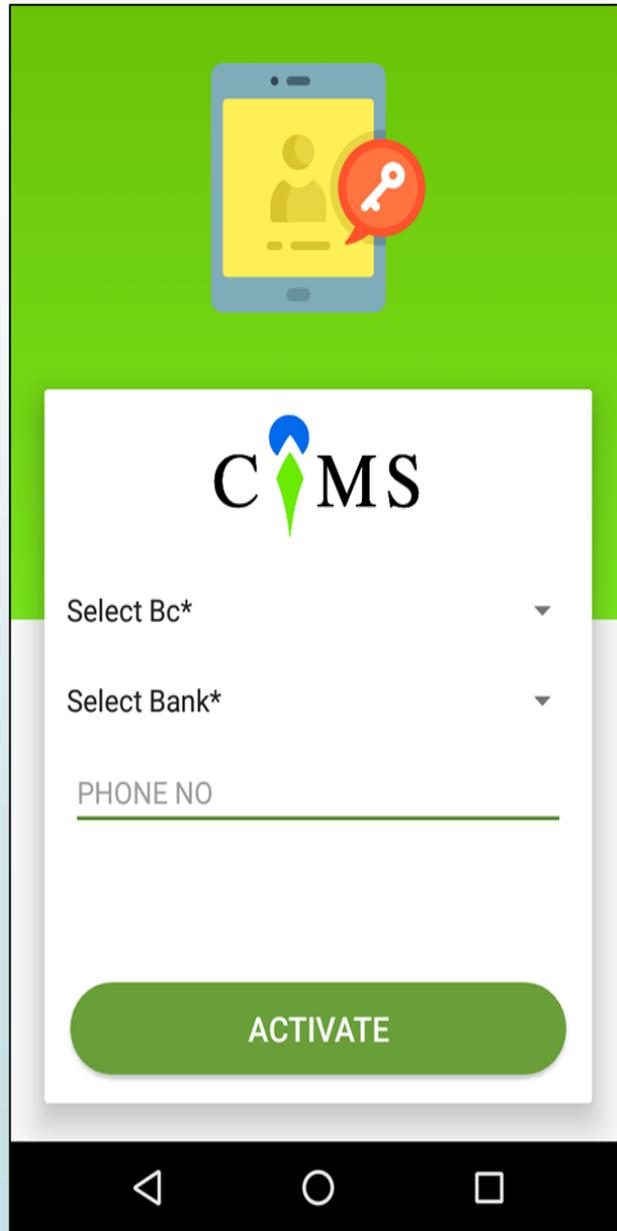


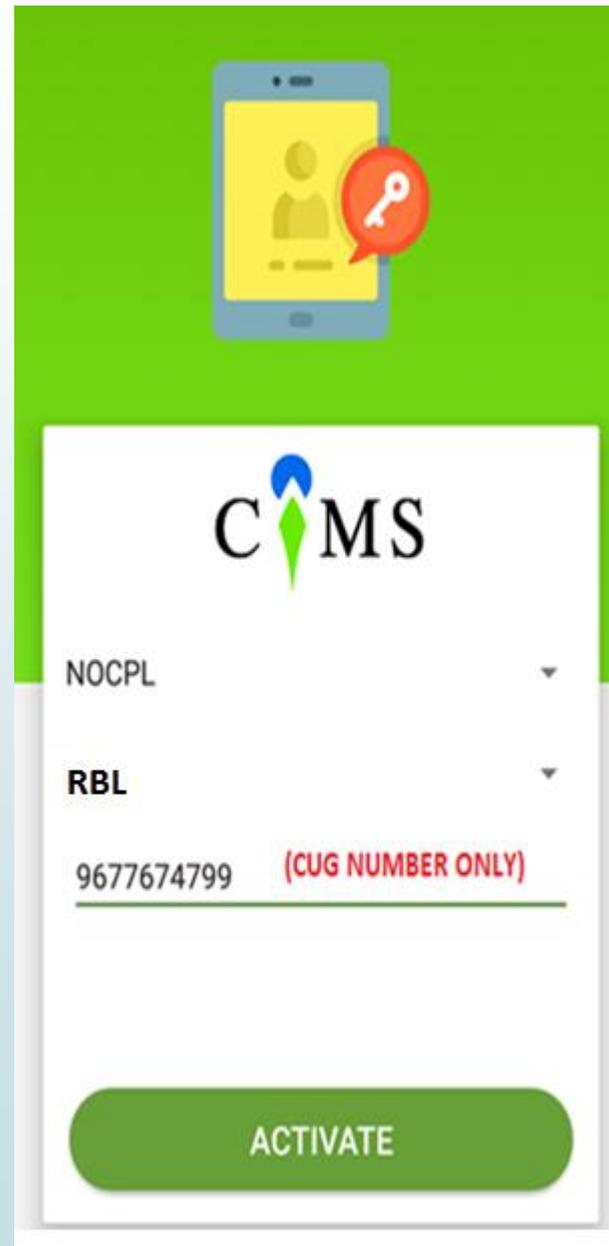
RBL

CIMS SOURCING + INSTANT QC

CIMS ACTIVATION PROCESS:



