

## YBL

### CIMS SOURCING + INSTANT QC

PROCESS FLOW	
Step 1	CIMS ACTIVATION & LOGIN
Step 2	GROUP CREATION
Step 3	MEMBER ADDITION
	a. UID Verification
	b. CB Check
	c. Family Member Addition
	d. CCR Check
	e. FOIR Check
	f. Data Entry
	g. KYC Capture
Step 4	INSTANT QC
Step 5	QUERY CLEARANCE
Step 6	GROUP COMPLETION

#### HOUSE HOLD MEMBERS & CO-INSURED FOR LI (Eligible for **FM & Double Insurance**)



Applicant



Spouse



Unmarried  
Son

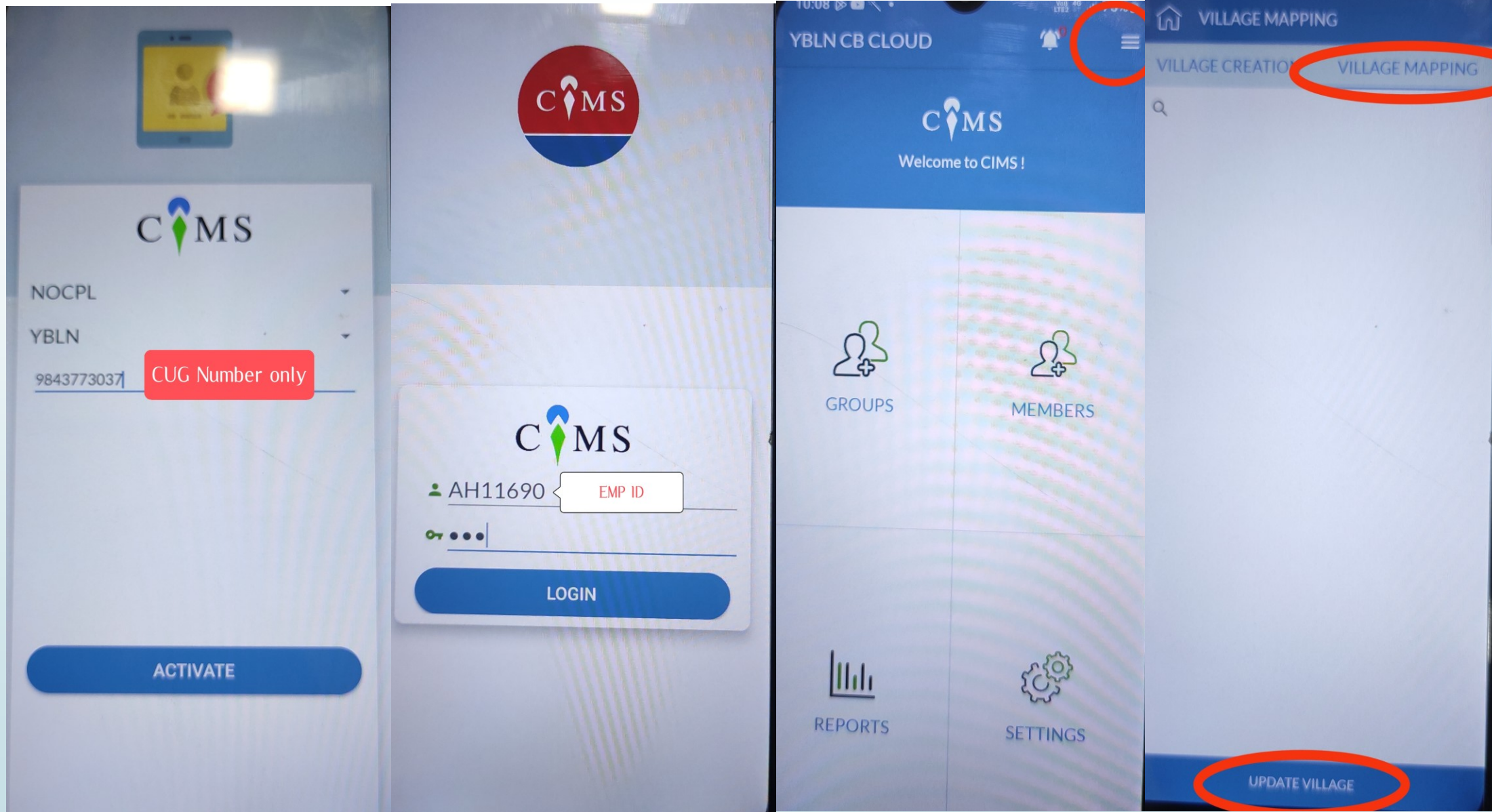


Unmarried  
Daughter

## **INSTRUCTIONS TO BE FOLLOWED WHILE SOURCING in CIMS APK**

1. User should use only the Updated/Latest Version every-time. Any partial group sourced and update the Application directly will leads to Application crash at any point of time.
2. User should only use one 1 Sourcing Application inside the MDM Folder only.
3. **User should login only in 1 Application at a time, if any Multi-logins (Session) found App will get Close/Terminate automatically. (Ensure BM/AM/RM/OPS users should not try and login any of the RO's Logins in there Devices).**
4. User should try and avoid any Calls in between the Customer Detailed Data entry part, since any network disconnect will leads to session disrupt and leads to Application close by itself.
5. User should not Minimize/Close the Application while Sourcing the customers, this will disrupt the sessions and lead to Application close by itself.
6. User should try and maintain the activity within 120 Seconds and complete the Detailed Data entry in a single shot.
7. Keeping the Application idle/minimized more than 120 Seconds will leads to Application timeout and close by itself.

## CIMS ACTIVATION & LOGIN PROCESS:



1. Select BC "NOCPL"
2. Select Bank "YBLN"
3. Type CUG number in Phone number to get activated by Admin team
4. Type NOCPL Emp ID for Login into APK
5. Click 3 dots, Select Village mapping & update Village



# HOME SCREEN//NEW GROUP CREATION

The image shows two parts of a mobile application interface. On the left is the 'HOME SCREEN' with a blue header containing the 'CIMS' logo and 'Welcome to CIMS!'. Below the header are four icons: 'GROUPS' (two people with a plus sign), 'MEMBERS' (two people), 'REPORTS' (a bar chart), and 'SETTINGS' (gears). The 'GROUPS' icon is circled in red. On the right is the 'NEW GROUP CREATION' screen, which has a blue header with 'ADD GROUP'. Below the header are four icons: 'NEW GROUP' (three people with a plus sign and arrows), 'INSTANT QC CHECK' (a clipboard with a checkmark), 'REPORTS' (a bar chart), and 'SETTINGS' (gears). The 'NEW GROUP' icon is circled in red. Below the icons is a form titled 'ADD GROUP' with the following fields: 'YBL TEST' (text input), 'C1' (text input), 'HADAPSAR' (text input), 'Maharashtra' (text input), 'Tenure' (18), 'Geographic' (Rural), 'Select Bank' (YBLN), 'Loan Cycle' (1st Cycle), 'Distance From Branch' (4 Kms), 'Kyc Type' (Primary and Nominee checked), 'Insurance' (From YBL selected), 'Daughter Group' (NO selected), 'CCD ACKNOWLEDGEMENT' (CCD checked), and 'CANCEL' and 'OK' buttons.

