

LOAN MANAGEMENT SYSTEM

User Manual

1. Login

1.1. Login to the Software -

- 1.1.1. Enter Login Id preferably the email ID.
- 1.1.2. Password
- 1.1.3. Facilities
 - 1.1.3.1. Change Password - facility to change the password
 - 1.1.3.2. Forgot Password - facility to create the new password

2. Dashboard

2.1. This is the main and primary screen of the software which is known as dashboard. This screen gives you the overall working and the current status of the clients, their stages and follow ups, details of the Active / Withdrawn / Closed and Total cases worked on.

2.2. Quick Short cuts

- 2.2.1. Pipeline - First Stage of the Loan Applicant were the basic details of the applicant is entered.
- 2.2.2. Login - Second Stage were some more information of the loan applicant is to be entered.
- 2.2.3. Sanction - Third Stage were more details of documents is entered for the sanction of the loan procedure.
- 2.2.4. Disbursement - Final stage were the actual loan amount is to be paid to the loan applicant.
- 2.2.5. Withdrawn - Are the counts of the loan applicant who choose to withdraw during the loan process.
- 2.2.6. Closed - Are the successful loan closer loan applications.
- 2.2.7. Total - is equal to (Withdrawn + Closed)

2.3. Loan Application table

- 2.3.1. Is the Table were all clients name is displayed who are in different stages of the loan process.
- 2.3.2. The client can be searched by entering the details in the unique search box on the left below the display of different tabs of the loan stages.

3. Creating Masters

- 3.1. Create Company - Enter the company details to add the Company.
 - 3.1.1. Enter company name and details.
 - 3.1.2. Upload / Update company logo.
- 3.2. Create Branch - Facility to add single or multiple branch for the Company. Depends upon the permission in the subscription.
- 3.3. Create Employee - Enter company employee details allowed according to the subscribed subscription.
- 3.4. Manage Employee name and contact details
- 3.5. Manage Employee Login and password.
- 3.6. Manage Access rights.
 - 3.6.1. Admin Access
 - 3.6.2. Pipeline Access
 - 3.6.3. Login Access
 - 3.6.4. Sanction Access
 - 3.6.5. Disbursement Access
- 3.7. Create Property Type - Manage types of property I.e. Commercial, Residential, Under Construction.
- 3.8. Create Sources Type - Manage source type I.e. Business group, Friends, External Referral.
- 3.9. Create Source - Manage source details for the business.
- 3.10. Invoices - Are the auto generated PDF receipts of the on line credit card subscription payments.
- 3.11. Email Signature - In this screen the user can update the company logo, email Id, email password, Email Signature. User can also select the show the signature on left or the right bottom of the email content. Password of the Email Id should be similar of the password being used to login the email login.

4. Pipeline

- 4.1. This is the first stage to create a loan applicant with the minimum details which can be added and edited by the superuser, Admin users and the assigned employee. The loan application can be withdrawn at any stage from login to disbursement.
- 4.2. Pipeline screen page.

- 4.2.1. From the top left screen you can select the loan applicants which can be viewed from different branches. (If you have subscribed for the branch subscription.)
 - 4.2.2. Below that you have the unique search screen where in which you can put any relevant input to fetch the appropriate record from the table display below the search.
 - 4.2.3. On the top right you can view all the progressed loan applicant by selecting the check box next to the "Show Progressed" and withdrawn loan applicant by selecting the check box next to the "Show Withdrawn".
 - 4.2.4. On the rest of the screen the table is displayed with all the loan applicants who are currently at the pipeline stages. You can Add a new loan applicant by the add button on the top left of the pipeline screen. You can view and edit the existing loan applicant details from the left column of "Action".
 - 4.2.5. Super user can assign the loan applicant case to desired employees from "Login" to "Disbursement".
 - 4.2.6. Admin user can also have the same rights as Super User but limited to his/her branch.
 - 4.2.7. Login user can only manage details of the new loan client and proceed the process to the next stage "Pipeline" by clicking the tab "Save & Proceed".
- 4.3. To Save or Save and proceed see the Point No. 12.

