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LENDER JOURNEY

TRAINING MODULE

USER: BRANCH CHECKER

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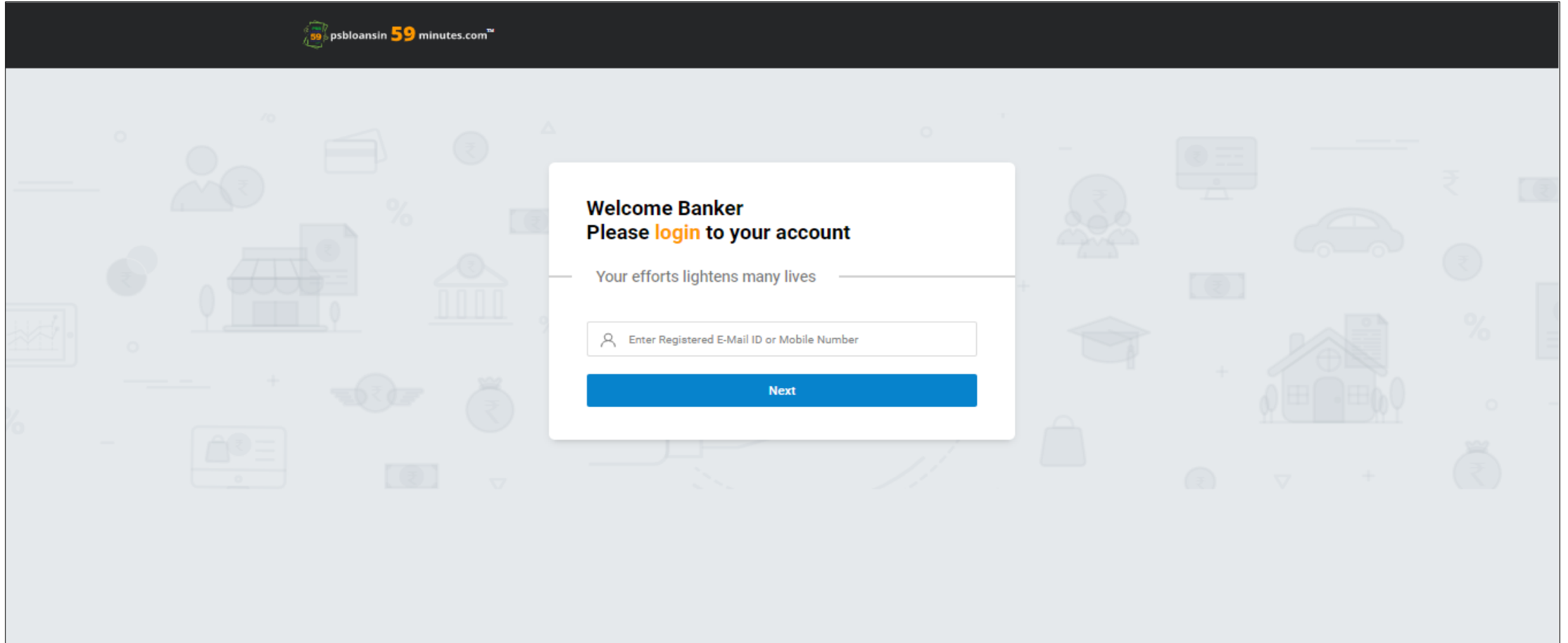
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-

LOGIN & PROFILE

SCREENWISE WALK THROUGH

LOGIN



psbloansin 59 minutes.com™

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 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.

OVERALL POSITION OF BANK

SCREENWISE WALK THROUGH

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
Ahmedabad ,Gujarat ,India
FP_Checker Role
Shirpur 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

- Landing Page of Branch Checker. Here, the Branch Checker can view the overall position of the lender.
- Branch Checker can see the count of number of Application at each stage. e.g. the number for In-principle stage reflects those cases that have not moved to the next stage.

GLOBAL SEARCH

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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
Ahmedabad ,Gujarat ,India
FP_Checker Role
Shirpur 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 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020
2	CW AXX 120X 1400X	Company Name	In-Principle	Product Name	Branch Name	Branch Code	Jan 29, 2020

