

# MULTIPLE BANK SELECTION

LENDER'S JOURNEY

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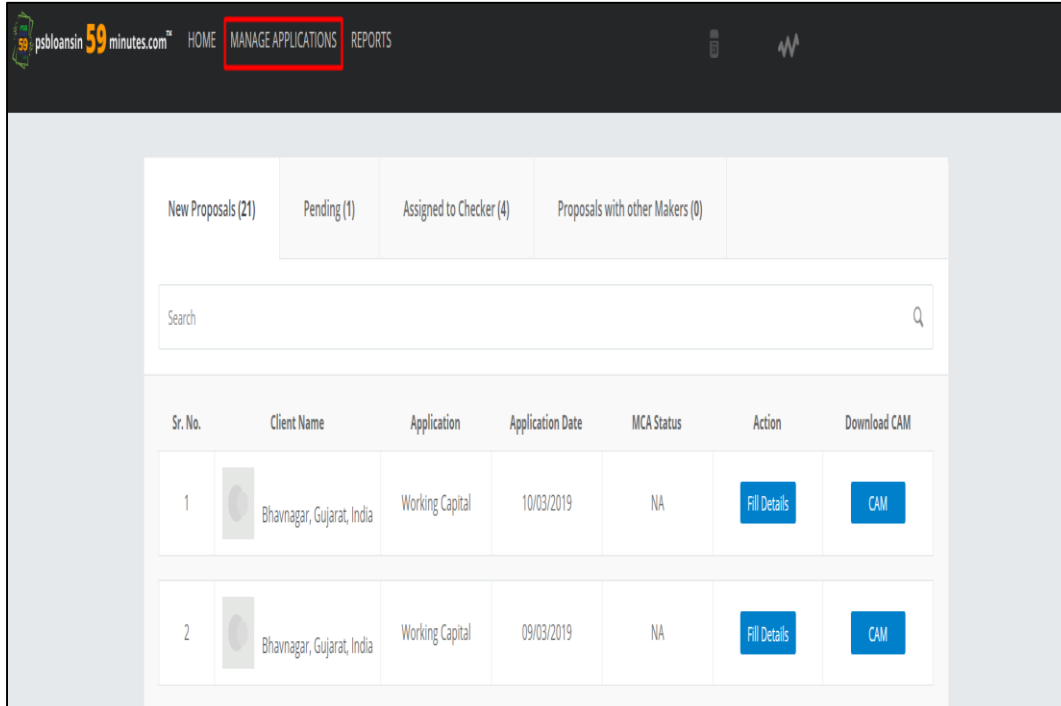
# BRIEF DESCRIPTION

- The new functionality is aimed to provide the Borrower's an option, in case the lender selected by them does not sanction their proposal within 15 days from the date of In-Principle Approval. On the 16th day the borrower will be intimated that the lender selected by them has not sanctioned their proposal and they can select another lender to forward their proposal to obtain another In-Principle Approval.
- The option to select another lender will be provided at 15 days intervals, from the date of In-Principle (till maximum of 3 In-principle Approvals).
- The lenders can continue the due diligence and sanctioning process at their end, even when the borrowers have obtained the In-Principle approval from another lender.
- If the proposal is sanctioned by any lender, then the proposal will become inactive for the other lenders. The other lenders will not be able to sanction the proposal. However, other lenders can continue the due diligence process.
- In case the sanctioned proposal has been put on Hold/Rejected by the lender, then the proposal will be made available again for sanctioning to other applied lenders.

