



UDHAYAM

MICROFINANCE INSTITUTIONS

User Manual

Loan Management Platform — Super Admin & Employee Guide

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1. Introduction

Udhayam MFI is a loan management platform built for Udhayam Micro Finance Institutions to manage the full loan lifecycle from onboarding a customer, through loan approval and disbursement, to collecting repayments and tracking performance across branches.

The platform has two types of users:

- **Super Admin** — the business owner or head office user. Manages branches, staff, loan products, approves and disburses loans, and reviews reports across the whole organization.
- **Employee** — branch-level staff. Onboards customers, applies for loans on their behalf, and collects repayments.

This manual covers every screen and action available to both roles.

2. Getting Started — Logging In

Open the application in your browser using the link provided by your organization.

1. Enter your registered email address.
2. Enter your password.
3. Click the eye icon next to the password field if you want to check what you've typed before signing in.
4. Click "Sign in."

Note : If you don't have login details yet, your Super Admin needs to create your employee account first, from the Employees section.

Important : There is currently no "forgot password" option in the app. If you're locked out, ask your Super Admin to reset your password for you.

3. Installing as a Mobile / Desktop App

Udhayam MFI can be installed like a regular app on your phone or computer, so you can open it from your home screen without typing the web address every time.

On a computer (Chrome/Edge) :

Look for an “Install App” button in the top bar once you’re logged in. Click it, then confirm the install prompt that appears.

On an Android phone :

Open the site in Chrome. You should see the same “Install App” button, or you can use Chrome’s menu and choose “Add to Home screen.”

On an iPhone :

Open the site in Safari, tap the Share icon, then choose “Add to Home Screen.”

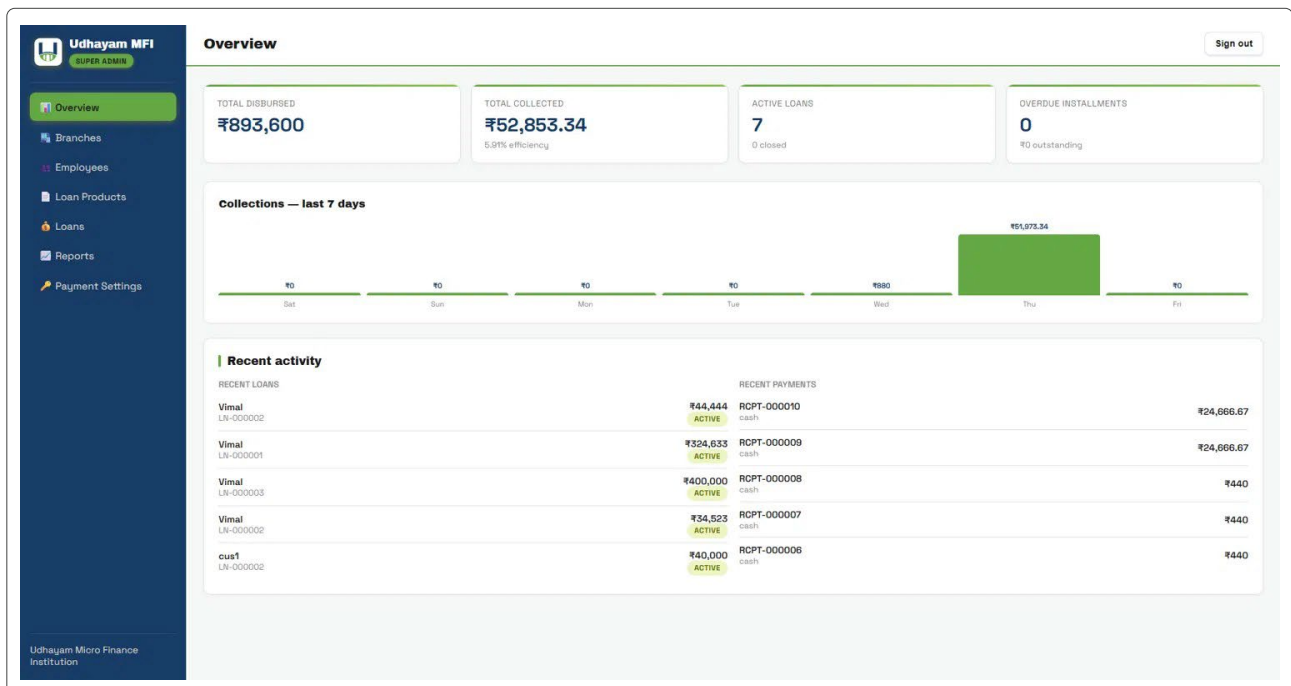
4. Super Admin Guide

As a Super Admin, you have full visibility and control across every branch, employee, and loan product in the organization.

4.1 Overview Dashboard

The first screen you see after signing in. It shows, at a glance:

- Total Disbursed, Total Collected, Active Loans, and Overdue Installments — across the whole organization.
- Individual / Group Loans — how many of each type are currently on the books.
- Collections — last 7 days — a bar chart comparing what was required (grey) against what was actually received (green/amber) each day.
- Upcoming repayments (next 7 days) — every installment coming due soon, with the branch and employee responsible for it.
- Recent activity — the latest loans applied for and payments collected, organization-wide.



4.2 Branches

Manage every physical branch your organization operates.