17186 CUSTOMERS
ON PLATFORM

Latest News

My History

Videos

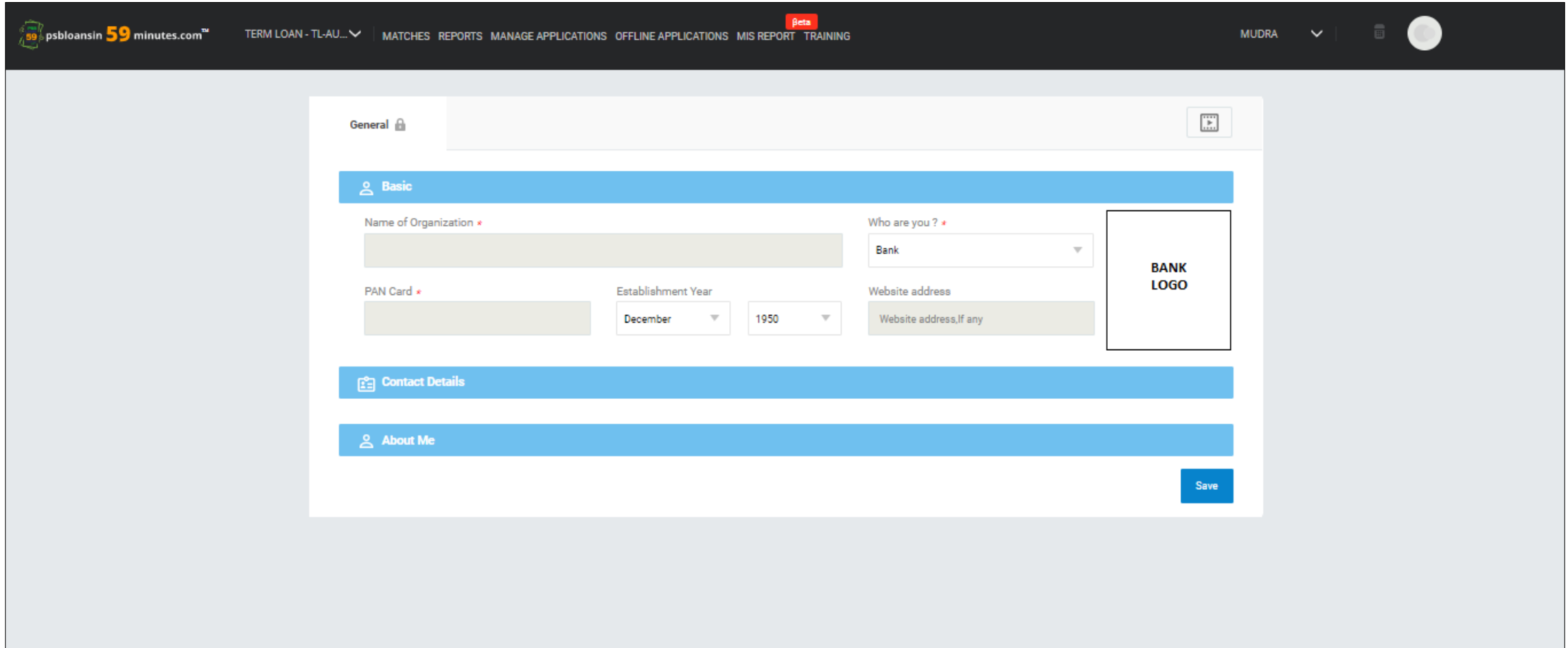
Chat

Notification

TRUST GUARD
Security Scanned

- Under Global Search, Branch Checker can search an application through application code or company name tagged to the Branch.
- Click on “Edit Profile” to go to the profile page.

EDIT PROFILE



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General

Basic

Name of Organization *

Who are you ? *

Bank

PAN Card *

Establishment Year

December 1950

Website address

Website address,if any

Contact Details

About Me


Save

- The Profile Page is divided into three sections which are Basic, Contact Details and about me.
- The branch checker can view and edit the details.
- The branch checker can click on “Save” to save the details.

BRANCH TRANSFER


SCREENWISE WALK THROUGH

BRANCH TRANSFER


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

TRAINING



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

You match 23/25 with Borrower's profile -
 View Details


Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	2,50,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	85%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	3.21 Times	✓



A Branch Checker has the rights to transfer a 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


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WORKING CAPITAL ...▼

[MATCHES](#)
[REPORTS](#)
[MANAGE APPLICATIONS](#)
[OFFLINE APPLICATIONS](#)
[MIS REPORT](#)

Beta

MUDRA ▼

DDR Checker ▼

TRAINING

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch


or

Assign

Date Of Proposal

GSTIN

PAN



Loan Amount :	2,50,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	85%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	3.21 Times	✓
TOL/TNW :	0.39 Times	✓
Number of cheque bounced (Last Month) :	0	✓
Number of cheque bounced (Last 6 Month) :	0	✓
Risk Model Score :	108	✓

To transfer the 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



WORKING CAPITAL ...

MATCHES

REPORTS

MANAGE APPLICATIONS

OFFLINE APPLICATIONS


MIS REPORT

Beta

MUDRA

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

Previous Branch Details

Current Branch Details

TRUST GUARD

Security Scanned

You match 23/25 with Borrower's profile -

View Details

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	2,50,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	85%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	3.21 Times	✓

At 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.

