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## LENDER JOURNEY

TRAINING MODULE

USER: HEAD OFFICE

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-

# LOGIN & PROFILE

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## SCREENWISE WALK THROUGH

# LOGIN



**Welcome Banker**  
**Please login to your account**

Your efforts lightens many lives




 Enter Registered E-Mail ID or Mobile I

Next


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

A lender can login using User Id and Password or through Registered Mobile number and OTP.


# DASHBOARD


## SELECT YOUR DASHBOARD


**MSME Loan**  
Head Officer


Proceed →


**Personal Loan**  
Head Officer


Proceed →


**Home Loan**  
Head Officer

Proceed →


**Auto Loan**  
Head Officer

Proceed →


**Mudra**  
Head Officer

Proceed →


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

# VIEW CREATED PRODUCTS & SCORING MODEL

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## SCREENWISE WALK THROUGH

# VIEW CREATED PRODUCTS & SCORING MODEL



TERM LOAN - TL-AU...

MUDRA

My Account

My Profile

Proposal

In-Principle (1)

Sanctioned (0)

Disbursed (0)

Partially Disbursed (0)

Hold 0

Rejected 0

Sanction By Other Bank 0

BANK LOGO

Bank Name

Debt Funding

NA ,NA ,India

Head Officer Role

No Branch

Edit Profile

Stage (Online)	Total	Pending
In-Principle	2	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	0	2
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	0	0

100

Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1	CW AXX 12XX 14XXX	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020
2	CW AXX 12XX 14XXX	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020

17186 CUSTOMERS ON PLATFORM


Latest News

My History

Videos

Chat


Notification



To view Scoring Model & Products created by admin users, the head office user can click on 'Edit Profile' from the dashboard.



# VIEW CREATED SCORING MODEL


 WORKING CAPITAL ...

