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## LENDER JOURNEY

TRAINING MODULE  
USER: ADMIN MAKER

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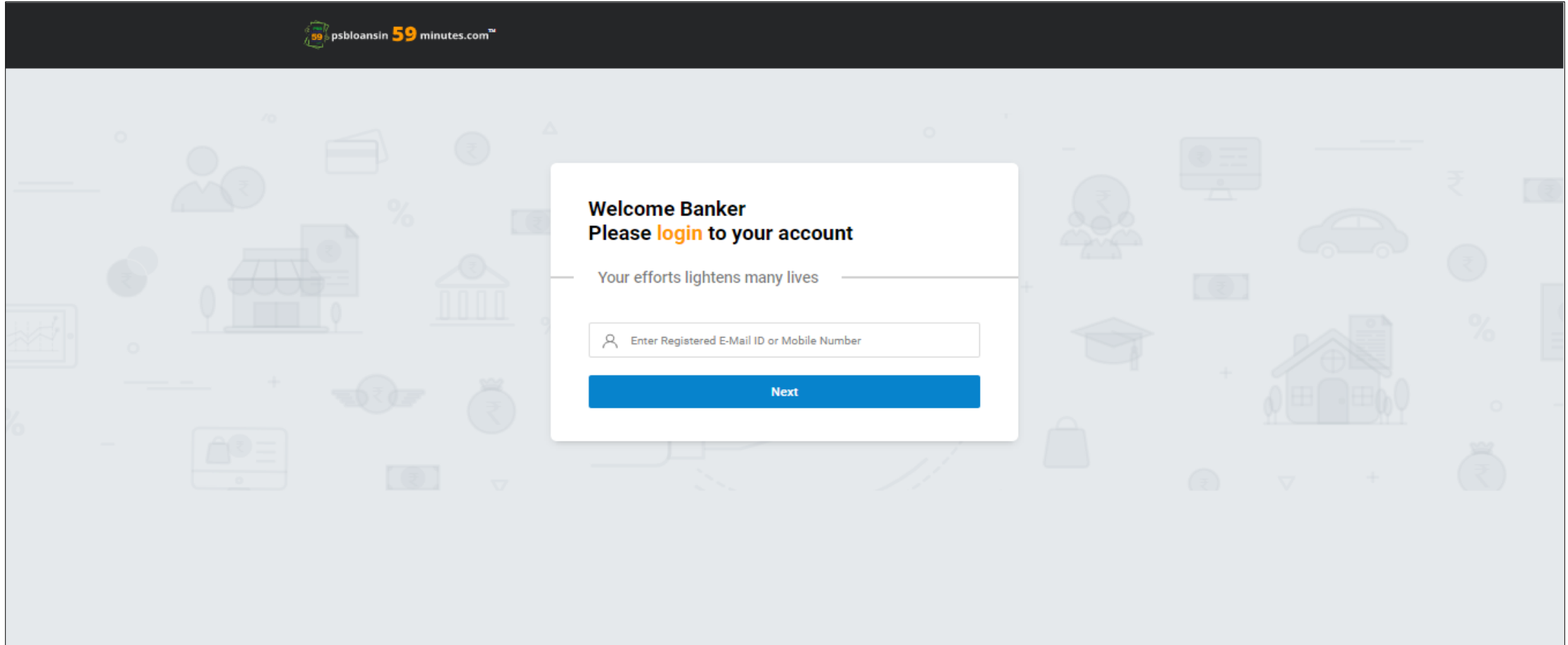
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-

