

A customer asks what documents a loan needs. Who answers?

Customers get the same clear answer from your own notes. Anything involving money waits for your staff's yes, with a record.

🕒 5:50 pm • WhatsApp

What documents do I need to bring for a loan?

Branch staff are busy at the counter.

For branch heads and owners of finance and advisory firms



Book a demo on WhatsApp

WHAT WE SOLVE

Does this sound like your week?

**Document questions**

Customers ask what to bring, again and again.

**Status calls**

Customers call to ask where their file stands.

**Waivers by message**

Fee waivers are agreed in a quick message.

**Scam worries**

Customers see scam messages and ask what is real.

TODAY, BY HAND

- ✗ Staff repeat the same document list all day.
- ✗ Status questions interrupt branch work.
- ✗ Waivers are agreed in a quick message.

WITH BIZFLO

- ✓ Customers get the list from your own notes.
- ✓ Status requests are captured for your team.
- ✓ Waivers can wait for a manager's yes, set up with you.

REAL CASES FROM YOUR INDUSTRY

Cases from your industry

Public reports, as reported. They are not BizFlo customers and show no BizFlo results.



A penalty for KYC lapses

The Reserve Bank of India fined Muthoot Finance Rs 5.80 lakh for lapses in know-your-customer rules.

 RBI press release, 17 Jul 2026 (order of 10 Jul 2026)



Regulators expect KYC processes to be reviewed and evidenced. BizFlo does not perform KYC; we can log document enquiries for your staff.



Fake loan apps on WhatsApp

Kerala Police warned of fake loan apps spread over WhatsApp and Telegram that collect customers' KYC documents.

 ThePrint, 27 Jul 2026



Customers can ask your official number what documents you need. This does not stop fraud.

Live today



An RBI committee report on AI

The RBI published a committee report on responsible AI in finance (FREE-AI), with seven principles and 26 recommendations.

 RBI press release, 13 Aug 2025



BizFlo has not been assessed against it. Ask us how approvals and records would fit your process.

**Live today**

Customer document assistant

THE PROBLEM

Customers ask about documents and schemes all day, and replies take time.

WHAT IT DOES

On WhatsApp and website chat it answers from your product notes and document lists. It is not a source of financial advice. If it cannot answer, it offers to pass it to your staff.

**Customer asks****BizFlo answers****Your staff step in**

- ✓ Answers are drawn from your notes
- ✓ Your team can read the whole conversation
- ✓ Every answer kept for your review

Live today

Working in the product today.



Built with you



Waiver approvals

THE PROBLEM

Waivers and exceptions are agreed in quick messages, with no record.

WHAT IT DOES

Fee waivers, exceptions and escalations wait for a manager's approval before anything happens. The approval engine is live; we connect it to your own process.

**Customer asks****Manager
approves****Recorded**

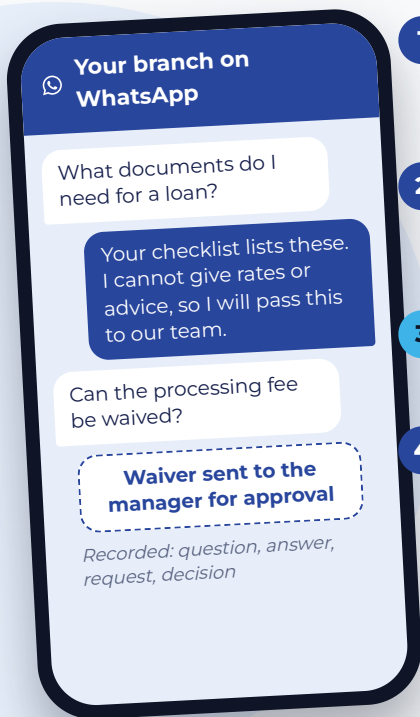
- ✓ Sensitive requests are routed for approval
- ✓ An unanswered approval lapses; the action does not run
- ✓ Decisions are logged

Built with you

Set up for your business with our team.

HOW IT WORKS

A customer enquiry, start to finish



- 1 Customer asks**
Day or night, on WhatsApp or your website chat.
- 2 Answer from your notes**
Drawn from checklists you supplied.
- 3 A person decides**
Waivers wait for your manager.
- 4 It is recorded**
Every step is kept for your review.



What your team sees

Query	Document list
Request	Fee waiver
Status	Awaiting manager

Illustrative example, not a customer case.

Around BizFlo, we build what you need



Application status look-up

Built with you

Check a file's status in your own database or sheet.



Case logging

Built with you

Log each enquiry into your system for follow-up.



Checklist by product

Built with you

A document list for each product you offer.



Back-office automation

Built with you

Repeated admin steps, scoped with you in discovery.

HOW WE START

How we start



1

Discovery

A short conversation about where branch staff repeat themselves.



2

One job, one channel

We start with a single use case, not everything at once.



3

Your information

We load your document lists and product notes and test on real questions first.



4

Review together

We check results against what we agreed, then decide the next step.

What we need from you

-  Your document lists and product notes as text or a CSV file
-  One person who decides on waivers and exceptions
-  A handful of real customer questions to test with

No timelines or prices are promised on this page; both are agreed in discovery.

Bring one job your branch repeats daily.



Not live yet, and what we do not claim

- Financial advice, rates or returns. BizFlo answers only from your notes.
- Regulatory compliance or certification claims. Tell us your requirements first.
- Email, SMS and voice channels, EMI reminders, collections and online payments.
- Reading PDF or Excel files directly, and ready-made links to loan systems.

On the roadmap, not available today: Automatic reminders and follow-ups; email, SMS and voice.



Book a demo on WhatsApp

A 15-minute walkthrough on WhatsApp. Bring one workflow your team repeats every day, and we will show a BizFlo agent completing it, where your team steps in, and what the record shows.



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Illustrative examples and images. Real cases are public reports cited with their source; none is a BizFlo customer. Capabilities checked 18 Sep 2026 (product notes) and may change. Icons: Font Awesome Free (CC BY 4.0). © Vibe Mind AI Solutions.