



psbloansin **59** minutes.com™

## LENDER JOURNEY

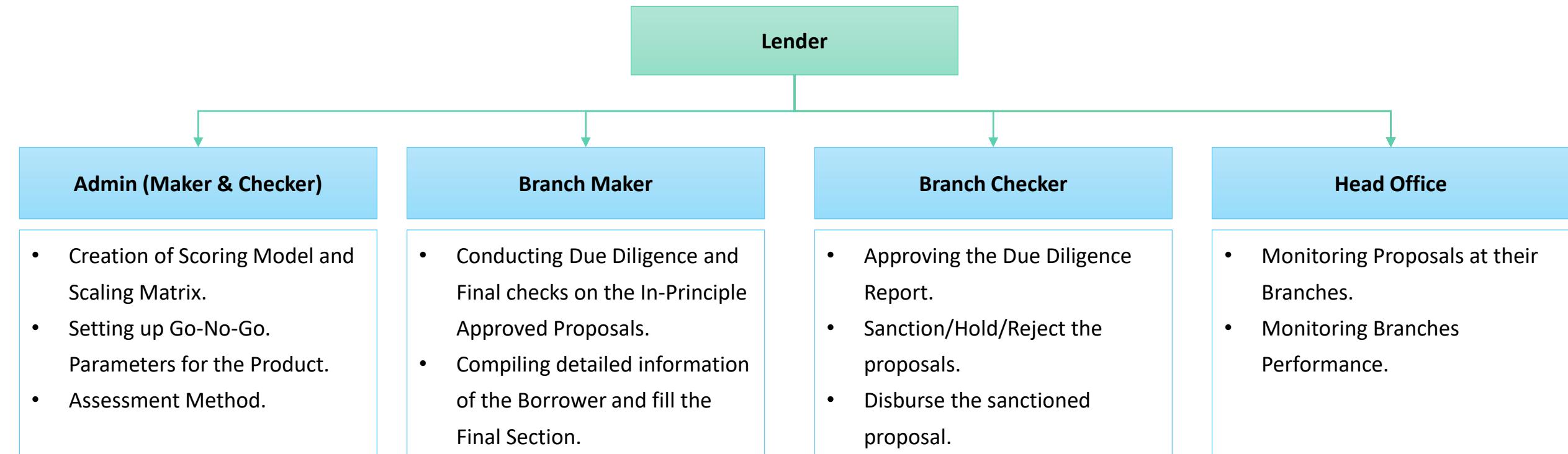
TRAINING MODULE  
USER: BRANCH CHECKER

# INDEX

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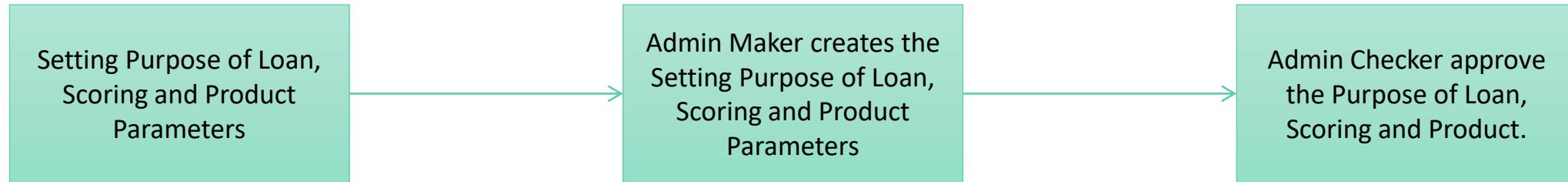
1. [LOGIN & PROFILE](#)
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  6. [OFFLINE PROPOSALS](#)
  7. [REPORTS](#)
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-

# PROCESS FLOW

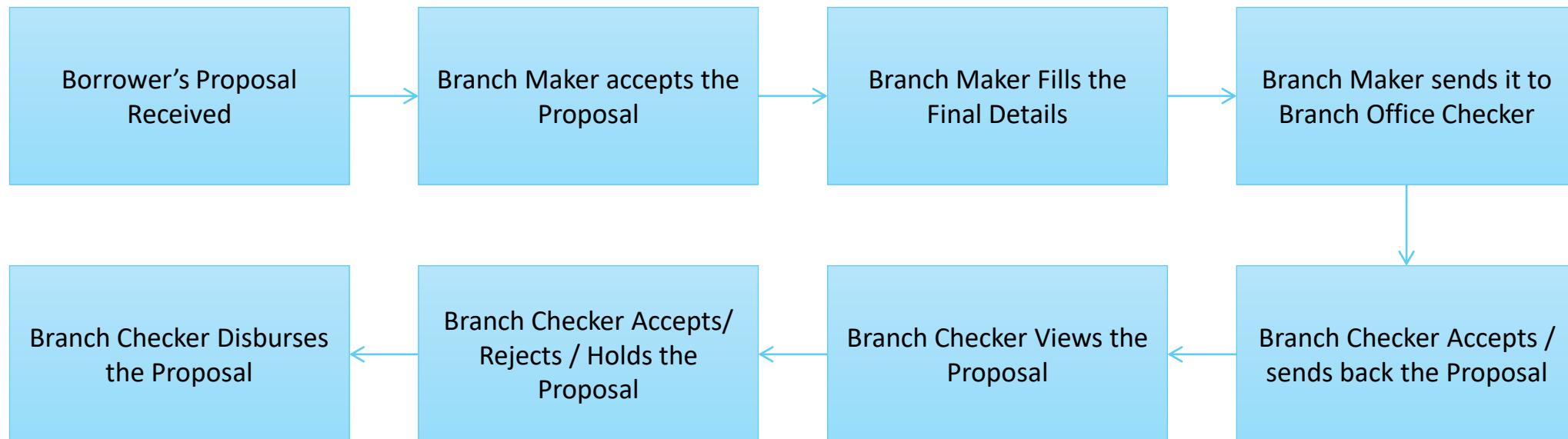


# LENDER JOURNEY

## In-principle Approval (Admin)



## Sanction/ Disbursement (Branch Office)

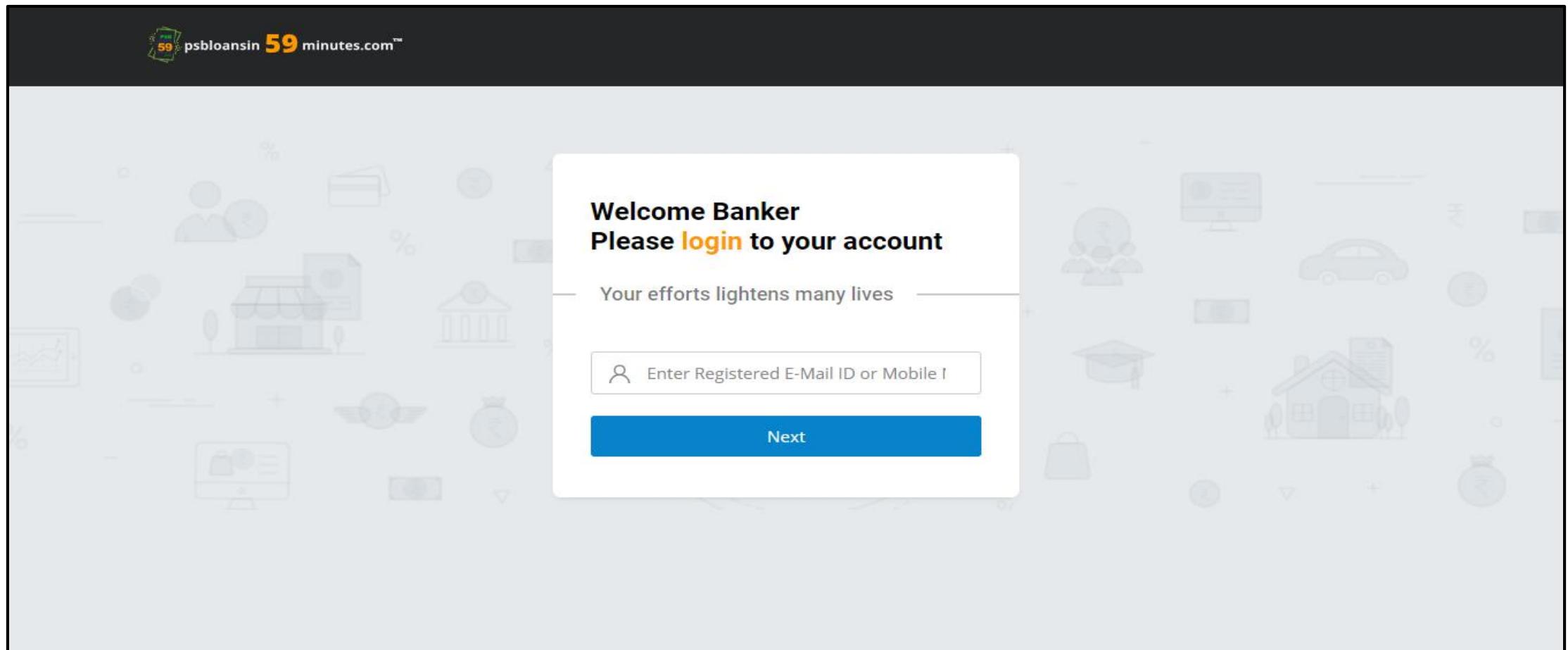


# LOGIN & PROFILE

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## SCREENWISE WALK THROUGH

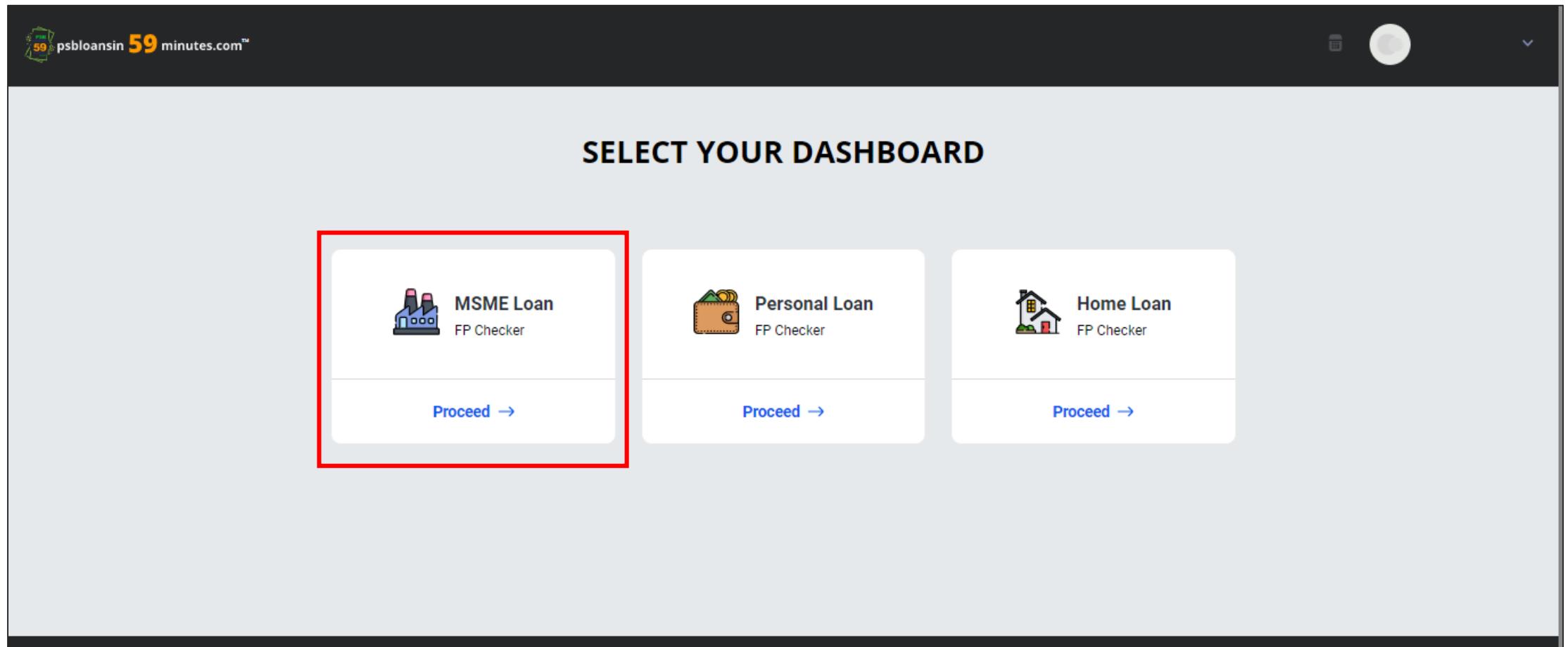
# LOGIN



The URL is: <https://www.psbloansin59minutes.com/banker>

This is the Login Page for Lenders. A lender can login using User Id and Password or through Registered Mobile number and OTP.

# SELECT YOUR DASHBOARD



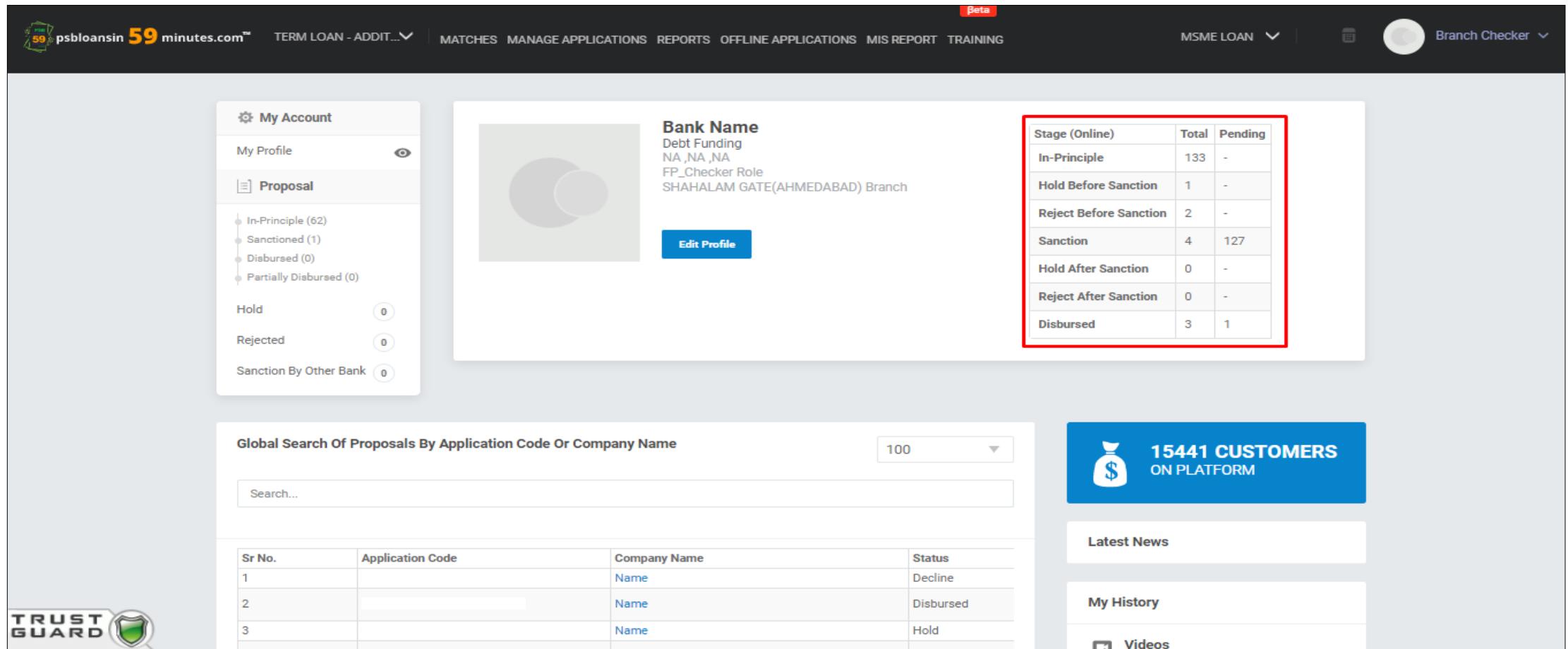
Select the dashboard i.e. “MSME Loan” and click on “Proceed”. The dashboard selection options will be shown based on the roles assigned to the user.

# OVERALL POSITION OF BANK

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## SCREENWISE WALK THROUGH

# OVERALL POSITION OF BANK



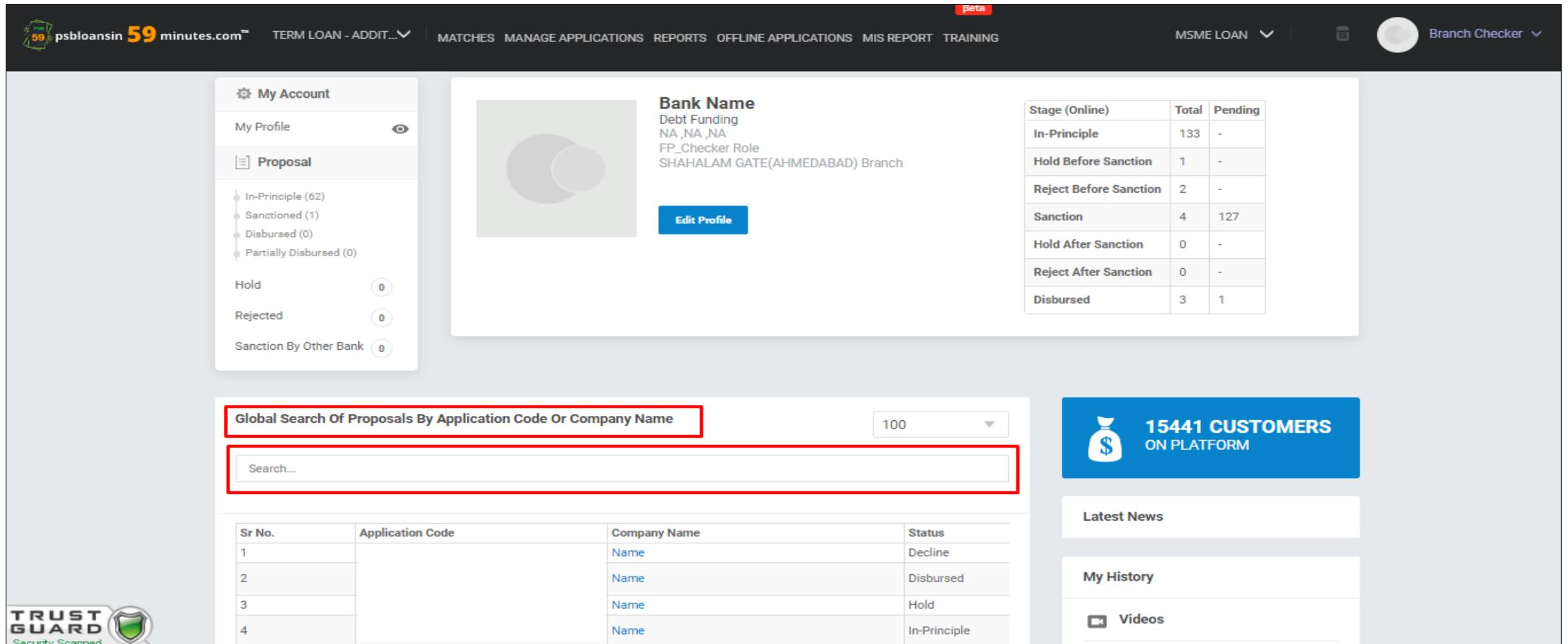
The screenshot shows the psbloansin 59 minutes.com dashboard with the following details:

- My Account:**
  - My Profile
  - Proposal:
    - In-Principle (62)
    - Sanctioned (1)
    - Disbursed (0)
    - Partially Disbursed (0)
  - Hold (0)
  - Rejected (0)
  - Sanction By Other Bank (0)
- Bank Name:** Debt Funding NA ,NA ,NA FP\_Checker Role SHAHALAM GATE(AHMEDABAD) Branch
- Application Status:** A table showing the count of applications at various stages:
 

Stage (Online)	Total	Pending
In-Principle	133	-
Hold Before Sanction	1	-
Reject Before Sanction	2	-
Sanction	4	127
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	3	1
- Global Search Of Proposals By Application Code Or Company Name:** A search bar with a dropdown set to 100.
- Statistics:**
  - 15441 CUSTOMERS ON PLATFORM** (with a money bag icon)
  - Latest News
  - My History
  - Videos
- Trust Guard:** A shield icon.

Overall position of branch can be viewed by the branch checker on the dashboard. The count mentioned under each stage is the number of applications on respective stage. e.g. the number under In-principle header reflects cases that have not moved to the next stage, i.e. they have not yet been worked upon.

# GLOBAL SEARCH



The screenshot shows the psbloansin 59 minutes.com dashboard with a red box highlighting the "Global Search Of Proposals By Application Code Or Company Name" input field.

**Global Search Of Proposals By Application Code Or Company Name**

**Bank Name**  
 Debt Funding  
 NA,NA,NA  
 FP\_Checker Role  
 SHAHALAM GATE(AHMEDABAD) Branch

**Edit Profile**

Stage (Online)	Total	Pending
In-Principle	133	-
Hold Before Sanction	1	-
Reject Before Sanction	2	-
Sanction	4	127
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	3	1

**Global Search Of Proposals By Application Code Or Company Name**

Search...

Sr No.	Application Code	Company Name	Status
1		Name	Decline
2		Name	Disbursed
3		Name	Hold
4		Name	In-Principle

**15441 CUSTOMERS ON PLATFORM**

**Latest News**

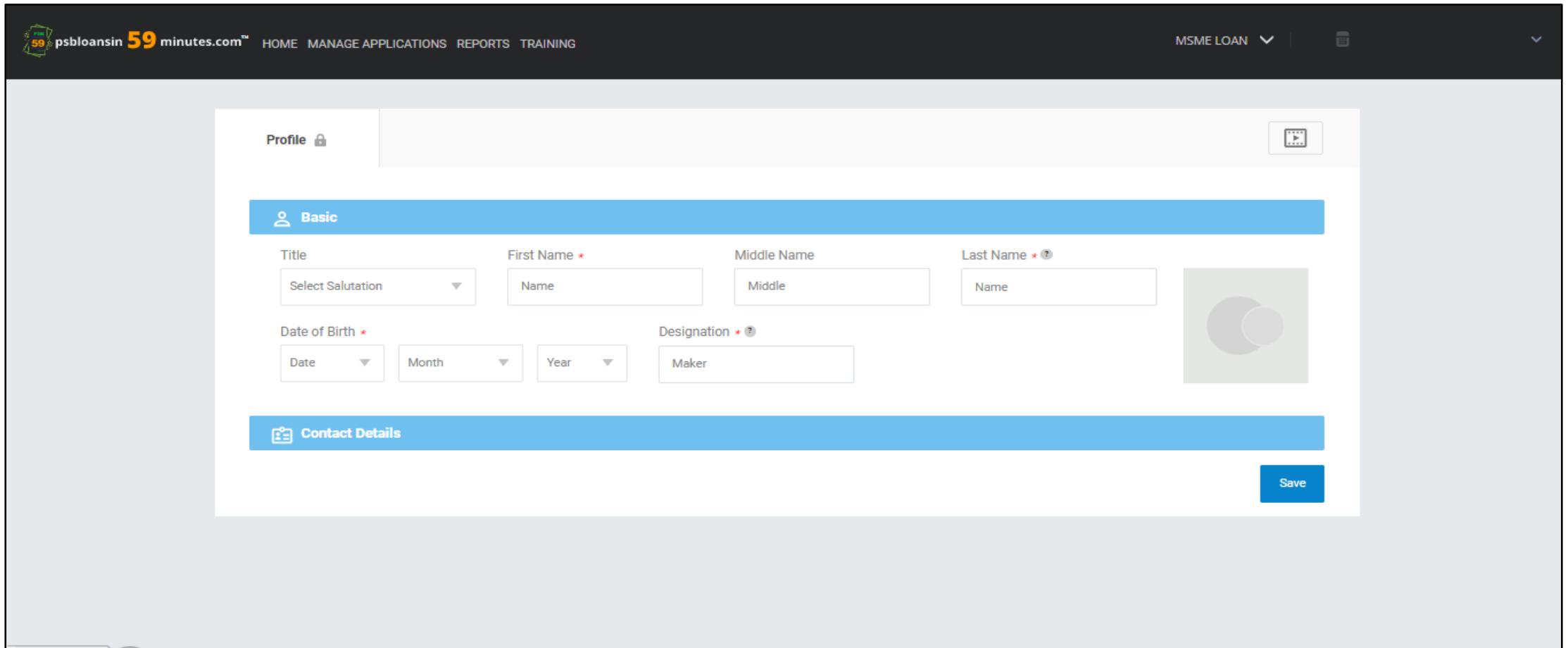
**My History**

**Videos**

**TRUST GUARD** Security Scanned

Through the dashboard, the checker can perform a global search of proposals by application code or company name.

# EDIT PROFILE



The screenshot shows the 'Edit Profile' page. At the top, there's a navigation bar with the logo 'psbloansin 59 minutes.com™', links for 'HOME', 'MANAGE APPLICATIONS', 'REPORTS', 'TRAINING', and a dropdown for 'MSME LOAN'. Below the navigation is a profile card with a lock icon and a video camera icon. The main form is divided into two sections: 'Basic' and 'Contact Details'. The 'Basic' section contains fields for Title (dropdown), First Name, Middle Name, Last Name, Date of Birth (dropdowns for Date, Month, Year), and Designation (dropdown). There's also a placeholder for a profile picture. The 'Contact Details' section is currently empty. A 'Save' button is located at the bottom right of the form.

The checker can click on “Edit Profile” from the dashboard. The Profile Page is divided into two sections which are Basic and Contact Details.

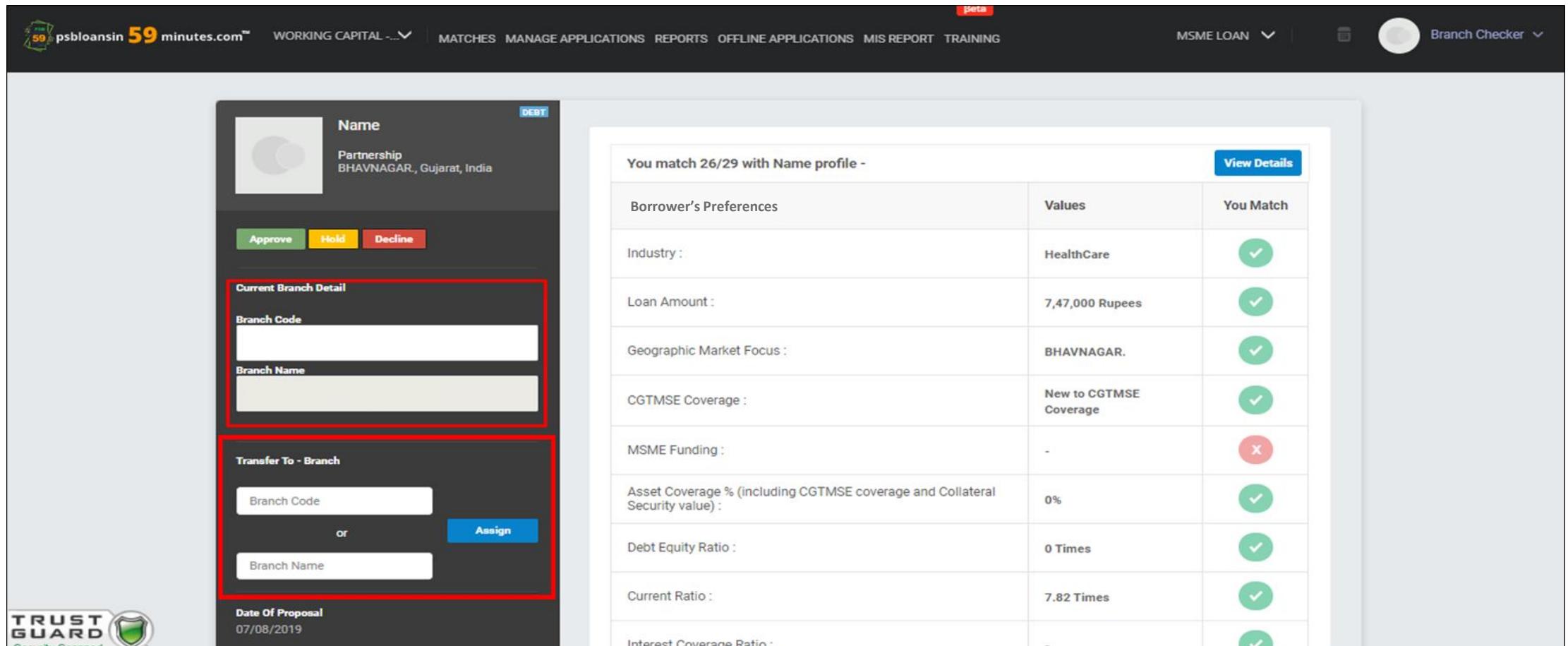
The branch checker can view and edit the details under both the sections. The branch checker can click on “Save” to save the details.