General
 **Scoring**
 Products

**APPROVED**
 PENDING

Audited ITR Test 27012020
 Total Score 92

MANAGEMENT RISK
 Select

1. Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for ? ☒

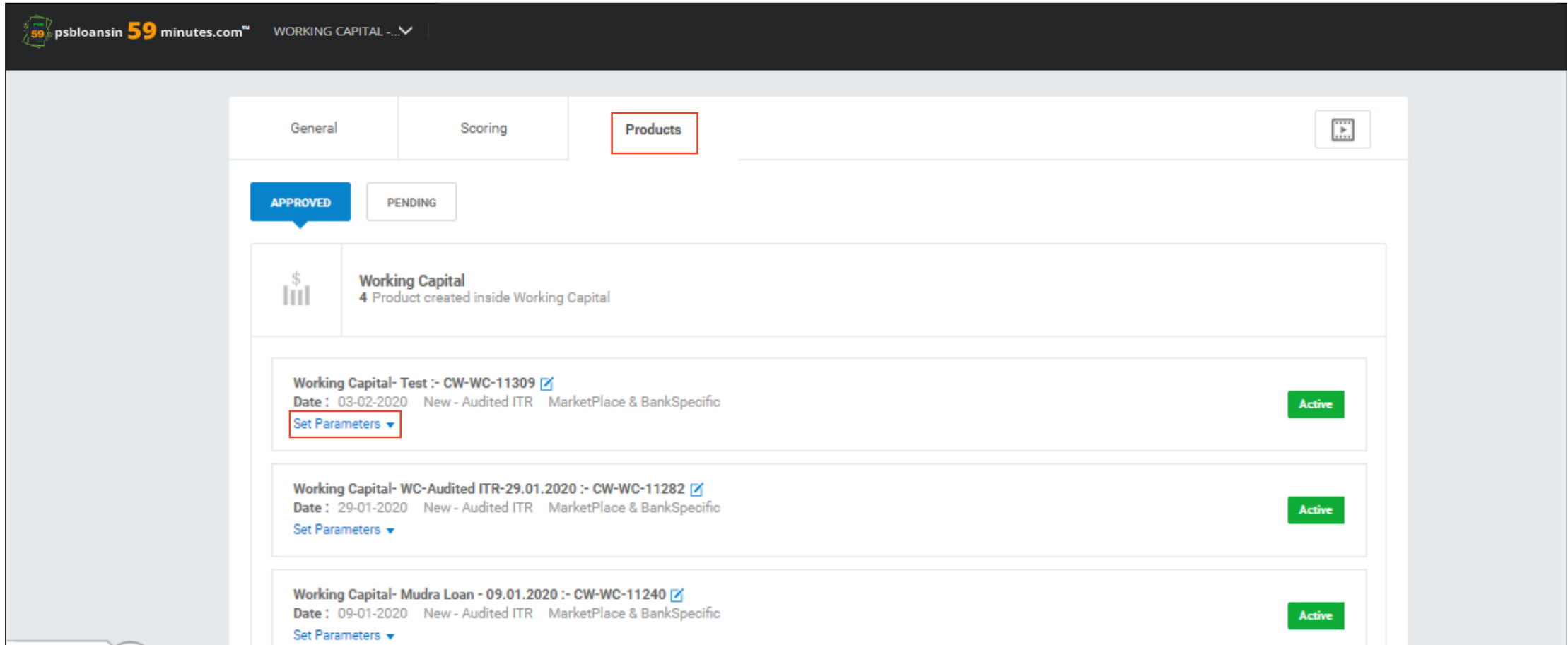
Number of ranges 2

Define Range				Code	Max Score
0	Yrs	TO	5	Yrs	2
5.01	Yrs	TO	922337203685477600	Yrs	1
					?

**TRUST GUARD**  
 Security Scanned

- Click on “Scoring” which is divided into Approved and Pending sections.
- Approved tab consists of all the scoring models approved by the admin checker.
- Pending tab consists of all the scoring models created by the admin maker but not been approved by the admin checker.

# VIEW CREATED PRODUCTS



The screenshot displays the 'Products' tab within the 'Working Capital' section of the PSB Loans system. The interface includes a top navigation bar with 'General', 'Scoring', and 'Products' tabs. Below the tabs, there are 'APPROVED' and 'PENDING' filters. A summary card for 'Working Capital' indicates '4 Product created inside Working Capital'. The main content area lists three products, each with a 'Set Parameters' link and an 'Active' status.

Product Name	Date	Status	Action
Working Capital- Test :- CW-WC-11309	03-02-2020	New - Audited ITR	Set Parameters
Working Capital- WC-Audited ITR-29.01.2020 :- CW-WC-11282	29-01-2020	New - Audited ITR	Set Parameters
Working Capital- Mudra Loan - 09.01.2020 :- CW-WC-11240	09-01-2020	New - Audited ITR	Set Parameters


- The head office user can click on “Products” to view all the approved and created products by admin users.
- Click on “Set Parameters” to view parameters of a product.

# OVERALL POSITION OF BANK

---

## SCREENWISE WALK THROUGH

# GLOBAL SEARCH



TERM LOAN - TL-AU...

MUDRA

My Account

My Profile

Proposal

In-Principle (1)

Sanctioned (0)

Disbursed (0)

Partially Disbursed (0)

Hold 0

Rejected 0

Sanction By Other Bank 0

BANK LOGO

Bank Name

Debt Funding

NA ,NA ,India

Head Officer Role

No Branch

Edit Profile

Stage (Online)	Total	Pending
In-Principle	2	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	0	2
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	0	0

100

Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1	CW AXK 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020
2	CW AXK 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020

17186 CUSTOMERS ON PLATFORM

Latest News

My History

Videos

Chat

Notification

TRUST GUARD

Security Scanned

- Landing Page of Head Office user.
- Under Global Search, a Head Office user can search an application through application code or company name tagged to the Branch

# OVERALL POSITION OF BANK

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TERM LOAN - TL-AU...
MUDRA

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

BANK LOGO

Bank Name  
Debt Funding  
NA ,NA ,India  
Head Officer Role  
No Branch  
Edit Profile

Stage (Online)	Total	Pending
In-Principle	2	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	0	2
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	0	0

100
Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1	CW AXK 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020
2	CW AXK 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020

17186 CUSTOMERS  
ON PLATFORM
Latest News
My History
Videos
Chat
Notification

TRUST GUARD  
Security Scanned


- The Head Office user can view the overall position of the lender from the dashboard.
- Head Office user can see the count of number of Applications at each stage. e.g. the number for In-principle stage reflects those cases that have not moved to the next stage.

