

The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light sky blue to deep navy blue, creating a modern, dynamic feel.

DCB CLOUD SOURCING

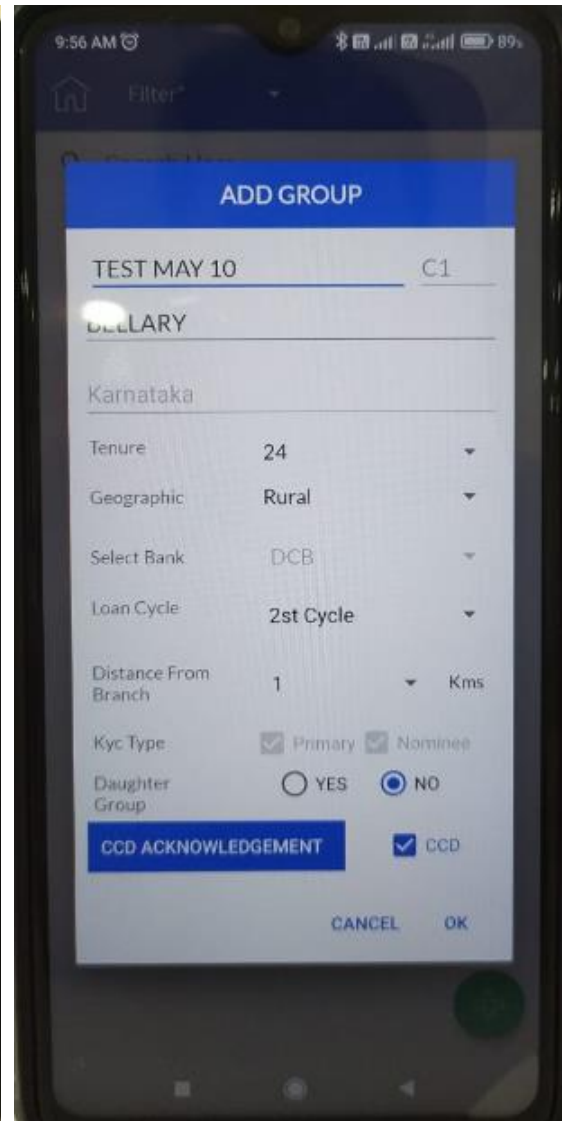
New Process - May 2022

CIMS ACTIVATION PROCESS:



- Select BC “NOCPL”
- Select Bank “DCB”
- Type CUG number in phone number to get Activated

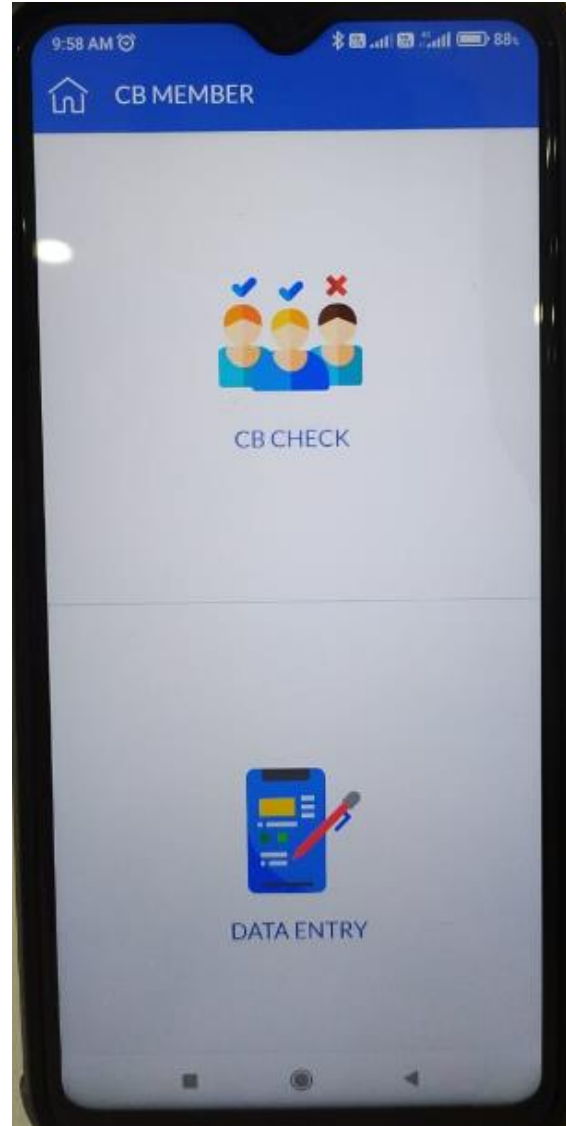
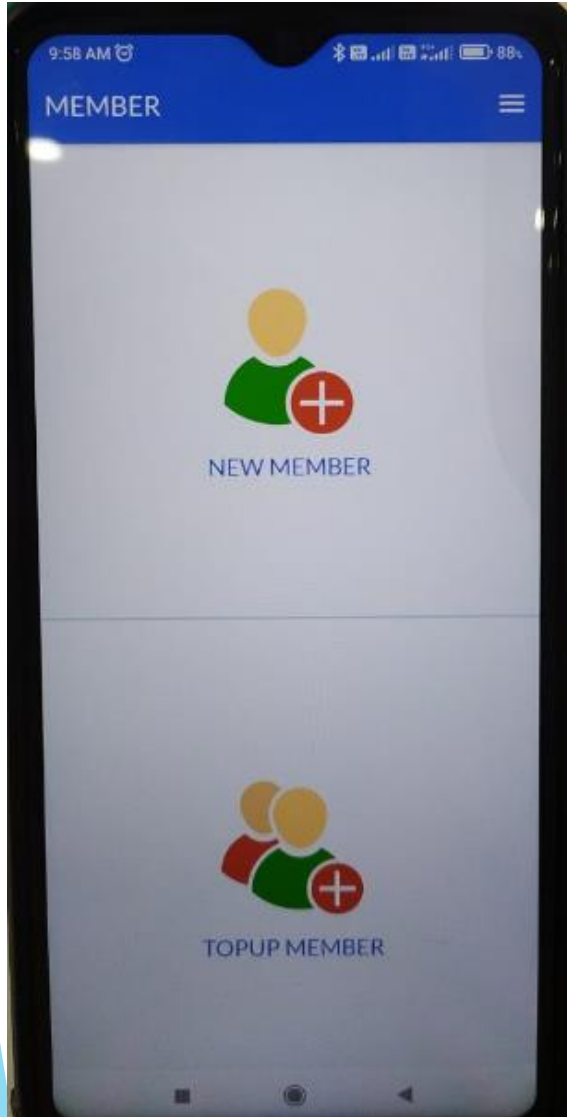
RO HOME SCREEN - NEW GROUP CREATION:



New Group Creation:

- In Home screen Select Groups
- Select New Group and Create a Group

NEW MEMBER ADDING AND VALIDATION:



New member Adding and Validation:

- Select New member
- Select CB check
- Select Respective Group

NEW MEMBER ADDING AND VALIDATION:

10:01 AM 88%

QR (MEMBER) QR (NOMINEE)

SELECT AADHAR

SCANNED SCANNED

MEMBER DETAILS

MEMBER DETAILS

TITLE Mrs

Lakshmaiva

48 Female

01/01/1974

MEMBER KYC:

MEMBER ID TYPE Aadhar

*****9514

*****9514

SECONDARY ID TYPE VOTERID

HHS1812569

LOAN CYCLE 2

PERMANENT ADDRESS

10:03 AM 88%

CURRENT ADDRESS SAME AS ABOVE

DOOR NO

STREET

CITY/TOWN/VILLAGE

DISTRICT PINCODE

MEMBER ADDITIONAL

NOM RELATION Husband

9111111111 BELLARY

RAM 01/01/1969

KARUPPUSAMY SEETHA

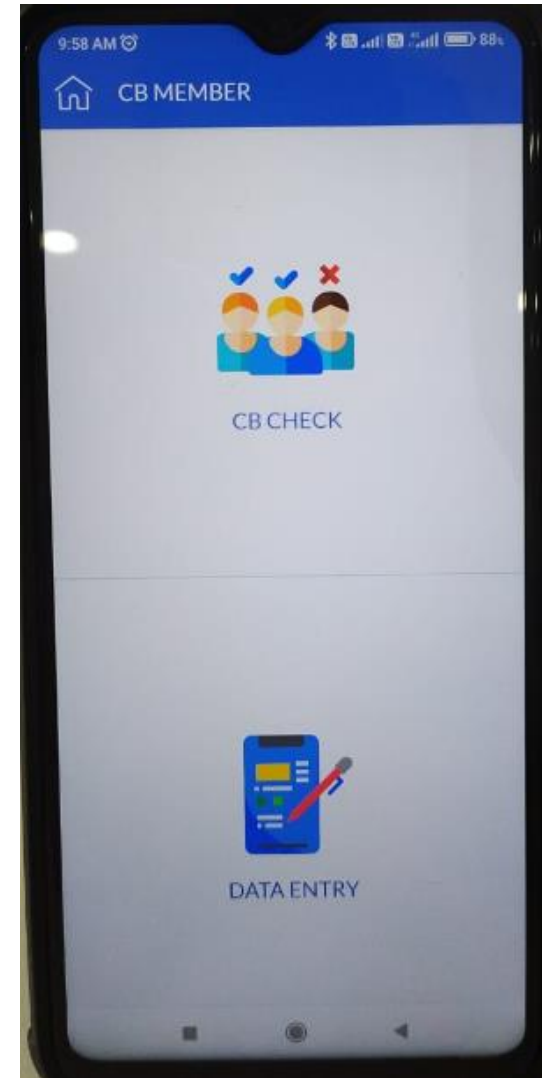
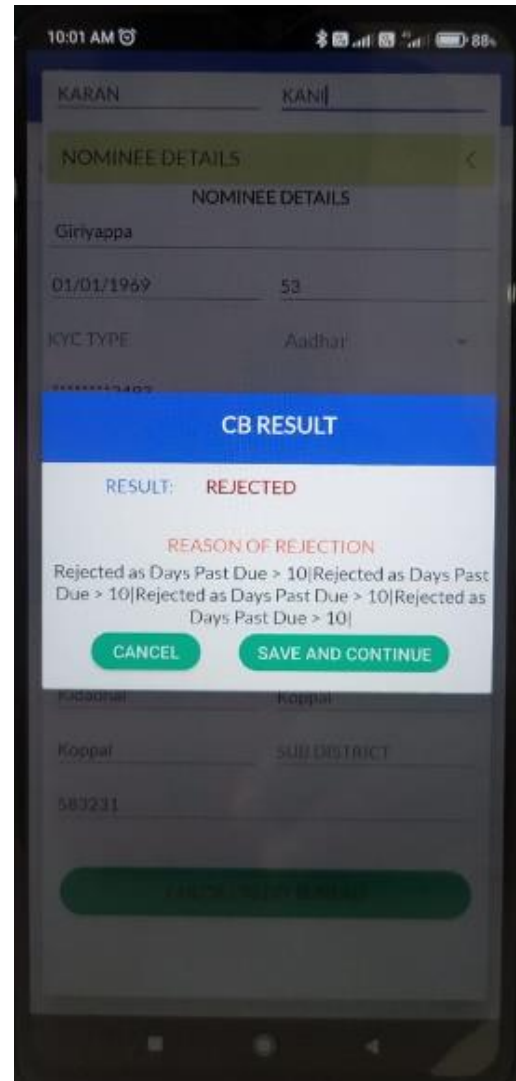
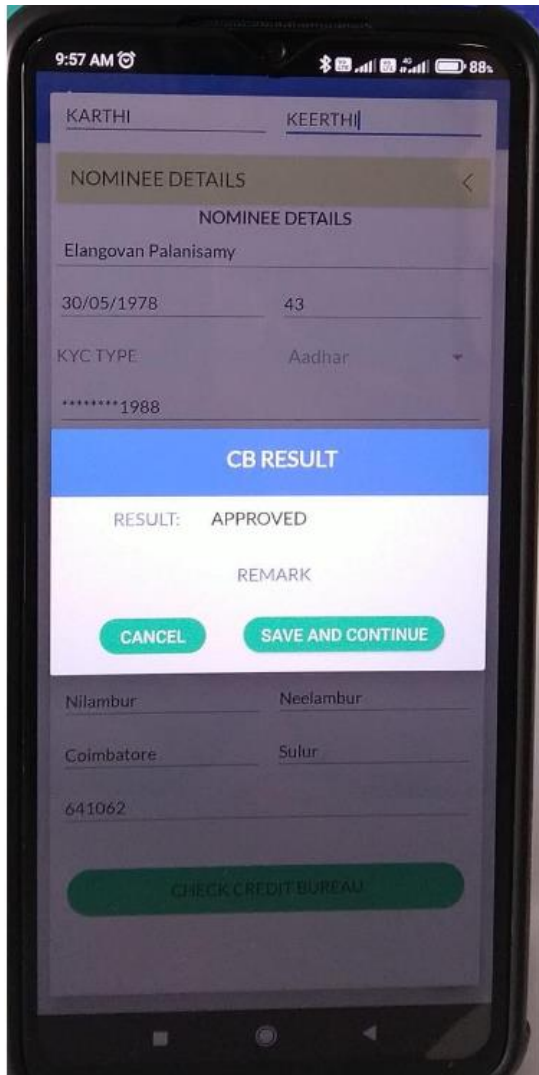
NOMINEE DETAILS

CHECK CREDIT BUREAU

New member Adding and Validation:

- Make quick data entry with basic member details to fetch the CB Result (Only Default)
- Add all present members to start Data entry

MEMBER VALIDATION RESULT:



Member Validation Result:

- **Image 1** - If the member is not a Default customer will be Approved can process next level for Data entry.
- **Image 2** - If the member is a Default customer will be Rejected can't process next level.

Note: After group sourcing completed data will be shared to DCB bank for CB check

DATA ENTRY - HOUSEHOLD INCOME ASSESSMENT:

3:35 PM

MEMBER DETAILS

MEMBER DETAILS

MEMBER NAME : PRIYA SUNDARRAJAN

MEMBER DOB : 01/01/1990

MEMBER SECONDARY PROOF : HHS1812569

MEMBER CB STATUS : APPROVED

NOMINEE DETAILS

NOMINEE NAME : VELUSAMY

NOMINEE DOB : 01/01/1971

NOMINEE RELATIONSHIP : HUSBAND

HOUSE PROFILE

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

3:37 PM

HOUSE PROFILE

House Profile

Total Family Members 5

Earning Members in the Family(excluding Member) 1

Member is also Earning in the Family Yes

Total Earning Members 2

Type of Accommodation Owned

House Type Pucca

Basic Amenities:

Electricity Yes

Toilet Yes

Water Supply Yes

Sewage Yes

Cooking Gas Yes

Other Household Assets:

