

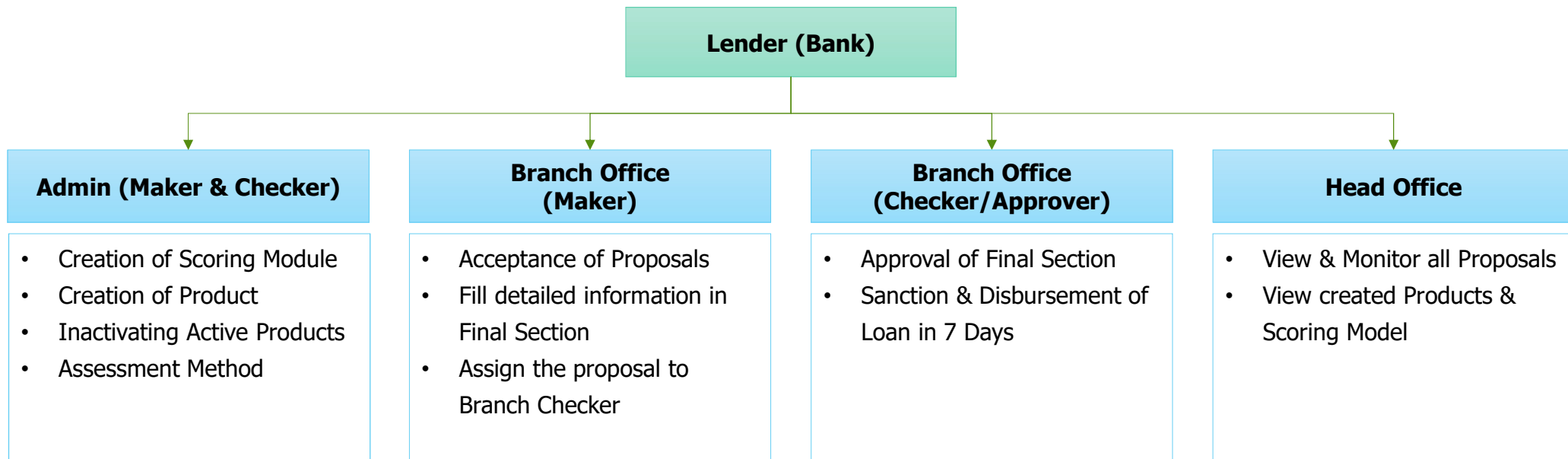


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PROCESS FLOW

LENDER JOURNEY –
PERSONAL LOAN

OVERALL PROCESS



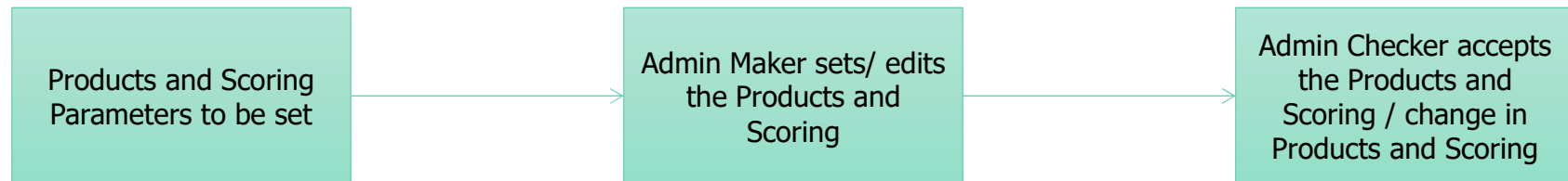
A close-up photograph of a hand stacking several silver coins on a dark wooden surface. The coins are stacked in four distinct piles of varying heights. The lighting is soft, creating a warm, golden glow. The background is blurred, showing horizontal wooden planks.

LENDER (BANK)