# LOGIN & PROFILE

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## SCREENWISE WALK THROUGH

# LOGIN



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

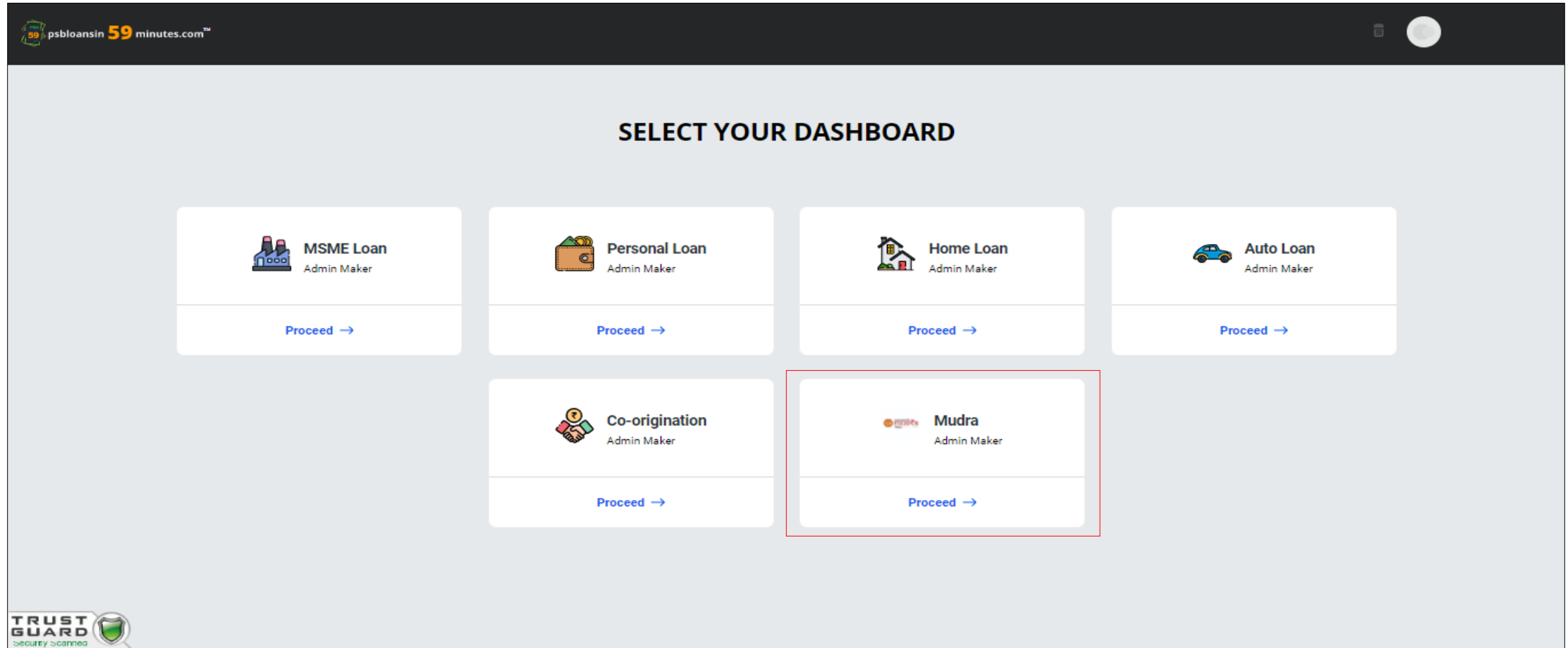
Your efforts lightens many lives

Next

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

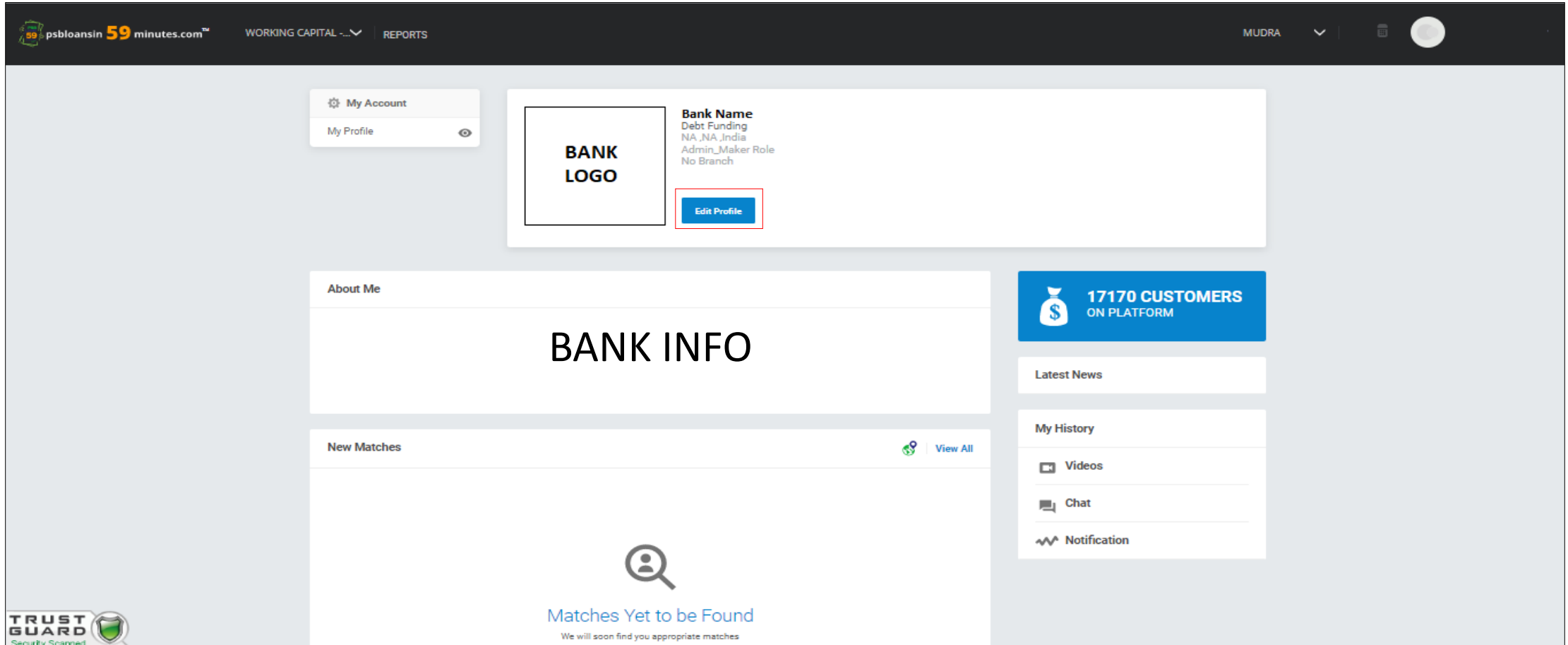
A lender can login using User Id and Password or through Registered Mobile number and OTP.

# DASHBOARD



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

# LANDING PAGE



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**My Account**  
My Profile

**BANK LOGO**

**Bank Name**  
Debt Funding  
NA ,NA ,India  
Admin\_Maker Role  
No Branch

[Edit Profile](#)

**About Me**

**BANK INFO**

**New Matches** [View All](#)

**17170 CUSTOMERS ON PLATFORM**

**Latest News**

**My History**


- Videos
- Chat
- Notification

**TRUST GUARD** Security Scanned

**Matches Yet to be Found**  
We will soon find you appropriate matches

Landing page for Admin Maker. Click on “Edit Profile” to view the Basic profile

# BASIC PROFILE


WORKING CAPITAL
REPORTS
MUDRA

General
EBLR
Scoring
Products

Basic

Name of Organization \*

Who are you ? \*

PAN Card \*

Establishment Year

Website address

Bank

December

1950

Website address, If any

BANK LOGO

Contact Details

About Me

Save
Next

Basic profile of Admin Maker.

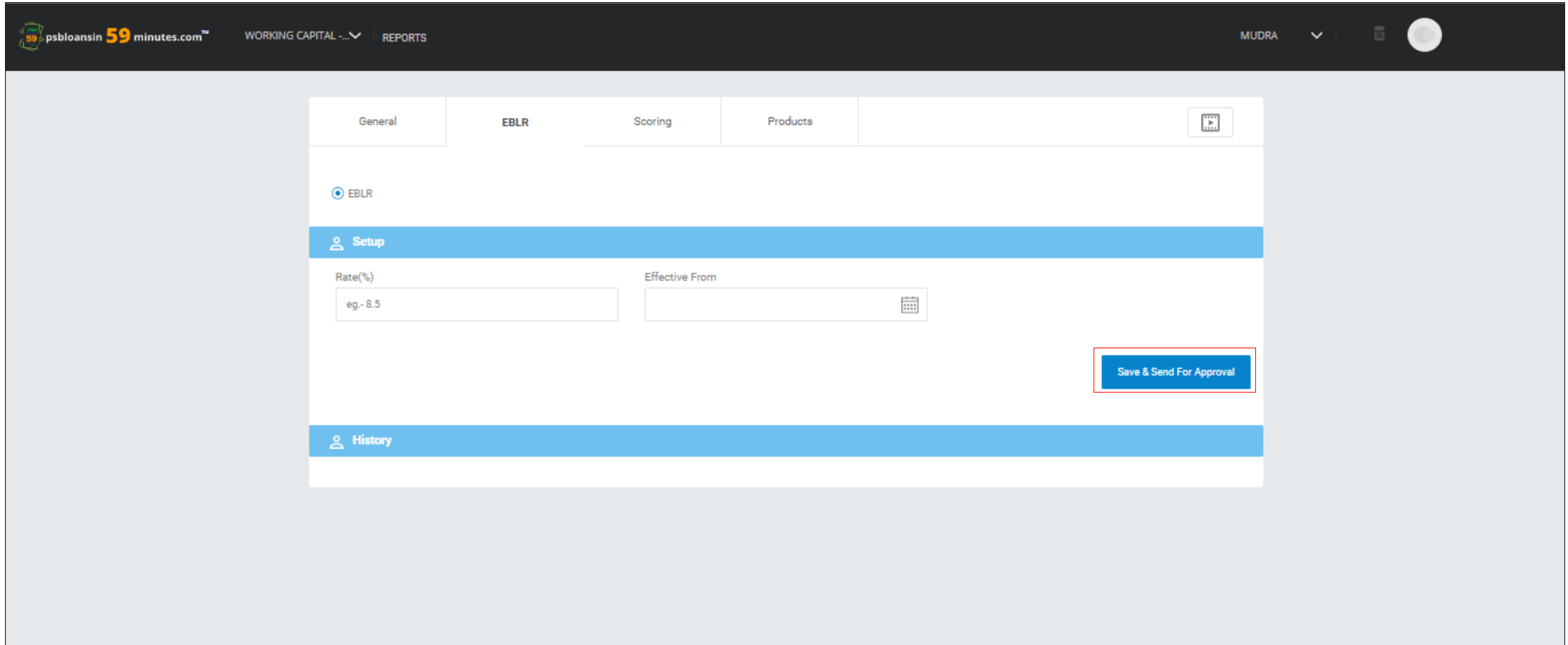


# EBLR SETUP

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## SCREENWISE WALK THROUGH

# EBLR SETUP



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General EBLR Scoring Products

