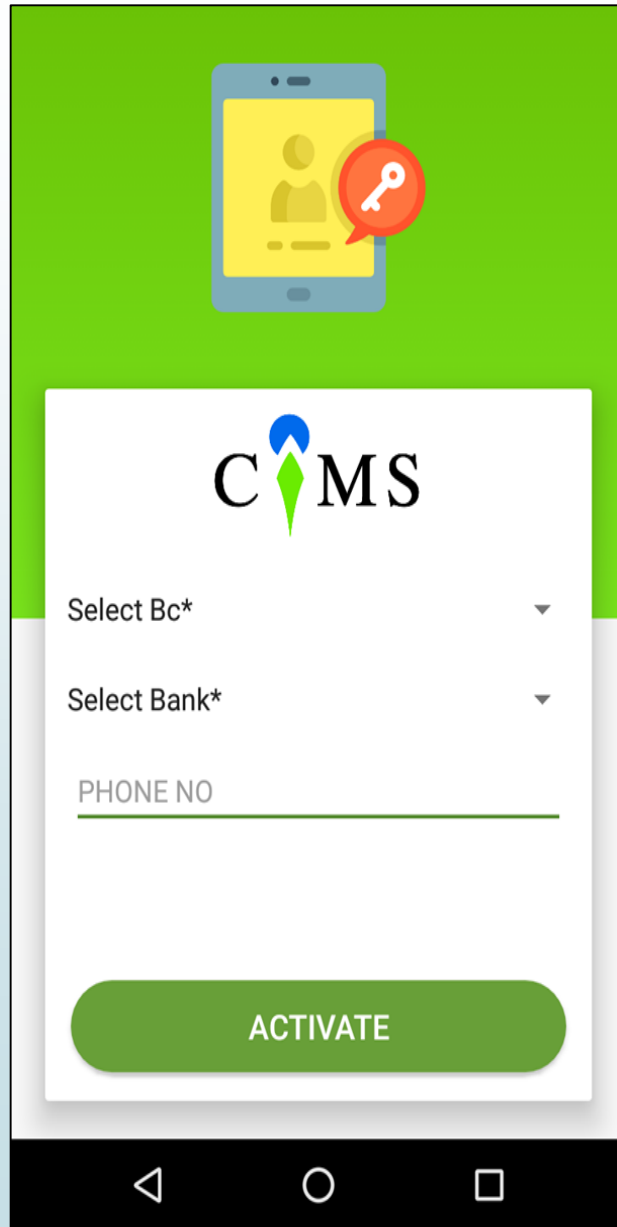


RBL
CIMS SOURCING + INSTANT QC

CIMS ACTIVATION PROCESS:



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

CIMS

Select Bc* ▼

Select Bank* ▼

PHONE NO

ACTIVATE



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

CIMS

NOCPL ▼

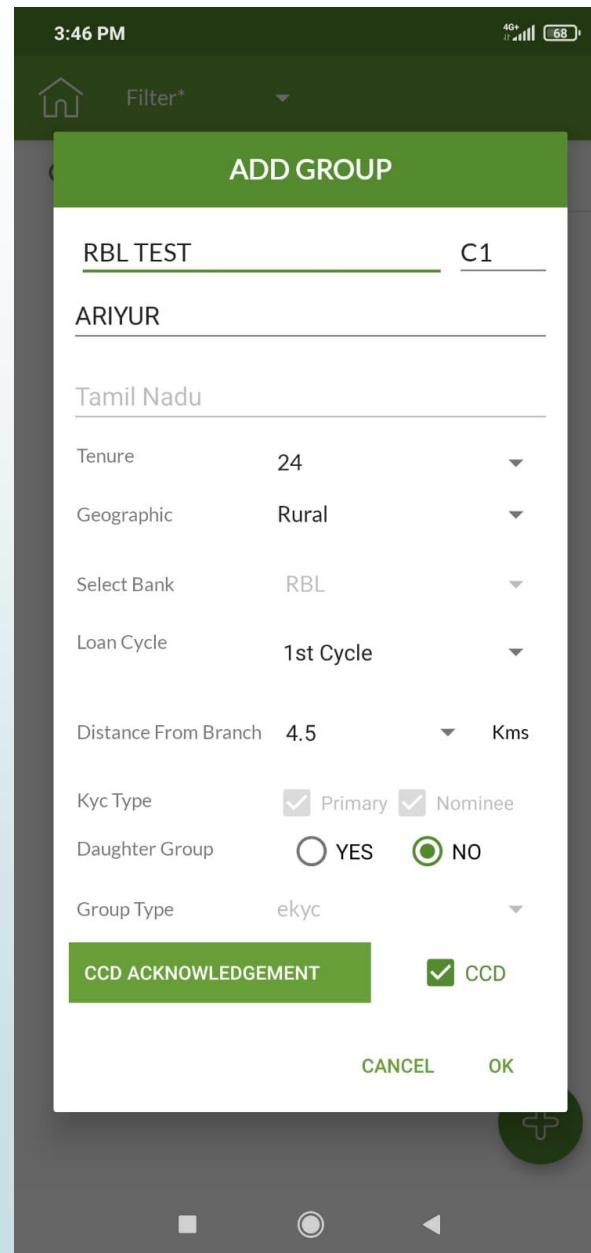
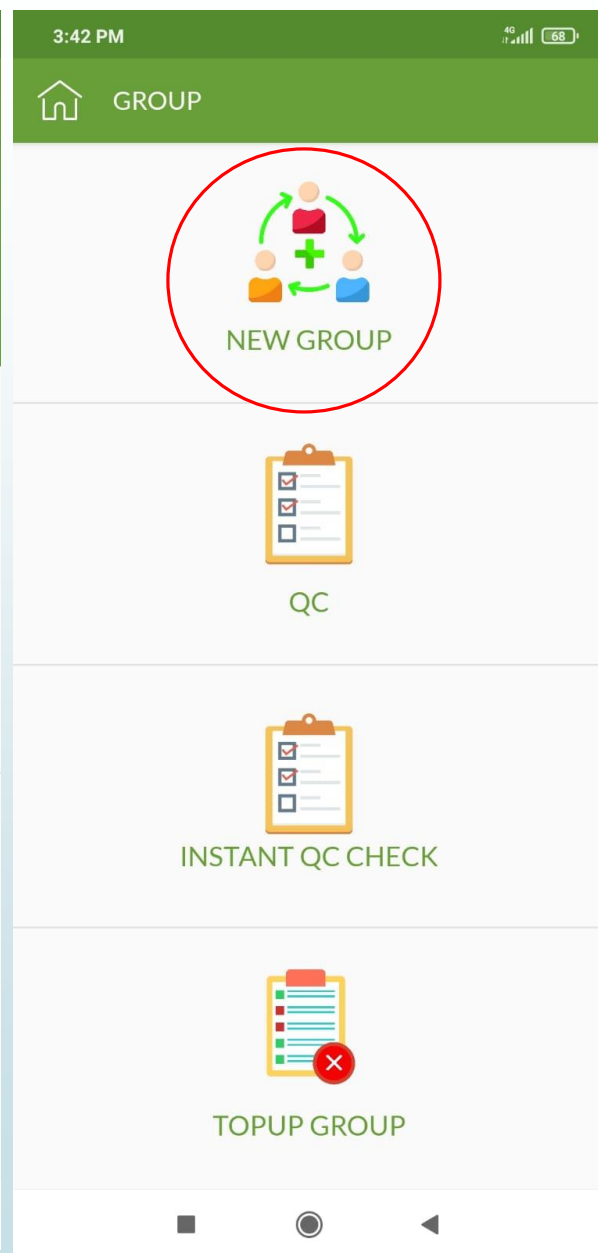
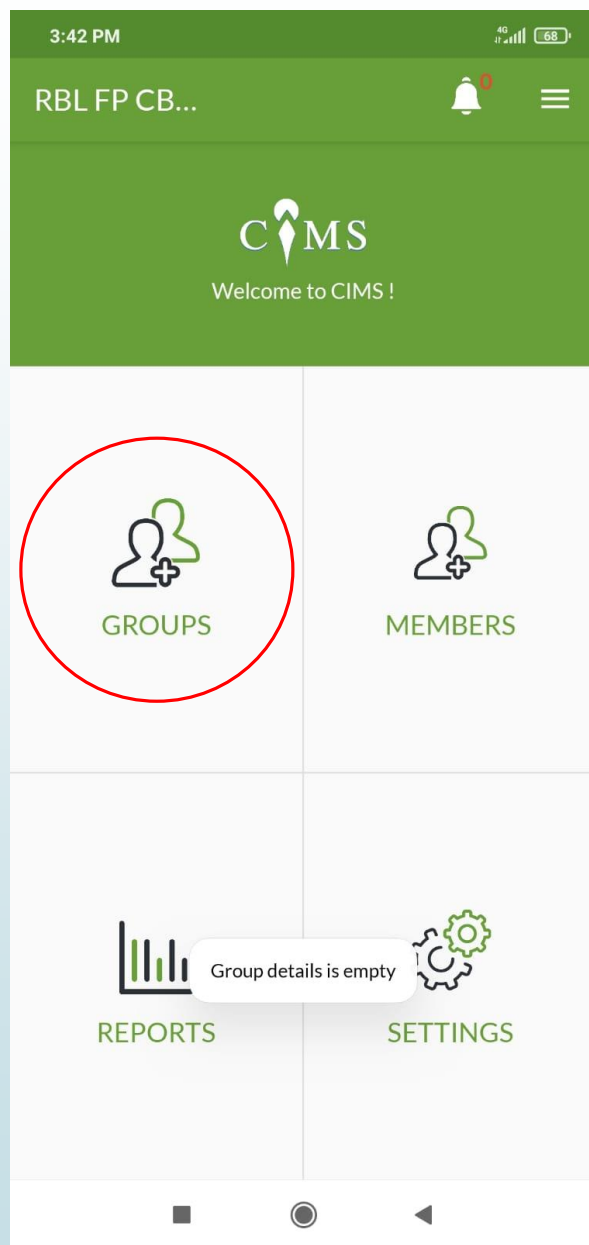
RBL ▼

9677674799 (CUG NUMBER ONLY)