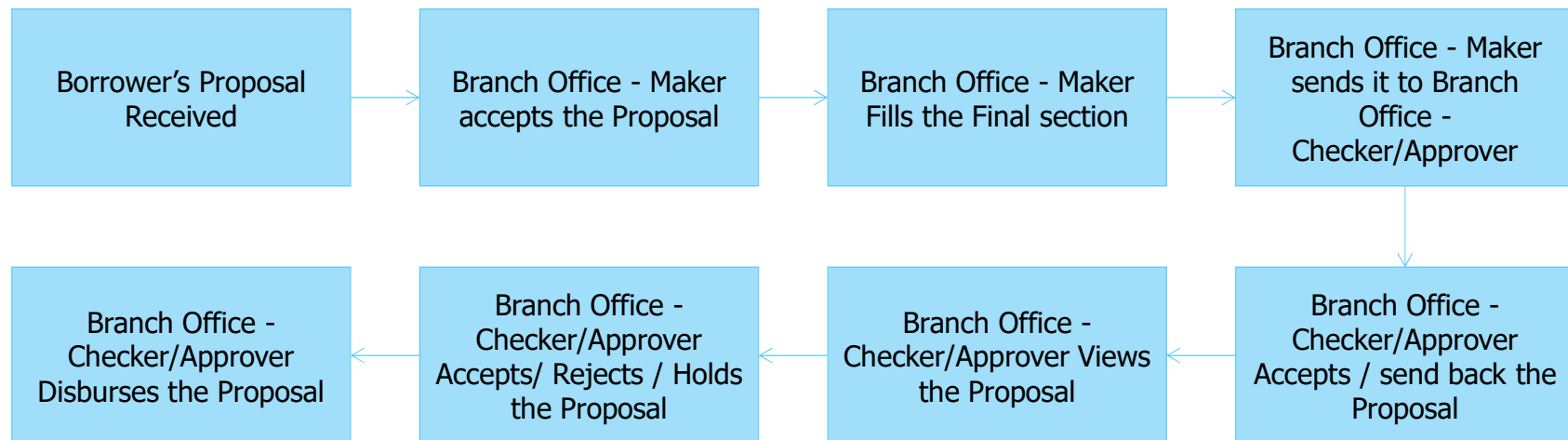
DETAILED PLATFORM JOURNEY

LENDER JOURNEY

In-principle Approval (Admin)



Sanction/ Disbursement (Branch Office)



ADMIN MAKER

General

Products

Scoring

APPROVED

PENDING

TESTING SC

Total Score

114

ADD NEW

PERSONAL RISK

To be considered

FINANCIAL RISK

To be considered

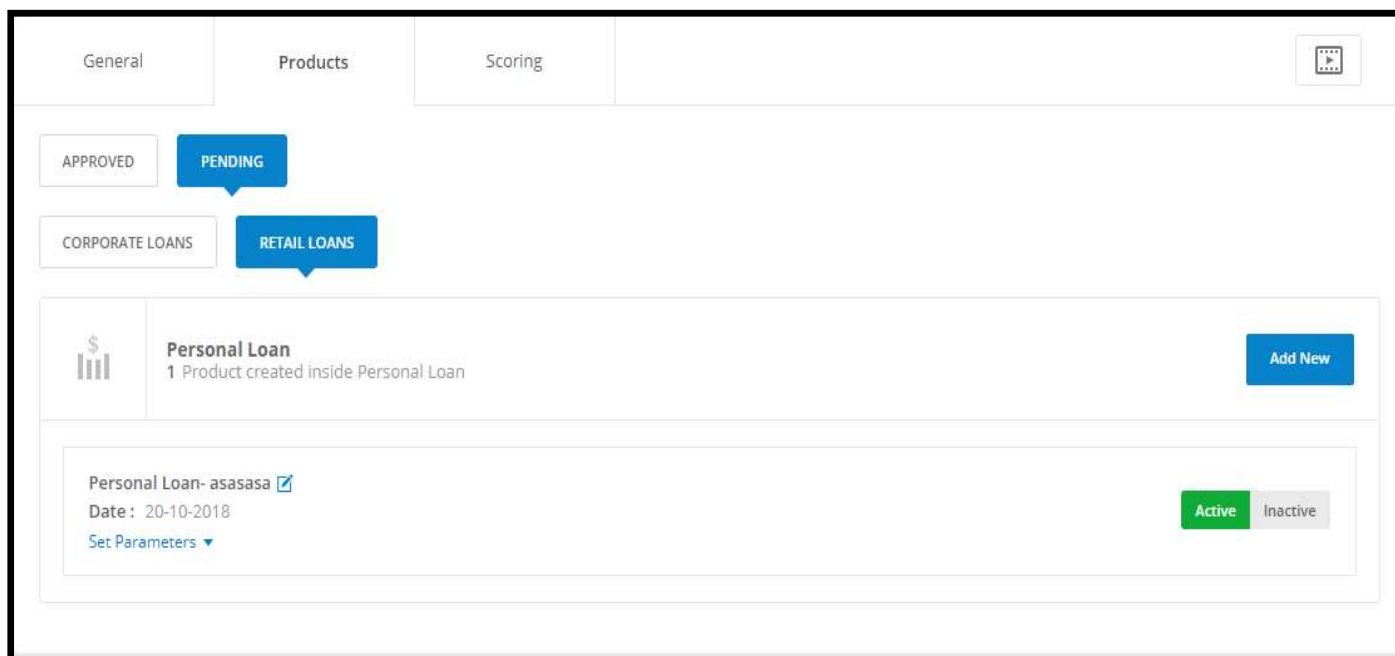
SCALING MATRIX

Send For Approval

Save

- Creation of scoring module(s)