EBLR

Setup

Rate(%) Effective From

eg.- 8.5

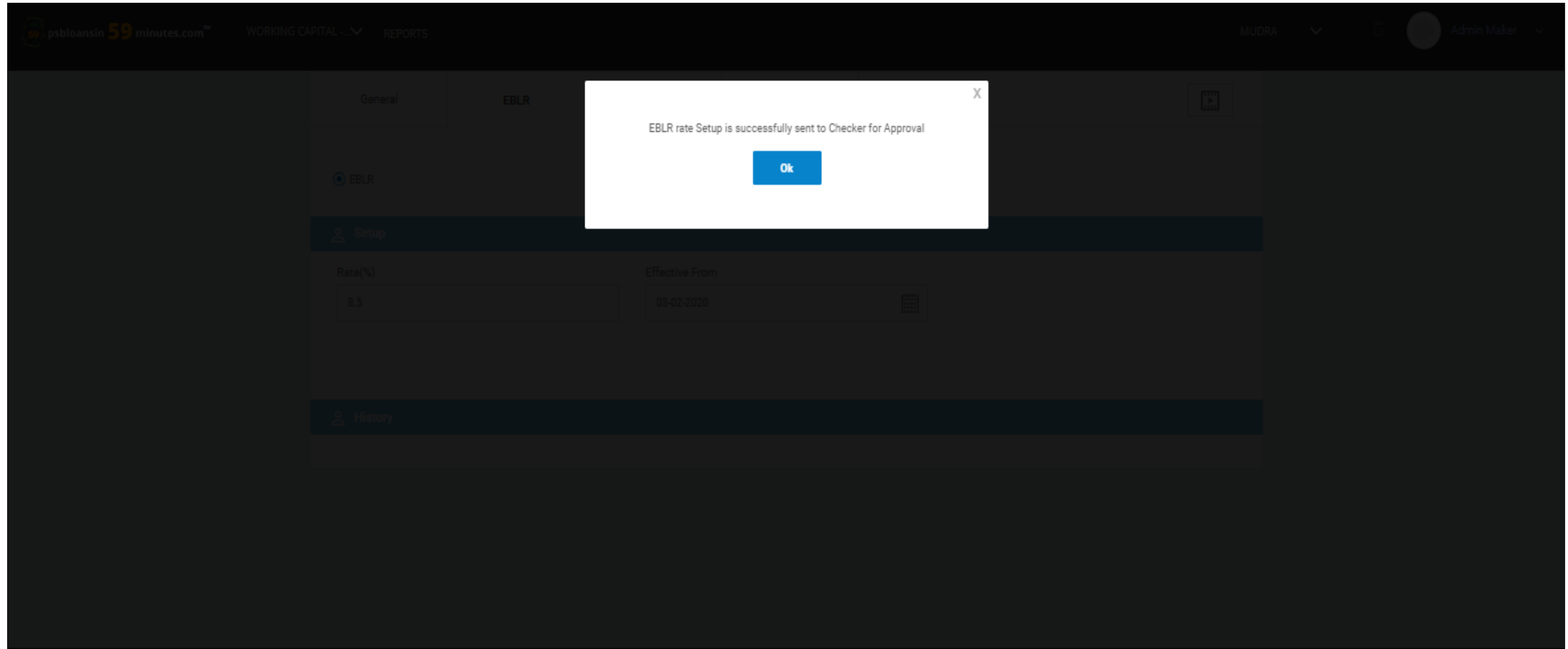
Save & Send For Approval

History

- The Admin Maker can set up or change the EBLR % as and when required, he has to set the date from which the change will take effect.
- After setting up EBLR % and effective from date, the Admin Maker must send the same for the approval of Admin Checker.

**Note :** Implementation of effective rate cannot be done retrospectively (i.e. Maker cannot set the date before present date)


# EBLR SETUP



- A Pop-Up window will appear that the EBLR setup has been successfully sent to the Admin Checker for approval
- After approval by admin checker, the EBLR % will be reflected across the scaling matrix from the effective date.

**Note :-**MCLR % should be approved by Admin Checker before product creation

# EBLR SETUP



WORKING CAPITAL

REPORTS

MUDRA

Admin Maker

General

**EBLR**

Scoring

Products

EBLR

Setup

History

Sr.No	Rate (%)	Effective From	Status
1	8.5	09-01-2020	Approved



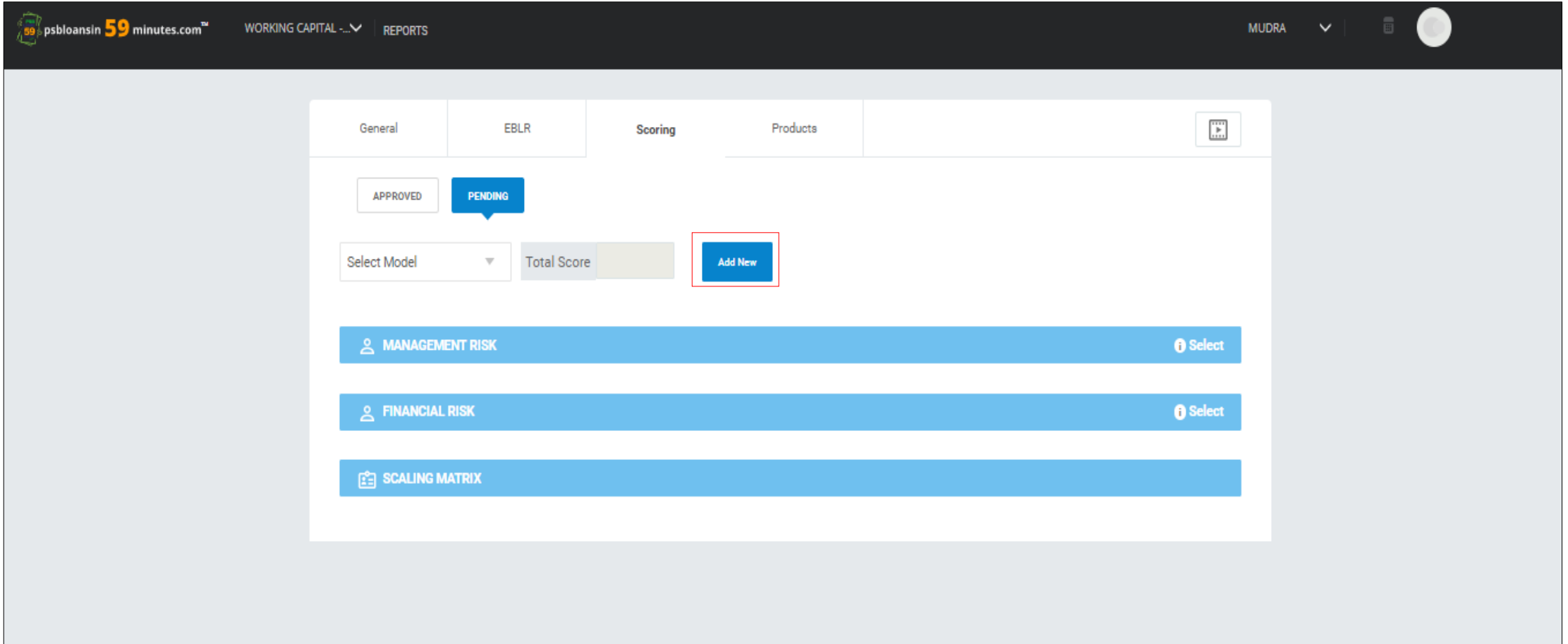
The Admin Maker can view the status of EBLR % under the History tab, along with the date for which the same was in effect.

# SCORING MODEL CREATION

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## SCREENWISE WALK THROUGH

# CREATE SCORING MODEL



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General EBLR **Scoring** Products

