

Group Creation
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Table of Contents

1. ABOUT THIS MANUAL.....	1-1
1.1 INTRODUCTION.....	1-1
1.1.1 Audience	1-1
1.1.2 Abbreviations.....	1-1
1.1.3 Organization.....	1-1
1.1.4 Conventions Used in this Manual.....	1-1
1.1.5 Related Documents	1-1
1.1.6 Glossary of Icons	1-2
2. MICROFINANCE GROUP CREATION	2-1
2.1 INTRODUCTION.....	2-1
2.2 CREATION OF GROUPS.....	2-1
2.2.1 Process Flow Diagram.....	2-1
Step 1. Input Basic Details of Microfinance Group.....	2-2
Step 2. Capturing Other Details of Microfinance Group	2-4
Step 3. Group Creation Approval.....	2-4

1. About this Manual

1.1 Introduction

This manual is designed to help you quickly get acquainted with the basic features of the workflow layer of microfinance group creation.

1.1.1 Audience

This manual is intended for the following User/User Roles:

Role	Function
Corporate Customer Service Executive	Collection of applications
Compliance Executive	Performance of compliance details of all parties in a contract
Compliance Manager	Verification of compliance check carried out by Compliance Executive

1.1.2 Abbreviations

The following abbreviations are used in this User Manual:

Abbreviation	Description
BPEL	Business Process Execution Language
MFi	Micro Finance

1.1.3 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Microfinance Group Creation</i> explains process of creation of microfinance groups in Oracle FLEXCUBE.

1.1.4 Conventions Used in this Manual




















Important information is preceded with the  symbol.

1.1.5 Related Documents

Micro Finance User Manuals

1.1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add
	Delete

Refer the Procedures User Manual for further details about the icons.

2. Microfinance Group Creation

2.1 Introduction

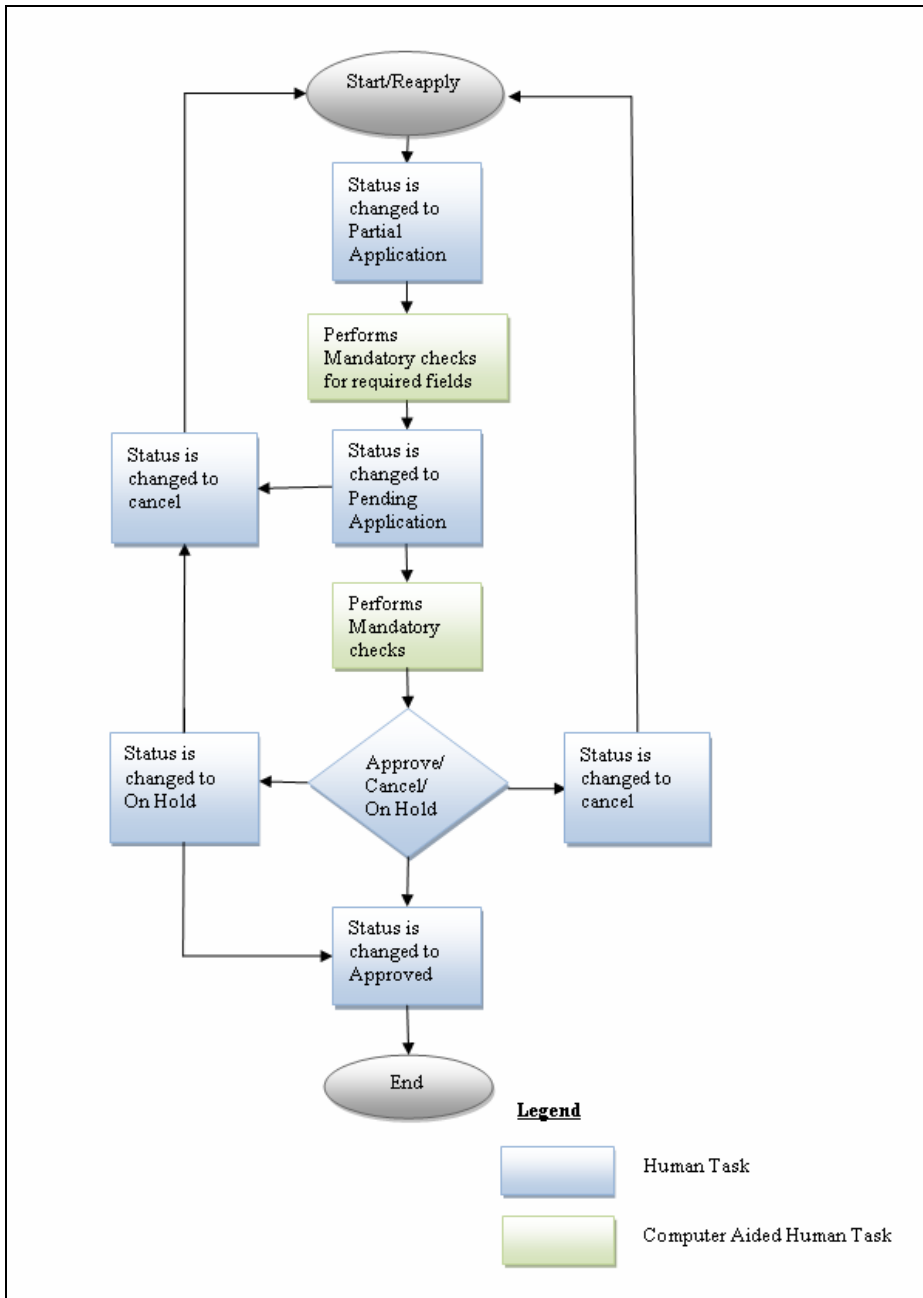
The process of microfinance group creation involves three steps. In the first place, bank captures all mandatory information pertaining to the group and forwards the request to pending approval stage. At this stage, the bank verifies the request details against a defined set of approval conditions. From pending approval stage, the group creation request can be approved, cancelled or kept on hold. On approval, the system creates a new group. This document explains the processes involved in the creation of a new microfinance group.