# BRANCH TRANSFER

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## SCREENWISE WALK THROUGH

# BRANCH TRANSFER



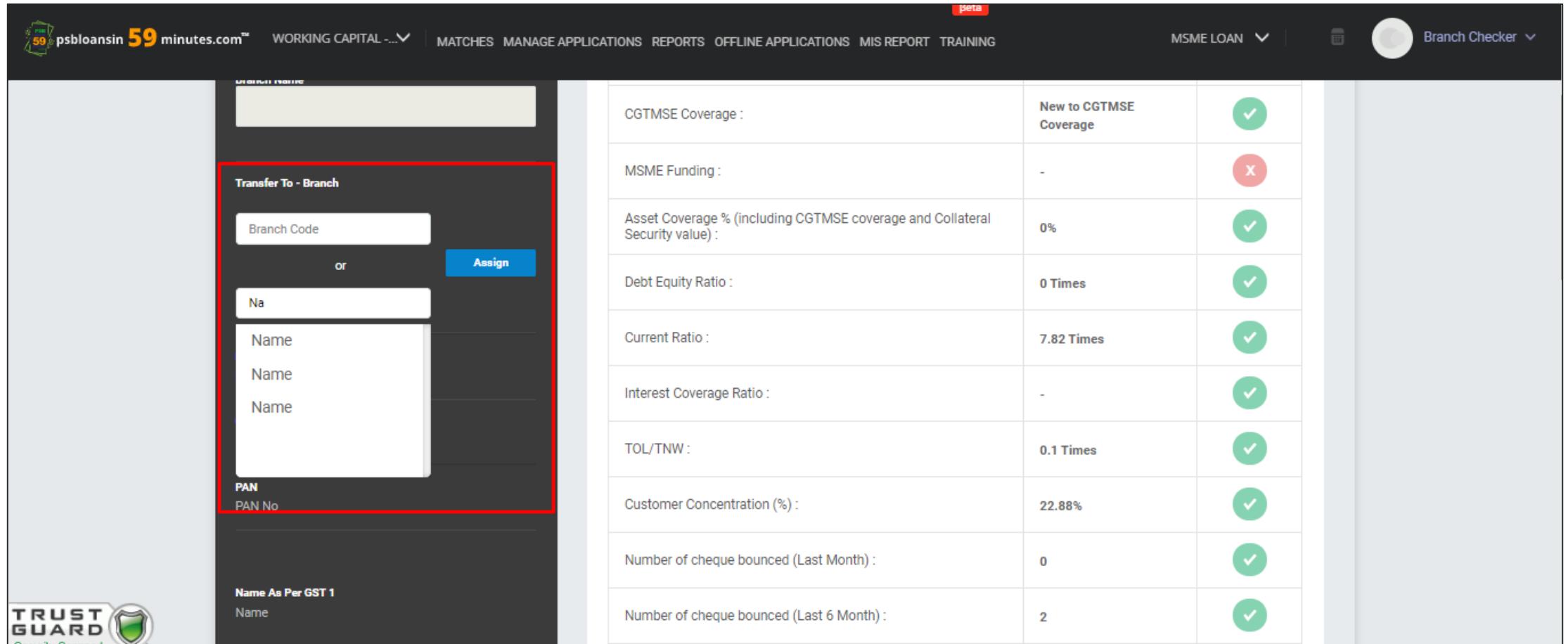
The screenshot shows a software interface for managing loans. On the left, there's a sidebar with a logo for 'psbloansin 59 minutes.com' and navigation links like 'WORKING CAPITAL ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'TRAINING'. A 'Branch Checker' button is also present. The main area has two sections: 'Current Branch Detail' and 'Transfer To - Branch'. The 'Transfer To - Branch' section is highlighted with a red border. On the right, a table titled 'You match 26/29 with Name profile -' compares borrower preferences against values. Most items have green checkmarks, except for 'MSME Funding' which has a red 'X'.

Borrower's Preferences	Values	You Match
Industry :	HealthCare	✓
Loan Amount :	7,47,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	-	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

A branch checker has the rights to transfer the branch in case the borrower has selected incorrect branch or a faraway branch.

**Note:** - The proposal can be transferred only if the Branch Maker of the current branch has not started any process on that proposal. Also, a proposal can be transferred only at an In-principle stage. If any decision or action has been taken, then such proposal becomes non-transferrable.

# BRANCH TRANSFER



The screenshot shows a web interface for managing loans. On the left, there's a sidebar with a 'Transfer To - Branch' section highlighted by a red box. This section contains fields for 'Branch Code' and 'Name', with a dropdown menu showing 'Name'. Below these are fields for 'PAN' and 'PAN No'. At the bottom of this sidebar, there are fields for 'Name As Per GST 1' and 'Name'. On the right, there's a table with various financial metrics and their status (indicated by green checkmarks or red X's). The metrics include CGTMSE Coverage, MSME Funding, Asset Coverage %, Debt Equity Ratio, Current Ratio, Interest Coverage Ratio, TOL/TNW, Customer Concentration (%), Number of cheque bounced (Last Month), and Number of cheque bounced (Last 6 Month).

CGTMSE Coverage :	New to CGTMSE Coverage	
MSME Funding :	-	
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	
Debt Equity Ratio :	0 Times	
Current Ratio :	7.82 Times	
Interest Coverage Ratio :	-	
TOL/TNW :	0.1 Times	
Customer Concentration (%) :	22.88%	
Number of cheque bounced (Last Month) :	0	
Number of cheque bounced (Last 6 Month) :	2	

To transfer branch of any proposal > Click on proposal > Fill proposed branch details in “Transfer To – Branch” and then click on assign tab.

# BRANCH TRANSFER

Are you sure you want to assign the proposal to the below mentioned branch?

Branch Code

Branch Name

Transfer Reason

Yes      No

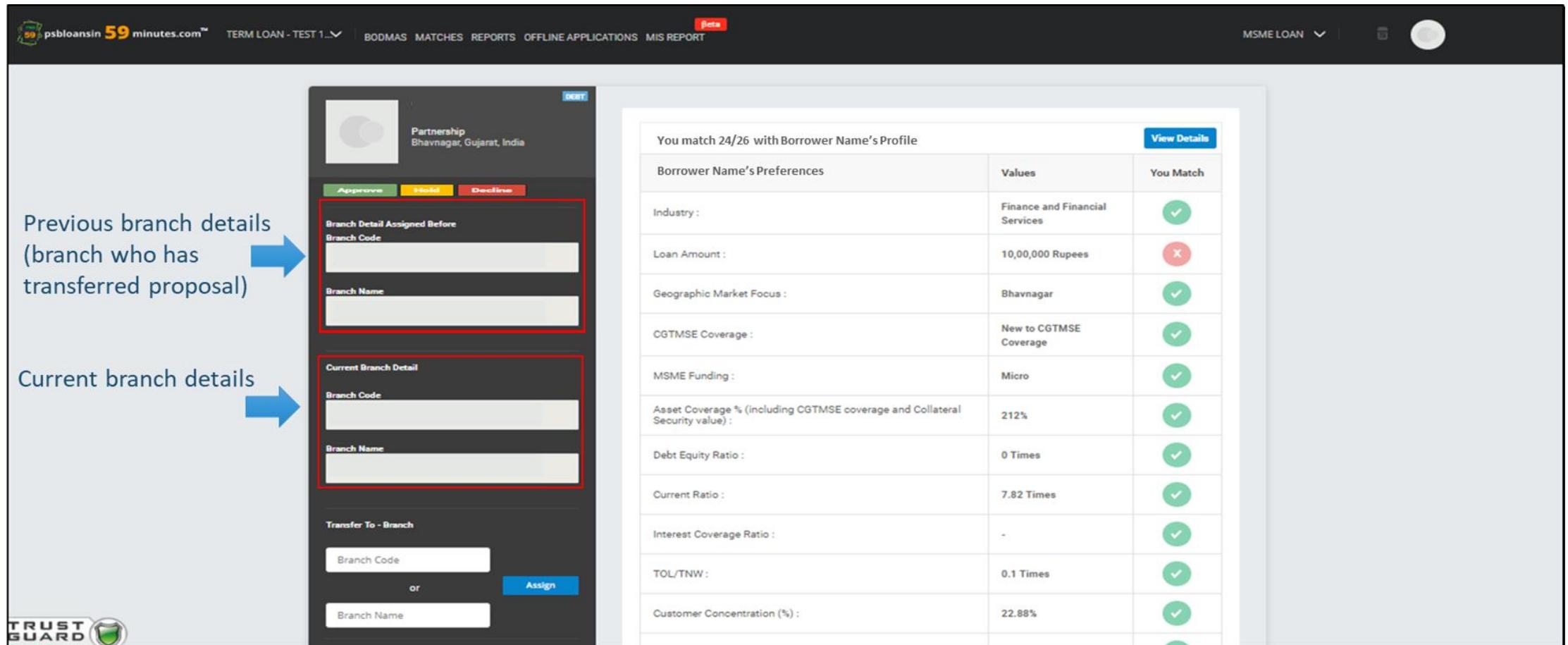
Proposal is successfully Assigned to the branch!!

Ok

On clicking on assign confirmation pop up will be shown and clicking on “yes” said proposal will be transferred to proposed branch.

**Note:** - Transferred proposals will only be shown in transferred branch and will not be shown in branch from which proposal is already transferred.

# BRANCH TRANSFER



Previous branch details (branch who has transferred proposal) →

Current branch details →

Borrower Name's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	10,00,000 Rupees	✗
Geographic Market Focus :	Bhavnagar	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	212%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓
TOL/TNW :	0.1 Times	✓
Customer Concentration (%) :	22.88%	✓

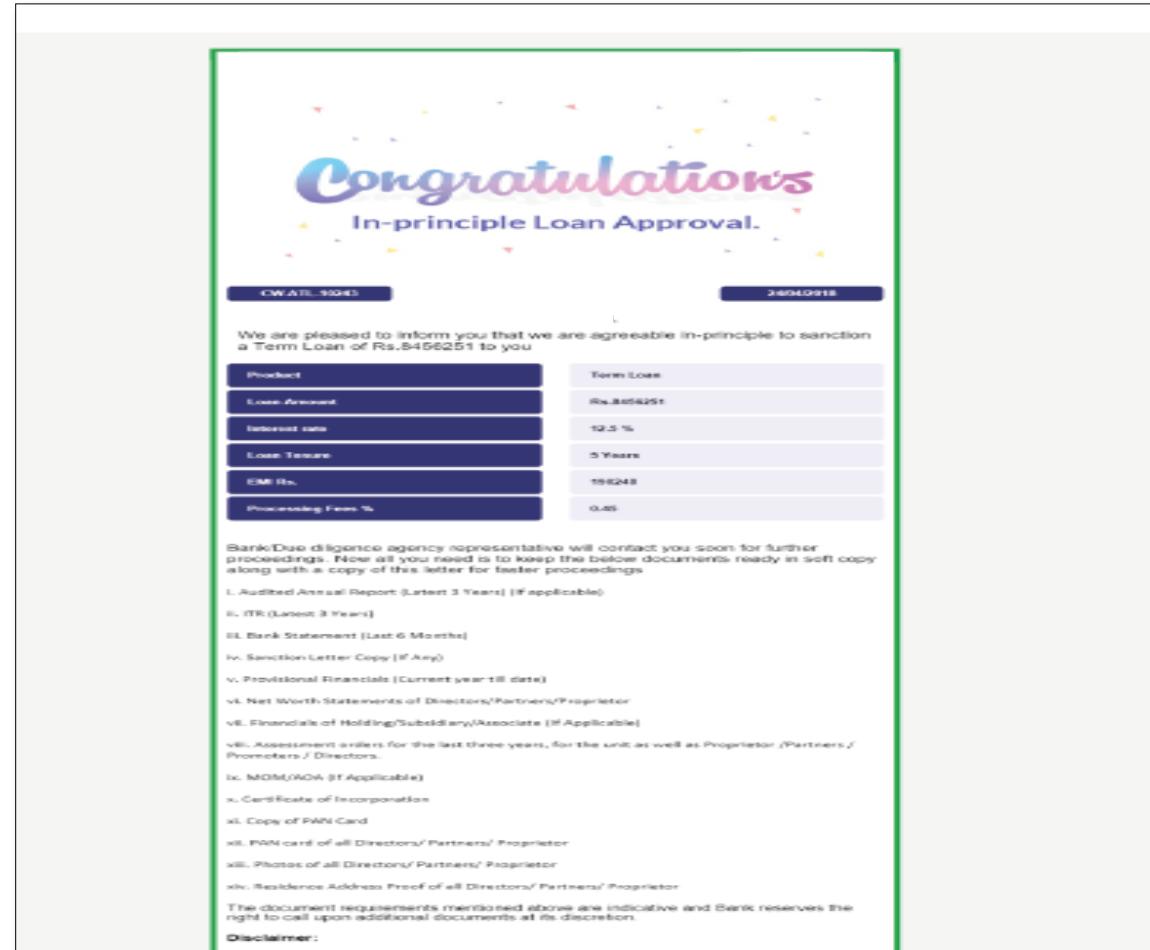
In transferred branch details of branch who has transferred proposal along with current branch details will be shown. Now proposed branch maker / checker can continue their journey on said proposal.

# CHECKING THE CAM AND TEASER VIEW

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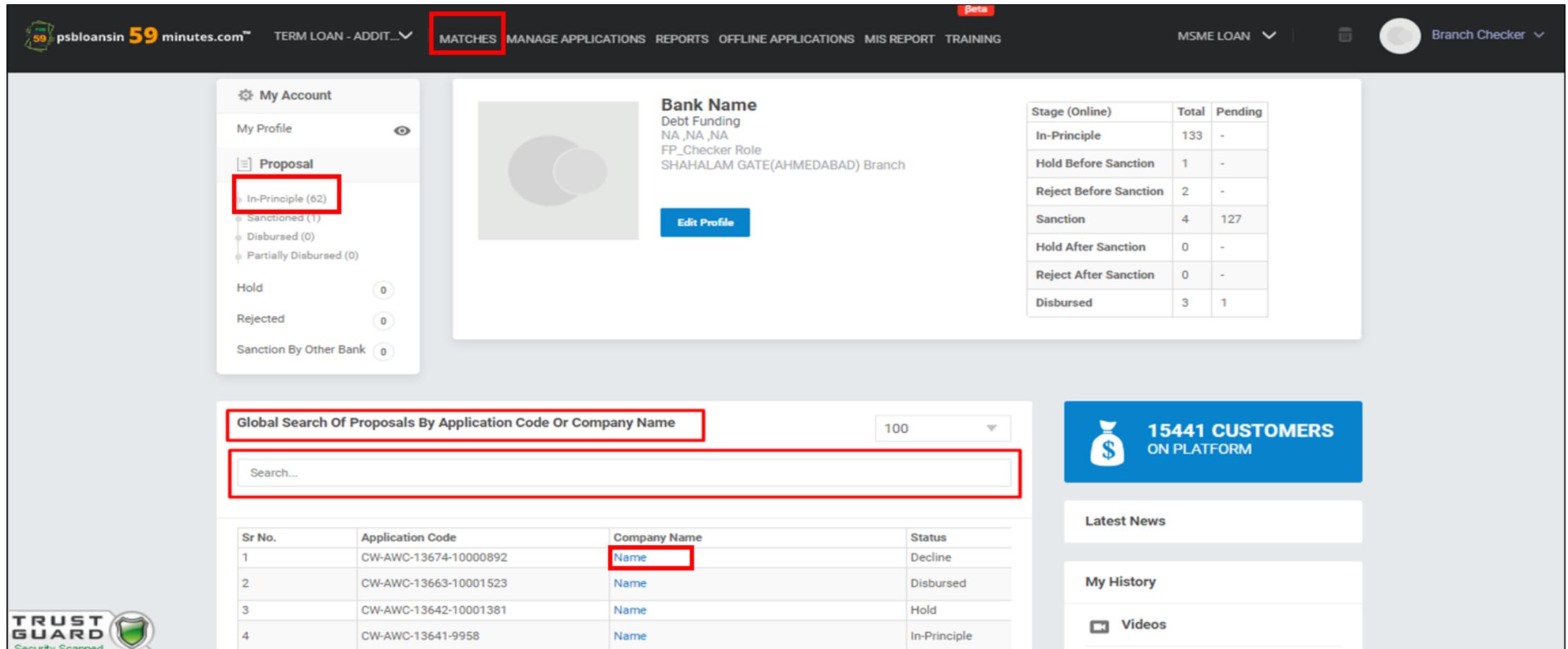
## SCREENWISE WALK THROUGH

# CHECKING THE CAM REPORT AND PROPOSAL VIEW



A checker also receives In-principle approval letters and CAM reports on the registered e-mail address

# CHECKING THE CAM REPORT AND TEASER VIEW



The screenshot shows the psbloansin 59 minutes.com dashboard. At the top, there's a navigation bar with links like TERM LOAN - ADDIT..., MATCHES (highlighted with a red box), MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, and TRAINING. A 'Beta' badge is also present. On the right, there are dropdowns for MSME LOAN and Branch Checker.

**Left Sidebar:** My Account section with sub-links: My Profile, Proposal (highlighted with a red box), In-Principle (62) (highlighted with a red box), Sanctioned (1), Disbursed (0), Partially Disbursed (0), Hold (0), Rejected (0), and Sanction By Other Bank (0).

**Center Top:** Bank Name: Debt Funding NA,NA,NA FP\_Checker Role SHAHALAM GATE(AHMEDABAD) Branch. Below it is an 'Edit Profile' button.

**Center Right:** A table showing the count of proposals at various stages: Stage (Online), Total, Pending. The data is as follows:

Stage (Online)	Total	Pending
In-Principle	133	-
Hold Before Sanction	1	-
Reject Before Sanction	2	-
Sanction	4	127
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	3	1

**Bottom Left:** Global Search Of Proposals By Application Code Or Company Name. It includes a dropdown for '100' and a search input field labeled 'Search...'. The entire search input field is highlighted with a red box.

**Bottom Center:** A table listing proposals with columns: Sr No., Application Code, Company Name (highlighted with a red box), and Status. The data is:

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13674-10000892	Name	Decline
2	CW-AWC-13663-10001523	Name	Disbursed
3	CW-AWC-13642-10001381	Name	Hold
4	CW-AWC-13641-9958	Name	In-Principle

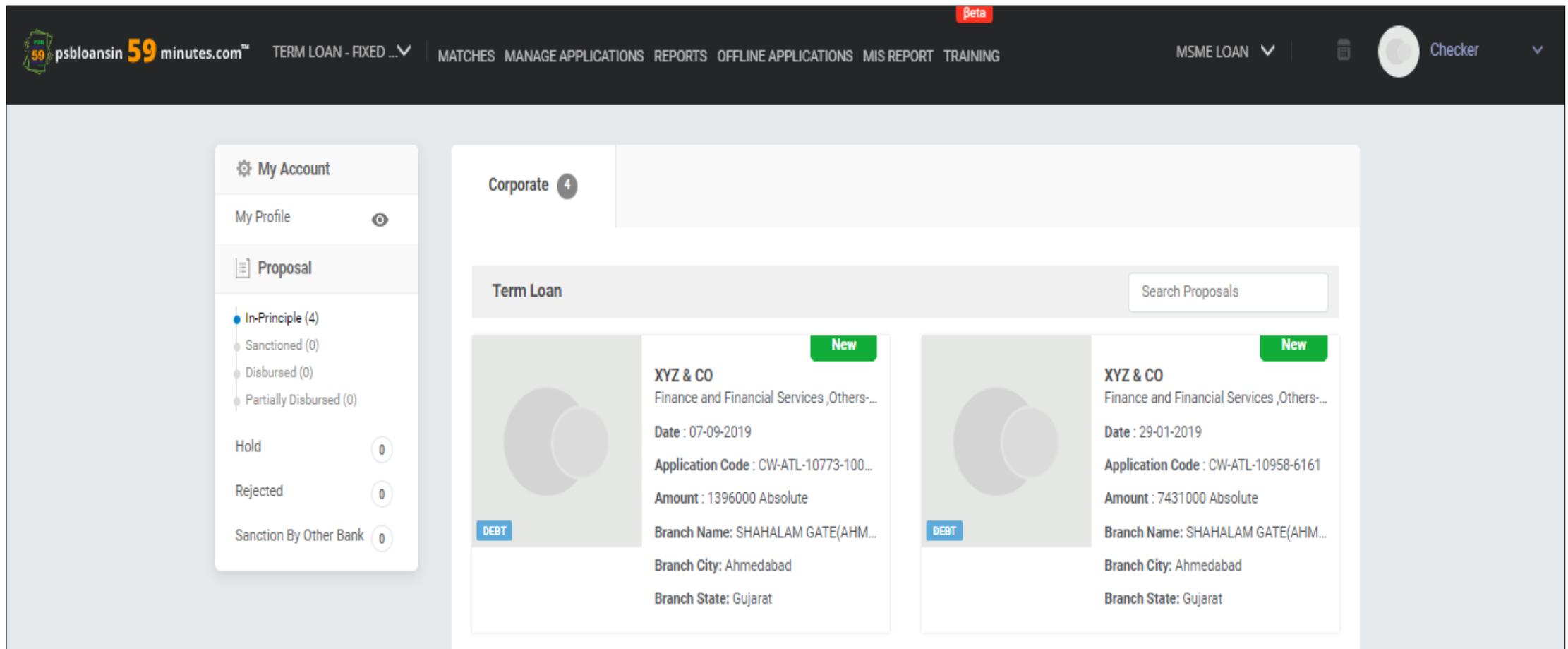
**Bottom Right:** A blue box displays '15441 CUSTOMERS ON PLATFORM' with a dollar sign icon. Below it are sections for Latest News, My History, and Videos.

**Bottom Left Corner:** TRUST GUARD Security Scanned logo.

A branch checker can visit the proposal view through three ways.

1. Click on “matches” on the header and a list of proposals will be shown.
2. Click on any stage mentioned on the left-hand side of the dashboard and a list of proposals will be shown.
3. From the dashboard, perform global search by application code or company name. Click on Company Name of a proposal.

# CHECKING THE CAM REPORT AND TEASER VIEW



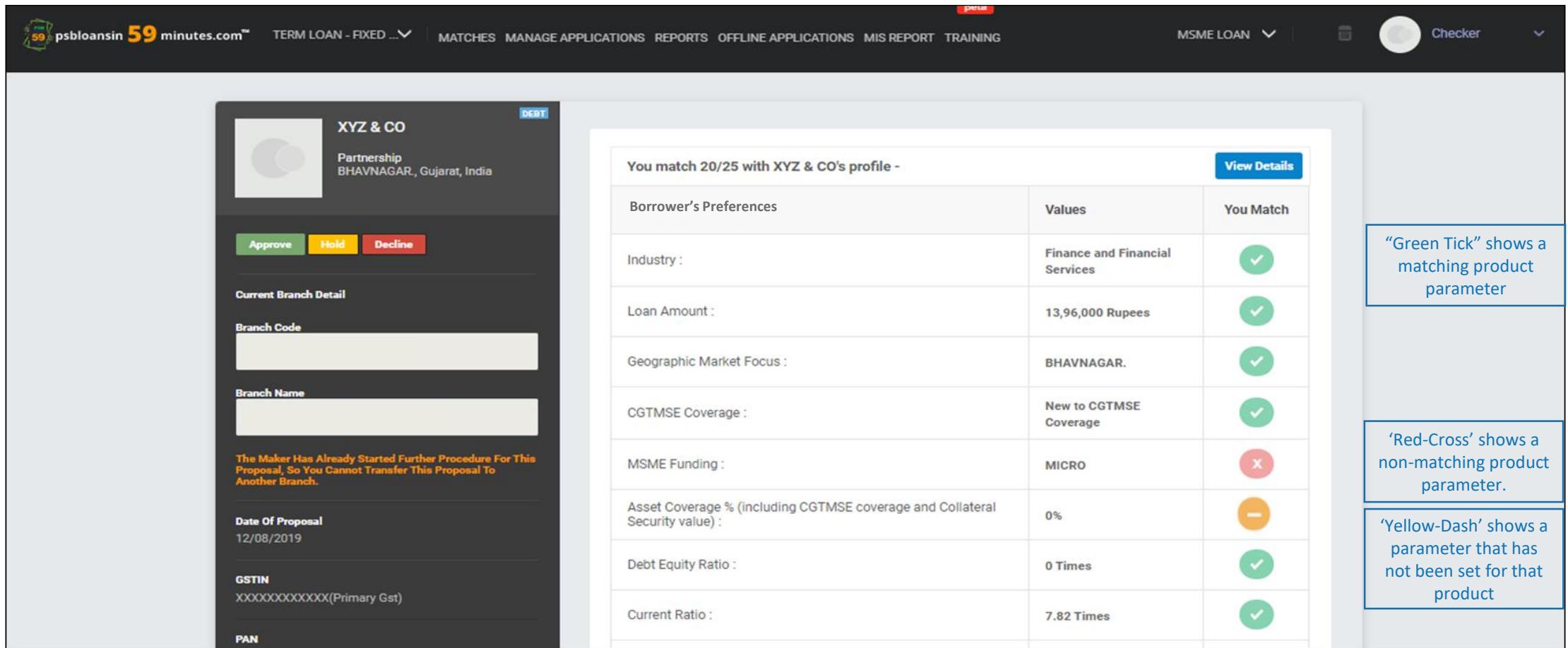
**Corporate 4**

**Term Loan**

Proposed By	Date	Application Code	Amount	Branch Name	Branch City	Branch State
XYZ & CO	07-09-2019	CW-ATL-10773-100...	1396000 Absolute	SHAHALAM GATE(AHM...)	Ahmedabad	Gujarat
XYZ & CO	29-01-2019	CW-ATL-10958-6161	7431000 Absolute	SHAHALAM GATE(AHM...)	Ahmedabad	Gujarat

Click on any proposal mentioned on the right-hand side of the page to go to the Proposal View.

# PROPOSAL VIEW



The screenshot shows a proposal view for a company named XYZ & CO, a Partnership located in BHAVNAGAR, Gujarat, India. The proposal is categorized under DEBT. On the left, there are buttons for Approve, Hold, and Decline. Below these are fields for Current Branch Detail, Branch Code, and Branch Name. A note states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch." It also shows the Date Of Proposal as 12/08/2019, GSTIN as XXXXXXXXXXXX(Primary Gst), and PAN.

On the right, a table lists matched parameters:

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	-
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓

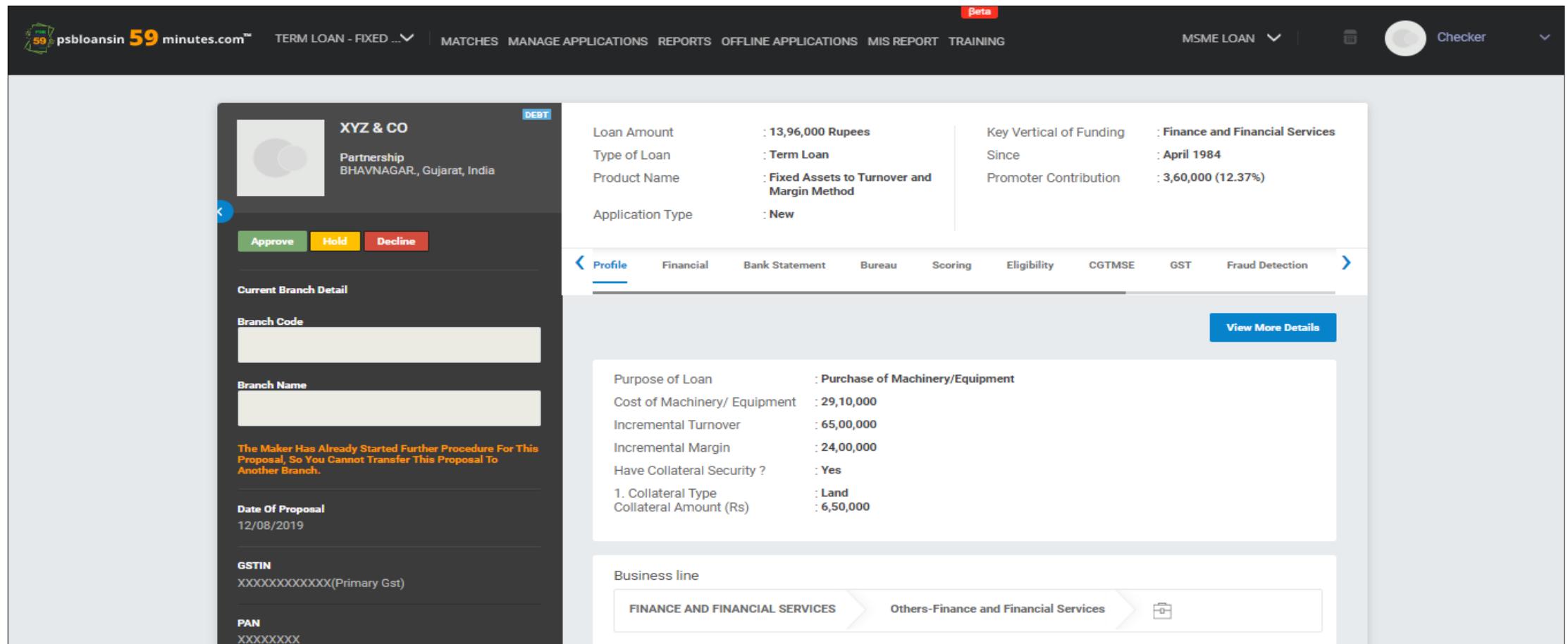
Annotations on the right side explain the icons used in the 'You Match' column:

- "Green Tick" shows a matching product parameter.
- 'Red-Cross' shows a non-matching product parameter.
- "Yellow-Dash" shows a parameter that has not been set for that product.

On the right-hand side of the proposal view, the matched parameters of the set products will be listed.

- Click on “View Details” to go to the detailed view of the proposal.