**HOME SCREEN**

Welcome to CIMS!

**GROUPS**

**MEMBERS**

**REPORTS**

**SETTINGS**

**NEW GROUP CREATION**

**ADD GROUP**

YBL TEST C1

HADAPSAR

Maharashtra

Tenure 18

Geographic Rural

Select Bank YBLN

Loan Cycle 1st Cycle

Distance From Branch 4 Kms

Kyc Type ☒ Primary ☒ Nominee

Insurance ☒ From YBL ☐ From NOCPL

Daughter Group ☐ YES ☒ NO

CCD ACKNOWLEDGEMENT ☒ CCD

CANCEL OK

Select "Groups" to find the below 2 Options

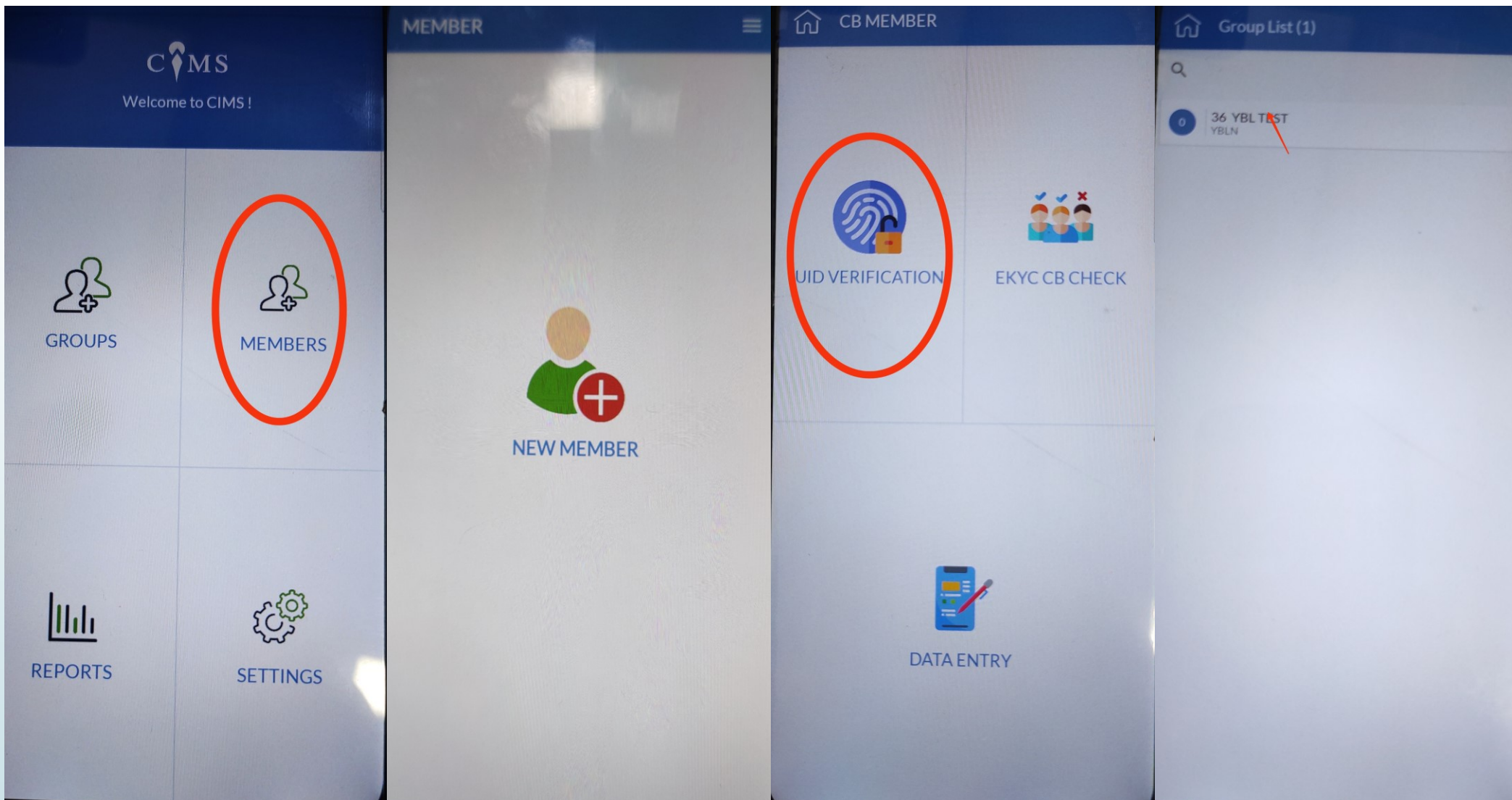
1. New Group
2. Instant QC Check

Select

1. New group

- a) Create centre name  
(\*Branch code is auto generated.no need to type Branch code\*)Enter other required details like Village, Tenure, Geo type, loan cycle etc(\*Should select cycle1\*), and capture CCD and then click **OK**

