

ESB DSA Onboarding product tool kit

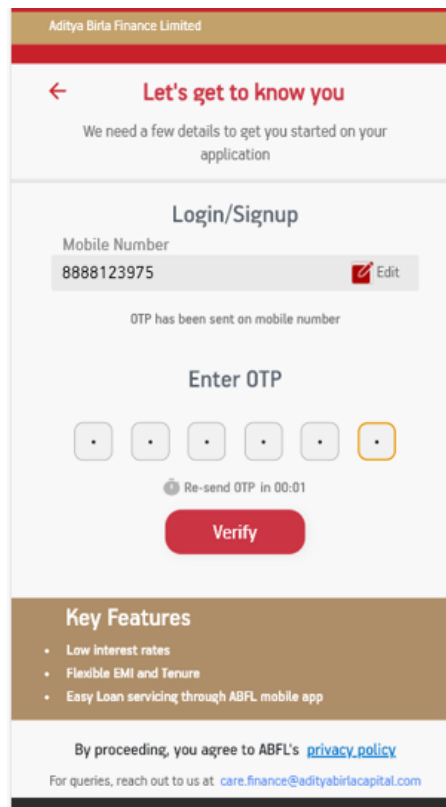
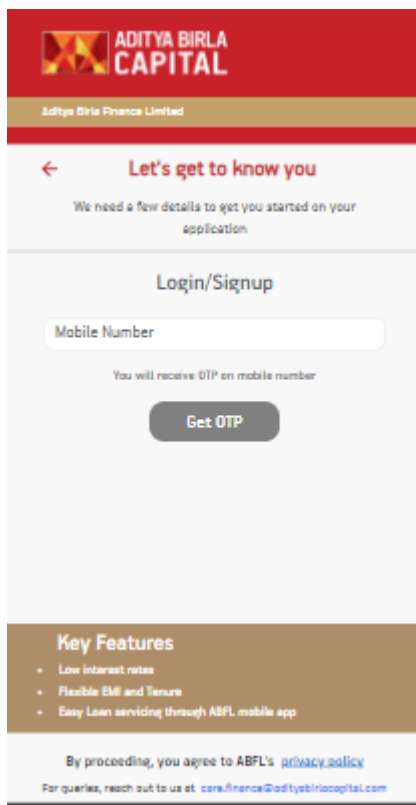
Login Screen:

- Click “Get an Instant Personal Loan” button.



➤ Post Clicking on “Get an Instant Personal Loan”, user will be redirected to the Home Screen.

- Enter Mobile Number and Click on ‘Get OTP’.
- Enter OTP received on the Mobile Number.
- Then, click on “Verify” Proceed button.



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Personal Screen

- Enter PAN under the personal information section (PAN to be verified based on NSDL and the response of the API will be shown on the screen)
For pre-approved Pan number will auto filled and offer loan amount will be shown to the customer.
- Customer needs to enter Date of Birth & Gender.
- Select 'Marital status' from dropdown.
- Enter personal email address (Domain validation will be performed.)
- Enter Pin code (System will check negative area master, non –serviceable area master and pin code master, if pin code entered is under an area serviced by ABFL, then only will be allowed to proceed.)

ON THE FLY

Aditya Birla Finance Limited

Basic Details

Personal Professional

PAN

Name
KUNAL

Gender Male Female

Date Of Birth
01-02-1996

Marital Status
Single

Personal Email Address

Residential Pincode
411035

City State
Pimpri Chinchwad Maharashtra

I hereby authorize ABFL to carry out inquiries at credit bureau, fetch KYC details, digitally authenticate & verify my details, contact me and send SMS/Whatsapp to me with reference to my loan application.

Proceed

For queries, reach out to us at: care.finance@adityabirlacapital.com

PRE-Approved

ADITYA BIRLA CAPITAL

Aditya Birla Finance Limited

Basic Details

Personal Professional

PAN
ACIP

Name
AMOL

Gender Male Female

Date Of Birth dd-mm-yyyy

Marital Status

Personal Email Address

Congratulations amol!

