



Getting Started Guide and User Manual

Loan Application

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Revision History			
Name	Date	Description	Version
Shubham Bansal	June 30, 2018		1.1
Review History			
Reviewer	Date	Reviewer Comments	Review Function

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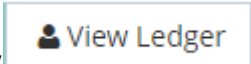


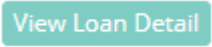




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The employees of government organization are provided with the facility of CPF loan. To avail the facility of CPF loan the employees of organization submit their request. The employee is provided with two types of CPF loan Refundable and Non-Refundable. During the service period the employee can request for refundable or nonrefundable loan.

The navigation of the page is as follows: My information>>My CPF.

Loan Application:

When the employee click on 'my CPF' following is the page which appears:

Employee Account Summary Detail

Narendra Singh Info View Ledger

CPF No. : 2509 EPF No. : 9046 UAN No. : 100777296262
 Designation : Assistant Regional Manager (Civil) Department : RIICO

Balance Summary (2018-2019)

Employee Contribution (Including Voluntary Contribution)
 Opening Balance : 23938.00
 Employee Contribution During the Year as on date : 0.00
 Voluntary Contribution During the Year as on date : 0.00
 Interest accrued up to the month : 400.00
 Closing Balance as on date : 24338.00

Employer Contribution
 Opening Balance : 12498.00
 Contribution During the Year as on date : 0.00
 Interest accrued up to the month : 208.00
 Closing Balance as on date : 12706.00

Last Contribution Month : Oct-2016

Nominee Detail Edit Nominee Detail

S.No.	Nominee Name	Relationship	Percentage
1	Bhagirath Singh Sonu	Father	100.00

Loan Detail Apply Loan View Loan Detail

Disbursed Loan Detail

No Record Found

Full & Final Settlement Request for Final Settlement

Screenshot 1.0: CPF landing page

On this page the employee have various options like employee can view its ledger, can add delete nominees, apply for loan, can view loan details and can request for final settlement. The description of these options are below:

1 View Ledger (View Ledger):

The employee can view his/her ledger by clicking on View Ledger option. Following is the page which appears when the user click on the button:

Organization Logo Rajasthan State Industrial Development & Investment Corporation Ltd.
 (A Rajasthan Government Undertaking)
 Industrial Area, Bhisohwal, Bikaner
 Tel/Fax: (0151) 2251614 & 2250823 (O) 2251323 (R)
 CIN No.: U13100RJ1969SGC001263
 GSTIN:
 Email: bikaner@riico.co.in

Ledger Account for the Year 2017-2018 03-Jul-2018

RIMDC LTD CPF TRUST

1. Employee No.	41815	9. Rate of Interest	8.65 %
2. Name	Narendra Singh	10. Date of Membership	05-Feb-2016
3. Father/Husband Name	Mr. Bhagirath Singh Sonu	11. CPF A/c No.	RJ/1475/2509
4. Designation	Assistant Regional Manager (Civil)	12. EPS No.	9046
5. Organisation		13. UAN	100777296262
6. Total Balance Amt	Rs. 36436	14. Total Loan Recovery Amt	Rs. 0
7. Balance Loan Principal	Rs. 0	15. Balance Loan Interest	Rs. 0
8. Run Date	03-Jul-2018		

Drawing Month	Unit Code	Type	Total Basic & DA	EMPLOYEE'S CONTRIBUTION				Closing Balance	EMPLOYER'S CONTRIBUTION			EPS Amount	Loan Recovery	Int Recovery		
				Contribut.	Voluntary	Withdrawals	Interest		Contribut.	Withdrawals	Interest					
1	2	3	4	5	6	7	8	9 5+6-7	10	11	12	13 10-11	14	15	16	
Opening Balance :									22030				11502		0	0
Apr-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
May-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Jun-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Jul-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Aug-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Sep-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Oct-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Nov-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Dec-2017	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Jan-2018	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Feb-2018	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Mar-2018	Bikaner		0	0	0	0	159	22030	0	0	83	11502	0	0	0	
Total			0	0	0	0	1908		0	0	996		0	0	0	

Screenshot 1.1: Landing page employee ledger

On this page the employee can view all the details related to the account like employee’s personal details, employee’s contribution, employer contribution, EPS amount, Loan recovery and interest recovery etc. The employee can take the print out of the ledger or can download the ledger in pdf and excel format.