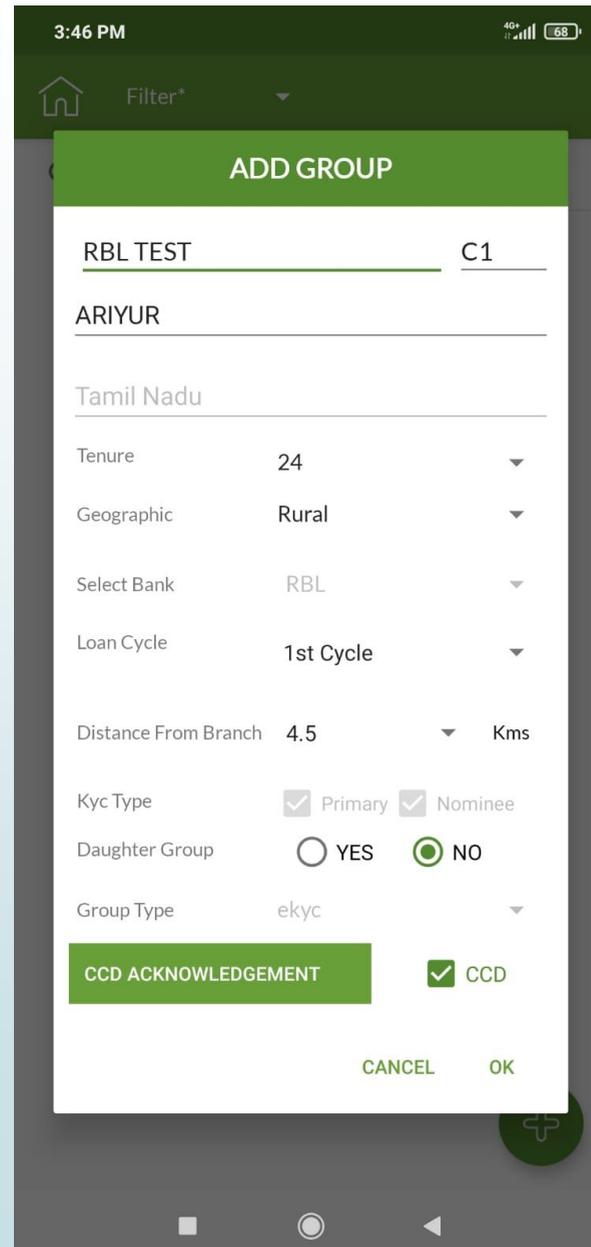
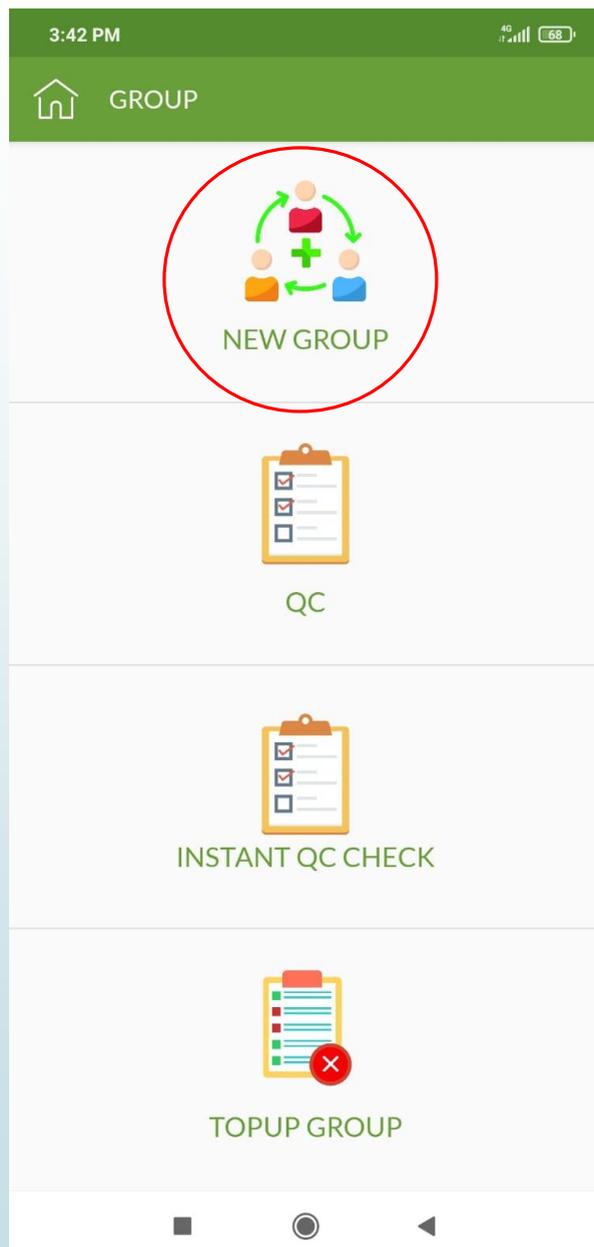
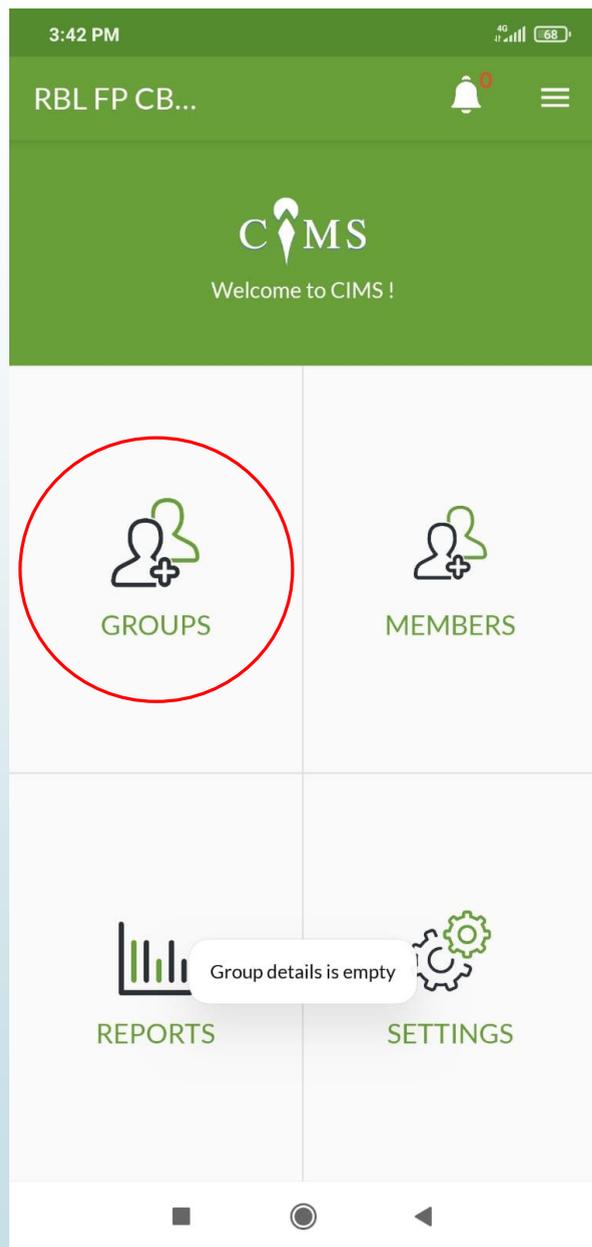
The first screenshot shows the CIMS activation form. At the top, there is a green header with a smartphone icon containing a person silhouette and a red key icon. Below the header is the CIMS logo. The form contains three input fields: a dropdown menu for 'Select Bc*', a dropdown menu for 'Select Bank*', and a text input field for 'PHONE NO'. A green 'ACTIVATE' button is positioned at the bottom of the form. The Android navigation bar is visible at the very bottom.



The second screenshot shows the CIMS activation form after selections. The 'Select Bc*' dropdown is set to 'NOCPL' and the 'Select Bank*' dropdown is set to 'RBL'. The 'PHONE NO' field now contains the number '9677674799', with '(CUG NUMBER ONLY)' written in red text to its right. The green 'ACTIVATE' button remains at the bottom.