You are eligible for an Instant loan of up to

₹4,00,000

OK

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Professional Screen

- Select the employment type

If Salaried:

- Enter the net monthly salary
- Enter Employer Name (User can Select Employer name from List after entering First 3 alphabets of Company name or can enter Manually in case company name not available in list and this will be considered as NC Category).
- Enter professional email address (Domain validation will be performed.)
- Enter the organization's address & pincode

If Self Employed:

- Enter the monthly income
- Enter the business name
- Enter the business address & pincode

Self Employed

Aditya Birla Finance Limited

Basic Details

Personal Professional

Employment Type

Salaried Self-Employed

Monthly Income

35000

Business Name

ADITYA BIRLA FINANCE LIMITED

Business Address

thane

Business Pincode

400615

City State

Mumbai Maharashtra

Proceed

Screen Salaried Screen

Aditya Birla Finance Limited

Basic Details

Personal Professional

Employment Type

Salaried Self-Employed

Net Monthly Income

85000

Organization Name

ADITYA BIRLA FINANCE LIMITED

Organization Email Address

kunal.

Organization Address

thane

Organization Pincode

400615

City State

Thane Maharashtra

Proceed

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Offer Screen:

- By using slider, user can choose required Loan Amount and select Loan Term by clicking on given radio button.
- Choose tenor from the available options.
- Fees, Charges, ROI and the selected loan amount will be shown to the customer

Aditya Birla Finance Limited

KUNAL MUKTE
Your personal loan of ₹3,00,000 is ready to be availed!

Customise your Loan

Select your Loan amount ₹ 1,94,000

₹ 50,000 ₹ 3,00,000

Loan Tenure (in months) 12 24 36

Loan Summary	
Loan Amount	₹1,94,000
EMI Amount	₹17,717
Processing Fees	₹4,850
Application no.	ESB00000290
Loan Tenure	12 Months
Interest Rate	17.25%

View [Fees & Charges Details](#)

By proceeding, I agree to ABFL's sanction condition and privacy policy.

Proceed

For queries, reach out to us at care.finance@adityabirlacapital.com

Aditya Birla Finance Limited

KUNAL MUKTE
Your personal loan of ₹3,00,000 is ready to be availed!

Additional/ Penal Interest	2% of pending amount per month
Instrument Return Charges(Bounce Charges)	Rs. 500
Foreclosure Charges	Charges: 4 % of the principal outstanding amount for term loan - GST Conditions: Foreclosure is allowed only after 12 months from the date of Loan disbursal.

View [Fees & Charges Details](#)

By proceeding, I agree to ABFL's sanction condition and privacy policy.

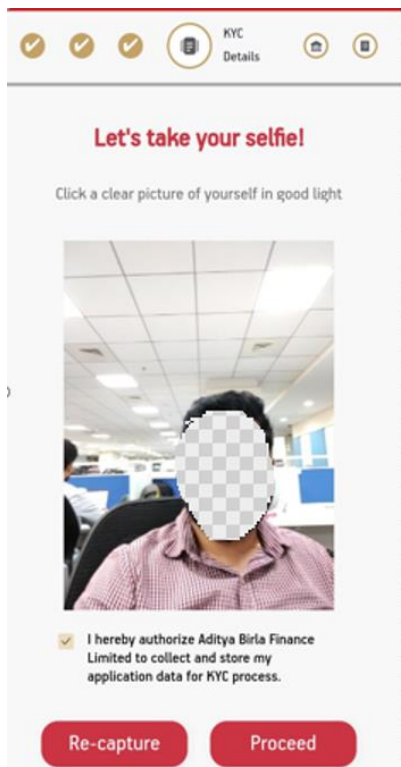
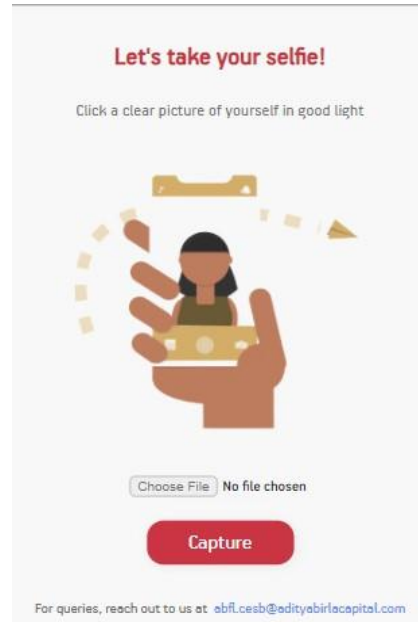
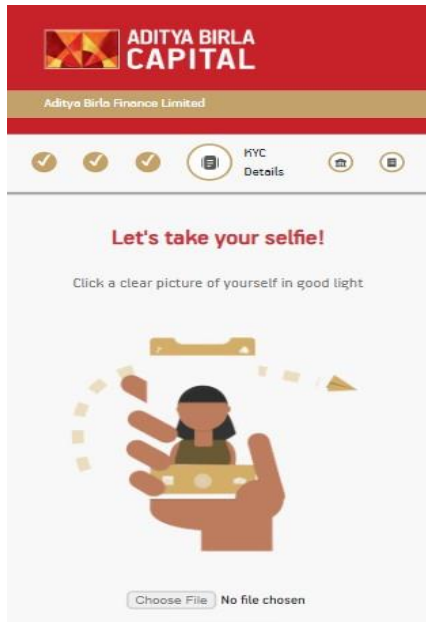
Proceed