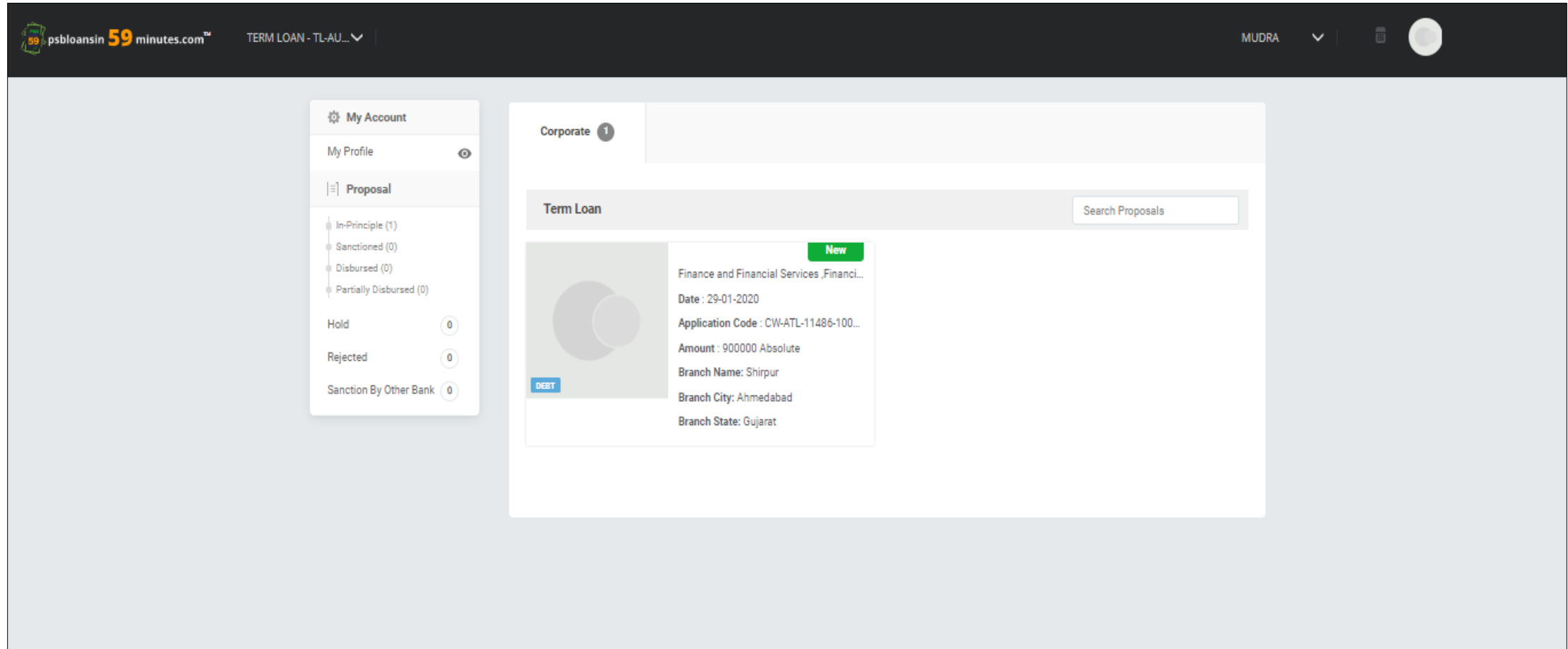
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CHECKING THE CAM AND TEASER VIEW

SCREENWISE WALK THROUGH


CHECKING THE CAM REPORT AND TEASER VIEW



Click on any stage as mentioned on the left-hand side and a list of proposals will appear on the right-hand side for that stage.


Next, Click on any proposal to go to the Proposal View.

PROPOSAL VIEW



TERM LOAN - TL-AU...

MUDRA



Borrower Name

Private Limited

BHAVNAGAR, Gujarat, India

Approve

Hold

Decline

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

PROPOSAL – VIEW DETAILS



TERM LOAN - TL-AU...

MUDRA



Borrower Name
Private Limited
BHAVNAGAR, Gujarat, India

Approve

Hold

Decline

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

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 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, 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

Approve **Hold** **Decline**

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

or
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

Approve

Hold

Decline

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
INCOME			
Gross Sales (Including Indirect Taxes collected on sales)	2,00,000	-	-
Less: Indirect Taxes (Indirect Taxes paid on purchases)	30,227	-	-
Net Sales	1,69,773	-	-
EXPENDITURE			
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

Approve

Hold

Decline

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

Approve

Hold

Decline

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

Approve
Hold
Decline

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.

PROPOSAL – ELIGIBILITY VIEW



TERM LOAN - TL-AU...

MUDRA



Borrower Name
Private Limited
BHAVNAGAR, Gujarat, India

Approve

Hold

Decline

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



TERM LOAN - TL-AU...

MUDRA



Borrower Name
Private Limited
BHAVNAGAR, Gujarat, India

Approve

Hold

Decline

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

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

Approve
Hold
Decline

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).

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PROPOSAL - FRAUD DETECTION



TERM LOAN - TL-AU...

MUDRA



Borrower Name
Private Limited
BHAVNAGAR, Gujarat, India

Approve
Hold
Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

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

eligibility
CGTMSE
GST
Fraud Detection
GST Comparison
Related Party
Other Directorship
Downloads

HUNTER ANALYSIS
No Record Found


FRAUD DESCRIPTION
No Record Found

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

Strictly Private & Confidential

28

PROPOSAL – GST COMPARISON


psbloansin 59 minutes.com™

WORKING CAPITAL ...


MATCHES REPORTS MANAGE APPLICATIONS OFFLINE APPLICATIONS MIS REPORT

Beta

MUDRA

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 : 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

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	-	-

View More Details

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

PROPOSAL – RELATED PARTY VIEW

psbloansin 59 minutes.com™

TERM LOAN - TL ITR ...