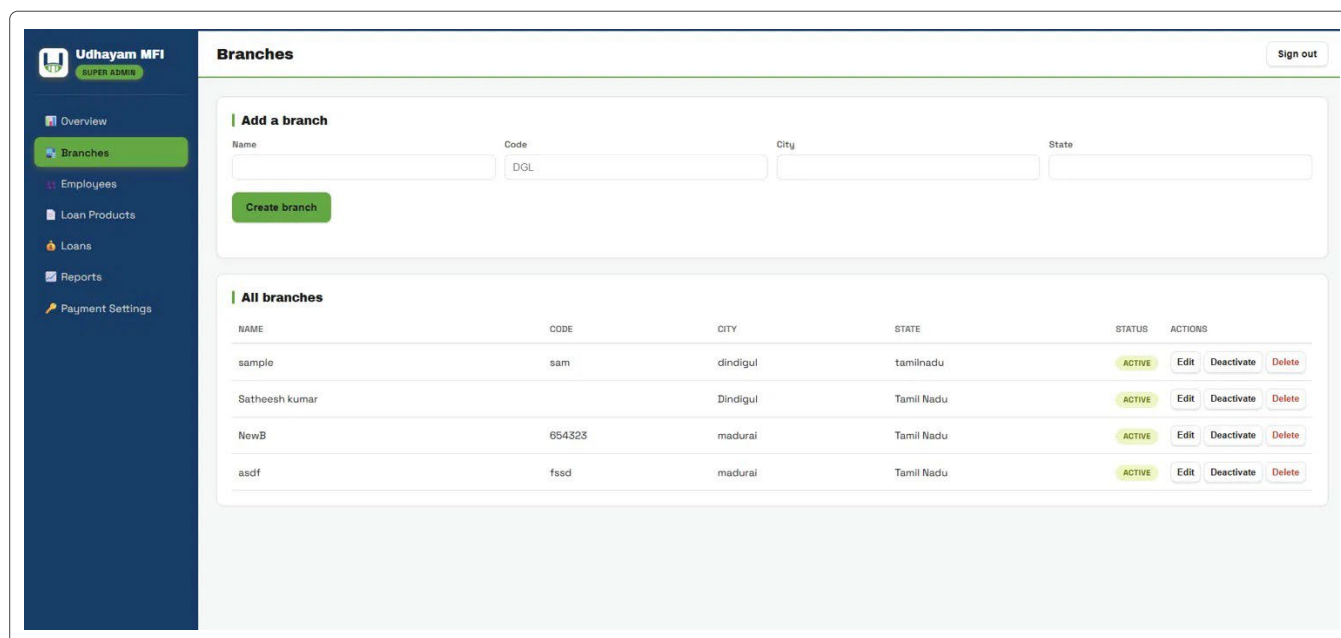
Adding a branch

1. Go to Branches from the sidebar.
2. Fill in the branch Name and Code (both required) – City and State are optional.
3. Click “Create branch.”

Editing or deactivating a branch

Click “Edit” on any branch row to change its details, or “Deactivate” to stop it being used for new customers or loans without deleting its history.

Note : The stat cards at the top of the Branches page (Total, Active, Inactive) update automatically as you add or deactivate branches.



NAME	CODE	CITY	STATE	STATUS	ACTIONS
sample	sam	dindigul	tamilnadu	ACTIVE	Edit Deactivate Delete
Satheesh kumar		Dindigul	Tamil Nadu	ACTIVE	Edit Deactivate Delete
NewB	654323	madurai	Tamil Nadu	ACTIVE	Edit Deactivate Delete
asdf	fssd	madurai	Tamil Nadu	ACTIVE	Edit Deactivate Delete

4.3 Employees

Add and manage the staff who work at each branch.

Adding an employee

1. Go to Employees from the sidebar.
2. Select the Branch they belong to.
3. Enter their Full name, Email, and Contact number.
4. Choose a Designation from the dropdown (Loan Officer, Branch Manager, Field Officer, Collection Officer, Cashier, Relationship Manager, Credit Analyst, Operations Executive, or “Other” to type a custom title).
5. Optionally fill in their Address and Photo Identity (ID type and number) – useful for your own HR records.
6. Set a password for them (at least 8 characters), or share it with them separately afterwards.
7. Click “Create employee.”

Filtering the employee list

Use the “Filter by branch” and “Filter by designation” dropdowns above the employee table to narrow down a long staff list.

Editing, suspending, or removing an employee

Click “Edit” to update their details, or use the Suspend/Reactivate button to temporarily block their login without losing their history. An employee can only be permanently deleted if they have no loans, payments, or documents on record – otherwise, suspend them instead.


Udhayam MFI
SUPER ADMIN

Employees
Sign out

- Overview
- Branches
- Employees**
- Loan Products
- Loans
- Reports
- Payment Settings

Add an employee

Branch

sample

Full name

Email

Contact number

10-digit mobile number

Designation

Loan Officer

Address

Photo Identity

ID type

Select ID type

ID number

Set a password

At least 8 characters

Create employee

All employees

NAME	EMAIL	BRANCH	DESIGNATION	PHOTO ID	STATUS	ACTIONS
demo	demo@demo.com	sample	Collection	☒ aadhaar	ACTIVE	Edit Suspend Delete
Satheesh kumar	satheeshkarthic@gmail.com	Satheesh kumar	Credit manager	☒ aadhaar	ACTIVE	Edit Suspend Delete
Vimal Sanjay	vimalsanjay101@gmail.com	sample	Collection executive	☒ aadhaar	ACTIVE	Edit Suspend Delete
Vimal Sanjay	vimalsanjay108@gmail.com	asdf	collection Executive	☒ aadhaar	ACTIVE	Edit Suspend Delete
kamal	kamal1@gmail.com	NewB	Loan Officer	☒ aadhaar	ACTIVE	Edit Suspend Delete

4.4 Customers

As Super Admin, you can onboard customers directly, the same way an employee would – useful when head office needs to add a customer without going through branch staff. See section 5.2 for the full onboarding steps, which work identically for both roles. The only difference is that as Super Admin, you'll also choose which Branch the customer belongs to.


Udhayam MFI
 EMPLOYEE

Overview
Customers
 Loans
 Collections

Vimal Sanjay

Customers

Sign out

Onboard a customer

Full name
 Phone 10-digit mobile number
 Address
 Aadhaar Number 12 digits
 PAN Number AAAAA9999A

Bank details (for loan disbursement)
Needed if the customer will be paid by bank transfer instead of cash. Also upload their bank passbook below.

Account holder name
 Account number Digits only
 IFSC code
 Bank name

Add customer

Customers

CODE	NAME	PHONE	KYC	BANK	DOCUMENTS
CUS-00001	cus1	9878979879	Pending	☒	View / Upload
CUS-00002	cus2	4523452345	Pending	☒	View / Upload
CUS-00003	Vimal	4564534574	Pending	☒	View / Upload
CUS-00004	Vimal	4564534574	Pending	☒	View / Upload
CUS-00005	Vimal	4564534574	Pending	☒	View / Upload
CUS-00006	Vimal	4564534574	Pending	☒	View / Upload
CUS-00007	adfsdg	8676377537	Pending	☒	View / Upload
CUS-00008	adfsdg	8676377537	Pending	☒	View / Upload

4.5 Loan Products

Loan products define the terms available to customers — interest rate, amount range, tenure, and whether it's an individual or group product.

