



Customer Onboarding Process



# Customer Loan Journey – Application : Sanction : Loan disbursal



## Application :

**Step 1** Filling up the application form & basic KYC documents upload by the customers.

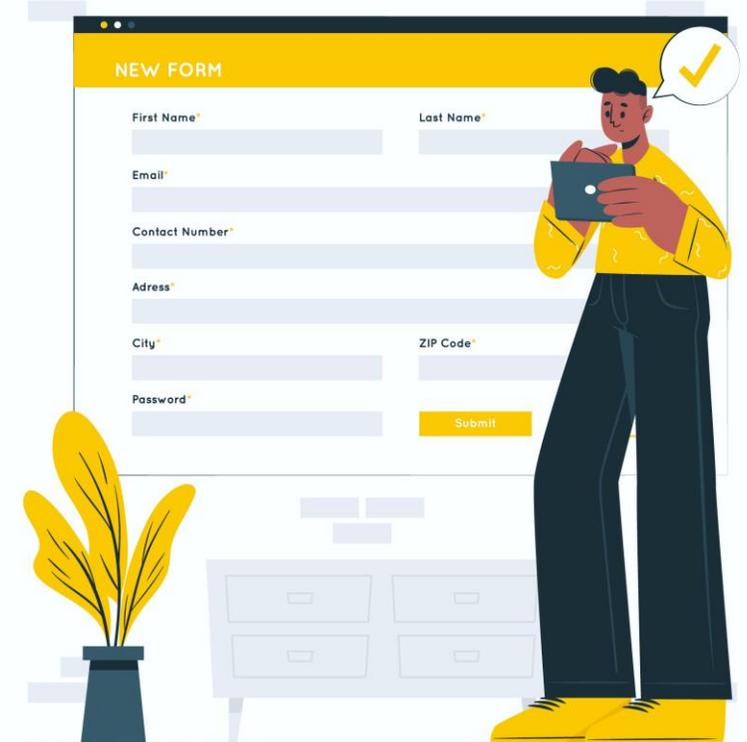
Application form Link :- [mytutionapp.com/loan-application](https://mytutionapp.com/loan-application)

### Application form include:

- Personal details like Name, Address, Contact number, Email Id etc.
- Financial details like Employer name, Income, Number of EMI's currently serving etc.
- Student's details like Student name, DOB, Institution, Course fees etc.

### Basic documents include:

- Pan & Aadhar soft copies in pdf
- Latest Bank Statement for the last 6 months in pdf
- Applicant's photograph



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## Sanction :

**STEP 2** :- Loan application assessment & credit checks done by the Flyhi backend team



- ✓ Basis the eligibility, either approval or further documents required, or loan rejection decision communication will be shared with the customers through SMS, Mails and calls



- ✓ If the case is approved, then the mail communication will contain:
  - Application form + Sanction Letter + MITC+ Loan Agreement
  - Link to E-sign the above-mentioned documents.
  - Link to register the e-Nach for monthly auto debit of EMIs
  - Link to pay the PF and Advance EMI to Flyhi.



# Customer Loan Journey – Application : Sanction : Loan disbursal



## Loan disbursal :

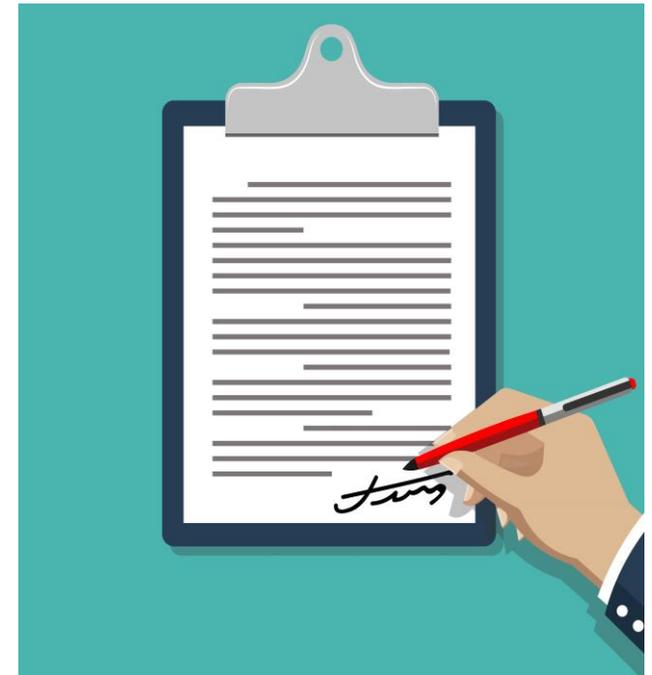
**STEP 3 (a)** : Customer to execute following documents through E-Sign & Aadhar authentication process, E-Mandate registration and initiate the payment.