# PROPOSAL – VIEW DETAILS



**XYZ & CO**  
Partnership  
BHAVNAGAR, Gujarat, India

**DEBT**

**Approve** **Hold** **Decline**

**Current Branch Detail**

**Branch Code**:

**Branch Name**:

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

**Date Of Proposal**: 12/08/2019

**GSTIN**: XXXXXXXXX(Primary Gst)

**PAN**: XXXXXXXX

**Loan Amount**: 13,96,000 Rupees  
**Type of Loan**: Term Loan  
**Product Name**: Fixed Assets to Turnover and Margin Method  
**Application Type**: New

**Key Vertical of Funding**: Finance and Financial Services  
**Since**: April 1984  
**Promoter Contribution**: 3,60,000 (12.37%)

**Purpose of Loan**: Purchase of Machinery/Equipment  
**Cost of Machinery/ Equipment**: 29,10,000  
**Incremental Turnover**: 65,00,000  
**Incremental Margin**: 24,00,000  
**Have Collateral Security ?**: Yes  
**1. Collateral Type**: Land  
**Collateral Amount (Rs)**: 6,50,000

**Business line**

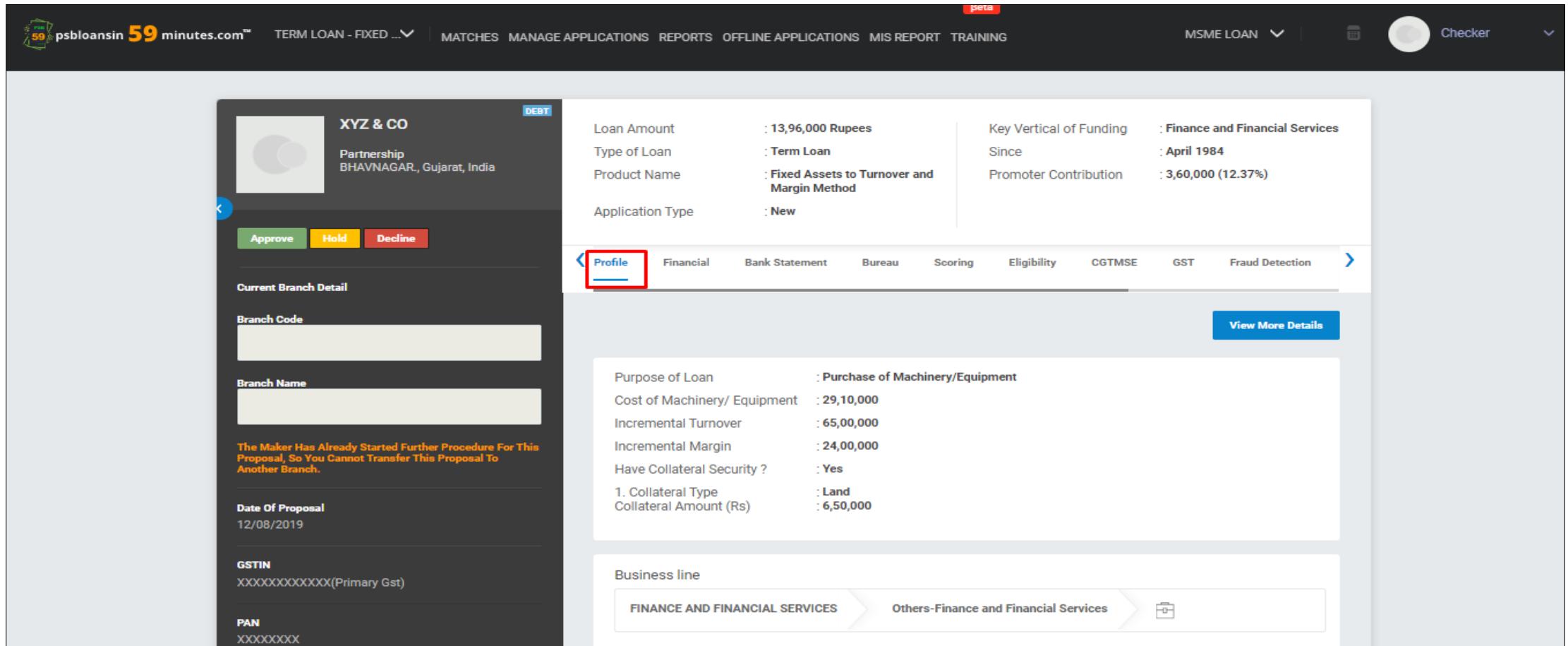
**FINANCE AND FINANCIAL SERVICES** **Others-Finance and Financial Services**

**Beta**

**MSME LOAN** **Checker**

This is the detailed view of the proposal. The branch checker can view loan amount, loan type, application type and promoter contribution. The detailed view is divided into various sections which are profile, financial, bank statement, bureau, scoring, eligibility, CGTMSE, GST, GST comparison and fraud detection.

# PROPOSAL – PROFILE VIEW



**XYZ & CO**  
**Partnership**  
**BHAVNAGAR, Gujarat, India**

**DEBT**

**Approve** **Hold** **Decline**

**Current Branch Detail**

**Branch Code**: [Redacted]

**Branch Name**: [Redacted]

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

**Date Of Proposal**: 12/08/2019

**GSTIN**: XXXXXXXXXXXX(Primary Gst)

**PAN**: XXXXXXXX

**Loan Amount**: 13,96,000 Rupees  
**Type of Loan**: Term Loan  
**Product Name**: Fixed Assets to Turnover and Margin Method  
**Application Type**: New

**Key Vertical of Funding**: Finance and Financial Services  
**Since**: April 1984  
**Promoter Contribution**: 3,60,000 (12.37%)

**Profile** **Financial** **Bank Statement** **Bureau** **Scoring** **Eligibility** **CGTMSE** **GST** **Fraud Detection**

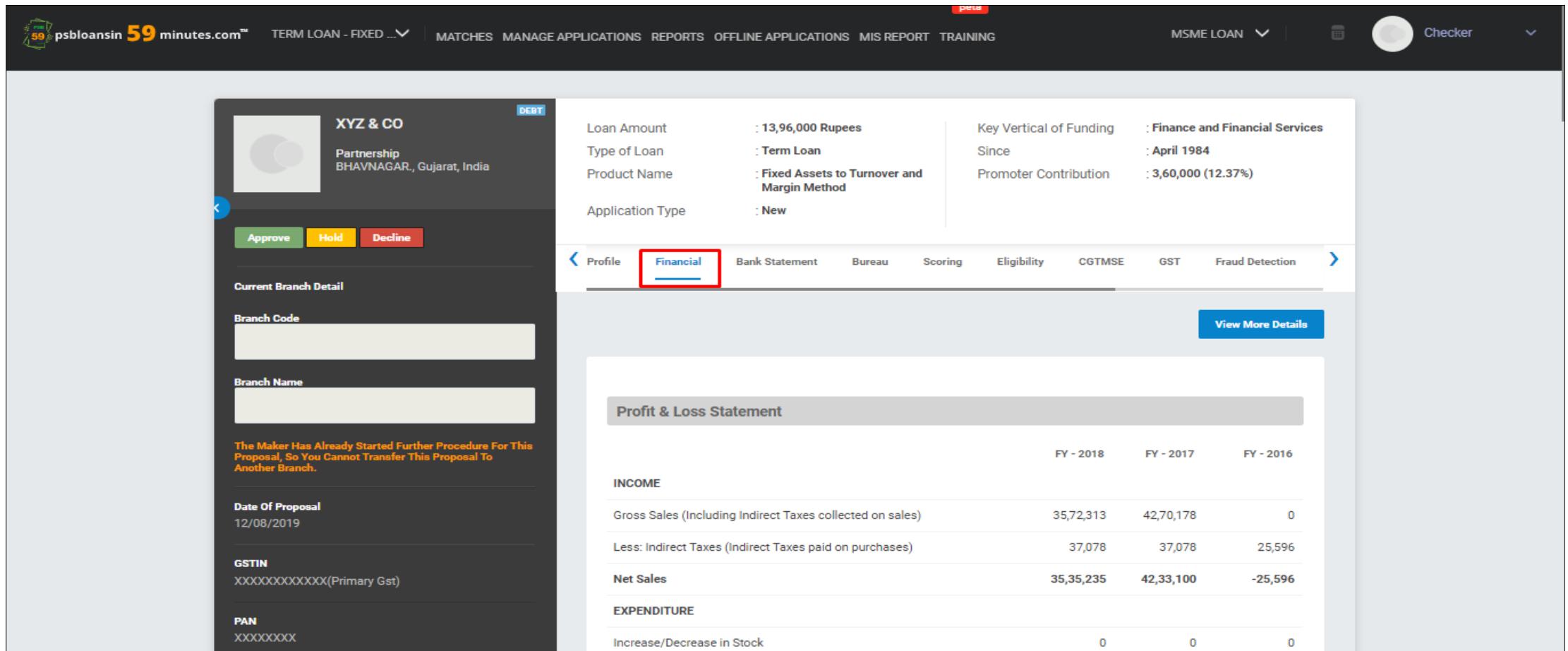
**Purpose of Loan**: Purchase of Machinery/Equipment  
**Cost of Machinery/ Equipment**: 29,10,000  
**Incremental Turnover**: 65,00,000  
**Incremental Margin**: 24,00,000  
**Have Collateral Security ?**: Yes  
**1. Collateral Type**: Land  
**Collateral Amount (Rs)**: 6,50,000

**Business line**

**FINANCE AND FINANCIAL SERVICES** **Others-Finance and Financial Services**

The checker can click on “Profile” and view the details such as Line of Business, Partner Details, MSME Ranking and Current Financial Arrangements.

# PROPOSAL – FINANCIAL VIEW



The screenshot shows the financial view of a proposal for XYZ & CO. The proposal details include:

- XYZ & CO**
- Partnership**
- BHAVNAGAR., Gujarat, India**
- DEBT**
- Approve**, **Hold**, **Decline** buttons
- Current Branch Detail** section with fields for **Branch Code** and **Branch Name**.
- A note: **The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.**
- Date Of Proposal**: 12/08/2019
- GSTIN**: XXXXXXXXXXXX(Primary Gst)
- PAN**: XXXXXXXX

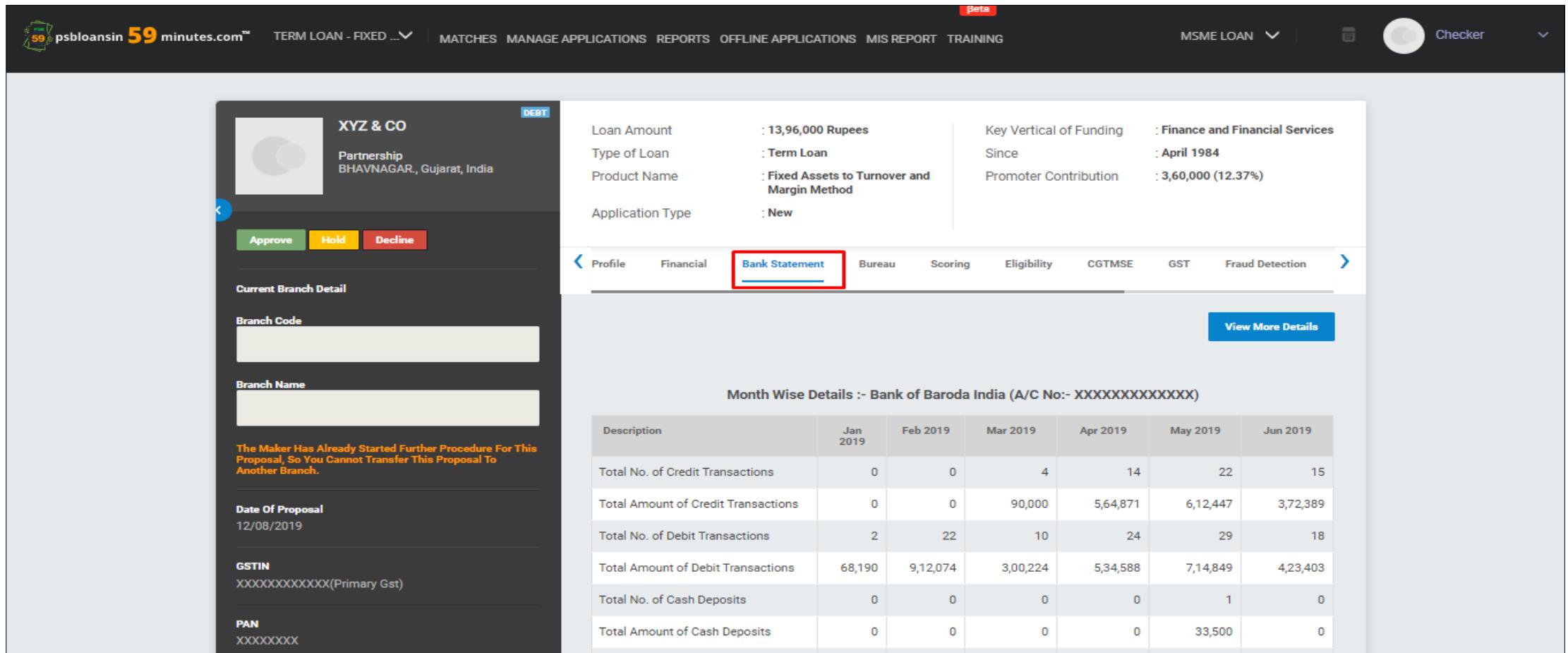
**Financial** tab is selected in the navigation bar.

**Profit & Loss Statement**

	FY - 2018	FY - 2017	FY - 2016
<b>INCOME</b>			
Gross Sales (Including Indirect Taxes collected on sales)	35,72,313	42,70,178	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	37,078	37,078	25,596
<b>Net Sales</b>	<b>35,35,235</b>	<b>42,33,100</b>	<b>-25,596</b>
<b>EXPENDITURE</b>			
Increase/Decrease in Stock	0	0	0

The checker can click on “Financial” and view the Financials which are the Balance Sheet and Profit & Loss Statement of the Proposal.

# PROPOSAL - BANK STATEMENT VIEW



The screenshot shows the Online PSB Loans platform interface. At the top, there's a navigation bar with links like TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker. A 'Beta' label is visible in the top right.

In the main content area, there's a proposal summary for "XYZ & CO" (Partnership, BHAVNAGAR, Gujarat, India). The proposal details include:

- Loan Amount: 13,96,000 Rupees
- Type of Loan: Term Loan
- Product Name: Fixed Assets to Turnover and Margin Method
- Application Type: New
- Key Vertical of Funding: Finance and Financial Services
- Since: April 1984
- Promoter Contribution: 3,60,000 (12.37%)

Below the proposal summary, there's a tab navigation bar with Profile, Financial, **Bank Statement** (which is highlighted with a red box), Bureau, Scoring, Eligibility, CGTMSE, GST, and Fraud Detection. A "View More Details" button is also present.

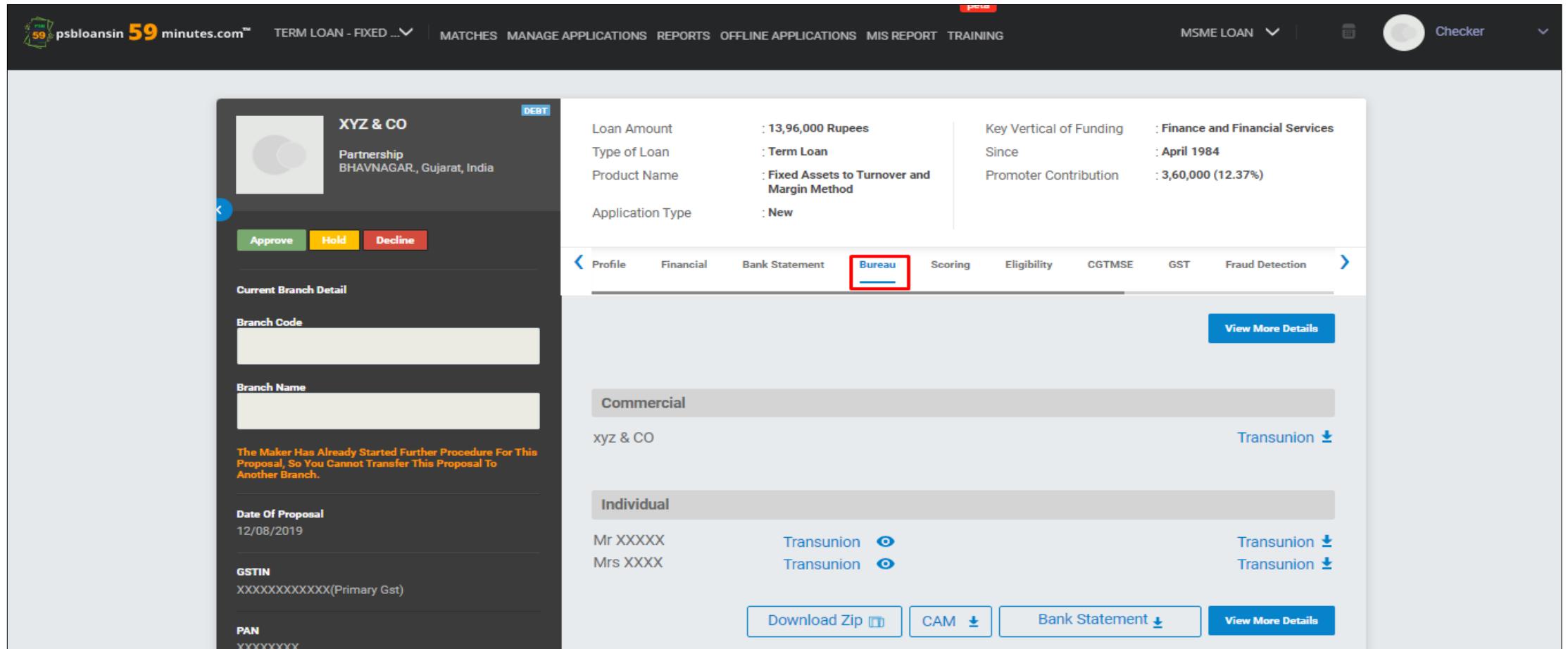
A message on the left side states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch." Below this, the Date Of Proposal is listed as 12/08/2019, and the GSTIN and PAN numbers are provided.

On the right, there's a section titled "Month Wise Details :- Bank of Baroda India (A/C No:- XXXXXXXXXXXXXXXX)" which displays a table of transaction counts and amounts for January 2019 through June 2019.

Description	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019
Total No. of Credit Transactions	0	0	4	14	22	15
Total Amount of Credit Transactions	0	0	90,000	5,64,871	6,12,447	3,72,389
Total No. of Debit Transactions	2	22	10	24	29	18
Total Amount of Debit Transactions	68,190	9,12,074	3,00,224	5,34,588	7,14,849	4,23,403
Total No. of Cash Deposits	0	0	0	0	1	0
Total Amount of Cash Deposits	0	0	0	0	33,500	0

The checker can click on “Bank Statement” and view the Bank Statement Analysis of the proposal along with the top funding received and remittances.

# PROPOSAL – BUREAU VIEW



The screenshot shows the Online PSB Loans platform interface. At the top, there's a navigation bar with links like TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, Checker, and a user profile icon.

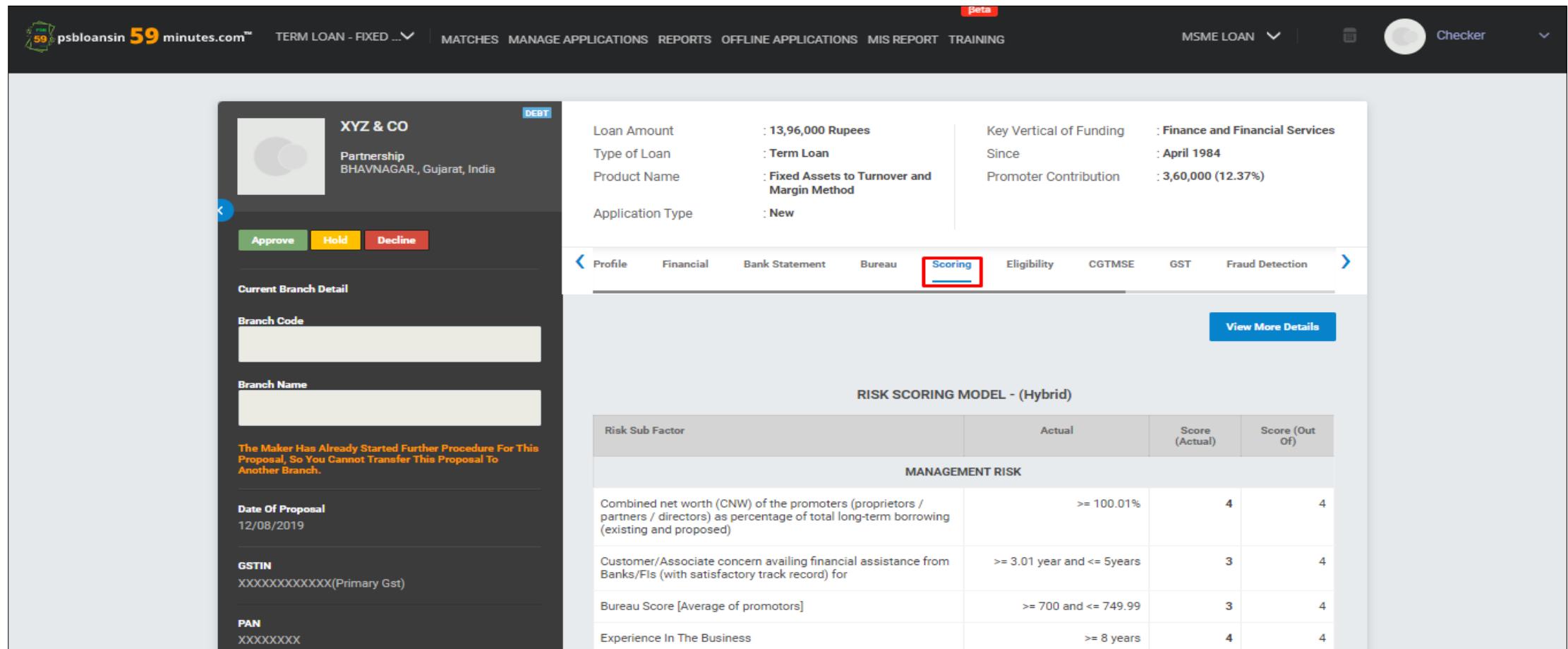
The main content area shows a proposal for "XYZ & CO". The proposal details include:

- Loan Amount:** 13,96,000 Rupees
- Type of Loan:** Term Loan
- Product Name:** Fixed Assets to Turnover and Margin Method
- Application Type:** New
- Key Vertical of Funding:** Finance and Financial Services
- Since:** April 1984
- Promoter Contribution:** 3,60,000 (12.37%)

The "Bureau" tab is highlighted with a red box. Below it, there are sections for Commercial and Individual entities, each with Transunion download links. At the bottom, there are buttons for Download Zip, CAM, Bank Statement, and View More Details.

The checker can click on “Bureau” to view and download Individual and Commercial Bureau reports of the Proposal.

# PROPOSAL - SCORING VIEW

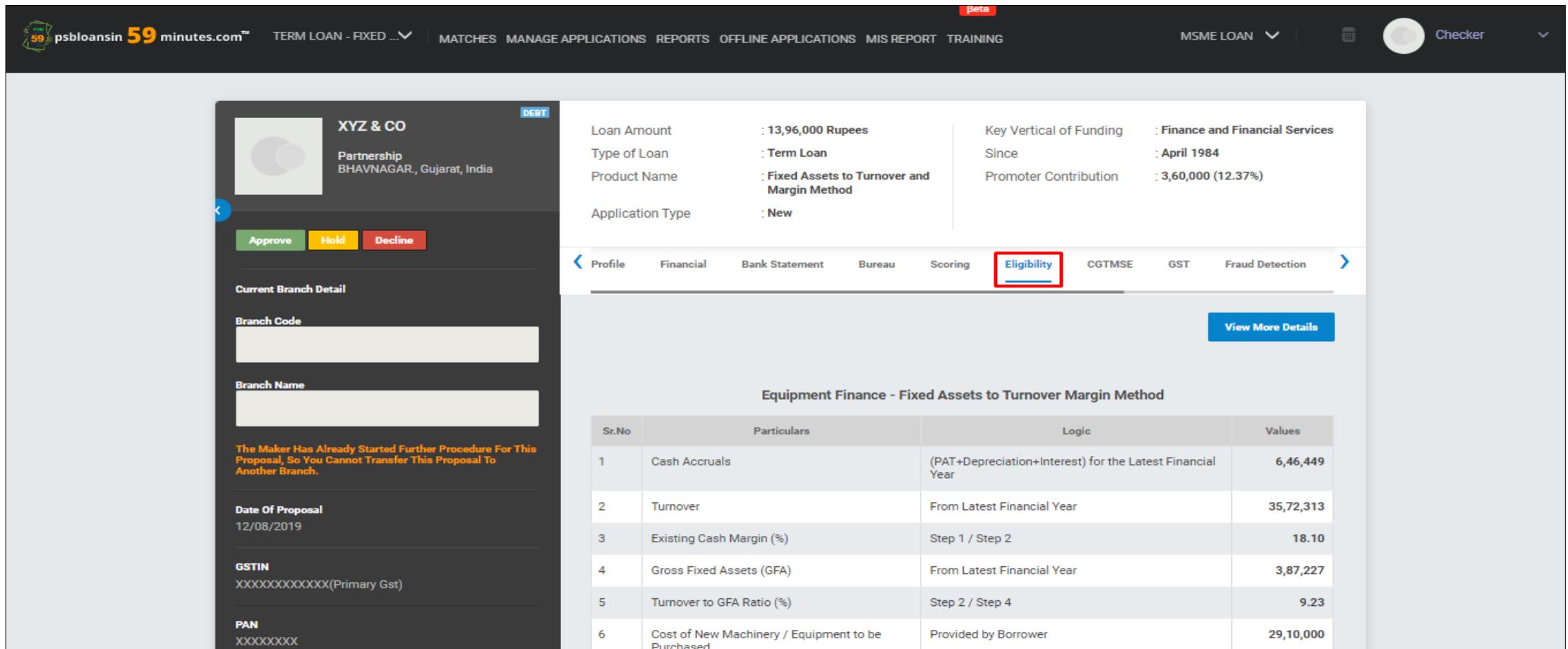


The screenshot shows a web-based application interface for managing loan proposals. On the left, there's a sidebar with company details (XYZ & CO, Partnership, BHAVNAGAR., Gujarat, India), current branch details (Branch Code, Branch Name), and proposal metadata (Date Of Proposal: 12/08/2019, GSTIN: XXXXXXXXXX(Primary Gst), PAN: XXXXXXXX). Below these, a message states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch." The main content area displays the proposal details: Loan Amount (13,96,000 Rupees), Type of Loan (Term Loan), Product Name (Fixed Assets to Turnover and Margin Method), Application Type (New), Key Vertical of Funding (Finance and Financial Services), Since (April 1984), and Promoter Contribution (3,60,000 (12.37%)). Below this, a navigation bar includes Profile, Financial, Bank Statement, Bureau, Scoring (highlighted with a red box), Eligibility, CGTMSE, GST, and Fraud Detection. A "View More Details" button is also present. The central part of the screen is titled "RISK SCORING MODEL - (Hybrid)" and contains a table for "MANAGEMENT RISK". The table has columns for Risk Sub Factor, Actual, Score (Actual), and Score (Out of). It lists four risk factors with their respective scores:

Risk Sub Factor	Actual	Score (Actual)	Score (Out of)
Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01%	4	4
Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5years	3	4
Bureau Score [Average of promotor]	>= 700 and <= 749.99	3	4
Experience In The Business	>= 8 years	4	4

The checker can click on “Scoring” and view the risk scoring of the Proposal. The checker can also view the Risk Grading at the bottom of the page.

# PROPOSAL – ELIGIBILITY VIEW



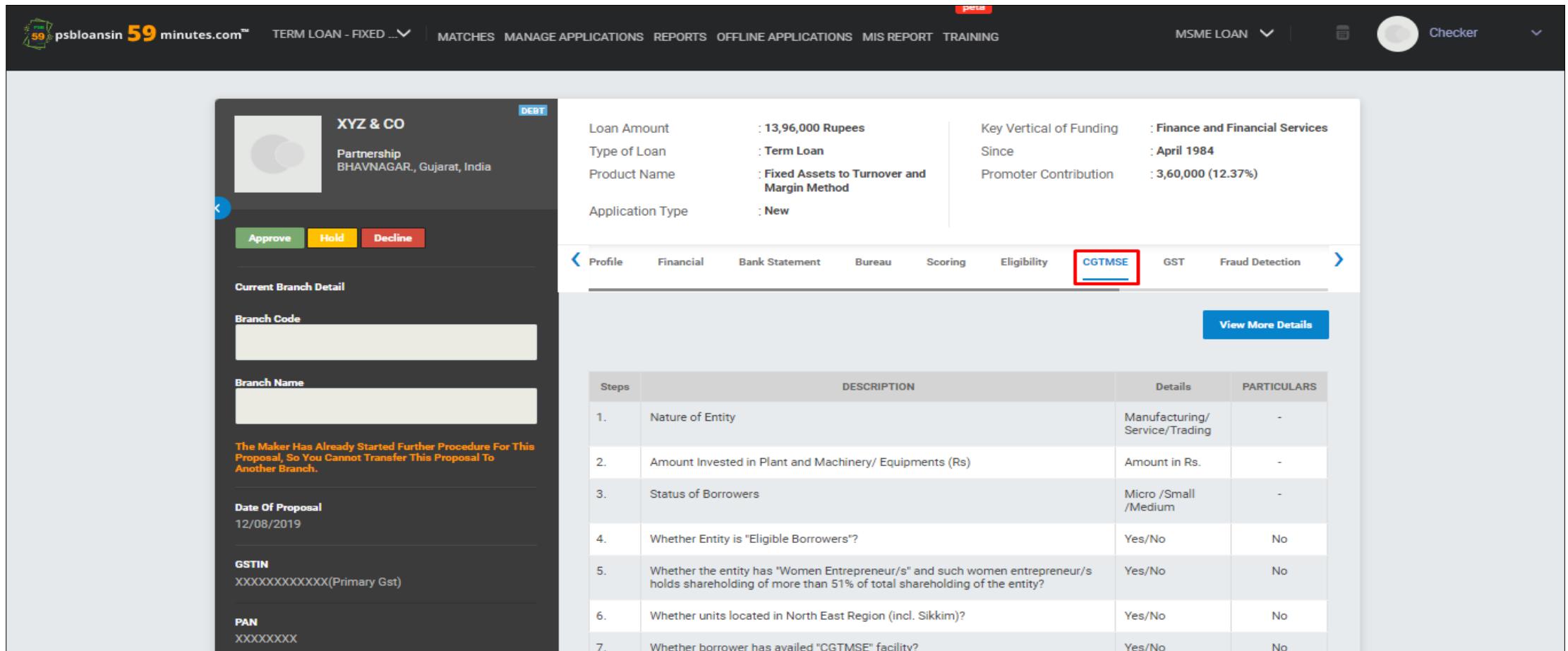
The screenshot shows a proposal detail page for 'XYZ & CO'. The proposal is for a 'DEBT' loan amount of 13,96,000 Rupees, categorized as a 'Term Loan' under the 'Fixed Assets to Turnover and Margin Method'. The key vertical of funding is 'Finance and Financial Services', and the promoter contribution is 3,60,000 (12.37%). The proposal was submitted on April 1984.