## SCREEN – MEMBER ADDITION //UID//CB PORTAL

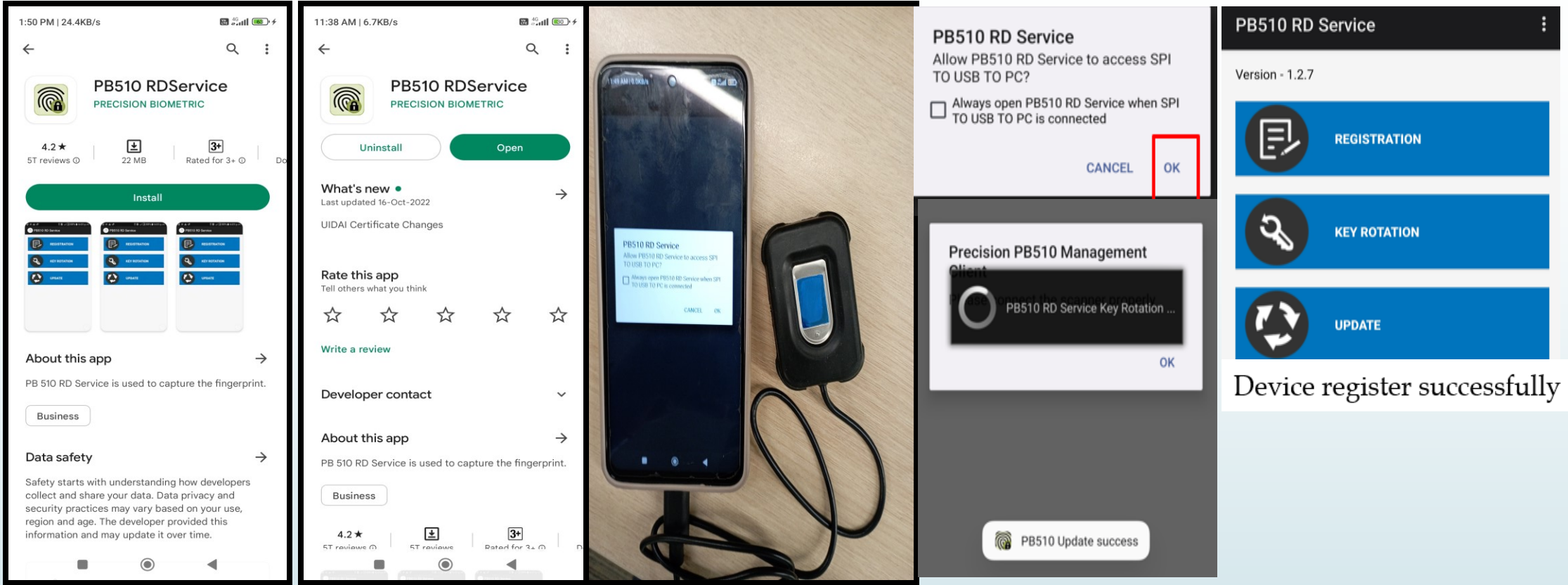


### Customer Onboarding:

1. Select Members
2. Select New Member
3. Select UID Verification
4. Select Centre Name



# PB510 RDSERVICE ACTIVATION(BIOMETRIC DEVICE)



## PB510 RDService check

- \*PB 510 should be installed from Play store
- \*Ensure biometric device is connected and ready to use.
- \*Check using PB510 RD Service app installed in Device.

# 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).
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 PB510 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

CB MEMBER

UID VERIFICATION

EKYC CB CHECK

DATA ENTRY

MEMBER DETAILS

NOMINEE DETAILS

CHECK CREDIT BUREAU(MFI)

FAMILY MEMBER1 DETAILS

FAMILY MEMBER2 DETAILS

MEMBER DETAILS

MEMBER DETAILS

TITLEMrs

Saranya

29Female

28/06/1994

MEMBER KYC:

MEMBER ID TYPEAadhar

\*\*\*\*\*4248

\*\*\*\*\*4248

SECONDARY ID TYPEVoterId

\*\*\*\*\*

plm12345

LOAN CYCLE1

PERMANENT ADDRESS

12/266

Richmand

PANDALUR

NOMINEE DETAILS

NOMINEE DETAILS

ALSO CO-INSURER

RAJA

01/01/199033

KYC TYPEVoterId

\*\*\*\*\*6

\*\*\*\*\*6

NOMINEE ADDRESS

56, B COLONY

RAJA STREET

VEERAPANDI

CITY/TOWN/VILLAGE

TALUKA

COIMBATORE

SUB DISTRICT

641019

CHECK CREDIT BUREAU(MFI)

EKYC CB Check

1. Select EKYC CB check.
2. Select member Details & Member Additional Details.
3. Select Nominee details and fill all the required fields (Voter ID only).
4. Enter Nominee Relationship and other required details.
5. Click on **“Check Credit Bureau”** and do CB eligibility check for member.
6. CB result will be either **Approved** or **Rejected**. Once approved click on **“Save and Continue”**.

CB RESULT

RESULT:APPROVED

REMARK

Consumer record not found

CANCEL

SAVE AND CONTINUE



FAMILY MEMBER DETAILS + ELIGIBILITY CHECK

MEMBER DETAILS

NOMINEE DETAILS

FAMILY MEMBER1 DETAILS

Income Generator 1

☐ ALSO INSURER

Name

RAJA

Relationship

Husband

DOB

01/01/1990

Gender

Male

Marital Status

Married

KYC Type

VoterId

KYC ID

\*\*\*\*\*6

Confirm KYC ID

\*\*\*\*\*6

Mobile

Sector of Work

SALARIED

Nature of Work

SALARIED

FAMILY MEMBER2 DETAILS

Income Generator 2

☐ ALSO INSURER

Name

KATHIR

Relationship

Son

DOB

01/01/2003

Gender

Male

Marital Status

UnMarried

KYC Type

VoterId

KYC ID

\*\*\*\*\*6

Confirm KYC ID

\*\*\*\*\*6

Mobile

8270668252

Sector of Work

SALARIED

Nature of Work

SALARIED

Income frequency

Monthly

Months of employment in last 1 year

12

Monthly Income

7000

Marital Status

UnMarried

KYC Type

VoterId

KYC ID

\*\*\*\*\*6

Confirm KYC ID

\*\*\*\*\*6

Mobile

8270668252

Sector of Work

SALARIED

Nature of Work

SALARIED

Income frequency

Monthly

Months of employment in last 1 year

12

Monthly Income

7000

Other Monthly loan obligations

0

Co-Insurer KYC

FRONT

BACK

CHECKELIGIBILITY

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

CANCEL

SAVE AND CONTINUE



# HOUSE HOLD ASSESSMENT – DATA ENTRY

CB MEMBER

UID VERIFICATION

EKYC CB CHECK

DATA ENTRY

MEMBER DETAILS

MEMBER NAME : BARATH BASTEN

MEMBER DOB : 30/09/1997

MEMBER SECONDRY PROOF : WTD2262962

MEMBER CB STATUS : APPROVED

BARCODE : 66000000008

NOMINEE DETAILS

NOMINEE NAME : MATHAN

NOMINEE DOB : 01/01/2003

NOMINEE RELATIONSHIP : SON

CO-INSURER : YES

INSURANCE FROM : YBL

INSURANCE TYPE : DOUBLE

HOUSE PROFILE

MEMBER INCOME DETAILS

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

SUBMIT

HOUSE PROFILE

House Profile

Total Family Members 4

Earning Members in the Family(excluding Member) 1

Member is also Earning in the Family Yes

Total Earning Members 2

Type of Accommodation Owner

House Type Pucca

Basic Amenities:

Electricity Yes

Toilet Yes

Water Supply Yes

Sewage Yes

Cooking Gas Yes

Other HouseHold Assets:

Land Select\*

MEMBER INCOME DETAILS

Member Income

Sector of Work SALARIED

Nature of Work SALARIED

Income frequency Monthly

Months of employment in last 1 year 12

Monthly Income 10000

Other Monthly loan obligations 1500

OTHER HOUSEHOLD INCOME

OTHER HOUSEHOLD EXPENSES

OTHER HOUSEHOLD INCOME

Other Household Income

Rent/Lease 0

Government-transfer 0

Pension 0

Remittances 0

Scholarship 0

Others 0

Total Household Income 22000

OTHER HOUSEHOLD EXPENSES

HouseHold Expenses

Regular Expenses

Rent/Lease 0

Food+Cooking fuel 3000

Clothes 500

Education expenses 200

Electricity/phone/data/cable 1000

Transport 0

Entertainment/social obligations 0

Other 0

Total Regular Expense 4700

Annual Irregular Expenses

Medical/Health 2000

House Renovation 0

Household Goods 0

Others 0

Total Monthly Irregular Expense 166

Total Household Monthly Expenses 4866

Total HouseHold Monthly Obligation 1500

SUBMIT

- ## 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.,
  4. RO needs to capture Original Documents like,

LOAN OBLIGATION ALERT MSG

ALERT MSG FOR MINIMUM EXPENSE

ALERT MSG FOR MAXIMUM EXPENSE

CB RESULT

4:50 PM

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 then 80%

CLOSE

1

2

3

-

4

5

6

⌵

7

8

9

⌵

,

0

.

←

4:52 PM

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

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 then 80%

CLOSE

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”**.