Documents to be executed: (All of the below documents would be clubbed as one file only for execution)

- Application form
- Sanction letter with MITC
- Loan agreement

Process to be followed for the execution of above documents:

- Open the link provided in the mail
- Fill Aadhaar number & Validate using otp
- Download the E-signed file
- Send the Downloaded file on the same mail or WhatsApp back to Flyhi



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## Loan disbursal :

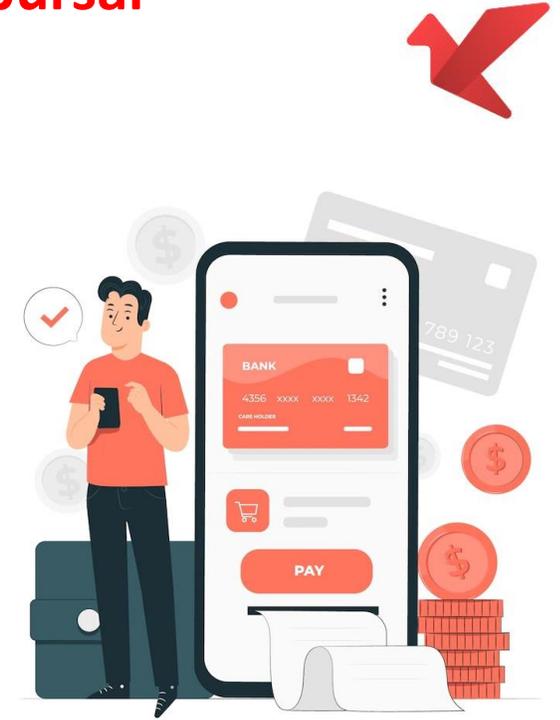
### STEP 3(b) : E-Mandate Registration and Payments

#### E-Mandate (Nach) Registration process:

- Open the Link provided in the mail
- E-mandate Can be done using two Methods , customer to choose either of the same
  - a. Net Banking
  - b. Debit Card
- Pop up will open having details of the EMI
- Customer to confirm and submit the same

#### Payments for PF and Advance EMI process:

- Customer to open the link provided in the mail
- Customer will have the options for selecting mode of payments
- Customer to select the mode and make the payment

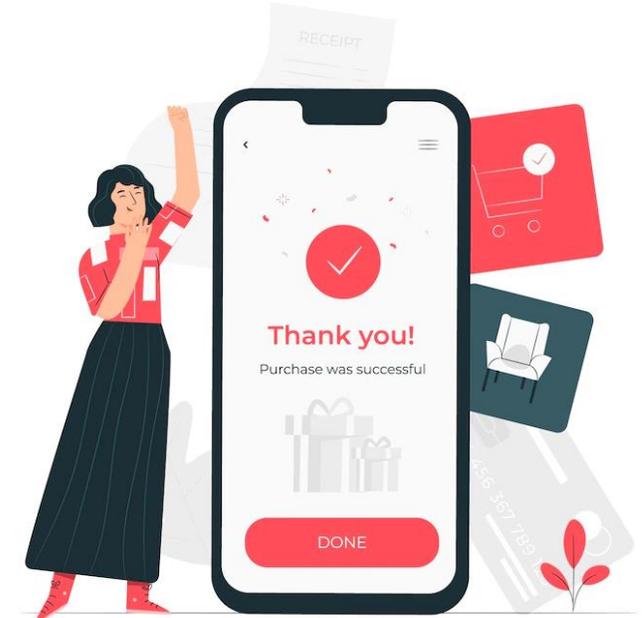


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## Loan disbursal :

- ✓ Post the successful e-mandate / physical NACH registration and payments by the customer, Flyhi would initiate the loan disbursements as per the scheme chosen by the institution as per the terms of tie up
- ✓ If the E-Mandate registration for customer fails, then Flyhi Team would suitably contact the customer and arrange for the alternative options for the same.
- ✓ Post the above, Customer will receive welcome letter over email from Flyhi.



## Contact Us

[contactus@flyhifinance.com](mailto:contactus@flyhifinance.com)  
Call us at **+91-7208003102**  
Or visit [www.flyhifinance.com](http://www.flyhifinance.com)