ACTIVATE

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

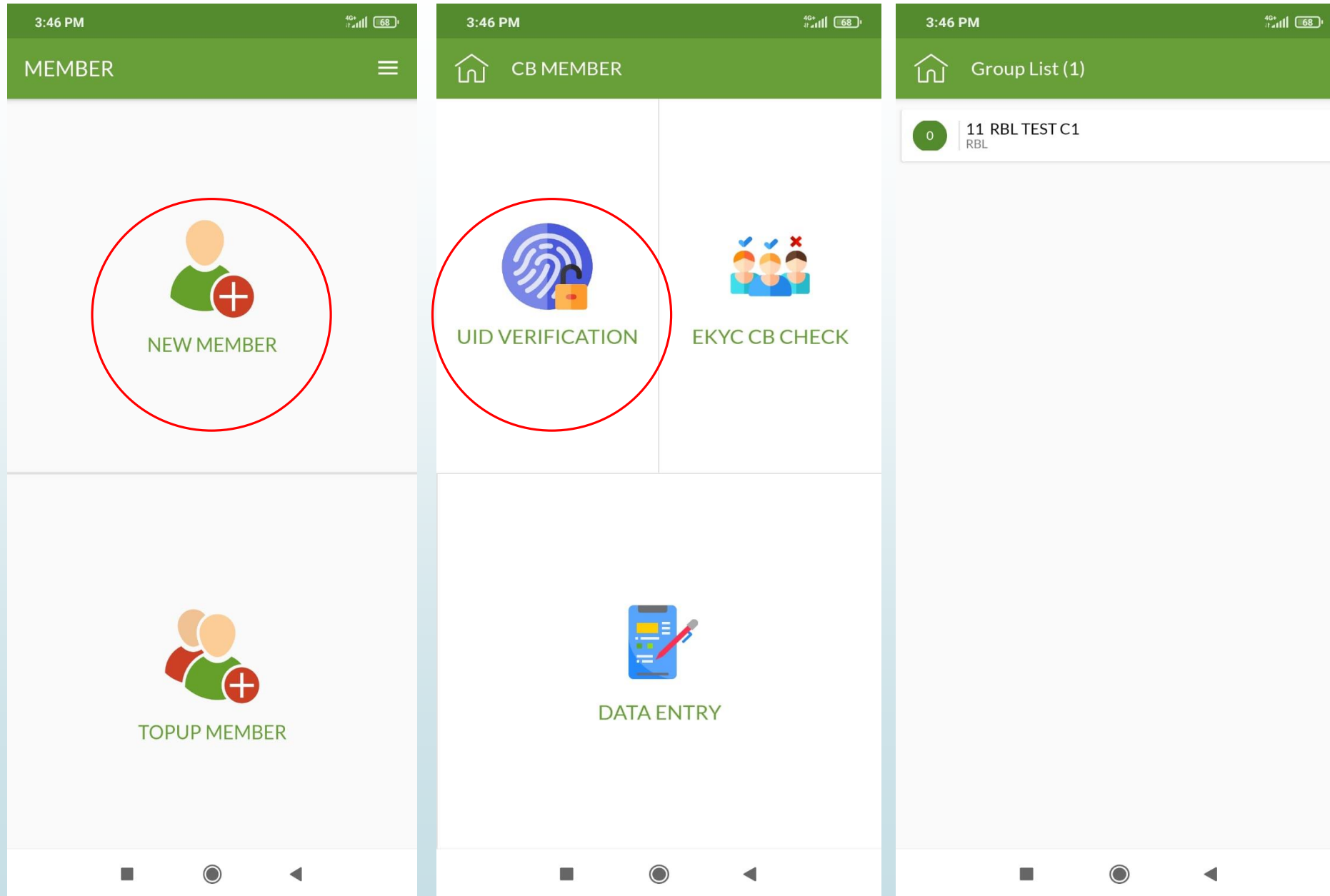
1. New Group
2. QC
3. Instant QC Check

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

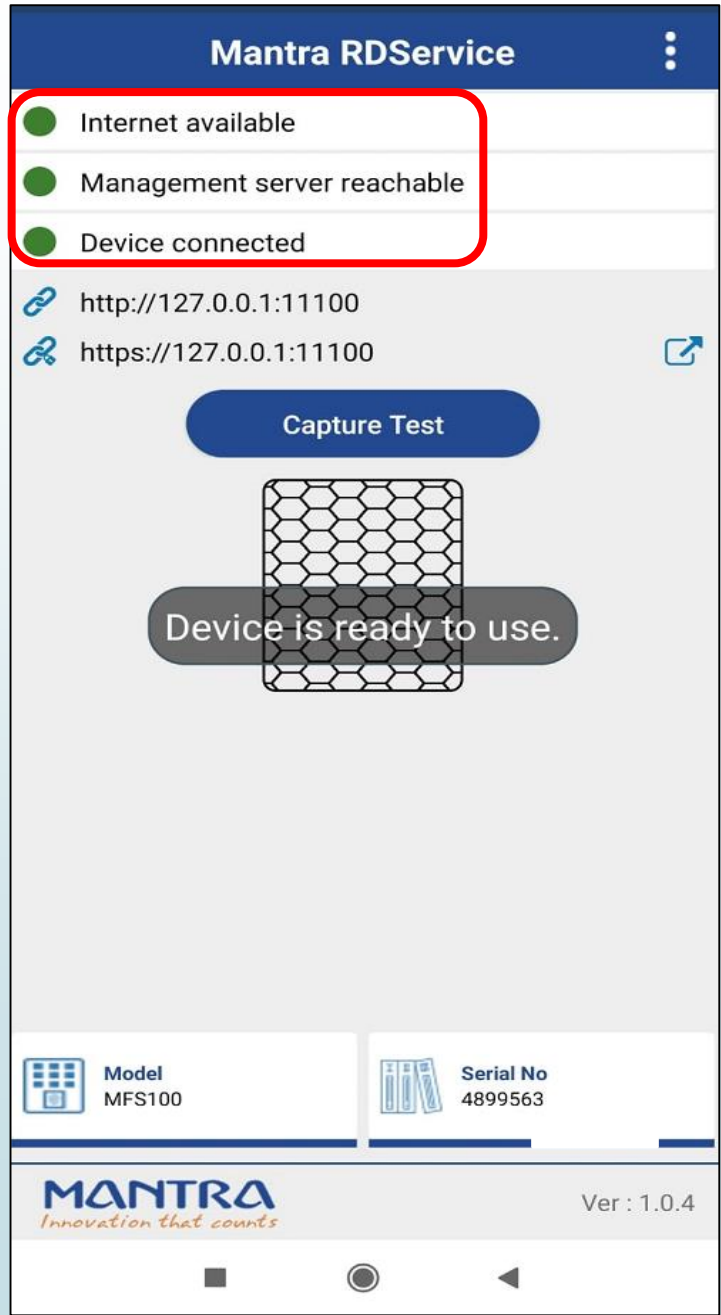
UID//CB PORTAL – RO SCREEN



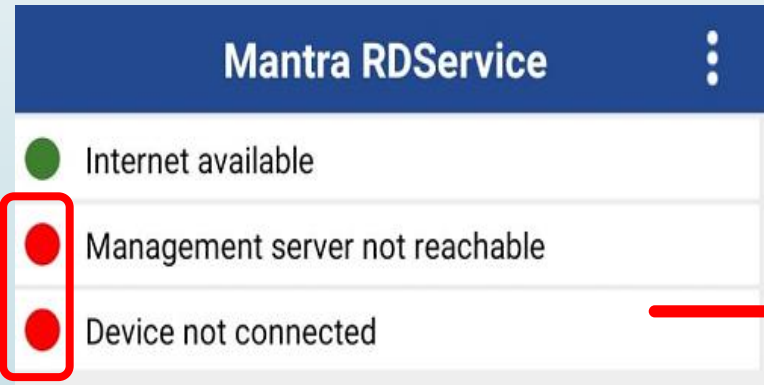
Customer Onboarding:

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

3:52 PM

QR (MEMBER)

Enter Household Composition

Adults (>= 18 years)

4

Children(<18 years)

0

Member Also Earning

Yes

Earnings

3

Dependent

0

Total no. of family members

4

Total no. of Earning members

4

NOT SCANNED

*****4377

*****4377

UID VERIFICATION

3:53 PM

MEMBER DETAILS

MEMBER DETAILS

TITLE


Mrs

R.Gopikannan

36

Female

15/10/1986



MEMBER KYC :

MEMBER ID TYPE

Aadhar

*****4377

*****4377

SECONDARY ID TYPE

VoterId

.....

BZUPK3759E

PERMANENT ADDRESS

.

3:53 PM

PERMANENT ADDRESS

.