3:38 PM

Other Household Assets:

Land Yes

Shop Yes

Television Yes

Livestock Yes

Fridge Yes

Smartphone Yes

Two-wheeler Yes

Others

MEMBER INCOME DETAILS

INCOME GENERATOR 1

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

Data Entry - Household Income Assessment:

Capture the below points Based on the member family Income/Expenses

- House profile
- Member Income details
- Income Generator 1/2/3
- Other Household Income
- Other Household Expenses

DATA ENTRY - HOUSEHOLD INCOME ASSESSMENT:

Two-wheeler Yes

Others

MEMBER INCOME DETAILS

Member Income

Sector of Work: SELF EMPLOYED

Nature of Work: SELF EMPLOYED

Working Since: 5

Income Frequency: Monthly

Months of employment in last 1 year: 12

Monthly Income: 10000

Other Monthly loan obligations: 2000

INCOME GENERATOR 1

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

INCOME GENERATOR 1

Income Generator 1

Name: Velusamy

Relationship: Husband

DOB: 01/01/1971

Gender: Male

Marital Status: Married

Education: SSLC

Working Since: 10

KYC Type: Aadhar

KYC ID: *****5424

Mobile: 9895223555

Sector of Work: SALARIED

Nature of Work: SALARIED

Income Frequency: Monthly

INCOME GENERATOR 1

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

Months of employment in last 1 year: 12

Monthly Income: 10000

Other Monthly loan obligations: 2500

OTHER HOUSEHOLD INCOME

Other Household Income

Rent/Lease: 1000

Tuition: 0

Government transfer: 0

Pension: 500

Remittances: 0

Scholarship: 0

Others: 0

Total Household Income: 21500

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

Data Entry - Household Income Assessment:

Detailed family data to be captured on the below headers

- House profile
- Member Income details
- Income Generator 1/2/3
- Other Household Income
- Other Household Expenses

DATA ENTRY - HOUSEHOLD INCOME ASSESSMENT:

3:44 PM 63%

OTHER HOUSEHOLD EXPENSES

HouseHold Expenses

Regular Expenses

Rent/Lease	0
Food+Cooking fuel	3000
Clothes	500
Education expenses	1000
Other	1000
Total Regular Expense	5500

Annual Irregular Expenses

Medical/Health	5000
House Renovation	2000
Household Goods	3000
Others	2000
Total Monthly Irregular Expense	1000

3:45 PM 63%

Food+Cooking fuel	3000
Clothes	500
Education expenses	1000
Other	1000
Total Regular Expense	5500

Annual Irregular Expenses

Medical/Health	5000
House Renovation	2000
Household Goods	3000
Others	2000
Total Monthly Irregular Expense	1000
Total Household Monthly Expenses	6500
Total HouseHold Monthly Obligation	4500

SUBMIT

10:20 AM 85%

NOMINEE NAME : ELANGO VAN PALANISAMY

NOMINEE DOB : 30/05/1978

NOMINEE RELATIONSHIP : HUSBAND

INCOME ASSESSMENT COMPLETED

MEMBER SOCIAL DETAILS >

ADDITIONAL DETAILS >

BANK PREFERENCES >

FILE UPLOAD

Primary File	Secondary File
FRONT	FRONT
BACK	BACK

CUSTOMER PHOTO

CUSTOMER PHOTO

ACF

FRONT

PASSBOOK

VERIFY MEMBER

Data Entry - Household Income Assessment:

- Annual irregular Expenses should be captured as Yearly Expenses (Ex: Medical/Health Per month 500, capture as $500 \times 12 = 6000$)
- Once the Income Assessment completed start capturing Detailed Data Entry

DETAILED DATA ENTRY:

3:46 PM 63%

MEMBER SOCIAL DETAILS

Education: Illiterate
Marital Status: Married
Religion: Hindu
Cast: Others
Nationality: Indian
Is Applicant Insured: Yes
Is Nominee Insured: Yes

ANNUAL FINANCIAL STATUS

Annual Income: 258000
Family Expense: 78000

ADDITIONAL DETAILS
BANK PREFERENCES

3:46 PM 63%

ADDITIONAL DETAILS

MEMBER MAIDEN NAME: Priya Sundarajan
HOUSE RESIDING YEARS: Field Length 2
NOMINEE OCCUPATION:
NOMINEE EDU.QUALIFICATION: HSC
DO YOU HAVE: Two Wheeler
ANY ALTERNATE NUMBERS?: Same as Prim...
MOBILE NUMBER: 9111111111
ADDITIONAL DETAILS 8:
ADDITIONAL DETAILS 9:
ADDITIONAL DETAILS 10:

BANK PREFERENCES

FILE UPLOAD
Primary File Secondary File
FRONT FRONT
BACK BACK
CUSTOMER PHOTO

3:48 PM 62%

BANK PREFERENCES

3

OCCUPATION: Farmer
LOAN PURPOSE: Agriculture a...
PSL CLASSIFICATION: Psl Farm Cre...
CATEGORY: Small and Ma...
FARMER CATEGORY: Marginal Far...
TYPE OF OWNERSHIP: Own
OCCUPATION: Small Farmer
CURRENT RESIDENCE OWNERSHIP: Owner Fully...
BUSINESS PURPOSE: AGRI LAND...
RISK CLASSIFICATION: AGRI-ALLIE...
RESIDING OUTSIDE INDIA: 0

FILE UPLOAD
Primary File Secondary File
FRONT FRONT

Detailed Data Entry:

Detailed Data Entry to be captured on the below headers

- Member Social Details
- Additional Details
- Bank preferences

IMAGE CAPTURING AND QC PROCESS:

10:55 AM

CATEGORY Small and Ma..

