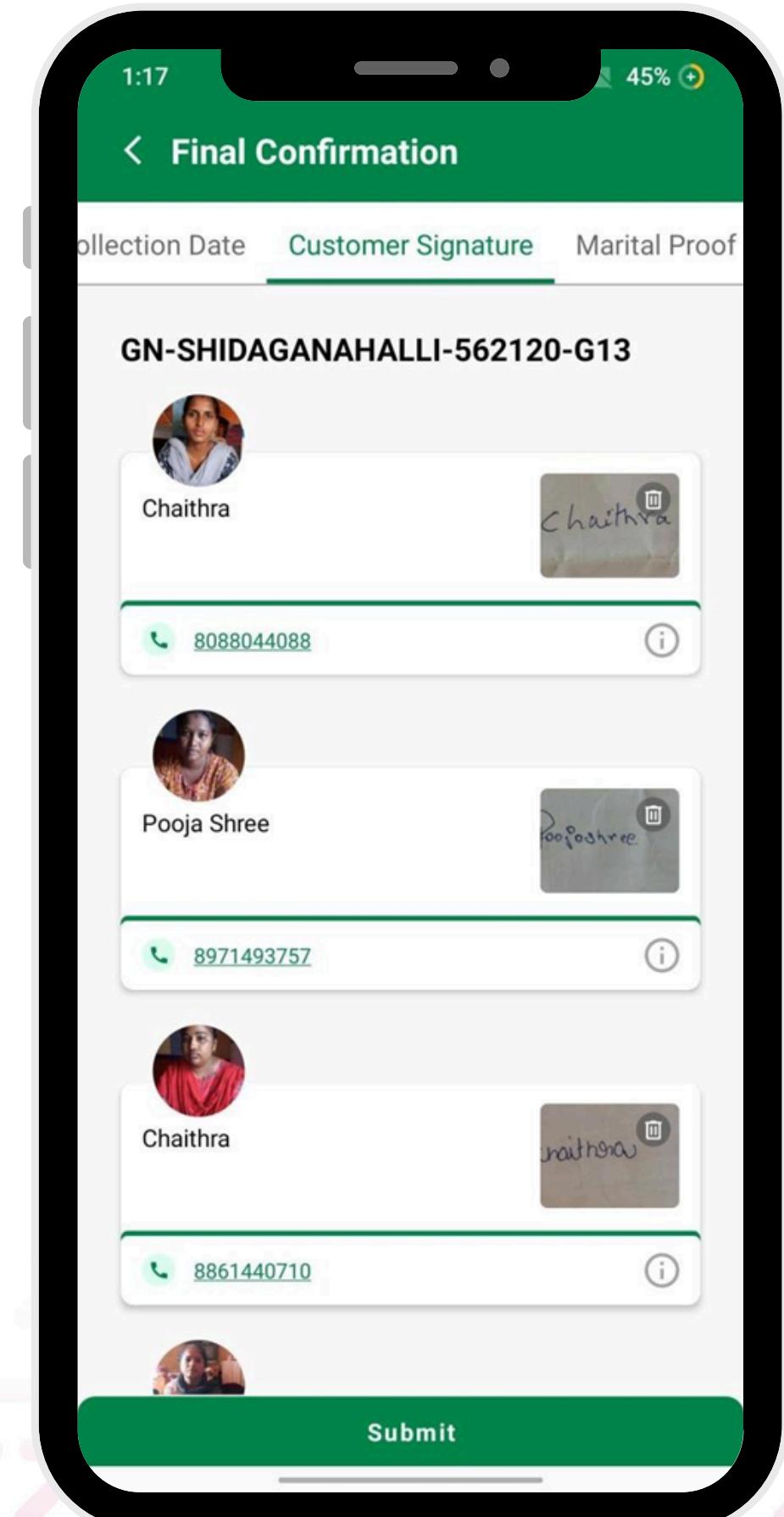
COLLECTION DATE

- Select the Collection Week and the Day of Collection.