MATCHESREPORTSMANAGE APPLICATIONSOFFLINE APPLICATIONSMIS REPORTMUDRADDR 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 : 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

<ScoringEligibilityCGTMSEGSTFraud DetectionGST ComparisionRelated PartyOther 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


psbloansin 59 minutes.com™

TERM LOAN - ITR 16...


MATCHES
REPORTS
MANAGE APPLICATIONS
OFFLINE APPLICATIONS
MIS REPORT

Beta

MUDRA

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
Assign

Branch Name

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 “Related Party” to view Director Details.

PROPOSAL - DOWNLOADS

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


Borrower Name
Private Limited
BHAYNAGAR, Gujarat, India

Approve **Hold** **Decline**

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

or
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**

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 Branch Checker can download Consumer & Commercial Bureau Reports, 'Zip' file of all uploaded documents, 'CAM' report and 'Bank Statements' of the Proposal.

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

SCREENWISE WALK THROUGH

SANCTION/REJECT/HOLD/DISBURSE

psbloansin 59 minutes.com™
TERM LOAN - FIXED ...



XYZ & CO
DCBT

Partnership
BHAVNAGAR., Gujarat, India

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
XXXXXXXXXXXX(Primary Gst)


PAN

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


Borrower's 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	✓

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

SANCTION OF PROPOSAL



Fixed Assets to Turnover and Margin Method
Maharashtra, India



FUND SEEKER
XYZ & CO
Gujarat, India,

Sanctioned Amount(Rs.) *

Tenure (yrs) *

Rate of Interest (%) *

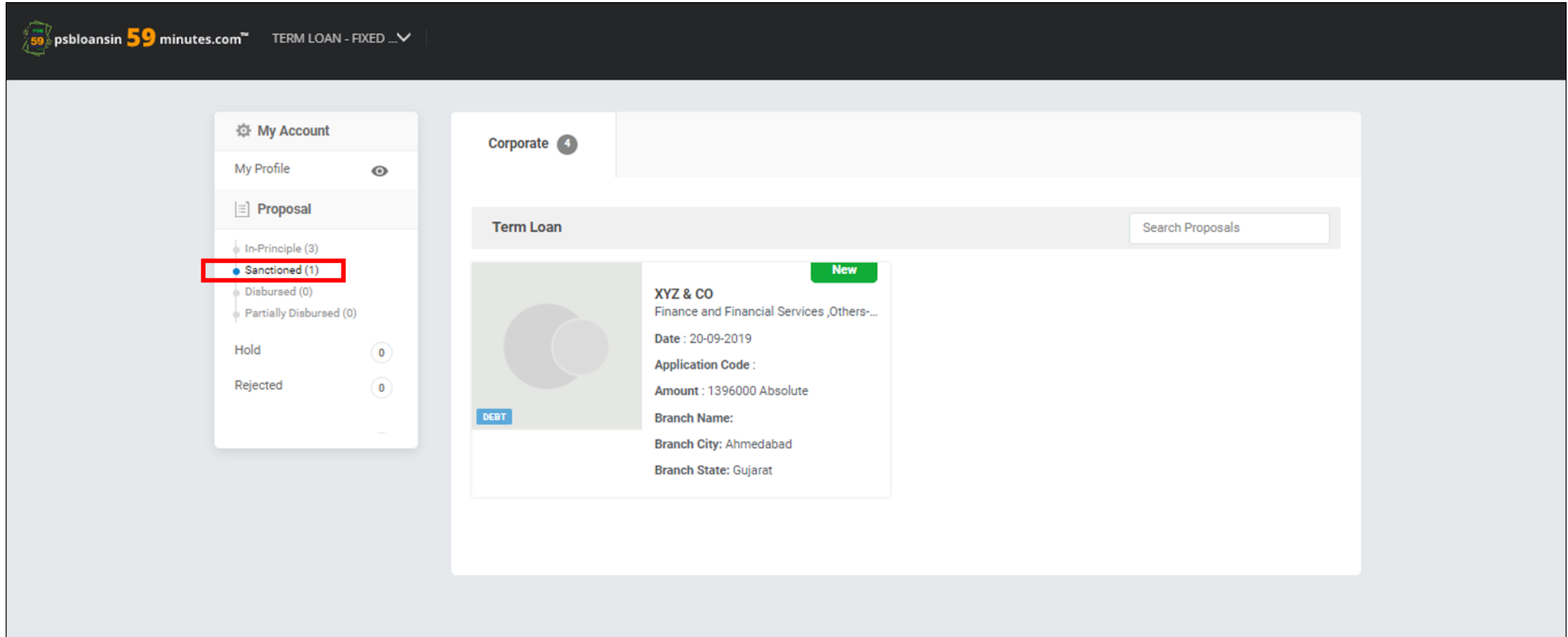
Processing Fee (%) *

Remarks (if any)

Submit

- 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

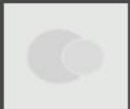


The screenshot displays the PSB Loans portal interface. At the top, the header includes the logo 'psbloansin 59 minutes.com™' and a dropdown menu for 'TERM LOAN - FIXED ...'. On the left sidebar, under the 'Proposal' section, the 'Sanctioned (1)' option is highlighted with a red box. The main content area shows a 'Corporate' tab with a count of 4. Below this, a 'Term Loan' section features a search bar labeled 'Search Proposals'. A card for a 'New' proposal is visible, showing details for 'XYZ & CO' (Finance and Financial Services, Others-...). The card includes the date '20-09-2019', application code, amount '1396000 Absolute', and branch information for Ahmedabad, Gujarat. A 'DEBT' label is also present on the card.

