

Overview-

Nitro Capital Dashboard is a digital loan marketplace for merchants seeking business funding.

It eliminates the need to coordinate separately with multiple NBFCs and reduces manual back-and-forth between the merchant, Nitro's Account Manager, and NBFC agents.

The platform centralizes the entire process, making it faster and more structured.

With Nitro Capital, merchants can:

- Apply for a business loan through a guided flow
- Upload and submit documents digitally
- View and compare loan offers in one place
- Select the option that best fits their requirement

The objective is to make business financing simple, transparent, and accessible from a single dashboard.

The entire flow will function across two independent domains:

- Merchant Dashboard
- Admin Dashboard (Account Manager Panel)

Each panel will have its own separate authentication system and workflow logic.

Merchant Flow -

When a merchant accesses the platform, the first screen they will see is a unified **Login / Sign-Up** screen.

First-Time Merchant [Sign Up]

Field Name	Field Type	Mandatory
Full Name	Text	Yes
Mobile Number	Numeric	Yes
Work Email ID	Email	Yes
Create Password	Password	Yes
Organization Name	Text	Yes
Business Type	Dropdown (Proprietorship / Partnership / Private Ltd / Public Ltd)	Yes
GST Number	Text	Yes
Personal PAN	Text	Yes
Business PAN	Text	Yes

Aadhar Card	Upload field	Yes
Bank Account Number	Numeric	Yes
IFSC Code	Text	Yes
Submit & Verify	CTA Button	

Existing Merchant [Login Flow]

Existing users can log in using:

Field	Type	Mandatory
Work Email ID	Email	Yes
Password	Password	Yes
Forgot Password	Link	Yes
Login	CTA Button	

Document Upload Screen-

Post authentication, the merchant is redirected to the Document Upload Section.

The list of required documents dynamically changes based on the Business Type selected during registration by the merchant

Document Collection Matrix-

Private Limited

Field Name	Field Type	Notes
PAN	Text Field	Alphanumeric validation
COI [Certificate of Incorporation]	File Upload (PDF/Image)	Mandatory
MOA [Memorandum of Association]	File Upload (PDF)	Mandatory

AOA [Articles of Association]	File Upload (PDF)	Mandatory
GST Certificate	File Upload (PDF/Image)	Mandatory
Udyam Certificate	File Upload (PDF/Image)	Optional
Directors / Shareholders List	Excel Upload (Download Format + Reupload)	Provide standard format
PAN of Directors	File Upload (PDF/Image)	Separate upload per director
Aadhaar of Directors	File Upload (PDF/Image)	Separate upload per director
MIS (MoM)	Excel Upload (Download Format + Reupload)	Standard format download
Provisional Financials	File Upload (PDF)	Mandatory
Audited Financials	File Upload (PDF)	Mandatory
Last 12 Months all Bank Statement	File Upload (PDF)	
Last 12 Months GST 3B	File Upload (PDF)	
Debt Profile	Excel Upload (Download Format + Reupload)	Standard format download

MIS standard

YTD _ MIS FY 2024-2025
Particulars
Net Co. Revenue (Net of Discounts, RTO, Cancellations etc & inc. of GST)
B2C
B2B
COGS
Gross Margin
% to Sales
Distribution Partner Costs (Commission)
Logistics Costs
Packaging cost
Contribution Margin = (CM I)
% to Sales
Performance Marketing
Brand Awareness spend
Brand Building, Sampling and R&D
Manpower Cost
Rent
Other Expenses (Admin+Tech+Professional+Stationery+Taxes)
Total
EBIDTA
EBT Margin
Finance Income / Expenses
Profit Before Tax

Debt Profile format -:

Sr
Bank Name
Total Loan
Amount

EMI Amount
Loan Start Date

**Same for Public business type*

Partnership Firm

Field Name	Field Type	Notes
PAN	Text Field	Mandatory
Partnership Deed	File Upload (PDF)	Mandatory
GST Certificate	File Upload (PDF/Image)	Mandatory
Udyam Certificate	File Upload (PDF/Image)	Mandatory
List of Partners	Excel Upload (Download Format + Reupload)	Standard format
PAN of Partners	File Upload (PDF/Image)	Separate upload per partner
Aadhaar of Partners	File Upload (PDF/Image)	Separate upload per partner
MIS (MoM)	Excel Upload (Download Format + Reupload)	Standard format
Provisional Financials	File Upload (PDF)	Mandatory

Audited Financials	File Upload (PDF)	Mandatory
Last 12 Months Bank Statement	File Upload (PDF)	
Last 12 Months GST 3B	File Upload (PDF)	
Debt Profile	Excel Upload (Download Format + Reupload)	Standard format

Proprietorship

Field Name	Field Type	Notes
PAN	Text Field	Mandatory
GST Certificate	File Upload (PDF/Image)	Mandatory
Udyam Certificate	File Upload (PDF/Image)	Optional
Name of Sole Proprietor	Text Field	Mandatory
PAN of Sole Prop	File Upload (PDF/Image)	Mandatory
Aadhaar of Sole Prop	File Upload (PDF/Image)	Mandatory
MIS	Excel Upload (Download Format + Reupload)	Mandatory
Provisional Financials	File Upload (PDF)	Mandatory

ITR (Last 2 Years with Business Income)	File Upload (PDF)	Mandatory
Last 12 Months Bank Statement	File Upload (PDF)	Mandatory
Last 12 Months GST 3B	File Upload (PDF)	
Debt Profile	Excel Upload (Download Format + Reupload)	Standard format

Document Status Tracking

Once documents are uploaded:

- The merchant is redirected to a Status Dashboard.
- Status is updated manually by the assigned Nitro Account Manager (POC).
- Possible statuses may include:

Pending Review

Under Verification

Approved

Rejected

Loan Disbursed

Offer Eligibility Screen

Once document verification is completed:

- Eligible loan offers are uploaded manually by the assigned Account Manager.
- The merchant can view:
 - Eligible Loan Amount
 - Interest Rate
 - Tenure
 - Processing Fee

Admin Flow (Account Manager Panel)

The Admin Panel is exclusively accessible to internal Nitro team members.

Authentication Screen

Existing Account Manager [Login screen]

Field	Type	Mandatory
Work Email ID	Email	Yes
Password	Password	Yes
Forgot Password	Link	Yes
Login	CTA Button	

New Account Manager – Sign-Up

Field Name	Type	Mandatory	Notes
Full Name	Text	Yes	As per official records
Official Email ID	Email	Yes	OTP verification required
Mobile Number	Number	Yes	OTP verification required
Password	Password	Yes	Minimum 8 characters

Admin Dashboard Workflow

Merchant Listing View

After login:

- The left-hand panel displays the list of all onboarded merchants.
- Admin can search or filter by:
 - Organization Name

The main screen displays merchants in a **line-item table format**, including:

- Merchant Name
- Business Type
- Application Date
- Current Status
- Assigned Account Manager
- Offer Status

Merchant Detail Sidebar

When the admin clicks on a merchant:

- A **right-side sliding panel** opens.
- Admin can:
 - View uploaded documents
 - Upload documents internally (ZIP format supported)
 - Update document verification status
 - Update eligibility status
 - Upload loan offers for that merchant by NBFCs

All updates are reflected in real time in the merchant's status dashboard.

Scope & Workflow – Merchant and Admin

Merchant	Account Manager (Nitro POC)
Register and submit business details	Review and verify submitted documents
Upload required documents	Update onboarding and verification status
Track document verification status	Request or upload additional required documents (if needed)

View eligible loan offers	Define and upload eligible loan offers
Accept preferred loan offer	Manage overall merchant lifecycle within the dashboard

Note - if upload then it will be considered as saved in db against every document upload
Loan opted for screen to add

NBFC form - admin panel

Audit on backend for admission