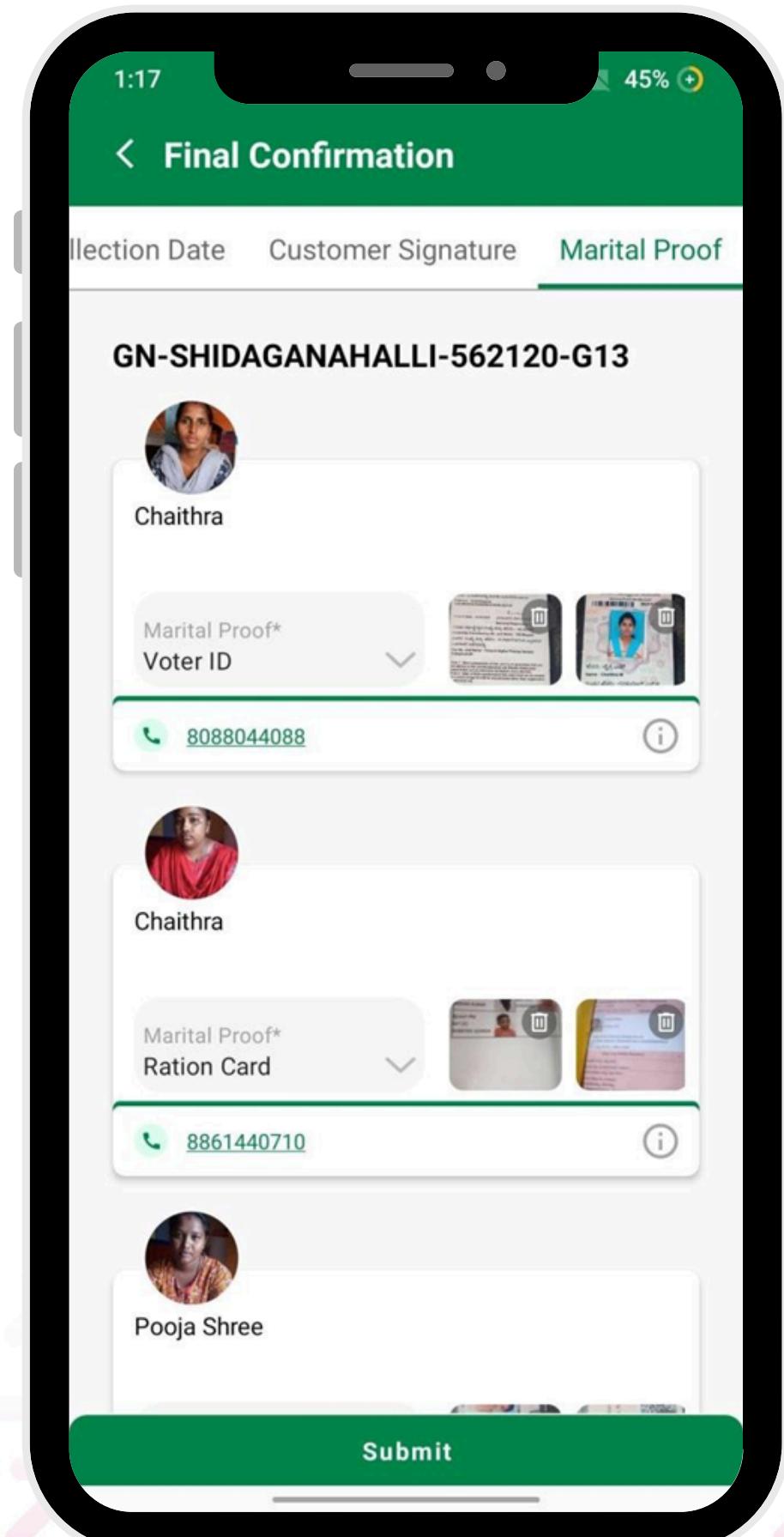
CUSTOMER SIGNATURE

- Capture clear images of the customer's signatures against their name and upload.



MARITAL PROOF

- Capture the Marital Proof of the customer.



Click on Submit to Save Details