The 'Eligibility' tab is highlighted with a red box. Below it, a table titled 'Equipment Finance - Fixed Assets to Turnover Margin Method' details the calculation steps:

Sr.No	Particulars	Logic	Values
1	Cash Accruals	(PAT+Depreciation+Interest) for the Latest Financial Year	6,46,449
2	Turnover	From Latest Financial Year	35,72,313
3	Existing Cash Margin (%)	Step 1 / Step 2	18.10
4	Gross Fixed Assets (GFA)	From Latest Financial Year	3,87,227
5	Turnover to GFA Ratio (%)	Step 2 / Step 4	9.23
6	Cost of New Machinery / Equipment to be Purchased	Provided by Borrower	29,10,000

The checker can click on “Eligibility” and view the Loan Eligibility Amount Calculations of the Proposal.

# PROPOSAL – CGTMSE VIEW



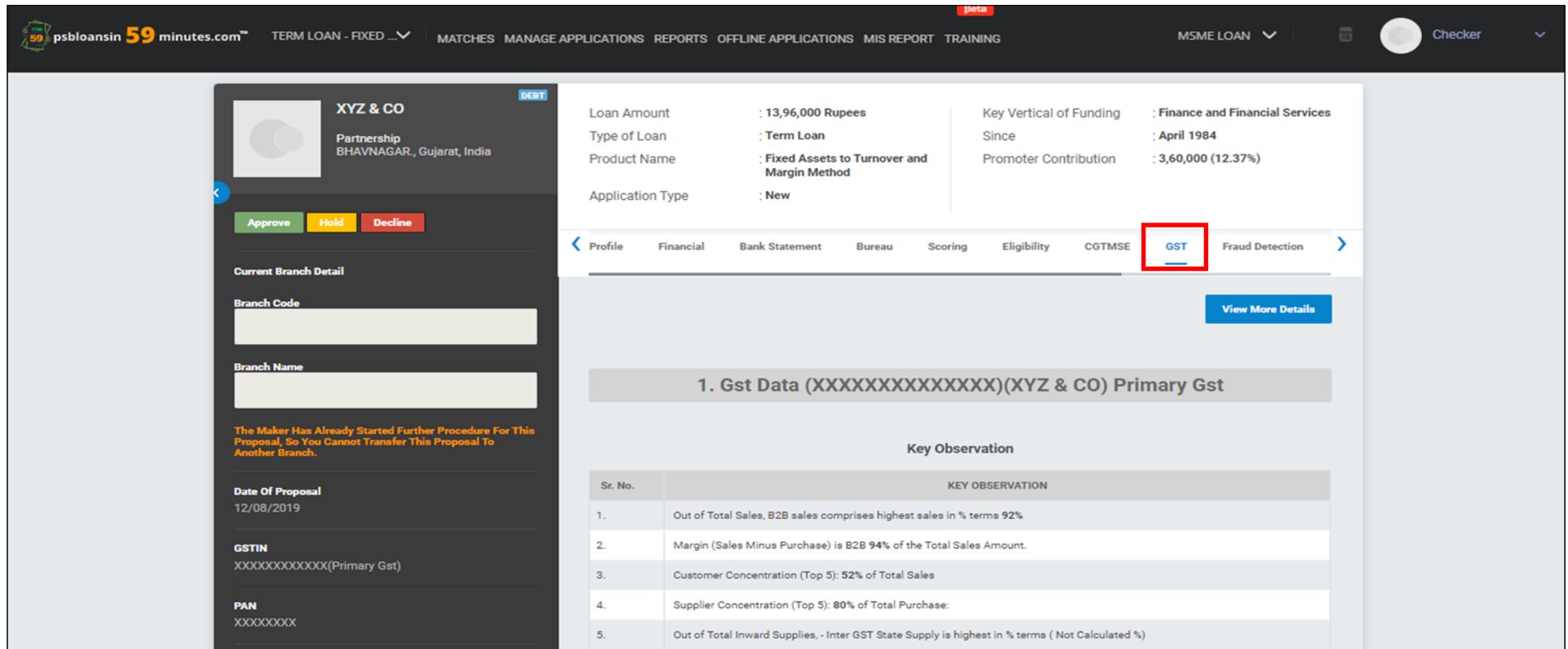
The screenshot shows a software interface for managing loan proposals. On the left, there's a sidebar with company details (XYZ & CO, Partnership, BHAVNAGAR, Gujarat, India) and buttons for Approve, Hold, and Decline. Below that are fields for Current Branch Detail (Branch Code, Branch Name), Date Of Proposal (12/08/2019), GSTIN (XXXXXXXXXXXX(Primary Gst)), and PAN (XXXXXXXX). The main panel displays proposal details: Loan Amount (13,96,000 Rupees), Type of Loan (Term Loan), Product Name (Fixed Assets to Turnover and Margin Method), Application Type (New), Key Vertical of Funding (Finance and Financial Services), Since (April 1984), Promoter Contribution (3,60,000 (12.37%)). A navigation bar at the top includes links for TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, Checker, and a user profile icon.

**CGTMSE Coverage Details:**

Steps	Description	Details	Particulars
1.	Nature of Entity	Manufacturing/Service/Trading	-
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	-
3.	Status of Borrowers	Micro /Small /Medium	-
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	No
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	No
6.	Whether units located in North East Region (incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No

The checker can click on “CGTMSE” and view the CGTMSE coverage details.

# PROPOSAL – GST VIEW

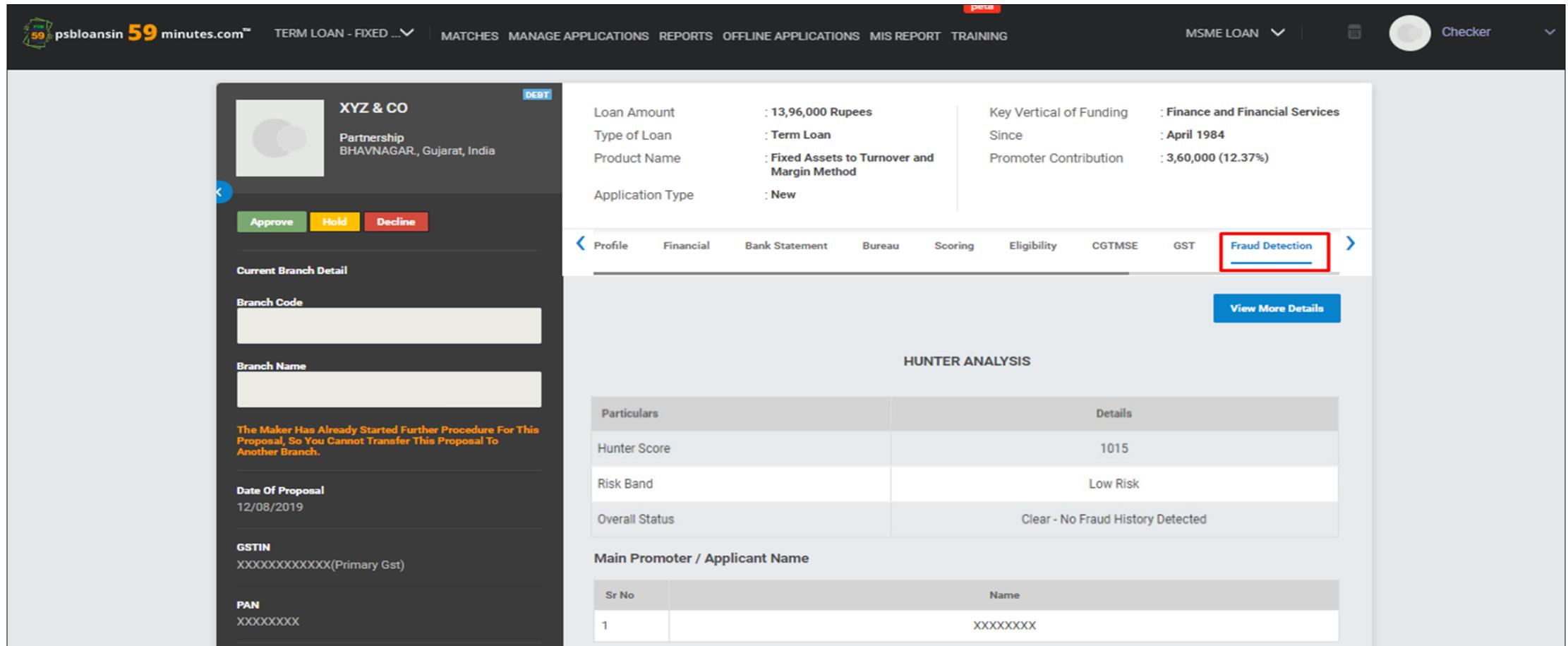


The screenshot shows a software interface for managing loan proposals. On the left, there's a sidebar for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India) with buttons for 'Approve', 'Hold', and 'Decline'. Below this are fields for 'Branch Code' and 'Branch Name', both currently empty. A note says 'The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.' Under 'Date Of Proposal', it shows '12/08/2019'. 'GSTIN' is listed as 'XXXXXXXXXX(Primary Gst)', and 'PAN' is listed as 'XXXXXXX'. The main panel displays various proposal details: Loan Amount (13,96,000 Rupees), Type of Loan (Term Loan), Product Name (Fixed Assets to Turnover and Margin Method), Application Type (New), Key Vertical of Funding (Finance and Financial Services), Since (April 1984), and Promoter Contribution (3,60,000 (12.37%)). Below these, a navigation bar includes Profile, Financial, Bank Statement, Bureau, Scoring, Eligibility, CGTMSE, **GST** (which is highlighted with a red box), and Fraud Detection. A 'View More Details' button is present. The 'GST' section contains a heading '1. Gst Data (XXXXXXXXXXXXXX)(XYZ & CO) Primary Gst' and a 'Key Observation' table:

Sr. No.	KEY OBSERVATION
1.	Out of Total Sales, B2B sales comprises highest sales in % terms 92%
2.	Margin (Sales Minus Purchase) is B2B 94% of the Total Sales Amount.
3.	Customer Concentration (Top 5): 52% of Total Sales
4.	Supplier Concentration (Top 5): 80% of Total Purchase:
5.	Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms ( Not Calculated %)

The checker can click on “GST” and view the key observations of Primary and other GST Numbers. The checker can also view List of top Customers & Suppliers along with Month-wise sales, Month-wise purchase, Credit Note & Debit Note Information and Inward Supply Description.

# PROPOSAL - FRAUD DETECTION



The screenshot shows a proposal for XYZ & CO, a Partnership located in BHAVNAGAR, Gujarat, India. The proposal amount is 13,96,000 Rupees, and the type is a Term Loan. The application is categorized under Fixed Assets to Turnover and Margin Method, and it is a New application. The Key Vertical of Funding is Finance and Financial Services, and it has been active since April 1984. The Promoter Contribution is 3,60,000 (12.37%).

The navigation bar includes links for TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, Checker, and a user profile icon.

The main content area displays the proposal details and a "HUNTER ANALYSIS" section. The Hunter Score is 1015, the Risk Band is Low Risk, and the Overall Status is Clear - No Fraud History Detected.

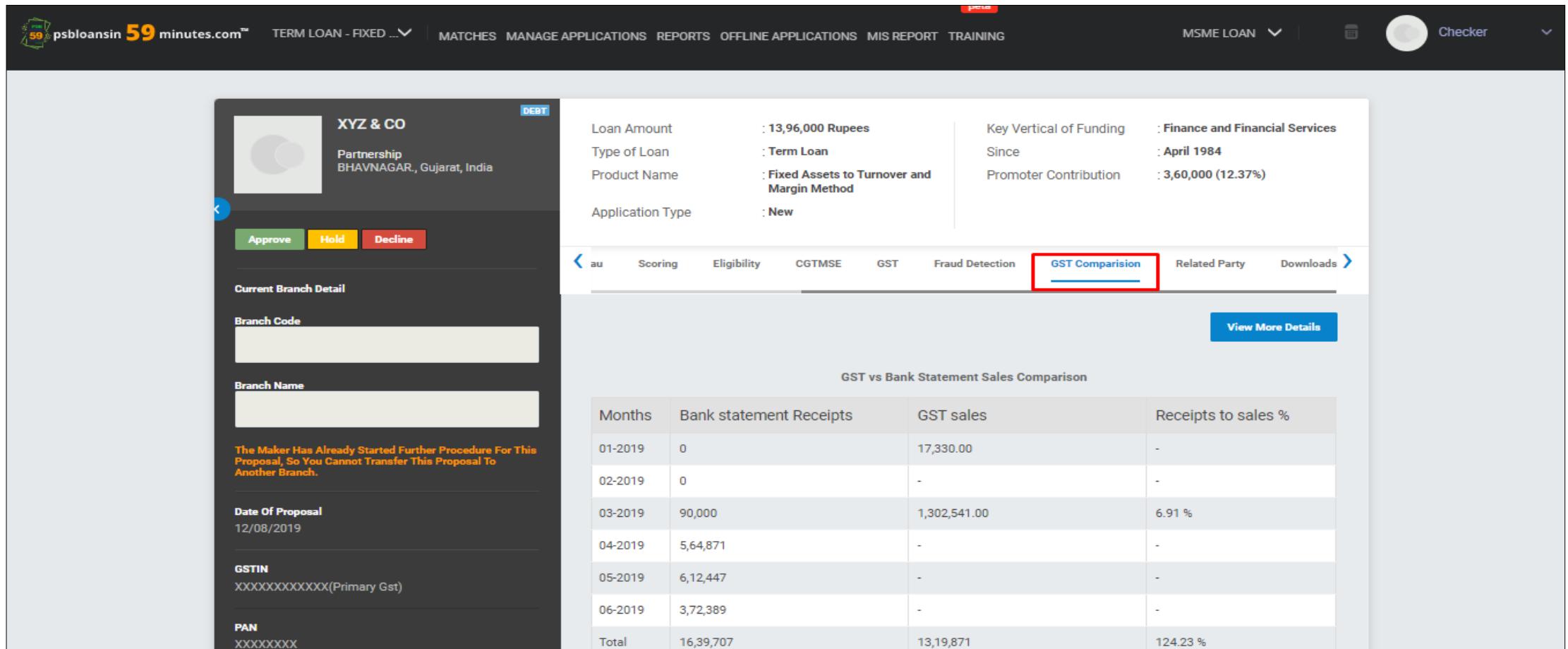
A red box highlights the "Fraud Detection" tab in the navigation bar, which is currently selected. Below it, there is a "View More Details" button.

On the left side, there is a note: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch."

Other visible fields include Date Of Proposal (12/08/2019), GSTIN (XXXXXXXXXXXX(Primary Gst)), and PAN (XXXXXXXX).

The checker can click on “Fraud Detection” and view the Fraud Detection Details of the Proposal.

# PROPOSAL – GST COMPARISON

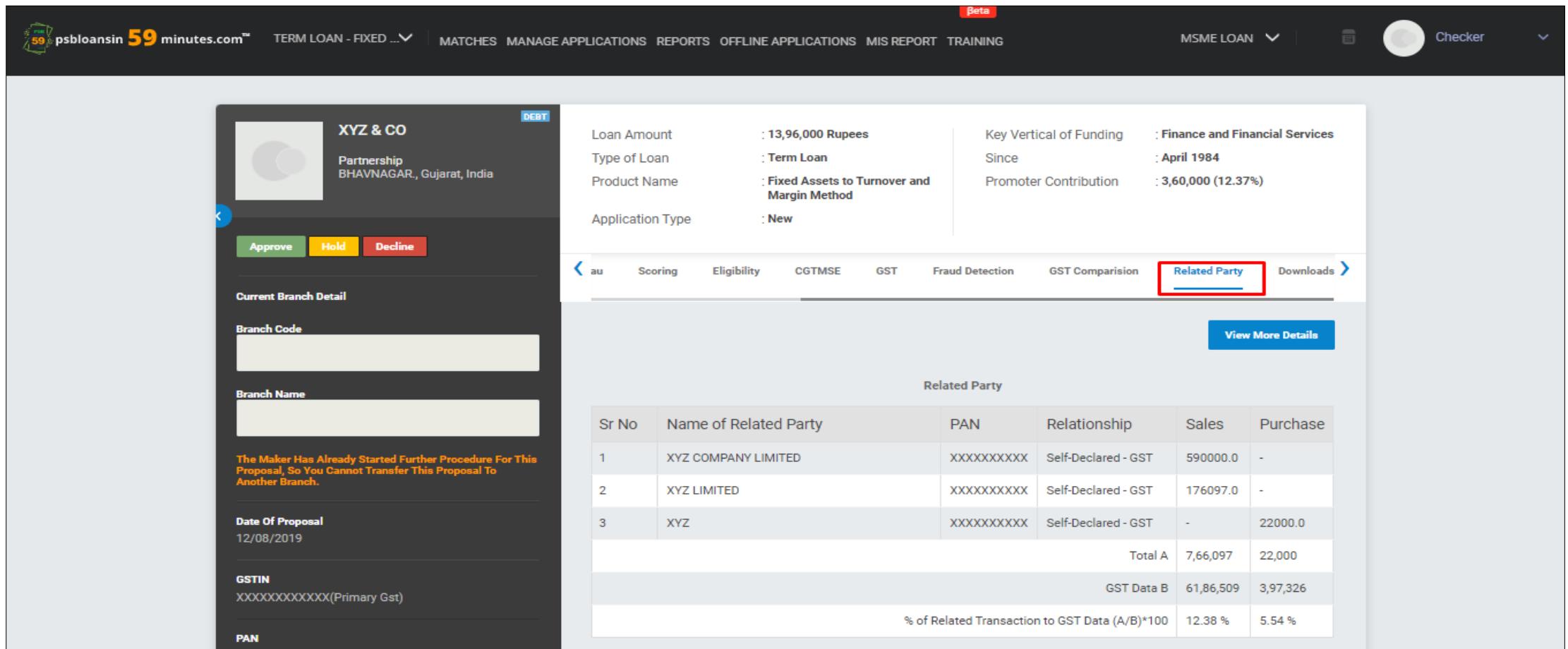


The screenshot shows a software interface for managing loan proposals. On the left, there's a sidebar with a placeholder image, the company name 'XYZ & CO', its status as 'Partnership', location 'BHAVNAGAR., Gujarat, India', and buttons for 'Approve', 'Hold', and 'Decline'. Below this are fields for 'Current Branch Detail' including 'Branch Code' and 'Branch Name', both of which are currently empty. A note in red text states: 'The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.' There are also fields for 'Date Of Proposal' (set to 12/08/2019), 'GSTIN' (XXXXXX XXXX XXXX XXXX (Primary Gst)), and 'PAN' (XXXXXXX). The main content area displays various proposal details like Loan Amount (13,96,000 Rupees), Type of Loan (Term Loan), Product Name (Fixed Assets to Turnover and Margin Method), Application Type (New), Key Vertical of Funding (Finance and Financial Services), Since (April 1984), and Promoter Contribution (3,60,000 (12.37%)). Below these details is a navigation bar with tabs: au, Scoring, Eligibility, CGTMSE, GST, Fraud Detection, **GST Comparison** (which is highlighted with a red box), Related Party, and Downloads. A 'View More Details' button is located at the bottom right of this section. To the right of the navigation bar is a table titled 'GST vs Bank Statement Sales Comparison' with data for the months of 2019.

Months	Bank statement Receipts	GST sales	Receipts to sales %
01-2019	0	17,330.00	-
02-2019	0	-	-
03-2019	90,000	1,302,541.00	6.91 %
04-2019	5,64,871	-	-
05-2019	6,12,447	-	-
06-2019	3,72,389	-	-
Total	16,39,707	13,19,871	124.23 %

The checker can click on “GST Comparison” and view the sales & purchase comparison of GST with Bank Statements.

# PROPOSAL – RELATED PARTY VIEW

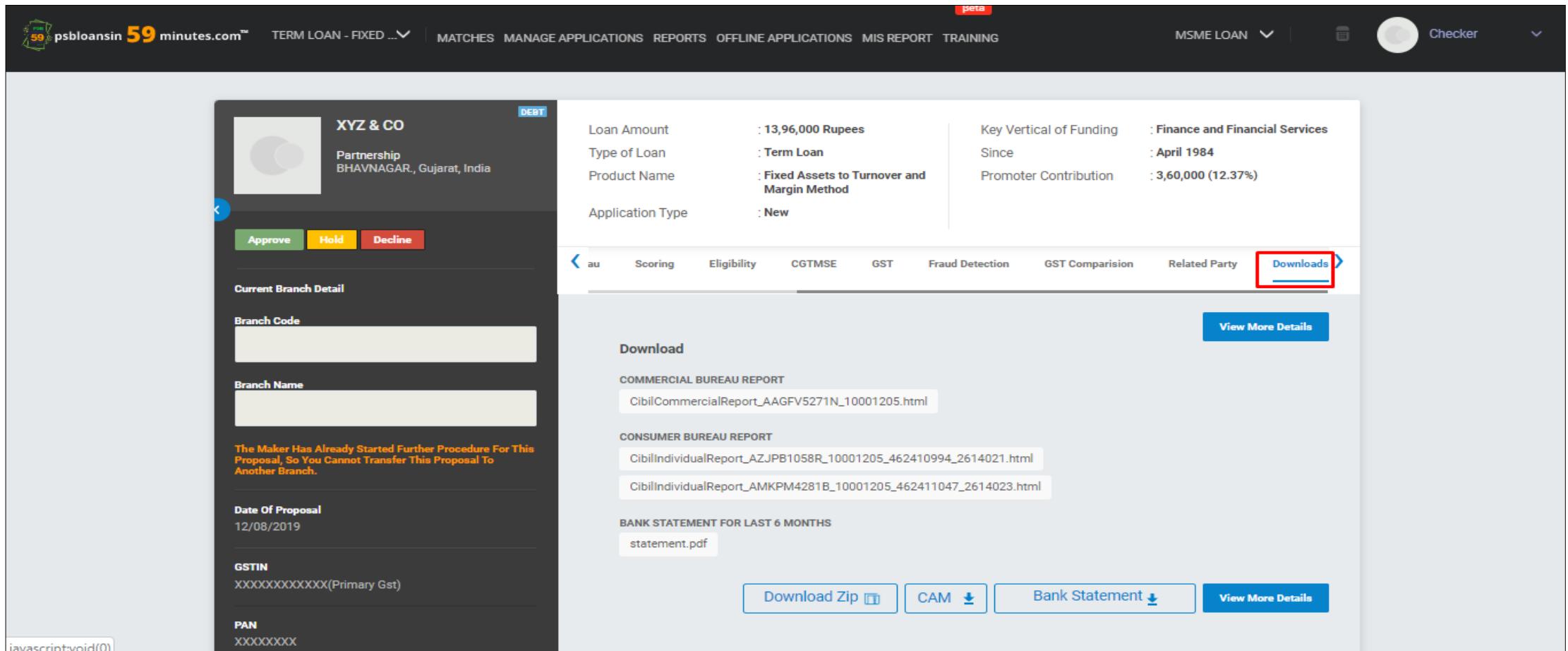


The screenshot shows a software interface for managing loan proposals. On the left, there's a sidebar with a logo for 'psbloansin 59 minutes.com™' and navigation links like TERM LOAN - FIXED ... (with a dropdown arrow), MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, and TRAINING. A 'Beta' badge is visible at the top right. On the right, the main content area displays a proposal for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India). The proposal details include a Loan Amount of 13,96,000 Rupees, Type of Loan as Term Loan, Product Name as Fixed Assets to Turnover and Margin Method, and Application Type as New. To the right of these details is a table showing Key Vertical of Funding (Finance and Financial Services) since April 1984, with a Promoter Contribution of 3,60,000 (12.37%). Below this, a horizontal navigation bar includes tabs for au, Scoring, Eligibility, CGTMSE, GST, Fraud Detection, GST Comparision, and **Related Party**, with the 'Related Party' tab highlighted by a red box. A 'Downloads' tab is also present. Further down, a section titled 'Related Party' lists three entries:

Sr No	Name of Related Party	PAN	Relationship	Sales	Purchase
1	XYZ COMPANY LIMITED	XXXXXXXXXX	Self-Declared - GST	590000.0	-
2	XYZ LIMITED	XXXXXXXXXX	Self-Declared - GST	176097.0	-
3	XYZ	XXXXXXXXXX	Self-Declared - GST	-	22000.0
		Total A		7,66,097	22,000
		GST Data B		61,86,509	3,97,326
		% of Related Transaction to GST Data (A/B)*100		12.38 %	5.54 %

The checker can click on “Related Party” and view the sales & purchase details with the related parties. The Name and relationship with the related parties will also be mentioned.

# PROPOSAL - DOWNLOADS



The screenshot shows a proposal detail page for 'XYZ & CO'. The proposal details include:

- Branch Detail:** Branch Code (empty), Branch Name (empty).
- Current Branch Detail:** The message states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch."
- Date Of Proposal:** 12/08/2019.
- GSTIN:** XXXXXXXXX (Primary Gst).
- PAN:** XXXXXXXX.

**Proposal Details:**

- Loan Amount: 13,96,000 Rupees
- Type of Loan: Term Loan
- Product Name: Fixed Assets to Turnover and Margin Method
- Application Type: New
- Key Vertical of Funding: Finance and Financial Services
- Since: April 1984
- Promoter Contribution: 3,60,000 (12.37%)

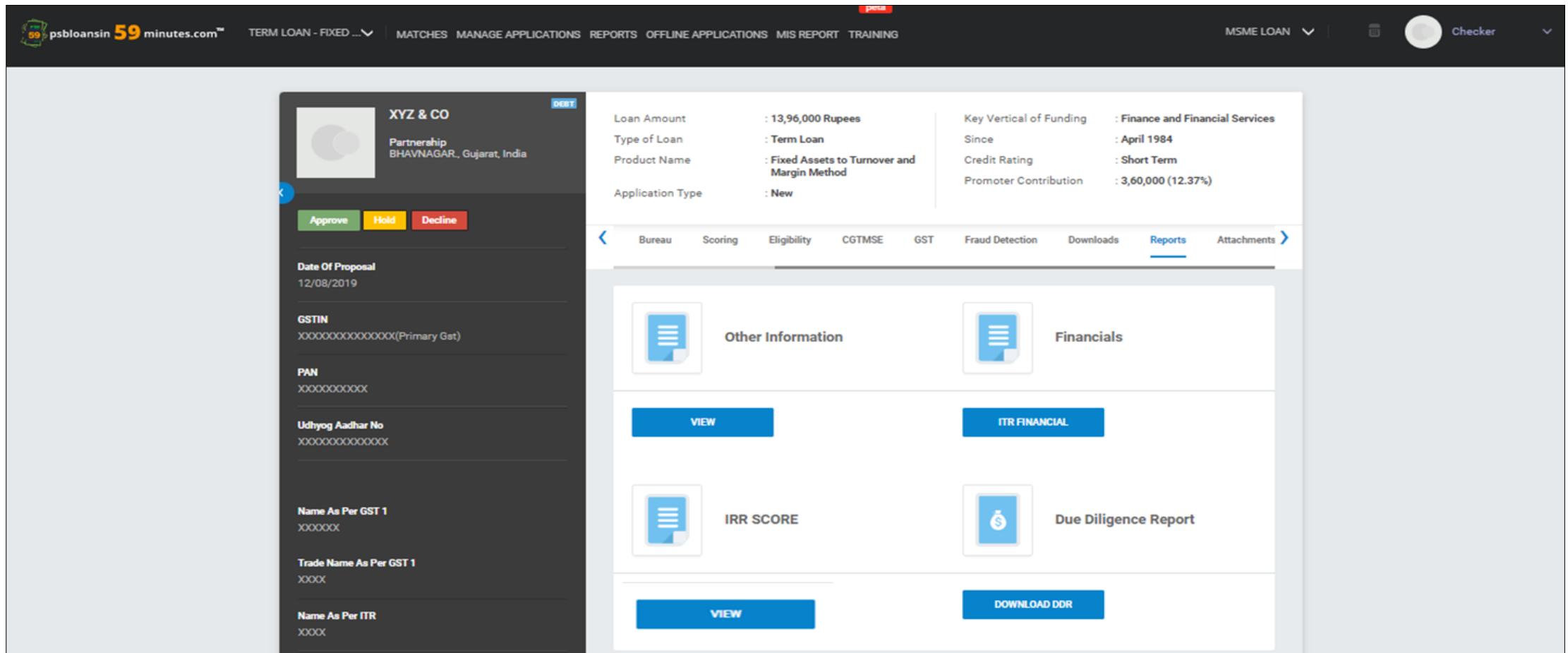
**Downloads Section:**

- Download:**
  - COMMERCIAL BUREAU REPORT: CibilCommercialReport\_AAGFV5271N\_10001205.html
  - CONSUMER BUREAU REPORT: CibilIndividualReport\_AZJPB1058R\_10001205\_462410994\_2614021.html, CibilIndividualReport\_AMKPM4281B\_10001205\_462411047\_2614023.html
  - BANK STATEMENT FOR LAST 6 MONTHS: statement.pdf
- Buttons at the bottom:** Download Zip, CAM, Bank Statement, View More Details.

The checker can click on “Downloads”. Here, the checker can download Consumer & Commercial Bureau Reports, ‘Zip’ file of all uploaded documents, ‘CAM’ report and ‘Bank Statements’ of the Proposal.

“Download Zip”, “CAM”, “Bank Statement” and “View More Details” buttons will be common for all the sections of the Detailed Proposal View and are placed at the bottom of each section page.

# PROPOSAL – REPORTS



The screenshot shows a proposal for "XYZ & CO" (Debt) from BHAVNAGAR, Gujarat, India. The proposal was submitted on 12/08/2019. Key details include a Loan Amount of 13,96,000 Rupees, Type of Loan as Term Loan, and Product Name as Fixed Assets to Turnover and Margin Method. The application is categorized under New. The proposal is currently in the "Debt" stage.