FARMER CATEGORY Marginal Far..

TYPE OF OWNERSHIP Own

OCCUPATION Small Farmer

CURRENT RESIDENCE OWNERSHIP Pagdi

BUSINESS PURPOSE AGRI LAND..

RISK CLASSIFICATION AGRICULTU..

RESIDING OUTSIDE INDIA 2

FILE UPLOAD

Primary File Secondary File

FRONT BACK FRONT BACK

CUSTOMER PHOTO

CUSTOMER PHOTO

ACF

FRONT

PASSBOOK

VERIFY MEMBER

4:39 PM

TEST MAY 10

1 PRIYA SUNDARRAJAN UID: *****5313

2 ILAVARASI E UID: *****2113

3 SURIYA NEPOLIYAN UID: *****6584

4 THULASIMANI MUTHUSAMY UID: *****5728

5 HULIGEVA ITAGI UID: *****9263

6 SELVI SUBRAMANI UID: *****4796

7 PRABHAVATI UID: *****4125

REMARKS : Pending at QC Team

4:40 PM

TEST MAY 10

1 PRIYA SUNDARRAJAN UID: *****5313

2 ILAVARASI E UID: *****2113

3 SURIYA NEPOLIYAN UID: *****6584

4 THULASIMANI MUTHUSAMY UID: *****5728

5 HULIGEVA ITAGI UID: *****9263

6 SELVI SUBRAMANI UID: *****4796

7 PRABHAVATI UID: *****4125

REMARKS : Discrepancy

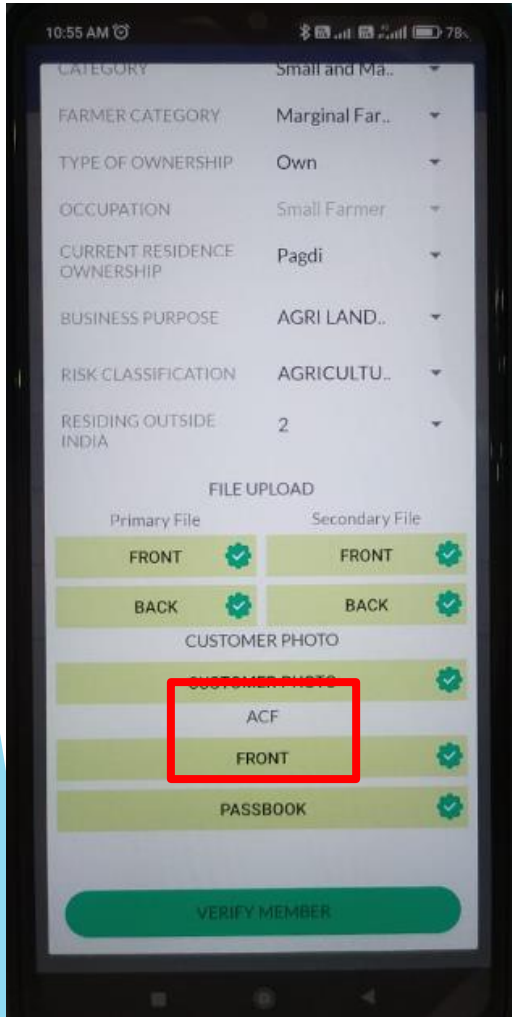
Image Capturing and QC Process:

Once complete the Detailed data entry capture below images and upload

- Primary KYC (Front/Back)
- Secondary KYC (Front/Back)
- Customer Live Photo
- ACF Front (Consent Letter)
- Passbook

After uploading the images QC team will check and process

ACF FRONT (CONSENT LETTER):



Consent Letter

In connection with submission of the application for my credit information offered by Credit Bureau ("Consumer Credit Information") through [DCB Bank Limited] and delivery of the Consumer Credit Information to DCB BANK, I hereby acknowledge and agree to the following:

A. I hereby authorize DCB BANK to receive my credit information from Credit Bureau. I hereby unconditionally consent to and instruct credit bureau to provide my credit information to DCB BANK.

B. Further I authorize DCB BANK or any person/entity/third party appointed by DCB BANK to directly contact on my shared email id and mobile no, for all matters pertaining to loan facilities/ancillary products..

C. I hereby expressly grant unconditional consent to, and direct, Credit Bureau to deliver and/ or transfer my Consumer Credit Information to DCB BANK.