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Selfie Stage:

At selfie stage user will be capturing selfie that will have maximum 3 retry of capturing selfie and process will redirect towards Digi Locker screen for Aadhar verification.

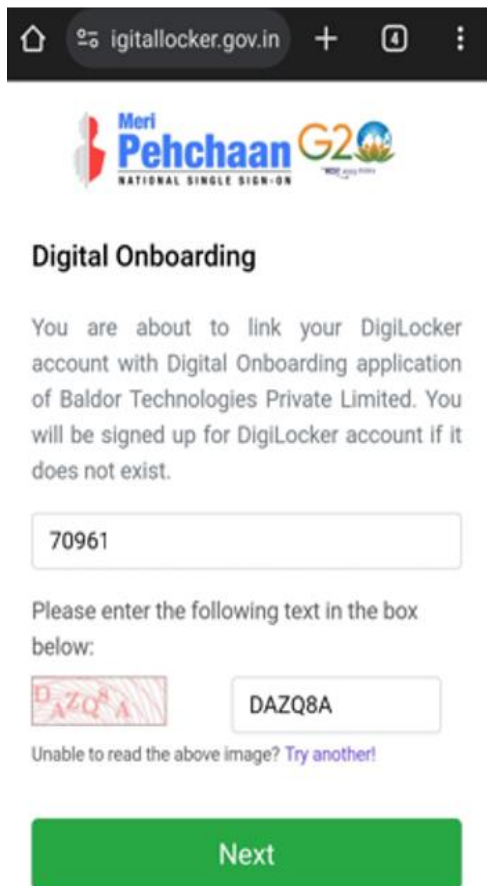


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KYC Details Screen:

After DIGI locker success, application will redirect to KYC details screen where user will have to select the purpose of loan from drop down list, and is this your current address? **Yes Or No.**

User will select No , than is this your current address updated with Aadhar ? **Yes Or No.**




digitallocker.gov.in

Meri Pehchaan G20
NATIONAL SINGLE SIGN-ON

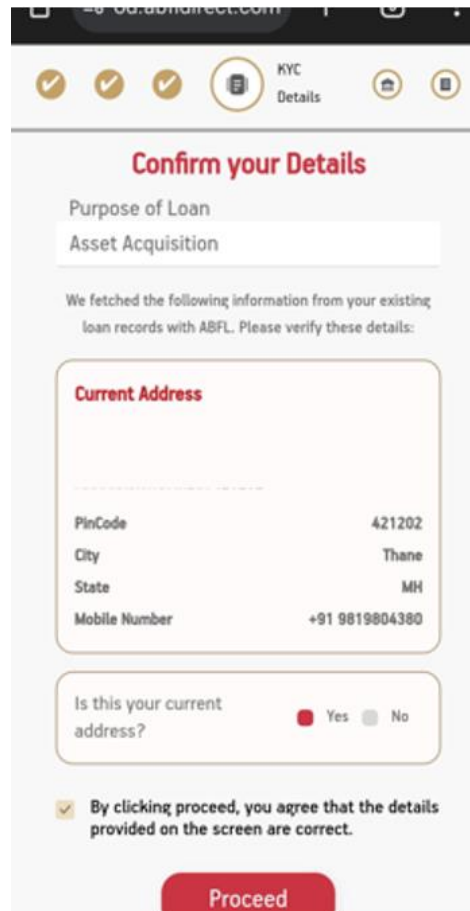
Digital Onboarding

You are about to link your DigiLocker account with Digital Onboarding application of Baldor Technologies Private Limited. You will be signed up for DigiLocker account if it does not exist.