# **SCREEN WISE WALKTHROUGH**

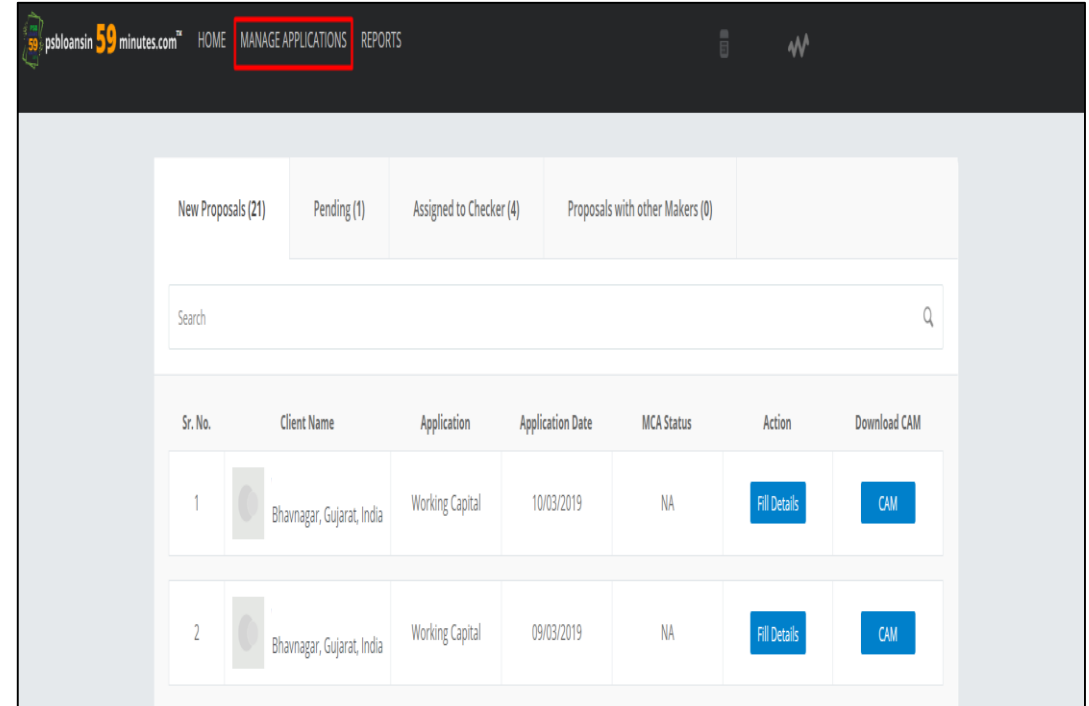
## **BRANCH MAKER**

# MANAGE APPLICATION – BEFORE SANCTION



Sr. No.	Client Name	Application	Application Date	MCA Status	Action	Download CAM
1	Bhavnagar, Gujarat, India	Working Capital	10/03/2019	NA	<a href="#">Fill Details</a>	<a href="#">CAM</a>
2	Bhavnagar, Gujarat, India	Working Capital	09/03/2019	NA	<a href="#">Fill Details</a>	<a href="#">CAM</a>

Lender - 1

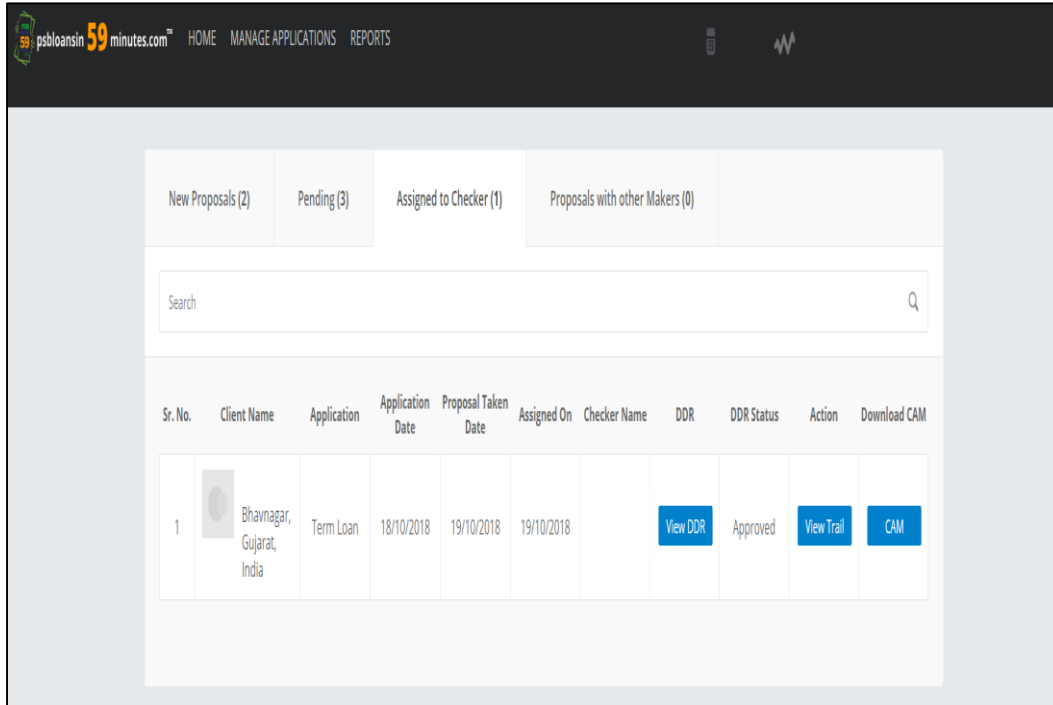


Sr. No.	Client Name	Application	Application Date	MCA Status	Action	Download CAM
1	Bhavnagar, Gujarat, India	Working Capital	10/03/2019	NA	<a href="#">Fill Details</a>	<a href="#">CAM</a>
2	Bhavnagar, Gujarat, India	Working Capital	09/03/2019	NA	<a href="#">Fill Details</a>	<a href="#">CAM</a>