D. By submitting this consent form, I understand that I am providing express written instructions/consent to DCB BANK to request and receive information about me from consumer credit report and score from consumer reporting agencies, at any time for so long as I maintain any kind of account with DCB BANK whether casa / any other account or any type of loan account. I further authorize DCB BANK to retain a copy of my information for use in accordance with [DCB Bank] Terms of Use and Privacy Policy.

Sl.No.	Name	Aadhaar No	Mobile No.	Address	Signature
1	PRIYA	6292 8173 5313	98945 86510	10/3 KUMARA MUTHUSAMY ST, SALEM-636001	<i>Priya</i>
2	SUNDAR	2065 1147 3228	9111 22335	10/3 KUMARA MUTHUSAMY ST, SALEM-636001	<i>Sundar</i>
3	LAKSHMAN	3683 0179 9514	92615 22346	10/3 KUMARA MUTHUSAMY ST, SALEM-636001	<i>Lakshman</i>

ACF FRONT (CONSENT LETTER):

- Capture the Member name Income Generator 1/2/3 Names
- Aadhaar No
- Mobile No
- Address
- Signature

INSTANT QC – MEMBERWISE DOWNLOAD

Instant QC

Select Type: From Date: To Date:

UpDT	Member ID	ROName	BranchName	Member Name	GroupID	Center Name	Status	QC
01-07-2021 22:38:14	TAMAF633246CI01 072021103128	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA SAMAL	TAMAF6332460107 2021103107	TESTINS01 C0	Pending	View
01-07-2021 23:14:30	TAMAF633246CI01 072021110821	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA MALLICK	TAMAF6332460107 2021103107	TESTINS01 C8	Pending	View
03-07-2021 11:39:12	TAMAF633246CI03 072021113543	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA MALLICK	TAMAF6332460307 2021113258	TESTRBL C9	Pending	View
03-07-2021 19:33:00	TAMEKYC0101CI03 072021070747	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC01010307 2021070729	TEAN TN	Pending	View
06-07-2021 18:00:09	TAMAH1018401CI0 6072021054011	RANJITHKUMAR RAVI_AH10184	KATTUR	RAJALAKSHMI RAJENDRAN	TAMAH1018401060 72021041917	THOGUR C3	Pending	View
06-07-2021 18:38:22	TAMAH1018401CI0 6072021061725	RANJITHKUMAR RAVI_AH10184	KATTUR	SAROJA ANDIYAPPAN	TAMAH1018401060 72021041917	THOGUR C3	Pending	View
07-07-2021 15:10:59	TAMEKYC0101CI07 072021023443	PILOTUSER_EKYC01	KATTUR	GEETHA RAMESH	TAMEKYC01010707 2021025105	NON EKYCE1	Pending	View
07-07-2021 16:00:59	TAMEKYC0101CI07 072021031216	PILOTUSER_EKYC01	KATTUR	SHOBANADEVIS	TAMEKYC01010707 2021025105	NON EKYCE1	Pending	View
07-07-2021 16:28:21	TAMEKYC0101CI07 072021042134	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC01010707 2021042123	NONEKYCNK	Pending	View
07-07-2021 16:49:01	TAMEKYC0101CI07 072021044015	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC01010707 2021044000	EKYC E1	Pending	View