# BRANCH TRANSFER


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## SCREENWISE WALK THROUGH

# BRANCH TRANSFER


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WORKING CAPITAL ~~~



**Name**  
Partnership  
BHAVNAGAR., Gujarat, India

**Current Branch Detail**

Branch Code

Branch Name

**Transfer To - Branch**

Branch Code

or

Branch Name


Assign

**Date Of Proposal**  
07/08/2019

You match 23/26 with Borrower's profile -

View Details

Borrower Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	9,00,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✗
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	186%	✓
Debt Equity Ratio :	0 Times	✓
Interest Coverage Ratio :		✓



Head Office user has the rights to transfer the proposal from one branch to another .

**Note:** - The proposal can be transferred only if the Branch Maker of the current branch has not started any process on that proposal.

# BRANCH TRANSFER

psbloansin 59 minutes.com™ WORKING CAPITAL ...

Transfer To - Branch

Branch Code

or

Na

Name

Name

Name

PAN

PAN No

Assign

Industry :

Finance and Financial Services

✓

Loan Amount :

9,00,000 Rupees

✓

Geographic Market Focus :

BHAVNAGAR.

✗

CGTMSE Coverage :

New to CGTMSE Coverage

✓

MSME Funding :

Micro

✓

Asset Coverage % (including CGTMSE coverage and Collateral Security value) :

186%

✓

Debt Equity Ratio :

0 Times

✓

Current Ratio :

3.19 Times

✓

TOL/TNW :

0.4 Times

✓

Number of cheque bounced (Last Month) :

0

✓

Name As Per GST 1

Name

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, a 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 has been transferred.

# BRANCH TRANSFER

psbloansin 59 minutes.com™ TERM LOAN - TEST 1...



Partnership  
Bhavnagar, Gujarat, India

Branch Detail Assigned Before

Branch Code

Branch Name

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

You match 23/26 with Borrower's profile - [View Details](#)

Borrower Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	9,00,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✗
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	186%	✓
Debt Equity Ratio :	0 Times	✓

Previous branch details  
(branch who has transferred proposal)

Current branch details

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 the journey on said proposal.

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# PROPOSAL VIEW

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## SCREENWISE WALK THROUGH

# PROPOSAL VIEW



TERM LOAN - TL-AU...

MUDRA



Borrower Name

Private Limited

BHAVNAGAR, Gujarat, India

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

29/01/2020

GSTIN

You match 23/26 with Borrower's profile -

View Details

Borrower Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	9,00,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✗
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	186%	✓
Debt Equity Ratio :	0 Times	—
Current Ratio :	3.19 Times	✓
TOL/TNW :	0.4 Times	✓
Number of cheque bounced (Last Month) :	0	✓

