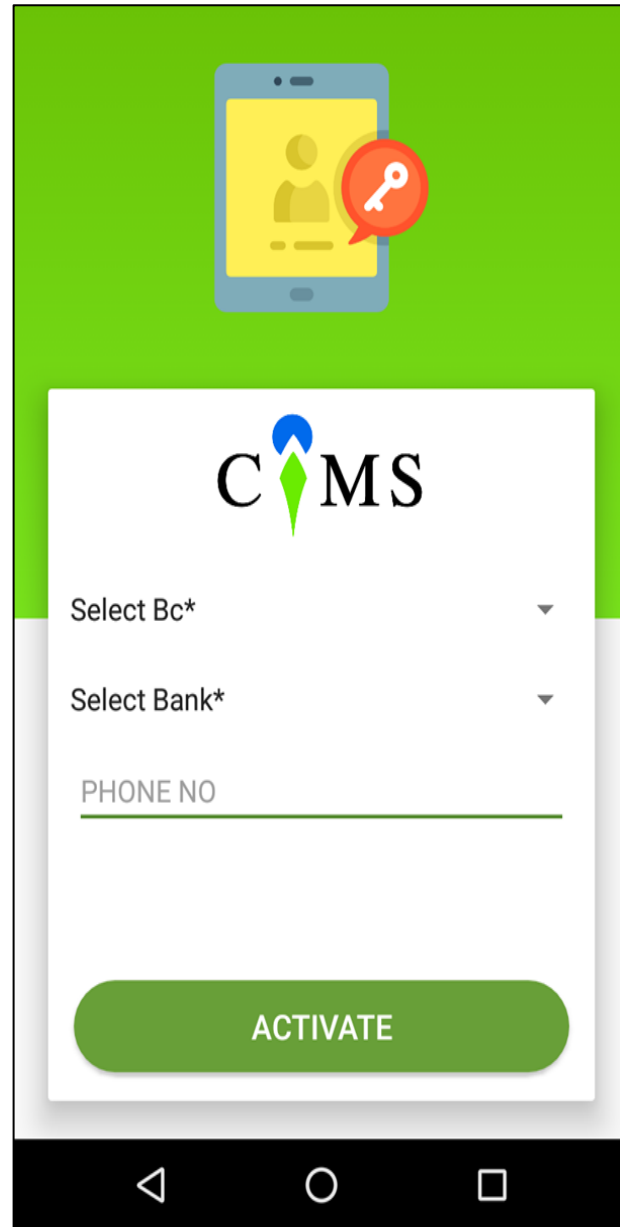


# AXIS CIMS SOURCING

Points to Remember		
Particulars	Existing App	New App
Manual KYC Entry	YES	OTP/ QR CODE SCANNED KYC
Loans Covered	MFI Only	All Loans(Retail/Personal/Credit Card/Housing/Jewel Loan Etc along with MFI )
Persons for CB Check	Member Only	Member , Spouse and Earning Members of Family