Updated: 01-07-2021

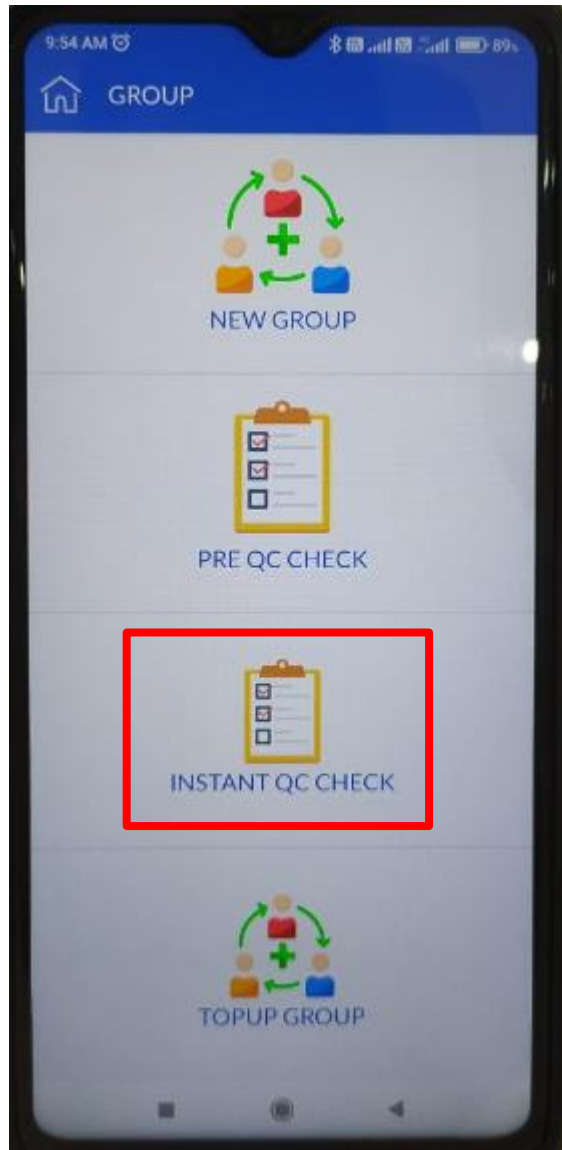
BACKEND TEAM INSTANT QC PAGE

1. Files uploaded by RO's will be downloaded in this page and instant QC check will be started.

2. QC team will start checking members images.

3. If any query, will be raised by QC team instantly and the same should be rectified by RO instantly.

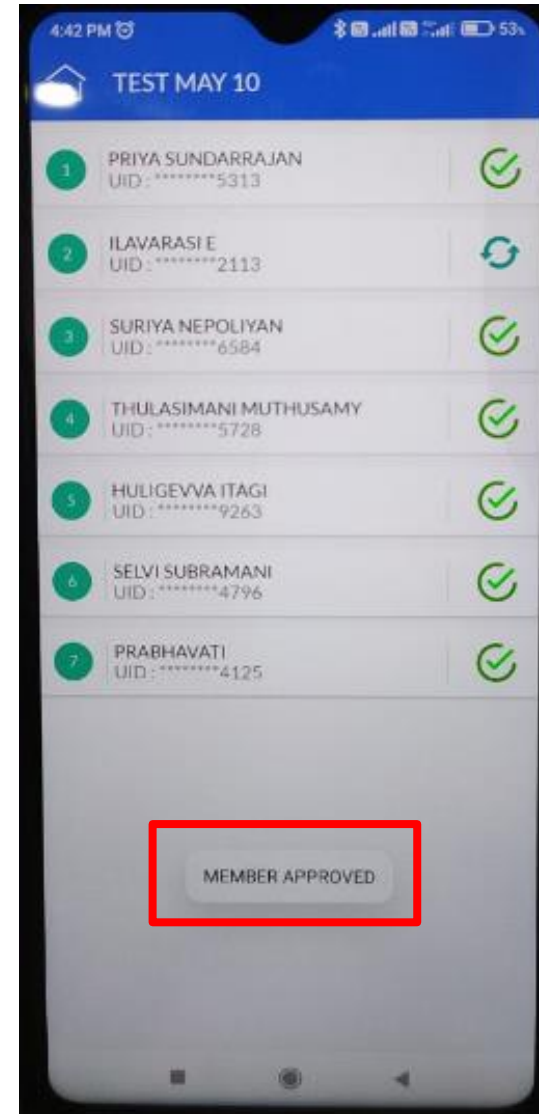
INSTANT QC QUERY RESOLVING:



Instant QC Query Resolving:

- Click on the Instant QC check
- Click Download QC files to get QC Query raised groups
- Click on the Group to get the Query member list