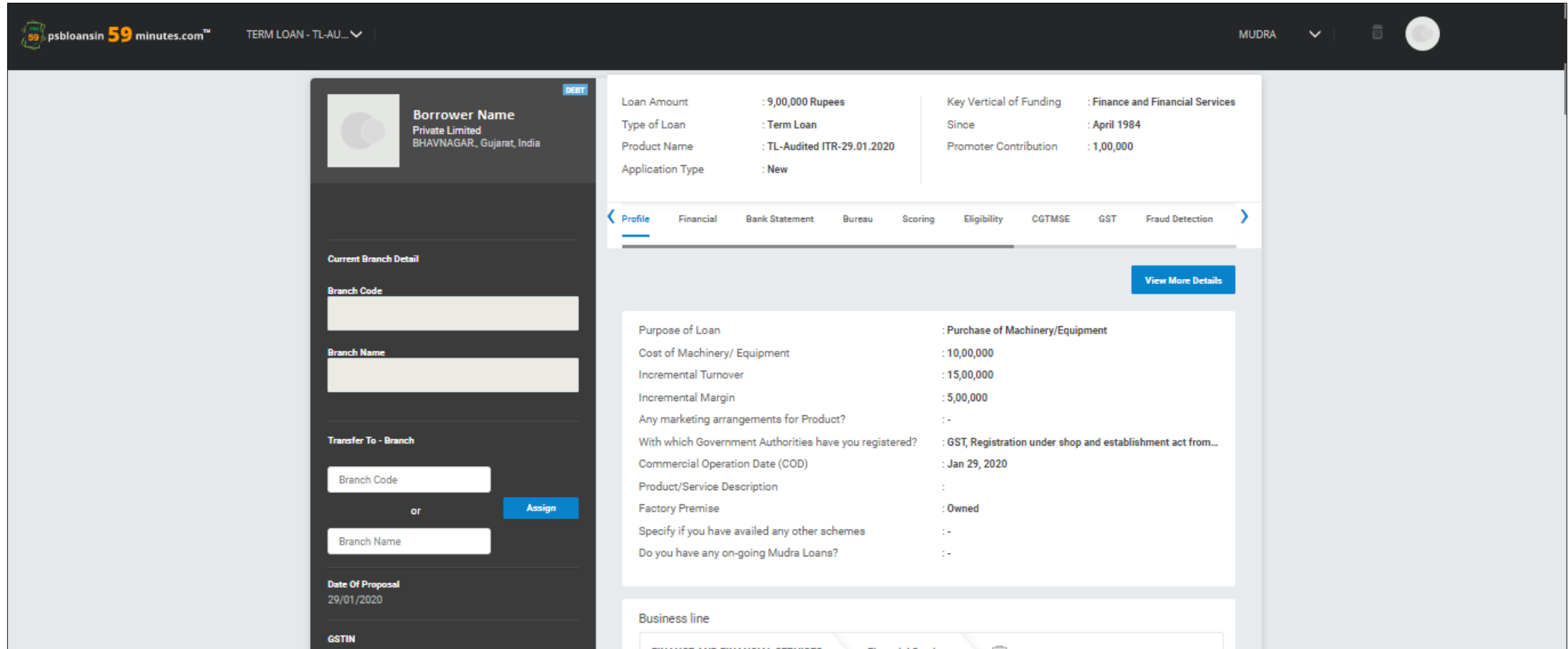
“Green Tick” shows a matching product parameter

“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 product will be listed.
- Click on “View Details” to go to the detailed view of the proposal.

# PROPOSAL – VIEW DETAILS



psbloansin 59 minutes.com™ TERM LOAN - TL-AU... MUDRA

**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

**Loan Amount** : 9,00,000 Rupees  
**Type of Loan** : Term Loan  
**Product Name** : TL-Audited ITR-29.01.2020  
**Application Type** : New

**Key Vertical of Funding** : Finance and Financial Services  
**Since** : April 1984  
**Promoter Contribution** : 1,00,000

**Current Branch Detail**

**Branch Code**

**Branch Name**

**Transfer To - Branch**

**Branch Code**

or

**Branch Name**

**Assign**

**Date Of Proposal**  
29/01/2020

**GSTIN**

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

**View More Details**

**Purpose of Loan** : Purchase of Machinery/Equipment  
**Cost of Machinery/ Equipment** : 10,00,000  
**Incremental Turnover** : 15,00,000  
**Incremental Margin** : 5,00,000  
**Any marketing arrangements for Product?** :-  
**With which Government Authorities have you registered?** : GST, Registration under shop and establishment act from...  
**Commercial Operation Date (COD)** : Jan 29, 2020  
**Product/Service Description** :  
**Factory Premise** : Owned  
**Specify if you have availed any other schemes** :-  
**Do you have any on-going Mudra Loans?** :-


**Business line**

FINANCE AND FINANCIAL SERVICES Financial Services

- The Head Office user 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, Related Party, fraud detection and Other Directorship.