## CIMS ACTIVATION PROCESS:



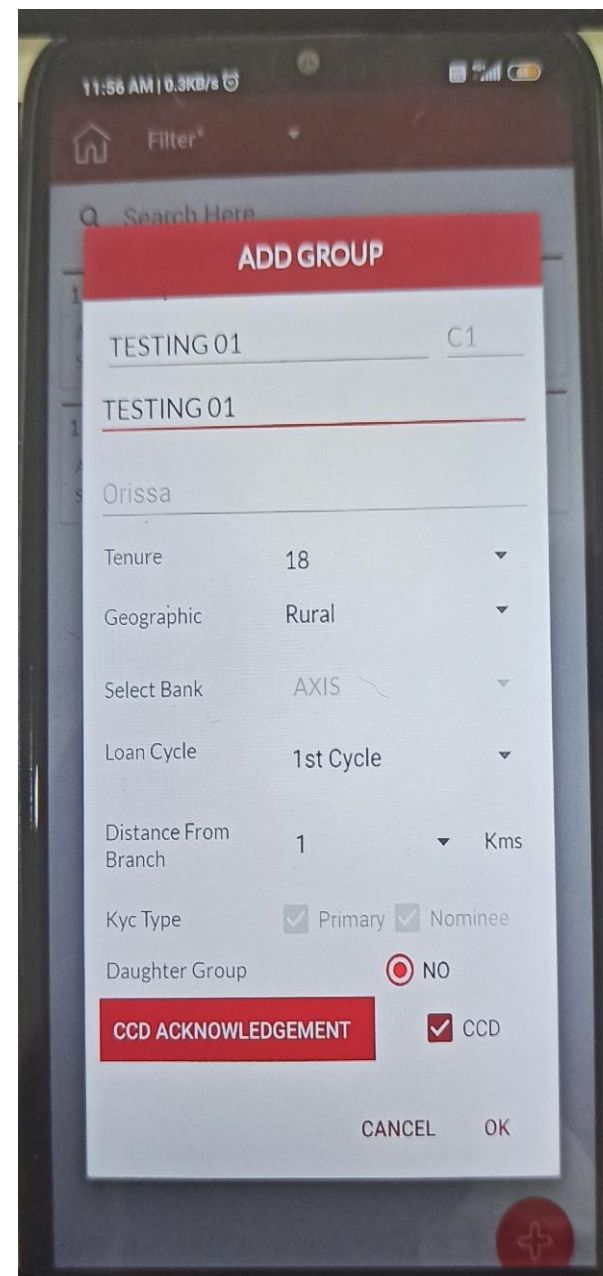
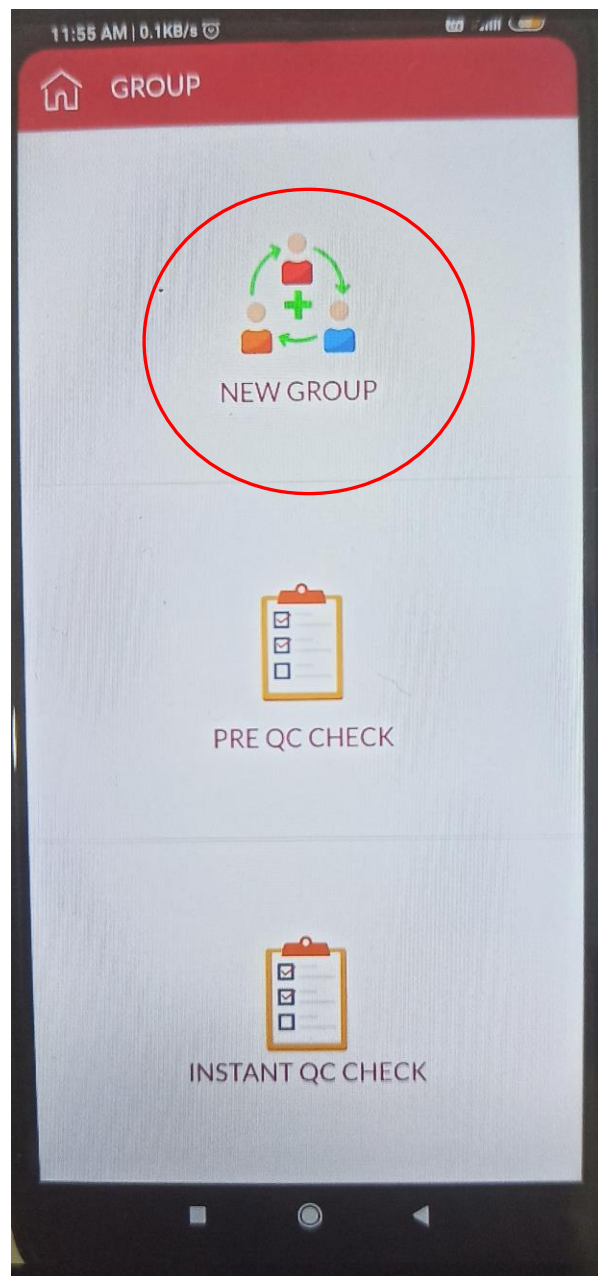
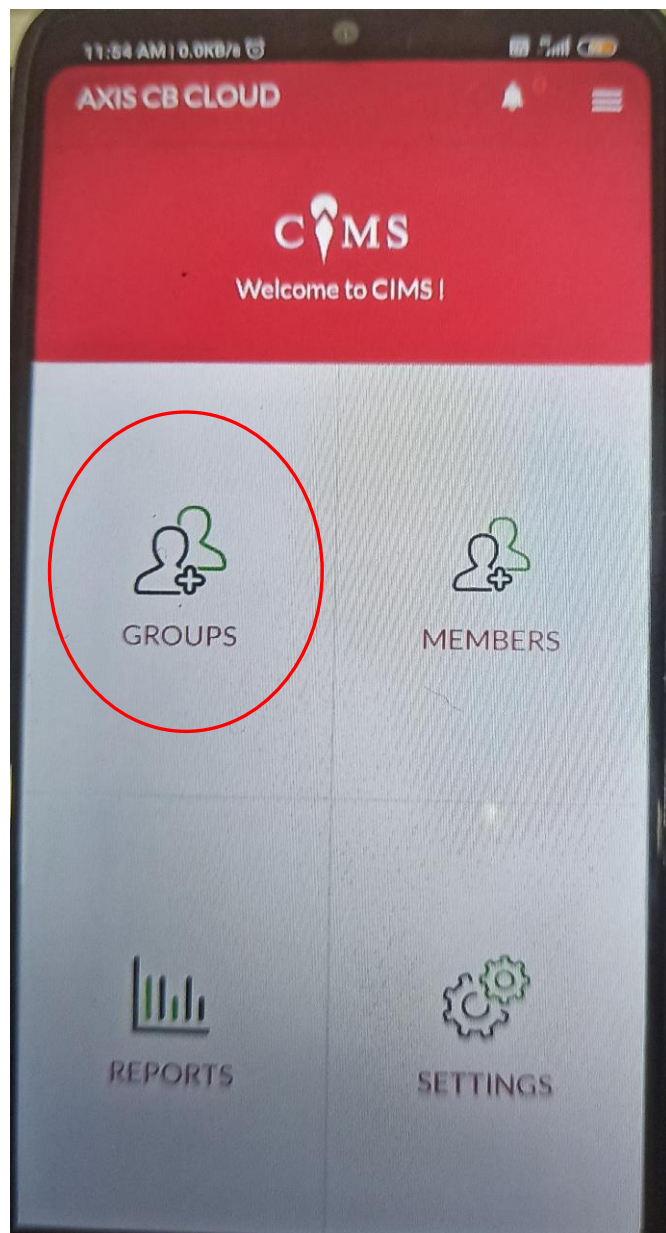
The first screenshot shows the CIMS activation form. At the top, there is a green header with a smartphone icon containing a person and a key. Below the CIMS logo, there are three input fields: "Select Bc\*" with a dropdown arrow, "Select Bank\*" with a dropdown arrow, and "PHONE NO" with a text input line. A green "ACTIVATE" button is at the bottom. The Android navigation bar is visible at the very bottom.



