EARTH WEALTH GROUP

"We Grow Together..."

ENTERPRISE PL MIS & FINANCIAL PLATFORM

Comprehensive User Manual & Operations Guide

Standard Operating Procedures (SOP), Dual-TL Incentive Engine, Vendor Reconciliation, Location-wise Branch Accounting, and Bank-Grade Two-Factor Security Architecture.

System Name	Earth Wealth Group PL MIS Suite
Platform Version	v2.0.0 Production Release
System Release Date	September 2026
Supported Roles	System Administrator (Super Admin) & Regional Operators
Security Standard	RFC 6238 TOTP 2FA, AES-256 Secret Encryption, Append-Only Audit
Core Business Hubs	Delhi, Jaipur, Gorakhpur (S & K Branches), Other Outstations

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1. System Overview & Core Capabilities

The **Earth Wealth Group Personal Loan Management Information System (PL MIS)** is an enterprise financial suite built to centralize, audit, reconcile, and distribute loan payout commissions, calculate employee incentives, and manage branch expenses with end-to-end transparency.

Enterprise Goals & Value Proposition

- **Zero Discrepancy Commission Tracking:** Automatically matches bank payout sheets (IDFC, InCred, ICICI, Bajaj, HDFC) against internal MIS records.
- **Location-wise Branch P&L:** Computes real-time revenue and overhead expenses for Delhi, Jaipur, and Gorakhpur.
- **Dual-TL Incentive Automation:** Eliminates manual spreadsheets by automatically calculating 50/50 Dual-TL splits and qualification targets.
- **Bank-Grade 2FA Security:** Restricts access using RFC 6238 TOTP Authenticator apps, AES-256 encryption, and single-use recovery codes.

User Roles & Permissions Matrix

Feature / Capability	Administrator (Super Admin)	Regional Operator
Portal Authentication	Mandatory TOTP 2FA (Google / MS Authenticator)	Trusted Device Token (30-day cookie) + 2FA fallback
Daily Case Entry	Full Access (Add, Edit, Delete, Bulk Import)	Add Fresh Cases / Upload Regional Daily MIS

Feature / Capability	Administrator (Super Admin)	Regional Operator
Case Verification	Verify Cases as `OK` or `CANCEL`	Read-only (Cannot alter Admin Status)
Past Case Modifications	Direct Edit with Audit Trail Recording	Submit Formal Change Request with remarks
Vendor Reconciliation	Upload Vendor Sheet, Shift/Cancel Not-Found	No Access (Financial Privacy)
Executive Hub & P&L	Full Access (Revenue, Margins, Expense Ledger)	Hidden
Incentive & Dual-TL Setup	Configure Teams, Targets, Splits, Export Slips	View Own Qualification Status only
User Management & Audit Logs	Create Users, Reset 2FA, View Immutable Logs	Change Own Password only

2. Executive Login & Two-Factor Authentication (2FA)

To prevent unauthorized access, the Earth Wealth Group PL MIS employs bank-grade Two-Factor Authentication (2FA) adhering to global financial security compliance.

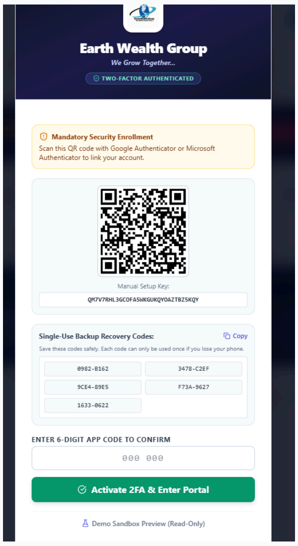


Figure 2.1: Bank-Grade 2FA Enrollment Interface featuring Earth Wealth Group logo, TOTP QR code, manual base32 secret key, and 5 single-use backup recovery codes.