Please enter the following text in the box below:



Unable to read the above image? [Try another!](#)



KYC Details

Confirm your Details

Purpose of Loan
Asset Acquisition

We fetched the following information from your existing loan records with ABFL. Please verify these details:

Current Address	
PinCode	421202
City	Thane
State	MH
Mobile Number	+91 9819804380

Is this your current address? Yes No

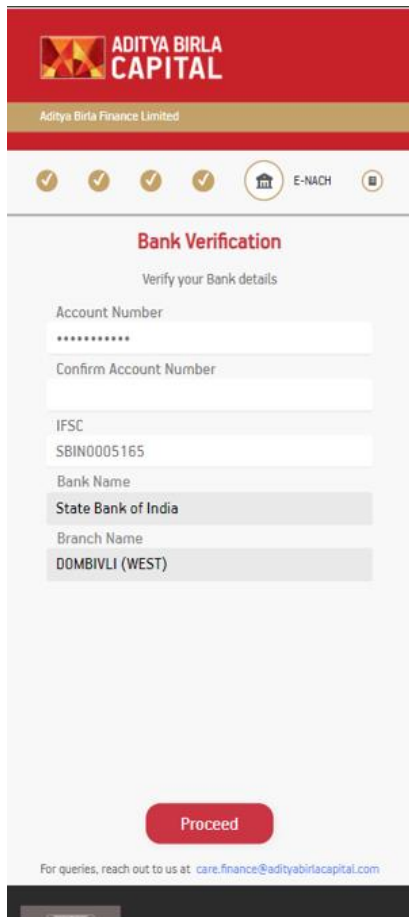
By clicking proceed, you agree that the details provided on the screen are correct.

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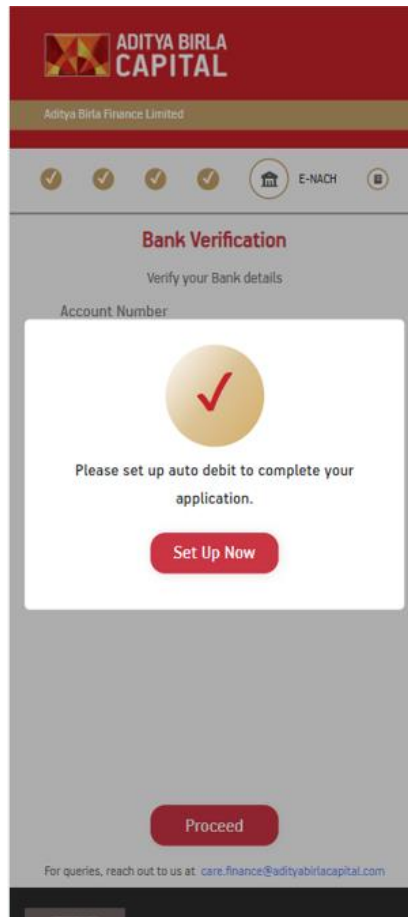
Bank Verification:- Penny Drop Stage

At the bank verification screen user has to enter the following details and user has to verify those details and proceed.

- Bank Name
- Account Number(enter)
- Confirm Account Number(enter)
- IFSC (enter)
- Branch Name(auto populate)



The screenshot shows the 'Bank Verification' screen with the Aditya Birla Capital logo at the top. Below the logo is a navigation bar with icons for account verification, a bank icon, 'E-NACH', and a settings icon. The main content area is titled 'Bank Verification' and 'Verify your Bank details'. It contains several input fields: 'Account Number' (masked with dots), 'Confirm Account Number', 'IFSC' (with the value 'SBIN0005165'), 'Bank Name' (with the value 'State Bank of India'), and 'Branch Name' (with the value 'DOMBIVLI (WEST)'). A red 'Proceed' button is located at the bottom of the form. At the very bottom, there is a footer with the text 'For queries, reach out to us at: care.finance@adityabirlacapital.com'.



The screenshot shows the 'Bank Verification' screen with the Aditya Birla Capital logo at the top. Below the logo is a navigation bar with icons for account verification, a bank icon, 'E-NACH', and a settings icon. The main content area is titled 'Bank Verification' and 'Verify your Bank details'. It features a large white box with a gold checkmark icon and the text 'Please set up auto debit to complete your application.' Below this text is a red 'Set Up Now' button. A red 'Proceed' button is located at the bottom of the screen. At the very bottom, there is a footer with the text 'For queries, reach out to us at: care.finance@adityabirlacapital.com'.