The second screenshot shows the form after selection. "NO CPL" is selected in the "Select Bc\*" dropdown. "AXIS" is selected in the "Select Bank\*" dropdown and is highlighted with a black oval. The "PHONE NO" field contains "9677674799" with "(CUG NUMBER ONLY)" in red text to its right. The green "ACTIVATE" button remains at the bottom.

1. Select BC "NO CPL"
2. Select Bank "AXIS"
3. Type CUG number in Phone number to get activated by Admin team

## RO HOME SCREEN//NEW GROUP CREATION



Select "Groups" to find the below 3 Options

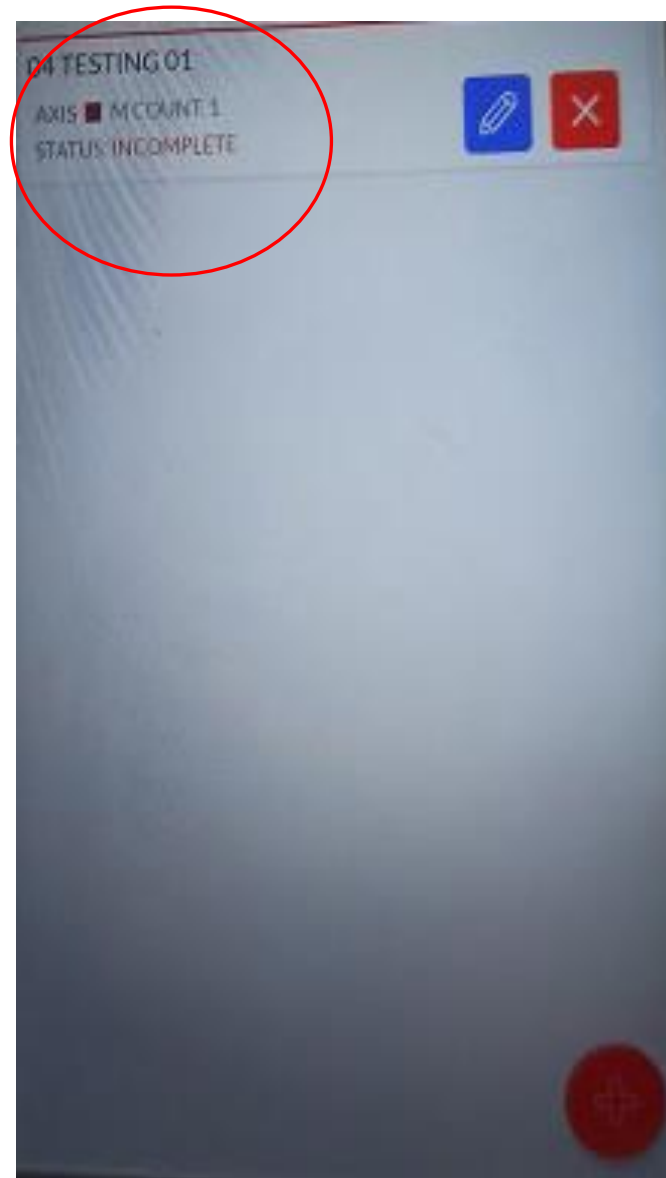
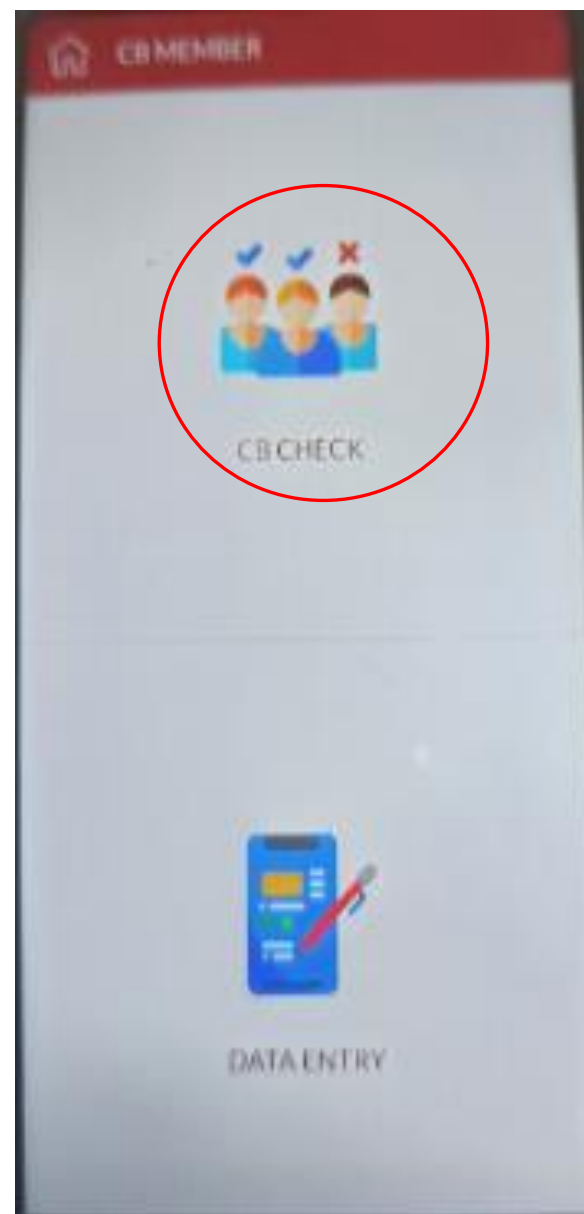