APPROVED **PENDING**

Select Model Total Score **Add New**

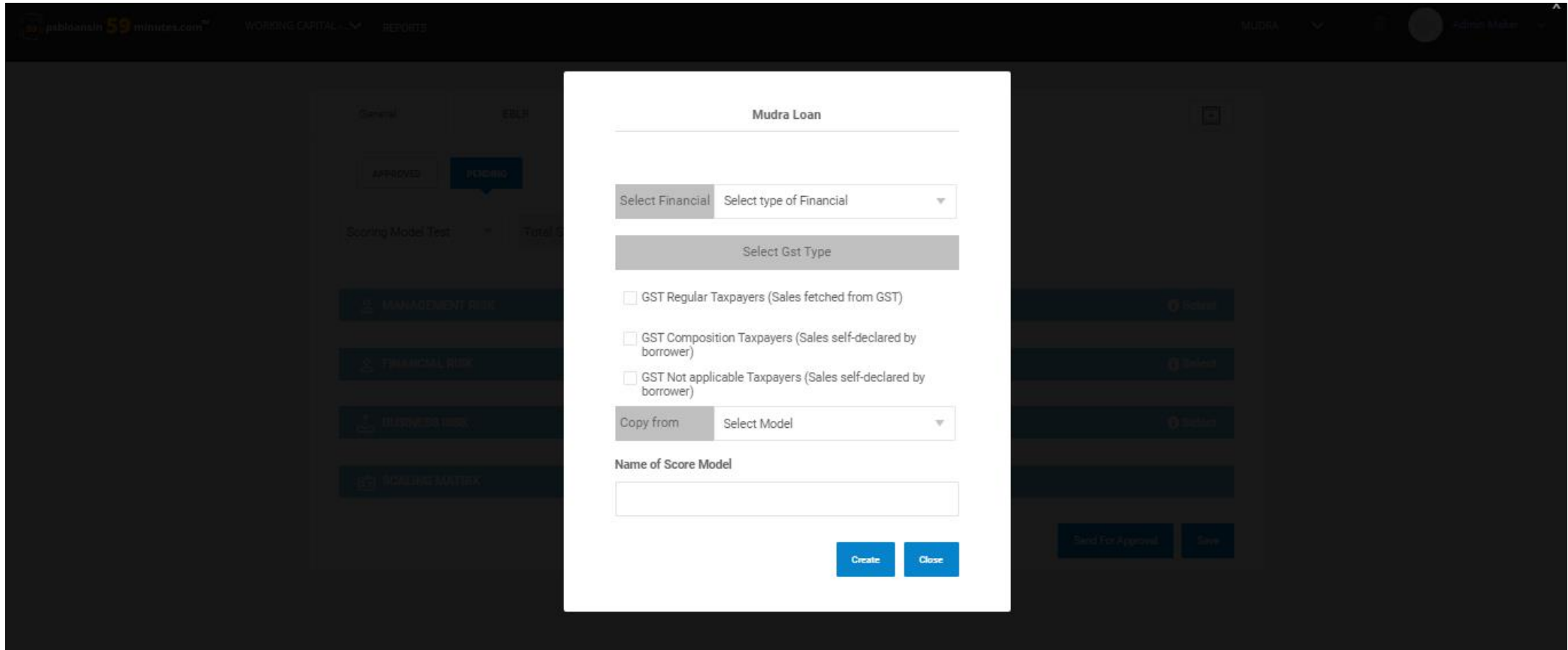
MANAGEMENT RISK Select

FINANCIAL RISK Select

SCALING MATRIX

Creation of Scoring Model – Edit Profile → Scoring → Pending → Add New

# CREATE SCORING MODEL



The screenshot shows the 'Mudra Loan' scoring model creation form. The form is titled 'Mudra Loan' and contains the following fields and options:

- Select Financial:** A dropdown menu labeled 'Select type of Financial'.
- Select Gst Type:** A section with three radio button options:
  - ☐ GST Regular Taxpayers (Sales fetched from GST)
  - ☐ GST Composition Taxpayers (Sales self-declared by borrower)
  - ☐ GST Not applicable Taxpayers (Sales self-declared by borrower)
- Copy from:** A dropdown menu labeled 'Select Model'.
- Name of Score Model:** A text input field.
- Buttons:** 'Create' and 'Close' buttons at the bottom right.

The background interface shows a sidebar with 'General' and 'EBLH' tabs, and a main area with 'APPROVED' and 'PENDING' buttons, along with a 'Scoring Model Test' section.

- Step 1 – Select Financial Type i.e. Audited ITR or No ITR
- Step 2 – Select GST Type
- Step 3 – Select existing model from dropdown if the Admin Maker wants to use the existing scoring module data
- Step 4 – Provide Name of the Scoring Model and click on 'Create'

# SET SCORING MODEL PARAMETERS

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General EBLR Scoring Products

APPROVED PENDING

Scoring Model Test Total Score 4 Add New

MANAGEMENT RISK Select

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

Number of ranges 4

Define Range			Code	Max Score	Score
0	Yrs	TO	2	4	1
2.01	Yrs	TO	4		2
4.01	Yrs	TO	6		3
6.01	Yrs	TO	922337203685477600		4

2. Bureau Score [Average of promoters] ? ☐

Number of ranges Select Range

- Step 1 – Select the Scoring Model from Dropdown.
- Step 2 – Define the range of parameters along with the values for the same.
- Step 3 – Tick only the required parameters (Management Risk, Financial Risk and Business Risk).
- Step 4 – Define the score for every range created for the parameter.



# SCALING MATRIX

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MUDRA

SCALING MATRIX

Risk Score

Sr No.	Risk Score Range	Scale	Interpretation	Spread	Effective ROI (%)	Tenure (yrs)	PF (%)	Min PF (Rs)	Max PF (Rs)
1	100 TO 60				8.5				
2	59 TO 0				8.5				

+ ADD NEW

Risk Weights ?

MANAGEMENT RISK 0 %
Financial Risk 0 %
Business Risk 0 %

Proportionate Score

Total Score 100
Proportionate Score

Send For Approval
Save

- Step 1 – Define a scale for different range of scores.
- Step 2 – Set the ROI, Margin, Tenure (Only for Term Loans) & Processing Fees (PF%) for each score range.  
[Logic – Different scores can be charged with different margin, ROI, etc. as per Lender's Policy].

# RISK WEIGHTED MATRIX

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SCALING MATRIX

Risk Score

Sr No.	Risk Score Range	Scale	Interpretation	Spread	Effective ROI (%)	Tenure (yrs)	PF (%)	Min PF (Rs)	Max PF (Rs)
1	100 TO 60				8.5				
2	59 TO 0				8.5				

+ ADD NEW

Risk Weights ?

MANAGEMENT RISK 0 %
Financial Risk 0 %
Business Risk 0 %

Proportionate Score


Total Score 100
Proportionate Score

Send For Approval
Save

- Step 1 – Assign different weights to risk categories (If required).
- Step 2 – Proportionate score can also be calculated (If required).

[Logic – If total score is more than 100 e.g. 107, Proportionate Score can be set at 100 to be standardized].

# SCORING APPROVAL



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MUDRA

SCALING MATRIX

Risk Score

Sr No.	Risk Score Range		Scale	Interpretation	Spread	Effective ROI (%)	Tenure (yrs)	PF (%)	Min PF (Rs)	Max PF (Rs)
1	100	TO 60				8.5				
2	59	TO 0				8.5				

+ ADD NEW

Risk Weights ?