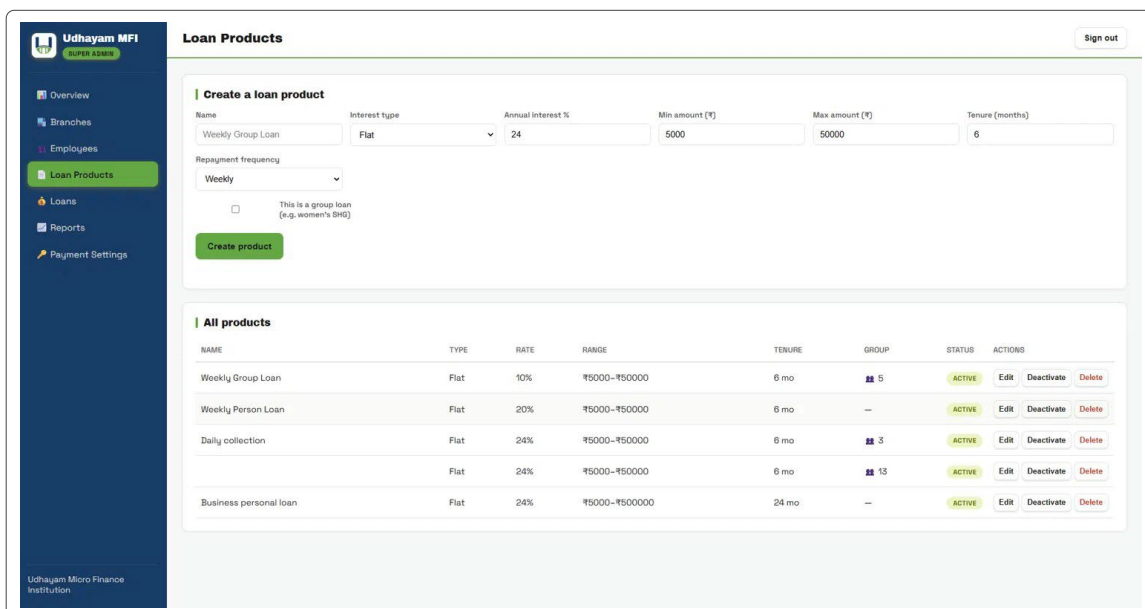
Creating a loan product

1. Go to Loan Products from the sidebar.
2. Enter a Name for the product.
3. Choose the Interest type — Flat, Reducing Balance, or Other (with a custom label).
4. Set the Annual interest rate, Min amount, Max amount, and Tenure (in months).
5. Choose the Repayment frequency — Weekly, Bi-weekly, or Monthly.
6. If this product is for a group/SHG loan, tick “This is a group loan” and enter the required Group member count.
7. If you want a late-payment penalty, choose a Late penalty type (Flat amount, Percentage of share, or Per day late) and enter the amount.
8. Click “Create product.”

Note : Penalty applies only to the specific member who pays late — never to the rest of the group.

Setting a specific first due date

By default, a loan's first installment is due one repayment cycle after disbursement. If you need the first collection to land on a specific date instead (for example, to align with a group's regular meeting day), you can set this when disbursing the loan — see section 4.6.



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SUPER ADMIN

Loan Products Sign out

Create a loan product

Name: Weekly Group Loan Interest type: Flat Annual interest %: 24 Min amount (₹): 5000 Max amount (₹): 50000 Tenure (months): 6

Repayment frequency: Weekly

☐ This is a group loan (e.g. women's SHG)

Create product

All products

NAME	TYPE	RATE	RANGE	TENURE	GROUP	STATUS	ACTIONS
Weekly Group Loan	Flat	10%	₹5000-₹50000	6 mo	5	ACTIVE	Edit Deactivate Delete
Weekly Person Loan	Flat	20%	₹5000-₹50000	6 mo	—	ACTIVE	Edit Deactivate Delete
Daily collection	Flat	24%	₹5000-₹50000	6 mo	3	ACTIVE	Edit Deactivate Delete
	Flat	24%	₹5000-₹50000	6 mo	13	ACTIVE	Edit Deactivate Delete
Business personal loan	Flat	24%	₹5000-₹50000	24 mo	—	ACTIVE	Edit Deactivate Delete

Udhayam Micro Finance Institution

4.6 Loans — Approvals & Disbursal

Every loan application, from every branch, appears in the Loans list along with its Type (Individual or Group), Branch, Employee, Principal, Disbursed amount, Applied date, and Status.

Approving or rejecting a loan

A loan waiting for your decision shows Approve and Reject buttons. Rejecting requires a reason, which is saved and shown to the applying employee.

Disbursing a loan

1. Once approved, click “Disburse.”
2. Choose Cash or Bank Transfer as the disbursal method.
3. If Bank Transfer, provide the reference/UTR number once the transfer is made (or it fills in automatically if RazorpayX is connected).
4. Optionally, set a specific First due date instead of the default automatic date.
5. Confirm to disburse — this generates the full repayment schedule.

Important : A group loan cannot currently be disbursed by bank transfer — only cash. Bank transfer is available for individual loans once the customer's bank details are on file.

] Spotting a group loan with a payment problem

If any member of a group loan has an overdue, unpaid installment, that loan's row is highlighted in red with a “⚠ Payment pending” label — visible directly in the Loans list, without needing to open Collections.



Udhayam MFI
SUPER ADMIN

Loans

Sign out

Apply for a new loan

Branch
sample

Loan product
Weekly Group Loan — 10% p.a. (Group)

Group
(2 members)

Principal amount (₹)
Allowed range: ₹5,000 – ₹50,000. Requires a group of exactly 5 members.