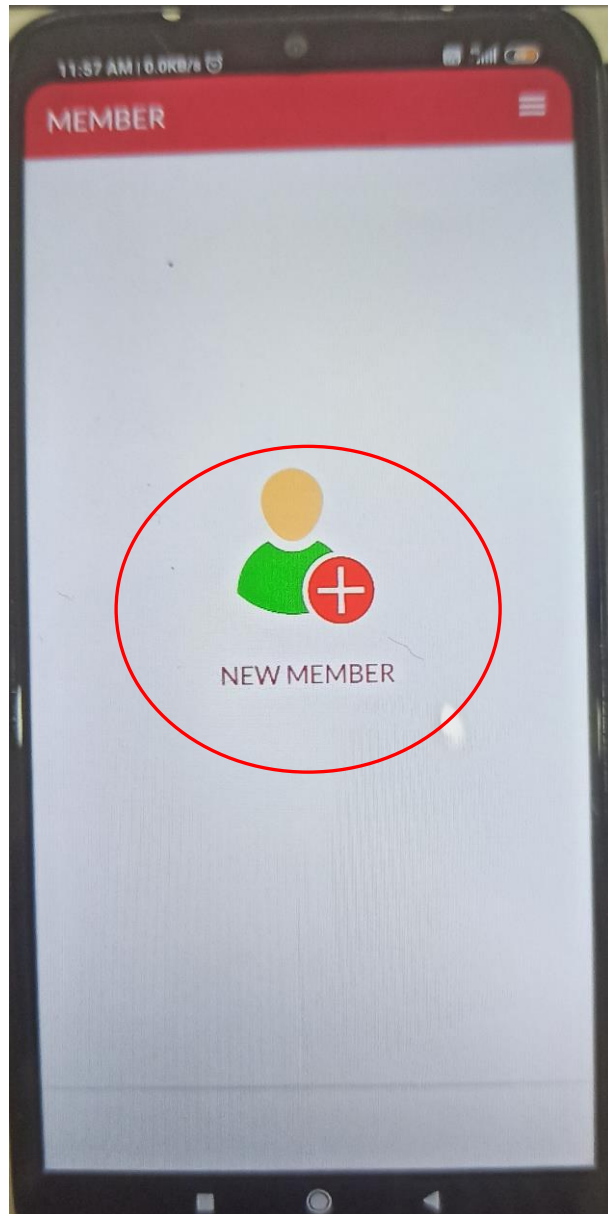
1. Groups
2. New group
3. Create group

Select

**1. ADD group**

- a) Create centre name
- b) Enter other required details like Village, tenure, Geo type, loan cycle etc., and capture CCD and then click OK

## CB PORTAL – RO SCREEN



### Customer Onboarding:

1. Select New Member
2. Select Centre Name

# MEMBER KYC CB CHECK

QR (MEMBER) QR (NOMINEE)

SELECT AADHAR

OTP N SCAN TYPE

Total Family Members 3

Earning Members in the Family(excluding Member) 1

Member is also Earning in the Family Yes

Total Earning Members 2

MEMBER ID TYPE Aadhar

QR (MEMBER) QR (NOMINEE)