# PROPOSAL – PROFILE VIEW

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TERM LOAN - TL-AU...
MUDRA


**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

**Current Branch Detail**  
Branch Code  
Branch Name  
Transfer To - Branch  
Branch Code  
or  
Branch Name  
Assign  
Date Of Proposal  
29/01/2020  
GSTIN  
NA

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New  
Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000

Profile Financial Bank Statement Bureau Scoring Eligibility CGTMSE GST Fraud Detection


View More Details

Purpose of Loan : Purchase of Machinery/Equipment  
Cost of Machinery/ Equipment : 10,00,000  
Incremental Turnover : 15,00,000  
Incremental Margin : 5,00,000  
Any marketing arrangements for Product? : -  
With which Government Authorities have you registered? : GST, Registration under shop and establishment act from...  
Commercial Operation Date (COD) : Jan 29, 2020  
Product/Service Description :  
Factory Premise : Owned  
Specify if you have availed any other schemes : -  
Do you have any on-going Mudra Loans? : -

Business line  
FINANCE AND FINANCIAL SERVICES Financial Services


Click on “Profile” to view details such as Line of Business, Partner Details, and Current Financial Arrangements.

# PROPOSAL – FINANCIAL VIEW



TERM LOAN - TL-AU...

MUDRA



**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

**Current Branch Detail**  
Branch Code  
Branch Name  
Transfer To - Branch  
Branch Code  
or  
Branch Name  
Assign  
Date Of Proposal  
29/01/2020  
GSTIN  
NA

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New

Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000

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

View More Details


NOTE 1: CMA has been prepared based on ITR XML uploaded, request you to follow proper Due Diligence before final sanction

**Profit & Loss Statement**

	FY - 2019	FY - 2018	FY - 2017
<b>INCOME</b>			
Gross Sales (Including Indirect Taxes collected on sales)	2,00,000	-	-
Less: Indirect Taxes (Indirect Taxes paid on purchases)	30,227	-	-
<b>Net Sales</b>	<b>1,69,773</b>	-	-
<b>EXPENDITURE</b>			
Increase/Decrease in Stock	-	-	-
Raw Material Consumed	-	-	-
Power & Fuel Cost	70,380	-	-


Click on “Financial” to view Profit & Loss Statement and Balance sheet of the Proposal.

# PROPOSAL - BANK STATEMENT VIEW



TERM LOAN - TL-AU...

MUDRA



**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

29/01/2020

GSTIN

NA

Loan Amount : 9,00,000 Rupees

Type of Loan : Term Loan

Product Name : TL-Audited ITR-29.01.2020

Application Type : New

Key Vertical of Funding : Finance and Financial Services

Since : April 1984

Promoter Contribution : 1,00,000

Profile

Financial

Bank Statement

Bureau

Scoring

Eligibility

CGTMSE

GST

Fraud Detection

View More Details

Month Wise Details :- State Bank of India (A/C No:- 61166252398)

Description	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019
Total No. of Credit Transactions	2	3	3	2	8	1
Total Amount of Credit Transactions	20,100	20,139	22,770	20,010	54,960	69
Total No. of Debit Transactions	10	6	4	4	13	5
Total Amount of Debit Transactions	23,343	20,099	22,120	20,630	28,120	27,020
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0	0	0	0	0	0
Total No. of Cash Withdrawals	0	0	0	0	0	0
Total Amount of Cash Withdrawals	0	0	0	0	0	0
Total No. of Cheque Deposits	0	0	0	0	0	0

Click on “Bank Statement” to view Bank Statement Analysis of the proposal along with top funding received and remittances.