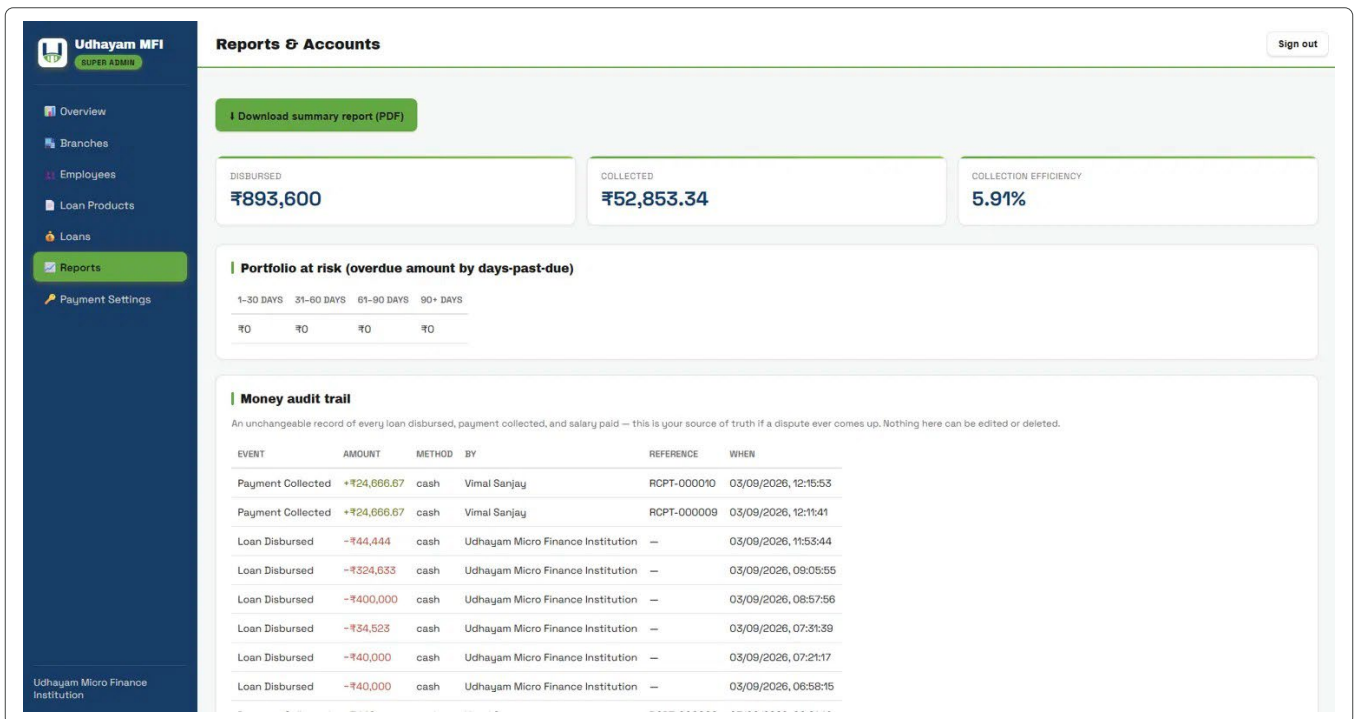
Submit application

LOAN #	CUSTOMER	PRINCIPAL	STATUS	DOCUMENTS	ACTION
LN-000002	Vimal	₹44,444	ACTIVE	Review KYC	—
LN-000001	Vimal	₹324,633	ACTIVE	Review KYC	—
LN-000003	Vimal	₹400,000	ACTIVE	Review KYC	—
LN-000002	Vimal	₹34,523	ACTIVE	Review KYC	—
LN-000002	cus1	₹40,000	ACTIVE	Review KYC	—
LN-000001	cus2	₹40,000	ACTIVE	Review KYC	—
LN-000001	cus1	₹10,000	ACTIVE	Review KYC	—

4.7 Reports

The Reports page gives you five ways to review performance:

- Summary report (PDF) — a one-click download of overall performance: disbursed, collected, portfolio-at-risk, and recent activity.
- Portfolio at risk — overdue amounts broken down by how many days late (1-30, 31-60, 61-90, 90+).
- Money audit trail — a permanent, unchangeable record of every loan disbursed and payment collected, with the branch and staff member involved. Nothing here can be edited or deleted.
- Export collections breakdown — a detailed spreadsheet or PDF, grouped Day-wise, Week-wise, Month-wise, Employee-wise, or Branch-wise. Every row shows exactly who paid (the individual or the specific group member), who collected it, on-time or late status, and — separately — a highlighted list of every installment still outstanding.
- Customer leads export — every customer with their latest loan status, for follow-up or portfolio review.



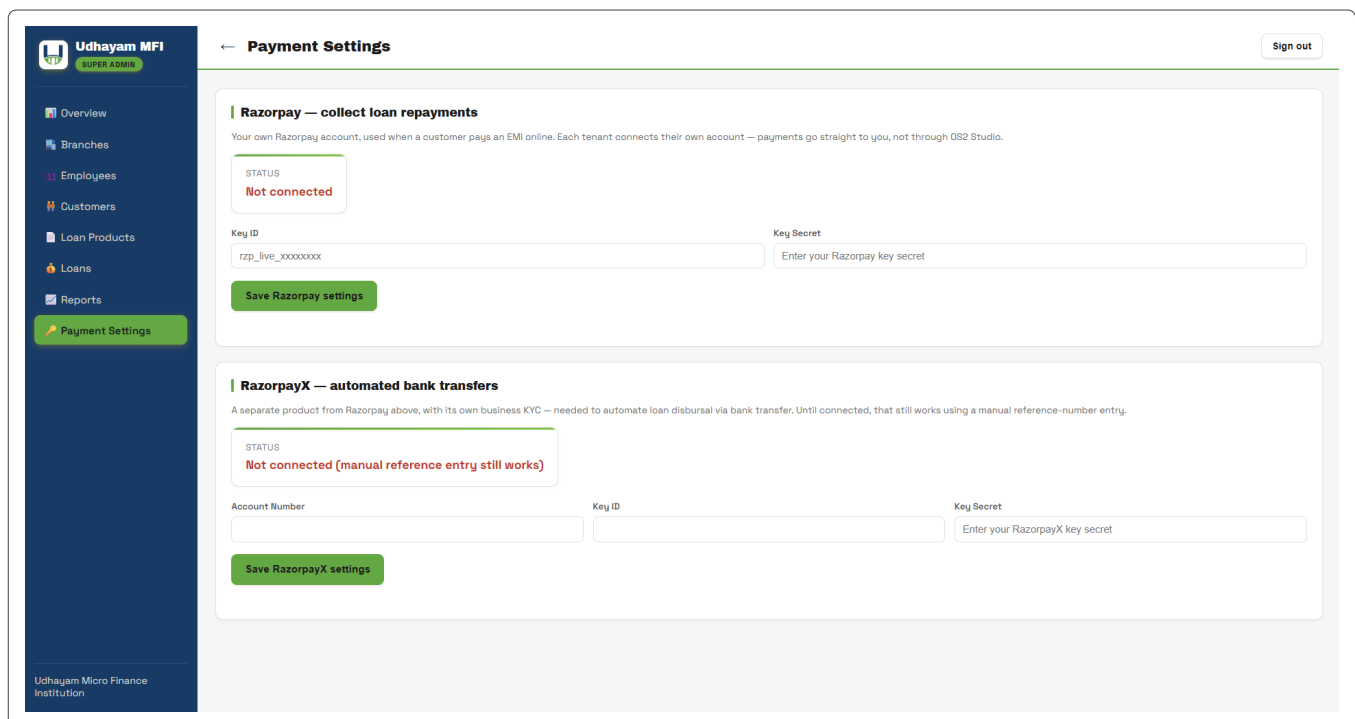
The screenshot shows the 'Reports & Accounts' dashboard for Udhayam MFI. The left sidebar contains navigation links: Overview, Branches, Employees, Loan Products, Loans, Reports (highlighted), and Payment Settings. The main content area includes a 'Sign out' button in the top right and a 'Download summary report (PDF)' button. Below this, three summary cards are displayed: 'DISBURSED ₹893,600', 'COLLECTED ₹52,853.34', and 'COLLECTION EFFICIENCY 5.91%'. A section titled 'Portfolio at risk (overdue amount by days-past-due)' shows a table with columns for 1-30 DAYS, 31-60 DAYS, 61-90 DAYS, and 90+ DAYS, all showing ₹0. The 'Money audit trail' section provides a detailed log of transactions, including payment collections and loan disbursements, with columns for EVENT, AMOUNT, METHOD, BY, REFERENCE, and WHEN.