MANAGEMENT RISK 0 %
Financial Risk 0 %
Business Risk 0 %

Proportionate Score

Total Score 100
Proportionate Score

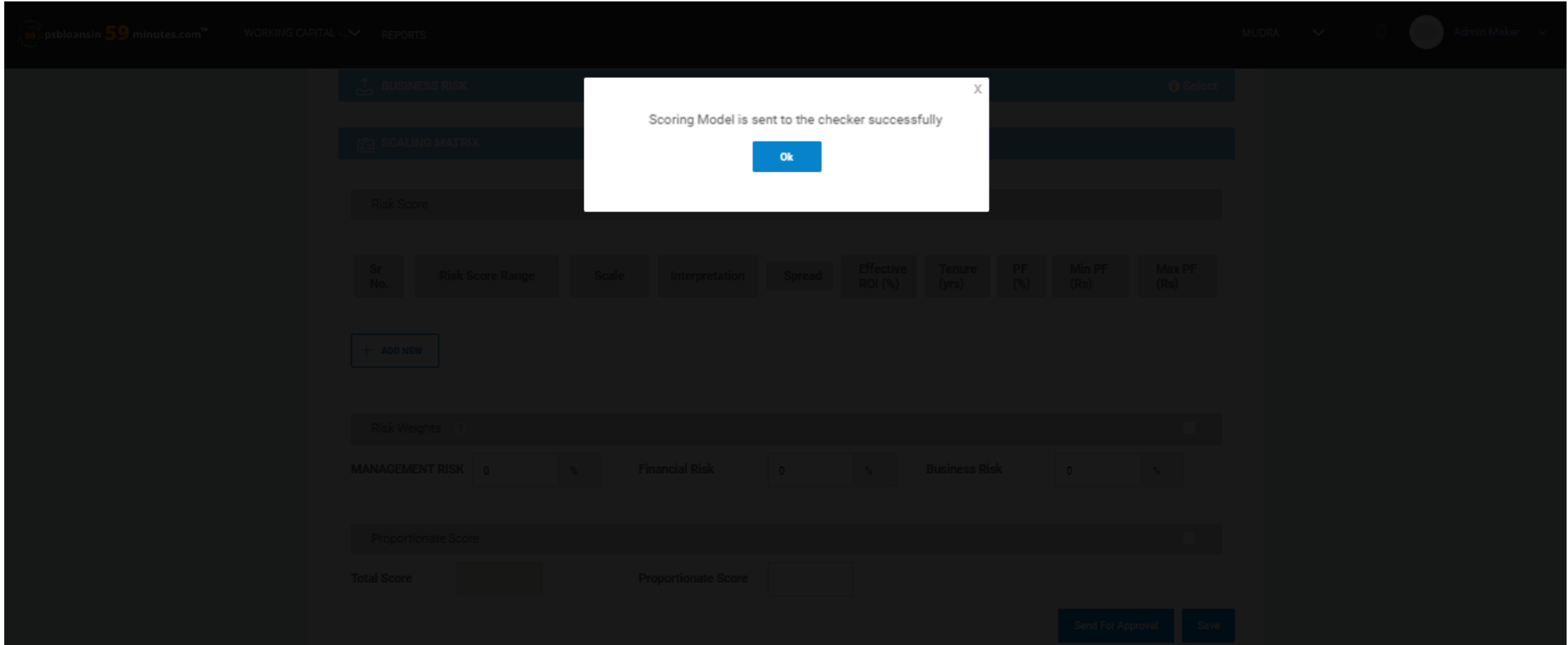
Send For Approval

Save

Send the Scoring module to the Admin Checker for approval.

**Note:** The scoring module can only be used for creating a product after it has been approved by the Admin Checker.

# SCORING APPROVAL



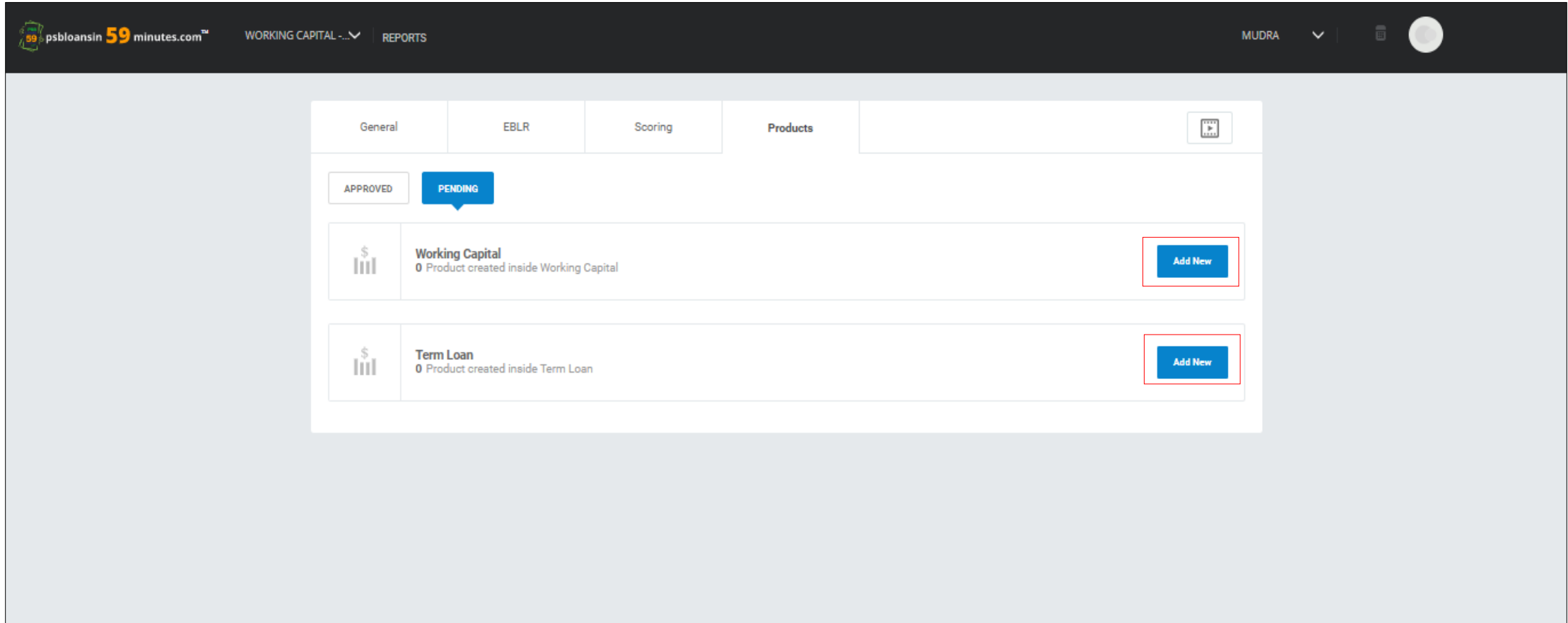
- The Pop-up window will appear that the Scoring Model has been successfully sent to the checker for approval.
- The scoring model can be linked with the product only after approval by the Admin Checker.

# PRODUCT CREATION

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## SCREENWISE WALK THROUGH

# PRODUCT CREATION



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General EBLR Scoring Products

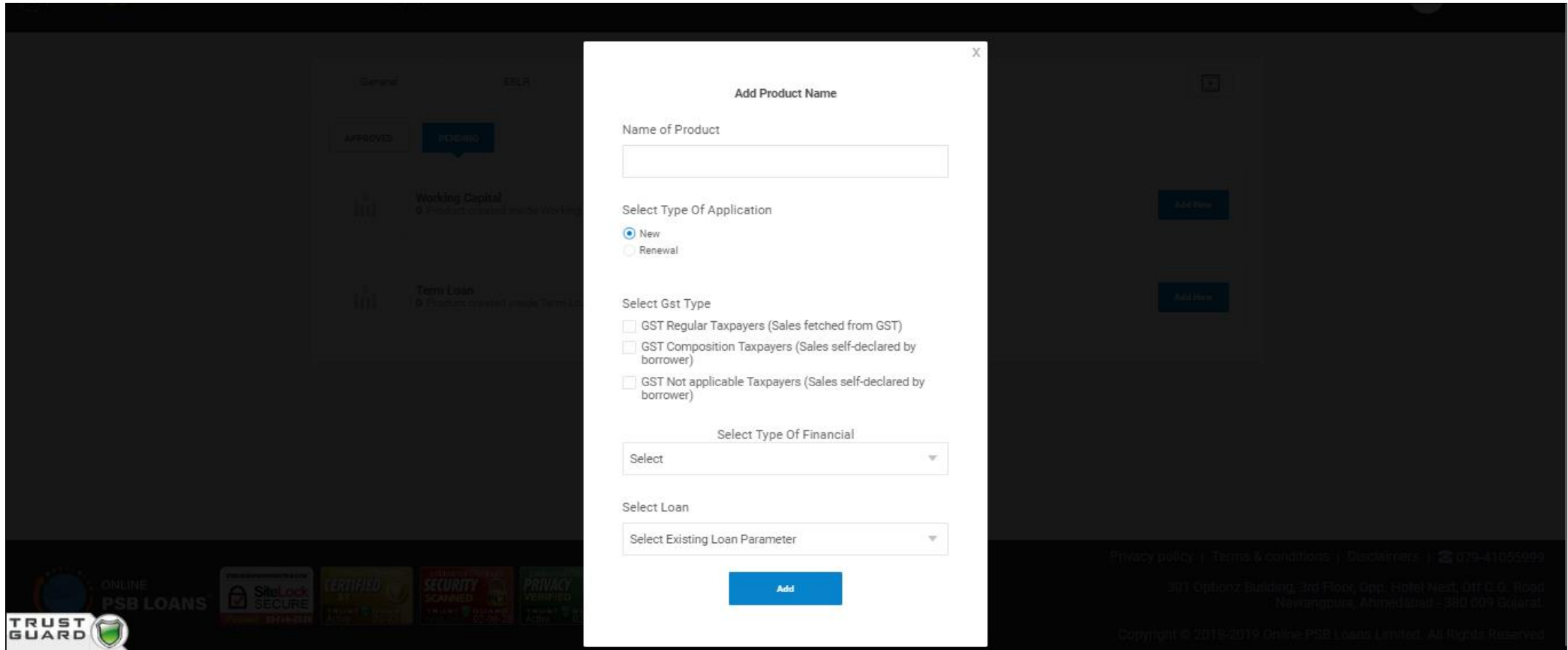
APPROVED PENDING

**Working Capital**  
0 Product created inside Working Capital [Add New](#)

**Term Loan**  
0 Product created inside Term Loan [Add New](#)

Creation of Product – Edit Profile → Products → Pending → Add New (as per Loan Type)