Lender - 2

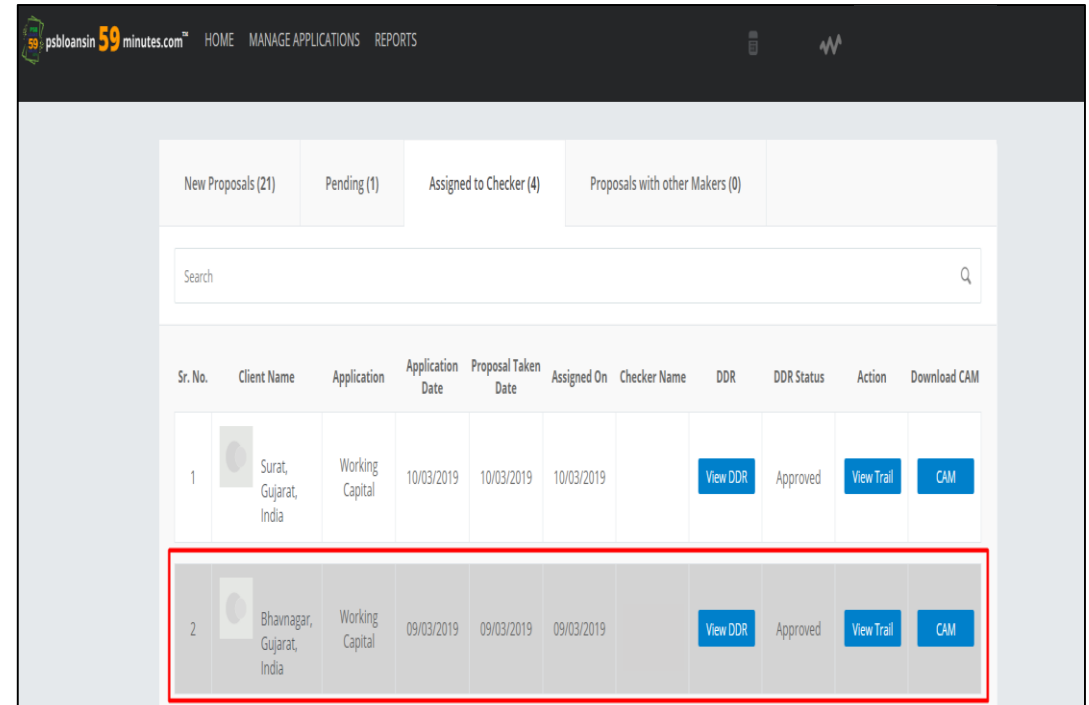
- The Branch Maker of both the lender will be able to see the application, that has obtained the In-Principle.
- The Makers can begin the due diligence procedure on the same proposals.

# MANAGE APPLICATION – AFTER SANCTION



Sr. No.	Client Name	Application	Application Date	Proposal Taken Date	Assigned On	Checker Name	DDR	DDR Status	Action	Download CAM
1	Bhavnagar, Gujarat, India	Term Loan	18/10/2018	19/10/2018	19/10/2018		View DDR	Approved	View Trail	CAM

Lender - 1

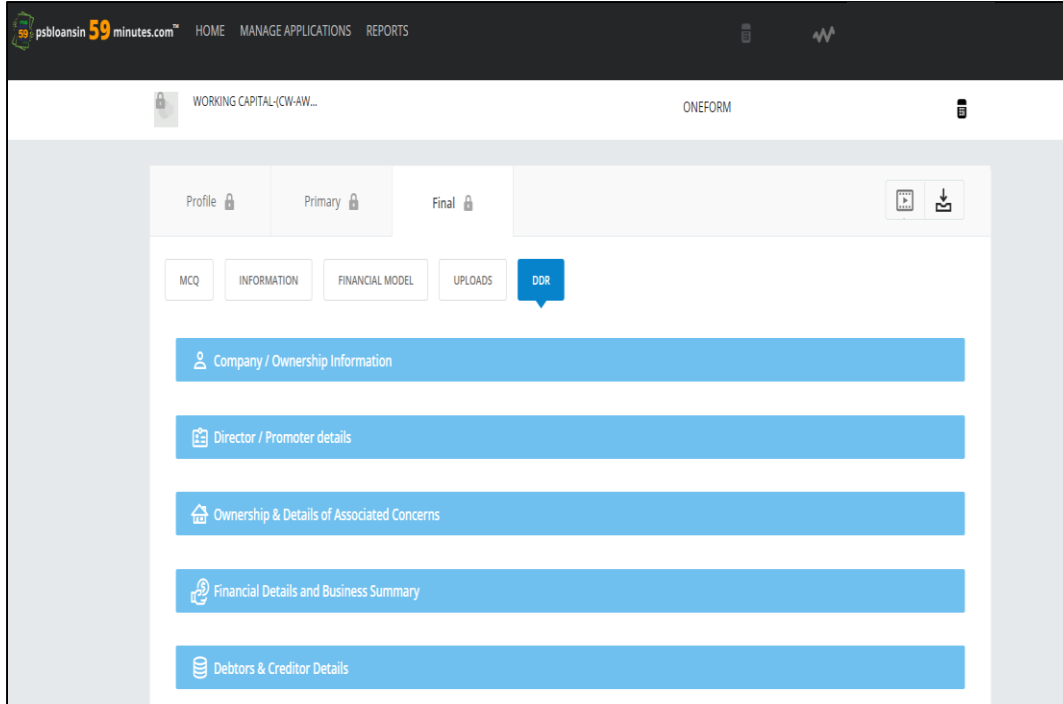


Sr. No.	Client Name	Application	Application Date	Proposal Taken Date	Assigned On	Checker Name	DDR	DDR Status	Action	Download CAM
1	Surat, Gujarat, India	Working Capital	10/03/2019	10/03/2019	10/03/2019		View DDR	Approved	View Trail	CAM
2	Bhavnagar, Gujarat, India	Working Capital	09/03/2019	09/03/2019	09/03/2019		View DDR	Approved	View Trail	CAM