2.2 Creation of Groups

Creation of microfinance groups involves three stages. At every stage of group creation, the users (with requisite rights) need to acquire the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

2.2.1 Process Flow Diagram

The following diagram shows the flow and the stages for creating a group:



Step 1. Input Basic Details of Microfinance Group

The process of group creation begins with partial application stage. At this stage, you have to maintain the minimum information required for the creation of a microfinance group. You can capture specific details pertaining to the group using 'MF Group – Input Details Stage' screen. To invoke the screen, type 'MFDGRP01' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following details on this screen:

Workflow Reference

The system displays the workflow reference number.

Priority

Set the priority of the group creation request. The dropdown list displays the following values:

- Low
- Medium
- High

Choose the appropriate one.

Group Code

The system generates and displays a unique group code.

User Defined Group Code

Specify a user defined group code. In addition to the group code generated by the system, you can use this code to identify the group.

Account Officer

Specify the code that identifies the account officer related to this group. The option list displays all valid account officers maintained in the system. Choose the appropriate one.

Group Name

Enter a name for the group.

Group Narrative

Enter a narration of the group.

Group Status

Specify the status of the group. At this stage, you need to choose 'Partial Application' as the status. This will be updated in the later stages.

Once you have captured the details, save the maintenance. The partial application will be moved to pending approval stage, where another user will review the information provided and add further details of the group.

Step 2. Capturing Other Details of Microfinance Group

On saving the information entered on 'MF Group – Input Details Stage' screen, the process will be moved to pending approval stage. At this stage, the system displays 'MFDGRP02' screen. This screen contains all user input fields.

At pending approval stage, the user needs to either move it to the approval stage or cancel the process.

Step 3. Group Creation Approval

Once the user input data has been saved at pending approval stage, the process continues to the approval stage. This is the final stage of microfinance group creation. Following actions can be taken at this stage:

- Approval: If the saved information has been approved, the group will be eligible to open a savings account or apply for a loan or other products offered by the MFi. To be Active, every group must have an AO assigned.
- On hold: If a group is marked as 'On Hold' it implies any of the following:

- New accounts cannot be opened for the group
- The status 'On Hold' can be changed either to 'Cancel' or 'Approved'
- Cancel: Group creation applications may be cancelled on the following grounds:
 - Group withdraws the application
 - An MFi officer rejects the application
 - The group is not eligible as it has been blacklisted
 - A duplicate group record already exists and thus the new record cannot be created

All approved groups will be listed in the screen 'MFDGROUP' with status as 'Authorized'. You can query the records and perform various operations from this screen.



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