STREET

VADAVALLI 119, RAJIV GANDHI NAGAR

Coimbatore North

TALUKA

Coimbatore

SUB DISTRICT

641041

CURRENT ADDRESS ☒ SAME AS ABOVE

DOOR NO

STREET

CITY/TOWN/VILLAGE

DISTRICT

PINCODE

ADD MEMBER

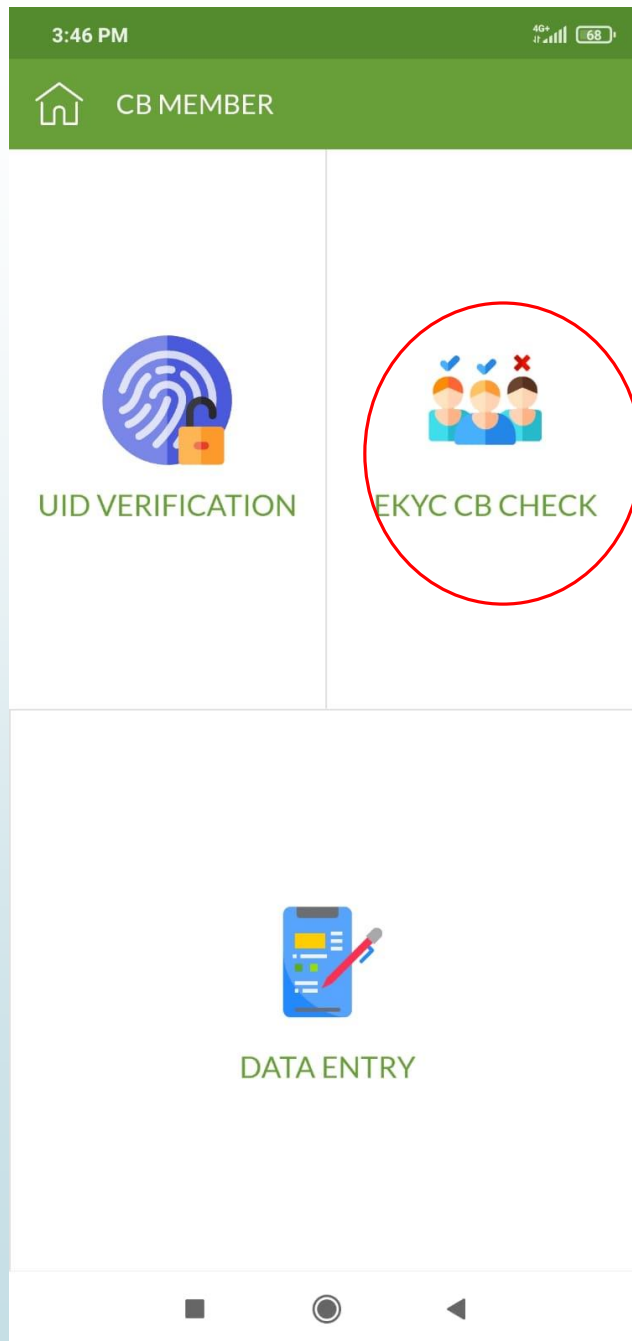
Enter house hold composition + UID verification

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



11:10

MEMBER DETAILS

Member Name : Kaveen Jesubalan

E-KYC Status : VERIFIED

Mobile Number Verification Status : VERIFIED

SELECT AADHAR

MEMBER ADDITIONAL

NOM RELATION Husband

CUSTOMER MOBILE NUMBER 8248890250

CBE

JUSTIN 01/01/1979

FATHER MOTHER

LOAN CYCLE 1

NOMINEE DETAILS

NOMINEE DETAILS

JUSTIN

01/01/1979 43

KYC TYPE VoterId

WJB0955468

NOMINEE ADDRESS

3:56 PM

NOMINEE DETAILS

Justin Raj Mosai

10/05/1978 44

KYC TYPE Aadhar

*****3978

*****3978

NOMINEE ADDRESS

12-86-1

PARAKKA VILAI VEEDU

VELLAMCODE

Vilavancode Chitharal

Kanniyakumari Vilavancode

629151

CHECK CREDIT BUREAU

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"**.

NOMINEE ADDRESS

CB RESULT

RESULT: APPROVED

REMARK NA

CANCEL SAVE AND CONTINUE

FAMILY MEMBER DETAILS + ELIGIBILITY CHECK

4:32 PM

NOMINEE DETAILS

FAMILY MEMBER1 DETAILS

Family Member 1 (FM1)

Husband

Voter IDWJB0955468

JUSTIN

01/01/198933

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 IDIBU3327608

Karthik

01/01/199923

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 IDWTD2326213

Aswathy

01/01/199527

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

CANCELSAVE 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-
 - Max 50% is allowed for Loan Obligation including Proposed loan
 - Max 50% is allowed as House Hold expenses
- ✓ Monthly loan obligation for borrower, FM1, FM2 & FM3 all together can be up to 80%. (Example— $\text{Rs.}33333/2 = \text{Rs.}16666$, 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

ALERT MSG FOR MINIMUM EXPENSE

ALERT MSG FOR MAXIMUM EXPENSE

CB RESULT

4:50 PM

4G+

63

Medical Expense

0

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

.

←

4:52 PM

4G+

63

Medical Expense

0

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

.

←

4:53 PM

4G+

63

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

Alert

Your Expenses Debt Burden Ratio is More than 80%

CLOSE

MONTHLY HOUSEHOLD EXPENSES

14000

MONTHLY HOUSEHOLD LOAN OBLIGATION

12000

MONTHLY SAVINGS

4000

CHECK ELIGIBILITY

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**
- Select member Income details and fill required fields.
 - Select Income generator 1, 2 and 3 details and fill required details like employment type, work sector, occupation, education etc.,
 - After entering all required fields, capture Voter ID front and back for Income generator 1, 2 and 3.
 - 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 SIGN