The "Reports" tab is selected, displaying several report options:

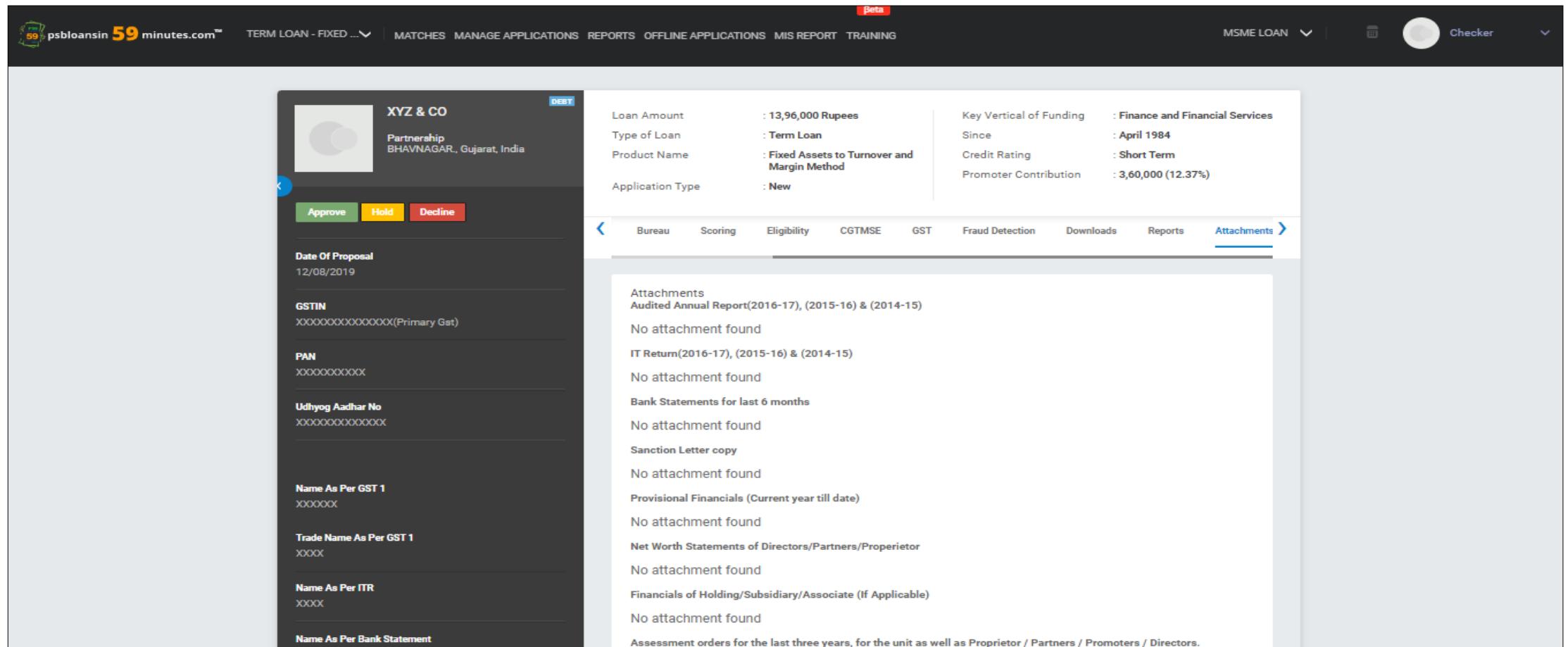
- Other Information**: Includes a "VIEW" button.
- Financials**: Includes an "ITR FINANCIAL" button.
- IRR SCORE**: Includes a "VIEW" button.
- Due Diligence Report**: Includes a "DOWNLOAD DDR" button.

The checker can click on “View More Details” and two more sections will appear for the checker which are reports and Attachments.  
The checker can click on “Reports” and view ITR Financials, IRR Report, other information and also download the due diligence report.

**Note:** - These sections will appear only when the branch checker has approved the due diligence report of that proposal.

Strictly Private & Confidential

# PROPOSAL - ATTACHMENTS



The screenshot shows a proposal detail page for a company named "XYZ & CO". The proposal is for a "DEBT" loan amount of 13,96,000 Rupees, categorized under "Term Loan" with a "Fixed Assets to Turnover and Margin Method". The application type is "New". Key verticals of funding include "Finance and Financial Services" since April 1984, with a short-term credit rating and promoter contribution of 3,60,000 (12.37%). The proposal was submitted on 12/08/2019.

**Attachments:**

- Audited Annual Report(2016-17), (2015-16) & (2014-15)
- No attachment found for IT Return(2016-17), (2015-16) & (2014-15)
- No attachment found for Bank Statements for last 6 months
- No attachment found for Sanction Letter copy
- No attachment found for Provisional Financials (Current year till date)
- No attachment found for Net Worth Statements of Directors/Partners/Proprietor
- No attachment found for Financials of Holding/Subsidiary/Associate (If Applicable)
- No attachment found for Assessment orders for the last three years, for the unit as well as Proprietor / Partners / Promoters / Directors.

The checker can click on “Attachments” and view all the attachments uploaded by the branch maker of the proposal. The checker can click on any document in order to download.

# SANCTION/REJECT/HOLD/DISBURSE THE IN-PRINCIPLE PROPOSAL

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## SCREENWISE WALK THROUGH

# SANCTION/REJECT/HOLD/DISBURSE

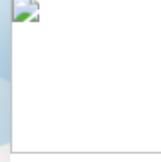
**You match 20/25 with XYZ & CO's profile -**

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	-
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓

Checker can click on APPROVE/HOLD/DECLINE button to approve/hold/decline proposal directly from the Proposal view.

# SANCTION OF PROPOSAL

**APPROVAL**  
FOR TERM LOAN

 Fixed Assets to Turnover and Margin Method  
Maharashtra, India

 FUND SEEKER  
XYZ & CO  
Gujarat, India,

X

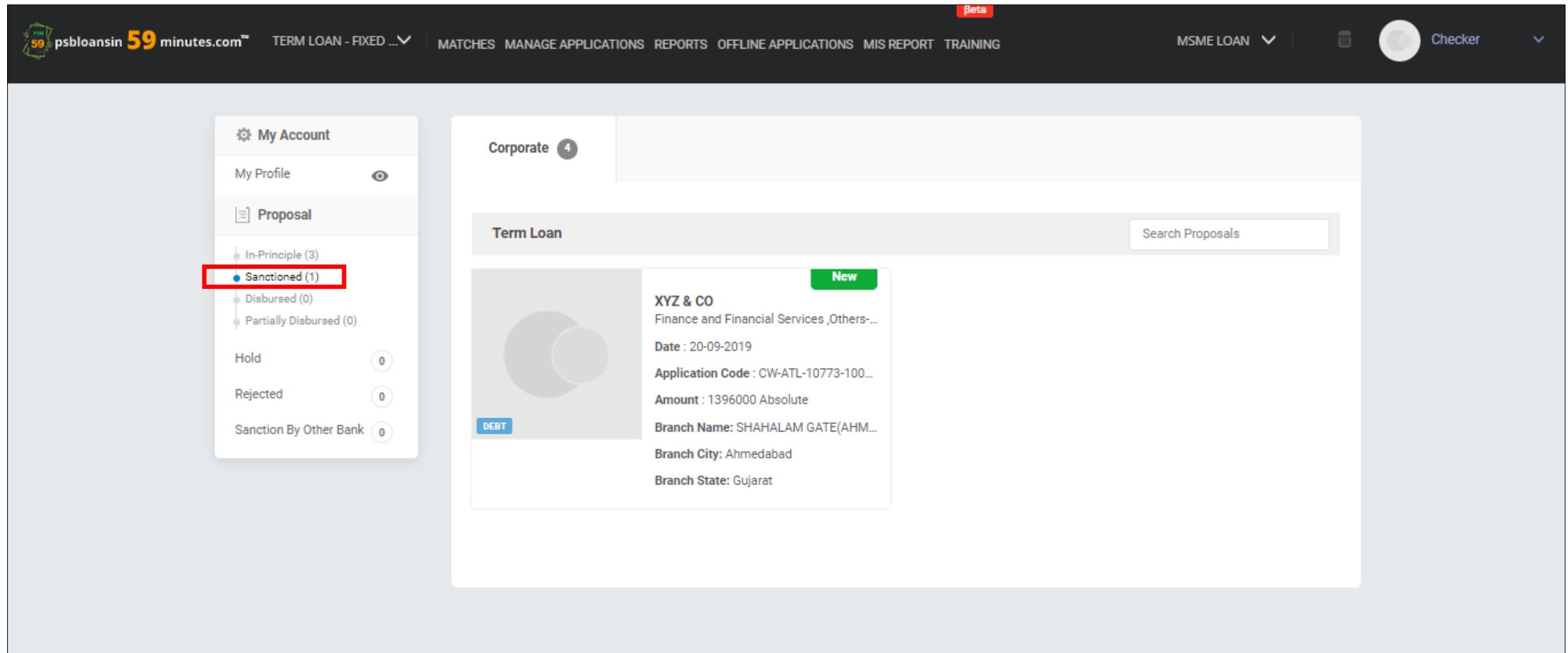
Sanctioned Amount(Rs.)*	Tenure (yrs) *	Rate of Interest (%)*	Processing Fee (%)*
1396000	5	11	0.5

Remarks (if any)

**Submit**

The checker can click on 'Approve' and a pop-up window will appear for the checker to fill required details to Sanction the Proposal. A branch checker can increase or decrease the amount to be sanctioned from the amount mentioned in the In-principle approval letter. The checker needs to fill-in the required details and click on "Submit".

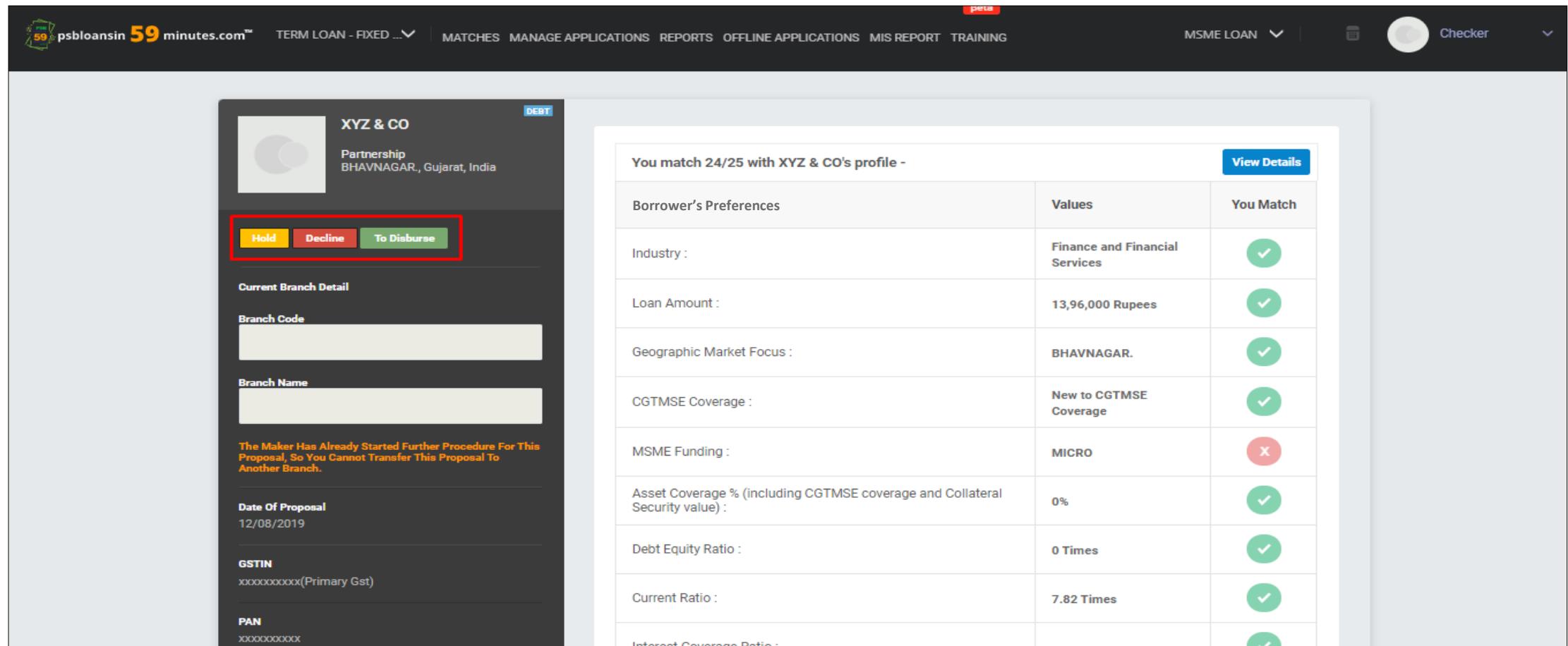
# SANCTIONED PROPOSALS



The screenshot shows the 'Sanctioned' proposal stage in the Online PSB Loans platform. On the left, a sidebar menu under 'Proposal' shows a red box around the 'Sanctioned (1)' option. The main area displays a 'Term Loan' proposal for 'XYZ & CO' with details: Date: 20-09-2019, Application Code: CW-ATL-10773-100..., Amount: 1396000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, and Branch State: Gujarat. A green 'New' button is visible at the top right of the proposal card.

The Sanctioned proposal will shift to 'Sanctioned' stage. The checker can view a list of all the sectioned proposals.

# SANCTIONED PROPOSAL



You match 24/25 with XYZ & CO's profile -		
Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

To disburse a proposal, the checker needs to go to the proposal view of a sanctioned proposal.

This is the proposal view of a sanctioned proposal. On the left-hand side, 'Hold', 'Decline' and 'To Disburse' buttons will be shown.

# PARTIAL DISBURSEMENT OF PROPOSAL

**DISBURSEMENT FOR TERM LOAN**

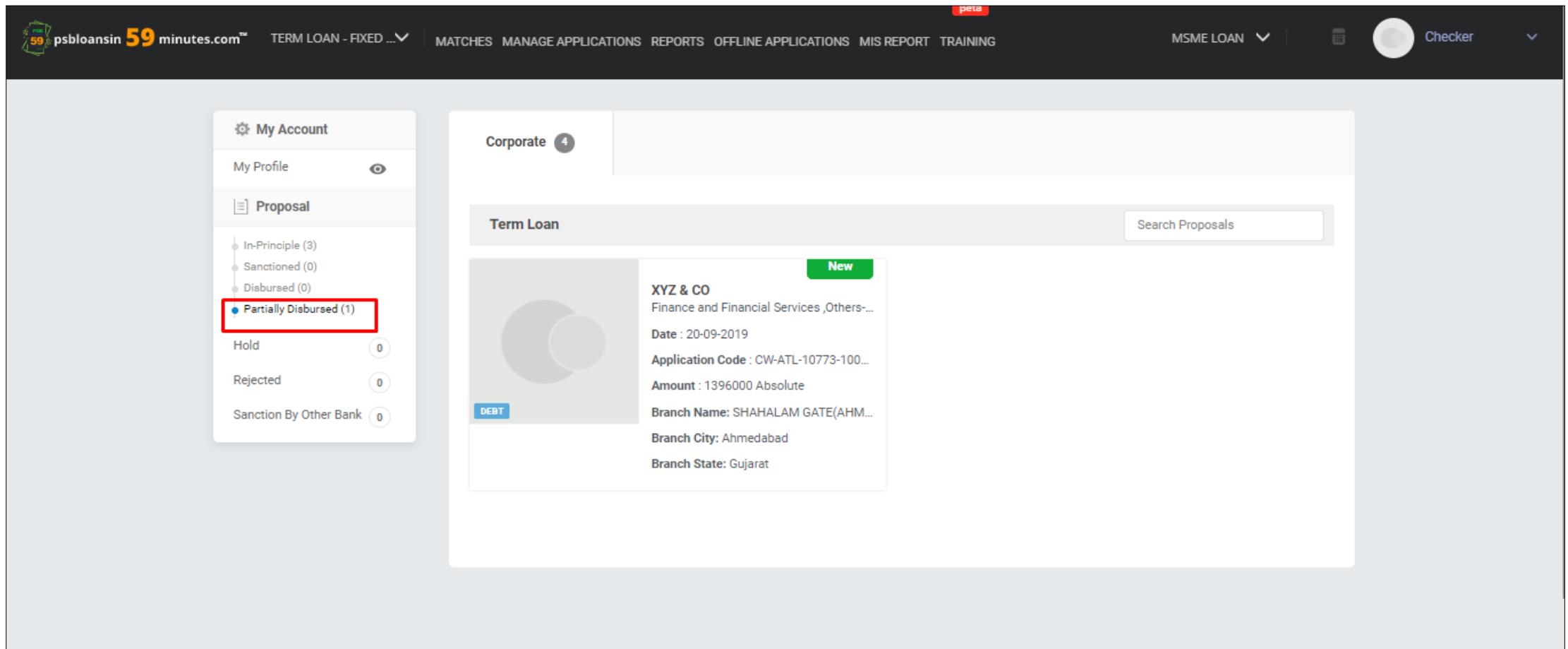
**STATE BANK OF INDIA (YOU)**  
Fixed Assets to Turnover and Margin Method  
Maharashtra, India

**FUND SEEKER**  
XYZ & CO  
Gujarat, India.

Date of Disbursement <input type="text" value="2019-09-12"/> 	Transaction Ref. No. <input type="text" value="XXXXXXXXXXXXXX"/>	Mode. <input type="text" value="NEFT"/>
Amount Sanctioned (Rs.) <input type="text" value="1396000"/>	Tenure <input type="text" value="5"/>	Rate of Interest <input type="text" value="11"/>
Amount To be Disbursed ₹1,396,000.00		
<input type="text" value="698000"/>		
Remarks (if any) <div style="border: 1px solid #ccc; padding: 5px; min-height: 100px; margin-bottom: 10px;">           PARTIAL DISBURSEMENT OF PROPOSAL         </div> <div style="text-align: right; margin-top: -10px;">  </div>		
Previous Disbursement History No Disbursement History!!		
<input type="button" value="Submit"/>		

The checker can click on 'To Disburse' and a pop-up window will appear for the checker to fill the required details to Partially or Fully Disburse the Proposal. Fill-in the required details and click on "Submit". The Partially disbursed proposal shifts to 'Partially Disbursed' Stage.

# PARTIALLY DISBURSED PROPOSALS



The screenshot shows the 'psbloansin 59 minutes.com' web application interface. The top navigation bar includes links for 'TERM LOAN - FIXED ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', 'Checker', and a user profile icon.

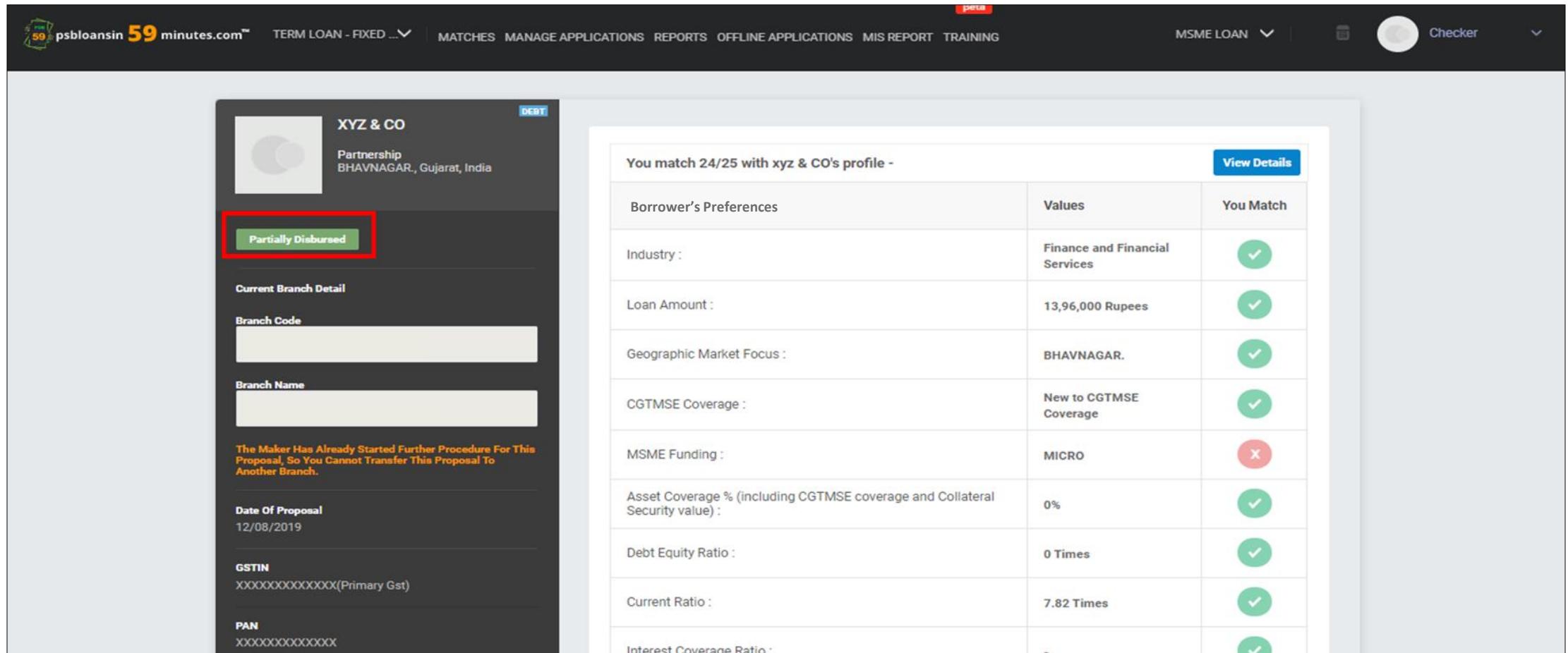
The left sidebar has two main sections: 'My Account' and 'Proposal'. Under 'Proposal', there are five categories: 'In-Principle (3)', 'Sanctioned (0)', 'Disbursed (0)', 'Partially Disbursed (1)' (which is highlighted with a red border), 'Hold (0)', 'Rejected (0)', and 'Sanction By Other Bank (0)'. A 'Search Proposals' input field is located at the top right of the main content area.

The main content area displays a 'Corporate' section with a count of 4. Below it is a 'Term Loan' section. A proposal for 'XYZ & CO' is shown, labeled as 'New'. The proposal details are:

- XYZ & CO
- Finance and Financial Services ,Others-...
- Date : 20-09-2019
- Application Code : CW-ATL-10773-100...
- Amount : 1396000 Absolute
- Branch Name: SHAHALAM GATE(AHM...
- Branch City: Ahmedabad
- Branch State: Gujarat

The checker can click on “Partially Disbursed” to view a list of all the Partially Disbursed proposals.

# PARTIALLY DISBURSED PROPOSAL



**psbloansin 59 minutes.com™** TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

You match 24/25 with xyz & CO's profile -		
Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

To partially or fully disburse a partially disbursed proposal, the checker needs to go to the proposal view of a partially disbursed proposal. This is the proposal view of a Partially Disbursed Proposal.

# FULL DISBURSEMENT OF PROPOSAL

**DISBURSEMENT**  
FOR TERM LOAN



Fixed Assets to Turnover and Margin Method  
Maharashtra, India



FUND SEEKER  
XYZ & CO  
Gujarat, India.

Date of Disbursement	Transaction Ref. No.	Mode.
2019-09-11	11111111111111	NEFT
Amount Sanctioned (Rs.)	Tenure	Rate of Interest
1396000	5	11
Amount To be Disbursed ₹1,326,200.00		
1326200		
Remarks (if any)		
FINAL DISBURSEMENT		

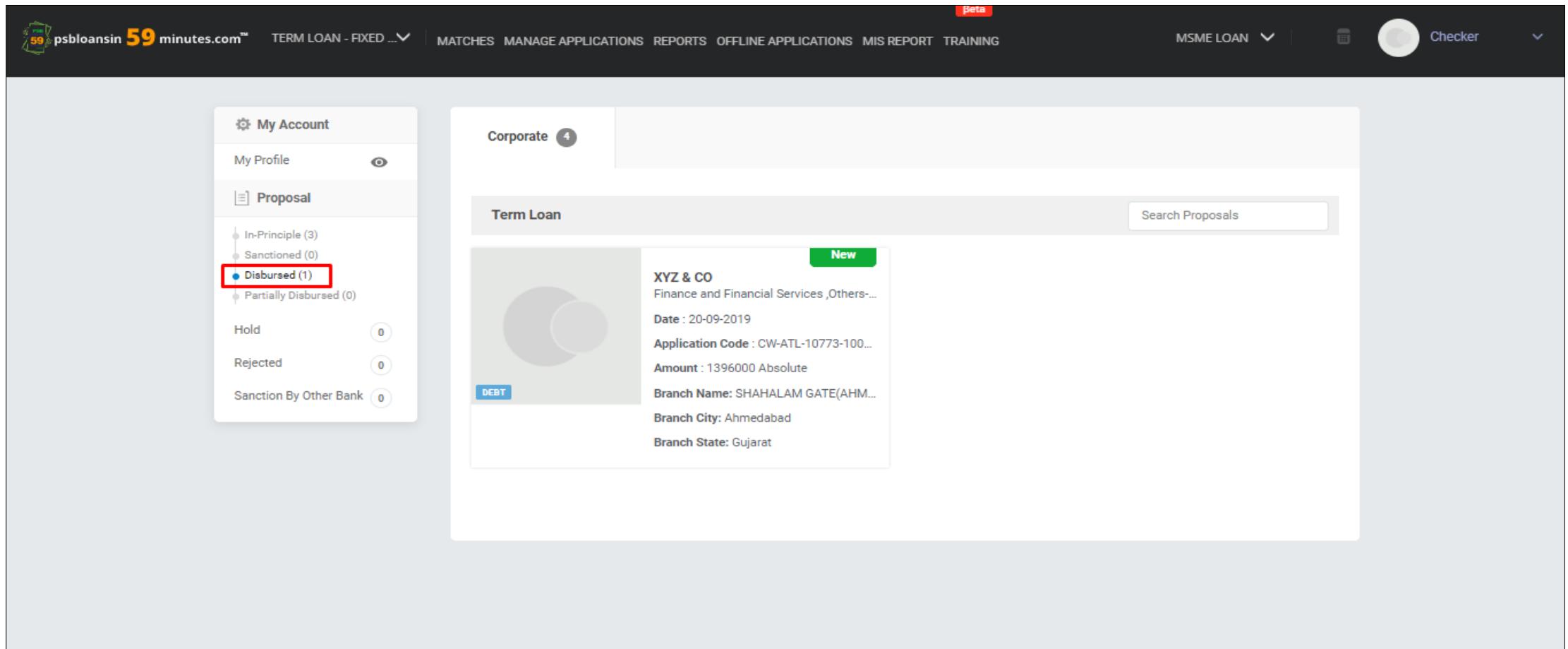
Previous Disbursement History

DISBURSED DATE	DISBURSED AMOUNT
2019-09-11	₹69,800.00

[Submit](#)

The checker needs to click on “Partially Disburse” and a pop-up window will appear for the checker to fill-in the required details to fully disburse or partially disburse the Proposal. The checker needs to fill-in the required details and click on “Submit”. The Fully disbursed proposal will shift to 'Disbursed' stage.

# DISBURSED PROPOSALS



The screenshot shows the 'Disbursed' section of the Online PSB Loans platform. On the left, a sidebar titled 'My Account' displays proposal status counts: In-Principle (3), Sanctioned (0), Disbursed (1), Partially Disbursed (0), Hold (0), Rejected (0), and Sanction By Other Bank (0). The 'Disbursed (1)' link is highlighted with a red box. The main area shows a 'Corporate' section with a count of 4. Below it is a 'Term Loan' card for a proposal from 'XYZ & CO'. The card includes a 'New' badge, a circular logo, and the following details:  
XYZ & CO  
Finance and Financial Services ,Others-...  
Date : 20-09-2019  
Application Code : CW-ATL-10773-100...  
Amount : 1396000 Absolute  
Branch Name: SHAHALAM GATE(AHM...  
Branch City: Ahmedabad  
Branch State: Gujarat

The branch checker can click on “Disbursed” to view a list of all the Disbursed proposals.

# DISBURSED PROPOSAL

**psbloansin 59 minutes.com™ TERM LOAN - FIXED ...** | MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING beta

MSME LOAN   Checker  

**XYZ & CO**  
Partnership  
BHAVNAGAR., Gujarat, India

Fully Disbursed

**Current Branch Detail**

Branch Code

Branch Name

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal  
12/08/2019

GSTIN  
XXXXXXXXXXXX(Primary Gst)

PAN  
XXXXXXXXXX

You match 24/25 with XYZ & CO's profile - [View Details](#)

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	<span style="color: green;">✓</span>
Loan Amount :	13,96,000 Rupees	<span style="color: green;">✓</span>
Geographic Market Focus :	BHAVNAGAR.	<span style="color: green;">✓</span>
CGTMSE Coverage :	New to CGTMSE Coverage	<span style="color: green;">✓</span>
MSME Funding :	MICRO	<span style="color: red;">✗</span>
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	<span style="color: green;">✓</span>
Debt Equity Ratio :	0 Times	<span style="color: green;">✓</span>
Current Ratio :	7.82 Times	<span style="color: green;">✓</span>
Interest Coverage Ratio :	-	<span style="color: green;">✓</span>

This is the proposal view of a Fully Disbursed Proposal.