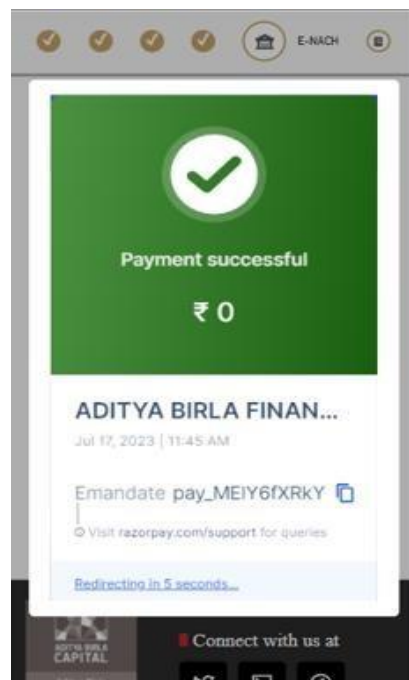
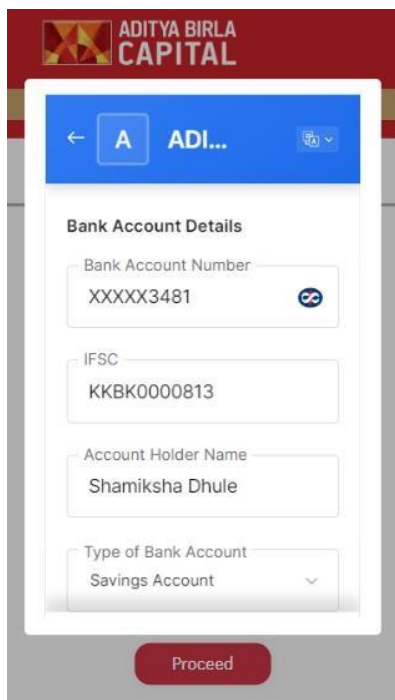
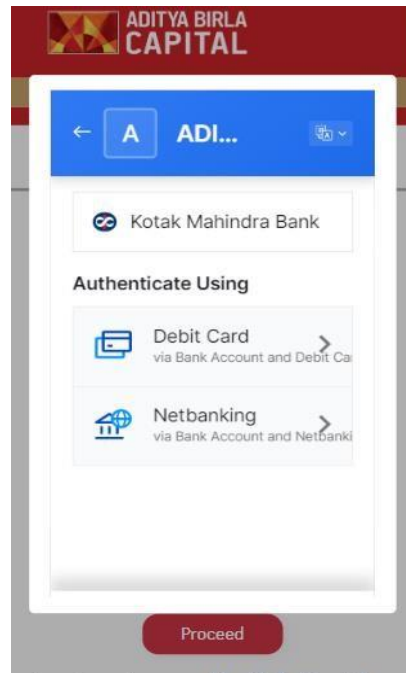
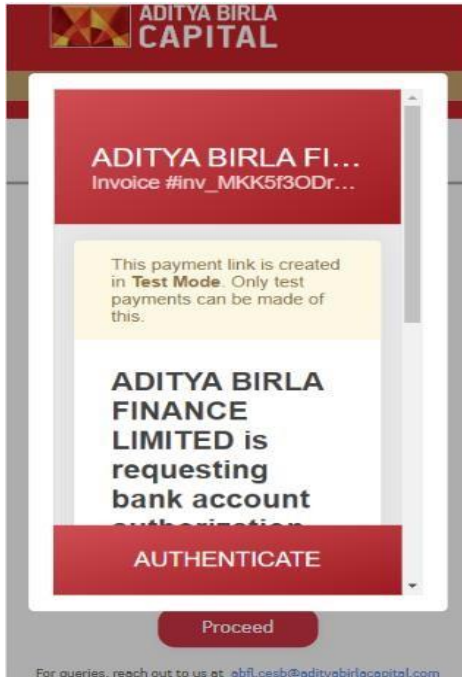
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E-Mandate Set Up/Razor Pay:

User has to proceed towards set up E-mandate auto debit to complete the application.

User will authenticate the contact number and following two options will display to select for bank details authentication

- **Net Banking**
- **Debit Card**



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Review Your Loan Plan/ T and C/ Insurance Attachment:

After successful E-mandate verification, application will lands to review your loan plan screen where system will provide following detailed Break up of loan along with the charges applied and will be apply based on terms and conditions.