EVENT	AMOUNT	METHOD	BY	REFERENCE	WHEN
Payment Collected	+₹24,666.67	cash	Vimal Sanjay	RCPT-000010	03/09/2026, 12:15:53
Payment Collected	+₹24,666.67	cash	Vimal Sanjay	RCPT-000009	03/09/2026, 12:11:41
Loan Disbursed	-₹44,444	cash	Udhayam Micro Finance Institution	—	03/09/2026, 11:53:44
Loan Disbursed	-₹324,633	cash	Udhayam Micro Finance Institution	—	03/09/2026, 09:05:55
Loan Disbursed	-₹400,000	cash	Udhayam Micro Finance Institution	—	03/09/2026, 08:57:56
Loan Disbursed	-₹24,523	cash	Udhayam Micro Finance Institution	—	03/09/2026, 07:31:39
Loan Disbursed	-₹40,000	cash	Udhayam Micro Finance Institution	—	03/09/2026, 07:21:17
Loan Disbursed	-₹40,000	cash	Udhayam Micro Finance Institution	—	03/09/2026, 06:58:15

4.8 Payment Settings

Connect your organization's own payment accounts here:

- Razorpay — for collecting loan repayments online. Payments go straight to your account, not through any third party.
- RazorpayX — a separate product for automating bank-transfer disbursements and payouts. Until connected, bank transfers are still possible using a manual reference number.



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SUPER ADMIN

Payment Settings Sign out

Razorpay — collect loan repayments
Your own Razorpay account, used when a customer pays an EMI online. Each tenant connects their own account — payments go straight to you, not through OS2 Studio.

STATUS
Not connected

Key ID: rzp_live_XXXXXXX

Key Secret: Enter your Razorpay key secret

Save Razorpay settings

RazorpayX — automated bank transfers
A separate product from Razorpay above, with its own business KYC — needed to automate loan disbursement via bank transfer. Until connected, that still works using a manual reference-number entry.

STATUS
Not connected (manual reference entry still works)

Account Number:

Key ID:

Key Secret: Enter your RazorpayX key secret

Save RazorpayX settings

Udhayam Micro Finance Institution

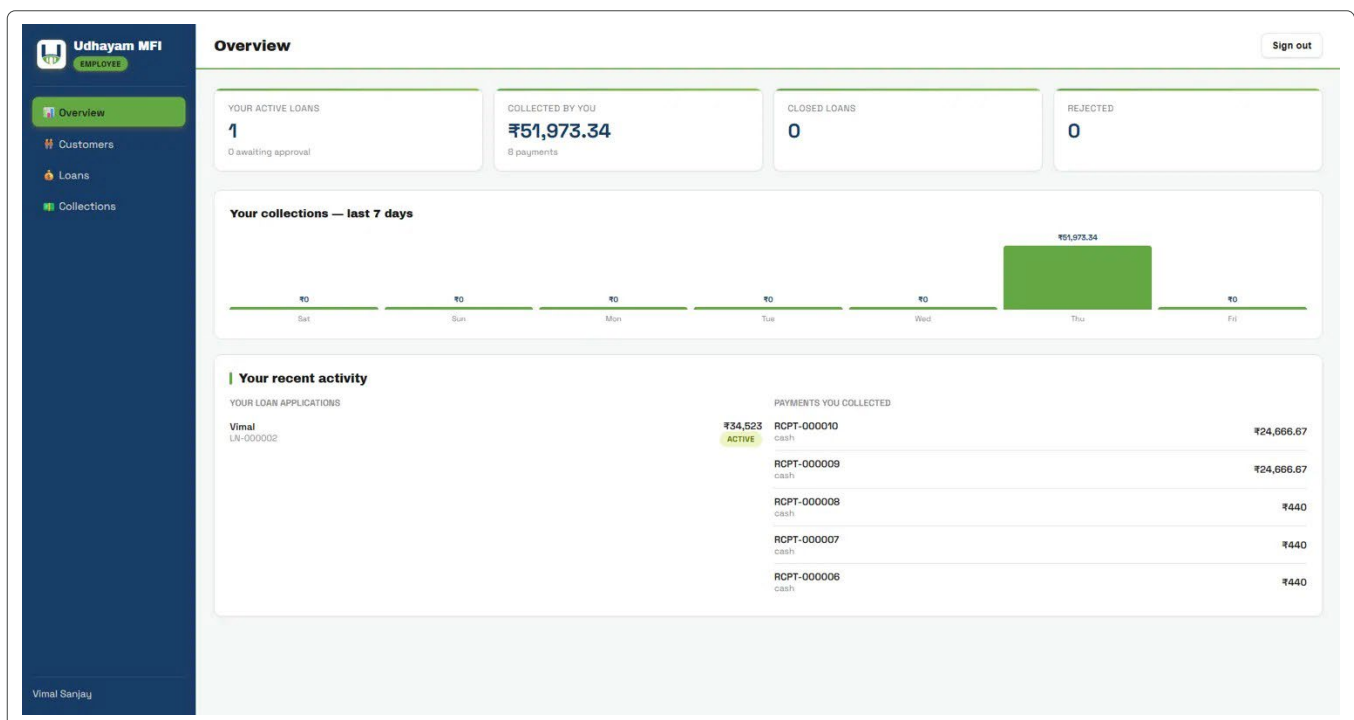
5. Employee Guide

As an Employee, everything you see and do is scoped to your own branch — you'll never see another branch's customers, loans, or collections.

5.1 Overview Dashboard

Your personal dashboard shows:

- Your Active Loans, Collected by You, Closed Loans, and Rejected loans.
- Individual / Group Loans — how many of each you personally handle.
- Your collections — last 7 days, comparing what was required against what you actually collected each day.
- Upcoming repayments (next 7 days) — installments coming due for your own customers and groups.
- Your recent activity — your own recent loan applications and collected payments.



5.2 Customers & Onboarding

Before applying for a loan, the customer must be onboarded.