SELECT AADHAR

OTP N SCAN TYPE

Total Family Members 3

Earning Members in the Family(excluding Member) 2

Member is also Earning in the Family Yes

Total Earning Members 3

MEMBER ID TYPE Aadhar

\*\*\*\*\*0116

\*\*\*\*\*0116

OTP

VERIFY OTP

MEMBER DETAILS

NOMINEE DETAILS

MEMBER DETAILS

NOMINEE DETAILS

NOMINEE DETAILS

GGH

01/01/1995 27

KYC TYPE Aadhar

\*\*\*\*\*0116

\*\*\*\*\*0116

NOMINEE ADDRESS

DOOR NO

GH

BG

VG TALUKA

YH SUB DISTRICT

758899

CHECK CREDIT BUREAU

## OTP based CB check:

1. Select CB check.
2. Enter the number of the family members and earning members in the family
3. Enter customer aadhaar number, then the OTP will be sent for verification to the registered mobile number, enter the OTP and the mobile number also
4. Select Nominee details and fill all the required fields .
5. Enter nominee relationship and other required details.
6. Click on **“Check Credit Bureau”** and do CB eligibility check for member.
7. CB result will be either **Approved or Rejected**. Once approved click on **“Save and Continue”**.

QR (MEMBER)	QR (NOMINEE)
SELECT AADHAR	
SCANNED	N SCAN TYPE
Total Family Members	3
Earning Members in the Family(excluding Member)	2
Member is also Earning in the Family	Yes
Total Earning Members	3
MEMBER ID TYPE	Aadhar
*****2908	
*****2908	
MEMBER DETAILS	>
NOMINEE DETAILS	>
MEMBER AADHAR ID IS VALID	
FAMILY MEMBER1 DETAILS	>
FAMILY MEMBER2 DETAILS	>
FAMILY INCOME ASSESSMENT	>

MEMBER DETAILS	>
NOMINEE DETAILS	<
NOMINEE DETAILS	
GGH	
01/01/1995	27
KYC TYPE	Aadhar
*****0116	
*****0116	
NOMINEE ADDRESS	
DOOR NO	
GH	
BG	
VG	TALUKA
YH	SUB DISTRICT
758899	
CHECK CREDIT BUREAU	

### QR Scanned based CB check:

1. Select CB check.
2. Enter the number of the family members and earning members in the family
3. Scan the aadhaar QR scan it will fetch automatically .
4. Select Nominee details and fill all the required fields .
5. Enter nominee relationship and other required details.
6. Click on **“Check Credit Bureau”** and do CB eligibility check for member.
7. CB result will be either **Approved or Rejected**. Once approved click on **“Save and Continue”**.

## FAMILY MEMBER DETAILS + ELIGIBILITY CHECK

FAMILY MEMBER1 DETAILS <

**FAMILY MEMBER 1 (FM1)**

QR (FM1)
Not Scanned ▾

RELATIONSHIP Son ▾

HSHSHDH

27 Male ▾

01/01/1995

MEMBER KYC:

MEMBER ID TYPE Select\* ▾

\*\*\*\*\*0116

\*\*\*\*\*0116

SECONDARY ID TYPE VoterId ▾

FDJJJKJGVJ

PERMANENT ADDRESS  Same As Member

DOOR NO

PODUR COLONY

FAMILY MEMBER 2 (FM2)

QR (FM2)
Not Scanned ▾

RELATIONSHIP Son ▾

DHHDD

27 Female ▾

01/01/1995

MEMBER KYC:

MEMBER ID TYPE Aadhar ▾

\*\*\*\*\*0116

\*\*\*\*\*0116

SECONDARY ID TYPE VoterId ▾

FGVJKNMM

PERMANENT ADDRESS  Same As Primary

DOOR NO

PODUR COLONY

LANDMARK

FAMILY MEMBER 3 (FM3)

QR (FM3)
Scanned ▾

RELATIONSHIP Daughter ▾

Modappa Sagappa

42 Male ▾

15/04/1980

MEMBER KYC:

MEMBER ID TYPE Aadhar ▾

\*\*\*\*\*7504

\*\*\*\*\*7504

SECONDARY ID TYPE VoterId ▾

FHFJHJVBB

PERMANENT ADDRESS  Same As Primary

DOOR NO

PODUR COLONY

LANDMARK

- ### FAMILY MEMBER 1,2 & 3 DETAILS
1. Select FM1 details
  2. Select FM1 relation with customer
  3. Primary , secondary should be filled & Name and DOB for FM1,2& 3.
  4. Same like FM1, details to be filled for FM2 .
  5. Click on **“Check Eligibility”** and do CB eligibility check for FM1, FM2 .
  6. CB result will be either **Approved or Rejected**. Once approved click on **“Save and Continue”**.