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# PROPOSAL – BUREAU VIEW

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TERM LOAN - TL-AU...
MUDRA


**Borrower Name**  
Private Limited  
BHAYNAGAR, Gujarat, India

**Current Branch Detail**  
Branch Code  
Branch Name  
Transfer To - Branch  
Branch Code  
or  
Branch Name  
Assign  
Date Of Proposal  
29/01/2020  
GSTIN  
NA

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New  
Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000

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

View More Details

Commercial  
Company Name Transunion Transunion

Individual  
Individual Name Transunion Experian  
Individual Name Transunion Experian

Application Form Download Zip CAM Bank Statement View More Details

Under Bureau Tab, user can view & download Individual and Commercial Bureau reports of the Proposal.

# PROPOSAL - SCORING VIEW

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TERM LOAN - TL-AU...

MUDRA

Borrower Name

Private Limited

BHAVNAGAR, Gujarat, India

DEBT

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

29/01/2020

GSTIN

Loan Amount

: 9,00,000 Rupees

Type of Loan

: Term Loan

Product Name

: TL-Audited ITR-29.01.2020

Application Type

: New

Key Vertical of Funding

: Finance and Financial Services

Since

: April 1984

Promoter Contribution

: 1,00,000

Profile

Financial

Bank Statement

Bureau

Scoring

Eligibility

CGTMSE

GST

Fraud Detection

View More Details

RISK SCORING MODEL - (Audited ITR Test 27012020)


Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
MANAGEMENT RISK			
Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	0	1	2
Age	0	1	2
Bureau Score (Average of promoters)	0	2	2
Owning a House	0	3	5
Academic Qualification	0	4	7
Experience in the Line of Trade	0	2	2
Assessed for Income Tax	0	1	2

Click on “Scoring” to view risk scoring of the Proposal. The user can also view Risk Grading at the bottom of the page.

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# PROPOSAL – ELIGIBILITY VIEW


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TERM LOAN - TL-AU...

MUDRA



**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

**Current Branch Detail**  
Branch Code  
Branch Name  
Transfer To - Branch  
Branch Code  
or  
Branch Name  
Assign

**Date Of Proposal**  
29/01/2020

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New

Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000


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

View More Details

Sr.No	Particulars	Logic	Details
A	Total Requirement (Machinery, Equipment etc.)	Total Cost of Machinery	10,00,000
B	Promoter's Contribution	As set by Lender %	10.00
C	Net eligible Bank Finance	Step A Multiplied by ( A Minus Step B)	9,00,000
D	Proposed Loan Amount	Entered by Borrower	10,00,000
E	Maximum Loan Amount to be provided by Bank	Total Limit Set by Lender	10,00,000
F	Existing Loan Amount	As per Bureau	1,000
G	Final Loan Amount	(Min of Step C,D,E. (10,00,000 minus Total Sanctioned Loan Amount from Bureau))	9,00,000
H	Rate of Interest (%)	As set by Lender %	9.00


Click on “Eligibility” to view Eligibility Calculations of the Proposal.

# PROPOSAL – CGTMSE VIEW


**psbloansin 59 minutes.com™**

**TERM LOAN - TL-AU...**

**MUDRA**



**Borrower Name**  
 Private Limited  
 BHAVNAGAR, Gujarat, India

**Current Branch Detail**

**Branch Code**

**Branch Name**

**Transfer To - Branch**

**Assign**

**Date Of Proposal**  
 29/01/2020

**Loan Amount**  
 : 9,00,000 Rupees

**Type of Loan**  
 : Term Loan

**Product Name**  
 : TL-Audited ITR-29.01.2020

**Application Type**  
 : New

**Key Vertical of Funding**  
 : Finance and Financial Services

**Since**  
 : April 1984

**Promoter Contribution**  
 : 1,00,000


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

**View More Details**

Steps	DESCRIPTION	Details	PARTICULARS
1.	Nature of Entity	Manufacturing/Service/Trading	Service
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	3,17,621
3.	Status of Borrowers	Micro /Small /Medium	Micro
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	Yes
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
8.	Amount of "CGTMSE" coverage availed till date (Rs)	Amount in Rs.	NA

Click on "CGTMSE" to view CGTMSE coverage details.