2 Edit Nominee Details (Edit Nominee Detail):

The employee can declare his/her nominee(s) and edit the details of the nominee(s). Following is the popup appears when the user click on the edit nominee details:

Edit Nominee Detail ✕

Effective From *

NOMINEE DETAIL

Nominee Name * **Share Percentage *** **Remarks** + Add


#	Nominee Name	Relationship	Share %	Remarks	Actions
1	Bhagirath singh sonu	Father	100.00		✎ ✕

Update

Screenshot 2.1: Popup edit nominee details

On this popup the user can fill the nominee details, can add multiple nominees, delete the nominee(s), and can change the percentage share of the nominee(s). After filling all the required

Update

details the employee need to click on the update () button to save the changes. If the employee wants to add a new nominee then the employee needs to click on the add button to before clicking on the update button in order to add the new nominee.

3 Apply for Loan ():

The employee can apply for the loan against his/her CPF contribution. The limit of the loan sanction amount is depend on the criteria decided by the organization and the balance of the employee's contribution amount in CPF. To apply for the CPF loan the employee needs to click on the 'Apply Loan' button. Following is the landing page when the user clicks on the apply loan button:

Employee Account Summary Detail (Bikhar, 2018-2019) <

New Loan Application [Back to List](#)

Applicant Detail

Employee No : 41815	CPF A/c No : 2509	EPS A/c No : 9046
Name : Narendra Singh	Father/Husband Name : Bhagirath singh sonu	Spouse Name : Nisha Kharra
Designation : Assistant Regional Manager (Civil)	Unit/Branch Division : RIICO	Place of Posting : Bikaner
Salary (Basic + DA) : Rs. 22180	Salary Deductions : Rs. 0	Pay Scale : (PB-3) 15600 - 39100 + 5200
Employee Contribution : Rs. 24338	Employer Contribution : Rs. 12706	

Previous Loan Detail

No Record Found

Loan Rule

Loan Limit : Six Months Salary (Basic + DA) **Documents** : (a) Estimate of doctor/Hospital expenditure (b) Salary Slip

Application Detail

Application Date * 03-Jul-2018	Loan Type * Refundable	Reason * Medical Treatment
Date of Ceremony / Function * DD/MM/YYYY	Name of Family Member --Select--	Relationship --Select--
Gender of Family Member --Select--	DOB of Family Member DD/MM/YYYY	
Amount of Loan Required (in Rs) * 0	Whether Previous Loan Has Been Fully Repaid * No	

Loan Documents [Add Documents](#)

S.No.	Document Name	Document Type	Uploaded By	Uploaded On
1	BillDisbursementReport	NA	Shubham	03-Jul-2018 06:47

Remark


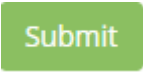
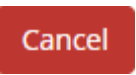
[Submit](#) [Draft](#) [Cancel](#)

Screenshot 3.1: Landing page of apply loan

On this page the user needs to fill the details related to the loan the employee wants to apply. In the loan type field the employee needs to specify that it's a refundable loan or non-refundable loan. In the reason field the employee needs to select the reason for the loan. After filling these two details the employee can see loan rules. Loan rules only appears when the employee fill loan type and reason. Now the employee can see loan limit and the document required for the loan.

The others fields are also dependant on these two fields loan type and reason. Related fields appeared when the employee fill loan type and reason. According to that the employee needs to fill all the required details. In the last employee needs to attach the documents required for loan approval. The employee can edit delete and download the uploaded document. All the fields marked with “*” is mandatory that is without filling details of marked fields the user is not allowed to move to next tab. The “Back to list” button brings the user back to the previous page.