- Loan Amount
- Loan insurance
- Charges
- Processing Fees
- Interest Closure charges
- Final Amount

Here system provides you a change amount button will redirect to loan offer screen, if user wants to change the loan amount will again change the loan calculation and charges based on edited loan amount.

- Monthly Instalment
- Interest Rate
- Tenure

ADITYA BIRLA CAPITAL
Aditya Birla Finance Limited

Terms & Condition

Review your Loan Plan

Loan Amount	₹2,94,000
Charges	(-) ₹12,554
<input type="checkbox"/> Insurance	₹5,087
Know More	Hide Breakup
Processing Fees	(-) ₹12,554
Final Amount	₹2,81,446

Will be transferred to the bank account

[Change Amount](#)

Monthly Instalment	Interest Rate
₹13,297	8.00%
1 st of every month	
Tenure	Bank Account
24 Months	*****0049

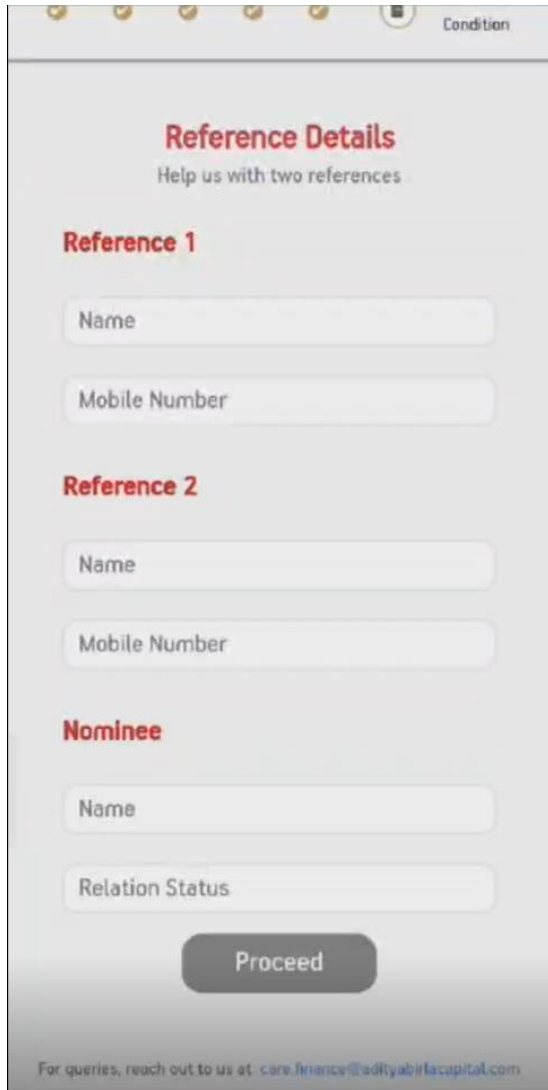
[Proceed](#)

For queries, reach out to us at care.finance@adityabirlacapital.com

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Reference Details Screen and Nominee Details: -

At reference screen 2 reference details has to get captured, user has to enter the reference name and mobile number and nominee Mandatory name and Relation status if customer opted for the insurance.



The screenshot shows a mobile application screen titled "Reference Details" with the subtitle "Help us with two references". The screen is divided into three main sections: "Reference 1", "Reference 2", and "Nominee". Each section contains input fields for "Name" and "Mobile Number". The "Nominee" section includes a "Relation Status" field. A "Proceed" button is located at the bottom of the form. At the top right, there is a "Condition" label. At the bottom, there is a footer with the text "For queries, reach out to us at care.finance@adityabirlacapital.com".