DETAILED DATA ENTRY

5:04 PM

4G+ 61

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

4G+ 61

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

FRONT

BACK

CUSTOMER PHOTO

CUSTOMER PHOTO

CUSTOMER SIGN

ACF

FRONT

PASSBOOK

5:08 PM

4G+ 59

MEMBER CB STATUS : APPROVED

INCOME ASSESSMENT COMPLETED

MEMBER SOCIAL DETAILS

ADDITIONAL DETAILS

BANK PREFERENCES

FILE UPLOAD

Nominee File

FRONT

BACK

SECONDARY PROOF

FRONT

BACK

CUSTOMER PHOTO

CUSTOMER PHOTO

CUSTOMER SIGN

ACF

FRONT

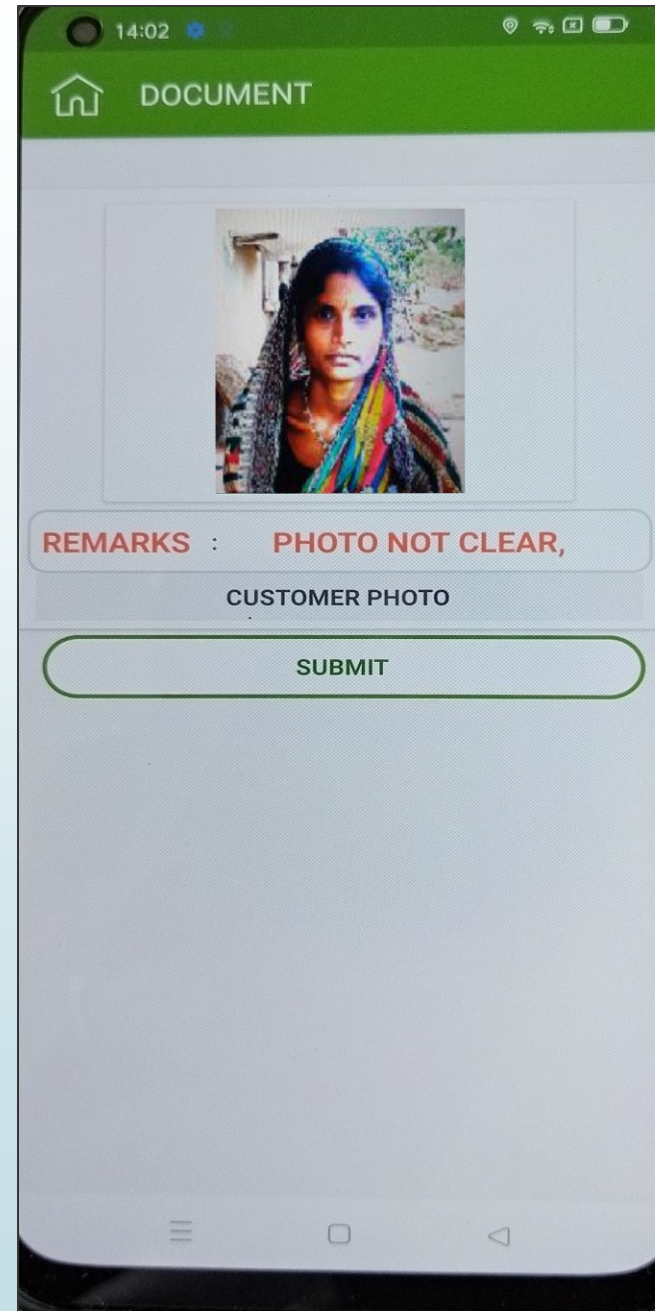
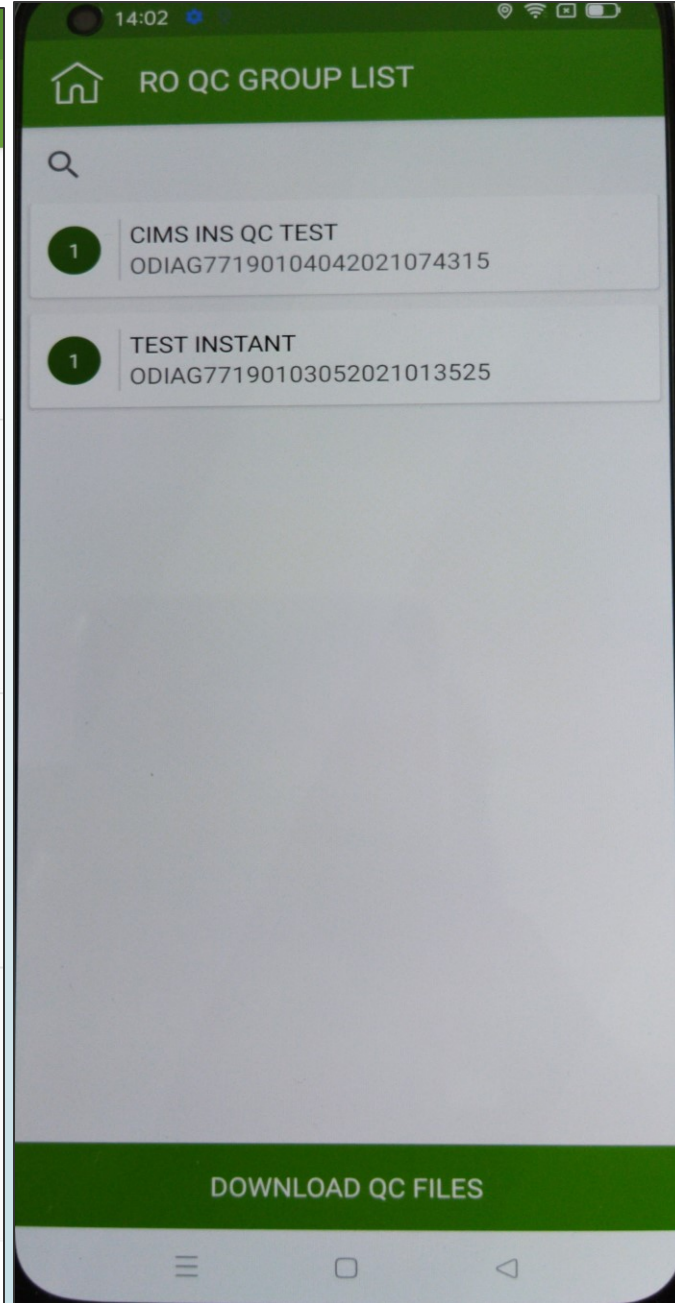
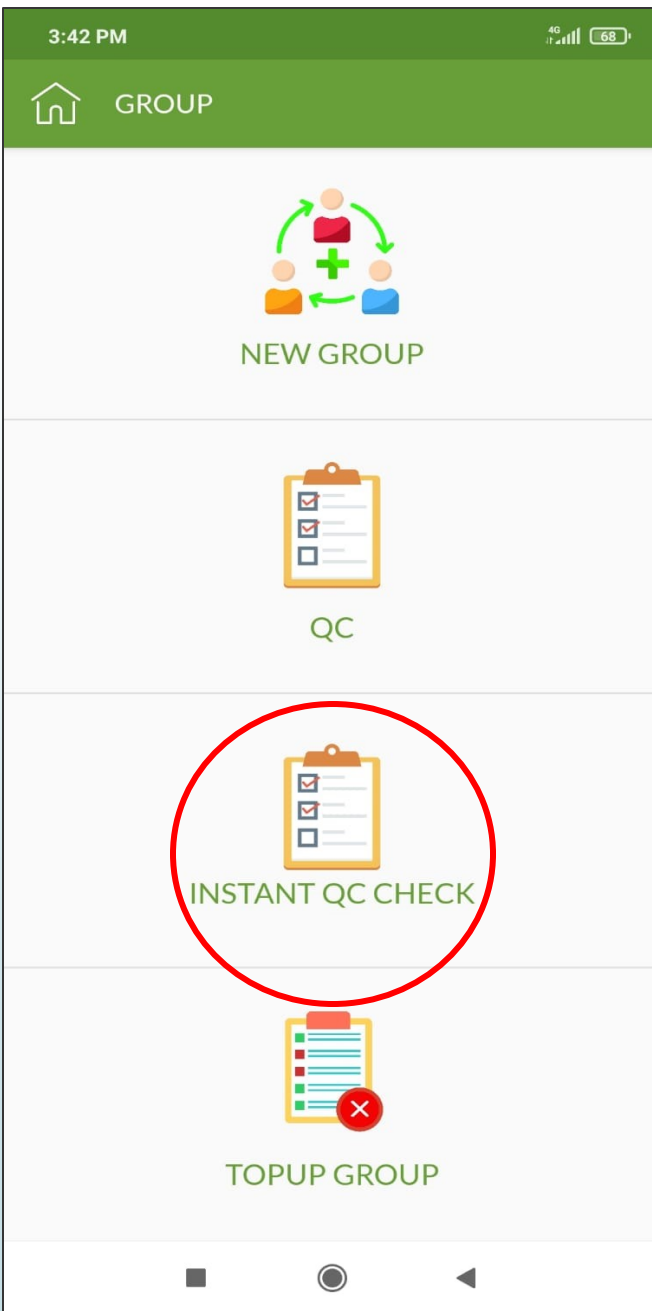
PASSBOOK

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 Documents of member and nominee and then click on verify member to submit for instant QC.
  1. Nominee KYC (Original)
  2. Member Secondary proof - Voter ID (Original)
  3. Member Live Photo
  4. Member Bank passbook (Original)