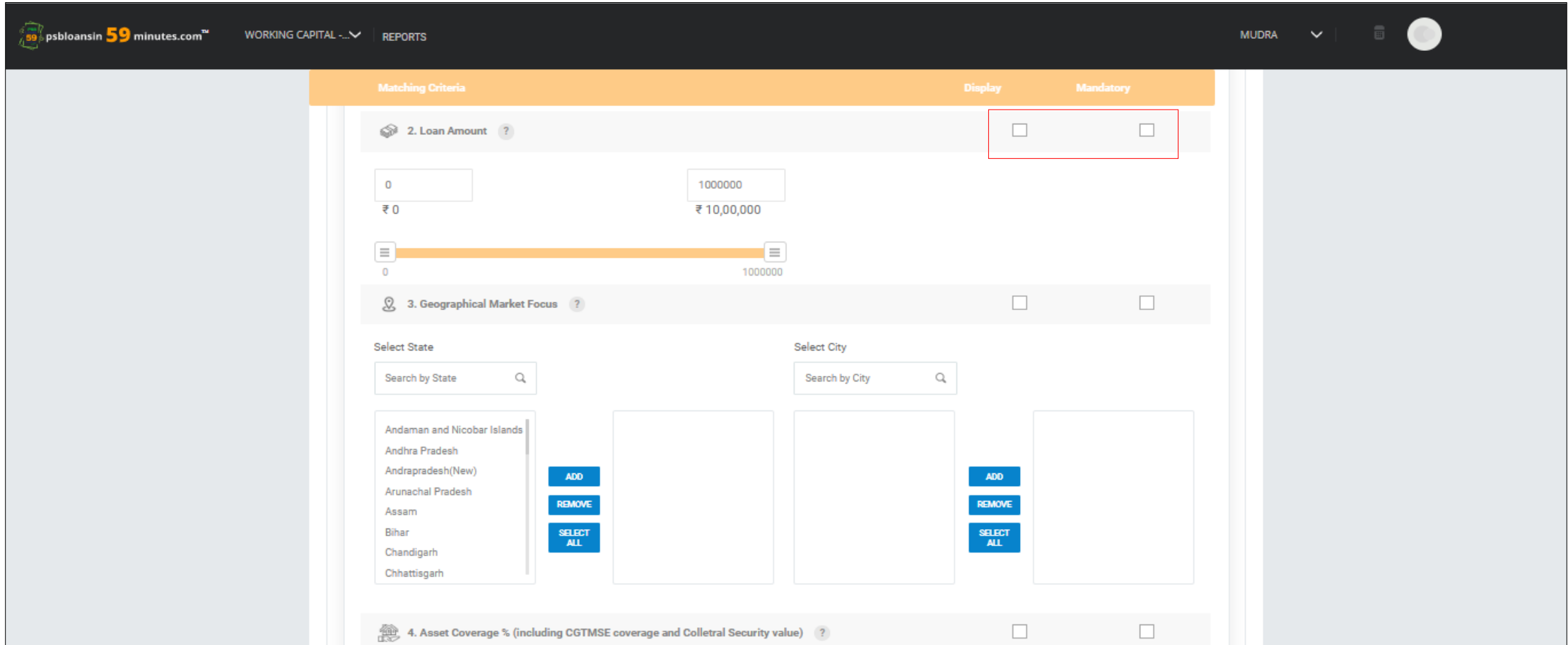
# PRODUCT CREATION



- Step 1 – Provide Name of Product
- Step 2 – Select Type of Application (i.e. :- New, Renewal)
- Step 3 – Select GST Type
- Step 4 – Select type of Financial (i.e. :- Audited ITR or No ITR)
- Step 5 – Select existing Product from dropdown if the maker wants to use the existing Product data

**Note:** For selecting a scoring module in a product, approval from Admin Checker for that module is necessary.

# SET PRODUCT PARAMETERS




Matching Criteria	Display	Mandatory
<b>2. Loan Amount</b> ? <input type="text" value="0"/> <input type="text" value="1000000"/> ₹ 0 ₹ 10,00,000 <input type="range" value="0"/> 0 1000000	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Geographical Market Focus</b> ? <div> <div> Select State  <input type="text" value="Search by State"/> </div> <div> <input type="text" value="Andaman and Nicobar Islands"/>  <input type="text" value="Andhra Pradesh"/>  <input type="text" value="Andrapradesh(New)"/>  <input type="text" value="Arunachal Pradesh"/>  <input type="text" value="Assam"/>  <input type="text" value="Bihar"/>  <input type="text" value="Chandigarh"/>  <input type="text" value="Chhattisgarh"/> </div> <div> <input type="button" value="ADD"/>  <input type="button" value="REMOVE"/>  <input type="button" value="SELECT ALL"/> </div> </div> <div> <div> Select City  <input type="text" value="Search by City"/> </div> <div> <input type="text"/>  <input type="text"/>  <input type="text"/>  <input type="text"/>  <input type="text"/>  <input type="text"/>  <input type="text"/> </div> <div> <input type="button" value="ADD"/>  <input type="button" value="REMOVE"/>  <input type="button" value="SELECT ALL"/> </div> </div>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Asset Coverage % (including CGTMSE coverage and Collateral Security value)</b> ?	<input type="checkbox"/>	<input type="checkbox"/>

- Display: Parameters set only as display and not mandatory will allow the proposal to match with the product and will notify the Bank whether the parameter criteria is being fulfilled by the proposal in the CAM report.
- Mandatory: For parameters set as display and mandatory, if the proposal does not match with the parameter criteria, the proposal will not be shown that product.






# SET PRODUCT PARAMETERS



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REPORTS

MUDRA

Matching Criteria	Display	Mandatory
<div>  <div>8. Minimum Risk Model Score ?</div> </div> <div> <div>Scoring 08.01.2020</div> <div>0</div> <div> <div></div> <div>0</div> <div>113</div> </div> </div>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<div>  <div>9. Current Ratio (Times) ?</div> </div> <div> <div>0</div> <div>5</div> <div> <div></div> <div>0 &amp; below</div> <div>5 &amp; above</div> </div> </div>	<input type="checkbox"/>	<input type="checkbox"/>
<div>  <div>10. Debt Equity Ratio (Times) ?</div> </div> <div> <div>0</div> <div>5</div> <div> <div></div> <div>0 &amp; below</div> <div>5 &amp; above</div> </div> </div>	<input type="checkbox"/>	<input type="checkbox"/>

Admin Maker can select Scoring Model from the drop-down. Please note, only approved models will be shown in the list.