ACF

ACF 1

ACF 2

ACF 3

ACF 4

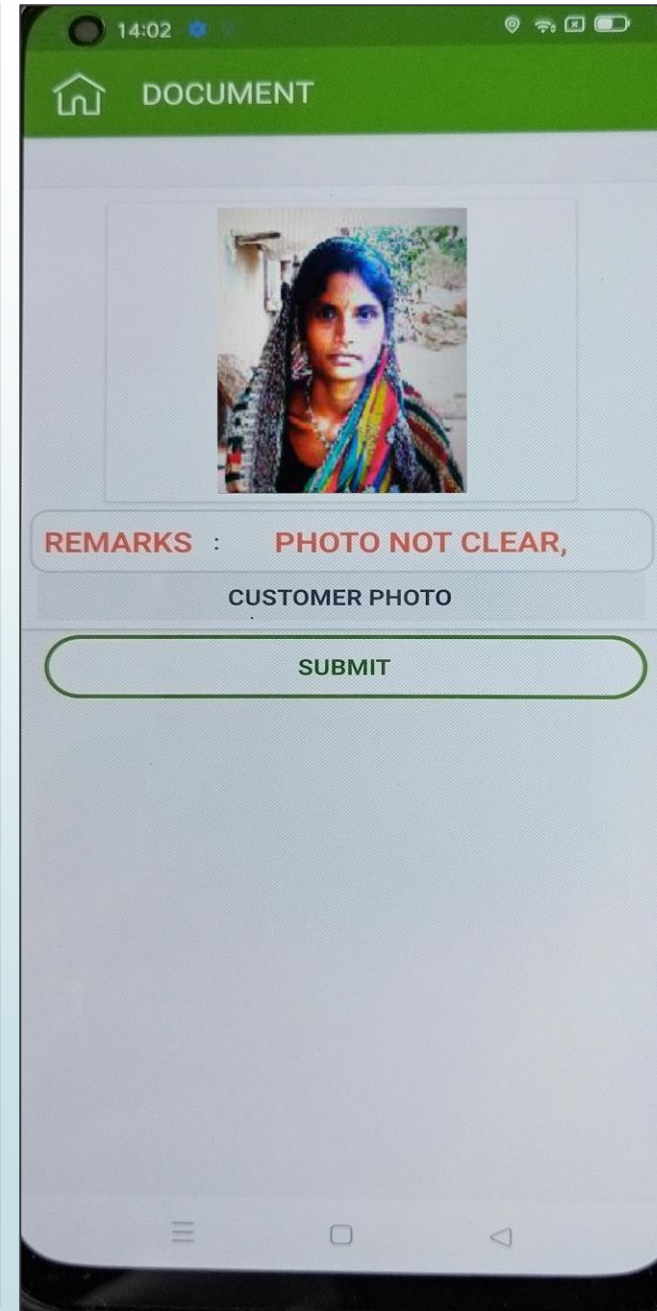
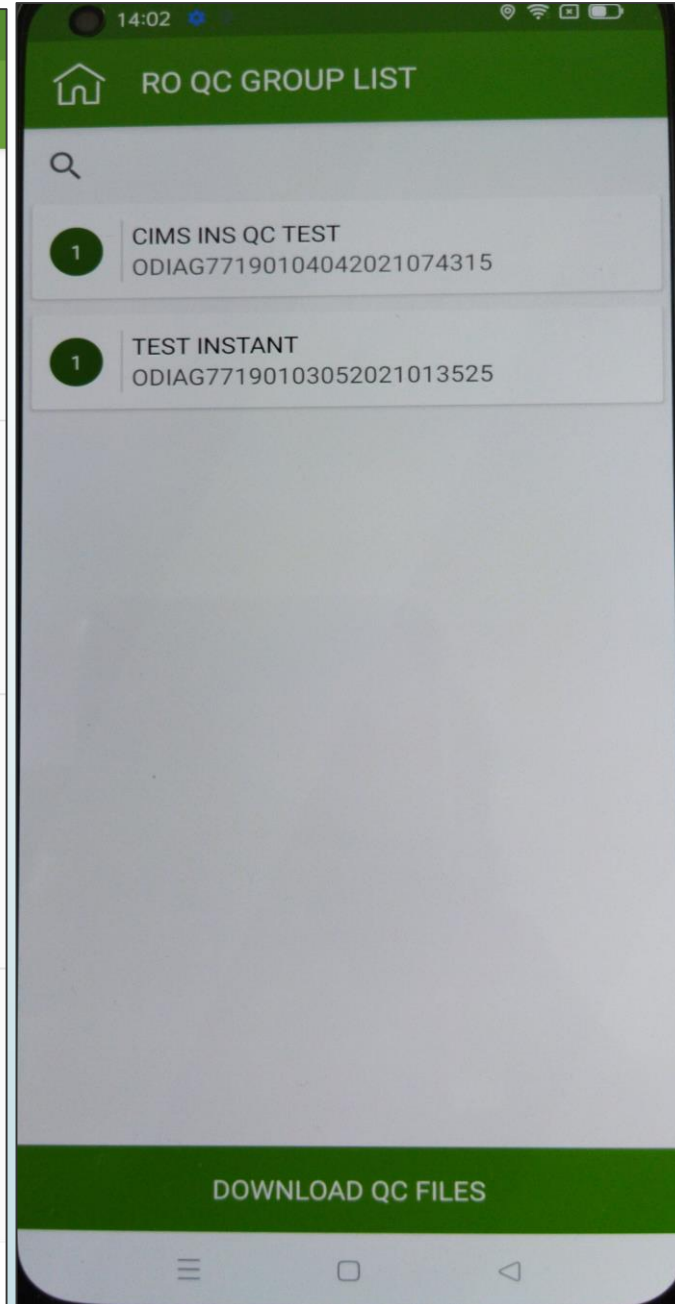
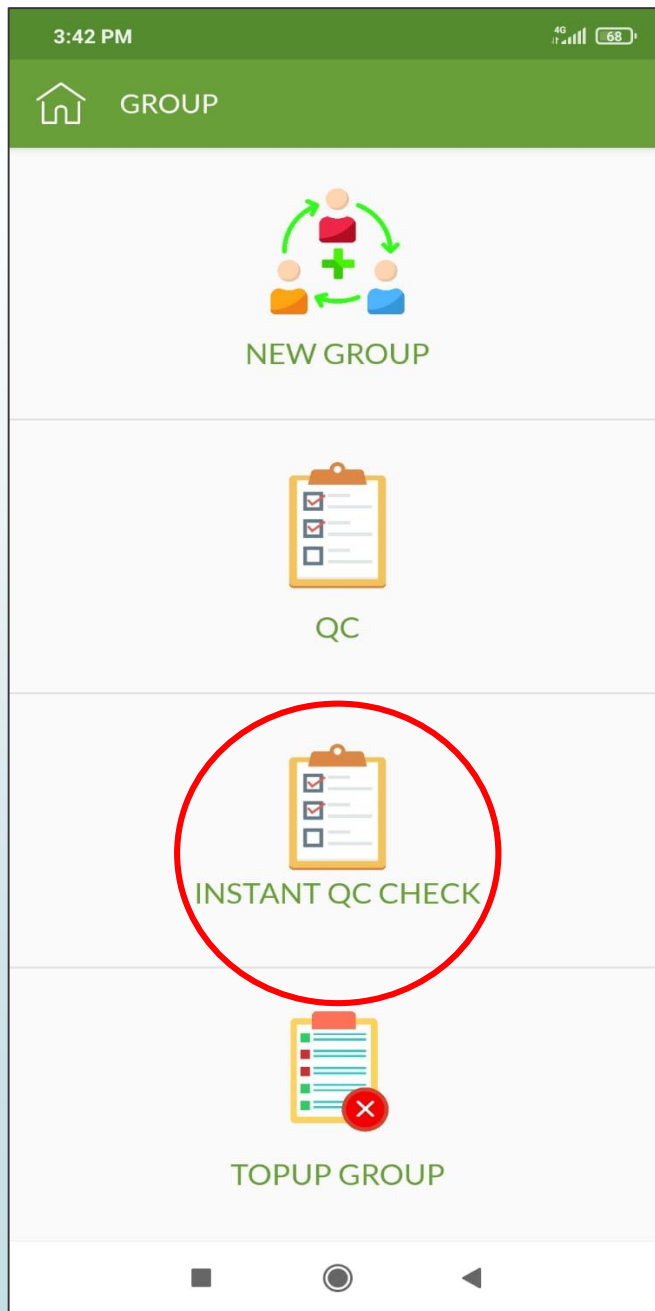
PASSBOOK