3.1 Submit, Draft & Cancel:

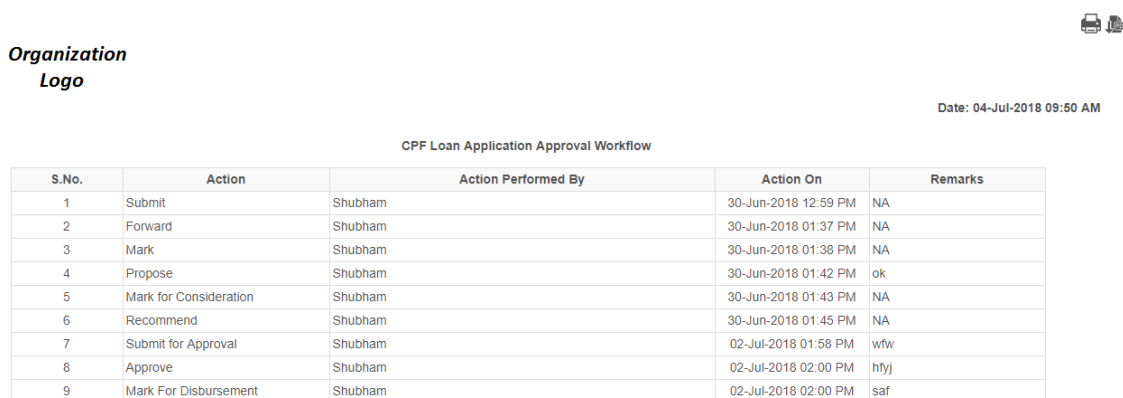
Once all the necessary details are filled the employee can draft () the application for later submission and can submit later when required or can directly submit the loan application by clicking on the submit button (). The cancel button () is to cancel the process of applying loan and brings the user back to the previous page.

4 View Loan Details ():

Once the employee apply for the loan, the employee can view the details and the status related to the applied loan. Employee can check the approval history, can print the application of loan, make request for loan repayment, and filter out the entries showing on the page. The description of these options are below:

4.1 View Approval History:

To view the progress of the loan application and the approval history the employee needs to click on the option button and then view history button. Following is the page which appears when the user clicks on the view history button:



Organization Logo

Date: 04-Jul-2018 09:50 AM

CPF Loan Application Approval Workflow

S.No.	Action	Action Performed By	Action On	Remarks
1	Submit	Shubham	30-Jun-2018 12:59 PM	NA
2	Forward	Shubham	30-Jun-2018 01:37 PM	NA
3	Mark	Shubham	30-Jun-2018 01:38 PM	NA
4	Propose	Shubham	30-Jun-2018 01:42 PM	ok
5	Mark for Consideration	Shubham	30-Jun-2018 01:43 PM	NA
6	Recommend	Shubham	30-Jun-2018 01:45 PM	NA
7	Submit for Approval	Shubham	02-Jul-2018 01:58 PM	wfw
8	Approve	Shubham	02-Jul-2018 02:00 PM	hfyj
9	Mark For Disbursement	Shubham	02-Jul-2018 02:00 PM	saf