2.1 First-Time 2FA Enrollment Step-by-Step

1. 1 **Enter Credentials:** Enter your assigned Username and Password.
2. 2 **QR Code Display:** On first login, the system automatically displays the **Mandatory Security Enrollment** modal.
3. 3 **Scan with Authenticator:** Open *Google Authenticator* or *Microsoft Authenticator* on your mobile device and scan the displayed QR code. If your camera is unavailable, type the displayed `Manual Setup Key`.
4. 4 **Save Backup Recovery Codes:** Copy and store the 5 single-use backup codes (e.g. `0982-B162`) in a secure place. Each code can be used once if you ever lose your phone.
5. 5 **Confirm Activation:** Enter the 6-digit code currently shown in your Authenticator app and click **Activate 2FA & Enter Portal**.

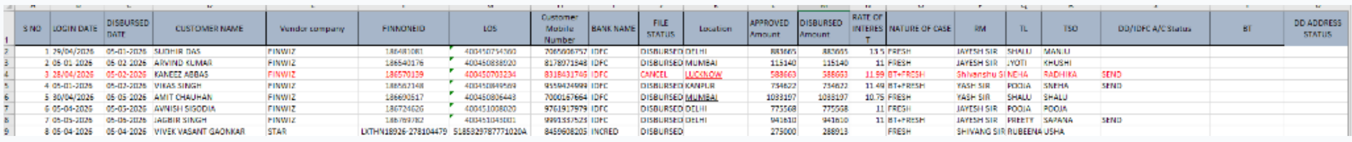
2.2 Operator 30-Day Trusted Device Policy

For daily operational speed, regional operators who check "*Remember this device for 30 days*" receive an encrypted `HttpOnly` secure cookie. As long as they log in from the same recognized browser, daily 2FA is seamlessly bypassed. If an unrecognized device or cleared browser is detected, 2FA is immediately required.

> **Security Alert: Progressive Lockout**
>
> 5 consecutive failed login attempts within 15 minutes will trigger an automatic 15-minute account lockout (HTTP 429). Contact the Super Administrator if your account is locked.

3. Daily MIS Entry & Case Verification Workflow

The lifeblood of the PL MIS system is the accurate recording of personal loan disbursals submitted by field executives and telecallers across Delhi, Jaipur, and Gorakhpur.



S NO	LOGIN DATE	DISBURSED DATE	CUSTOMER NAME	Vendor company	FINNONEID	LOS	Customer Mobile Number	BANK NAME	FILE STATUS	Location	APPROVED Amount	DISBURSED Amount	RATE OF INTEREST	NATURE OF CASE	RM	TL	TSO	DD/IDFC A/C Status	BT	DD ADDRESS STATUS
1	29/04/2026	05-01-2026	SUDHIR DAS	FINWIZ	[illegible]	[illegible]	[illegible]	IDFC	DISBURSED	DELHI	[illegible]	[illegible]	13.5	FRESH	JAYESH SIR	SHALU	MANJU			
2	05-01-2026	05-02-2026	ARVIND KUMAR	FINWIZ	186540176	400450838020	8178071948	IDFC	DISBURSED	MUMBAI	115140	115140	11	FRESH	JAYESH SIR	JYOTI	KHUSHI			
3	28/04/2026	05-02-2026	KANEEZ ABBAS	FINWIZ	186570139	400450703234	8318431746	IDFC	CANCEL	LUCKNOW	588663	588663	11.99	BT+FRESH	Shivanshu SI	NEHA	RADHIKA	SEND		
4	[illegible]	[illegible]	VIKAS SINGH	FINWIZ	[illegible]	[illegible]	[illegible]	IDFC	DISBURSED	KANPUR	734622	734622	11.49	BT+FRESH	YASH SIR	POOJA	SNEHA	SEND		
5	30/04/2026	05-05-2026	AMIT CHAUHAN	FINWIZ	186690517	400450806443	7000167664	IDFC	DISBURSED	MUMBAI	1033197	1033197	10.75	FRESH	YASH SIR	SHALU	SHALU			
6	05-04-2026	05-05-2026	AVNISH SIGODIA	FINWIZ	186724626	400451008020	9761917979	IDFC	DISBURSED	DELHI	775568	775568	11	FRESH	JAYESH SIR	POOJA	POOJA			
7	[illegible]	[illegible]	JAGBIR SINGH	FINWIZ	[illegible]	[illegible]	[illegible]	IDFC	DISBURSED	DELHI	941610	941610	11	BT+FRESH	JAYESH SIR	PREETY	SAPANA	SEND		
8	05-04-2026	05-04-2026	VIVEK VASANT GAONKAR	STAR	LXTHN18926-278104479	51853297877710204	8459608205	INCRED	DISBURSED		275000	288913		FRESH	SHIVANG SIR	RUBEENA	USHA			

Figure 3.1: Standard Operator Daily MIS Entry Template with critical financial headers: S_NO, LOGIN DATE, DISBURSED DATE, CUSTOMER NAME, VENDOR, FINNONEID, LOS, MOBILE, BANK, DISBURSED AMOUNT, NATURE OF CASE, RM, TL, TSO.

