

Note: Leads sources could be of any count, let's say 1 lac

SALES

CREDIT

AUTO

Leads through Affiliated vendors

Direct footfall through Google

Manual data in Excel (from another domain, from known source)

CREDIT HEAD runs RCS with CMS link

CRM Interface—clicks "Get Started"

User journey starts

User enters Mobile number and PAN, enters Mobile OTP—Submit (PAN Verification from Digitap)

Complete Registration

Sales Head exports Partial Leads (D-1) and filters all Stage from Complete Registration till BRE\_Reject

SH

Sales TL will allocate Stages to Sales Team

2

User filled Employee details?

NO

User is in Complete Registration Stage

Sales team will call

YES

AUTO no human resource

User Allows location, enters employee or Self Employed → Salaried → Enters Company Name, Designation, Salary Date, Salary—Submit (Criteria 1 checked)

HARD REJECT CRITERIAS

- 1. PAN
  - 2. OGL non-serviceable pin code
  - 3. Status—Self Employed (Hard Reject for User (CRM stores with label – Pending Employment with Self-Employed.)
  - 4. Salary <25k
  - 5. Age not in 21-55
  - 5. Bureau (CRIF) LQ B, C
  - 6. Credit Score <=510
  - 7. Designation: Inspector, Army, Navy, lawyer
- Note: Gating Criteria is not fixed at times, LQ B/C can be allowed as well, So, Subject to a regular collection, Credit, Sales brainstorming and analysis

Criteria 1 Check



HARD REJECT

User will see – Oops your request was not approved, you can try soon!



AUTO no human resource

Add Employment

User filled Email?

NO

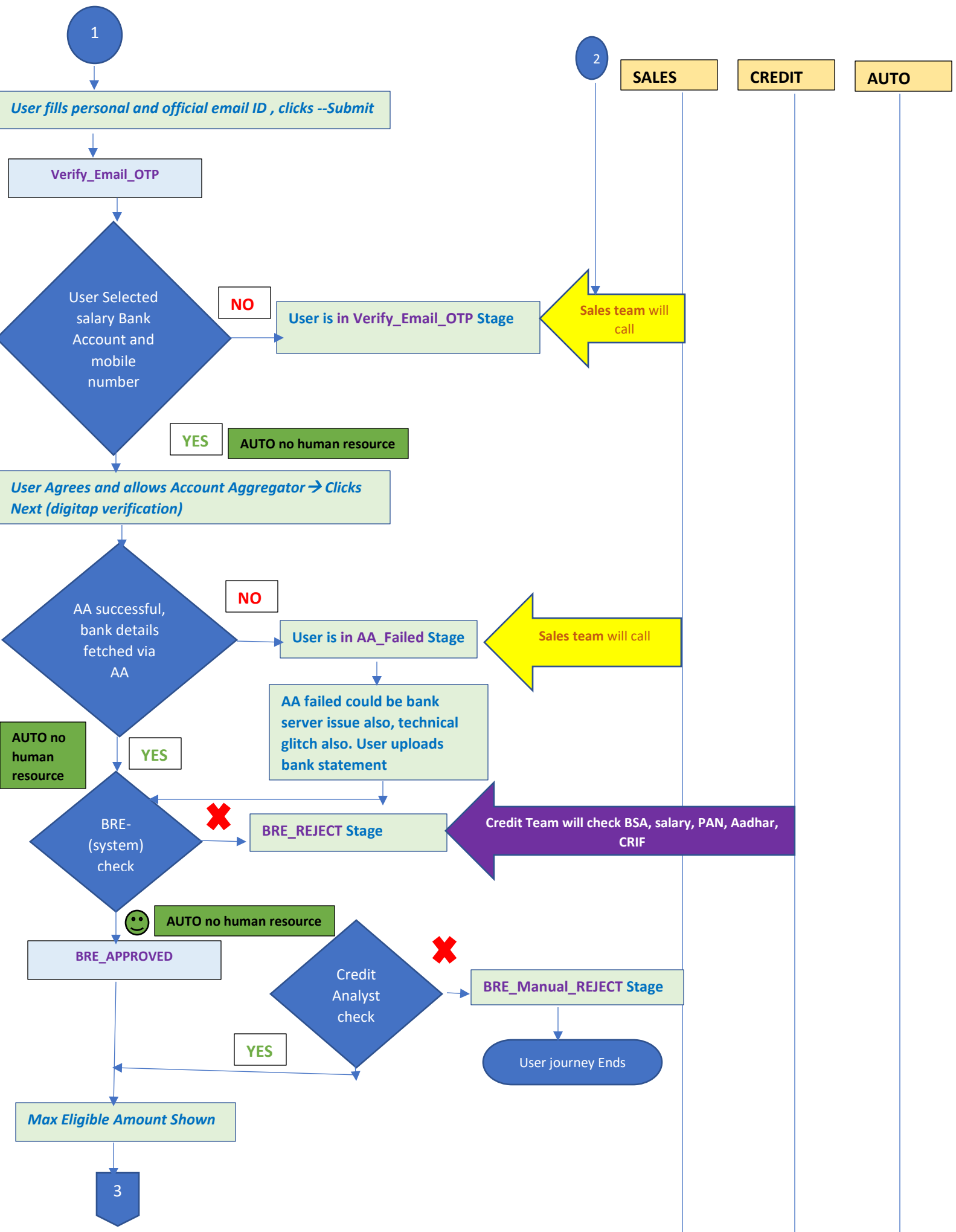
User is in Add\_Employment Stage

Sales team will call

YES

AUTO no human resource

1



1

User fills personal and official email ID , clicks --Submit

Verify\_Email\_OTP

User Selected salary Bank Account and mobile number

NO

User is in Verify\_Email\_OTP Stage

Sales team will call

YES

AUTO no human resource

User Agrees and allows Account Aggregator → Clicks Next (digitap verification)

AA successful, bank details fetched via AA

NO

User is in AA\_Failed Stage

Sales team will call

AUTO no human resource

YES

AA failed could be bank server issue also, technical glitch also. User uploads bank statement

BRE-(system) check

✗

BRE\_REJECT Stage

Credit Team will check BSA, salary, PAN, Aadhar, CRIF

😊

AUTO no human resource

BRE\_APPROVED

Credit Analyst check

✗

BRE\_Manual\_REJECT Stage

User journey Ends

YES

Max Eligible Amount Shown

3

2

SALES

CREDIT

AUTO