1. Select BC “NOCPL”
2. Select Bank “RBL”
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

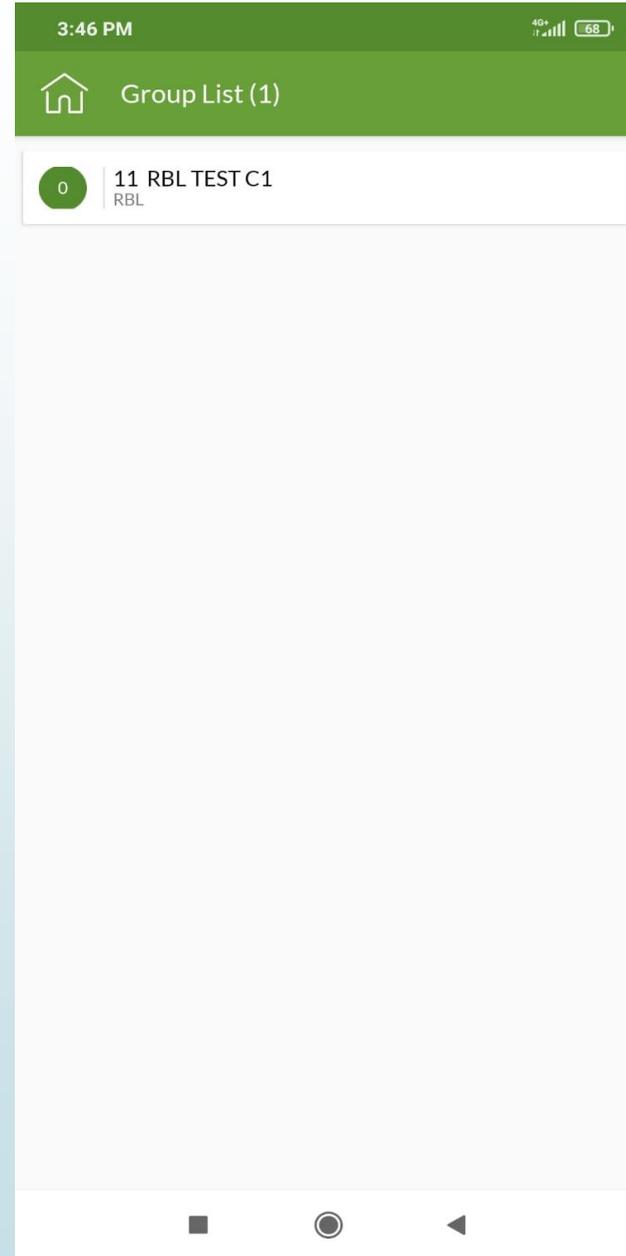
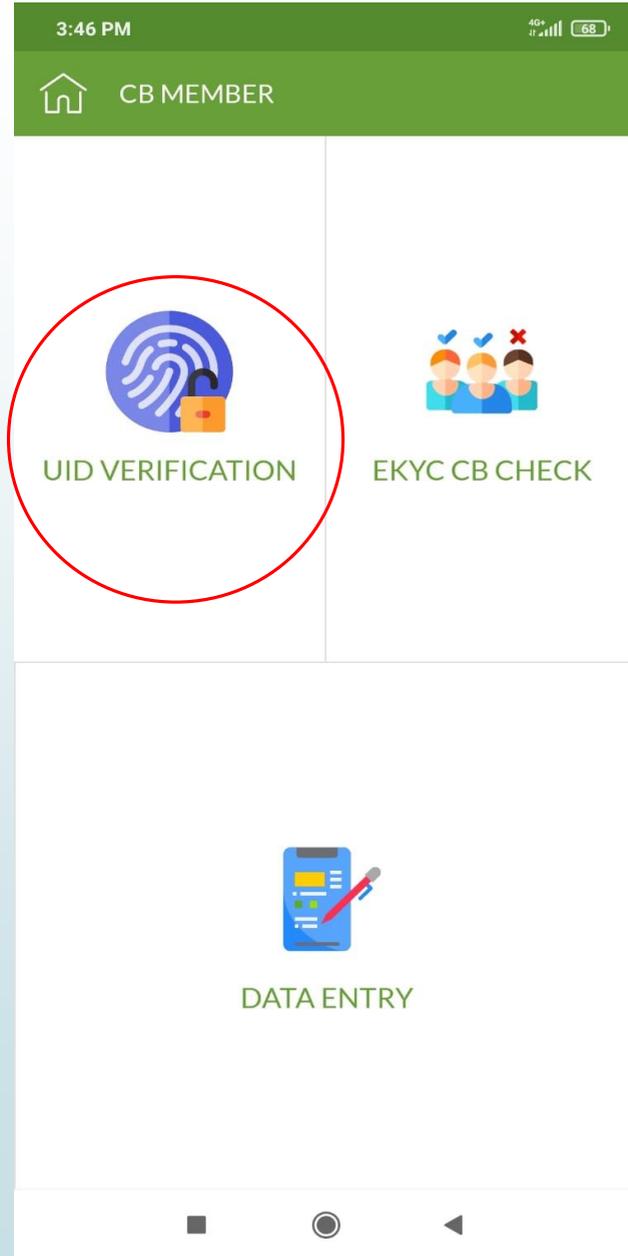
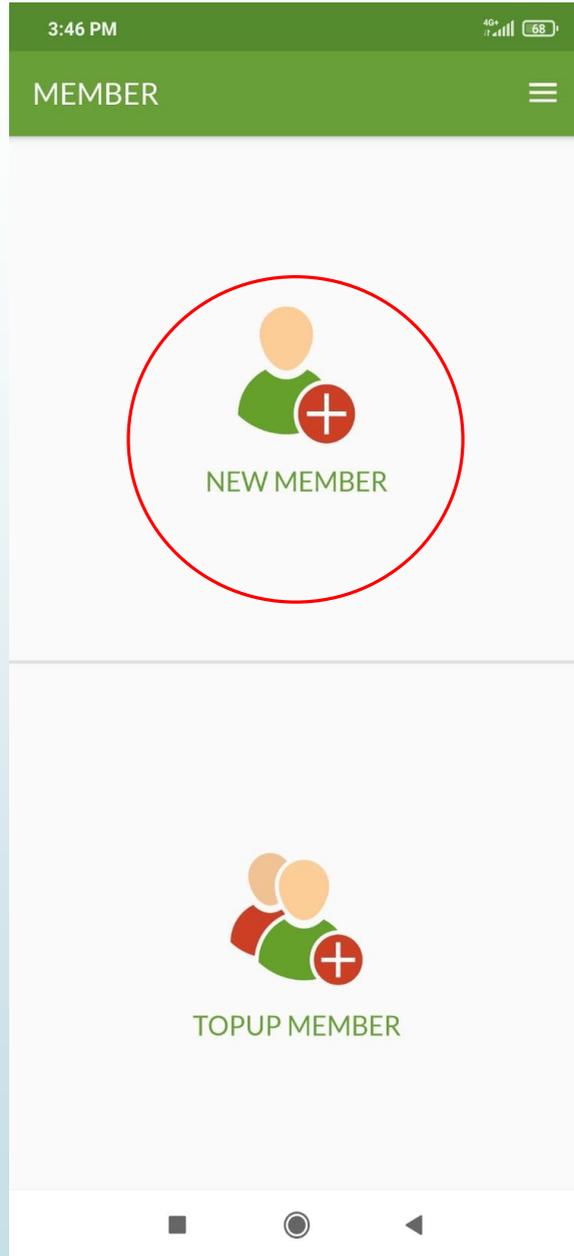
1. New Group
2. QC
3. Instant QC Check

Select

1. New 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

UID//CB PORTAL – RO SCREEN



Customer Onboarding:

1. Select New Member
2. Select UID verification
3. Select Centre Name

MANTRA DEVICE ACTIVATION



Mantra Biometric device



Mantra device check

- *Ensure biometric device is connected and ready to use.
- *Check using Mantra RD service app installed in TAB.

Ensure below 3 points should be in (●) GREEN indication which is representing the activation of the device to capture customer details

1. Internet available
2. Management server reachable
3. Device connected

If the mentioned 3 points are in (●) RED indication, then check Network connection or biometric device connected or contact IT/V1 team for solution.

HOUSE HOLD COMPOSITION – UID VERIFICATION

The image displays three sequential screenshots of a mobile application interface for household registration and UID verification.

Screenshot 1 (3:52 PM): The screen is titled "QR (MEMBER)". It contains a form for "Enter Household Composition" with the following fields and values: Adults (>= 18 years) is 4; Children (<18 years) is 0; Member Also Earning is Yes; Earnings is 3; Dependent is 0. Summary statistics show "Total no. of family members" as 4 and "Total no. of Earning members" as 4. Below the form is a green button labeled "NOT SCANNED" and two input fields for the Aadhaar number, both containing "*****4377". A green "UID VERIFICATION" button is at the bottom.

Screenshot 2 (3:53 PM): The screen is titled "MEMBER DETAILS". It shows the following information: TITLE: Mrs; Name: R.Gopikannan; Age: 36; Gender: Female; Date of Birth: 15/10/1986. There is a photo of a man. Below the photo, it says "MEMBER KYC:" and "MEMBER ID TYPE: Aadhar". Two input fields for the Aadhaar number contain "*****4377". The "SECONDARY ID TYPE" is "VoterId" with a masked input field ".....". Below that is the BZUPK3759E. The "PERMANENT ADDRESS" field is empty.

Screenshot 3 (3:53 PM): The screen is titled "PERMANENT ADDRESS". It has several input fields: "STREET" (empty), "VADAVALLI 119, RAJIV GANDHI NAGAR" (pre-filled), "Coimbatore North" (pre-filled) and "TALUKA" (pre-filled), "Coimbatore" (pre-filled) and "SUB DISTRICT" (pre-filled), and "641041" (pre-filled). The "CURRENT ADDRESS" section has a checked box for "SAME AS ABOVE". Below are fields for "DOOR NO", "STREET", "CITY/TOWN/VILLAGE", "DISTRICT", and "PINCODE", all of which are empty. A green "ADD MEMBER" button is at the bottom.