# SET PRODUCT PARAMETERS

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REPORTS

MUDRA

Matching Criteria

Display

Mandatory

19. Eligibility Calculation Method \*

Mudra Loan - Working Capital

Working Capital Requirement (%)	Shishu (%)	Kishore (%)	Tarun (%)
31.25	0	10	10

20. Select Campaign \*

Select Campaign

21. CGTMSE Coverage ?

☐

☐

☐ Existing CGTMSE Coverage ☐ New To CGTMSE Coverage ☐ BOTH

22. MSME Funding ?

☐

☐

☐ Micro ☐ Small ☐ Medium

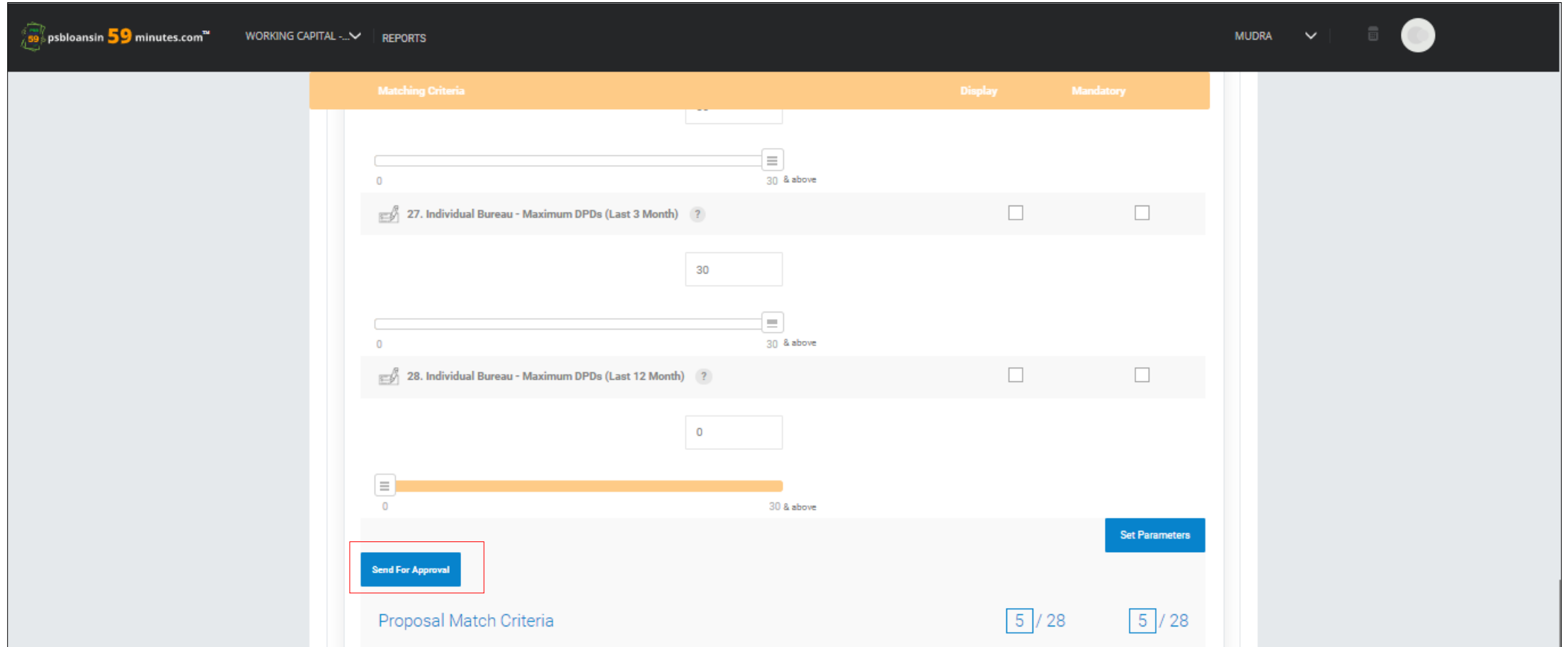
23. Sales Growth % ?

☐

☐

Admin Maker needs to mention working capital requirement (%) and Margin (%) for Shishu, Kishore and Tarun. This will be used for Loan Eligibility calculation of the borrower.

# SEND PRODUCT FOR APPROVAL



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Matching Criteria	Display	Mandatory
<div>0 30 &amp; above</div> <div>27. Individual Bureau - Maximum DPDs (Last 3 Month) ?</div> <div>30</div> <div>0 30 &amp; above</div>	<input type="checkbox"/>	<input type="checkbox"/>
<div>0 30 &amp; above</div> <div>28. Individual Bureau - Maximum DPDs (Last 12 Month) ?</div> <div>0</div> <div>0 30 &amp; above</div>	<input type="checkbox"/>	<input type="checkbox"/>

Set Parameters

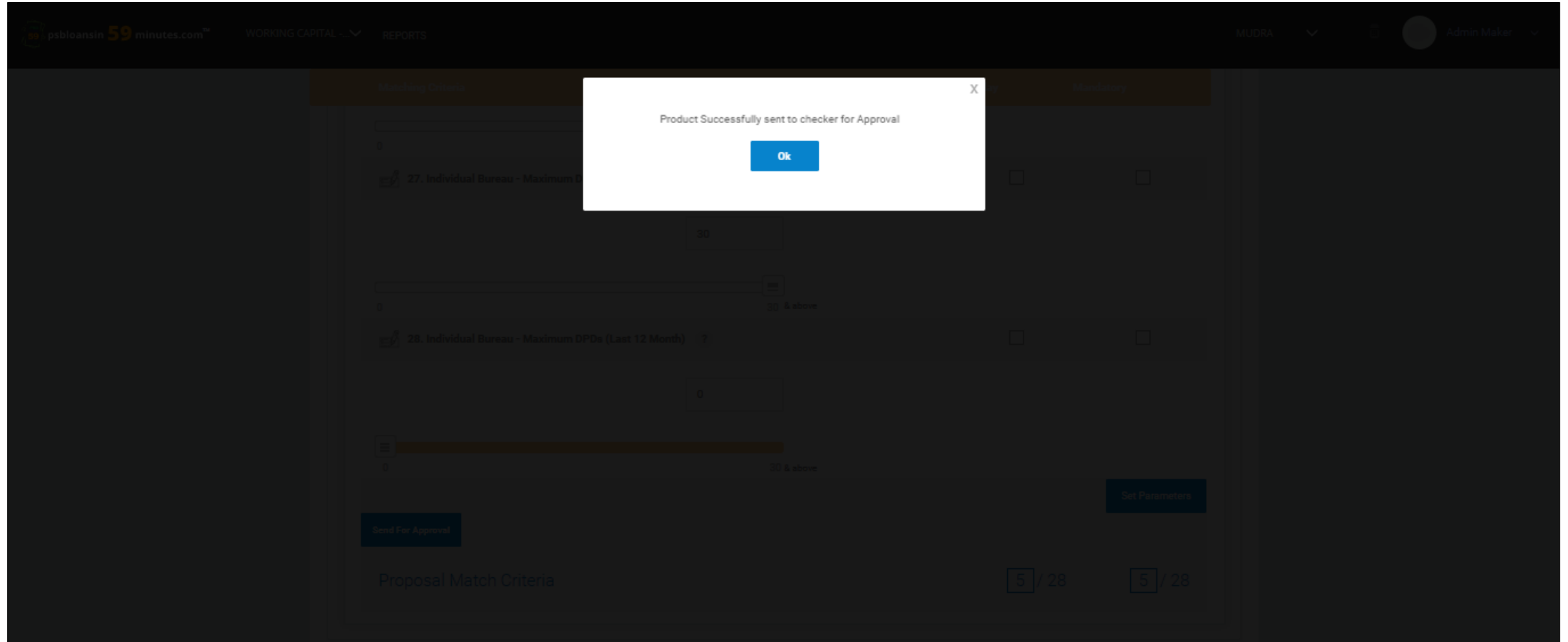
Send For Approval

Proposal Match Criteria 5 / 28 5 / 28

Admin Maker can click on set Parameters to save and send the same to Admin Checker for approval.

**Note:** The created Product can only be matched with the borrowers' proposals only after it has been approved by the Admin Checker.