3.1 Required MIS Data Dictionary

Field Name	Type	Business Purpose & Validation
`FINNONEID`	String (Numeric)	Unique IDFC/Bank application reference (e.g. `186540176`). **Primary reconciliation key.**
`LOS`	String (Numeric)	Loan Origination System Number (e.g. `400450703234`). **Secondary reconciliation key.**
`CUSTOMER NAME`	Text	Full name of the loan borrower.
`VENDOR COMPANY`	Dropdown	Channel partner through whom file was logged (e.g. `FINWIZ`, `FINBUD`, `RKPL`, `STAR`).
`BANK NAME`	Dropdown	Disbursing lender (`IDFC`, `INCRED`, `HDFC DIGITAL`, `ICICI`, `BAJAJ`).
`DISBURSED AMOUNT`	Currency (₹)	Actual net loan amount disbursed to the borrower's account.
`NATURE OF CASE`	Dropdown	`FRESH` or `BT+FRESH` (Balance Transfer + Top Up).
`TL & TSO NAME`	Dropdown	Assigned Team Leader (TL) and Telesales Officer (TSO). Determines incentive routing.

3.2 Admin Verification Pipeline (OK vs CANCEL)

Every loan entered into the system remains in *Pending Verification* until an Administrator reviews the bank disbursement kit.

- **Status `OK`:** File is confirmed disbursed. The case becomes eligible for Vendor MIS Export, commission reconciliation, and employee incentive calculation.
- **Status `CANCEL`:** File was cancelled by customer, failed debit verification, or rejected by bank risk audit. Commission and incentives are blocked.

4. Operator Search & Change Request System

Operators are restricted from directly tampering with past historical cases. If an operator discovers a typo in customer mobile number, FinnOne ID, or loan amount, they must submit a formal **Change Request**.

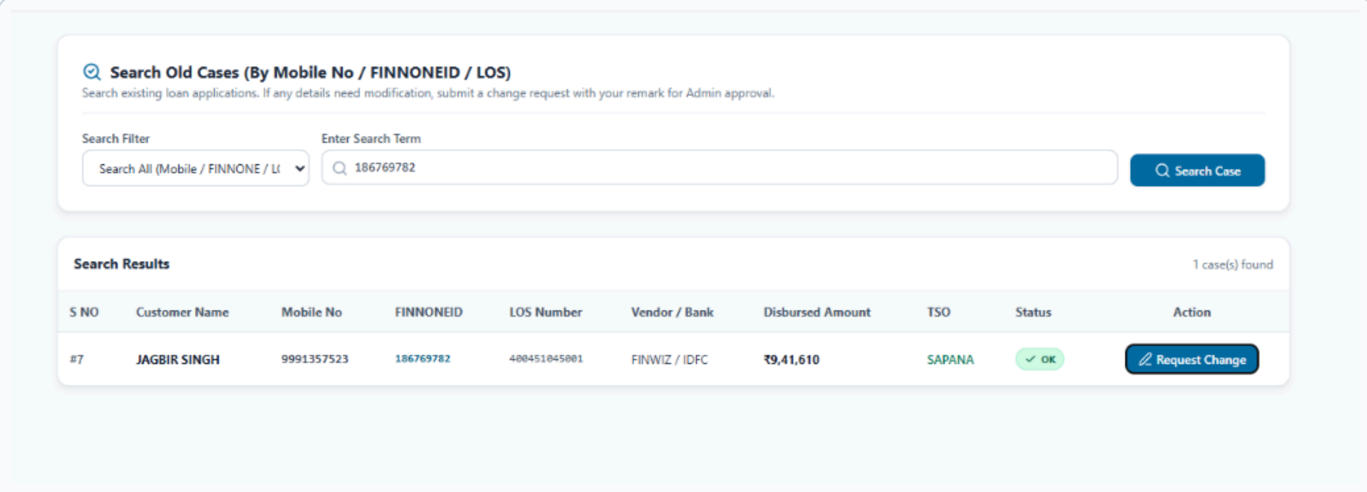


Figure 4.1: Operator Search Old Cases screen showing instant search by FinnOne ID/Mobile and the dedicated [Request Change] button.