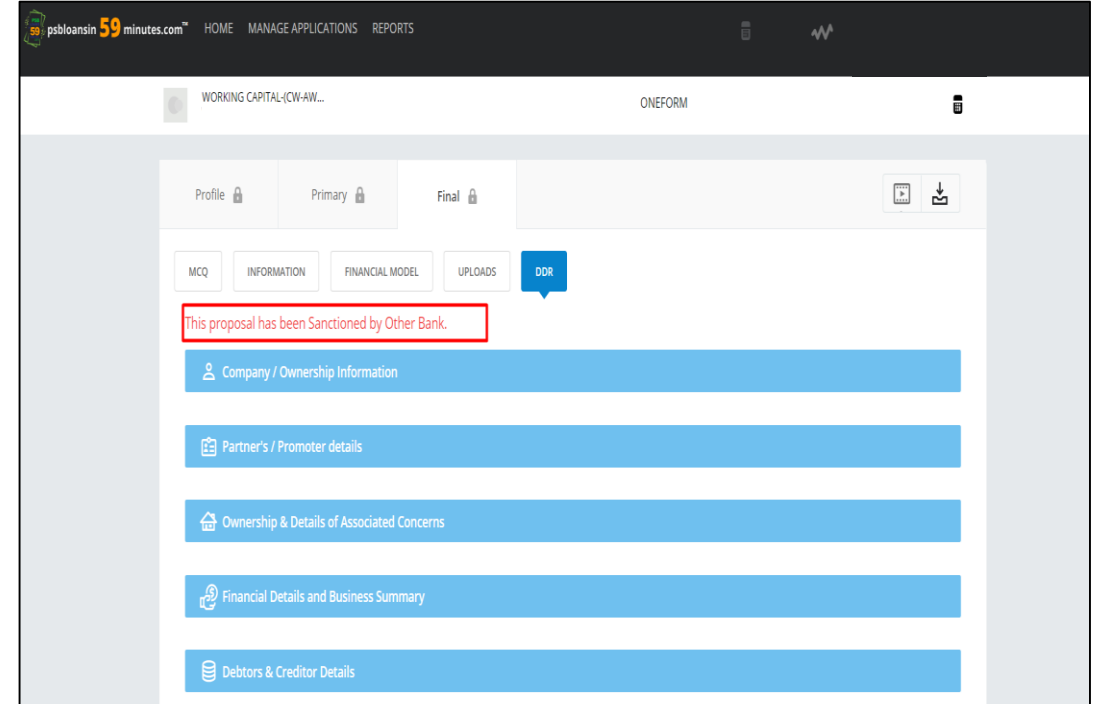
Lender - 2

- Once the proposal has been sanctioned by Lender – 1, the proposal will be greyed out, signifying that the proposal has been sanctioned by another bank.
- The Maker, can complete the due diligence procedure and assign the proposal to checker, even if the same has been sanctioned.

# MANAGE APPLICATION – AFTER SANCTION



Lender - 1





Lender - 2

- Once the proposal has been sanctioned by Lender – 1, the due diligence report will display the note “ This Proposal has been Sanctioned by other Bank”
- The Maker, can complete the due diligence procedure and assign the proposal to checker, even if the same has been sanctioned.



# MANAGE APPLICATION – HOLD/REJECT AFTER SANCTION

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<div> New Proposals (21) Pending (1) Assigned to Checker (4) Proposals with other Makers (0) </div>										
<input type="text"/> <input type="button" value="Q"/>										
Sr. No.	Client Name	Application	Application Date	Proposal Taken Date	Assigned On	Checker Name	DDR	DDR Status	Action	Download CAM
1	 Surat, Gujarat, India	Working Capital	10/03/2019	10/03/2019	10/03/2019	Pravin Makwana	<a href="#">View DDR</a>	Approved	<a href="#">View Trail</a>	<a href="#">CAM</a>
2	 Bhavnagar, Gujarat, India	Working Capital	09/03/2019	09/03/2019	09/03/2019	Pravin Makwana	<a href="#">View DDR</a>	Approved	<a href="#">View Trail</a>	<a href="#">CAM</a>