# APPROVAL



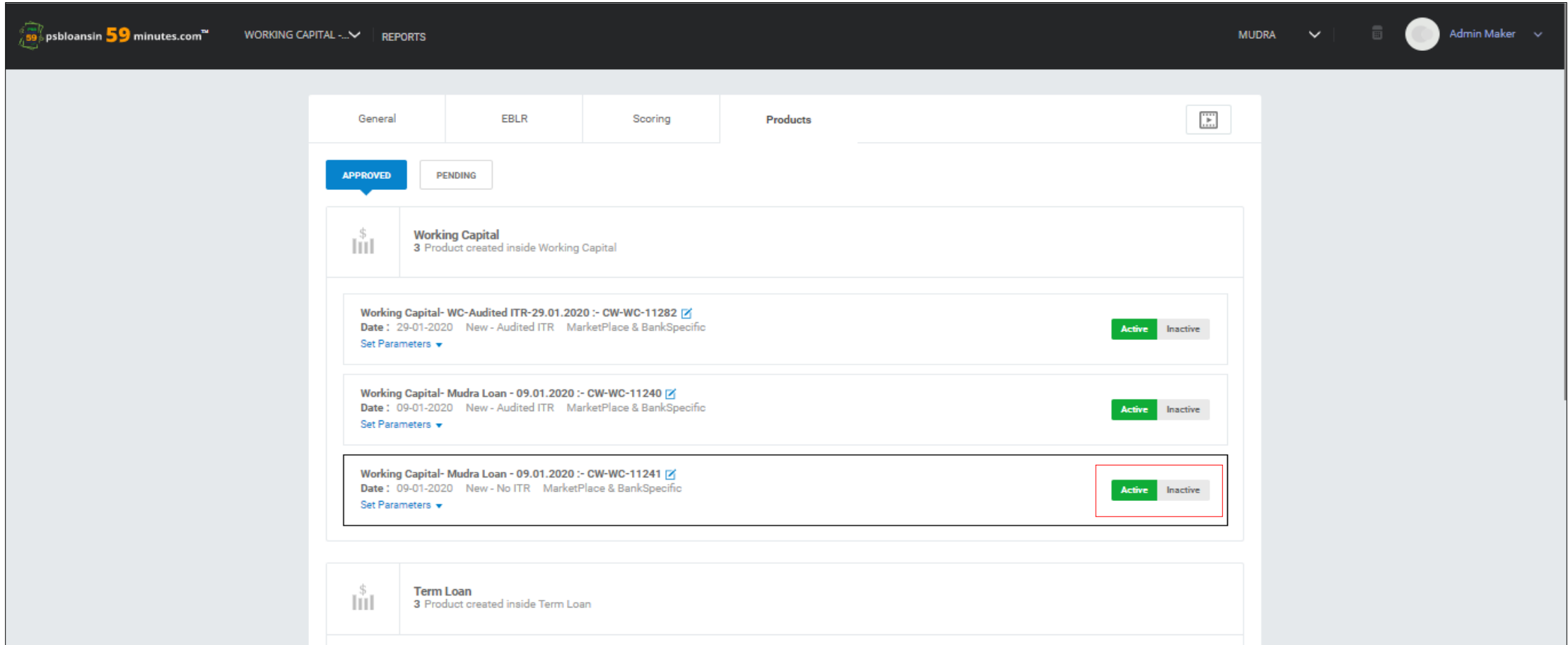
A Pop-Up window will appear that the Product has been successfully sent to checker for approval.

# INACTIVATING ACTIVE PRODUCTS

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## SCREENWISE WALK THROUGH

# INACTIVATE PRODUCT

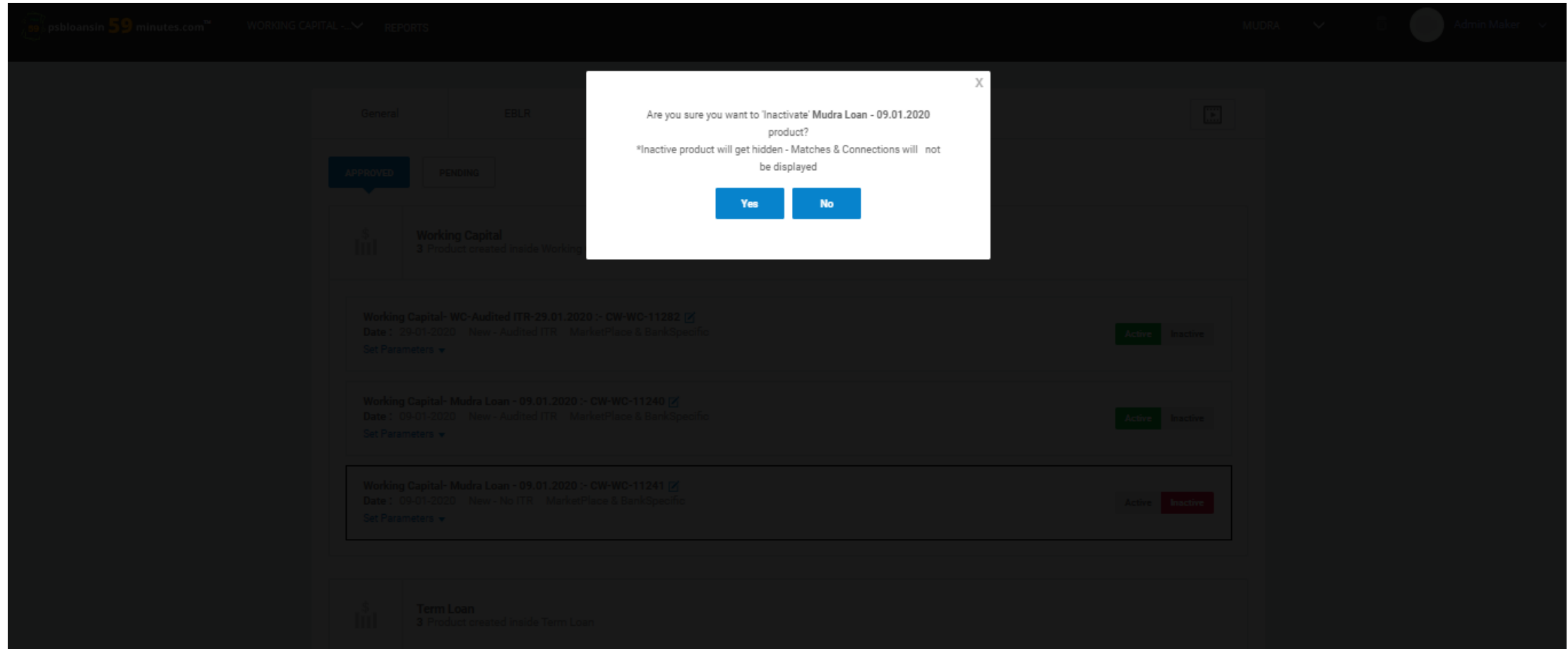


The screenshot shows the 'Admin Maker' interface for 'PSB LOANS'. The top navigation bar includes the logo, 'psbloansin 59 minutes.com™', 'WORKING CAPITAL', 'REPORTS', 'MUDRA', and a user profile 'Admin Maker'. The main content area is divided into tabs: 'General', 'EBLR', 'Scoring', and 'Products'. The 'Products' tab is selected, showing a list of products under the 'Working Capital' category. The list includes three products, each with a 'Set Parameters' link and 'Active'/'Inactive' buttons. The third product, 'Working Capital- Mudra Loan - 09.01.2020 :- CW-WC-11241', is highlighted with a red box, and its 'Inactive' button is also highlighted with a red box. Below the 'Working Capital' section, there is a 'Term Loan' section with 3 products.

Product Name	Date	Status	MarketPlace & BankSpecific	Active	Inactive
Working Capital- WC-Audited ITR-29.01.2020 :- CW-WC-11282	29-01-2020	New - Audited ITR	MarketPlace & BankSpecific	Active	Inactive
Working Capital- Mudra Loan - 09.01.2020 :- CW-WC-11240	09-01-2020	New - Audited ITR	MarketPlace & BankSpecific	Active	Inactive
Working Capital- Mudra Loan - 09.01.2020 :- CW-WC-11241	09-01-2020	New - No ITR	MarketPlace & BankSpecific	Active	Inactive

- Step 1 – Already created as well as approved products can be set as either “Active” or “In-Active”.
- Step 2 – Click on “Inactive” to inactivate the product or vice-versa.

# INACTIVATE PRODUCT



- Step 1 – Pop-up for Inactivating a product
- Step 2 – Click on “Yes” to send the same to Admin Checker for approval.



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# THANK YOU

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Banker Journey Queries:

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