4.1 How an Operator Submits a Change Request

1. Navigate to the **Search Old Cases** sub-tab under Operator Hub.
2. Search by **FinnOne ID**, **LOS Number**, or **Customer Mobile**.
3. When the matching record appears, click the blue **[Request Change]** button.
4. Enter the proposed new values (e.g. corrected FinnOne ID) and provide an explanatory remark.
5. Click **Submit Change Request**. The request is dispatched to the Admin Queue.

4.2 Admin Review & Approval Queue

Administrators have a real-time badge notification for incoming change requests. The Administrator can inspect the difference between *Current Value* and *Proposed Value* and click **Approve** (which updates the database and logs the audit event) or **Reject** with an administrative reason.

5. Vendor Payout Reconciliation Engine

Channel partners (e.g. RKPL, STAR, FINWIZ) remit commissions 30–60 days after loan disbursement. Reconciling thousands of loans manually leads to substantial revenue leakage. The PL MIS Reconciliation Engine eliminates this risk.

CITY	Customer Name	Company Name	Category	PARTNER	STATUS	AMT DISBURSED	ROI (IF DISB)	PAYOUT%	PAYOUT AMT.	TDS	NET AMT.	Update Date	Product	Loan #
DELHI	AAMIR MALIK	PVT LTD	PVT	ICICI	DISBURSED	700000		2.945%	20615.00	412.30	20202.70	Apr-26	PL	US0003665705
DELHI	SUNIL KUMAR	PVT LTD	PVT	ICICI	DISBURSED	1000000		2.945%	29450.00	589.00	28861.00	Apr-26	PL	US0003670509
DELHI	ANUP SINGH NARWARIYA	PVT LTD	PVT	ICICI	DISBURSED	550000		2.945%	16197.50	323.95	15873.55	Apr-26	PL	US0003704786
LUCKNOW	YASH PAL	PVT LTD	PL	IDFC BANK	DISBURSED	1356094		3.135%	42513.55	850.27	41663.28	May-26	PL	187755652
BANGALORE	SANDEEP KUMAR	PVT LTD	PL	IDFC BANK	DISBURSED	1480459		3.135%	46412.39	928.25	45484.14	May-26	PL	187845185
REWARI	RAJESH KUMAR	PVT LTD	PL	IDFC BANK	DISBURSED	209610		3.135%	6571.27	131.43	6439.85	May-26	PL	187845354
PUNE	BABLU KUMAR MEENA	PVT LTD	PL	IDFC BANK	DISBURSED	667323		3.135%	20920.58	418.41	20502.16	May-26	PL	187860064
KOLKATA	SANDIP KUNDU	PVT LTD	PL	IDFC BANK	DISBURSED	206661		3.135%	6478.82	129.58	6349.25	May-26	PL	187874114
NAGPUR	NANAG RAM MEENA	PVT LTD	PL	IDFC BANK	DISBURSED	309924		3.135%	9716.12	194.32	9521.80	May-26	PL	187954462
KOTA	UDAY SINGH MEENA	PVT LTD	PL	IDFC BANK	DISBURSED	934999		3.135%	29312.22	586.24	28725.97	May-26	PL	187979681
HYDERABAD	KUCHEN ANJANEYULU	PVT LTD	PL	IDFC BANK	DISBURSED	1140015		3.135%	35739.47	714.79	35024.68	May-26	PL	187985655
BHUBANESHWAR	RABINDRA NATH SINGH	PVT LTD	PL	IDFC BANK	DISBURSED	169541		3.135%	5315.11	106.30	5208.81	May-26	PL	187992930