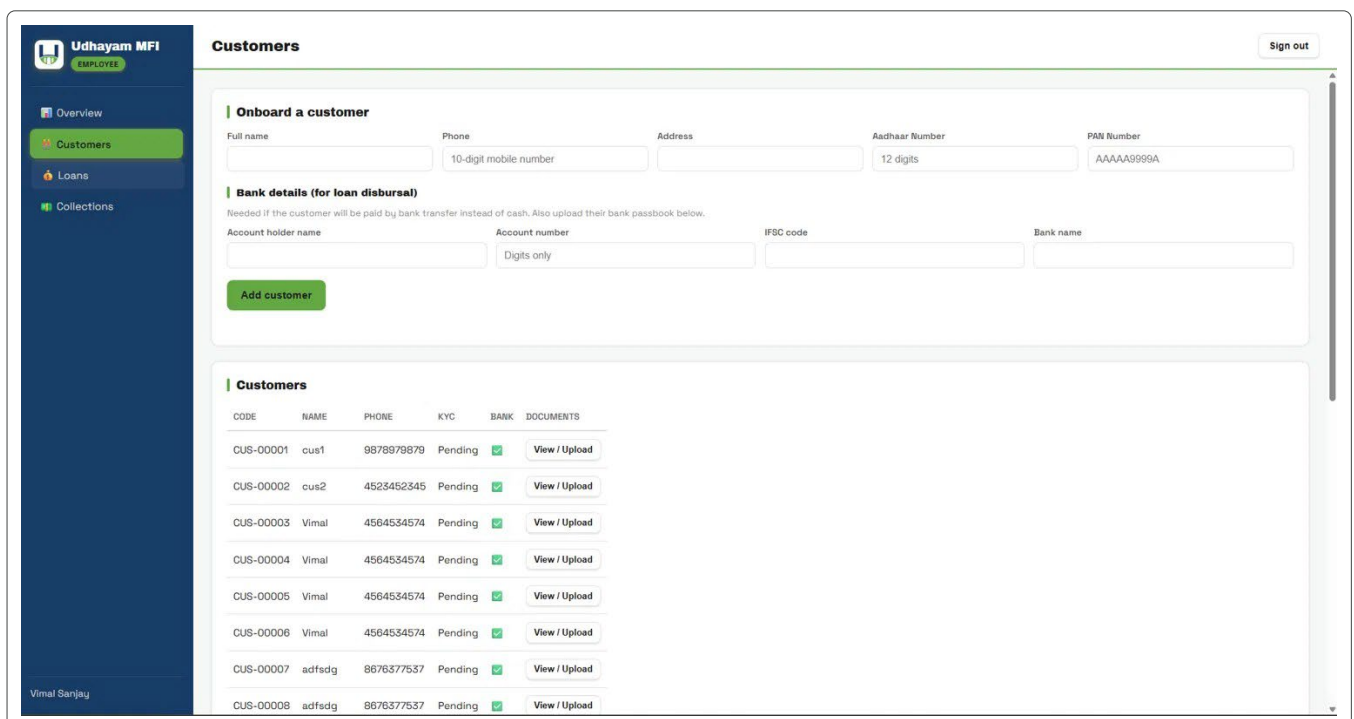
Adding a customer

1. Go to Customers from the sidebar.
2. Enter the customer's Full name, Phone (exactly 10 digits), and Address.
3. Optionally enter their Aadhaar Number (12 digits) and PAN Number (format: AAAAA9999A).
4. If they'll be paid by bank transfer, fill in their Bank details and upload their Bank Passbook under KYC documents below.
5. Attach any KYC documents you have on hand right now — Aadhaar, PAN, Voter ID, Photo, Bank Passbook, or Signed Application. This is optional; documents can also be added later.
6. Click "Add customer."

Note : Everything above happens in a single step the customer record and any attached documents are created together. You do not need to save the customer first and then upload documents separately.

Adding or replacing a document later

From the Customers list, click "View / Upload" next to any customer to see their existing documents, upload a new one, or delete an existing document if it needs to be replaced with a corrected version.



The screenshot shows the Udhayam MFI interface. On the left is a sidebar with navigation links: Overview, Customers (highlighted), Loans, and Collections. The main content area is titled 'Customers' and contains two sections.

The first section, 'Onboard a customer', is a form with the following fields:

- Full name
- Phone (10-digit mobile number)
- Address
- Aadhaar Number (12 digits)
- PAN Number (format: AAAAA9999A)

Below these is a section for 'Bank details (for loan disbursement)' with a note: 'Needed if the customer will be paid by bank transfer instead of cash. Also upload their bank passbook below.' The fields are:

- Account holder name
- Account number (Digits only)
- IFSC code
- Bank name

A green 'Add customer' button is at the bottom of the form.

The second section, 'Customers', is a table listing existing customers:

CODE	NAME	PHONE	KYC	BANK	DOCUMENTS
CUS-00001	cus1	9878979879	Pending	☒	View / Upload
CUS-00002	cus2	4523452345	Pending	☒	View / Upload
CUS-00003	Vimal	4564534574	Pending	☒	View / Upload
CUS-00004	Vimal	4564534574	Pending	☒	View / Upload
CUS-00005	Vimal	4564534574	Pending	☒	View / Upload
CUS-00006	Vimal	4564534574	Pending	☒	View / Upload
CUS-00007	adfsdg	8676377537	Pending	☒	View / Upload
CUS-00008	adfsdg	8676377537	Pending	☒	View / Upload

At the bottom left of the sidebar, the user's name 'Vimal Sanjay' is displayed.