Lender - 1

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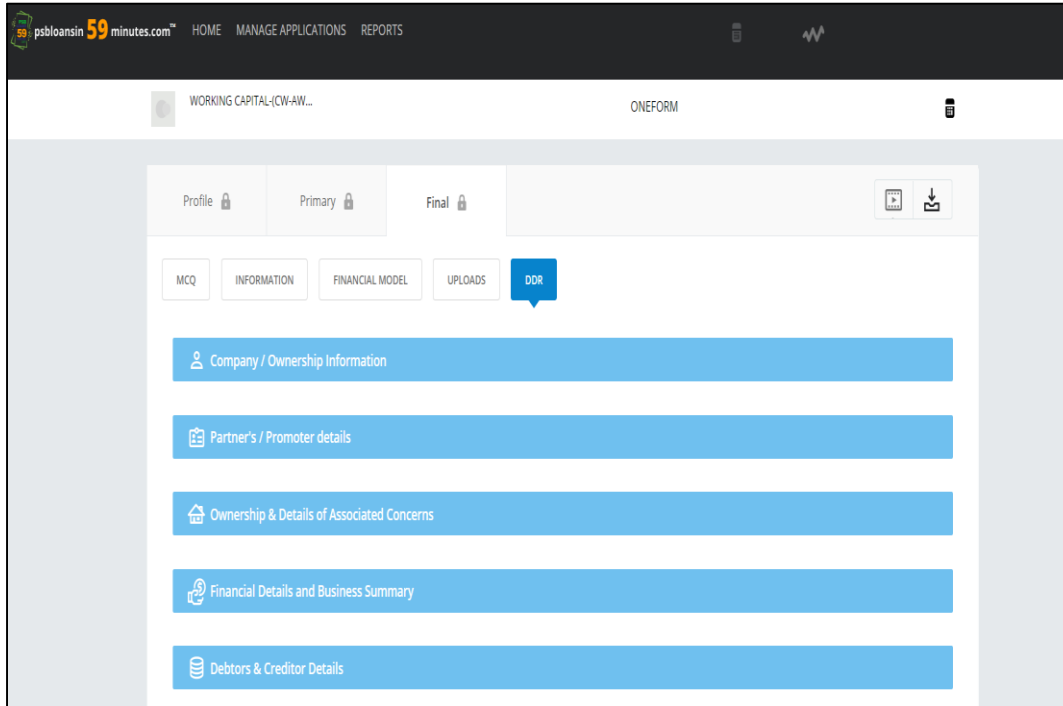
<div> New Proposals (21) Pending (1) Assigned to Checker (4) Proposals with other Makers (0) </div>										
<input type="text"/> <input type="button" value="Q"/>										
Sr. No.	Client Name	Application	Application Date	Proposal Taken Date	Assigned On	Checker Name	DDR	DDR Status	Action	Download CAM
1	 Surat, Gujarat, India	Working Capital	10/03/2019	10/03/2019	10/03/2019	Pravin Makwana	<a href="#">View DDR</a>	Approved	<a href="#">View Trail</a>	<a href="#">CAM</a>
2	 Bhavnagar, Gujarat, India	Working Capital	09/03/2019	09/03/2019	09/03/2019	Pravin Makwana	<a href="#">View DDR</a>	Approved	<a href="#">View Trail</a>	<a href="#">CAM</a>

Lender - 2

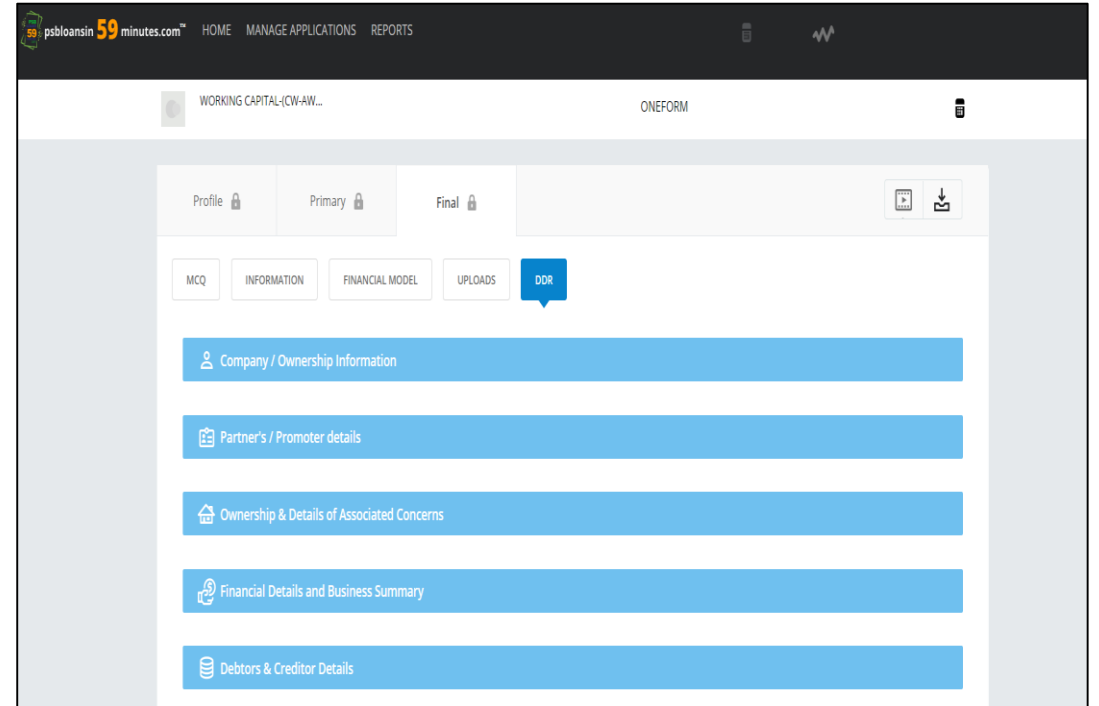
- Once the sanctioned proposal has been put on Hold/Reject by Lender – 1, the proposal will be no longer be displayed in grey.