Enter house hold composition + UID verification

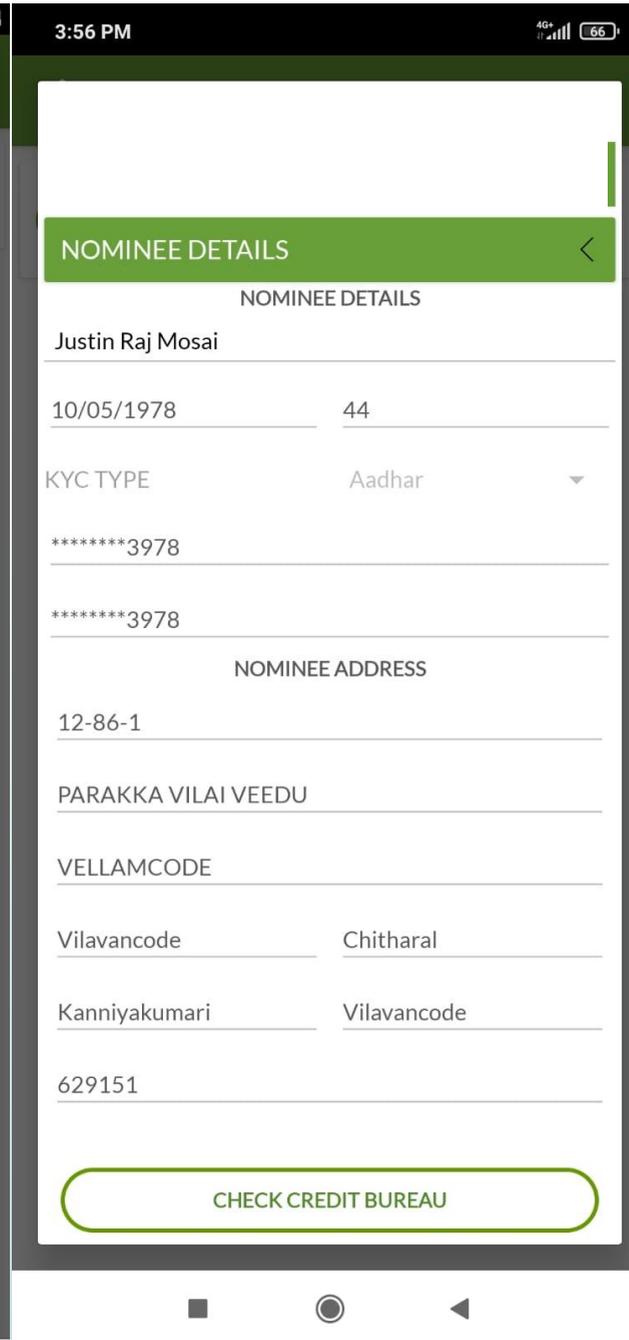
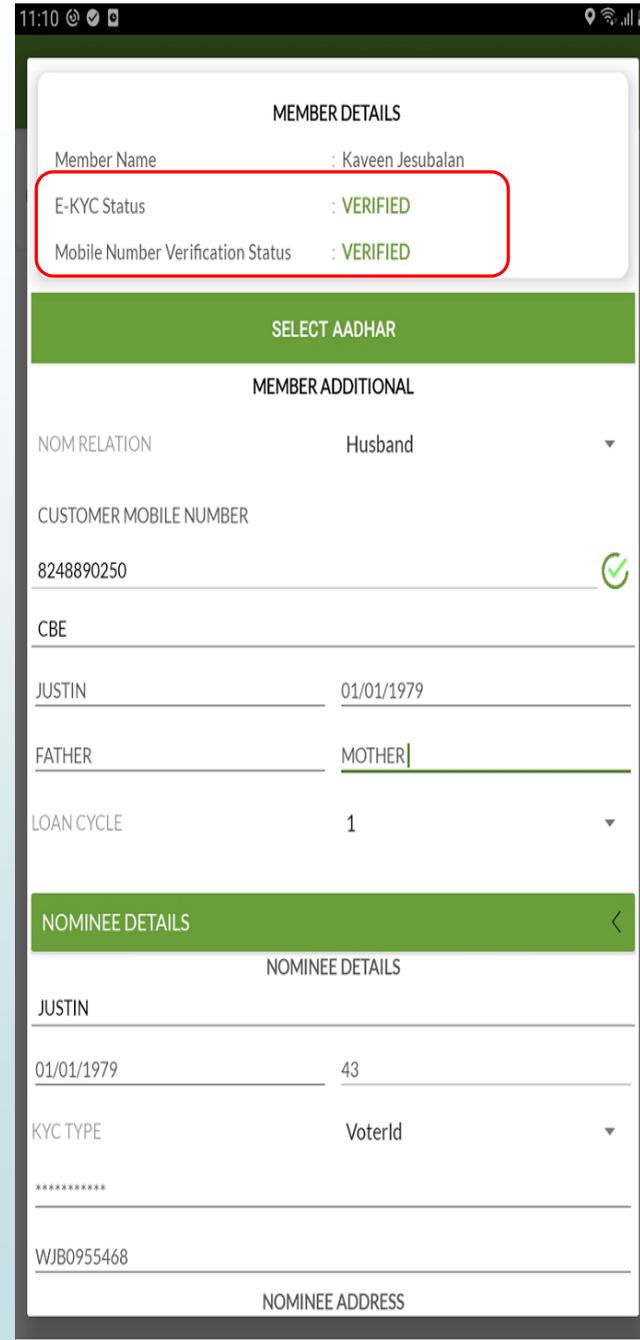
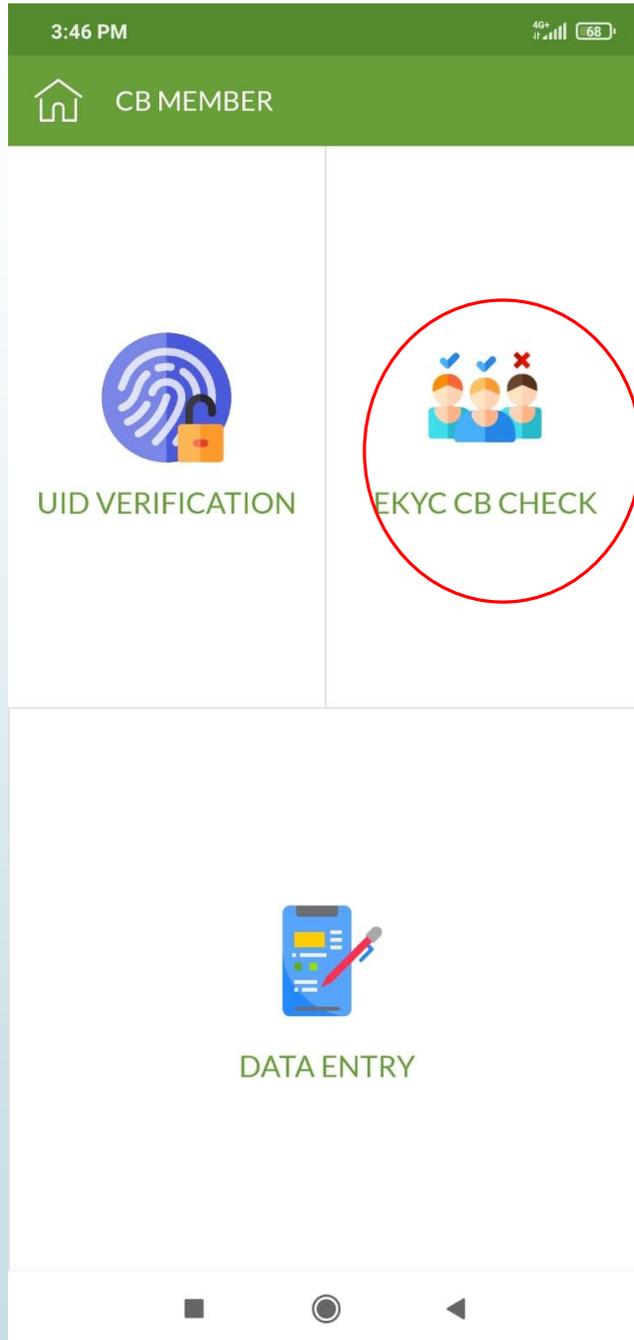
1. Enter adults (>18 years) family count
2. Enter children's (< 18 years) count if any
3. Member also earning by default it will be "YES"
4. Enter earnings count – It should be for Family members (excluding member). Minimum 1 Family member is mandatory
5. Dependent count – Other than member and family members if any

1. Select QR member to scan Aadhar card
2. If unable to scan then select scan type as "Not scanned" and type Aadhar number manually.

3. Click on "UID VERIFICATION" and then place member finger in mantra device to capture member details.

Aadhaar details will be automatically fetched. RO needs to fill the Secondary details (Voter ID) manually and select the current address as "Same as above". Then finally click on **ADD MEMBER**

MEMBER EKYC CB CHECK



EKYC CB Check

1. Select EKYC CB check.
2. Select member.
3. Enter customer mobile number and do OTP verification.
4. Select Nominee details and fill all the required fields (Voter ID only).
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

4:32 PM

NOMINEE DETAILS ✓

FAMILY MEMBER1 DETAILS <

Family Member 1 (FM1)

Husband ▾

Voter ID ▾ WJB0955468

JUSTIN

01/01/1989 33

Same As Member Address

..,VADAVALLI 119, RAJIV GANDHI NAGAR,Coimbatore North,,Coimbatore,,641041

Same As Primary Phone Number

8248890250

CHECK ELIGIBILITY

FAMILY MEMBER2 DETAILS >

FAMILY MEMBER3 DETAILS >

4:39 PM

FAMILY MEMBER1 DETAILS ✓

FAMILY MEMBER2 DETAILS <

Family Member 2 (FM2)