5. Login

- 5.1. This is the second stage into which the further required detail for the sanction of the loan is added for the loan applicant and passed on to the third stage for sanction of the loan amount. All the facility for the login screen are same as the Pipeline stage. Export to PDF facility is limited for particular subscription.
- 5.2. Other Additional data for the loan applicant.
 - 5.2.1. Source Contact
 - 5.2.2. Loan Type
 - 5.2.3. File in date
 - 5.2.4. Reminder date
 - 5.2.5. Selection for Automatic Birthday and Anniversary Email.
 - 5.2.6. Adding Co-Applicants for the loan sanction.
- 5.3. To Save or Save and proceed see the Point No. 12.

6. Sanction

- 6.1. Sanction form collects the additional information of Legal Documents, Legal Summary and reports. All the facility for the Sanction screen are same as the pipeline stage. Export to PDF facility is limited for particular subscription.
- 6.2. Additional sanction data of the loan applicant.

- 6.2.1. Loan Type & Tenure
 - 6.2.2. Loan institution and Interest Rates
 - 6.2.3. Rate of interest & and Loan Reset Term.
 - 6.2.4. Login Amount and Sanction amount.
 - 6.2.5. Processing fees and Sanction loan date.
 - 6.2.6. Send login and sanction email. (facility for the particular subscription).
 - 6.2.7. Enter Property details
 - 6.2.8. Enter Valuation of the property for the loan applicants applying for loan against property.
 - 6.2.9. Property Chain and Documents List. (facility to add multiple entries).
 - 6.2.10. Legal Report / Query & Resolution.
 - 6.2.11. Legal documents for disbursement.
 - 6.2.12. OTC / PDD Documents (facility to add multiple entries).
- 6.3. To Save or Save and proceed see the Point No. 12.

7. Disbursement

- 7.1. After the sanction of the loan there is a final stage of Disbursement of the loan amount. There are certain disbursement details to be updated before the disbursement of the loan amount.
- 7.2. Details to be uploaded before the disbursement.
- 7.2.1. Bifurcation of the disbursement loan amount.
 - 7.2.2. Adding OCR (Overall Capitalization Rate) details.
 - 7.2.3. Disbursement EMI details. (facility for the particular subscription)
 - 7.2.3.1. This facility is to send the initial three auto emails to the loan client to remind the initial loan instalments.
 - 7.2.4. Send Disbursement, Testimonial and Gift auto email. (facility for the particular subscription).
 - 7.2.5. Property Chain, Document list and Legal report.
 - 7.2.6. Legal document for disbursement.
 - 7.2.7. OTC (Over the counter) documents / PDD (Post Disbursement documents).
- 7.3. Once the the application passes the disbursement stage it is needed to be closed by clicking the "Save & Close" tab on the "Sanction & Valuation condition" screen, hence the loan process is complete.

8. Daily Follow Up

- 8.1. This is the unique feature in the software by which there is a track follow up summary by each and every user (employee) who were assigned various loan applicant task to be completed in a record time. Every user has to update the activity done every day regarding the particular loan

client. The Super user and the Admin (Branch Admin) can view the detailed follow up by an employee including particular user (employee). you can also view the follow ups of the withdrawn and closed loan application.