CB RESULT

RESULT: APPROVED

REMARK  
Data Submitted Successfully

CANCEL SAVE AND CONTINUE

# FAMILY INCOME ASSESSMENT + CREDIT BUREAU CHECK

FAMILY INCOME ASSESSMENT	
<b>Family Income Assessment</b>	
<b>Borrower</b>	
Name	Sivaruthramma Sankarappa
Monthly Income	12000
Monthly Loan Obligation	3000
<b>FM1</b>	
Name	FGJNN
Monthly Income	6000
Monthly Loan Obligation	2000
<b>FM2</b>	
Name	VFUHNJN
Monthly Income	3000
Monthly Loan Obligation	1000
<b>FM3</b>	
Name	CGHKKK
Monthly Income	4000
Monthly Loan Obligation	

Other Household Income	
Remittances	0
Rent/Lease	0
Pension	0
Government-transfer	0
Salary	0
Scholarship	0
Others	0
Total Secondary Income	0
Detailed Expense Assessment	
Accommodation/Rent/Repair&Renovation	1000
Food + Cooking oil	1000
Education Expense	0
Electricity/Phone/Data/Cable	500
Medical Expense	500
Entertainment and Social	0

Accommodation/Rent/Repair&Renovation	1000
Food + Cooking oil	1000
Education Expense	0
Electricity/Phone/Data/Cable	500
Medical Expense	500
Entertainment and Social Obligation	0
Other Exp.	0
Travel & Transportation	500
<b>TOTAL MONTHLY HOUSEHOLD INCOME</b>	<b>25000</b>
<b>MONTHLY HOUSEHOLD EXPENSES</b>	<b>3500</b>
<b>MONTHLY HOUSEHOLD LOAN OBLIGATION</b>	<b>6000</b>
<b>MONTHLY SAVINGS</b>	<b>15500</b>

**CHECK ELIGIBILITY**

**Total of Income, loan obligation & expense**

Enter Borrower, FM1, FM2 & FM3 monthly Income + loan obligation details.  
Enter other House hold Income & Expense details.

## Income + Loan obligation + Expense

- ✓ Annual Income can be up to 3 lakhs.
- ✓ Monthly Income maximum up to Rs.25,000/- (Annual Income divided by 12)
- ✓ Monthly Income of borrower, FM1, FM2, FM3 + other house hold Income all together total should not exceed maximum monthly Income of Rs.25,000/-
- ✓ After entering FM 1,FM 2 & FM3 If any one of the family member couldn't pass the CB check then the member will get **Rejected**.
- ✓ Monthly Expense-
  - a. Max 50% is allowed for Loan Obligation including Proposed loan
  - b. Max 50% is allowed as House Hold expenses

CB RESULT	
RESULT:	APPROVED
REMARK	
Approved Loan Amount is 28000	
CANCEL	SAVE AND CONTINUE

## **Eligibility Norms**

The computation of loan repayment (including both principle as well as interest component) obligation shall take into the account all outstanding loans (collateral free microfinance loans as well as any other type of collateralized loans) of the family household. The outflow capped at 50% of the monthly household income shall include repayments (Including both principle as well as interest components) towards all existing loans as well as the loan under consideration. This shall be subject to a limit of maximum 50 per cent of the monthly household income. In accordance of the said norm we hereby propose a 50% FHOHIR (Fixed household Obligation to household Income Ratio).

The Maximum eligible amount shall be calculated minimum of below mentioned parameters

- a. Loan amount applied by Borrower.
- b. As per the FHOHIR eligible amount.
- c. As per the eligible cycle of the Borrower.
- d. Limit defined for respective state if any.

Appraiser at his discretionary power based on the assessment may cap the loan amount lower of the above.

### **Credit assessment of Household Income:**

‘The Household Income’ on the basis of the Borrower declaration shall be verified from other source (bank account statements of the borrowers, group members, other references in the vicinity, credit bureau etc.).

Borrower must declare the Earning Members of the Family (Husband, Wife and Unmarried children) and Monthly Income and Obligation.

The same need to capture in the LOS as per the defined format. Credit Bureau check shall be done to ascertain the household income, repayment performance, debt burden, etc.

The limit on the outflows on account of repayment of monthly loan obligations of a household as a percentage of the monthly household income. This shall be subject to a limit of maximum 50 per cent of the monthly household income. In accordance of the said norm we hereby propose a 50% FHOHIR (Fixed household Obligation to household Income Ratio).

The computation of loan repayment (including both principle as well as interest component) obligation shall take into the account all outstanding loans (collateral free microfinance loans as well as any type of collateralized loans) of the household.

**The Process to arrive at the maximum eligible EMI of the customer is as below:**

**Maximum Eligible Loan will be calculated as below –**

Net Disposable Income - (Monthly household income X 50%) - Monthly Loan obligations

Note –

- If borrowers monthly household income as per declaration and bureau report does not match, detailed rationale to be documented for the same.
- Borrowers net disposable income (net off household expense) or 50% of FHOHIR (Fixed household obligation to household Income ratio) calculations, whichever is lower to be considered as final income available for EMI (existing and proposed).