Son ▾

Voter ID ▾ IBU3327608

Karthik

01/01/1999 23

Same As Member Address

..,VADAVALLI 119, RAJIV GANDHI NAGAR,Coimbatore North,,Coimbatore,,641041

Same As Primary Phone Number

8248890250

CHECK ELIGIBILITY

FAMILY MEMBER3 DETAILS >

FAMILY INCOME ASSESSMENT >

4:40 PM

FAMILY MEMBER1 DETAILS ✓

FAMILY MEMBER2 DETAILS ✓

FAMILY MEMBER3 DETAILS <

Family Member 3 (FM3)

Daughter ▾

Voter ID ▾ WTD2326213

Aswathy

01/01/1995 27

Same As Member Address

..,VADAVALLI 119, RAJIV GANDHI NAGAR,Coimbatore North,,Coimbatore,,641041

Same As Primary Phone Number

8248890250

CHECK ELIGIBILITY

FAMILY INCOME ASSESSMENT >

FAMILY MEMBER 1,2 & 3 DETAILS

1. Select FM1 details
2. Select FM1 relation with customer
3. Enter Voter ID number, Name and DOB for FM1.
4. Same like FM1, details to be filled for FM2 and FM3 as well.
5. Click on **“Check Eligibility”** and do CB eligibility check for FM1, FM2 and FM3.
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

4:43 PM

FAMILY INCOME ASSESSMENT

Family Income Assessment

Borrower

Name R.Gopikannan

Monthly Income 13000

Monthly Loan Obligation 6000

FM1

Name JUSTIN

Monthly Income 12000

Monthly Loan Obligation 3000

FM2

Name Karthik

Monthly Income 4000

Monthly Loan Obligation 1000

FM3

Name Aswathy

Monthly Income 4000

Monthly Loan Obligation 0

4:47 PM

Other Household Income

Rent/Lease 1000

Government-transfer 0

Pension 0

Remittances 0

Others 1000

Avg Monthly Income Other Sources 2000

Detailed Expense Assessment

Accommodation/Rent/Repair&Renovation 2000

Food + Cooking oil 3000

Education Expense 2000

Electricity/Phone/Data/Cable 500

Medical Expense 500

Entertainment and Social Obligation 0

Other Exp. 1000

Travel & Transportation 1500

4:54 PM

Accommodation/Rent/Repair&Renovation 3000

Food + Cooking oil 3000

Education Expense 2000

Electricity/Phone/Data/Cable 500

Medical Expense 500

Entertainment and Social Obligation 0

Other Exp. 0

Travel & Transportation 3000

Total of Income, loan obligation & expense

TOTAL MONTHLY HOUSEHOLD INCOME 30000

MONTHLY HOUSEHOLD EXPENSES 12000

MONTHLY HOUSEHOLD LOAN OBLIGATION 13000

MONTHLY SAVINGS 5000

CHECK ELIGIBILITY

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 4 lakhs.
- ✓ Monthly Income maximum up to Rs.33,333/- (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.33,333/-
- ✓ Monthly Expense-
 - a. Max 50% is allowed for Loan Obligation including Proposed loan
 - b. Max 50% is allowed as House Hold expenses
- ✓ Monthly loan obligation for borrower, FM1,FM2 & FM3 all together can be up to 80%. (Example— Rs.33333/2 = Rs.16666 , on which 13333 can be loan obligation)
- ✓ Similarly, House Hold Expense shall be 40-80% of Rs.16666/-

NOTE—The Application has formula's and calculation that will provide "ALERT MSG" to ROs incase the entries does not meet Min/ Max criteria (Check next slide on sample alert msg)

LOAN OBLIGATION ALERT MSG

4:50 PM

Medical Expense	500
Entertainment and Social Obligation	0
Other Exp.	1000
Travel & Transportation	1500
TOTAL MONTHLY HOUSEHOLD INCOME	30000
MONTHLY HOUSEHOLD EXPENSES	10500

Alert
Your Obligation Debt Burden Ratio is More than 80%

CLOSE

1 2 3 -
4 5 6 -
7 8 9 -
, 0 . -

ALERT MSG FOR MINIMUM EXPENSE

4:52 PM

Medical Expense	500
Entertainment and Social Obligation	0
Other Exp.	0
Travel & Transportation	0
TOTAL MONTHLY HOUSEHOLD INCOME	30000
MONTHLY HOUSEHOLD EXPENSES	3000

Alert
Total HH Expense Cannot be Lesser than 40% (50% Total HH Income)

CLOSE

1 2 3 -
4 5 6 -
7 8 9 -
, 0 . -

ALERT MSG FOR MAXIMUM EXPENSE

4:53 PM

Accommodation/Rent/Repair&Renovation	3000
Food + Cooking oil	3000
Education Expense	2000
Electricity/Phone/Data/Cable	1000
Medical Expense	1000
Entertainment and Social Obligation	1000
MONTHLY HOUSEHOLD EXPENSES	14000
MONTHLY HOUSEHOLD LOAN OBLIGATION	12000
MONTHLY SAVINGS	4000

Alert
Your Expenses Debt Burden Ratio is More than 80%

CLOSE

CHECK ELIGIBILITY

1 2 3 -
4 5 6 -
7 8 9 -
, 0 . -

CB RESULT

CB RESULT

RESULT: APPROVED

Approved Amount	35000
Max Eligible Loan Amount	35000

REMARK
Data Submitted Successfully

CANCEL SAVE AND CONTINUE

ALERT POPUP MESSAGE

1. Loan obligation Alert message.
2. Expense Alert message Max. & Min.
3. After entering all required details click on **“Check Eligibility”** and do CB check for member.
4. CB result will be either **Approved or Rejected**. Once approved click on **“Save and Continue”**.

HOUSE HOLD ASSESSMENT – DATA ENTRY

3:46 PM 4G+ 68%

CB MEMBER

UID VERIFICATION

EKYC CB CHECK

DATA ENTRY

4:59 PM 4G+ 62%

MEMBER DETAILS

MEMBER NAME : R.GOPIKANNAN

MEMBER DOB : 15/10/1986

MEMBER SECONDRY PROOF : BZUPK3759E

NOMINEE NAME : JUSTIN RAJ MOSAI

NOMINEE DOB : 10/05/1978

MEMBER CB STATUS : APPROVED

HOUSE PROFILE

Asset Details

Accommodation Type Construction Type

Own House tin-roof

Member Has bee living in the hose since how many years? 6

Toilet Electricity

Yes Yes

Water Sewage

Yes Yes

Physical Asset

Land other

4:59 PM 4G+ 62%

Physical Asset

Land other

House (Other then where they are living) Yes No

Shop Yes No

Vehicle tractor

Television basic

Mobile Phone smart

Electric Fan Yes No

Almirah/Dressing table Yes No

Pressure Cooker Yes No

Gas cylinder and Burner Yes No

Mixer Yes No

Cooler Yes No

Fridge Yes No

Washing Machine Yes No

Children Going to school No

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

Gas cylinder and Burner Yes No

Mixer Yes No

Cooler Yes No

Fridge Yes No

Washing Machine Yes No

Children Going to school No

MEMBER INCOME DETAILS <

Member Income

Name R.Gopikannan

Nature of Work Regular

Income Fequency Monthly

INCOME GENERATOR 1 >

INCOME GENERATOR 2 >

INCOME GENERATOR 3 >

SUBMIT

INCOME GENERATOR 1 <

Income Generator 1

Name JUSTIN

KYC Type Voter ID

KYC ID WJB0955468

Employment Type Salaried-Priva..

Sector of Work Services

Occupation SALARIED

Nature of Work Regular

Income Frequency Monthly

Education Graduate

KYC

FRONT ✓

BACK ✓

INCOME GENERATOR 2 <

Income Generator 2

Name Karthik

KYC Type Voter ID

KYC ID IBU3327608

Employment Type Salaried-Priva..

Sector of Work Manufacturing

Occupation SALARIED

Nature of Work Regular

Income Frequency Monthly

Education Graduate

KYC

FRONT ✓

BACK ✓

INCOME GENERATOR 3 <

Income Generator 3

Name Aswathy

KYC Type Voter ID

KYC ID WTD2326213

Employment Type Salaried-Priva..