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.

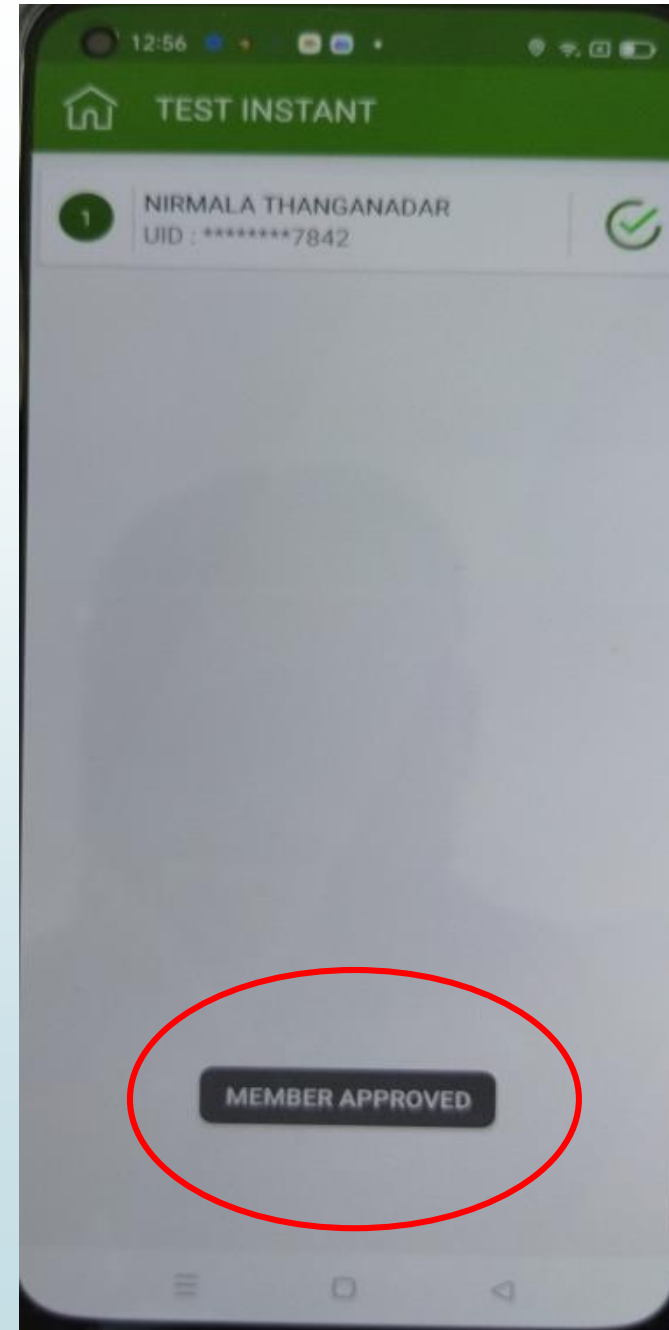
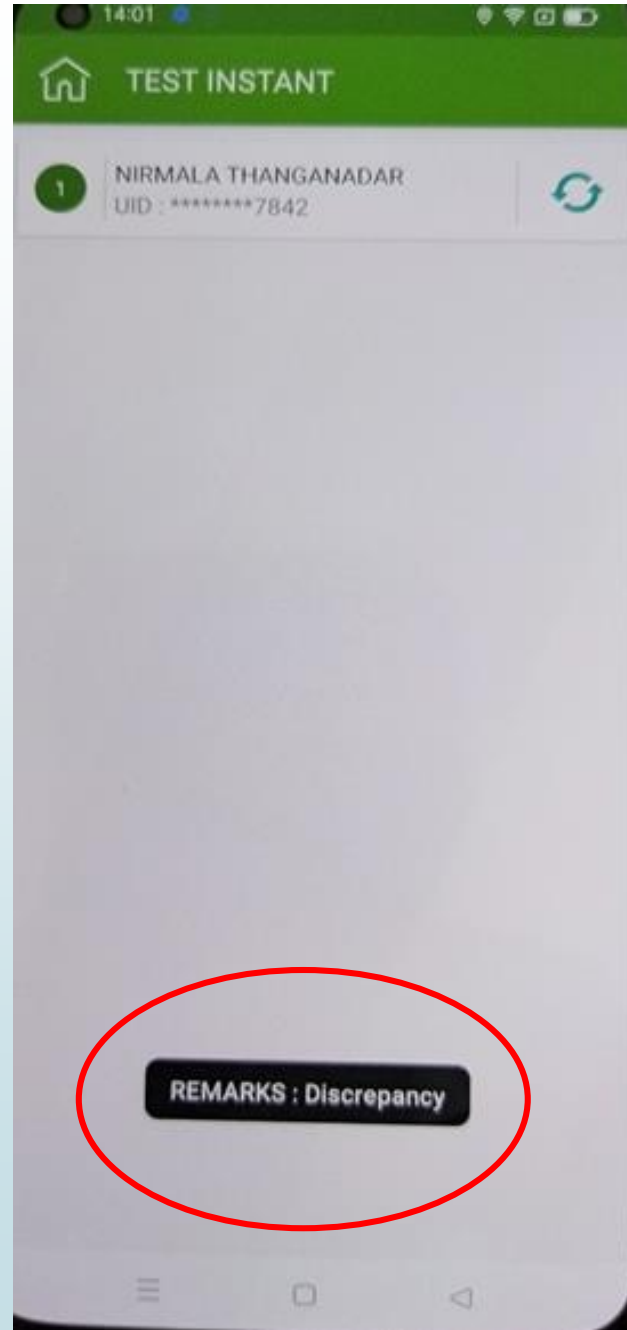
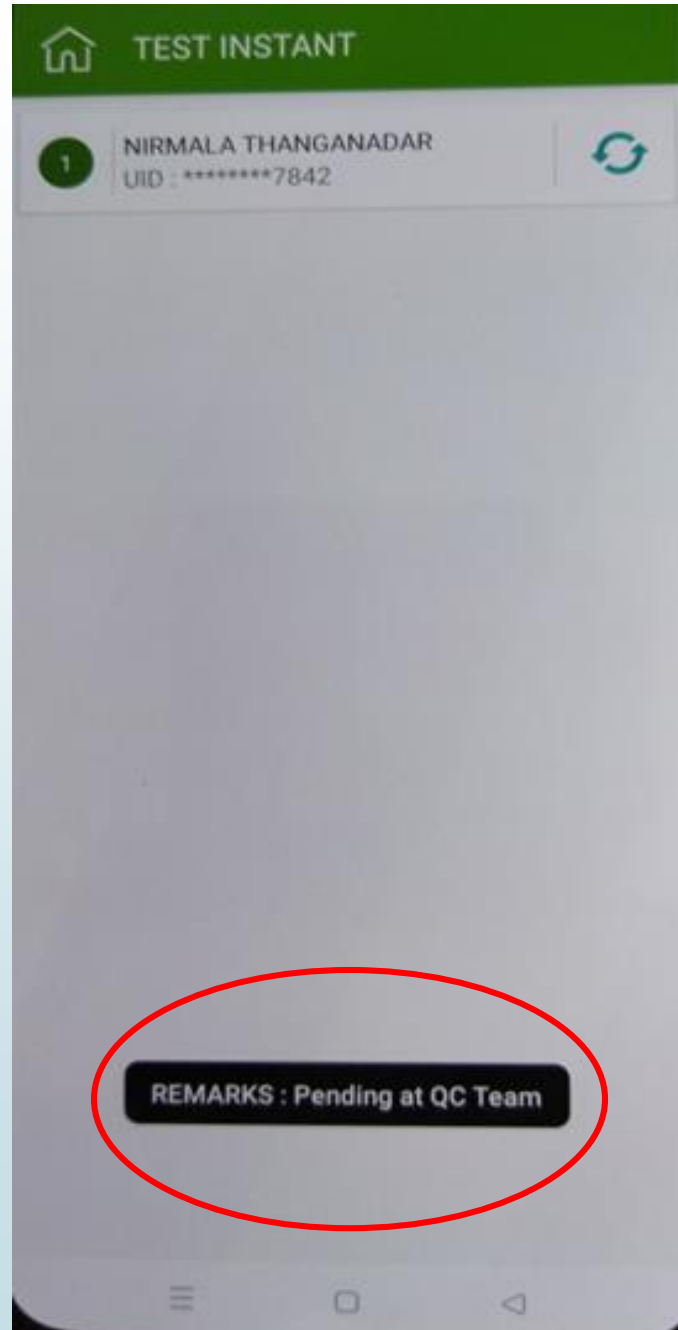
INSTANT QC QUERY RESOLVING