Eg. 1 –

Monthly household income – 25000

Monthly household expenses – 12000

Monthly EMI obligations – 6000

FHOHIR Calculation –  $(25000 \times 50\%) = 12500$

Net disposable income =  $\text{Min}(12500 \ \& \ 13000) = 12500 = 12500 - 6000$

Eligible EMI = 6500

Eg. 2 – Monthly household income – 15000

Monthly household expenses – 7000

Monthly EMI obligations – 3000

FHOHIR Calculation –  $(15000 \times 50\%) = 7500$

Net disposable income =  $\text{Min}(7500 \ \& \ 8000) = 7500 = 7500 - 3000$

Eligible EMI = 4500

Eg. 3 –

Monthly household income – 15000

Monthly household expenses – 8000

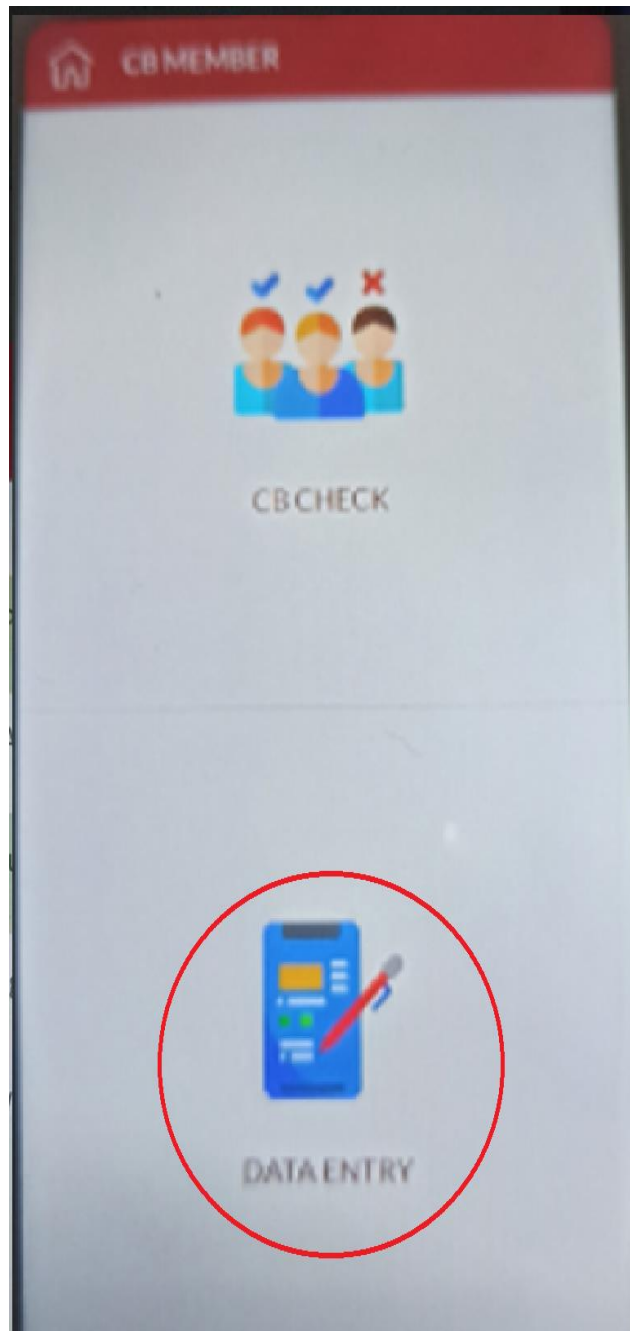
Monthly EMI obligations – 3000

FHOHIR Calculation –  $(15000 \times 50\%) = 7500$

Net disposable income =  $\text{Min}(7500 \ \& \ 7000) = 7000 = 7000 - 3000$

Eligible EMI = 4000

## HOUSE HOLD ASSESSMENT – DATA ENTRY



MEMBER DETAILS		
MEMBER NAME	:	MANISELVI MANI
MEMBER DOB	:	16/07/2003
MEMBER SECONDRY PROOF	:	FGHVJN
NOMINEE NAME	:	SIVARUTHRAMMA SANKARAPPA
NOMINEE DOB	:	10/02/1965
MEMBER CB STATUS	:	APPROVED

HOUSE PROFILE <

House Profile

Type of Accommodation	Rented	▼
House Type	Pucca	▼

Basic Amenities:

Electricity	Yes	▼
Toilet	Yes	▼
Water Supply	Yes	▼
Sewage	Yes	▼
Cooking Gas	Yes	▼

Other HouseHold Assets:

Land	Yes	▼
Shop	Yes	▼
Television	Yes	▼
Livestock	Yes	▼
Fridge	Yes	▼
Smartphone	Yes	▼
Two-wheeler	Yes	▼
Vehicle	Yes	▼
Furniture	Yes	▼
Electronic Item	Yes	▼
Others		_____