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

SANCTIONED PROPOSAL

psbloansin 59 minutes.com™
TERM LOAN - FIXED ...



XYZ & CO
DEBT

Partnership
BHAVNAGAR., Gujarat, India

Hold

Decline

To Disburse

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
xxxxxxxxxx(PPrimary 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	✓
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	✓

- To disburse a proposal, the checker needs to go to 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

2019-09-12

Transaction Ref. No.

XXXXXXXXXXXXXXXX

Mode.

NEFT

Amount Sanctioned (Rs.)

1396000

Tenure

5

Rate of Interest

11

Amount To be Disbursed

₹1,396,000.00

698000

Remarks (if any)

PARTIAL DISBURSEMENT OF PROPOSAL

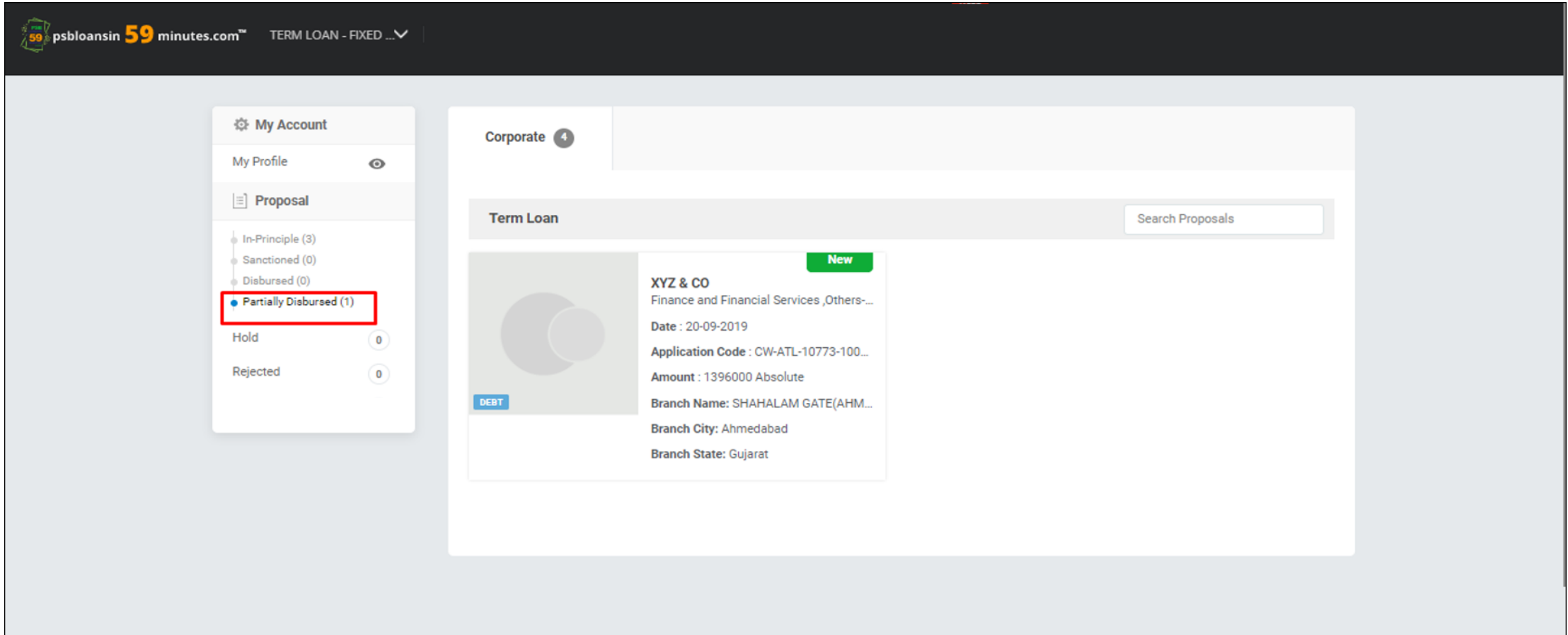
Previous Disbursement History

No Disbursement History!!