Condition

Reference Details

Help us with two references

Reference 1

Name

Mobile Number

Reference 2

Name

Mobile Number

Nominee

Name

Relation Status

Proceed

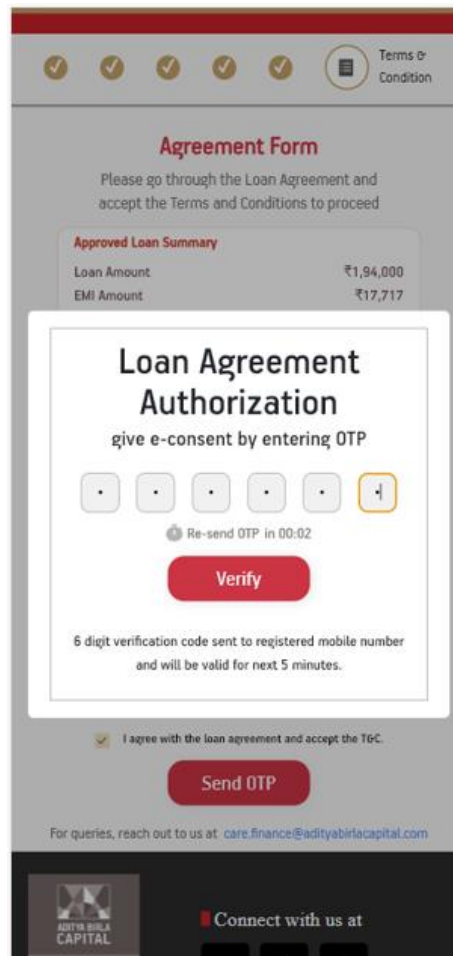
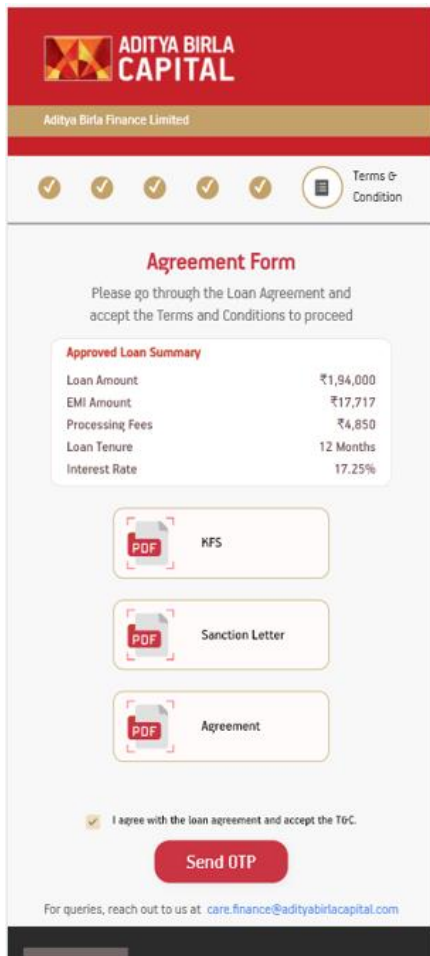
For queries, reach out to us at care.finance@adityabirlacapital.com

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Agreement Form Screen and E-signature Stage:-

Once customer agrees with T & C he/ she will be proceeding towards agreement form screen. Agreement form screen basically provides you the below approved loan summary details of your application along with KFS , Sanction letter and Agreement form letter PDF to download and authenticate/Verify the same.

- **Loan amount**
- Processing fees
- EMI Amount
- Loan Tenure
- Interest Rate.



After verifying the loan approve screen system will trigger an OTP for loan agreement authorization for e-consent by enter OTP and verify.