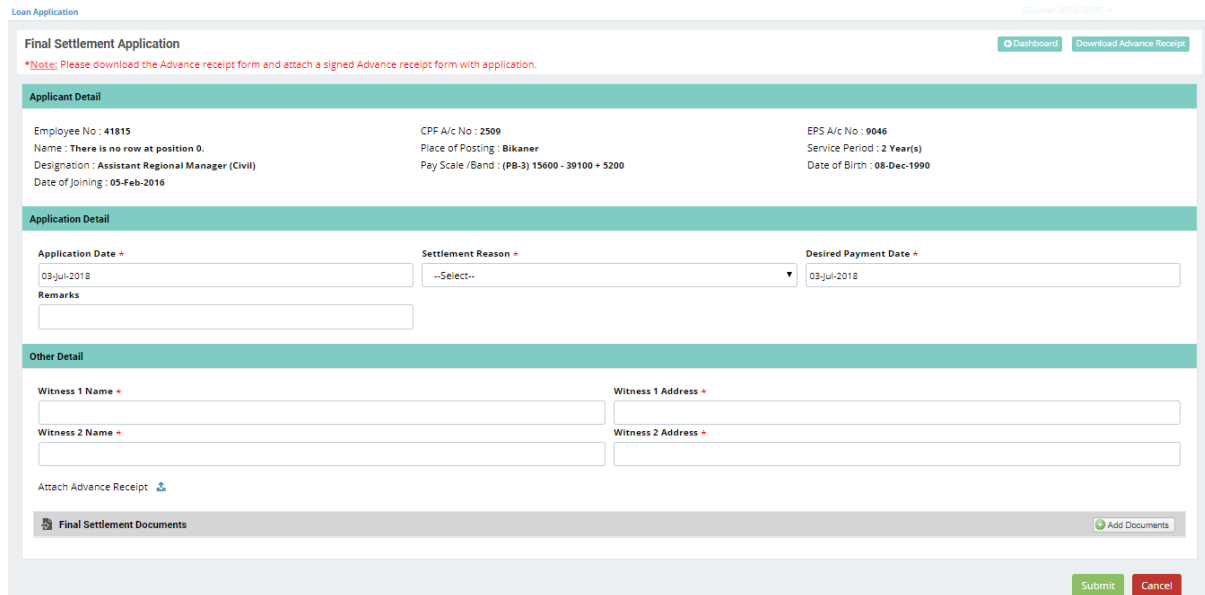
Screenshot 4.1: Landing Page view approval history

4.2 View Details ():

On this page the employee can view the details of applied loan. At this time the employee can see the details which were filled during the loan application. On this page in the right side there is an action summary bar on which the user can see the summary of action taken on this application. There is no editable field on this page.

4.3 Loan Repayment ():

After the recovery of particular share of the loan which limit is decided by organization the employee can request for loan repayment. In this process the employee can pay the remaining amount all at once. For this approach the employee needs to submit the advance receipt form signed by the authority. To make the request of loan repayment the employee needs to click on the button. Following is the page which appears when the employee click on the button:



The screenshot shows a web form titled "Final Settlement Application". At the top right, there are links for "Dashboard" and "Download Advance Receipt". A red note states: "*Note: Please download the Advance receipt form and attach a signed Advance receipt form with application." The form is divided into three main sections:

- Applicant Detail:** A table with three columns. The first column contains Employee No: 41815, Name: There is no row at position 0, Designation: Assistant Regional Manager (Civil), and Date of Joining: 05-Feb-2016. The second column contains CPF A/c No: 2509, Place of Posting: Bikaner, and Pay Scale /Band: (PB-3) 15600 - 39100 + 5200. The third column contains EPS A/c No: 9046, Service Period: 2 Year(s), and Date of Birth: 08-Dec-1990.
- Application Detail:** Contains fields for Application Date (03-Jul-2018), Settlement Reason (a dropdown menu with "--Select--"), and Desired Payment Date (03-Jul-2018). There is also a Remarks text area.
- Other Detail:** Contains fields for Witness 1 Name, Witness 1 Address, Witness 2 Name, and Witness 2 Address. Below these is a link to "Attach Advance Receipt" and a section for "Final Settlement Documents" with an "Add Documents" button.

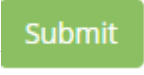
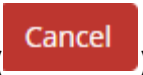
At the bottom right of the form, there are "Submit" and "Cancel" buttons.

Screenshot 4.3: Landing page Loan Repayment

On this page the employee needs to fill all the details related to loan repayment like settlement reason, desired payment date and the details of two witnesses with name and address. The employee needs to upload the documents related to loan repayment. All the fields marked with “*” is mandatory that is without filling details of marked fields the user is not allowed to move to next tab. The “Back to list” button brings the user back to the previous page.