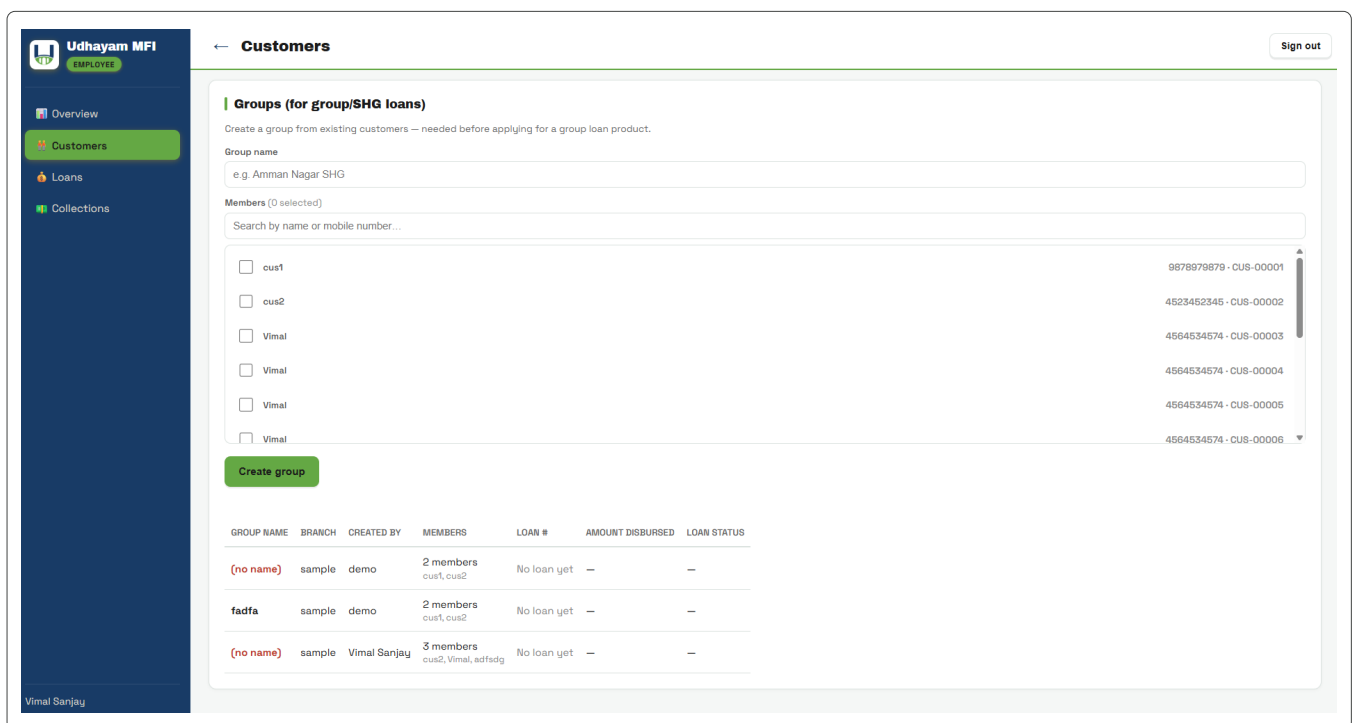
5.3 Groups (for Group / SHG Loans)

A group must be created before you can apply for a group loan product.

1. On the Customers page, scroll to the Groups panel.
2. Enter a Group name.
3. Use the search box to find members by name or mobile number, then tick the checkbox next to each person to add them to the group.
4. Click "Create group" once you have at least 2 members selected.

Important : A group name is required — it cannot be left blank.

The Groups list shows each group's branch, who created it, its members, and — once a loan has been applied for — the loan number, disbursed amount, and status.



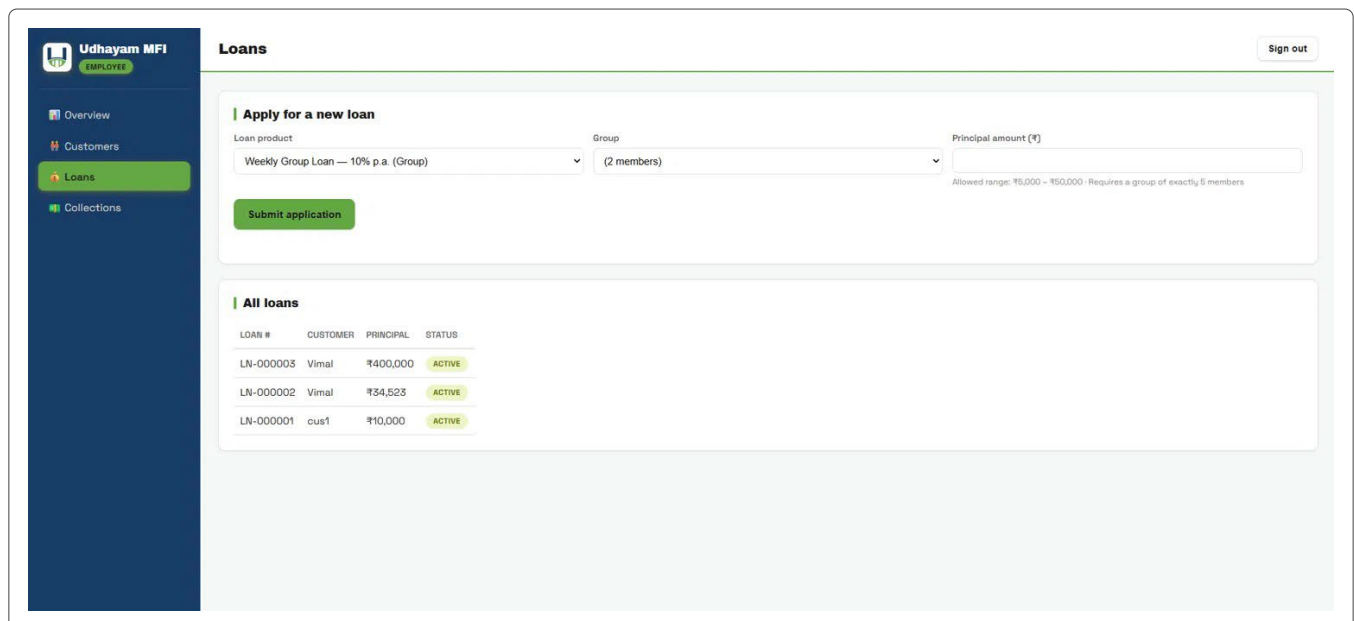
The screenshot shows the Udhayam MFI interface. On the left is a sidebar with navigation links: Overview, Customers (highlighted), Loans, and Collections. The main content area is titled "Customers" and contains a section for "Groups (for group/SHG loans)". This section includes a text input for "Group name" (with a hint "e.g. Amman Nagar SHG"), a "Members (0 selected)" section with a search box, and a list of members with checkboxes. Below this is a "Create group" button. At the bottom, there is a table listing existing groups.

GROUP NAME	BRANCH	CREATED BY	MEMBERS	LOAN #	AMOUNT DISBURSED	LOAN STATUS
(no name)	sample	demo	2 members cus1, cus2	No loan yet	—	—
fadfa	sample	demo	2 members cus1, cus2	No loan yet	—	—
(no name)	sample	Vimal Sanjay	3 members cus2, Vimal, adfsdg	No loan yet	—	—

5.4 Applying for a Loan

1. Go to Loans from the sidebar.
2. Choose the Loan product.
3. If it's an individual product, search for and select the Customer. If it's a group product, select the Group instead.
4. Enter the Principal amount, within the allowed range shown.
5. Click "Submit application."

The application then appears in the Loans list with status "Pending Approval," awaiting your Super Admin's decision.



Udhayam MFI **Loans** Sign out

Apply for a new loan

Loan product: Weekly Group Loan — 10% p.a. (Group) Group: (2 members) Principal amount (₹):

Allowed range: ₹5,000 - ₹50,000 - Requires a group of exactly 5 members

Submit application

All loans

LOAN #	CUSTOMER	PRINCIPAL	STATUS
LN-000003	Vimal	₹400,000	ACTIVE
LN-000002	Vimal	₹34,523	ACTIVE
LN-000001	cus1	₹10,000	ACTIVE

5.5 Collections

This is where you record repayments as they come in.