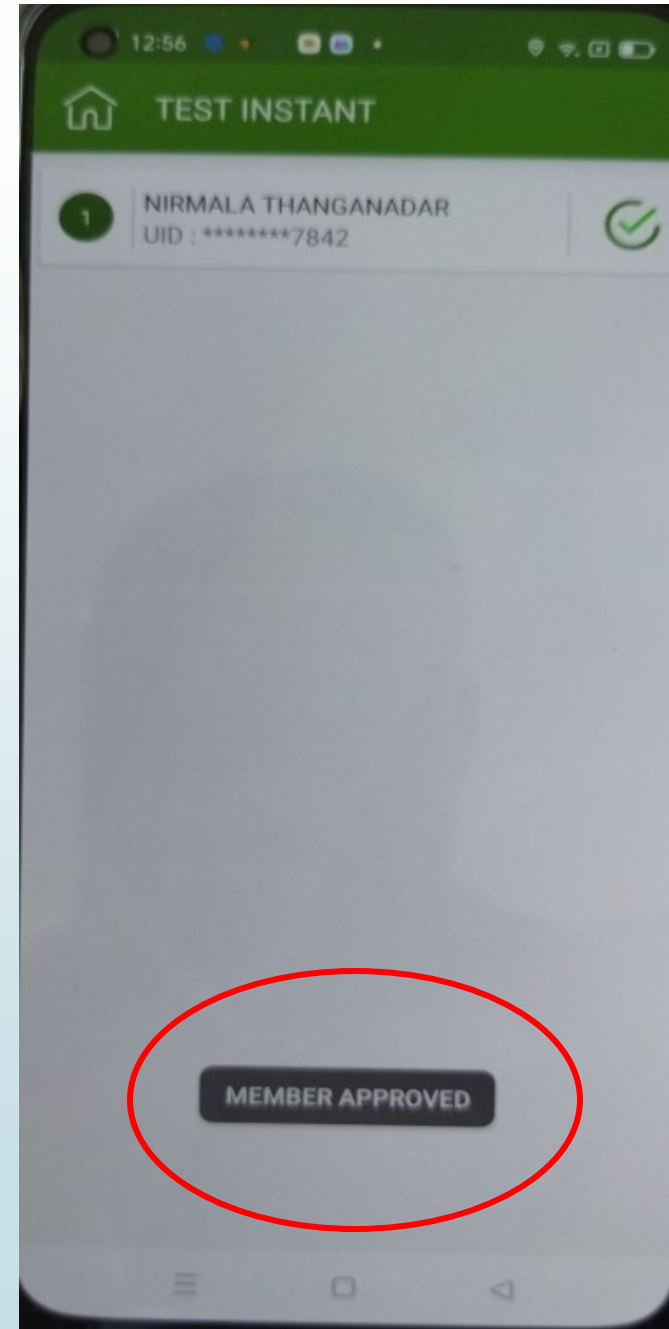
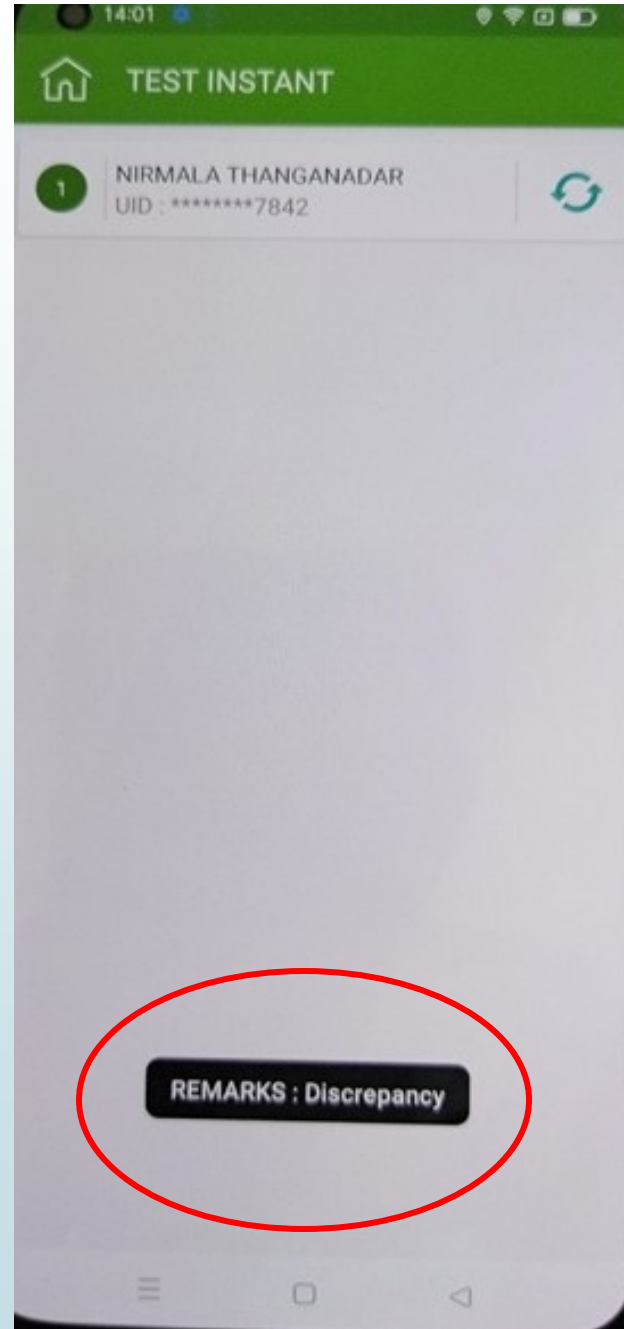
## INSTANT QC QUERY RESOLVING



### 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

Home

Stage 1

Quality Check

Stage 2

Restructure

Inward Centers28

Groups Completed28

Dedupe Completed28

NEW OPPORTUNITY

Version 35.1 Powered By CMS

Instant QC

HomeQuality CheckInstant QC

Select TypeNewFrom Date01/07/2021To Date22/07/2021Get Data

UpDT	Member ID	ROName	BranchName	Member Name	GroupID	Center Name	Status	QC
01-07-2021 22:38:14	TAMAF633246CI01 072021103128	SATHISH SUBIRAMINAI_AF6332	AMBATTUR	NIRUPAMA SAMAL	TAMAF6332460107 2021103107	TESTINS01 C8	Pending	View
01-07-2021 23:14:50	TAMAF633246CI01 072021110821	SATHISH SUBIRAMINAI_AF6332	AMBATTUR	NIRUPAMA MALICK	TAMAF6332460107 2021103107	TESTINS01 C8	Pending	View
03-07-2021 11:39:12	TAMAF633246CI03 072021113543	SATHISH SUBIRAMINAI_AF6332	AMBATTUR	NIRUPAMA MALICK	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	SHOBANADEVI S	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