# HOLD PROPOSAL

X

Reason For Hold\*

Select Reason

Submit

X

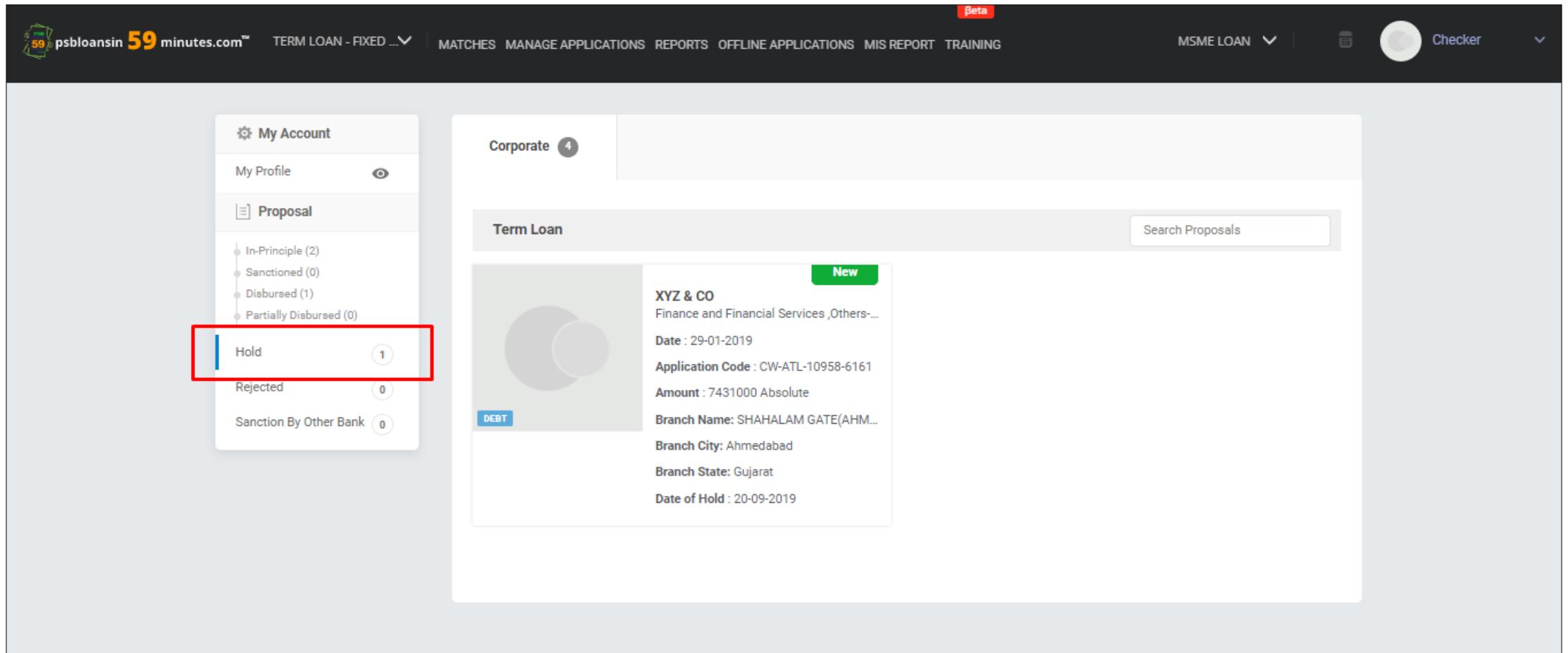
Reason For Hold\*

Select Reason

- Client not ready to switch existing facilities to Bank
- Unable to Contact the Client
- Client not ready to provide any Collateral Security
- Sanction Value is Lower which Client is not Accepting
- Data Provided Online is Incorrect
- The client name is in Defaulters / Fraud Database
- Negative Market Reference
- Other

If the checker clicks on ‘Hold’ from an In-principle or sanctioned stage, a pop-up window will appear for the checker to select the reason to hold the proposal. The checker needs to select a reason from the drop-down list and click on “Submit”.

# HOLD PROPOSALS



The screenshot shows the user interface for managing loan proposals. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. The 'Proposal' section has categories: In-Principle (2), Sanctioned (0), Disbursed (1), Partially Disbursed (0), Hold (1), Rejected (0), and Sanction By Other Bank (0). The 'Hold' item is highlighted with a red box. The main area shows a 'Corporate' section with a count of 4. Below it is a 'Term Loan' card for XYZ & CO, marked as 'New'. The card displays the following details:

- XYZ & CO**
- Finance and Financial Services ,Others...
- Date : 29-01-2019
- Application Code : CW-ATL-10958-6161
- Amount : 7431000 Absolute
- Branch Name: SHAHALAM GATE(AHM...)
- Branch City: Ahmedabad
- Branch State: Gujarat
- Date of Hold : 20-09-2019

Once the Proposal is put on Hold, the proposal shifts to Hold stage. The branch checker can click on “Hold” to view a list of all the proposals on Hold.

# HOLD PROPOSAL

**Beta**

 psbloansin **59** minutes.com™ TERM LOAN - FIXED ... ▾ MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN ▾ Checker ▾

**Xyz & CO**  
Partnership  
Bhavnagar, Gujarat, India

**DEBT**

**Approve** **Decline** **Reason For Hold**

**Current Branch Detail**

**Branch Code**  
[Redacted]

**Branch Name**  
[Redacted]

**The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.**

**Date Of Proposal**  
24/01/2019

**GSTIN**  
XXXXXXXXXX

**PAN**  
XXXXXXXXXX

You match 23/23 with xyz & CO's profile - **View Details**

Borrower's Preferences	Values	You Match
Industry :	Retail and E-Commerce	
Loan Amount :	12,58,000 Rupees	
Geographic Market Focus :	Bhavnagar	
CGTMSE Coverage :	New to CGTMSE Coverage	
MSME Funding :	Micro	
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	1709%	
Debt Equity Ratio :	0 Times	
Current Ratio :	7.82 Times	
Interest Coverage Ratio :		

This is the proposal view of a Proposal put on Hold.

# REJECT PROPOSAL

X

Reason For Rejection\*

Select Reason

Submit

X

Reason For Rejection\*

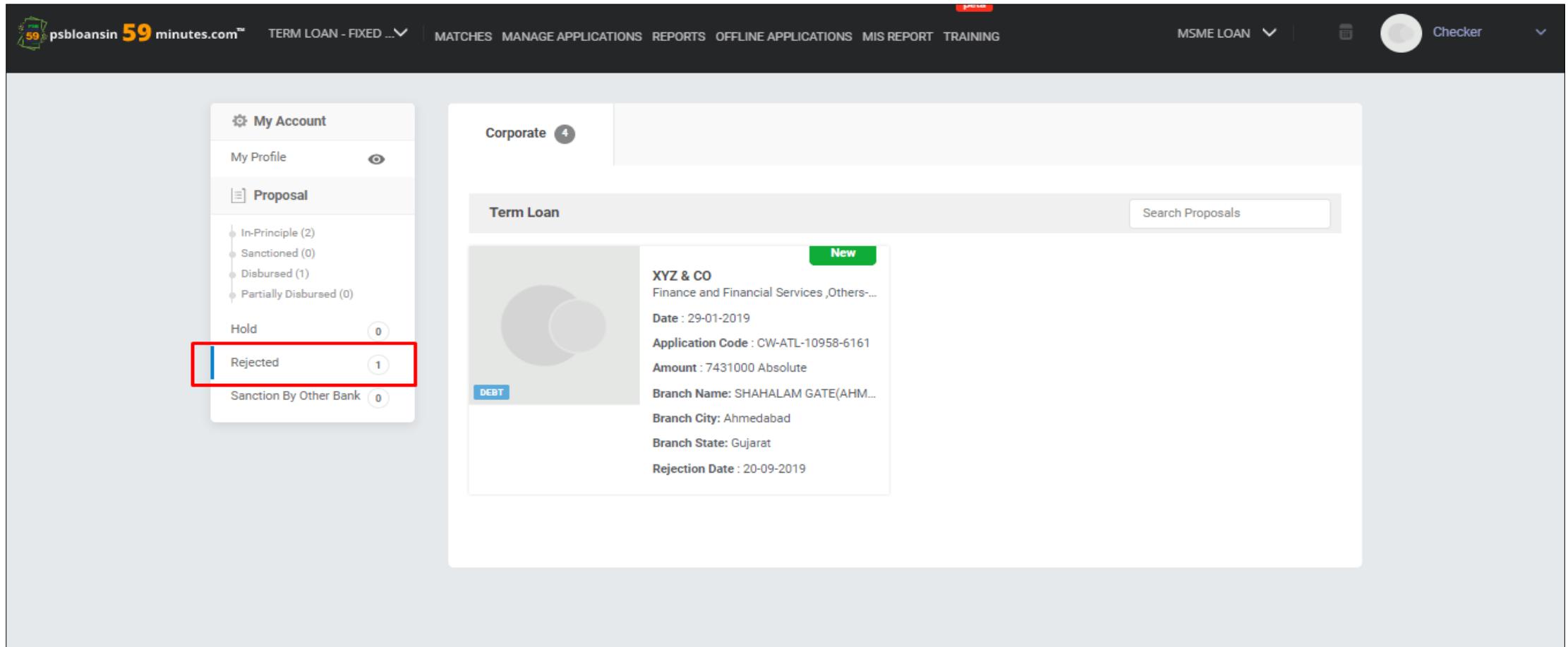
Select Reason

**Client not ready to switch existing facilities to Bank**

Unable to Contact the Client  
Client not ready to provide any Collateral Security  
Sanction Value is Lower which Client is not Accepting  
Data Provided Online is Incorrect  
The client name is in Defaulters / Fraud Database  
Negative Market Reference  
Borrower is not within the branch's jurisdiction/service area  
Borrower is availing other facilities with other lenders  
Other

If the checker clicks on ‘Declined’ from an In-principle or sanctioned stage, a pop-up window will appear for the checker to select the reason for rejection. The checker needs to select a reason from the drop-down list and click on “Submit”.

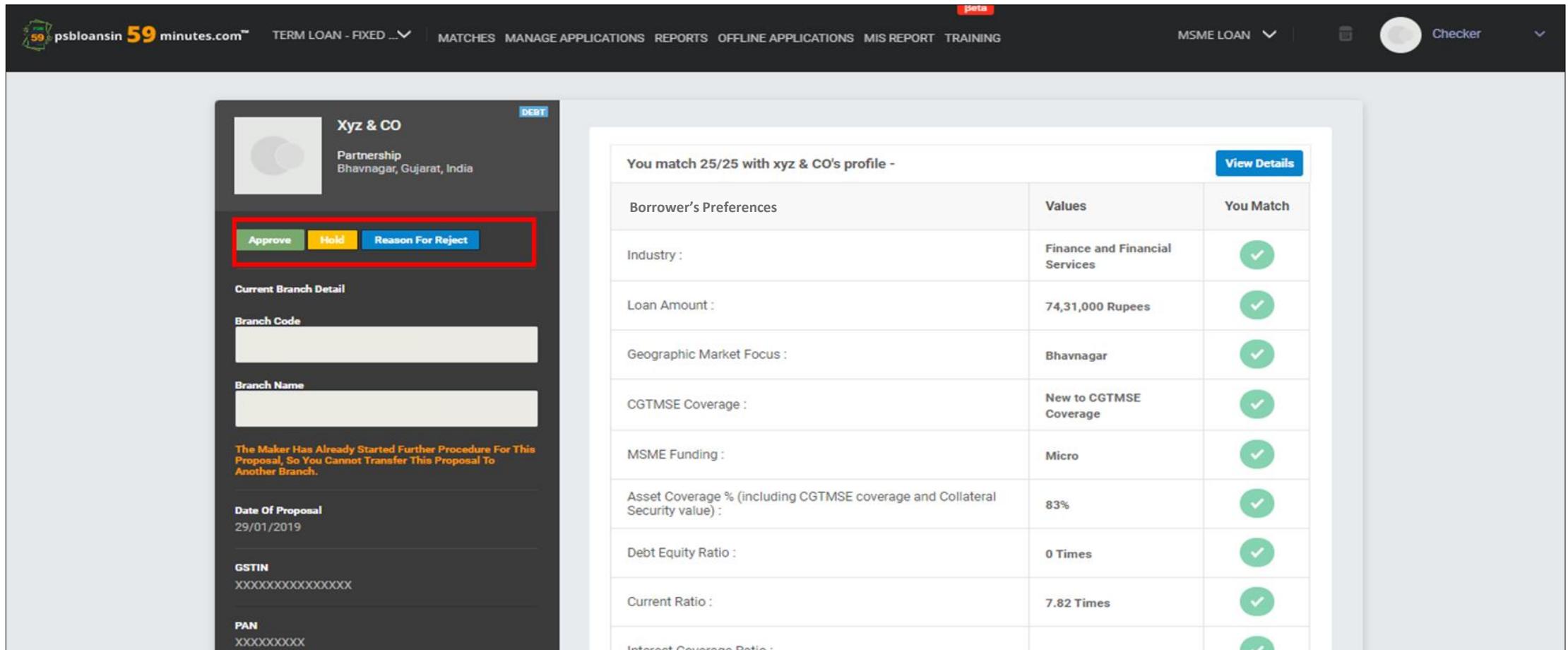
# REJECTED PROPOSALS



The screenshot shows the 'psbloansin 59 minutes.com' software interface. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. Under 'Proposal', the 'Rejected' category is highlighted with a red box and contains 1 item. The main area displays a 'Corporate' section with a 'Term Loan' card for 'XYZ & CO'. The card includes details like Application Code: CW-ATL-10958-6161, Amount: 7431000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, Branch State: Gujarat, and Rejection Date: 20-09-2019.

The Rejected proposal will shift to ‘Rejected’ stage. The branch checker can click on “Rejected” to view a list of all the Rejected proposals.

# REJECTED PROPOSAL



The screenshot shows a proposal view for 'Xyz & CO', a Partnership located in Bhavnagar, Gujarat, India. The proposal was submitted on 29/01/2019. The status bar indicates a match of 25/25 with the borrower's profile.

**Action Buttons:** Approve, Hold, Reason For Reject (highlighted with a red box).

**Current Branch Detail:**

- Branch Code: [Redacted]
- Branch Name: [Redacted]

**Note:** The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

**Date Of Proposal:** 29/01/2019

**GSTIN:** XXXXXXXXXXXXXXXXX

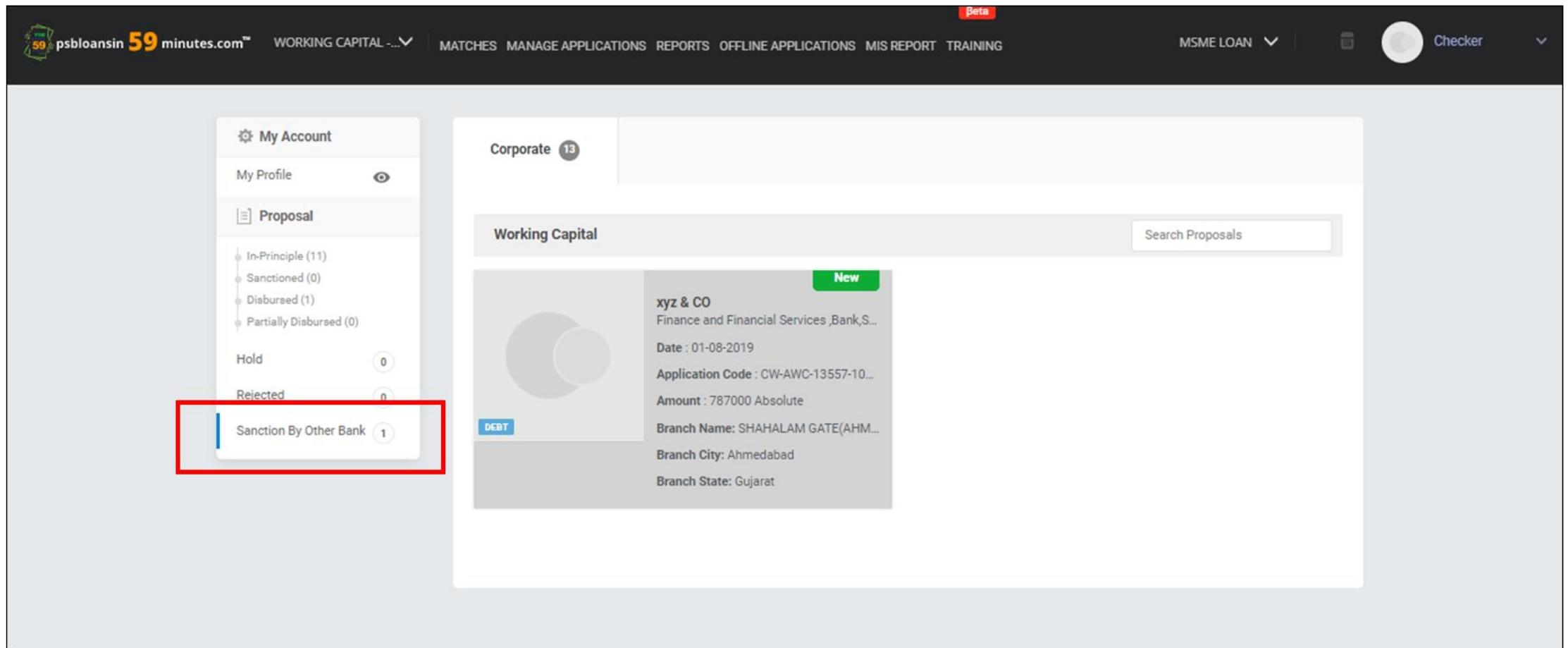
**PAN:** XXXXXXXXX

**Match Summary:** You match 25/25 with xyz & CO's profile -

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	74,31,000 Rupees	✓
Geographic Market Focus :	Bhavnagar	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	83%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :		✓

This is the proposal view of a Rejected Proposal.

# SANCTIONED BY OTHER BANK



The screenshot shows the 'Proposal' section of the platform. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. Under 'Proposal', there are categories: In-Principle (11), Sanctioned (0), Disbursed (1), Partially Disbursed (0), Hold (0), Rejected (0), and Sanction By Other Bank (1). The 'Sanction By Other Bank' item is highlighted with a red box. To the right, there's a 'Corporate' section with a count of 13. Below it is a 'Working Capital' section for 'xyz & CO'. The proposal details are as follows:

- New
- xyz & CO
- Finance and Financial Services ,Bank,S...
- Date : 01-08-2019
- Application Code : CW-AWC-13557-10...
- Amount : 787000 Absolute
- Branch Name: SHAHALAM GATE(AHM...
- Branch City: Ahmedabad
- Branch State: Gujarat

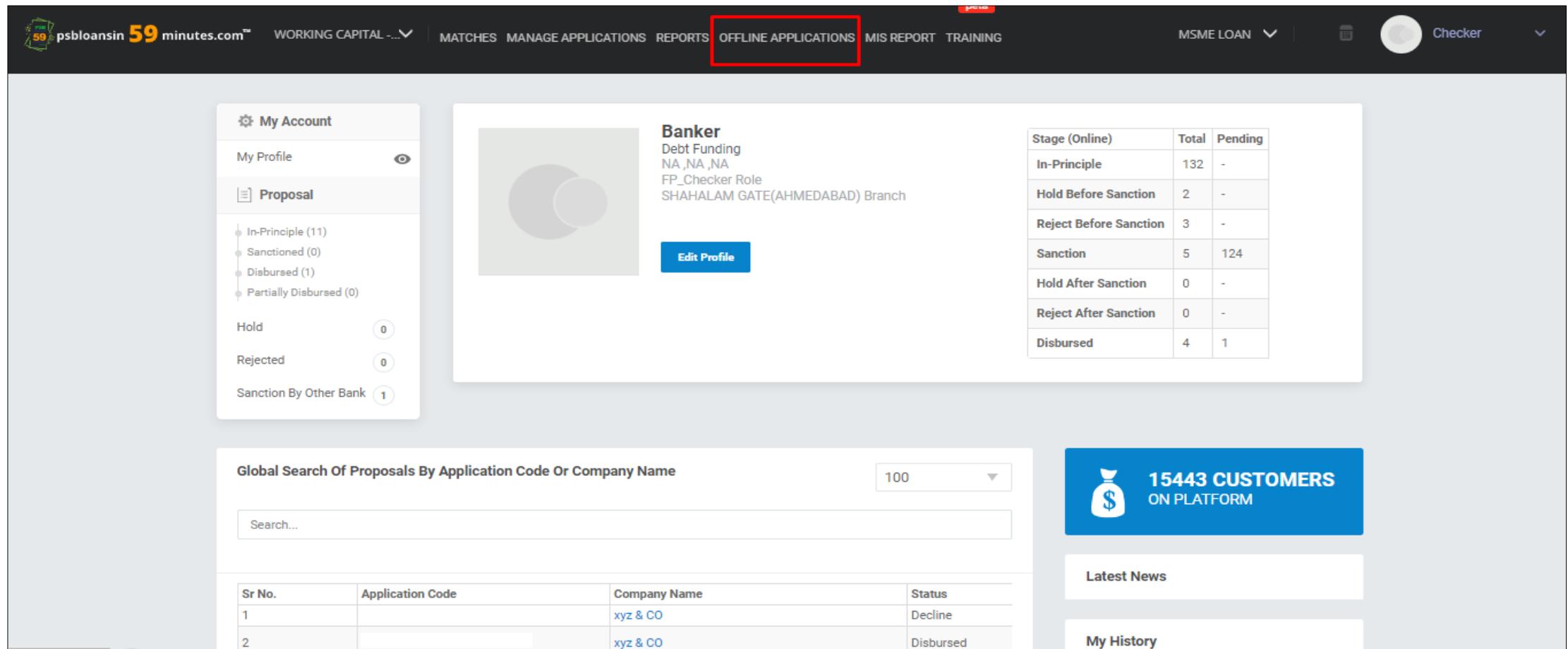
The checker can click on 'sanctioned by other bank' and view a list of proposals sanctioned by other banks. These proposals are the transferred proposals to another bank as the borrowers have chosen another bank to forward the proposal to due to inactivity by the lender for certain period.

# SANCTION/DISBURSEMENT OF OFFLINE PROPOSALS

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## SCREENWISE WALK THROUGH

# OFFLINE PROPOSALS



The screenshot shows the psbloansin 59 minutes.com dashboard with the "OFFLINE APPLICATIONS" tab highlighted by a red box in the top navigation bar. The page displays various sections including "My Account" (with proposal status counts), "Banker" details, a global search bar, a table of offline applications, and promotional banners for customers and latest news.

**My Account**

- My Profile
- Proposal
  - In-Principle (11)
  - Sanctioned (0)
  - Disbursed (1)
  - Partially Disbursed (0)
- Hold (0)
- Rejected (0)
- Sanction By Other Bank (1)

**Banker**

Debt Funding  
NA,NA,NA  
FP\_Checker Role  
SHAHALAM GATE(AHMEDABAD) Branch

**Global Search Of Proposals By Application Code Or Company Name**

Search...

Sr No.	Application Code	Company Name	Status
1		xyz & CO	Decline
2		xyz & CO	Disbursed

**OFFLINE APPLICATIONS**

Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

**15443 CUSTOMERS ON PLATFORM**

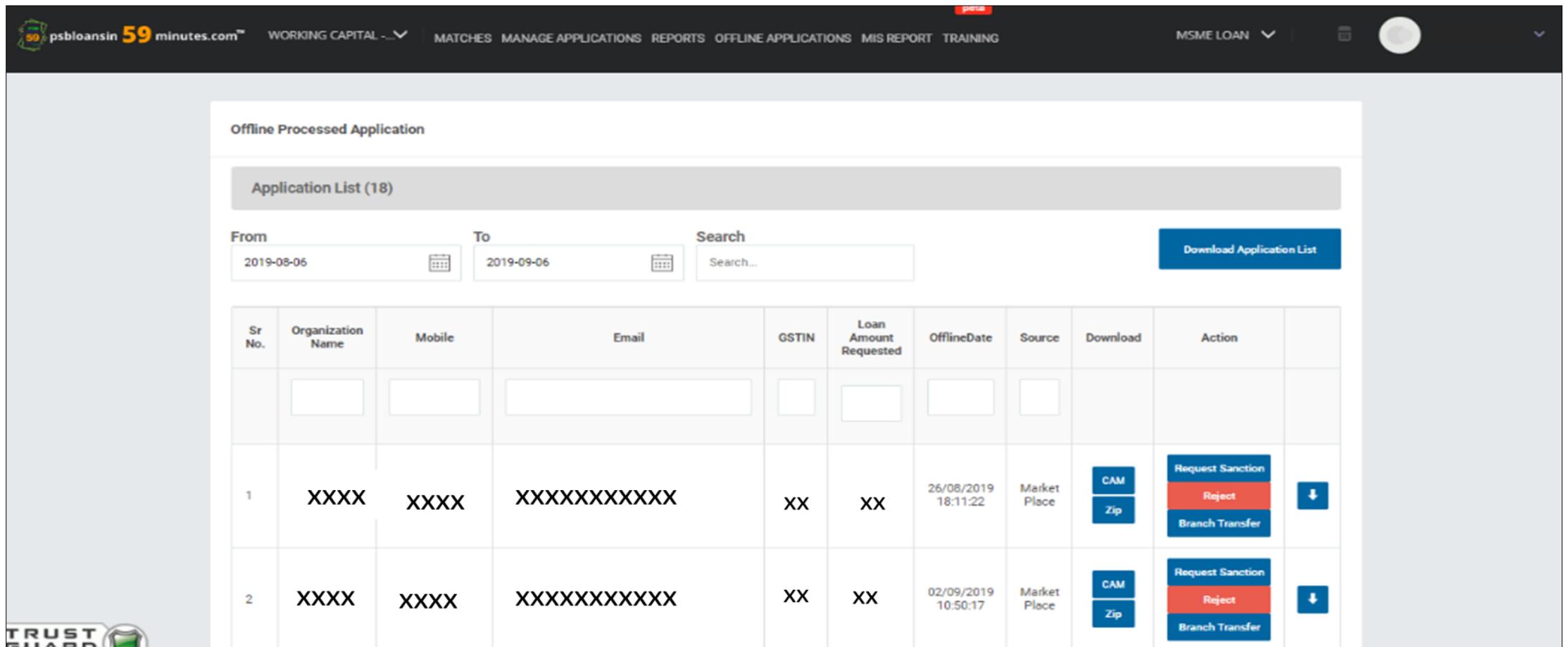
**Latest News**

**My History**

In case a borrower is ineligible for a contactless journey, the borrower can still choose to forward the proposal for manual processing by selecting the Bank, State and City. These are called offline proposals.

The checker needs to click on “**Offline Applications**” in the Header. All the applications processed offline will be listed here.

# OFFLINE PROPOSALS



The screenshot shows the 'Offline Processed Application' page. At the top, there are navigation links: psbl, WORKING CAPITAL, MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and a user profile icon.

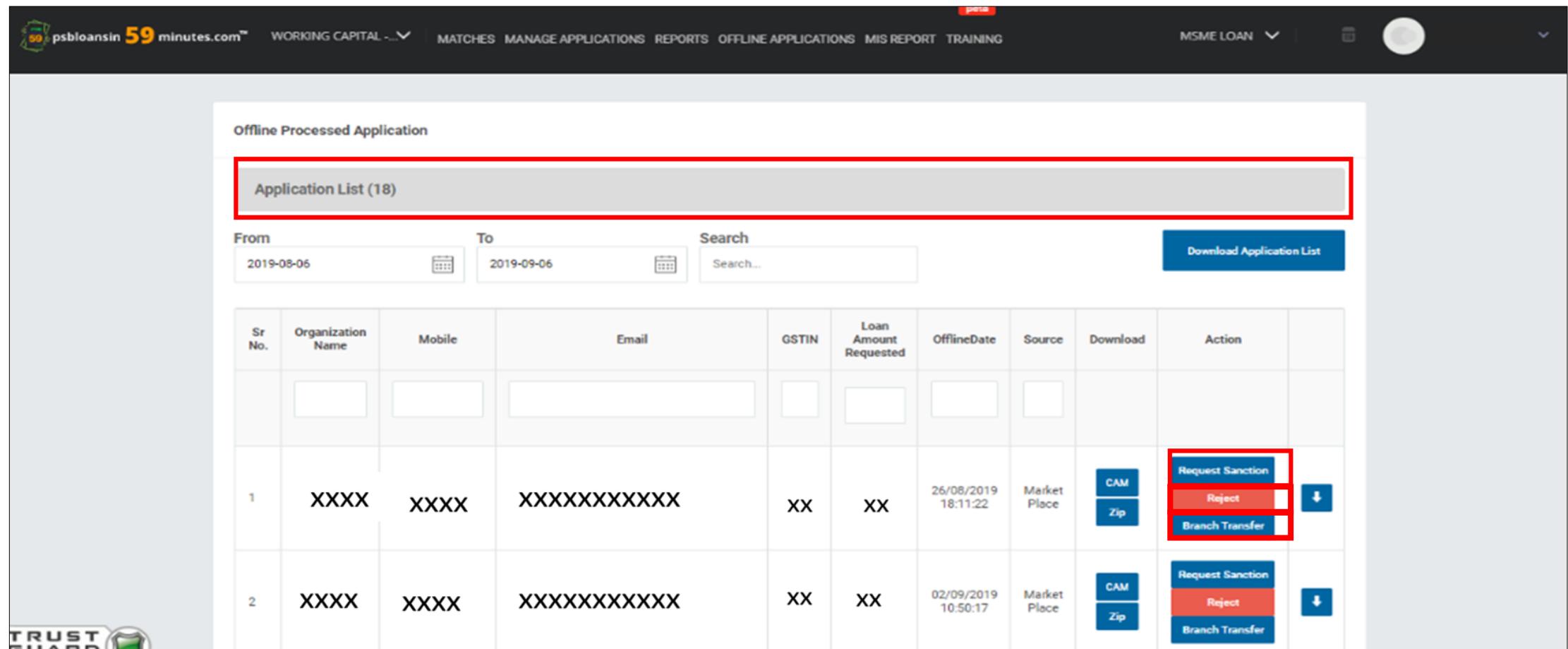
The main area is titled 'Offline Processed Application' and contains a table titled 'Application List (18)'. The table has columns for Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, OfflineDate, Source, Download, and Action. The first two rows of data are:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	OfflineDate	Source	Download	Action
1	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	26/08/2019 18:11:22	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>
2	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	02/09/2019 10:50:17	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>

A 'TRUST GUARD' watermark is visible at the bottom left of the page.

The Offline Proposal page is divided into five sections – ‘Application List’, ‘Sanctioned List’, ‘Disbursed List’, ‘Reject List’ and ‘Other List’.