Recording a payment

1. Go to Collections from the sidebar.
2. Search for and select the Loan.
3. For an individual loan: pick the Installment from the Due List, confirm the amount (it's locked to what's actually owed), and click "Record cash payment" or "Collect via Razorpay."
4. For a group loan: select the Installment, and you'll see every member's status — paid or not paid — with a "Collect" button next to each unpaid member.

The Due List

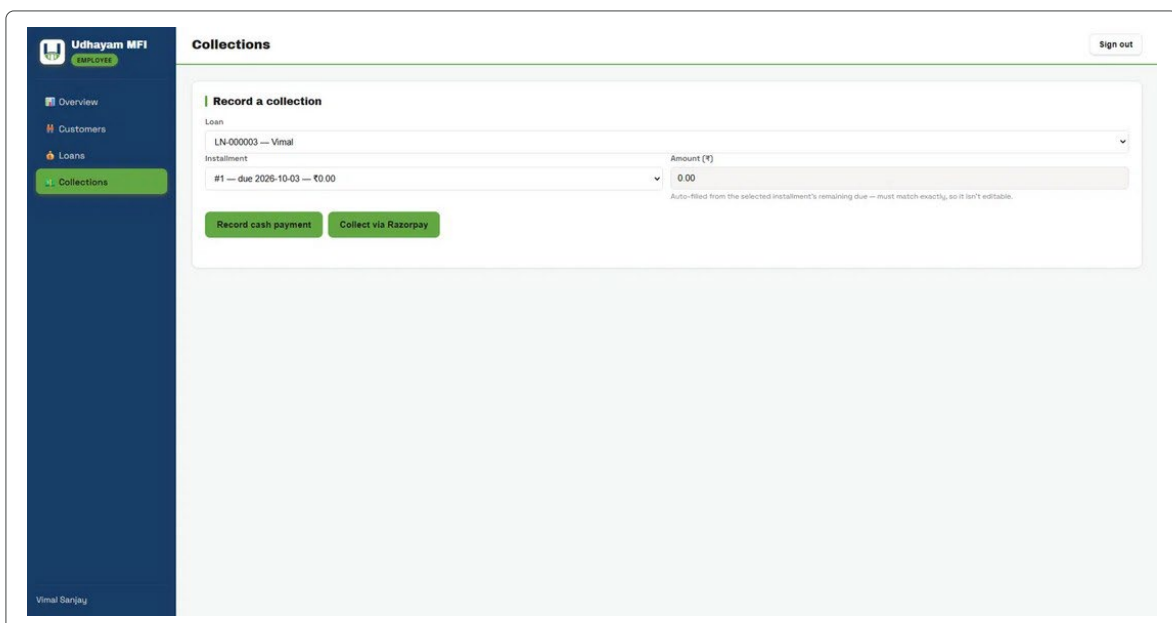
Every loan's Due List can be filtered to show Unpaid only, Paid only, or All installments — making it easy to see exactly what's still outstanding.

Group loan penalties

If a group member pays after the due date and the loan product has a penalty configured, the penalty is automatically added to that member's amount due — and only that member's. The rest of the group is never affected by one person's late payment.

Collection History

Every receipt you've ever collected is listed here, with a "Download" button to re-print or re-send it at any time — useful if a customer needs proof of an old payment.



The screenshot shows the 'Collections' page in the Udhayam MFI system. On the left is a dark blue sidebar with the Udhayam MFI logo and a list of navigation items: Overview, Customers, Loans, and Collections (which is highlighted in green). The main content area is titled 'Collections' and features a 'Sign out' button in the top right corner. Below the title is a section labeled 'Record a collection'. This section contains a 'Loan' dropdown menu showing 'LN-000003 — Vimal', an 'Installment' dropdown menu showing '#1 — due 2025-10-03 — ₹0.00', and an 'Amount (₹)' field showing '0.00'. Below these fields are two green buttons: 'Record cash payment' and 'Collect via Razorpay'. A small note at the bottom of the form states: 'Auto-filled from the selected installment's remaining due — must match exactly, so it isn't editable.' The user's name 'Vimal Sanjay' is visible in the bottom left corner of the sidebar.

6. Understanding Group (JLG/SHG) Loans

A group loan is a single loan disbursed to a group (such as a women's Self-Help Group), where each member is individually responsible for their own share of every installment. The platform treats each member's contribution separately, even though the loan itself is one loan.

How an installment is shared

When a group loan is disbursed, each installment's total amount is divided evenly across all members. If the amount doesn't divide perfectly, the last member's share absorbs the small remainder so the total always adds up exactly.

What happens if one member doesn't pay

- The group's installment is only marked “fully paid” once every single member has paid their share.
- If some members have paid and others haven't, this is clearly shown — both in the Collections screen (with the unpaid member's row highlighted) and in the Loans list (the whole loan row is flagged with a “⚠ Payment pending” warning).
- A late-payment penalty, if the product has one configured, is added only to the specific member who is late — it is never spread across the rest of the group.

Reports

Every report — whether it's the day-wise breakdown, the outstanding/unpaid list, or the dashboard's upcoming repayments panel — shows group loan activity at the individual member level, not just a lump group total. This means you can always see exactly who paid, who didn't, and who's coming due next.

7. Frequently Asked Questions

I forgot my password. What do I do?

There is no self-service password reset. Contact your Super Admin, who can set a new password for your account.

Why can't I see another branch's customers or loans?

Employee accounts are scoped to a single branch by design, to keep each branch's data separate. Only the Super Admin can see and manage every branch.

Why won't the app let me enter an amount that's different from what's shown?

Repayment amounts are locked to exactly what's due for that installment, including any penalty, so that partial or incorrect payments can't be recorded by mistake.

Can I delete a customer or employee?

An employee or customer with any loans, payments, or documents on record cannot be permanently deleted — this protects your financial history. Use Suspend/Deactivate instead, which blocks further activity without losing the record.

How do I know if a group has a member who hasn't paid?

Check the Loans list — any group loan with an outstanding member is highlighted in red with a warning label. You can also check the Collections page for that loan to see exactly who's outstanding.

Does the penalty apply to the whole group if one member is late?

No. The penalty is calculated and charged only to the specific member who paid late. Every other member's amount due stays exactly the same.

Can I change a loan's first due date?

Yes — when a Super Admin disburses a loan, they can optionally set a specific first due date instead of the automatic default. This is useful for aligning a group's collection schedule with their regular meeting day.

Where can I re-download an old receipt?

Employees can find every receipt they've ever collected under Collections → Collection History, with a Download button on each one.



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