8.2. Other features of Follow ups.

8.2.1. You can export the follow up history of the particular client to CSV format.

8.2.2. Manage follow up notes for the particular loan application.

9. PDF View & Downloads

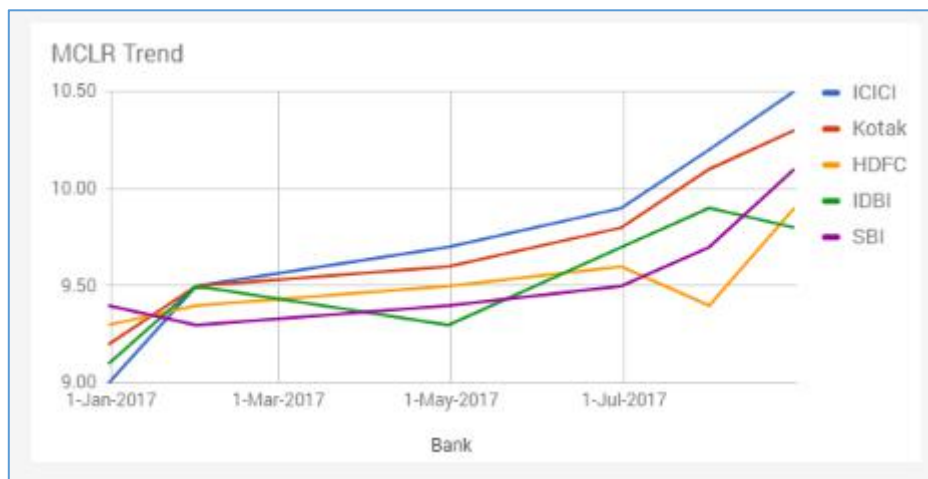
9.1. PDF view and report can be generated at any stage from Login to Disbursement.

9.1.1. This PDF is a details of all the data updated for the Loan client from the Login to Disbursement stage of the loan process. (facility for the particular subscription).

10. Reports

10.1. MCLR Trend Report

10.1.1. This trend report is the MCLR report which you can view of various banks MCLR percentage according to the date range selected.



Banks	Oct-2017	31-Jan-2017	30-Apr-2017	30-Jun-2017
ICICI	9.00	9.50	9.70	9.90
Kotak	9.20	9.50	9.60	9.80
HDFC	9.30	9.40	9.50	9.60
IDBI	9.10	9.50	9.30	9.70
SBI	9.40	9.30	9.40	9.50

10.2. MCLR Change Count

10.2.1. Displays the number of times changes in the percentages during the date range of various banks.

Period

From Date

To Date

Banks	Code	Count
HDFC	Fixed	5
ICICI	Fixed	4
IDBI	Floating	4
Kotak	Floating	6
SBI	Floating	6

10.3. MCLR Mismatch

10.3.1. This report demonstrates the change in the MCLR rate in the current scenario of a particular bank and the interest rate what the client is paying according to the last MCLR rate. By this you can inform your client the current rate what is to be paid and what the client bank is charging them. If the current updated MCLR rate is less than our client can contact their respective bank to get the benefit in the interest paid on the loan in result which can reduce their EMI's.

Client	Mobile	Loan Type	Bank Name	Code	Property Type	Property Address	Login loan amount	Sanction loan amount	MCLR - Last Update	MCLR Rate	Interest Rate	Difference
Haresh Mehta	8369183835	Personal	Development Credit Bank	Fixed	Ready Resale No Society	D - 1113 Raj Legacy 1 CHS LTD LBS Marg Near 247 Park Vikhroli West Mumbai 400083	2,00,000	2,00,000	31-Mar-17	10.20	10.20	0.00
John Varghese	9821275494	Personal	J M Finance	Floating	Resi Self Occu LAP Pay less	501 Gokul nagar II CHS G Wing R Dattani Park W.E Highway Kandiwali (E) Mumbai 400101	25,00,000	15,00,000	30-Jun-17	10.30	10.30	-0.40
Kritika pandey	9021095420	Personal	ICICI Bank	Fixed	Ready Resale Society	1101, 11th floor, aum residency 20, gilder lane, tardeo, mumbai - 400 007	10,00,000	9,00,000	31-May-17	10.20	10.20	0.00
Mahendra Tomar	8920458912	Personal	Edelweiss Housing Finance	Floating	Ready Resale Society	Shop No. 06, Ground Floor, Annapurna Ashish Bldg. G. Gupte Road, Dombivali (West), Thane - 421 202	60,00,000	40,00,000	30-Apr-17	10.30	10.40	-0.10

10.4. Stage Wise Report

10.4.1. Stage wise report is a multiple optional report with flexible applicable filters. The report can be viewed by selecting the following.