4.3.1 Submit & Cancel:

Once all the necessary details are filled the user needs to save the details by clicking on the “submit”

button (). The cancel button () is to cancel the process of loan repayment and brings the user back to the previous page.

4.4 Application Print ():

The employee can take the print of loan application if needed. For this approach the employee needs to click on the view button and then click application print. Following is the page appears when the user clicks on the button:

Rajasthan State Industrial Development & Investment Corporation Ltd.
(A Rajasthan Government Undertaking)
Industrial Area, Bikaner
Toll/Fax: (0151) 2251614 & 2250023 (C) 2251522 (R)
CIN No.: U13100RJ1963SGC01263
GSTIN:
Email: bikaner@rsidco.co.in

03-Jul-2018

Application For Refundable CPF Loan

1	Name	:	Narendra Singh
2	Father/Husband Name	:	Bhagirath Singh Sonu
3	Designation	:	Assistant Regional Manager (Civil)
4	Place of Posting	:	Bikaner
5	CPF A/c No.	:	2500
6	EPS A/c No.	:	9048
7	Salary (Basic + DA)	:	Rs. 22180.00
8	Amount of loan required	:	Rs. 24338.00
9	Purpose	:	Marriage
10	Name of Family Member *	:	asca
11	Age of Family Member	:	24
12	Date of Ceremony/Function	:	31-Jul-2018
13	No. of installment for repayment	:	12
14	Whether previous loan has been fully repaid	:	No
15	If not fully repaid, whether willing for Adjustment for fresh loan	:	No
16	Justification for loan required	:	
17	Mobile No.	:	

I hereby certify that the facts mentioned above are true. The amount of loan will spent for the purpose for which it is drawn of family as shown in Column 10 is fully dependent on me.

(Signature of Applicant)

The application forward to the "Trustee Secretary, RIMDC LTD CPF TRUST, Udyog Bhawan, Tilak Marg, Jaipur" for sanction of loan as per rules.


(Divisional Head/Unit Head)

*For whose marriage / ceremony / treatment / higher education, the amount is required)




Screenshot 4.4: Landing page loan application print

On this page the employee can see all the required details related to the loan. The employee can take the print of the application and can export the application in pdf and excel format.

4.5 Filter:

The Filter icon () is provided beside Search option on the upper left corner of the page. It enables the user to filter out the entries of the list. Following is the pop up that appears when user clicks on this icon:

Loan Application

Search By Emp No. / Name / CPF No.   

Search Filter

Status

Organization *

Screenshot 4.5: Popup loan application filter

The user can filter out the entries of the list through using the filter option to see the specific results. In the loan application filter the employee can filter out the entries on the basis of application status and organization. The result will show all entries only with the selected type. To get the result for entered filters, the user has to click on "Apply Filter" button. The "Reset" button clears the added filters and makes the page ready for next filter.

5 Request for Final Settlement ():





This option is same as the final loan repayment option available in the view loan details. The only difference is the employee don't needs to go to the loan details rather the employee can directly make the request for the final settlement.



6 List View:

There are few common option and buttons available in every page like search, export & print, paging etc. The description of the options are as below:


6.1 Search:

The upper left corner has the option of 'Search'. The user can search a particular entry of the list by entering it in the search textbox and clicking search icon (). The user will get results for the entered text. The Reset icon () is provided to reset search results.

6.2 Export & Print:

On the upper right corner, two icons for each "Export" & "Print" are provided. To print the list of all defined entries, the user has to click on the Print icon (). This will open the print window for the user. The Export icon () will export the list of entries available in excel format.

6.3 Paging:

On the lower right corner of the page, paging for the list is provided. The user can scroll through the list of proposals by clicking on the paging provided (). This paging appears only when the list is being displayed on more than one page. The user can control the number of entries being displayed on each page. For this, the user has to select number from the drop down with "Show" label on the lower left corner. Also, the no of records available in the list can be viewed with label "Total records". The no of pages and the currently opened page can be viewed with label "Page 'A' of B" depicting that the page no 'A' is currently open and the total no of pages are 'B'.