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

Zimbra: Inbox (1)

CIMS RBL-PL Admin

New Tab

Home

Settings

MIS Report

Excel Export

Upload

DINESH MAHARAJ (Admin)

Home

Stage 1

Quality Check

Stage 2

Restructure

Inward Centers28

Groups Completed28

Dedupe Completed28

NEW OPPORTUNITY

Version 35.1

Powered By CIMS

Instant QC

Home

Quality Check

Instant QC

Select Type

New

From Date

01/07/2021

To Date

22/07/2021

Get Data

UpDT	Member ID	ROName	BranchName	Member Name	GroupID	Center Name	Status	QC
01-07-2021 22:38:14	TAMAF633246CI01072021103128	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA SAMAL	TAMAF63324601072021103107	TESTINS01 C8	Pending	View
01-07-2021 23:14:50	TAMAF633246CI01072021110821	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA MALICK	TAMAF63324601072021103107	TESTINS01 C8	Pending	View
03-07-2021 11:39:12	TAMAF633246CI03072021113543	SATHISH SUBIRAMNAI_AF6332	AMBATTUR	NIRUPAMA MALICK	TAMAF63324603072021113258	TESTRBL C9	Pending	View
03-07-2021 19:53:00	TAMEKYC0101CI03072021070747	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC010103072021070729	TEAN TN	Pending	View
06-07-2021 18:00:09	TAMAH1018401CI06072021054011	RANJITHKUMAR RAVI_AH10184	KATTUR	RAJALAKSHMI RAJENDRAN	TAMAH101840106072021041917	THOGUR C3	Pending	View
06-07-2021 18:38:22	TAMAH1018401CI06072021061725	RANJITHKUMAR RAVI_AH10184	KATTUR	SAROJA ANDIYAPPAN	TAMAH101840106072021041917	THOGUR C3	Pending	View
07-07-2021 15:10:59	TAMEKYC0101CI07072021025443	PILOTUSER_EKYC01	KATTUR	GEETHA RAMESH	TAMEKYC010107072021025105	NON EKYC E1	Pending	View
07-07-2021 16:00:59	TAMEKYC0101CI07072021031216	PILOTUSER_EKYC01	KATTUR	SHOBANADEVI S	TAMEKYC010107072021025105	NON EKYC E1	Pending	View
07-07-2021 16:28:21	TAMEKYC0101CI07072021042134	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC010107072021042123	NONEKYC NK	Pending	View
07-07-2021 16:49:01	TAMEKYC0101CI07072021044015	PILOTUSER_EKYC01	KATTUR	VIVEKKUMAR	TAMEKYC010107072021044000	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

CIMS RBL-PL Admin

https://cb.nocpl.in/InstantQC

SettingsMIS ReportExcel ExportT GOPAL (DataEntry)

Home

Stage 1

CB Check

Quality Check

Stage 2

Inward Centers18

Groups Completed18

Dedupe Completed16

NEW OPPORTUNITY

Instant QC

HomeQuality CheckInstant QC

Select TypeQueryFrom Date01/07/2021To Date23/07/2021Get 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