Submit

- The checker can Fully Disbursed or Partially Disbursed by editing “Amount to be Disbursed”.
- Checker has to 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 PSB Loans 59 minutes.com web application. The top navigation bar includes the logo and a dropdown menu for 'TERM LOAN - FIXED ...'. The left sidebar contains a 'My Account' section with links to 'My Profile' and 'Proposal'. Under 'Proposal', there are filters for 'In-Principle (3)', 'Sanctioned (0)', 'Disbursed (0)', 'Partially Disbursed (1)' (highlighted with a red box), 'Hold (0)', and 'Rejected (0)'. The main content area displays a 'Corporate' section with a 'Term Loan' filter and a 'Search Proposals' input field. A list of proposals is shown, with the first entry for 'XYZ & CO' (Finance and Financial Services, Others...) having a 'New' status. The proposal details include: 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 'DEBT' label is visible on the left side of the proposal card.

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

PARTIALLY DISBURSED PROPOSAL





XYZ & CO

Partnership

BHAVNAGAR., Gujarat, India

Partially 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

XXXXXXXXXXXXX(Primary Gst)

PAN

XXXXXXXXXXXXX

You match 24/25 with xyz & CO's profile -


View Details

Borrower's 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	✓


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.

Amount Sanctioned (Rs.)

Tenure

Rate of Interest

Amount To be Disbursed
 ₹1,326,200.00

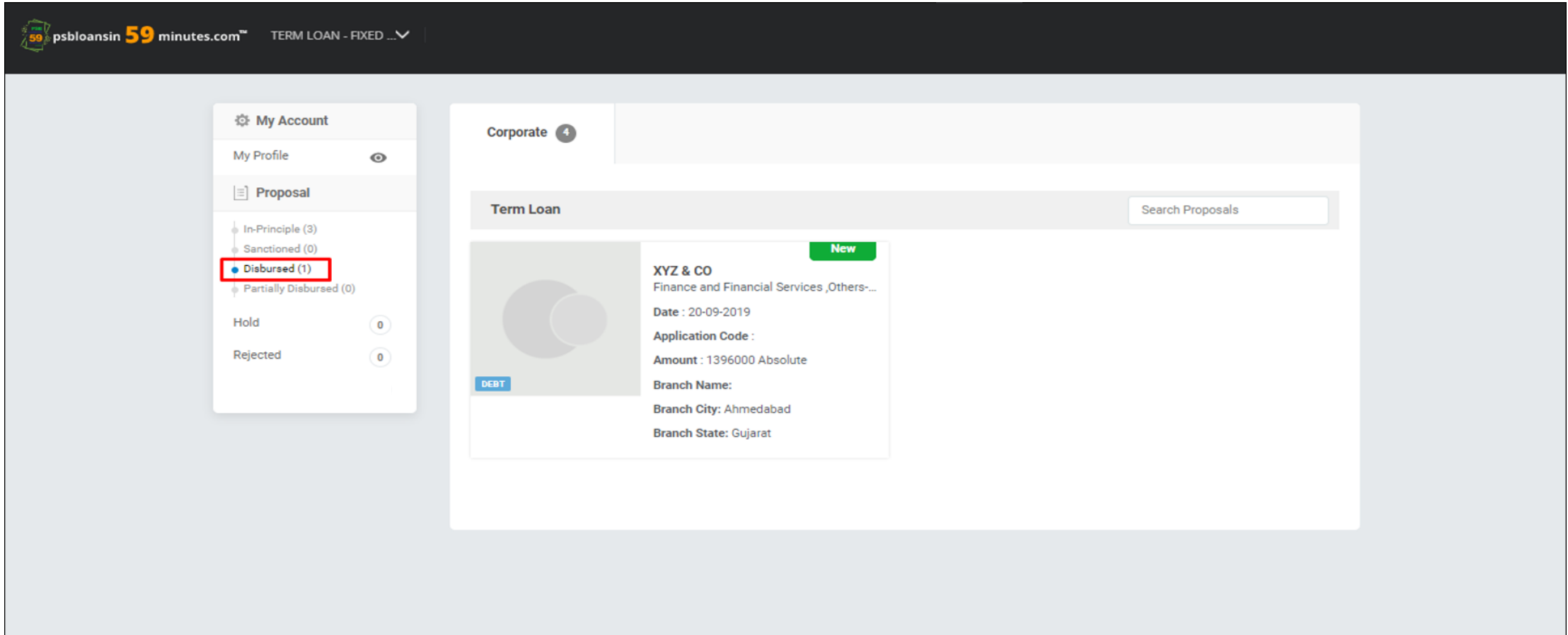
Remarks (if any)

Previous Disbursement History

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

- The checker can Fully Disbursed the partially disbursed proposal by editing “Amount to be Disbursed”.
- Checker has to fill in the required details and click on “Submit”.
- The Partially disbursed proposal shifts to ‘Fully Disbursed’ Stage.

DISBURSED PROPOSALS

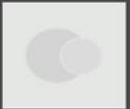


The screenshot shows the PSB Loans 59 minutes.com interface. The top navigation bar includes the logo, the text "psbloansin 59 minutes.com™", and a dropdown menu for "TERM LOAN - FIXED ...". The left sidebar contains a "My Account" section with links to "My Profile", "Proposal", "In-Principle (3)", "Sanctioned (0)", "Disbursed (1)", "Partially Disbursed (0)", "Hold", and "Rejected". The "Disbursed (1)" link is highlighted with a red box. The main content area shows a "Corporate" tab with a count of 4, a "Term Loan" section with a "Search Proposals" input field, and a "New" button. Below this, a card displays details for "XYZ & CO", including the date "20-09-2019", application code, amount "1396000 Absolute", and branch information for Ahmedabad, 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 ...