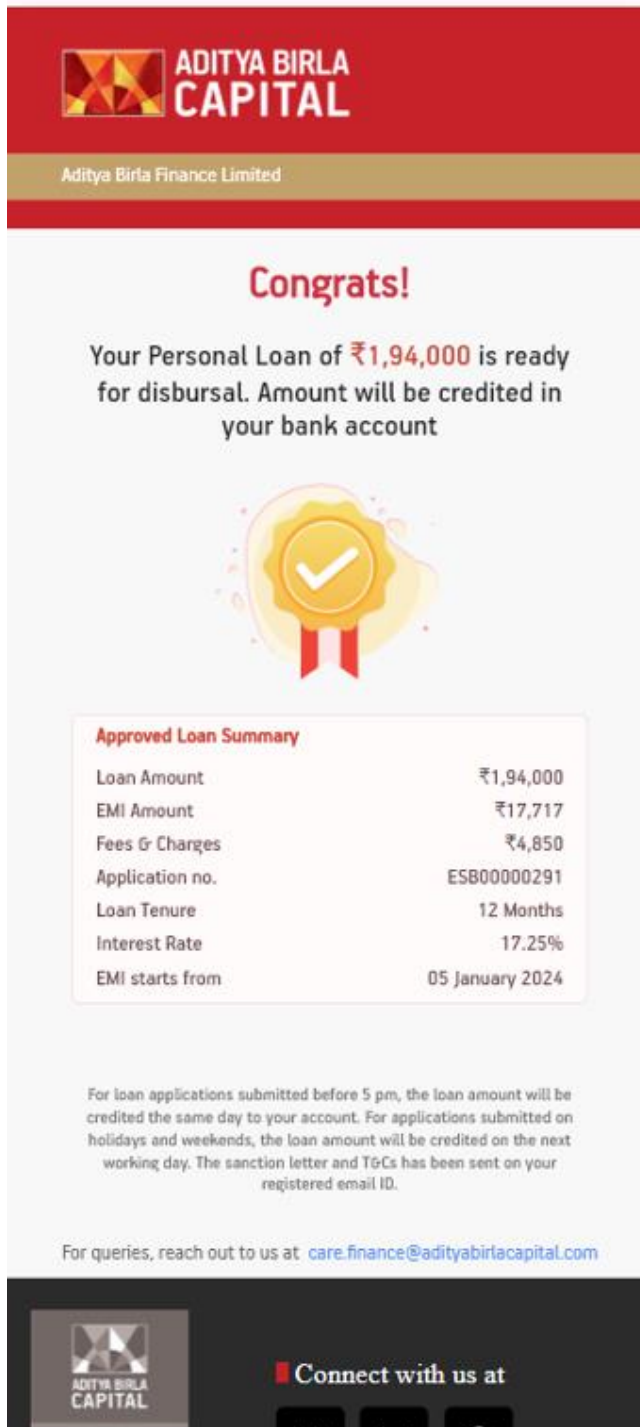
Post verification below document will be sent to customer

- KFS
- Sanction Letter
- Agreement Form

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Congrats screen:


At this stage your loan application gets submit to the A3S LMS for LAN generation loan booking api will call , real time disbursement will credit at same day to customer bank account.



ADITYA BIRLA CAPITAL
Aditya Birla Finance Limited

Congrats!

Your Personal Loan of ₹1,94,000 is ready for disbursement. Amount will be credited in your bank account



Approved Loan Summary

Loan Amount	₹1,94,000
EMI Amount	₹17,717
Fees & Charges	₹4,850
Application no.	ESB00000291
Loan Tenure	12 Months
Interest Rate	17.25%
EMI starts from	05 January 2024


For loan applications submitted before 5 pm, the loan amount will be credited the same day to your account. For applications submitted on holidays and weekends, the loan amount will be credited on the next working day. The sanction letter and T&Cs has been sent on your registered email ID.

For queries, reach out to us at care.finance@adityabirlacapital.com

ADITYA BIRLA CAPITAL **Connect with us at**

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Escalation Matrix for tech issue in the journey

<u>Escalation Matrix</u>	 Escalation Matrix - Application support
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Step 1: All tech related issues will be routed directly to ABFL.DigitalDirectSRE@adityabirlacapital.com

Step 2: ABFL.DigitalDirectSRE@adityabirlacapital.com team will provide us the resolution as per the attached escalation matrix.

Step 3: Business Spocs to route Tech issues directly to ABFL.DigitalDirectSRE@adityabirlacapital.com team if any cases received from DSA partners and revert back to DSA partners with appropriate resolutions provided by Digital Direct SRE team.

Step 4: Template to flag Tech issue cases is mentioned below

Customer Name	Mobile Number	Stage	Stage message	Error message
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Final stages of the MIS

Stage	Description
1.1 Primary Screen (Personal)	Personal Page, where the customer enters the personal details
1.2 Primary Screen (professional)	Professional Page, where the customer enters the professional details
2. Offer Screen	User to select the loan amount & tenor
3. Under KYC	Customer at KYC page
4. Mandate Screen	Customer at Mandate page
4.2 MANDATE_REJECTED BY BANK	Mandate rejected by bank
5. Review Offer Screen	Final confirmation on the loan amount & tenor selected by the customer
6. Congratulation Screen (Disbursed)	Disbursed
7.1 Rejected at BRE	ABFL's Policy norms not met
7.2 Rejected at KYC	Declared vs Document Details mismatch (Name, DOB, Selfie)
7.3 Rejected at Penny Drop	NSDL Name vs Bank Account customer's name mismatch
7.4 BRE NSDL Reject	Inactive PAN OR PAN & Aadhar not linked
7.5 Data mismatched	Contact number belongs to someone else