Updated : 01-07-2021

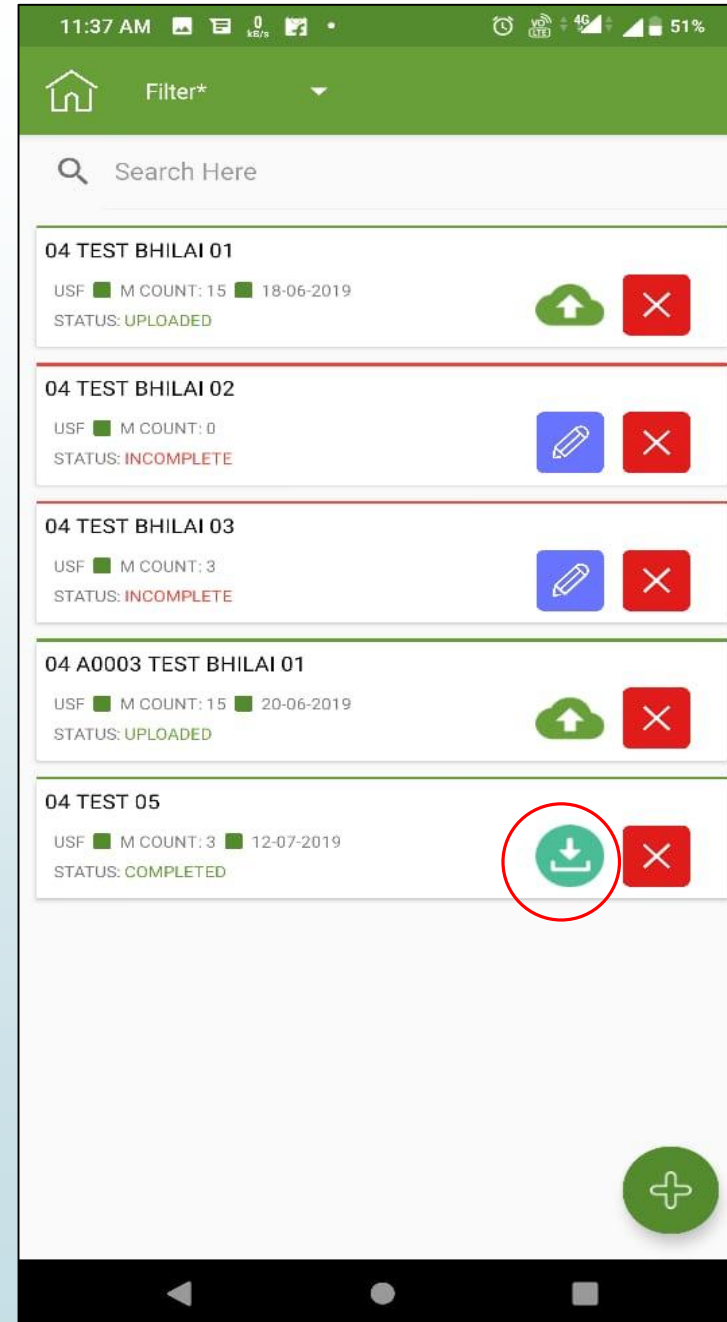
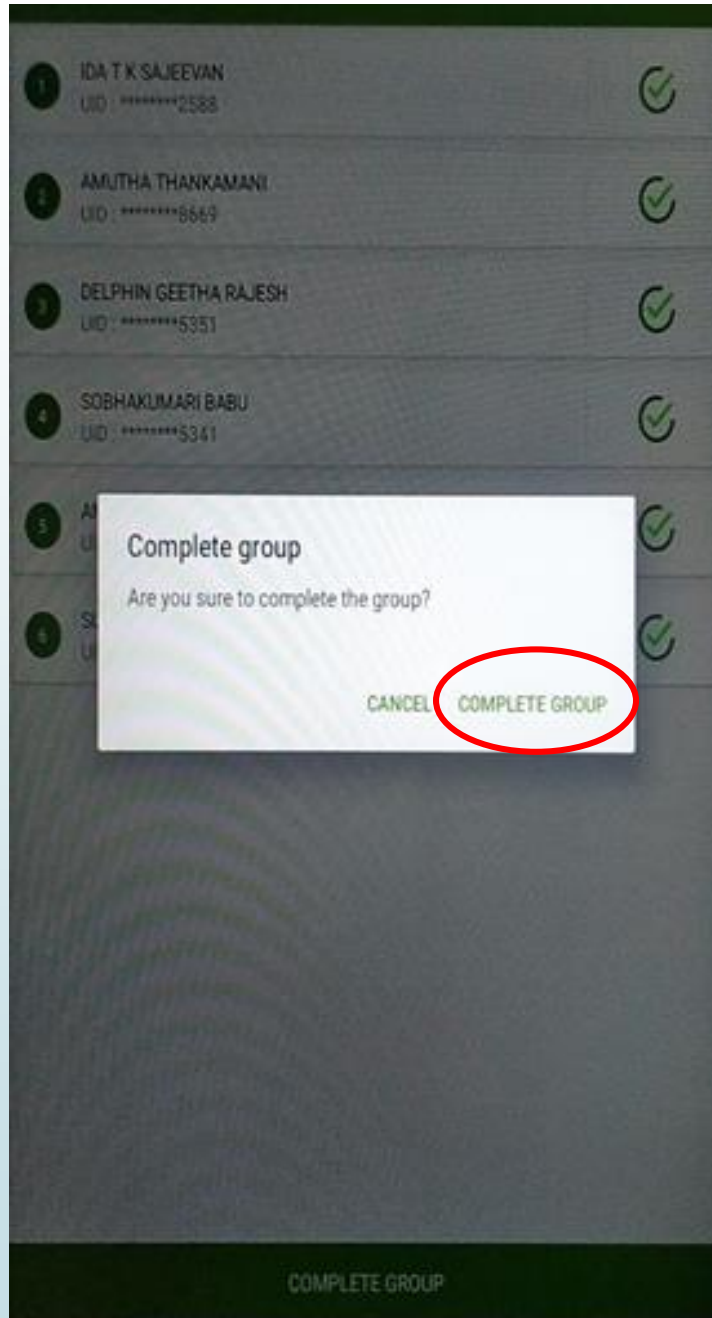
Version 35.1 Powered By CIMS

12:25 PM 23-07-2021

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..