XYZ & CO
DEBT

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
XXXXXXXXXX(PPrimary 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	✓
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	✓

This is the proposal view of a Fully Disbursed Proposal.

HOLD PROPOSAL

Reason For Hold*

Select Reason

Submit

Reason For Hold*

Select Reason

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

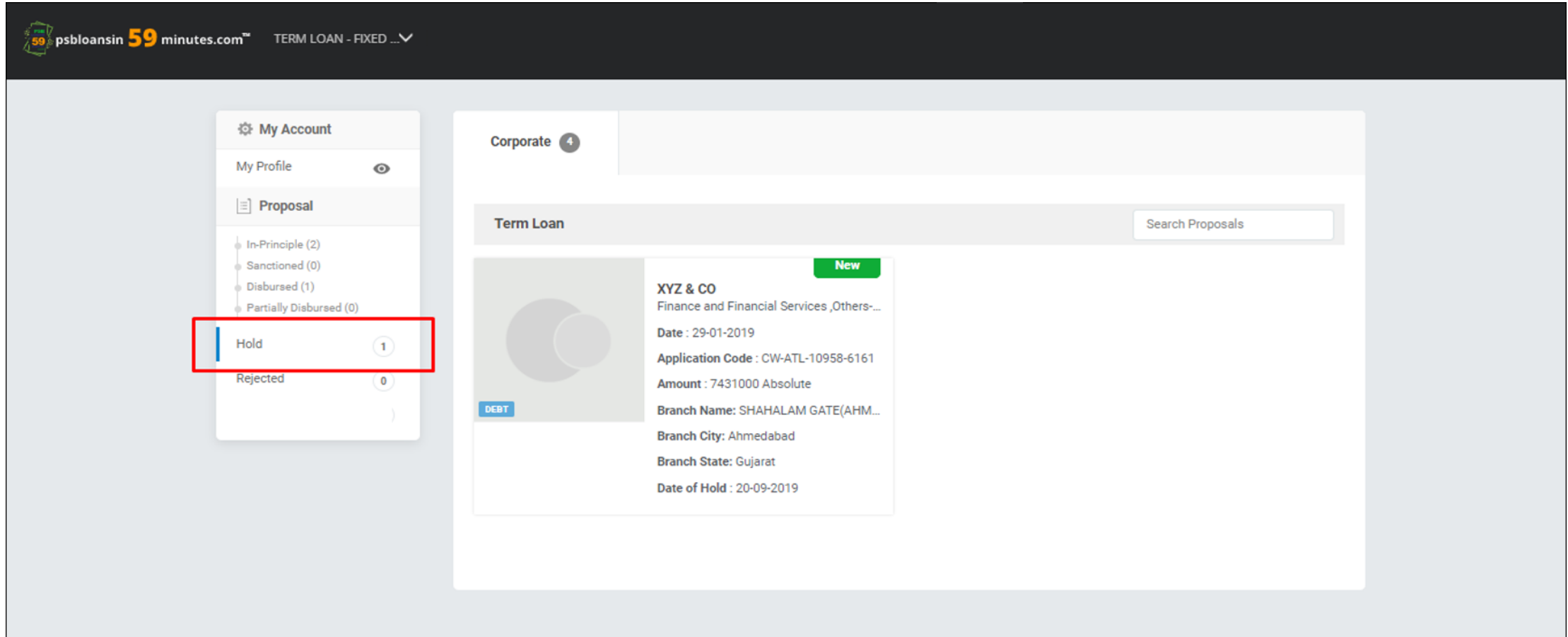
The client name is in Defaulters / Fraud Database

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 PSB Loans portal interface. At the top, the header includes the logo 'psbloansin 59 minutes.com™' and a dropdown menu 'TERM LOAN - FIXED ...'. On the left, a sidebar menu is visible with the following items: 'My Account', 'My Profile', 'Proposal', 'In-Principle (2)', 'Sanctioned (0)', 'Disbursed (1)', 'Partially Disbursed (0)', 'Hold (1)', and 'Rejected (0)'. The 'Hold' item is highlighted with a red rectangle. The main content area is titled 'Corporate 4' and 'Term Loan'. It features a search bar labeled 'Search Proposals'. Below the search bar, a card displays details for a proposal from 'XYZ & CO', including the date '29-01-2019', application code 'CW-ATL-10958-6161', amount '7431000 Absolute', branch name 'SHAHALAM GATE(AHM...', branch city 'Ahmedabad', branch state 'Gujarat', and date of hold '20-09-2019'. A green 'New' button is located at the top right of the card.

- 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

psbloansin 59 minutes.com™

TERM LOAN - FIXED ...

59

psbloansin 59 minutes.com™

TERM LOAN - FIXED ...