Sector of Work Trading

Occupation SALARIED

Nature of Work Regular

Income Frequency Monthly

Education Secondary

KYC

Image Uploaded Successfully ✓

BACK ✓

SUBMIT

- 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

5:04 PM

MEMBER DETAILS

MEMBER NAME : R.GOPIKANNAN
MEMBER DOB : 15/10/1986
MEMBER SECONDRY PROOF : BZUPK3759E
NOMINEE NAME : JUSTIN RAJ MOSAI
NOMINEE DOB : 10/05/1978
MEMBER CB STATUS : APPROVED

 INCOME ASSESSMENT COMPLETED

MEMBER SOCIAL DETAILS

EDUCATION Graduate
MARITAL STATUS Married
RELIGION Zoroastrian
CASTE General
NATIONALITY Indian

FINANCIAL STATUS

ANNUAL INCOME 384000
FAMILY EXPENSES 288000

ADDITIONAL DETAILS

5:05 PM

ADDITIONAL DETAILS

MEMBER MAIDEN NAME JAS
HOUSE RESIDING YEARS 6
NOMINEE OCCUPATION SALARIED
NOMINEE EDU.QUALIFICATION Graduate
DO YOU HAVE LPG Gas
ANY ALTERNATE NUMBERS? Same as Prima..
MOBILE NUMBER 8248890250
ADDITIONAL DETAILS 8
ADDITIONAL DETAILS 9
ADDITIONAL DETAILS 10

BANK PREFERENCES

FILE UPLOAD
Nominee File

FRONT
BACK

SECONDARY PROOF

16:16

LOAN PURPOSE Select*
FARM Select*
NON FARM Select*
LAND HOLDING Select*
FOR INSURANCE Select*
CATEGORY OF LOAN Priority
PRAGATI GROUP LOAN Select*
BUSINESS PURPOSE Select*

FILE UPLOAD
Nominee File

FRONT
BACK

SECONDARY PROOF

FRONT BACK

CUSTOMER PHOTO

CUSTOMER PHOTO CUSTOMER SIGN

ACF

ACF 1 ACF 2
ACF 3 ACF 4

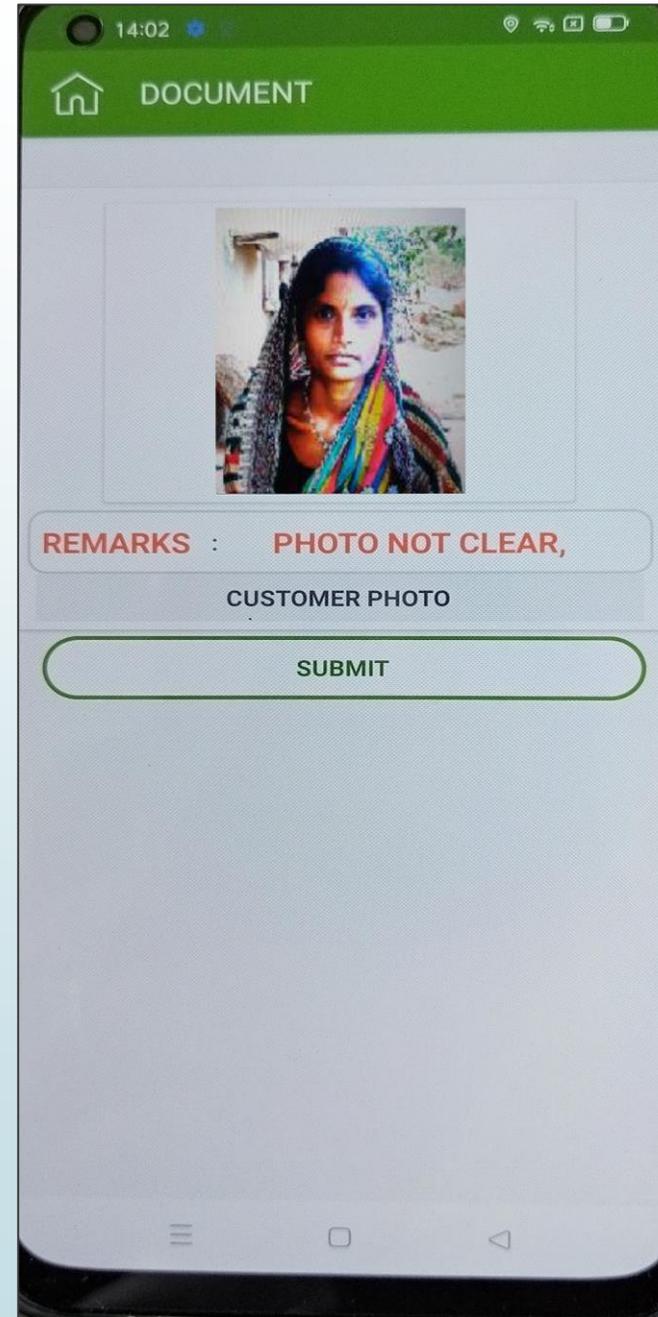
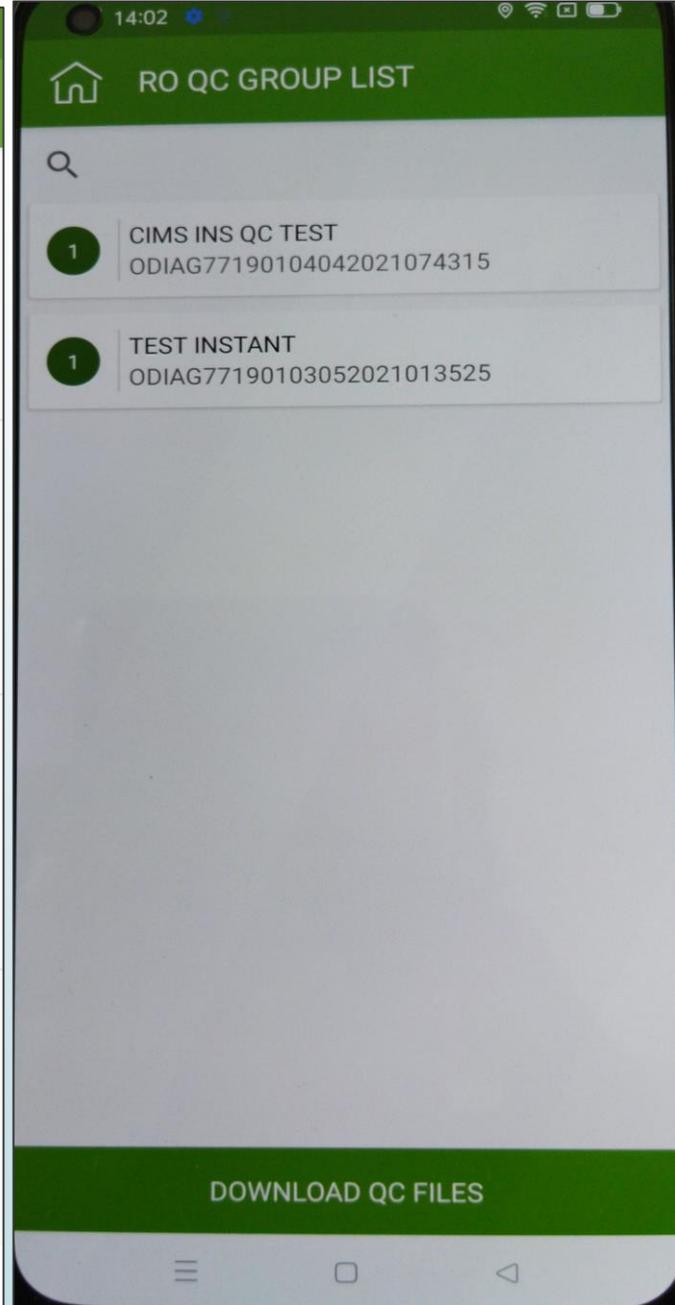
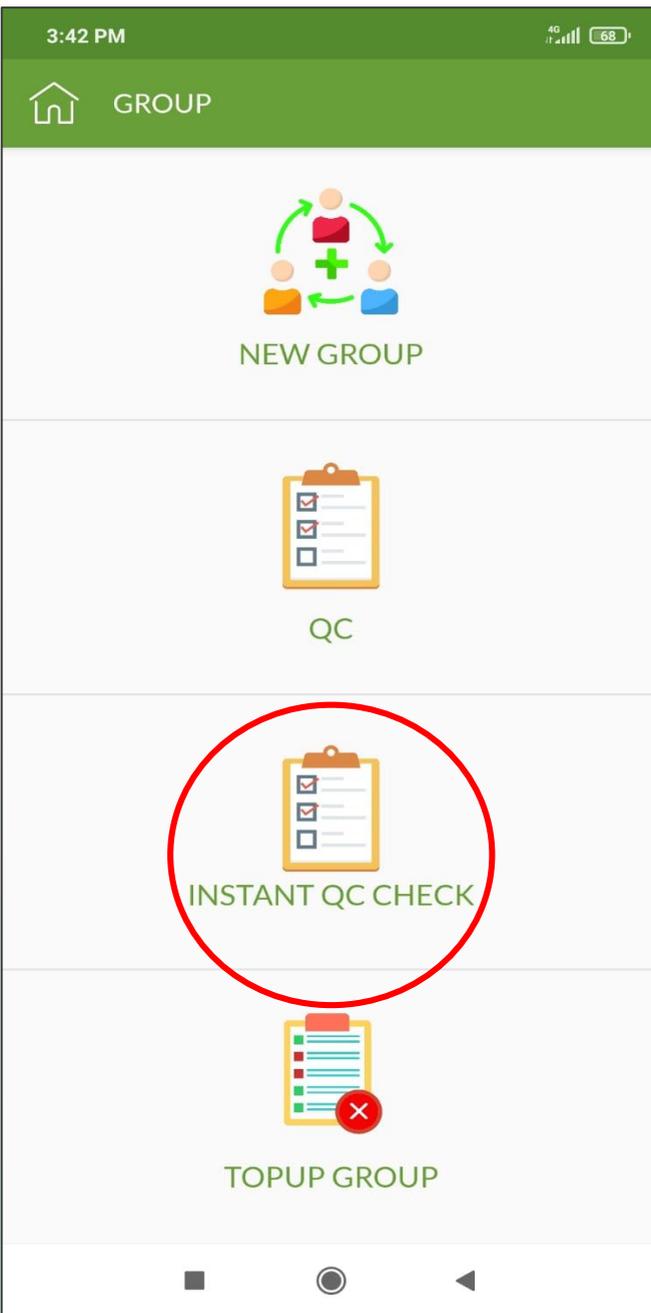
PASSBOOK