- 10.4.1.1. Branch (Branch if any)
- 10.4.1.2. Stage (I.e. Pipeline,Login,Sanction & Disbursement,Withdrawal & Closed)
- 10.4.1.3. Business Sources
- 10.4.1.4. Executive (Users or employees of the selected branch)
- 10.4.1.5. Banks
- 10.4.1.6. Client Name (to view the single client stages)

Stagewise Report

Filter

From Date: 20-May-2019 To Date: 17-Dec-2019 Branch: Thinkinno Technologies Stage: All Source: All Executive: All

Bank: All Clients: anupam kher [View Report](#)

Search: Show 25 entries

App ID	Client	Client Type	Branch	Stage	Loan Type	Property Type	Institute Name	Completion Date	Amount	Executive	Source Type	Source Name
19	Anupam Kher	Self-Employed Non Professional	Thinkinno Technologies	Login	Home Loan	Residence	Axis Bank		50,00,000.00	Priti Sanian	Friends	Shilpa Shetty
19	Anupam Kher	Self-Employed Non Professional	Thinkinno Technologies	Pipeline	Home Loan	Residence	Axis Bank	08-Nov-2019		Priti Sanian	Friends	Shilpa Shetty
19	Anupam Kher	Self-Employed Non Professional	Thinkinno Technologies	Sanction	Home Loan	Residence	Axis Bank		45,00,000.00	Priti Sanian	Friends	Shilpa Shetty

Showing 1 to 3 of 3 entries Previous 1 Next

11. Email Log

11.1. Email will be send from the system to the clients if the user has selected auto emails for the following occasions.

11.2. Birthdays

11.3. Anniversaries

11.4. Login Email (Facility for Enhanced and Premium Subscription)

11.5. Sanction Email (Facility for Enhanced and Premium Subscription)

11.6. Disbursement Email (Facility for Enhanced and Premium Subscription)

11.7. Testimonial Email (Facility for Premium Subscription)

11.8. Special Gift Email (Facility for Premium Subscription)

11.9. First Three loan instalments (EMI) Email. (Facility for Premium Subscription)

Filter

From Date: 12-Oct-2019 To Date: 12-Nov-2019 Clients: Branch: All [View Report](#) [Clear](#)

Search: Show 25 entries

Client	Branch	Email ID	Email Subject	Schedule Date	Email Sent Date
Anupam Kher	Thinkinno Technologies	anupam.kher@gmail.com	Looking for Testimonial from You	10-12-2019	
Anupam Kher	Thinkinno Technologies	anupam.kher@gmail.com	A Special Gift is Waiting for you ...	15-Nov-2019	
kapil dev	Thinkinno Technologies	kapildev@gmail.com	Your EMI date Arriving Soooooon	09-Nov-2019	

Showing 1 to 3 of 3 entries Previous 1 Next

12. Common Actions

12.1. Withdraw Option - To withdraw the loan application at any stage.

12.2. Save Option - To save the data entered at any stage but not to proceed to the next stage.

12.3. Save & Proceed - Once all the required data is updated in one stage and the the loan process I ready to move to another stage.

13. Case Assignments

- 13.1. The loan cases are assigned at two stages one at the start of case from Login to Disbursement and the another during the work on the cases.
- 13.2. Case Assignments can be done by the following.
 - 13.2.1. Super User
 - 13.2.2. Branch Admin
 - 13.2.3. Users (Who are given a pipeline access)

14. Activate the Withdrawn Cases

- 14.1. The cases can be made active from the withdrawal status. To activate the loan client user has to follow the below steps.
 - 14.1.1. Check box for the "Show Withdrawn" cases is shown in all the screens from Pipeline to Disbursement.
 - 14.1.2. Click the check box.
 - 14.1.3. This will list the withdrawn cases below.
 - 14.1.4. Select the case to edit which you want to make active.
 - 14.1.5. Give the reason to re-activate and the loan case will be re-activated.

15. Feedback

- 15.1. This facility is to provide the feedback to Thinkinno Technologies by giving the users suggestions and descriptions. Super user can feed in the details selecting the feedback tab above the Login / Logout tab.