# OFFLINE PROPOSALS- APPLICATION LIST



**Offline Processed Application**

**Application List (18)**

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	OfflineDate	Source	Download	Action
1	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	26/08/2019 18:11:22	Market Place	CAM Zip	Request Sanction Reject Branch Transfer
2	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	02/09/2019 10:50:17	Market Place	CAM Zip	Request Sanction Reject Branch Transfer

From the Application list, the checker can view the CAM report, download the zip file and reject or sanction the proposal as well as transfer the proposal to another Branch. An offline proposal CAM report will not include eligibility, bank scoring and CGTMSE calculations. The checker can click on “Down Arrow” to view details of any proposal.

# OFFLINE PROPOSALS- REQUEST SANCTION

**APPROVAL**

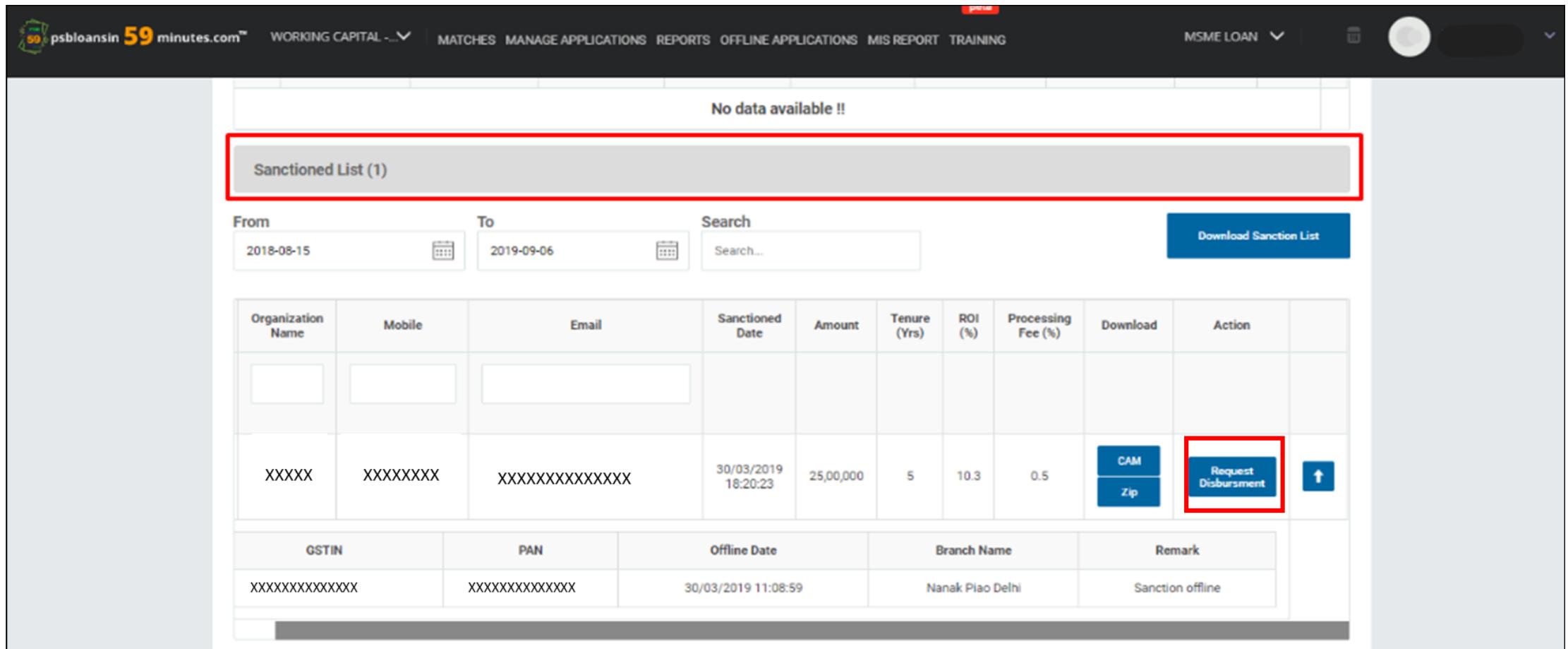
Sanctioned Amount(Rs.) *	Tenure (yrs) *	Rate of Interest (%) *	Processing Fee (%) *
Amount	Tenure	ROI	Processing Fee

Please provide reason for making the case eligible \*

Submit

The checker can click on “Request Sanction” and a pop-up window will appear. The checker needs to fill-in the required details and click on “Submit” to sanction the proposal.

# OFFLINE PROPOSALS- SANCTIONED LIST



No data available !!

**Sanctioned List (1)**

Organization Name	Mobile	Email	Sanctioned Date	Amount	Tenure (Yrs)	ROI (%)	Processing Fee (%)	Download	Action
XXXX	XXXXXXXX	XXXXXXXXXXXXXX	30/03/2019 18:20:23	25,00,000	5	10.3	0.5	CAM Zip	<b>Request Disbursement</b>
GSTIN		PAN	Offline Date		Branch Name		Remark		
XXXXXXXXXXXXXX		XXXXXXXXXXXXXX	30/03/2019 11:08:59		Nanak Piao Delhi		Sanction offline		

The offline sanctioned proposal will shift to 'Sanctioned List'. The checker can view a list of all the offline sanctioned proposals. The checker can view the CAM report, download the zip file and request disbursement of the proposal.

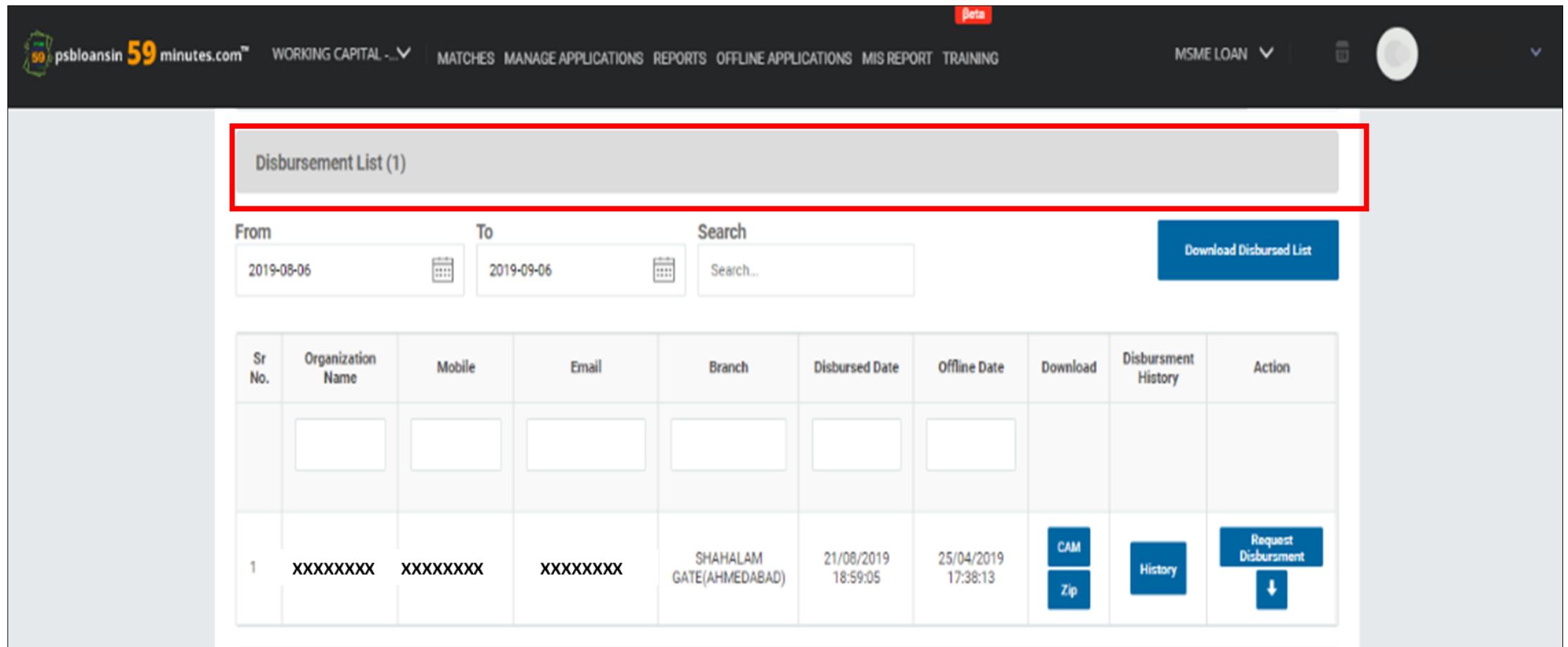
# OFFLINE PROPOSALS- DISBURSEMENT

**DISBURSEMENT**

Date of Disbursement	Transaction Ref. No.	Mode.
<input type="button" value="Calendar"/>	Enter Your Transaction Ref. No	Select Mode
Amount Sanctioned (Rs.)	Tenure	Rate of Interest
2500000	5	10.3
Amount To be Disbursed		
<input type="text" value="Amount"/>		
Remark		
<p>Previous Disbursement History No Disbursement History!!</p>		
<input type="button" value="Submit"/>		

The checker can click on “Request Disbursement” and a pop-up window will appear. The checker needs to fill-in the required details and click on “Submit”.

# OFFLINE PROPOSALS- DISBURSED LIST



The screenshot shows a web interface for managing offline proposals. At the top, there's a navigation bar with links like 'WORKING CAPITAL', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a user profile icon. A red box highlights the title 'Disbursement List (1)'.

Below the title, there are search filters: 'From' (set to 2019-08-06), 'To' (set to 2019-09-06), and a 'Search...' input field. To the right of these filters is a blue button labeled 'Download Disbursed List'.

The main content area displays a table with the following columns: Sr No., Organization Name, Mobile, Email, Branch, Disbursed Date, Offline Date, Download, Disbursement History, and Action. The table has two rows. The first row is empty. The second row contains data for a single proposal:

Sr No.	Organization Name	Mobile	Email	Branch	Disbursed Date	Offline Date	Download	Disbursement History	Action
1	XXXXXXXXX	XXXXXXXXX	XXXXXXXXX	SHAHALAM GATE(AHMEDABAD)	21/08/2019 18:59:05	25/04/2019 17:38:13	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">History</a>	<a href="#">Request Disbursement</a>

The offline disbursed proposal will shift to 'Disbursed List'. The checker can view a list of all the partially and fully disbursed offline proposals. The checker can view the CAM report, download the zip file and view the disbursement history of the proposal. To again partially disburse or fully disburse a partially disbursed proposal, the checker can click on "Request Disbursement" and follow the same process. The checker can click on "History" to view the disbursement dates.

# OFFLINE PROPOSALS- REJECT

X

Reason For Rejection\*

Select Reason

Submit

X

Reason For Rejection\*

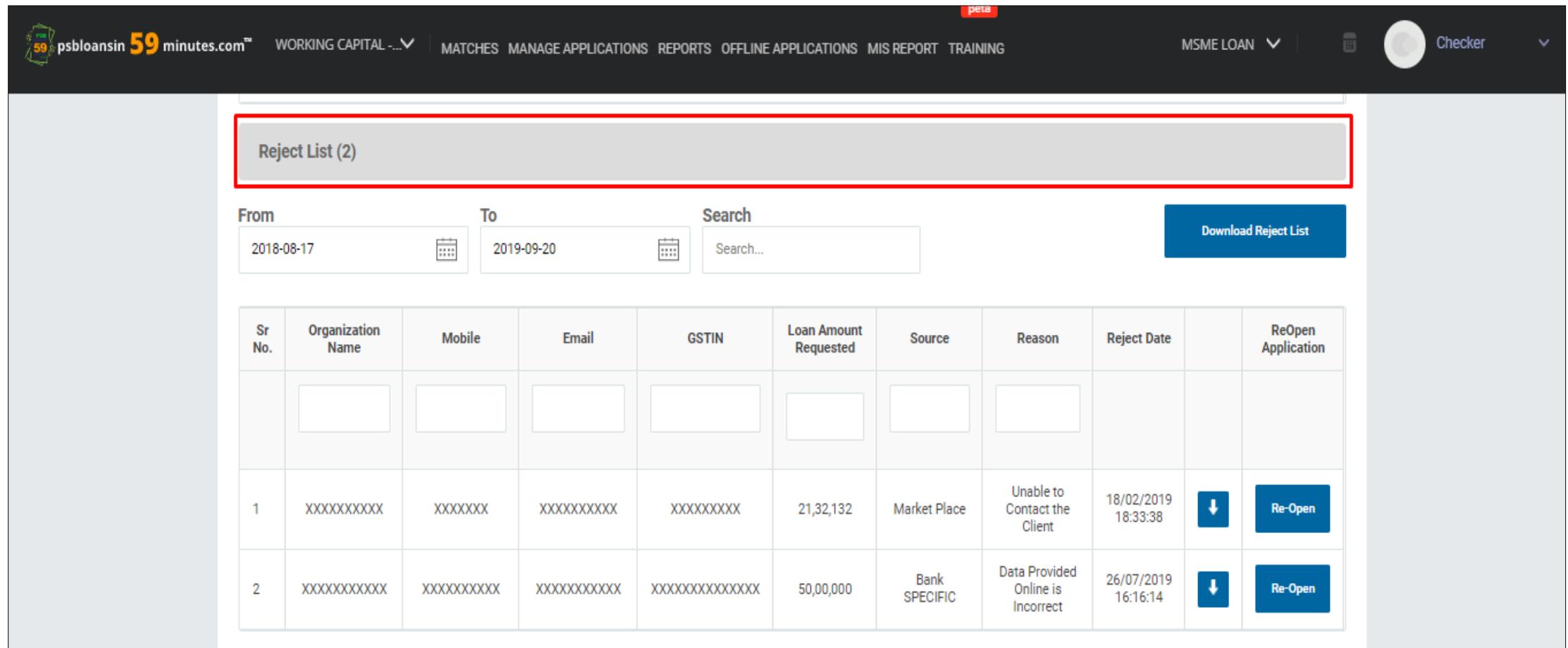
Select Reason

**Client not ready to switch existing facilities to Bank**

Unable to Contact the Client  
Client not ready to provide any Collateral Security  
Sanction Value is Lower which Client is not Accepting  
Data Provided Online is Incorrect  
The client name is in Defaulters / Fraud Database  
Negative Market Reference  
Borrower is not within the branch's jurisdiction/service area  
Borrower is availing other facilities with other lenders  
Other

The checker can click on “Reject” from the Application List and a pop-up window will appear. The checker needs to select the reason for rejection from the drop-down list and click on “Submit”.

# OFFLINE PROPOSALS- REJECTED LIST

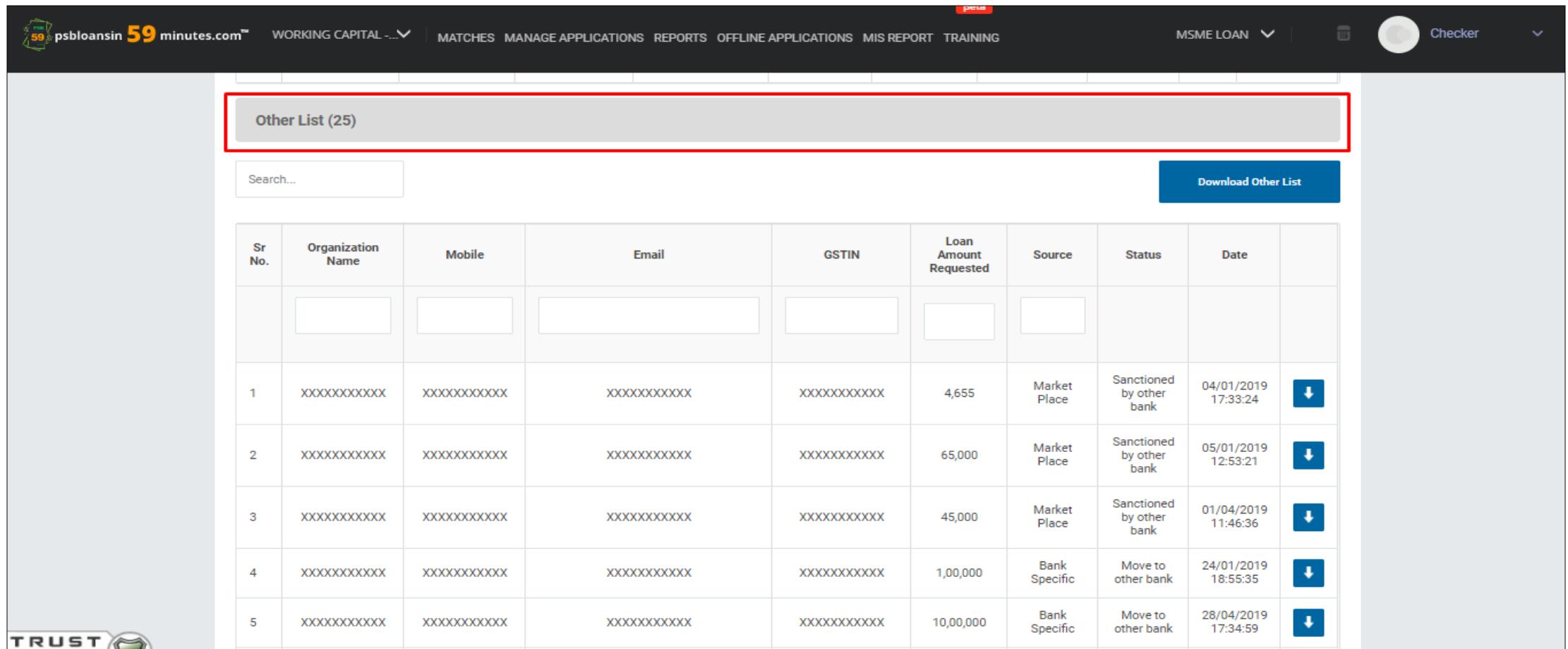


The screenshot shows a software interface for managing loan applications. At the top, there's a navigation bar with links like 'WORKING CAPITAL', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a 'Checker' dropdown. Below the navigation is a search bar with 'Reject List (2)' highlighted by a red box. Underneath is a search form with 'From' date (2018-08-17), 'To' date (2019-09-20), a 'Search...' input field, and a 'Download Reject List' button. The main area displays a table of rejected proposals:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Reason	Reject Date		ReOpen Application
1	XXXXXXXXXX	XXXXXXX	XXXXXXXXXX	XXXXXXXXXX	21,32,132	Market Place	Unable to Contact the Client	18/02/2019 18:33:38		
2	XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXXXX	50,00,000	Bank SPECIFIC	Data Provided Online is Incorrect	26/07/2019 16:16:14		

The Offline rejected proposal will shift to 'Rejected List'. The checker can view a list of all the offline rejected proposals of the branch.

# OFFLINE PROPOSALS- OTHER LIST



The screenshot shows a software interface for managing loan applications. At the top, there's a navigation bar with links like WORKING CAPITAL, MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker. A search bar and a 'Download Other List' button are also present. The main area displays a table titled 'Other List (25)' with columns for Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, Source, Status, Date, and a download icon. Five rows of data are shown, each representing a proposal with details like amount (e.g., 4,655, 65,000, 45,000, 1,00,000, 10,00,000) and status (e.g., Sanctioned by other bank, Market Place). A red box highlights the title 'Other List (25)'.

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Status	Date	
1	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	4,655	Market Place	Sanctioned by other bank	04/01/2019 17:33:24	
2	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	65,000	Market Place	Sanctioned by other bank	05/01/2019 12:53:21	
3	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	45,000	Market Place	Sanctioned by other bank	01/04/2019 11:46:36	
4	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	1,00,000	Bank Specific	Move to other bank	24/01/2019 18:55:35	
5	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	10,00,000	Bank Specific	Move to other bank	28/04/2019 17:34:59	

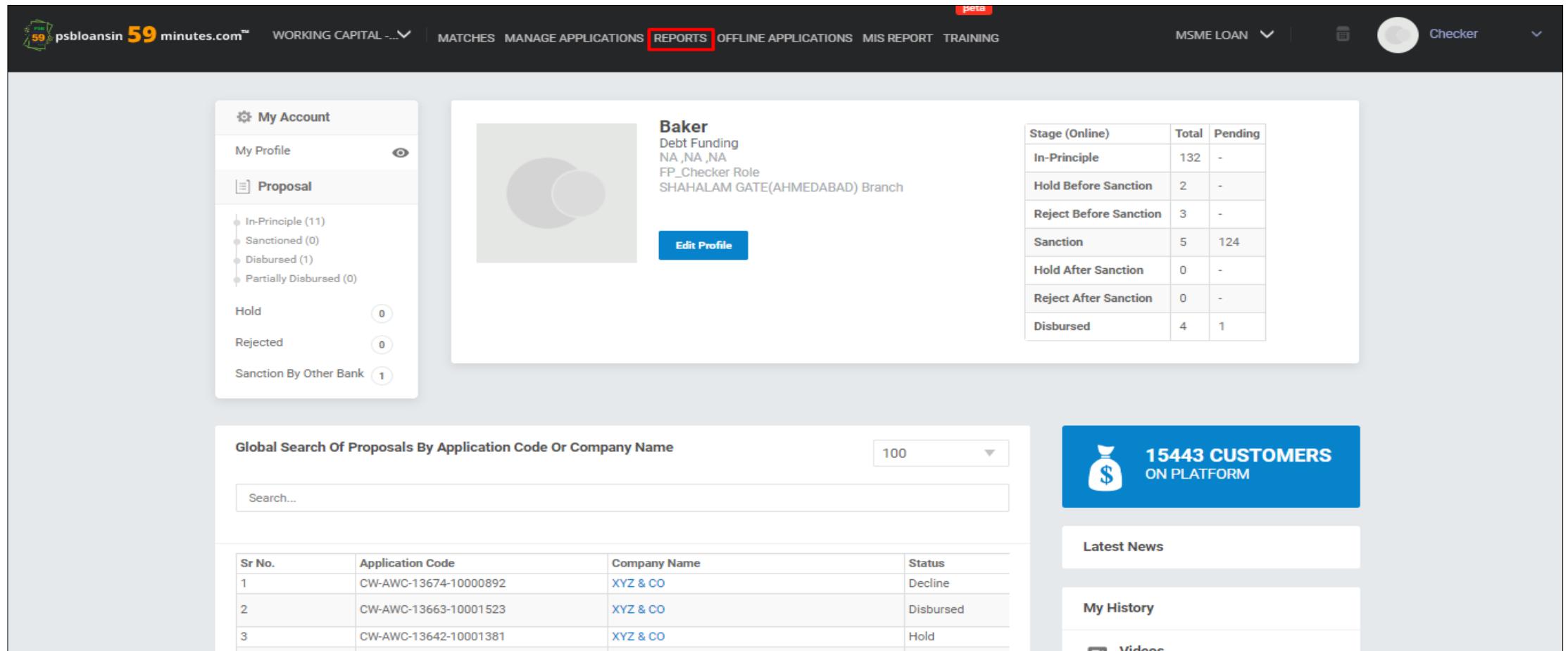
The checker can view a list of the proposals sanctioned by other banks under the 'Other List'. These proposals have been transferred to "Other List" when a borrower has chosen another bank due to inactivity by the lender for certain period.

# REPORTS

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## SCREENWISE WALK THROUGH

# REPORTS



The screenshot shows the Online PSB Loans platform interface. At the top, there is a navigation bar with links: WORKING CAPITAL, MATCHES, MANAGE APPLICATIONS, REPORTS (which is highlighted in red), OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and a Checker account dropdown.

**Left Sidebar:**

- My Account:**
  - My Profile
  - Proposal:**
    - In-Principle (11)
    - Sanctioned (0)
    - Disbursed (1)
    - Partially Disbursed (0)
  - Hold (0)
  - Rejected (0)
  - Sanction By Other Bank (1)

**Profile Section:**

**Baker**  
 Debt Funding  
 NA ,NA ,NA  
 FP\_Checker Role  
 SHAHALAM GATE(AHMEDABAD) Branch

**Edit Profile**

**Stage (Online) Summary:**

Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

**Global Search Of Proposals By Application Code Or Company Name:**

Search...

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13674-10000892	XYZ & CO	Decline
2	CW-AWC-13663-10001523	XYZ & CO	Disbursed
3	CW-AWC-13642-10001381	XYZ & CO	Hold

**Right Side Widgets:**

- 15443 CUSTOMERS ON PLATFORM** (with a money bag icon)
- Latest News**
- My History**
- Videos**

The checker can click on “Reports” in the Header.

# REPORTS

psbloansin 59 minutes.com
MSME
BACK TO PLATFORM

Eligible
Eligible Proposals (96)
From  
17/04/2019 
To  
20/09/2019 
Search

Product List

Select Product

Sr No.	Application Code	Name of Customer	Organization Name	Email of Customer	Mobile No. of Customer	GSTIN	PAN	In Principle Date	In-principle Amount in Rs.	Branch Name	Branch Code	Source	Details
1	CW-AWC-14252-10716	x00000x	x00000x	x00000x	x00000x	x00000x	x00000x	2019-09-17 13:09:32.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	<input type="button" value="▼"/>
2	CW-AWC-14252-10713	x00000x	x0000000x	x0000000x	x0000000x	x0000000x	x0000000x	2019-09-13 10:09:18.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	<input type="button" value="▼"/>
3	CW-AWC-14251-10703	x0000000x	x0000000x	x0000000x	x0000000x	x0000000x	x0000000x	2019-09-12 16:43:25.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	<input type="button" value="▼"/>

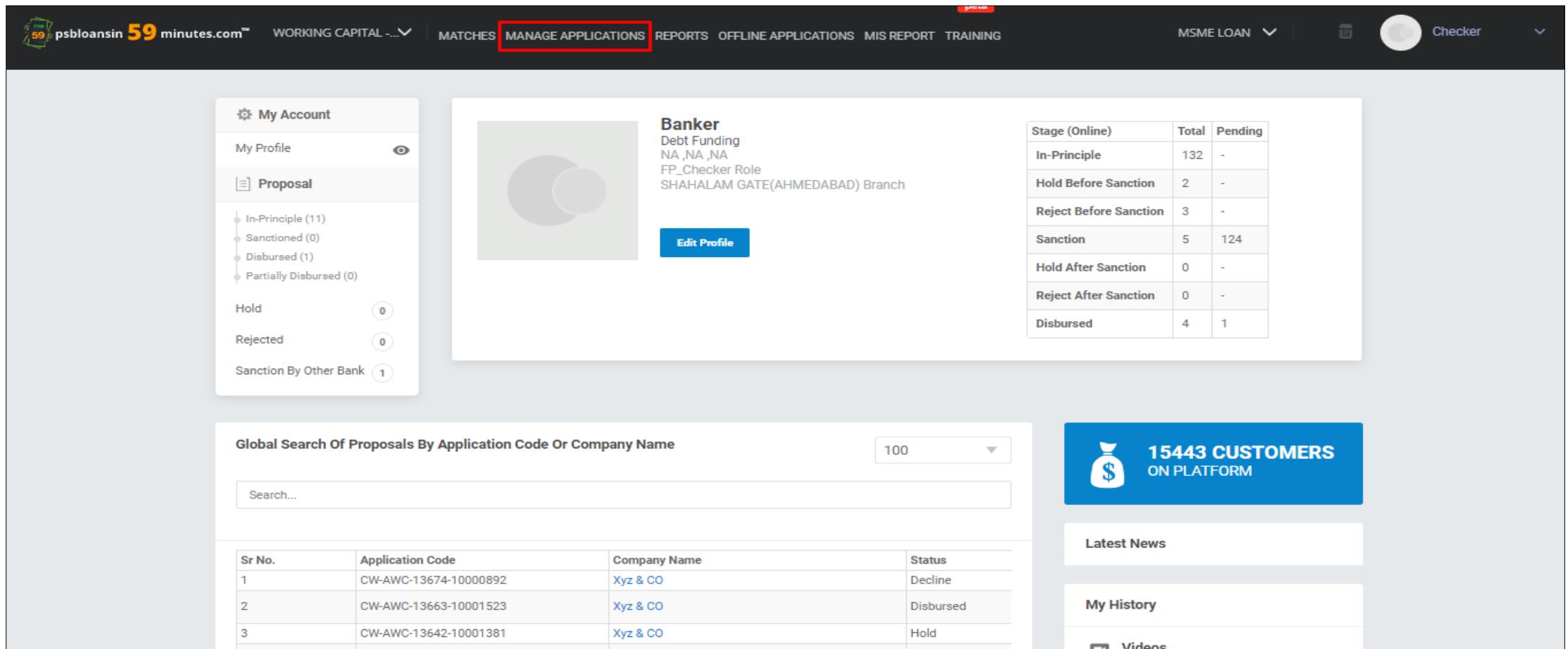
This is the Reports page. A checker can view all the eligible proposals tagged to that branch. Various filters have been provided for the same. The checker can click on “Download” to download the details in excel format. The checker can click on “Drop Down Arrow” to view the details of a proposal.

# MANAGE APPLICATIONS (DUE DILIGENCE REPORT)

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## SCREENWISE WALK THROUGH

# MANAGE APPLICATIONS



**My Account**

- My Profile
- Proposal
  - In-Principle (11)
  - Sanctioned (0)
  - Disbursed (1)
  - Partially Disbursed (0)
- Hold (0)
- Rejected (0)
- Sanction By Other Bank (1)

**Banker**  
**Debt Funding**  
NA,NA,NA  
FP\_Checker Role  
SHAHALAM GATE(AHMEDABAD) Branch

**Edit Profile**

Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

**Global Search Of Proposals By Application Code Or Company Name**

Search...