# PROPOSAL – GST VIEW



TERM LOAN - TL-AU...

MUDRA

FP Checker



**Borrower Name**  
Private Limited  
BHAYNAGAR, Gujarat, India

**Current Branch Detail**  
  
Branch Code  
  
Branch Name  
  
Transfer To - Branch  
Branch Code  
or  
Branch Name  
Assign  
Date Of Proposal  
29/01/2020

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New

Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000

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

View More Details


### 1. GST Data

Month on Month wise sales details manual filled by borrower

Month	Sales
December 2019	1,00,000
November 2019	2,00,000
October 2019	3,00,000
September 2019	4,00,000
August 2019	5,00,000
July 2019	6,00,000


- Click on “GST” to view sales data.
- The user can also view a list of top Customers & Suppliers as well as Month-wise sales, Month-wise purchase, Credit Note & Debit Note Information and Inward Supply Description (if data is fetched from GST).

# PROPOSAL - FRAUD DETECTION



TERM LOAN - TL-AU...

MUDRA



**Borrower Name**  
Private Limited  
BHAVNAGAR, Gujarat, India

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

29/01/2020

GSTIN

Loan Amount : 9,00,000 Rupees

Type of Loan : Term Loan

Product Name : TL-Audited ITR-29.01.2020

Application Type : New

Key Vertical of Funding : Finance and Financial Services

Since : April 1984

Promoter Contribution : 1,00,000

igibility

CGTMSE

GST

Fraud Detection

GST Comparison

Related Party

Other Directorship

Downloads

View More Details

HUNTER ANALYSIS

No Record Found

FRAUD DESCRIPTION


No Record Found

Click on “Fraud Detection” and view Fraud Detection Details of the Proposal.

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# PROPOSAL – GST COMPARISON


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WORKING CAPITAL ...  
 TRAINING

MATCHES REPORTS MANAGE APPLICATIONS OFFLINE APPLICATIONS MIS REPORT Beta MUDRA ▼ DDR Checker ▼



**Borrower Name**  
Partnership  
BHAVNAGAR., Gujarat, India

**DEBT**

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

**Current Branch Detail**

**Branch Code**  
040301

**Branch Name**  
IDFC CG Road Branch

**Transfer To - Branch**

Branch Code

or

Branch Name

**Assign**

Loan Amount : 2,50,000 Rupees

Type of Loan : Working Capital

Product Name : ITR 18-1-20

Application Type : New

Key Vertical of Funding : Finance and Financial Services

Since : April 1984

Promoter Contribution : 25,000

Scoring Eligibility CGTMSE GST Fraud Detection **GST Comparison** Related Party Other Director:

**View More Details**


**GST Sales Vs. Bank Receipts**

Months	Bank statement Receipts	GST sales	Receipts to sales %
07-2019	1,75,54,506	15,000	1,17,030 %
08-2019	1,40,69,299	2,05,000	6,863 %
09-2019	1,00,34,441	2,44,000	4,112 %
10-2019	1,81,92,368	16,88,697	1,077 %
11-2019	4,25,18,892	-	-
12-2019	4,05,75,453	-	-




Click on “GST Comparison” to view sales & purchase comparison of GST with Bank Statements and ITR.