BHUBANESHWAR	PRATYUSH KUMAR SAHOO	PVT LTD	PL	IDFC BANK	DISBURSED	1534925		3.135%	48119.90	962.40	47157.50	May-26	PL	188013840
JAIPUR	REKHA RANI CHOUDHARY	PVT LTD	PL	IDFC BANK	DISBURSED	1466720		3.135%	45981.67	919.63	45062.04	May-26	PL	188083797
KOTA	VIMAL KUMAR MEENA	PVT LTD	PL	IDFC BANK	DISBURSED	934991		3.135%	29311.97	586.24	28725.73	May-26	PL	188125734
REWARI	RAJU YADAV	PVT LTD	PL	IDFC BANK	DISBURSED	827472		3.135%	25941.25	518.82	25422.42	May-26	PL	188135942
KANPUR	BIJENDRA SINGH	PVT LTD	PL	IDFC BANK	DISBURSED	771620		3.135%	24190.29	483.81	23706.48	May-26	PL	188170898
BHUBANESHWAR	ANAND KUMAR SINGH	PVT LTD	PL	IDFC BANK	DISBURSED	520071		3.135%	16304.23	326.08	15978.14	May-26	PL	188138194
JHARKHAND	RAM KHELAWAN	PVT LTD	PL	ICICI	DISBURSED	1600000		2.945%	47120.00	942.40	46177.60	May-26	PL	US0003772031
FARIDABAD	SUDHANSHU CHADHA	PVT LTD	PL	ICICI	DISBURSED	700000		2.945%	20615.00	412.30	20202.70	May-26	PL	US0003776693
ODISHA	NIHAR RANJAN SAMAL	PVT LTD	PL	ICICI	DISBURSED	2500000		2.945%	73625.00	1472.50	72152.50	May-26	PL	US0003801804
ASSAM	BIMAN GOLE	PVT LTD	PL	ICICI	DISBURSED	300000	NOT FOUND					May-26	PL	US0003811047
CHENNAI	RAVI RAUSHAN KUMAR	PVT LTD	PL	ICICI	DISBURSED	1640000	NOT FOUND					May-26	PL	US0003800485
BENGAL	BIPLAB MRIDHA	PVT LTD	PL	ICICI	DISBURSED	1500000	NOT FOUND					May-26	PL	US0003840763
UTTARAKHAND	VINOD KUMAR BHATT	PVT LTD	PL	ICICI	DISBURSED	1050000	NOT FOUND					May-26	PL	US0003855159
REWARI	NARESH KUMAR	PVT LTD	PL	BAJAJ	DISBURSED	250000		2.755%	6887.50	137.75	6749.75	May-26	PL	B2C000201500300
JHAJJAR	KANIKA SHARMA	PVT LTD	PL	BAJAJ	DISBURSED	420000		2.755%	11571.00	231.42	11339.58	May-26	PL	B2C000204339478
MAHARASTRA	ARUN KUMAR MISHRA	PVT LTD	PL	BAJAJ	DISBURSED	200000		2.755%	5510.00	110.20	5399.80	May-26	PL	B2C000206581837
								TOTAL	624419.82	12488.40	611931.43			

Figure 5.1: Sample Vendor Payout Sheet with City, Customer Name, Disbursed Amount, ROI, Payout %, Payout Amount, TDS, and Net Commission.

5.1 Reconciliation Algorithm

When an Administrator uploads a Vendor Return Excel sheet via `POST /api/reconciliation/upload`, the system performs a multi-key cross-reference:

- **Primary Key:** `FINNONEID` (Normalized numeric match).
- **Secondary Key:** `LOS Number` (Fallback if FinnOne ID was formatted differently).
- **Discrepancy Checks:**
  - *Disbursed Amount Match:* Checks if vendor disbursed figure matches internal MIS (tolerance: ₹0.00).
  - *Commission Rate Verification:* Compares calculated payout vs vendor contractual rate (e.g. 1.50% vs 2.945%).
  - *TDS & Net Payout:* Automatically records deducted Tax Deducted at Source (TDS) and net cash received in company accounts.