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13674-10000892	Xyz & CO	Decline
2	CW-AWC-13663-10001523	Xyz & CO	Disbursed
3	CW-AWC-13642-10001381	Xyz & CO	Hold

\$ **15443 CUSTOMERS ON PLATFORM**

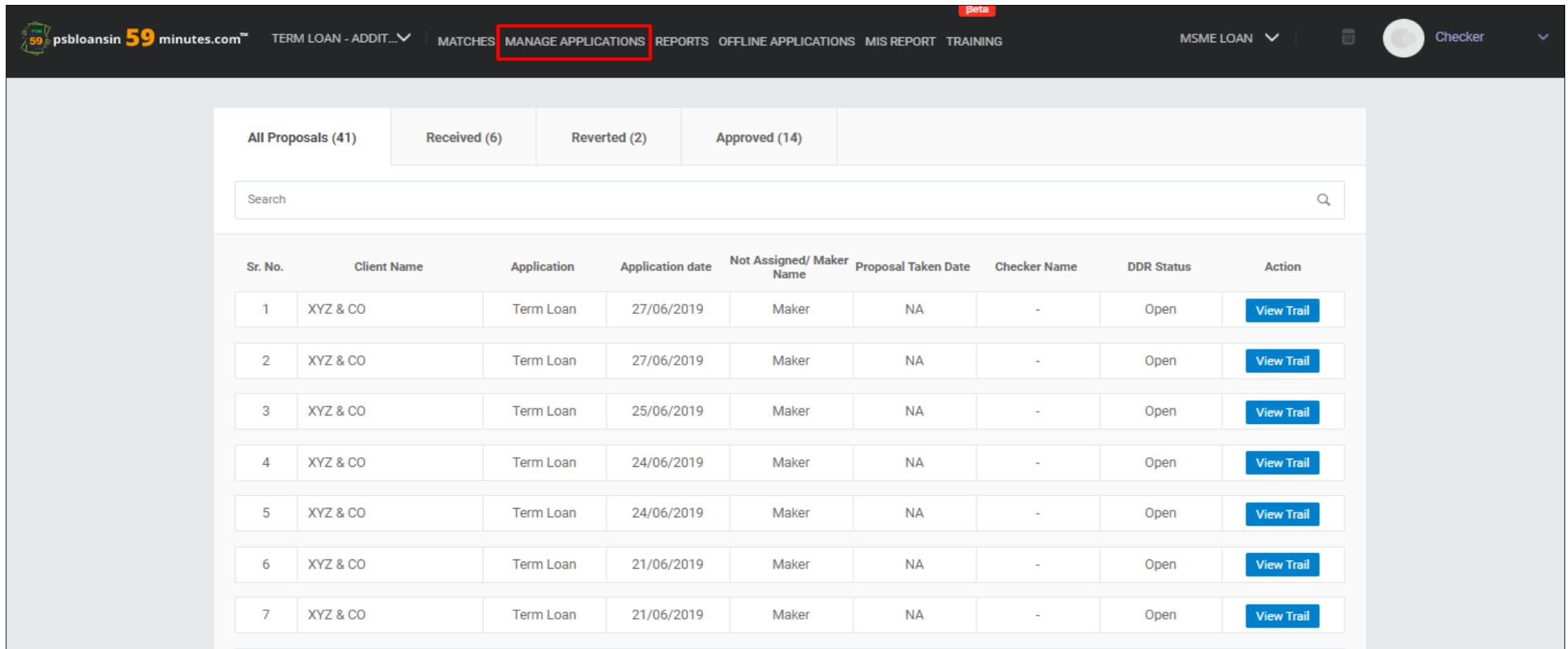
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The checker can click on “Manage Applications” in the header and the checker will be directed to the page for applications management.

# MANAGE APPLICATIONS

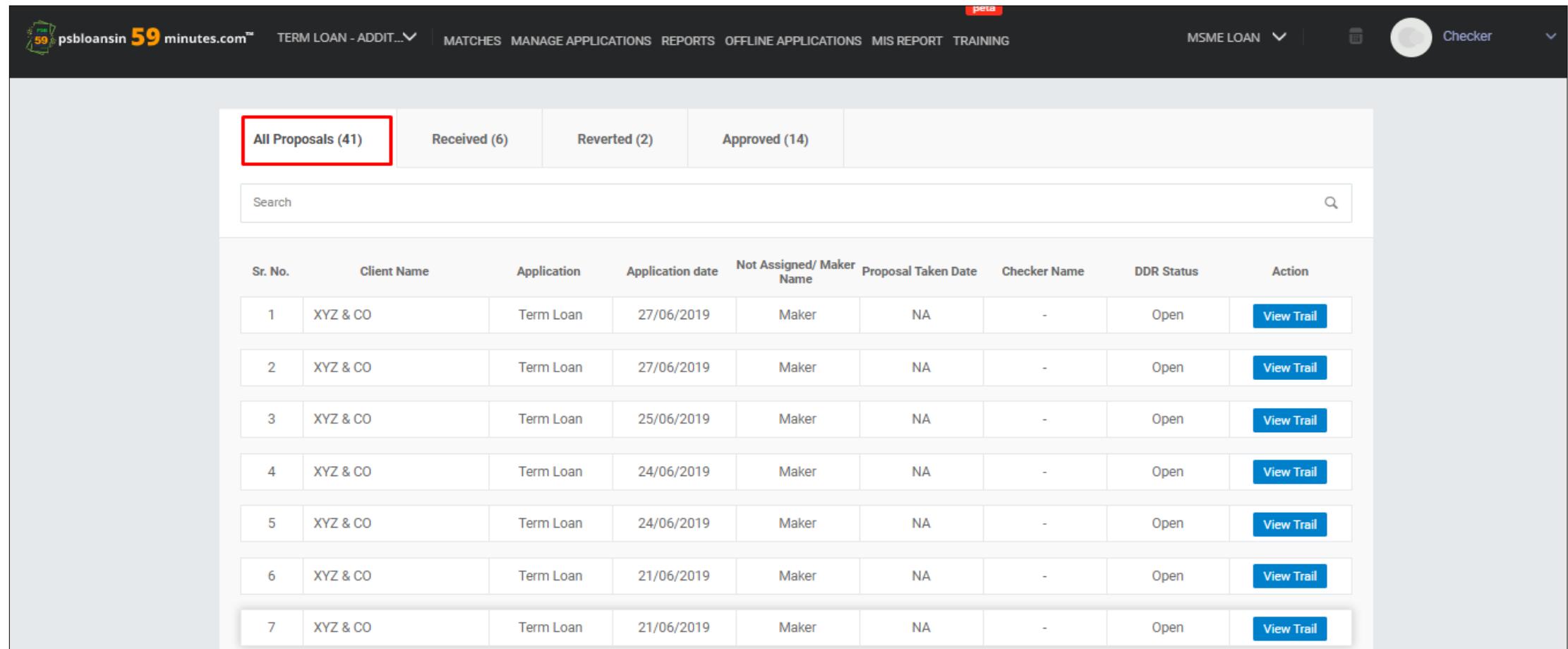


The screenshot shows the 'Manage Applications' page. At the top, there is a navigation bar with links: TERM LOAN - ADDIT... (dropdown), MATCHES, **MANAGE APPLICATIONS** (highlighted with a red box), REPORTS, OFFLINE APPLICATIONS, MIS REPORT, and TRAINING. A 'Beta' label is also present. On the right side of the header, there are dropdowns for 'MSME LOAN' and 'Checker'. Below the header, there is a search bar with the placeholder 'Search' and a magnifying glass icon. The main content area displays a table with the following columns: Sr. No., Client Name, Application, Application date, Not Assigned/ Maker Name, Proposal Taken Date, Checker Name, DDR Status, and Action. The table contains 7 rows, each representing a loan proposal from 'XYZ & CO' for a 'Term Loan' on various dates from June 2019. Each row includes a 'View Trail' button in the 'Action' column.

Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
1	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	<button>View Trail</button>
2	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	<button>View Trail</button>
3	XYZ & CO	Term Loan	25/06/2019	Maker	NA	-	Open	<button>View Trail</button>
4	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	<button>View Trail</button>
5	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	<button>View Trail</button>
6	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	<button>View Trail</button>
7	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	<button>View Trail</button>

The checker can click on “Manage Applications” in the header and the checker will be directed to the page for applications management. The page is divided into four sections – ‘All Proposals’, ‘Received’, ‘Reverted’ and ‘Approved’.

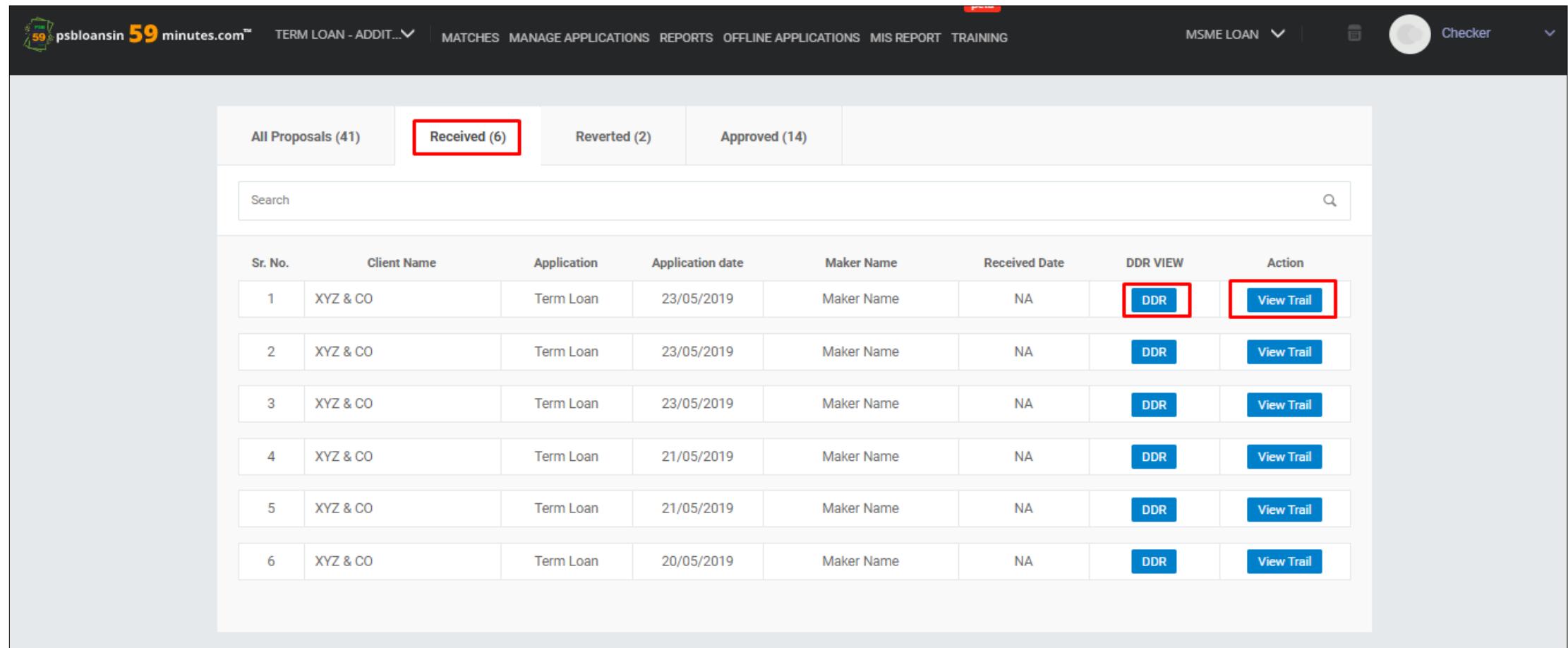
# MANAGE APPLICATIONS- ALL PROPOSALS



Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
1	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
2	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
3	XYZ & CO	Term Loan	25/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
4	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
5	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
6	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>
7	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	<a href="#">View Trail</a>

The Checker can click on “All Proposals” and view a list of all In-principle proposals tagged to that branch. The checker can view applicant name, loan type, application date, proposal assigned status, proposal taken date, checker name and DDR status. The ‘Open’ status means that the proposal has yet not been assigned to any branch maker. The Checker can click on “View Trail” and a pop-up window will appear to view the proposal traversal dates.

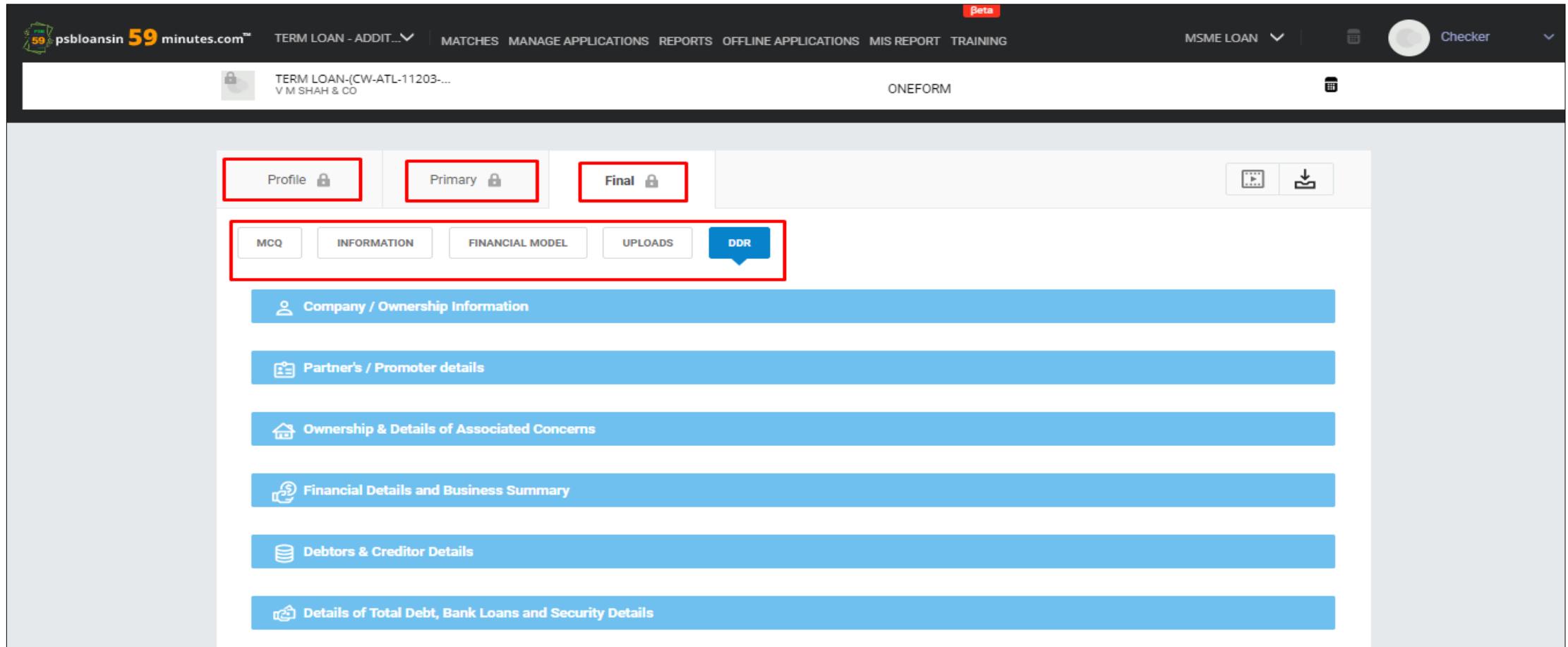
# MANAGE APPLICATIONS- RECEIVED



Sr. No.	Client Name	Application	Application date	Maker Name	Received Date	DDR VIEW	Action
1	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>
2	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>
3	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>
4	XYZ & CO	Term Loan	21/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>
5	XYZ & CO	Term Loan	21/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>
6	XYZ & CO	Term Loan	20/05/2019	Maker Name	NA	<a href="#">DDR</a>	<a href="#">View Trail</a>

The Checker can click on “Received” to view a list of all the proposals that has been assigned by Branch Makers to the Checker for DDR Approval. The checker can view applicant name, loan type, application date, maker name and proposal received date. The Checker can click on “DDR” to view the due diligence report.

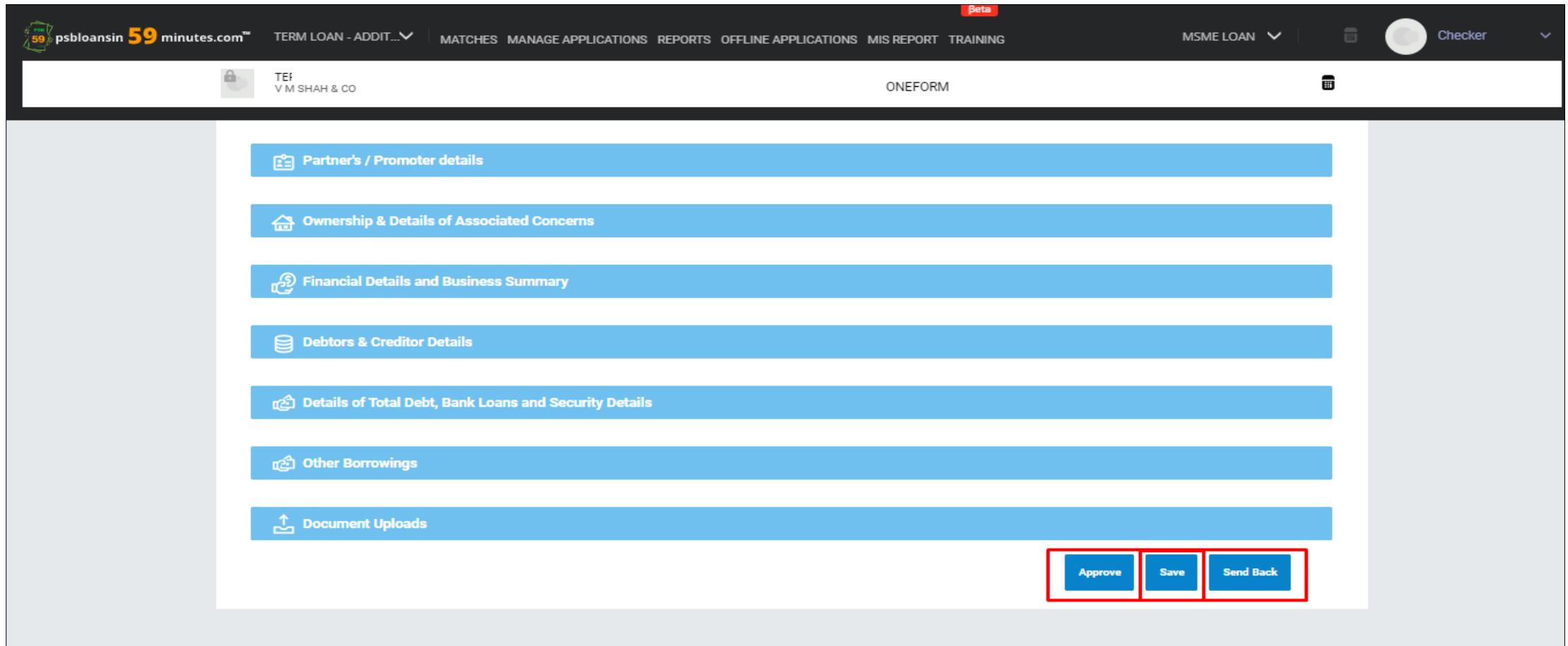
# MANAGE APPLICATIONS- DUE DILIGENCE REPORT



The screenshot shows the application management interface for psbloansin 59 minutes.com. At the top, there's a navigation bar with links for TERM LOAN - ADDIT... (dropdown), MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN (dropdown), and Checker (dropdown). A 'Beta' label is visible in the top right corner. Below the navigation, a header displays 'TERM LOAN-(CW-ATL-11203-...) V M SHAH & CO' and 'ONEFORM'. The main content area is titled 'TERM LOAN-(CW-ATL-11203-...) V M SHAH & CO' and shows three locked sections: 'Profile' (with a lock icon), 'Primary' (with a lock icon), and 'Final' (with a lock icon). Below these, a row of buttons includes 'MCQ', 'INFORMATION', 'FINANCIAL MODEL', 'UPLOADS', and 'DDR' (which is highlighted with a red border). The main body of the page is divided into several sections, each with a blue header and a white content area: 'Company / Ownership Information', 'Partner's / Promoter details', 'Ownership & Details of Associated Concerns', 'Financial Details and Business Summary', 'Debtors & Creditor Details', and 'Details of Total Debt, Bank Loans and Security Details'.

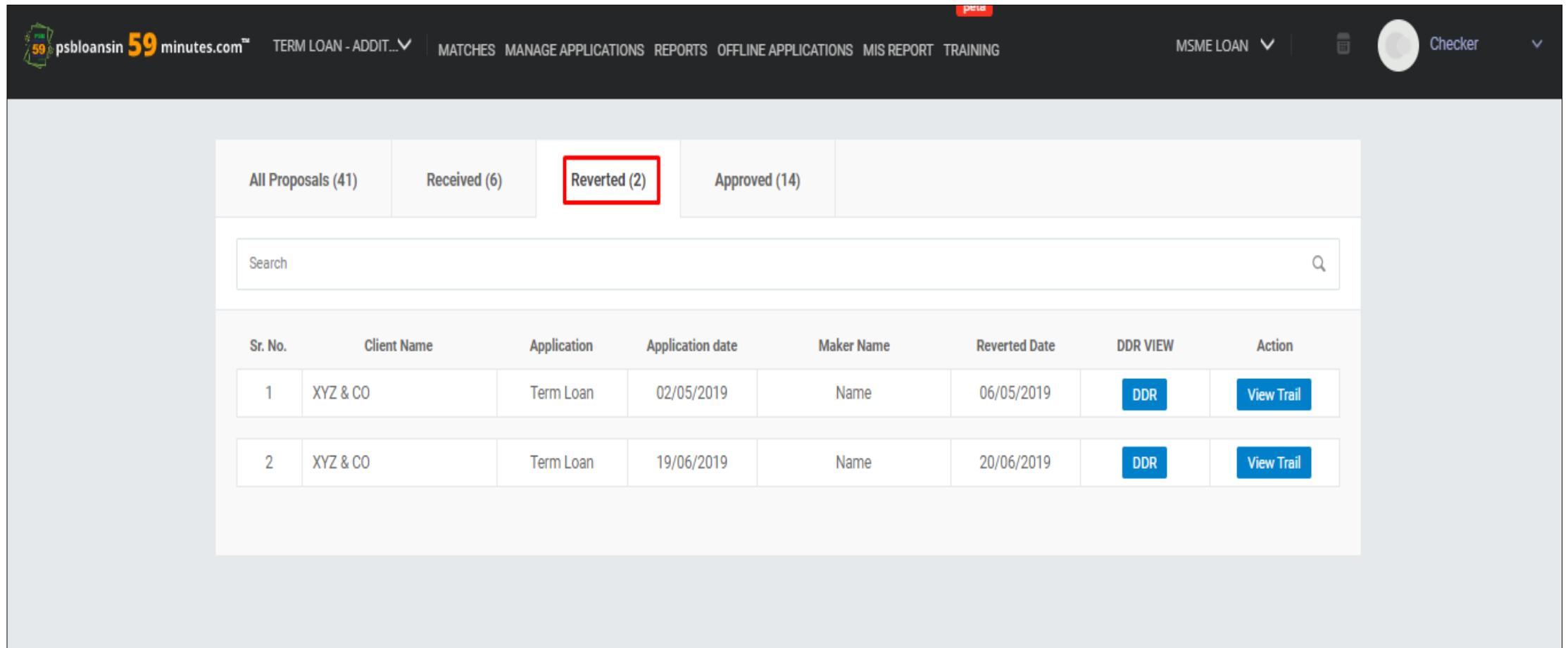
The DDR page is divided into three sections - "Profile", "Primary" and "Final". The profile and primary sections are already filled as per data provided by the borrower and are locked for editing. The Checker can click on "Final" section. The "Final" section is divided into five sub-sections i.e. 'MCQ', 'Information', 'Financial Model', 'Uploads' and 'DDR'. The sub-sections data is already filled-in by the Branch Maker. To view and approve the due diligence report, click on "DDR" subsection.

# MANAGE APPLICATIONS- DUE DILIGENCE REPORT



After thoroughly checking all the details under all the information categories, the checker can either “Approve” or “Send Back” the DDR report. The checker can click on “Save” to save the DDR.

# MANAGE APPLICATIONS- REVERTED

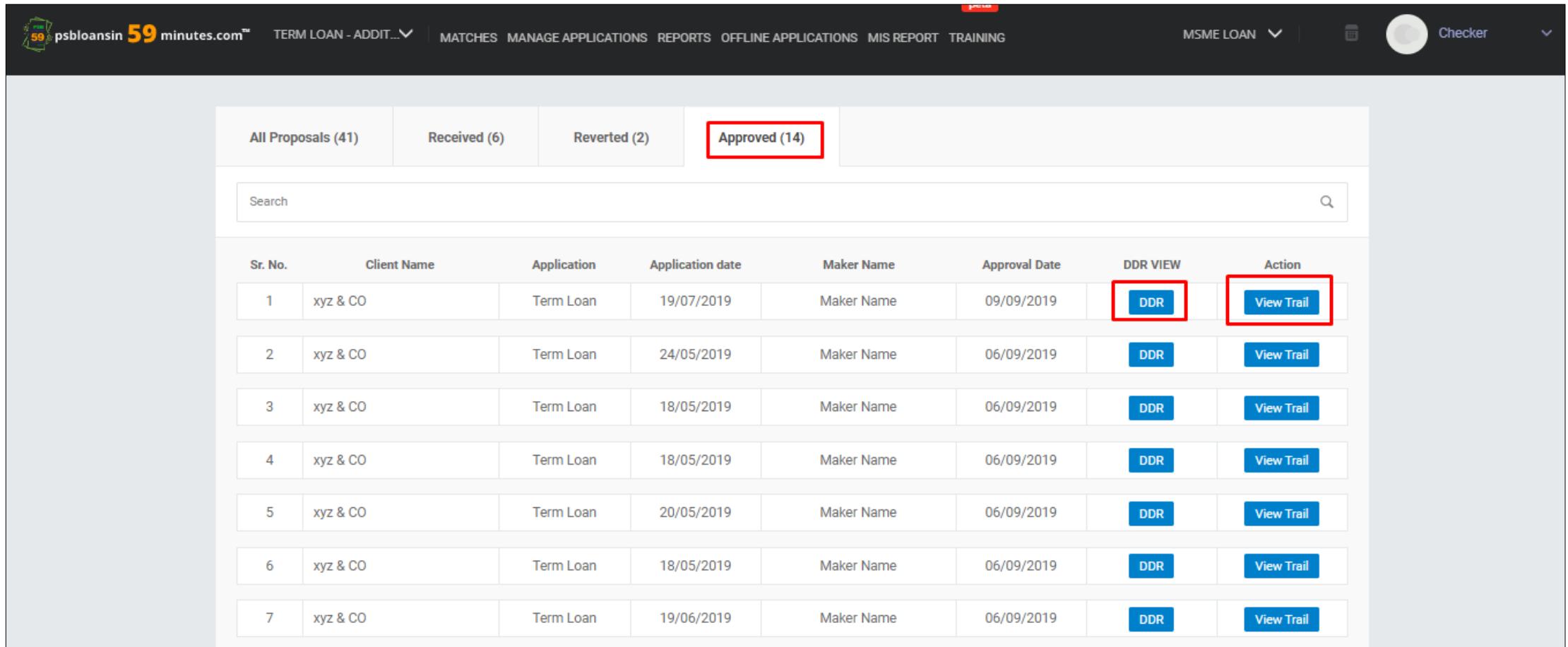


The screenshot shows a web interface for managing loan applications. At the top, there's a navigation bar with links like 'TERM LOAN - ADDIT...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a user profile section for 'Checker'. Below the navigation is a grid of buttons for proposal status: 'All Proposals (41)', 'Received (6)', 'Reverted (2)' (which is highlighted with a red box), and 'Approved (14)'. A search bar is present above the main table. The main table lists two reverted proposals:

Sr. No.	Client Name	Application	Application date	Maker Name	Reverted Date	DDR VIEW	Action
1	XYZ & CO	Term Loan	02/05/2019	Name	06/05/2019	<a href="#">DDR</a>	<a href="#">View Trail</a>
2	XYZ & CO	Term Loan	19/06/2019	Name	20/06/2019	<a href="#">DDR</a>	<a href="#">View Trail</a>

The Checker can click on “Reverted” and view a list of all Reverted proposals. The checker can view a list of all the proposals that have been sent back to Branch Makers for modifications. The checker can view applicant name, loan type, application date, maker name and proposal reverted date. The checker can click on “DDR” to view the reverted DDR report. The Checker can click on “View Trail” and a pop-up window will appear for the checker to view the proposal traversal dates.

# MANAGE APPLICATIONS- APPROVED



The screenshot shows a web-based application interface for managing loan proposals. At the top, there is a navigation bar with links for TERM LOAN - ADDIT... (dropdown), MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN (dropdown), and Checker (dropdown). Below the navigation bar, there is a search bar labeled "Search". The main content area displays a table of approved proposals. The table has columns for Sr. No., Client Name, Application, Application date, Maker Name, Approval Date, DDR VIEW, and Action. There are 14 approved proposals listed. Each proposal row contains two blue buttons: "DDR" and "View Trail". The "Approved (14)" button in the header and the "View Trail" button in the first row are highlighted with red boxes.

All Proposals (41)		Received (6)		Reverted (2)		Approved (14)			
<div style="display: flex; align-items: center;"> <span>Search</span> <span style="margin-left: 10px;">🔍</span> </div>									
Sr. No.	Client Name	Application	Application date	Maker Name	Approval Date	DDR VIEW	Action		
1	xyz & CO	Term Loan	19/07/2019	Maker Name	09/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
2	xyz & CO	Term Loan	24/05/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
3	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
4	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
5	xyz & CO	Term Loan	20/05/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
6	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		
7	xyz & CO	Term Loan	19/06/2019	Maker Name	06/09/2019	<span style="border: 1px solid red; padding: 2px;">DDR</span>	<span style="border: 1px solid red; padding: 2px;">View Trail</span>		

The Checker can click on “Approved” and view a list of all Approved proposals. Here, the checker can view a list of all the approved proposals.

The checker can view applicant name, loan type, application date, maker name and proposal approval date. The Checker can click on “View Trail” and a pop-up window will appear for the checker to view the proposal traversal dates. The checker can click on “DDR” to view approved

Due Diligence Report. The checker can download the DDR Report and Final CAM report from the “Report” section of the Proposal View.



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# THANK YOU

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