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.

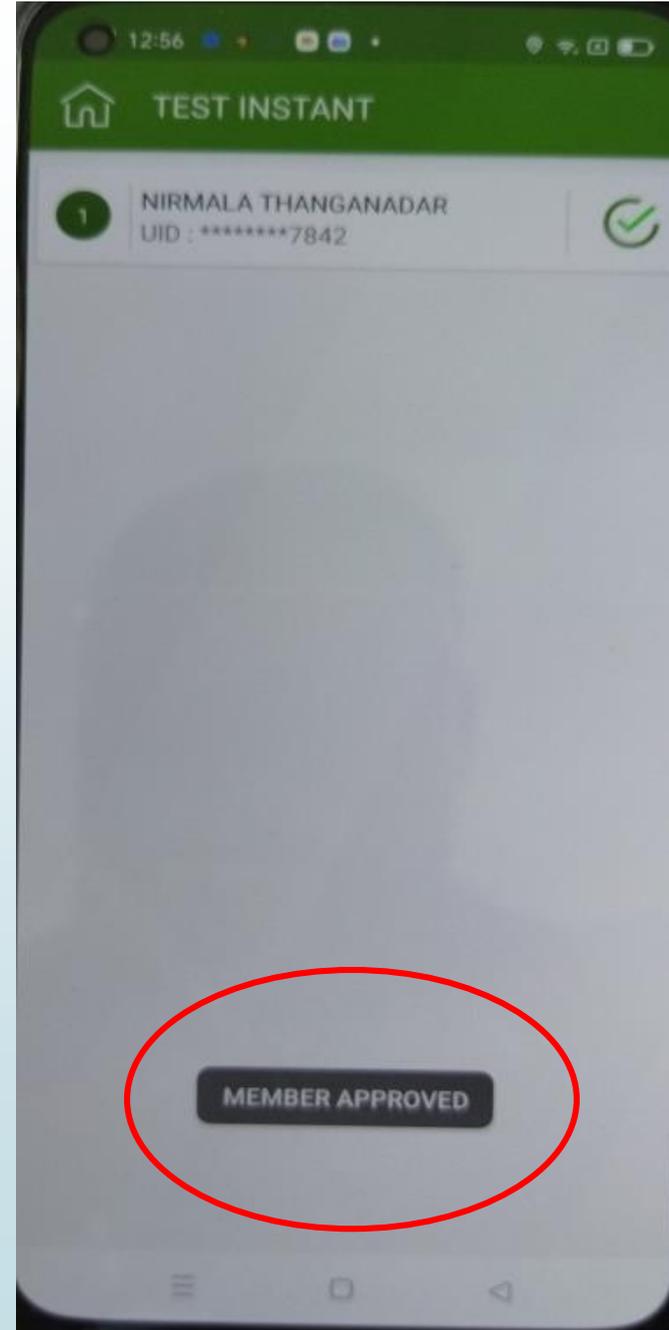
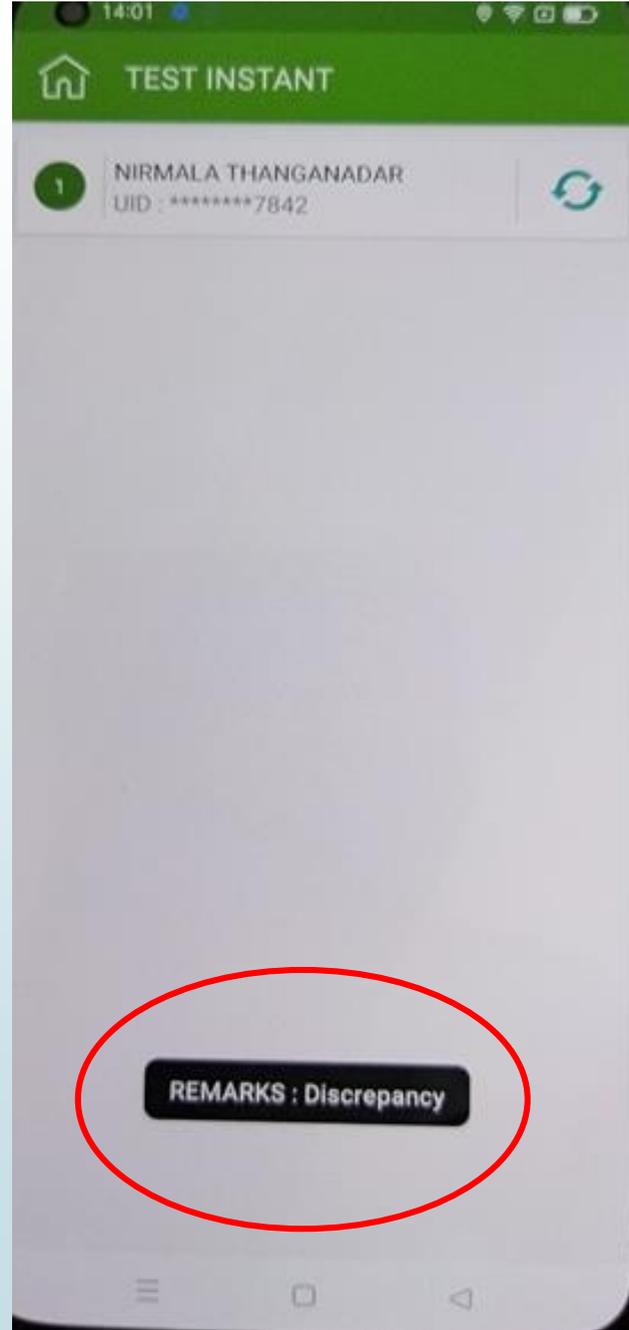
INSTANT QC QUERY RESOLVING



Instant QC Resolving

1. Click on “Instant QC Check” and click on download QC files.
2. Select respective Center from “RO QC Group List”.
3. Find the discrepancy details and resolve the Query by uploading Correct & Clear Document. (Long press on photo to take clear image)
4. All queries should be resolved by RO to form a group for upload.