# MANAGE APPLICATION – HOLD/REJECT AFTER SANCTION



Lender - 1



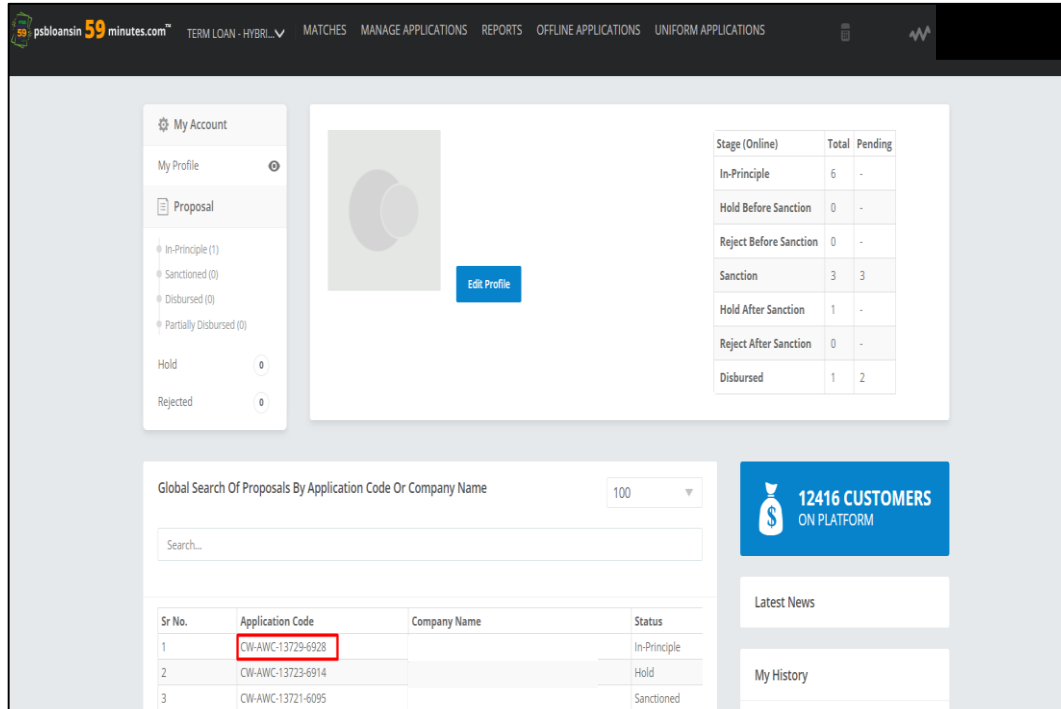
Lender - 2

- Once the sanctioned proposal has been put on Hold/Reject by Lender – 1, the note stating “ This Proposal has been Sanctioned by other Bank” will no longer be displayed.

# **SCREEN WISE WALKTHROUGH**

## **BRANCH CHECKER**

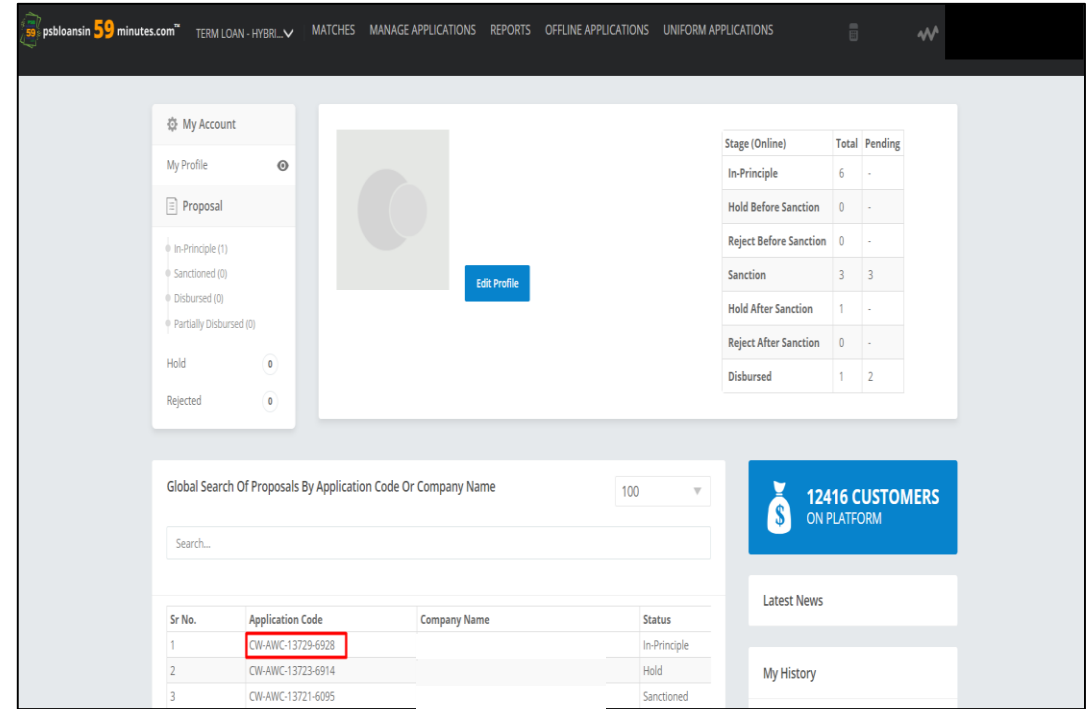
# GLOBAL SEARCH



Stage (Online)	Total	Pending
In-Principle	6	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	3	3
Hold After Sanction	1	-
Reject After Sanction	0	-
Disbursed	1	2