6. The "NOT FOUND" Cases Handling Workflow

A critical operational challenge occurs when cases submitted to a vendor do not appear in the payout sheet. These are marked as **NOT FOUND**.

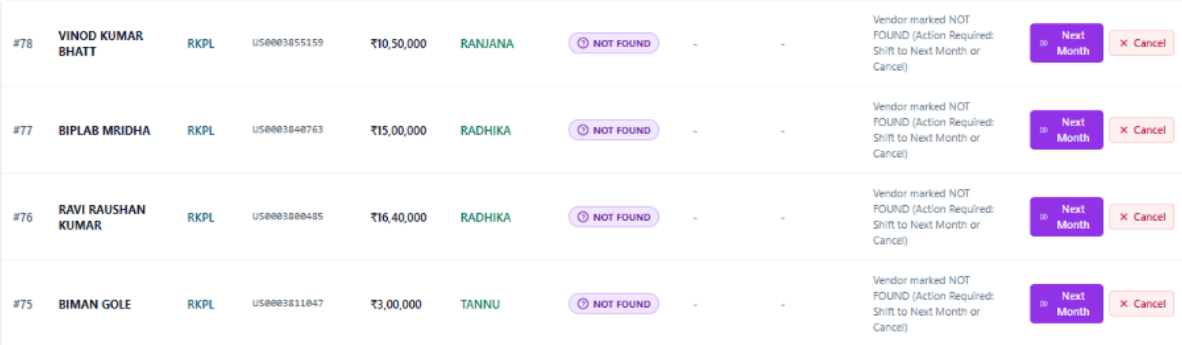


Figure 6.1: Reconciliation Discrepancy Queue showing NOT FOUND cases with instant [Next Month] and [Cancel] action buttons.

6.1 Operator Action Pathways for NOT FOUND Files

Action Button	Underlying Reason	System Behavior
[Next Month] (Shift Cycle)	Bank cut-off date crossed; payout deferred by vendor to next billing month.	Updates `billing_month` to next cycle (e.g. May 2026 -> June 2026). Removes case from current discrepancy list and preserves incentive eligibility.
[Cancel Case]	Loan was logged out, rejected, or customer withdrew DD.	Marks admin status as `CANCEL`, sets payout amount to ₹0, and excludes file from company revenue and employee incentive pool.
[Shift All Next Month]	Vendor operates on a strict 45-day delay for an entire batch.	Bulk-shifts all currently un-reconciled cases of selected vendor to next cycle in a single click.
[Generate Pending Mail]	Vendor needs to be officially escalated regarding missing commissions.	Auto-generates a formatted professional corporate email drafting total missing cases, customer names, loan IDs, and pending commission amount for direct dispatch to vendor accounts.

7. Executive Business Hub & Branch P&L Accounting

The **Executive Business Hub** delivers real-time branch-level profitability accounting. It allows executive leadership to evaluate net margins across Delhi, Jaipur, and Gorakhpur.

Branch P&L Mathematical Model

Gross Revenue (₹) = Total Vendor Payout Received (Net of TDS)
Direct Incentive Expense (₹) = TSO Incentives + Dual-TL Override Pools
Branch Overhead Expenses (₹) = Rent + Electricity + Utilities + Tea/Pantry
Net Operating Profit (₹) = Gross Revenue − (Incentives + Branch Overheads)
Net Margin (%) = (Net Operating Profit ÷ Gross Revenue) × 100

Branch Expense Category Matrix

Branch Location	Primary Expense Categories	Standard Allocation Policy
DELHI	Office Rent, Commercial Power, Pantry, Internet Lease	Direct branch booking against Delhi disbursed volume.
JAIPUR	Branch Office Rent, Utilities, Local Travel	Allocated against Jaipur team revenue.
GORAKHPUR (Shared)	Shared Branch Rent, Utilities, Daily Office Exp.	Co-located office serving both GKP-S and GKP-K sales teams.

8. Incentive Calculation & Dual-TL Split Engine

Earth Wealth Group incentivizes high performance while ensuring fiscal discipline through automated qualification gates and structured Dual-TL co-management policies.

