

STEPS OF LOAN PROCESS

1. Cold calling
2. Lead generation by the sales team.
3. Documentation: The documents should contain all the required KYC documents of the main applicant and co-applicants, ITR of the main applicant, banking statement of the A/C from which the company will receive further payments, registry of property, ownership proof documents of the security which is to be kept.
4. TVR (Tele-verification): In TVR the information provided by the customer in the application of loan is verified by calling the references provided by the customer.
5. Login: After TVR, the loan is applied online or taken online for the first time. An identity for each loan application is created. This is a numeric identity code that gets generated after login. This LOS ID becomes the loan identity.
6. CIBIL check: After login the CIBIL score of the applicants are checked and the decision of processing the loan further is taken at this stage. If CIBIL is found OK, then the loan is processed further otherwise not.
7. FI verification: In FI verification, a vendor verifies the address of the customer and whether the information provided by the customer is true or not.
8. Initiation of legal and technical test on the very next day of login (In case of LAP, EBL and IMPL>5 lacs), the legal and technical verification is done by the company vendors to do valuation of the property and decide the loan amount on the basis of valuation.
9. PD (Personal Discussion with the customer) by BCM/CRM/ACM: PD is done by BCM/CRM/ACM of the branch in which he again verifies some information.
10. Creation of CAM: All the details related to the ITR, banking statements, EMI date, loan amount, interest etc. is mentioned in this sheet to find the average bank balance and balance of income in ITR.
11. Decision making (Acceptance/Rejection): Financial analysis of the person's business, salary etc. is done and decision is made on the basis of that whether to give loan or not. In some case in which some loans can be given with some exceptions, the mail is sent to the higher authorities containing all the deviations and mitigations. The loan amount to be given, the EMI amount, insurance amount, EMI dates etc. are decided at this stage and finally the loan gets sanctioned.
12. Collection of post approval docs: After any case gets approval, the documents required for final disbursement of loan needs to be filled and collected. These includes loan agreement, LOD, vetting of original registry etc.
13. Disbursal of loan: The loan here finally gets disbursed. The final schedule of repayment is prepared by BOM (Branch Operational Manager) and the loan amount is transferred into the bank account of the customer at this stage through RTGS/NEFT/FUND TRANSFER as applicable.

PAYMENT OPTIONS	APPLICABILITY
NEFT	Loan amount < INR 2,00,000
RTGS	Loan amount >INR 2,00,000

Loan Processing Manual

IM Harris



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