# PROPOSAL – RELATED PARTY VIEW


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TERM LOAN - TL ITR ...▼
MATCHES
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OFFLINE APPLICATIONS
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MUDRA
▼
DDR Checker
▼

BETA
TRAINING



**Borrower Name**
Partnership  
BHAVNAGAR., Gujarat, India

Approve
Hold
Decline

**Current Branch Detail**

**Branch Code**  
040301

**Branch Name**  
IDFC CG Road Branch

**Transfer To - Branch**

Branch Code
or
Branch Name

Assign

Loan Amount : 7,50,000 Rupees
Type of Loan : Term Loan
Product Name : TL ITR 3-2-20
Application Type : New

Key Vertical of Funding : Finance and Financial Services
Since : April 1984
Promoter Contribution : 25,000

Scoring
Eligibility
CGTMSE
GST
Fraud Detection
GST Comparision
**Related Party**
Other Director

View More Details


The following are Related Party Transactions reported by the MSME

Sr No	Name of Related Party	PAN	Relationship	Sales	Purchase
1	KARBON STEELMART PRIVATE LIMITED	XXXXXXXXXX	Self-Declared - GST	1,76,097.00	-
2	LILANAND MAGNESITES PVT L TD	XXXXXXXXXX	Self-Declared - GST	2,65,500.00	-
Total A				4,41,597	-
GST Data B				66,45,529	-
% of Related Transaction to GST Data (A/B)*100				7 %	-

- Click on “Related Party” to view sales & purchase details with the related parties.
- Name and relationship with the related parties are also mentioned.



# PROPOSAL – OTHER DIRECTORSHIP


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TERM LOAN - ITR 16...


MATCHES
REPORTS
MANAGE APPLICATIONS
OFFLINE APPLICATIONS
MIS REPORT

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DDR Checker

TRAINING



**Borrower Name**
Partnership  
BHAVNAGAR., Gujarat, India

Approve
Hold
Decline

**Current Branch Detail**

**Branch Code**  
040301

**Branch Name**  
IDFC CG Road Branch

**Transfer To - Branch**

Branch Code  
or  
Branch Name

Assign

Loan Amount : 6,50,000 Rupees  
Type of Loan : Term Loan  
Product Name : ITR 16-1-20  
Application Type : New

Key Vertical of Funding : FMCG  
Since : April 1984  
Promoter Contribution : 25,000

Eligibility
CGTMSE
GST
Fraud Detection
GST Comparision
Related Party
Other Directorship
Download

View More Details

1. Other Directorship Data (HATIM ASGARALI BATTIWALA) : No Record Found.

2. Other Directorship Data (ARVIND SHAH)


Pan No : XXXXXXXXXX  
DIN/DPIN : 3473643  
Address : 20/1 SANYOJAN SOCIETY,, BEHIND MANEKBAUG, AMBAVADI, AHMEDABAD, 380009, Gujarat, INDIA

Click on “Other Directorship” to view Director Details.

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# PROPOSAL - DOWNLOADS



TERM LOAN - TL-AU...

MUDRA



**Borrower Name**  
Private Limited  
BHAYNAGAR, Gujarat, India

**Current Branch Detail**  

Branch Code

Branch Name

**Transfer To - Branch**  

Branch Code  
or  
Branch Name

Assign

**Date Of Proposal**  
29/01/2020

**GSTIN**  
NA

Loan Amount : 9,00,000 Rupees  
Type of Loan : Term Loan  
Product Name : TL-Audited ITR-29.01.2020  
Application Type : New

Key Vertical of Funding : Finance and Financial Services  
Since : April 1984  
Promoter Contribution : 1,00,000

igibility
CGTMSE
GST
Fraud Detection
GST Comparision
Related Party
Other Directorship

Downloads

View More Details

Download  
COMMERCIAL BUREAU REPORT  
**Commercial Bureau Report.html**  
  
CONSUMER BUREAU REPORT  
**Consumer Bureau Report.html**  
  
BANK STATEMENT FOR LAST 6 MONTHS  
**Bank Statement.pdf**

Application Form

Download Zip

CAM

Bank Statement

View More Details

- The Head Office user can download Consumer & Commercial Bureau Reports, 'Zip' file of all uploaded documents, 'CAM' report and 'Bank Statements' of the Proposal.

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# THANK YOU

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**Mail us at :**

Borrower Journey Queries:

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Banker Journey Queries:

[banksupport@psbloansin59minutes.com](mailto:banksupport@psbloansin59minutes.com)

Customer Helpline No:

079-41055999