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13729-6928		In-Principle
2	CW-AWC-13723-6914		Hold
3	CW-AWC-13721-6095		Sanctioned

Lender - 1



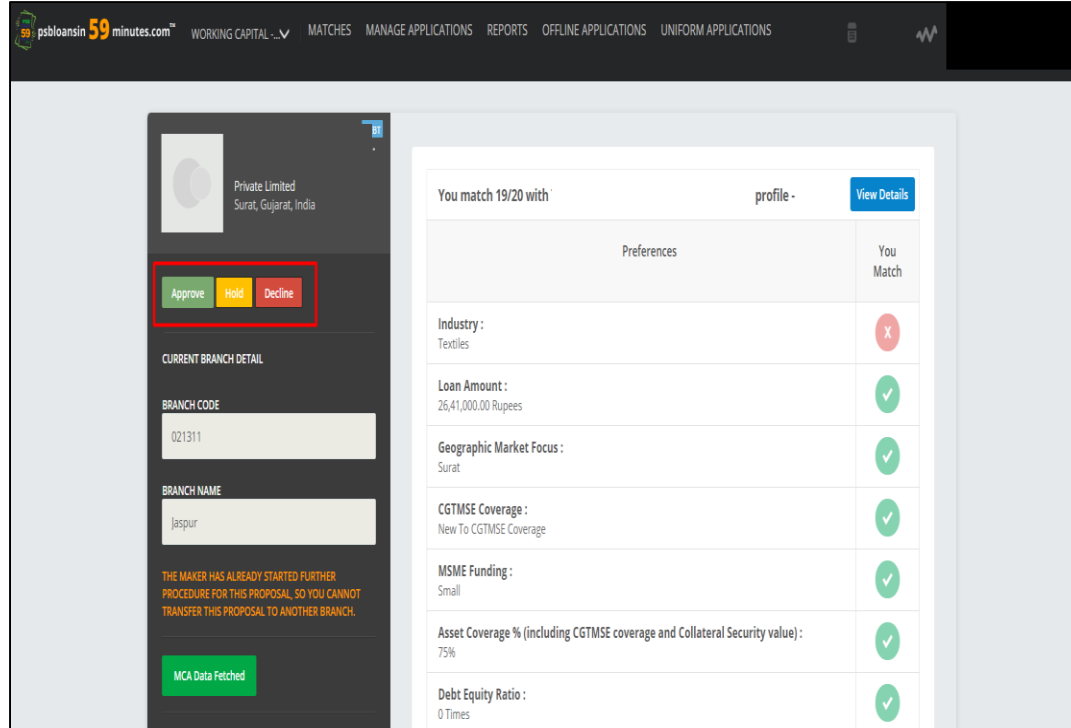
Stage (Online)	Total	Pending
In-Principle	6	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	3	3
Hold After Sanction	1	-
Reject After Sanction	0	-
Disbursed	1	2

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13729-6928		In-Principle
2	CW-AWC-13723-6914		Hold
3	CW-AWC-13721-6095		Sanctioned

Lender - 2

- The Branch Checker of both the lender will be able to see the application, that has obtained the In-Principle.

# PROPOSAL VIEW - BEFORE SANCTION



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Private Limited  
Surat, Gujarat, India

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

CURRENT BRANCH DETAIL

BRANCH CODE  
021311

BRANCH NAME  
Jaspur

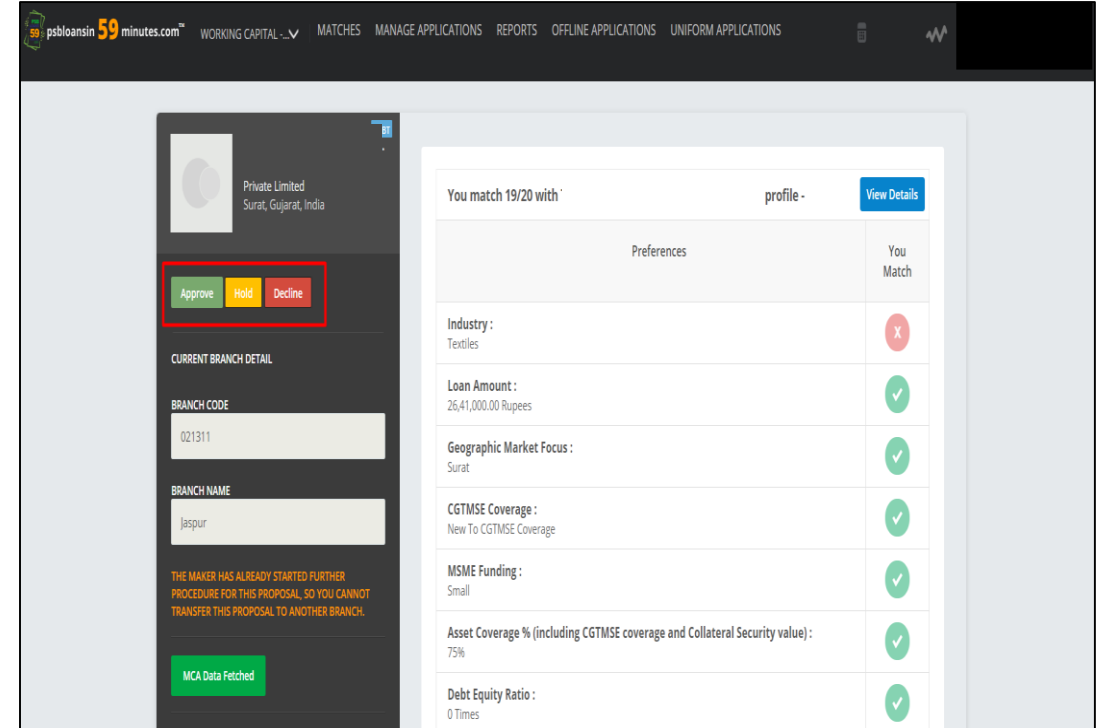
THE MAKER HAS ALREADY STARTED FURTHER PROCEDURE FOR THIS PROPOSAL, SO YOU CANNOT TRANSFER THIS PROPOSAL TO ANOTHER BRANCH.