XYZ & CO

Partnership

Bhavnagar, Gujarat, India

DEBT

Approve

Decline

Reason For Hold

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

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 :	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	✓

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

REJECT PROPOSAL

Reason For Rejection*

Select Reason

Submit

Reason For Rejection*

Select Reason

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

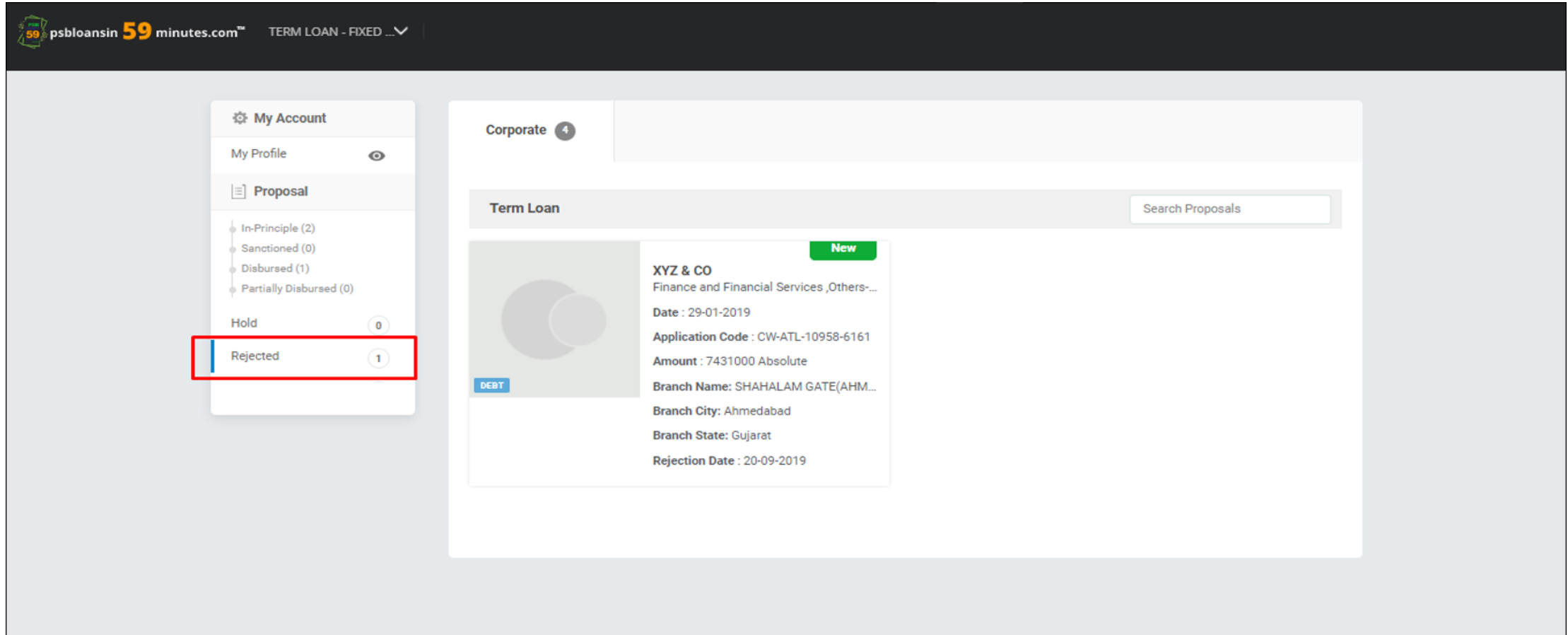
Borrower is not within the branch's jurisdiction/service area

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



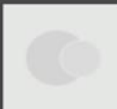
The screenshot displays the PSB Loans web application interface. At the top, the header includes the logo, 'psbloansin 59 minutes.com™', and a dropdown menu for 'TERM LOAN - FIXED ...'. The left sidebar contains a 'My Account' section with 'My Profile' and a 'Proposal' section. The 'Proposal' section lists various stages: 'In-Principle (2)', 'Sanctioned (0)', 'Disbursed (1)', 'Partially Disbursed (0)', 'Hold (0)', and 'Rejected (1)'. The 'Rejected' stage is highlighted with a red box. The main content area shows a 'Corporate' tab with a 'Term Loan' section. A search bar labeled 'Search Proposals' is present. Below the search bar, a card for 'XYZ & CO' is displayed, marked as 'New'. The card includes details such as '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', and 'Rejection Date : 20-09-2019'. A 'DEBT' label is visible on the left side of the card.

- 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


psbloansin 59 minutes.com™

TERM LOAN - FIXED



XYZ & CO
DEBT

Partnership
 Bhavnagar, Gujarat, India

Approve

Hold

Reason For Reject

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
 29/01/2019

GSTIN
 XXXXXXXXXXXXXXXX

PAN
 XXXXXXXXXX

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

Borrower's 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	✓

This is the proposal view of a Rejected Proposal.



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THANK YOU

Mail us at :

Borrower Journey Queries:

support@psbloansin59minutes.com

Banker Journey Queries:

banksupport@psbloansin59minutes.com

Customer Helpline No:

079-41055999