INSTANT QC REMARKS-AVAILABLE IN INSTANT QC CHECK OPTION



Instant QC Query Status (Pop up message when you click the refresh button)

1. Pending at QC Team- Backend team has to check & revert
2. Discrepancy –RO has to clear the Query
3. Approved –Query Cleared

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 C8	Pending	View
01-07-2021 23:14:50	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 19:53:00	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 072021025443	PILOTUSER_EKYC01	KATTUR	GEETHA RAMESH	TAMEKYC01010707 2021025105	NON EKYC E1	Pending	View
07-07-2021 16:00:59	TAMEKYC0101CI07 072021031216	PILOTUSER_EKYC01	KATTUR	SHOBANADEVIS	TAMEKYC01010707 2021025105	NON EKYC E1	Pending	View
07-07-2021 16:28:21	TAMEKYC0101CI07 072021042134	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC01010707 2021042123	NONEKYC NK	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 QC 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 RAISED AND RESOLVED

Instant QC

Select Type: Query From Date: 01/07/2021 To Date: 23/07/2021 Get Data

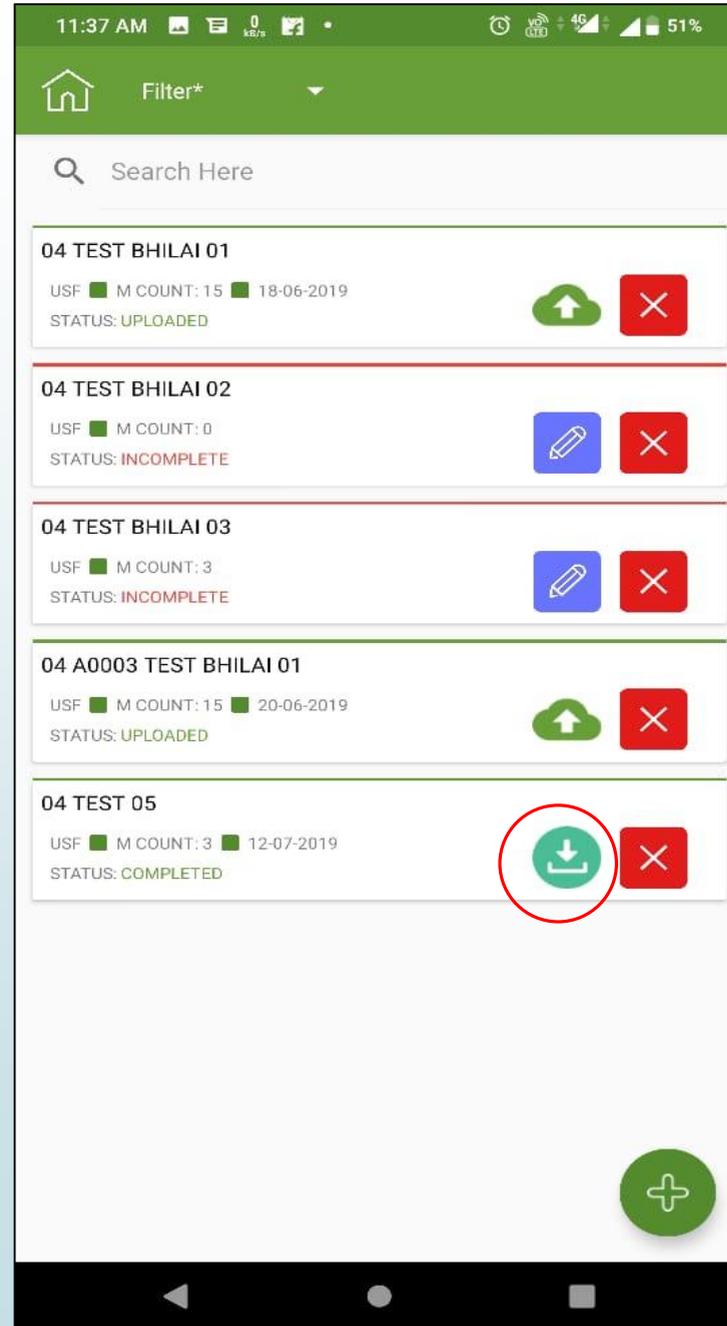
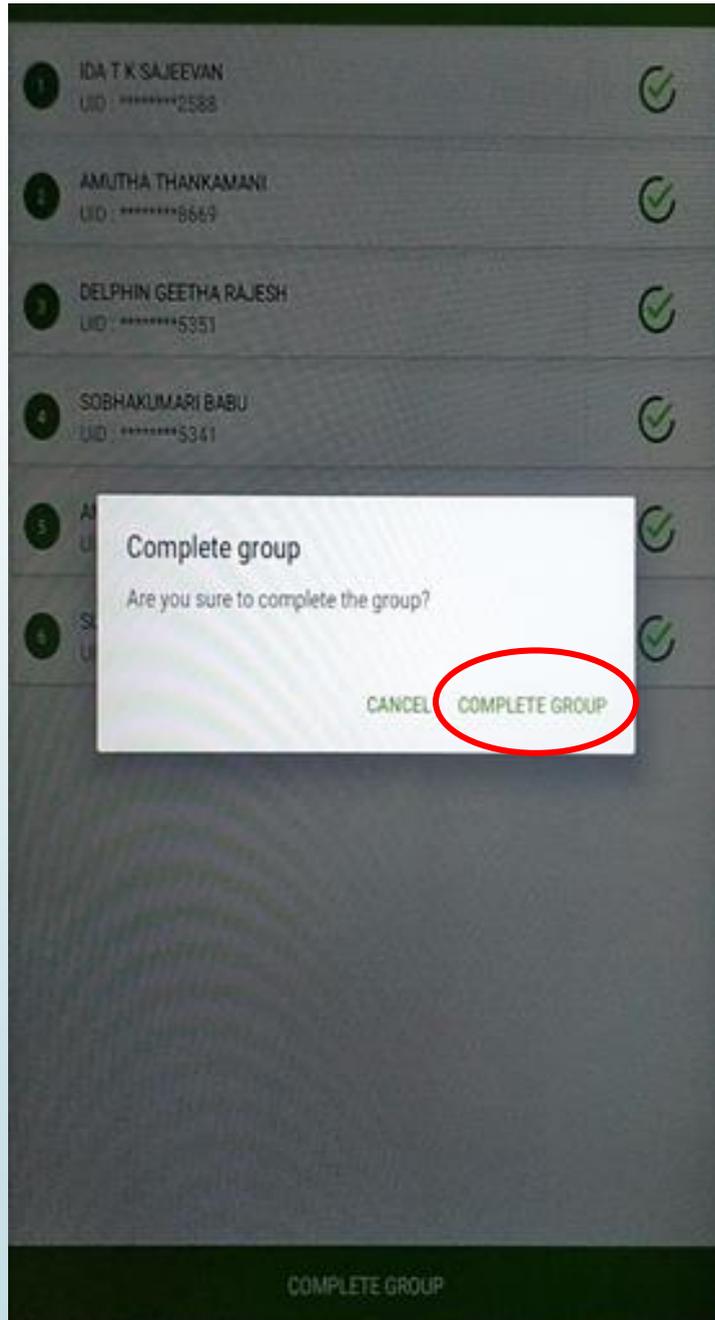
UpDT	Member ID	ROName	BranchName	Member Name	GroupID	Center Name	Status	QC
08-07-2021 13:07:22	TAMAH1018401CIO 7072021063708	RANJITHKUMAR RAVI	KATTUR	GEETHA ASHOKAN	TAMAH1018401060 72021041917	THOGUR.C3	Query	View
16-07-2021 15:07:58	UTTAH9487C6CI160 72021020016	DHEERENDRA KUMAR	KUREBHAR	SHYAM KALI	UTTAH9487C61607 2021122524	KUTTA DHARAMGANJ	Resolved	View

Version 35.1 Powered By CIMS Updated : 01-07-2021

BACKEND TEAM INSTANT QC QUERIES PAGE

1. Queries - QC team will raise query for images without quality **“Red color”**
2. Query raised will reflect immediately in RO's tab
3. RO has to resolve by taking clear picture and submit instantly
4. QC team will check the resolved cases instantly **“Blue color”**

GROUP UPLOAD TO CLOUD



GROUP UPLOAD PROCESS

1. Once all QC Queries are cleared, RO can click on "**Complete Group**"
2. Home -> Group -> New Groups -> Press Download button as Highlighted in **Red circle** to "Export group"
3. After clicking on export group, file will be uploaded successfully to cloud for backend process.
4. Uploaded file will be downloaded at Zonal office for further Process

Thank you..