Home

Stage 1

CB Check

Quality Check

Stage 2

Inward Centers18

Groups Completed18

Dedupe Completed16

NEW OPPORTUNITY

Version 35.1 Powered By CIMS

Updated : 01-07-2021

Instant QC

HomeQuality CheckInstant QC

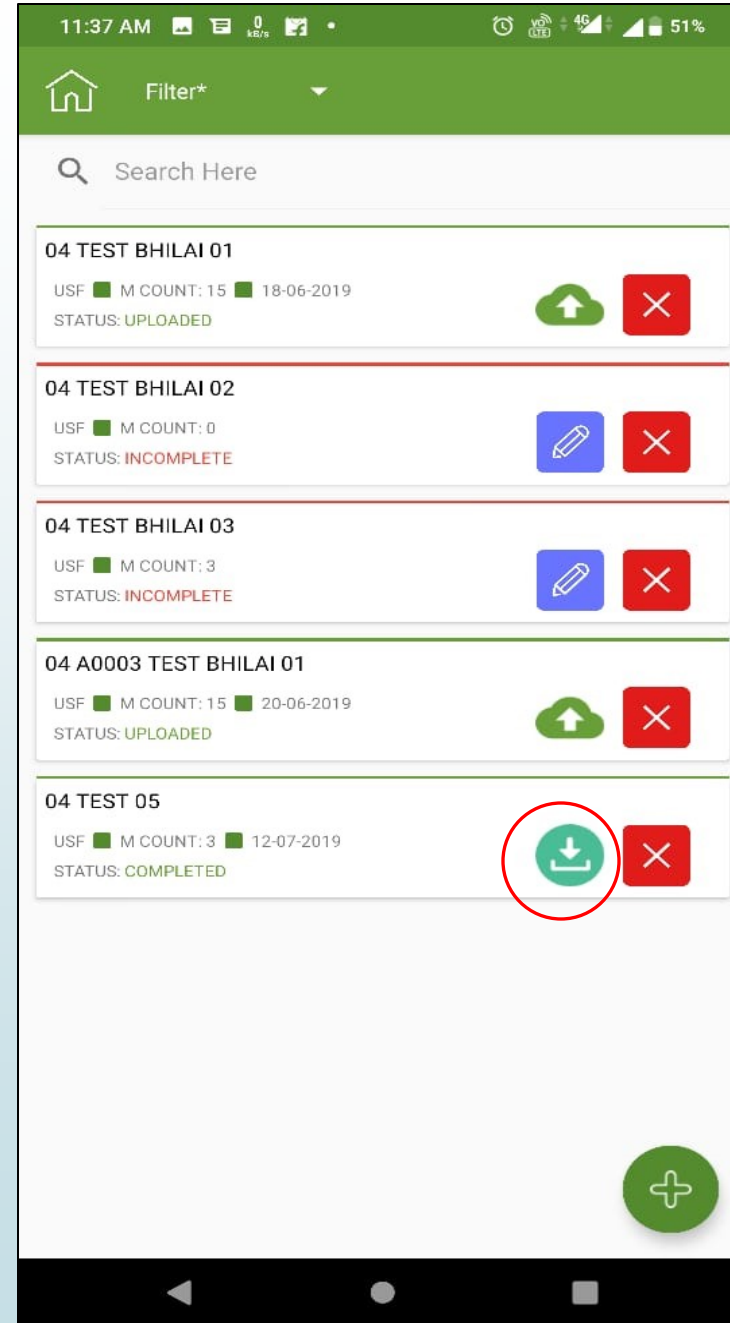
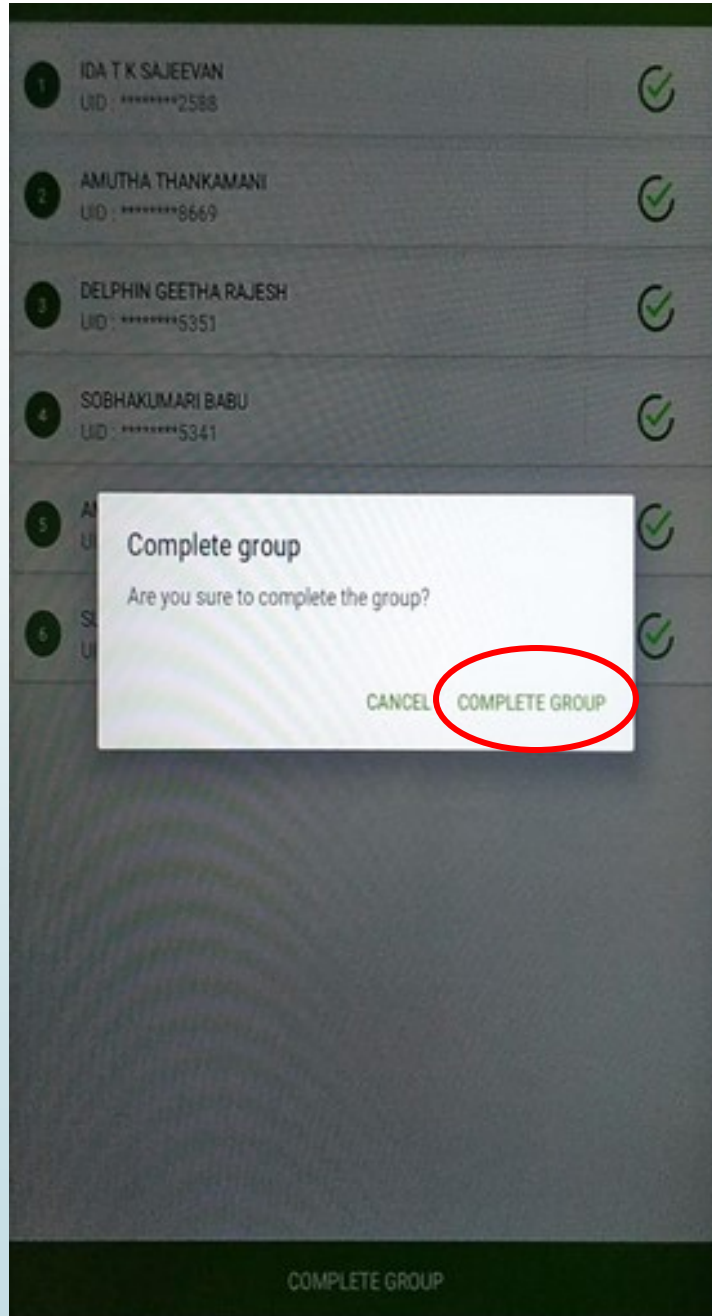
Select TypeQueryFrom Date01/07/2021To Date23/07/2021Get Data

UpDT	Member ID	ROName	BranchName	Member Name	GroupID	Center Name	Status	QC
08-07-2021 13:07:22	TAMAH1018401C107072021063708	RANJITHKUMAR RAVI	KATTUR	GEETHA ASHOKAN	TAMAH101840106072021041917	THOGUR C3	Query	View
16-07-2021 15:07:58	UTTAH9487C6C116072021020016	DHEERENDRA KUMAR	KUREBHAR	SHYAM KALI	UTTAH9487C616072021122524	KUTTA DHARAMGANJ	Resolved	View