8.1 TSO (Employee) Qualification Policy

Location / Branch	Minimum Net Business Threshold	Incentive Calculation Formula
DELHI	₹25,00,000 (25 Lakhs)	If ≥ 25L: ₹2,500 Base + 0.10% on Net Business. If < 25L: ₹0.
JAIPUR	₹25,00,000 (25 Lakhs)	If ≥ 25L: ₹2,500 Base + 0.10% on Net Business. If < 25L: ₹0.
GORAKHPUR (S & K)	₹15,00,000 (15 Lakhs)	If ≥ 15L: Linear 0.10% on Net Business. If < 15L: ₹0.
OTHER OUTSTATIONS	₹20,00,000 (20 Lakhs)	If ≥ 20L: Linear 0.10% on Net Business. If < 20L: ₹0.

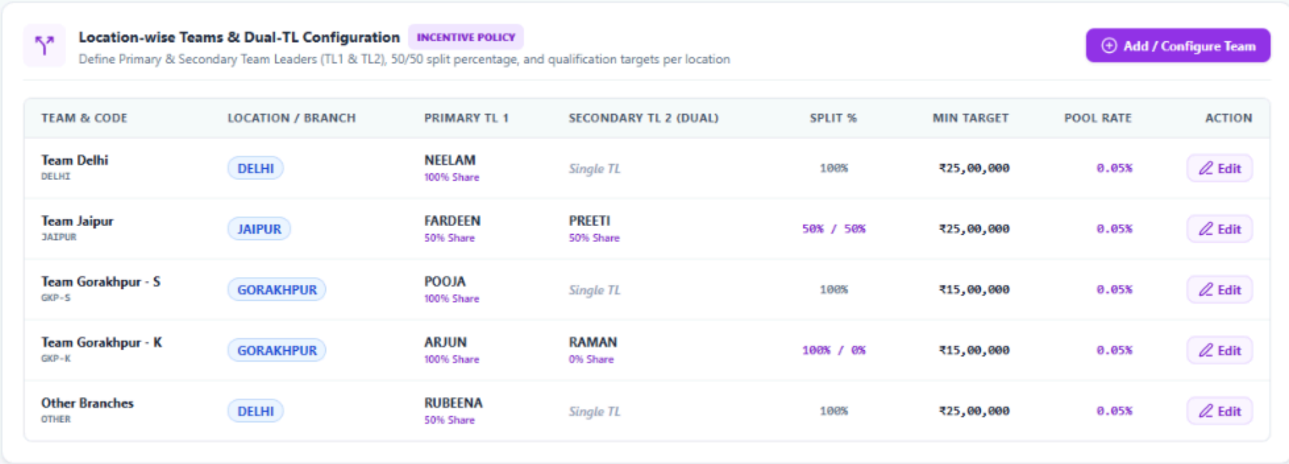
8.2 Dual-TL Co-Management & 50/50 Split Rules

Where two Team Leaders jointly manage a territory (e.g. Team Jaipur with FARDEEN and PREETI, or Gorakhpur with ARJUN and RAMAN), the system applies the following mathematical rule:

```
Team Net Disbursed Business = Sum of all OK cases under Team If Team Business ≥ Minimum Qualification Threshold: Total TL Override Pool = Team Net Disbursed Business × 0.05% Primary TL 1 Incentive = Total TL Override Pool × (TL1_Split_Pct ÷ 100) Secondary TL 2 Incentive = Total TL Override Pool × (TL2_Split_Pct ÷ 100) Else: Total TL Override Pool = ₹0.00 (Unqualified)
```

9. Location-wise Teams & Dual-TL Configuration

Administrators can configure team structures, locations, qualification thresholds, and Dual-TL splits in real time from the **Masters** tab without touching code.