ADMIN MAKER



The screenshot displays the 'Admin Maker' interface, specifically the 'Products' tab. At the top, there are three tabs: 'General', 'Products', and 'Scoring'. Below the tabs, there are four filter buttons: 'APPROVED', 'PENDING', 'CORPORATE LOANS', and 'RETAIL LOANS'. The main content area shows a list of products. The first product is 'Personal Loan', which has a status of '1 Product created inside Personal Loan'. To the right of this product is an 'Add New' button. Below the product list, there is a detailed view for 'Personal Loan- asasasa' with a checkmark icon. It shows the 'Date: 20-10-2018' and a 'Set Parameters' link. At the bottom right of this detailed view are two buttons: 'Active' (highlighted in green) and 'Inactive'.

- Creation of Product(s) and links Scoring Model
- Selects Assessment Method and links with Product created

ADMIN CHECKER

General

Products

Scoring

APPROVED

PENDING

CORPORATE LOANS

RETAIL LOANS

\$
||||

Personal Loan
3 Product created inside Personal Loan

Personal Loan- BOI-PL Mandatory [✎](#)
Date : 27-10-2018
[Set Parameters](#) ▼

Personal Loan- BOI-PL Mandatory [✎](#)
Date : 27-10-2018
[Set Parameters](#) ▼

- Approving of created Products and Scoring Module(s)
- Changes in Products and/or Scoring Module(s) and if required, sends back to Admin Maker

HEAD OFFICE

PERSONAL LOAN - PERSONAL LOAN-...
MATCHES
MANAGE APPLICATIONS

My Account

My Profile

Proposal

In-Principle (1)

Sanctioned (0)

Disbursed (0)

Partially Disbursed (0)

Hold 0

Rejected 0

Retail 1

Personal Loan

Name	Loan Amount	Income Range	Age	Tenure of Loan	Location	Action
<div><div></div><div>Borrower 1</div></div>	5,00,000.00 ✓	57000 Yearly ✗	27 Years ✓	✗	799 City ✗	<div></div>

- Monitors (view) proposals

BRANCH OFFICE - MAKER


[HOME](#) [MANAGE APPLICATIONS](#)

New Proposals (1)

Pending (1)

Assigned to Checker (1)

Proposals with other Makers (0)

Sr. No.	Client Name	Application	Application Date	MCA Status	Action
1	 NA NA, NA, NA	Personal Loan	20/10/2018	NA	Fill Details


- Acceptance of Proposal
- Fill information in Final Information
- Assign the proposal to Branch Checker


BRANCH OFFICE - CHECKER/ APPROVER

PERSONAL LOAN - PERSONAL LOAN-...

▼

MATCHESMANAGE APPLICATIONS

6

Nia

All Proposals (1)

Received (0)

Reverted (0)

Approved (0)

Search

🔍

Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
No Proposal Available								

- To review the Proposal along with all the documents received from Maker
- Give inputs to the Maker for changes in the proposal if any.

BRANCH OFFICE - CHECKER/ APPROVER

PERSONAL LOAN - PERSONAL LOAN-...

▼

MATCHESMANAGE APPLICATIONS

6

My Account

My Profile

Proposal

In-Principle (1)

Sanctioned (0)

Disbursed (0)

Partially Disbursed (0)

Hold0

Rejected0

Retail1

Personal Loan

Name	Loan Amount	Income Range	Age	Tenure of Loan	Location	Action
<div><div><div></div></div><div>Borrower 1</div></div>	5,00,000.00 ✓	57000 Yearly ✗	27 Years ✓	✗	799 City ✗	<div><div></div></div>

- To Accept/ Hold/ Reject the Proposal based detailed CAM Report
- Sanction & Disburse in 7 Days
- All Data goes with Bank CBS



THANK YOU

POWERED BY -

ONLINE PSB LOANS LIMITED