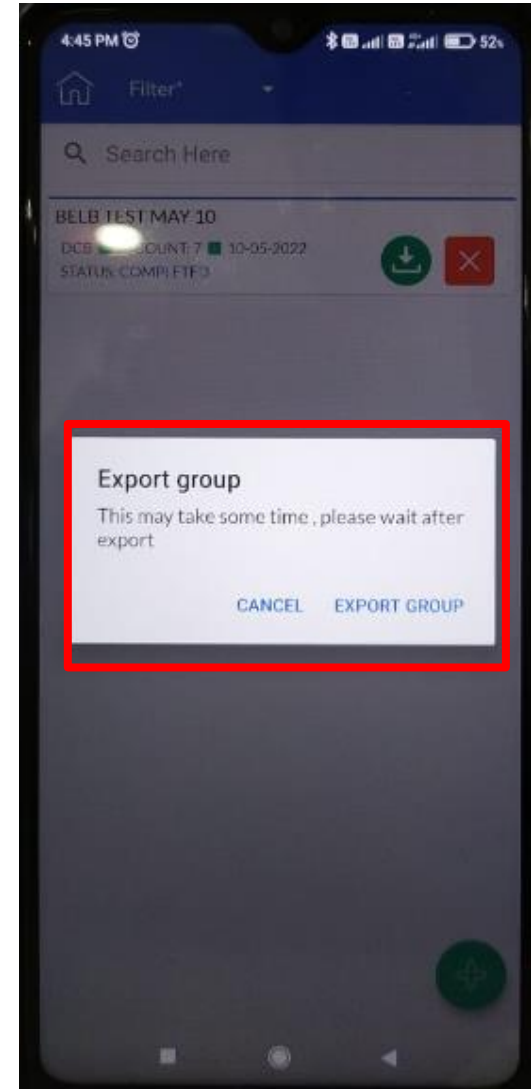
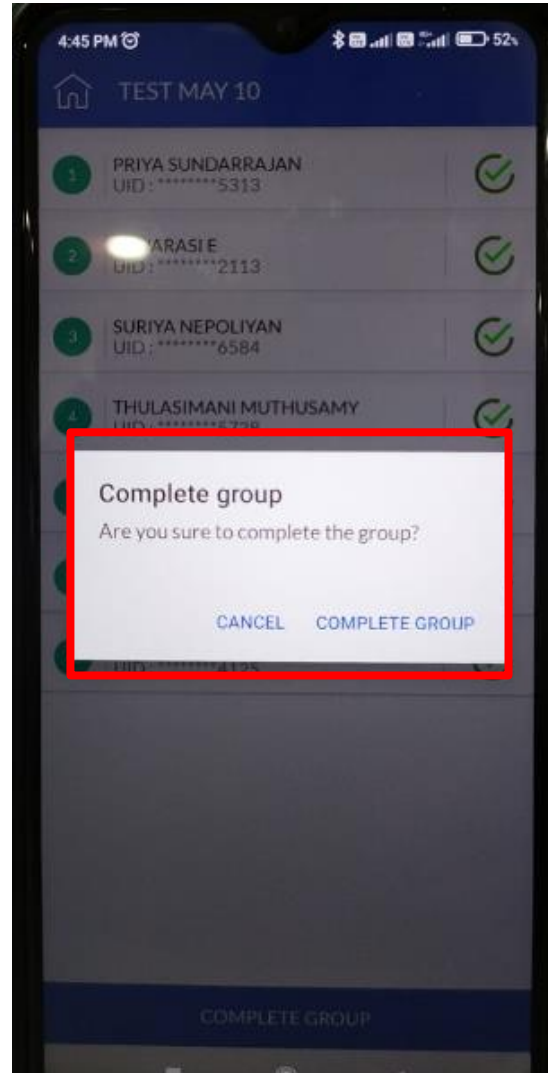
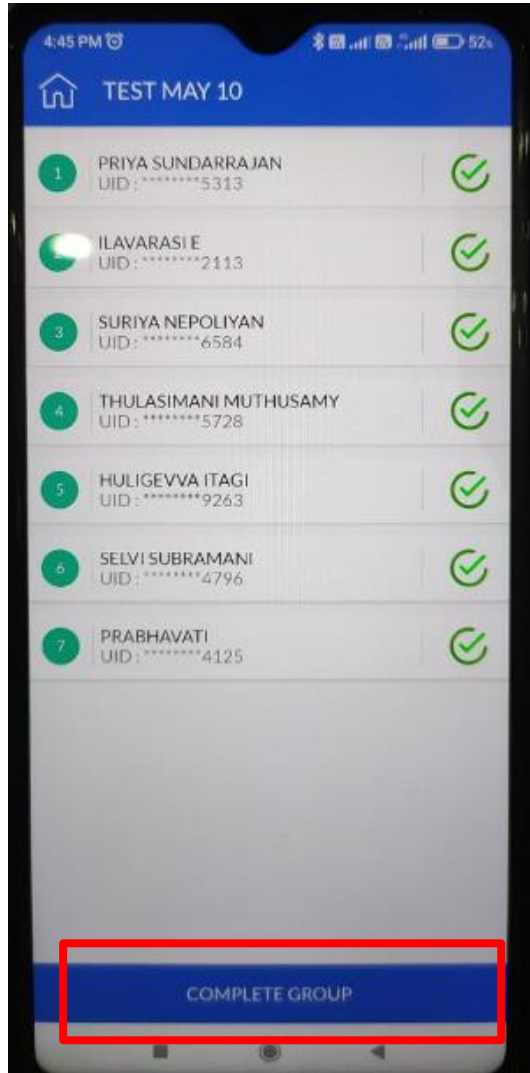
INSTANT QC QUERY RESOLVING:



Instant QC Query Resolving:

- Verifying the Query
- Capture the correct/clear images
- Click submit
- Click the Refresh button for status

GROUP COMPLETE AND UPLOADING:



Group complete and Uploading:

- Click the Refresh button for status
- Once all members get Approved complete the Group and Upload

IMPORTANT INCOME ASSESSMENT CRITERIA:

4:32 PM 54%

Marital Status: Married

Education: SSLC

Working Since: 9

KYC Type: Aadhar

KYC ID: *****7955

Mobile: _____

Sector of Work: SALARIED

Nature of Work: SALARIED

Income Frequency: Monthly

Months of employment in last 1 year: 12

Monthly Income: Select*

Other Monthly loan obligations: 0

Total Monthly Household Income Should Not More than 25000

OTHER HOUSEHOLD EXPENSES

SUBMIT

4:37 PM 54%

HouseHold Expenses

Regular Expenses

Rent/Lease: 0

Food+Cooking fuel: 5000

Clothes: p

Education expenses: 0

Other: 3000

Total Regular Expense: 8000

Annual Irregular Expenses

Medical/Health: 5000

House Renovation: 3000

Household Monthly Expense Should not be Greater than 12500

Important Income Assessment Criteria:

- Total Monthly household Incomes should not be more than 25,000/-
- Total Monthly household Expenses should not be Greater than 12,500/-

Thank you..