

**MAXVALUE GROUP OF COMPANIES**

**PROJECT-MICROFINANCE APPLICATION**

	<b>TYPES OF LOAN:</b>			
		1. PERSONAL LOAN(D/W/M)	LOAN MODE: DAILY/WEEKLY/MONTHLY	EVERY LOAN TYPES HAVE INDIVIDUAL REQUIREMENT / ACCORDING -VEHICLE IMAGES, RC, INSURANCE ETC / PROPERTY PAPERS & PHOTO ETC / GOLD PHOTO & BILLS/ ETC
		2. GROUP LOAN (D/W/M)	LOAN MODE: DAILY/WEEKLY/MONTHLY	
		3. VEHICLE (2 WHEELERS / 4 WHEELERS)	LOAN MODE: DAILY/WEEKLY/MONTHLY	
		4. PRPOPRTY	LOAN MODE: WEEKLY/MONTHLY	
		5. GOLD	LOAN MODE: DAILY/WEEKLY/MONTHLY	
		6. OTHERS	LOAN MODE: DAILY/WEEKLY/MONTHLY	
	<b>PANEL:</b>			
		1. ADMIN	ALL RIGHTS	EDP / ACCOUNT / EMPLOYEE ACTIVE OR NON / MASTER CONTROLL /
		2. SUB ADMIN	RESERVE RIGHTS-ADMIN	LOAN APPLICATION APPROVAL / SANCTION / DISPERSEMENT / EMI COLLECTION / LATE CHARGES WIVERS/
		3. EMPLOYEE	EMI RECEIVING, EMI PENDING, CASH BALANCE, CUSTOMER LEDGER, LATE FEES CALCULATOR, BANK TRANSFER / CASH RECEIVED	CUTOMER MAPING WITH EMPLOYEE-CHANGEABLE
		4. CUSTOMER	EMI PAID CASH OR UPI. VIEW REPORTS/ LEDGER / SMS ALERT OF EMI/ REFFER FRIENDS	
	<b>MASTER:</b>			
		1. BRANCH	MULTI BRANCH OPEN WITH DIFFERENT COMPANY NAME	
		2. PLAN (TYPES OF LOAN)	PLAN WITH ROI/FLAT/LUMPSUM	
		3. EMPLOYEE	COMMISSION DEFINE & SALARY & ALLOWNCES	EMPLOYEE CAN WORK FOR EVERY BRANCH
		4. GROUP HEAD / SPONSOR ID	GET COMMISSION OR GIFTS	
		5. EXPENSES	RENT/ STAFF WELFARE / CONVEYANCE / ELECTRICITY / OFFICE / SALARY / FUND HEAD/ PRINTING & STATIONARY / LEGAL EXP./ VEHICLE EXP./ RENT SECURITY / TOUR & TRAVELING/ FURNITUE & FIXTURE / COMPUTER & PRINTER EXP./ SALARY/	PAYMENT OF EXPENSES(AVAILABILITY OF FUNDS BY BANK OR CASH)
	<b>REFERRAL:</b>	REFFER TO FRIENDS.	GURANTOR'S CAN REFFER TO FRIENDS	

	<b>PROCESS:</b>	1. LOAN APPLICATION (WITH 2 GURANTOR'S)	(FORM FILLING, ID- AADHAR, PAN, BANK CHEQUE, ELECTRICITY BILL, ETC) IMAGE UPLOAD/ GROUP NAME	APPROVED BY ADMIN/SUB ADMIN (CHECK AADHAR, PAN WITH APPLICANT & GURANTOR'S) HOME VISIT ALSO WITH PHOTO
		2. APPROVED BY ADMIN OR SUB ADMIN	(IN FORM: ROI/FLAT INTREST, LATE CHARGES, FILE CHARGES, OTHERS)	
		3. LOAN SANCTION (LOAN NO.?)	EMI START DATE	LOAN SANCTION POWER BY SUB ADMIN UPTO 20,000/- AND ABOVE BY ADMIN. IT CAN INCEREASE OR DECREASE POWER
		4. LOAN DISPERSEMENT		
		5. START RECOVERY OR EMI	LATE FEES DUE OR PAID	LATE FEES 10/- PER DAY OR WEEKLY BASIS (IF CUSTOMER NOT PAID, ITS ALWAYS DUE FOR NEXT LOAN)
		6. BOUNCE PAYMENT	CUSTOMER ACCOUNT PROBLEUM	
		7. SUPPORT & HELP	MAIL OR WHATSAPP	
		8. AGAINST SANCTION LOAN	ON OLD LOAN NO. (IF NO OUTSTANDING)	
	<b>ACCOUNTS:</b>	1. RECEIPT/PAYMENTS		
		2. EMI RECEIPT BY EMPLOYEE AND SUB ADMIN		
		3. EXPENSES		
		4. LOAN DISPERSEMENT BY CASH OR BANK		
		5. DAY CLOSING-AFTER THAT NO UPDATION BY ADMIN OR SUB ADMIN		
		6. JOURANL VOUCHERS-FOR ANY ACCOUNT ADJUSTMENT		
	<b>REPORTS:</b>			
		ACCOUNTS-AS PER	RECEIPTS/PAYMENT(BANK & CASH)	DAY CLOSING (AFTER NO CHANGES) AUTO
		LOAN APPLICATION		
		SANCTION LOAN		
		CUSTOMER		