Location-wise Teams & Dual-TL Configuration INCENTIVE POLICY
Define Primary & Secondary Team Leaders (TL1 & TL2), 50/50 split percentage, and qualification targets per location

Add / Configure Team

TEAM & CODE	LOCATION / BRANCH	PRIMARY TL 1	SECONDARY TL 2 (DUAL)	SPLIT %	MIN TARGET	POOL RATE	ACTION
Team Delhi DELHI	DELHI	NEELAM 100% Share	Single TL	100%	₹25,00,000	0.05%	Edit
Team Jaipur JAIPUR	JAIPUR	FARDEEN 50% Share	PREETI 50% Share	50% / 50%	₹25,00,000	0.05%	Edit
Team Gorakhpur - S GKP-S	GORAKHPUR	POOJA 100% Share	Single TL	100%	₹15,00,000	0.05%	Edit
Team Gorakhpur - K GKP-K	GORAKHPUR	ARJUN 100% Share	RAMAN 0% Share	100% / 0%	₹15,00,000	0.05%	Edit
Other Branches OTHER	DELHI	RUBEENA 50% Share	Single TL	100%	₹25,00,000	0.05%	Edit

Figure 9.1: Location-wise Teams & Dual-TL Configuration Table with sticky header, smooth vertical scrolling, and real-time mapping for all registered TLs.

9.1 Complete TL Visibility & Smooth Scroll Features

- **Smooth Vertical Scroll:** The table container is equipped with `overflow-y-auto max-h-[380px]` and a sticky header, ensuring that as teams grow, all records remain easily navigable.
- **All 12 Registered TLs Mapped:** Every Team Leader registered in the system (`ANNU`, `ARJUN`, `FARDEEN`, `JYOTI`, `NEELAM`, `NEHA`, `POOJA`, `PREETI`, `RAMAN`, `RITU`, `RUBEENA`, `SHALU`) has a dedicated configuration row.
- **Automatic Auto-Sync:** When any new TL is added via Masters, the system automatically provisions an entry in the Teams table so they appear instantly in this list.

9.2 Add / Configure Team Modal Capabilities

Clicking **[Add / Configure Team]** or **[Edit]** opens an enhanced modal equipped with:

- **Autocomplete <datalist>:** Start typing any TL name and the browser autocompletes from active registered TLs.
- **Interactive Quick-Pick Chips:** All registered TLs appear as interactive badges:
  - **Single Left-Click:** Sets the selected TL as **Primary TL 1**.
  - **Shift + Click (or Right-Click):** Sets the selected TL as **Secondary TL 2 (Dual TL)**.
- **Split Ratio Slider:** Easily adjust split percentage (e.g. 50/50, 60/40, or 100% for single TL).
- **Target Override:** Set custom minimum thresholds (e.g. ₹25,00,000 for Metro, ₹15,00,000 for Non-Metro).

10. System Administration & Security Audit Trail

Financial integrity requires strict accountability. Every sensitive action in the system is immutably logged to the `audit_logs` table.

Logged Sensitive Events:

Action Code	Trigger Event	Recorded Metadata
`CASE_VERIFIED`	Admin marks case OK or CANCEL	Admin user, case ID, previous status, new status, remark.
`TEAM_CONFIG_UPDATED`	Team target, TL1, TL2, or split % altered	Admin user, team code, old vs new values.
`EXPENSE_ADDED / DELETED`	Branch expense recorded or deleted	Amount, location, expense category, user ID.
`RECONCILIATION_UPLOAD`	Vendor return payout sheet processed	Vendor name, cycle, total cases matched, short payments.
`USER_CREATED / 2FA_RESET`	User account or security state changed	Target user, performed by admin, timestamp, client IP.

11. Operational FAQ & Standard Troubleshooting

Q1: What should I do if an operator loses their mobile phone with 2FA Authenticator?

A: The Super Administrator must navigate to **Masters > System Users**, find the operator's account, and click **Reset 2FA**. On their next login, the operator will be presented with a fresh QR code to enroll their new phone.

Q2: Why is a TSO's incentive showing ₹0 even though they closed ₹18 Lakhs in Delhi?

A: For Delhi and Jaipur, the minimum qualification threshold is **₹25,00,000**. Net business below ₹25 Lakhs fails the qualification policy, resulting in ₹0 incentive as per company policy.

Q3: What if a loan was disbursed in May but the vendor payout sheet only arrives in July?

A: The system handles this natively: in the Reconciliation tab, set Target Business Month to `2026-05` and Payout Month to `2026-07`. All verified May cases will reconcile seamlessly against July vendor returns.

EARTH WEALTH GROUP

For technical support, feature requests, or administrative assistance, contact IT Operations at:
support@earthwealth.in