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



## Instant QC Check points

Image category	Points to check
Aadhaar Front (E KYC)	* Check member name and DOB
	* Check nominee relationship with member
Voter ID (SKYC)	* Check Voter ID name and number
	* Voter ID name should match 50%
	* Ensure voter ID front and back numbers are same
Relationship (Member and Nominee)	* Check marital status of member
	* Nominee relationship – Spouse, Son, Daughter, Father, Mother, Brother, Sister
	* If married nominee should be husband only
	* If Widow/Separated: Nominee should be Son/Daughter whose age is above 18
Member photo	* Need live photo in passport size
	* Photo background should be plain
Nominee & FM Kyc	* Check nominee name and DOB
	* Check spouse name and DOB
	* Ensure FM kyc voter ID front and back numbers are same
FM details	* FM front Voter ID/DL name and number
	* FM back voter ID/DL front and back numbers are same
	* FM KYC image should be clear .
Declaration form	* Check member name, should match with E-KYC
	* Check member and nominee signature ,date & place should be filled properly .
	* If LTI thumb impression then member name should be there and Ro witness details should be update .
Insurance Information	* Check type of insurance ,Co insurer name and relationship as per KYC .
	* Check member name with E-KYC
Bank passbook	* Check A/C number and IFSC
	* Cancelled cheque leaf is accepted / airtel payment not accepted
	* If Member name, number and IFSC is hand written, need BM attestation
Member Drop	* If skyc number is not matching with the data
	* Nominee relationship mismatch with the vid
	* FM vid number mismatch
	* FM relationship mismatch
NOTE	* If Co insurer name and relationship mismatch
	* Do not accept phone to phone images and Xerox copy .
Dummy images	* Only voter ID/DL accepted for nominee and Family Member .
	* If image is plain or other than required image, raise query as dummy image uploaded

## Sample Declaration copy



**Customer Declaration**



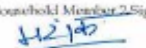
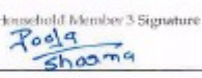
Barcode No: 6005072785 Center Name: 054024 MANJU SHAR C135

- I/We hereby declare that I have reviewed & verified all the information entered in the said Application Form on the Ganaseva Mobility App. I hereby confirm that the information entered in the said Application Form is true & correct to my knowledge and I undertake to inform you of any changes therein, immediately. I hereby further agree, declare and confirm that, I shall be solely liable, in case any of the information given in said Application Form found to be false or untrue or misleading or misrepresenting.
- I/We hereby agree and confirm that the KYC documents uploaded in the said Application Form is captured from the original KYC documents provided by me and was uploaded in my presence as per my authorization and instructions.
- I/We hereby authorize to retrieve my demographic details such as DOB, gender, address and photograph for KYC purposes from Unique Identification Authority of India (UIDAI) using biometric/OTP authentication.
- I/We authorize the Bank and all its group companies and their agents to exchange, share or part with all the information and details relating to my existing loans and/or repayment history, application form information to other Bank group companies, Banks, financial institutions, credit bureaus (Highmark/Equifax/CIBIL/Others), agencies, statutory bodies etc. as may be required or as they may deem fit and shall not hold the Bank (or any of its group companies or its/their agents/representatives) liable for use/sharing of this information. It will be in order for the Bank to disqualify me from receiving any credit facilities from the Bank and/or recall the entire Facility amount or any part thereof granted, if any of the information pertaining to me, furnished is found incorrect and/or containing misrepresentation of facts.
- I/We hereby give my consent to receive information from central KYC Registry through SMS on above registered number. Information furnished above is true and correct to best of my knowledge and belief and nothing material has been concealed.
- I/We declare that I/we am/are of good health and do not have any physical defect, deformity or disability. I/we further declare that I/we do not have any history of suffering from any ailment or disease, nor have I/we received, nor I/we am/are currently receiving, any treatment for any ailment or disease. I/we hereby authorize YES BANK LIMITED to deduct the premium payment towards the policy from the Facility sanctioned/disbursed. The amount of sum assured for each life shall be equivalent to the facility amount disbursed for life insurance.
- In the event of any eventuality of self and/ or my spouse/co-insured giving rise to a claim under the Group Insurance scheme, the claim proceeds should be utilized to liquidate the outstanding loan availed by me. I authorize Master Policy Holder (MPH) to receive the claims proceeds/ premium refund to the extent of the outstanding loan amount from Insurer, which is authorized to make payment directly to and in the name of the MPH to the extent of outstanding loan amount. Any amount left, may be paid by the Insurer to me or my nominee/ beneficiary, as the case may be. Insurer shall be discharged to the extent of amount paid to the MPH towards outstanding loan amount. It shall be solely my responsibility to bring to the notice of Insurer, in the event I intend to make a change in my declaration as made herein above. This declaration is applicable when the MPH is a regulated entity or as specified by IRDAI from time to time.
- I/We hereby confirm that the concerned BC official of ABC FINANCIAL SERVICES PVT LTD. (BC Name) has read and translated accurately the aforesaid terms and conditions and other documents (including terms and conditions for both Life insurance and General insurance policies) in vernacular language known to me and I have completely understood the same.
- Bank has the right to cancel the loan within 8 working days in case the customer is not able to provide proper account details for disbursement.
- ☐ DUAL Name Declaration (tick if applicable for Customer)

As per \_\_\_\_\_ (KYC ID Type) my correct full name is \_\_\_\_\_ however as per \_\_\_\_\_ (KYC ID Type) full name mentioned is incorrect. Kindly consider the name mentioned on \_\_\_\_\_ for account opening purposes.

- ☐ DUAL Date of Birth (DOB) Declaration (tick if applicable for Customer)

As per \_\_\_\_\_ (KYC ID Type) my correct DOB is \_\_\_\_ / \_\_\_\_ / \_\_\_\_ however as per \_\_\_\_\_ (KYC ID Type) DOB mentioned is incorrect. Kindly consider the DOB mentioned on \_\_\_\_\_ (KYC ID Type) for account opening purposes.
- Customer/House Hold number: \_\_\_\_\_ Signature: \_\_\_\_\_

 Name: <u>MANJU SHARMA</u>	 Name: <u>GOKUL SHARMA</u>	 Name: <u>MAYANK SHARMA</u>
 Name: <u>POOJA SHARMA</u>	Household Member 4 Signature Name: _____	Household Member 5 Signature Name: _____

Date: 14/02/2023  
Place: MUMBAI, MH

- For Office Use Only

YBL Officer Name & Emp ID: \_\_\_\_\_  
YBL Officer Signature: \_\_\_\_\_

**Note: PSM Signature is not mandatory since EKYC is implemented**