MEMBER INCOME DETAILS >

INCOME GENERATOR 1 >

INCOME GENERATOR 2 >

### Data Entry

1. Data entry shall be made to all CB approved members. Click on data entry to proceed.
2. RO needs to fill house profile details of member.
3. RO needs to enter Physical asset details like vehicle, fan, fridge, mixer, television and other house hold assets etc.,

## MEMBER INCOME DETAILS + INCOME GENERATOR 1, 2 & 3

**MEMBER INCOME DETAILS** <

**Member Income**

Employability Seasonal ▾

Occupation Salaried ▾

If Salaried (Pls Specify) Pvt Ltd ▾

Working Since 2

Income Fequency Daily ▾

Months of employment in last 1 year 12

Average Monthly Income 16000

Yearly Income 192000

**INCOME GENERATOR 1** >

**INCOME GENERATOR 2** >

**INCOME GENERATOR 3** >

**SUBMIT**

Name Tajunnisa

Relationship Husband ▾

DOB 01/01/1989

Gender Female ▾

Marital Status Married ▾

Education HSC ▾

Working Since 2

Mobile 9865668999

Employability Regular ▾

Occupation Salaried ▾

If Salaried (Pls Specify) Public Ltd ▾

Income Fequency Weekly ▾

Months of employment in last 1 year 12

Monthly Income 3000

Yearly Income 36000

Name Malliga Mallappa

Relationship Son ▾

DOB 20/05/1995

Gender Female ▾

Marital Status UnMarried ▾

Education SSLC ▾

Working Since 2

Mobile 6555569666

Employability Seasonal ▾

Occupation Self-Emplo yed ▾

If Self-Employee (Pls Specify) Profession al Service ▾

Income Fequency Monthly ▾

Months of employment in last 1 year 12

Monthly Income 3000

Yearly Income 36000

Name Modappa Sagappa

Relationship Daughter ▾

DOB 15/04/1980

Gender Male ▾

Marital Status UnMarried ▾

Education HSC ▾

Working Since 5

Mobile 9868656699

Employability Regular ▾

Occupation Self-Emplo yed ▾

If Self-employee (Pls Specify) Agriculture ▾

Income Fequency Monthly ▾

Months of employment in last 1 year 12

Monthly Income 3000

Yearly Income 36000

### **MEMBER INCOME + INCOME GENERATOR 1,2 & 3 DETAILS**

1. Select member Income details and fill required fields.
2. Select Income generator 1, 2 and 3 details and fill required details like employment type, work sector, occupation, education etc.,
3. After entering all required fields, capture Voter ID front and back for Income generator 1, 2 and 3.
4. After capturing Voter KYC front and back click on submit to proceed for detailed data entry.

## DETAILED DATA ENTRY

MEMBER DETAILS	
MEMBER NAME	: MANISELVI MANI
MEMBER DOB	: 16/07/2003
MEMBER SECONDRY PROOF	: FGHVJJN
NOMINEE NAME	: SIVARUTHRAMMA SANKARAPPA
NOMINEE DOB	: 10/02/1965
MEMBER CB STATUS	: APPROVED

**INCOME ASSESSMENT COMPLETED**

MEMBER SOCIAL DETAILS	
EDUCATION	Upto 5th
MARITAL STATUS	Married
RELIGION	Muslim
CASTE	ST
NATIONALITY	Indian
FINANCIAL STATUS	
ANNUAL INCOME	60000
FAMILY EXPENSES	41000

ADDITIONAL DETAILS	
MEMBER MAIDEN NAME	V
HOUSE RESIDING YEARS	5
NOMINEE OCCUPATION	
NOMINEE EDU.QUALIFICATION	Illiterate
DO YOU HAVE	Two Wheeler
ANY ALTERNATE NUMBERS?	Same as Prim..
MOBILE NUMBER	9865665666
ADDITIONAL DETAILS 8	
ADDITIONAL DETAILS 9	
ADDITIONAL DETAILS 10	

BANK PREFERENCES	
	APEPY1535M
OCCUPATION	Farmer
PURPOSE OF LOAN	Farm Credit..
FRAM CREDIT	Dairy

OCCUPATION	Farmer
PURPOSE OF LOAN	Farm Credit..
FRAM CREDIT	Dairy
FOR INSURANCE	Yes
BUSINESS PURPOSE	AGRI/ALLIE..
OCCUPATION TYPE	Govt
HOUSE OWNERSHIP	Own
	2
C-Kyc Number	
FILE UPLOAD	
Primary File	Secondary File
FRONT	FRONT
BACK	BACK
CUSTOMER PHOTO	
ACF	
PASSBOOK	
VERIFY MEMBER	

## DETAILED DATA ENTRY

1. Data entry shall be made to all CB approved members.
2. RO needs to fill member Social details, Additional details and Bank preferences.
3. Once data entry is done RO needs to capture required KYC images of member and nominee and then click on verify member to submit for instant QC.

*Thank you..*