MCA Data Fetched

You match 19/20 with profile - [View Details](#)

Preferences	You Match
Industry: Textiles	✗
Loan Amount: 26,41,000.00 Rupees	✓
Geographic Market Focus: Surat	✓
CGTMSE Coverage: New To CGTMSE Coverage	✓
MSME Funding: Small	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value): 75%	✓
Debt Equity Ratio: 0 Times	✓

Lender - 1



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Private Limited  
Surat, Gujarat, India

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

CURRENT BRANCH DETAIL

BRANCH CODE  
021311

BRANCH NAME  
Jaspur

THE MAKER HAS ALREADY STARTED FURTHER PROCEDURE FOR THIS PROPOSAL, SO YOU CANNOT TRANSFER THIS PROPOSAL TO ANOTHER BRANCH.

MCA Data Fetched

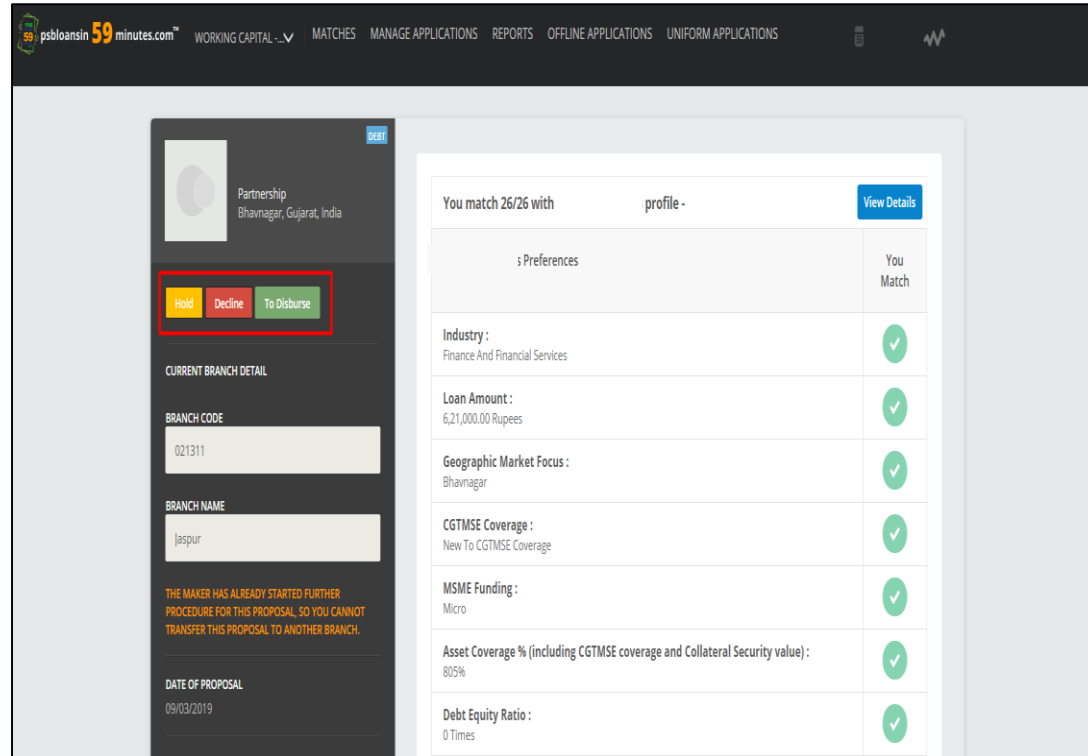
You match 19/20 with profile - [View Details](#)

Preferences	You Match
Industry: Textiles	✗
Loan Amount: 26,41,000.00 Rupees	✓
Geographic Market Focus: Surat	✓
CGTMSE Coverage: New To CGTMSE Coverage	✓
MSME Funding: Small	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value): 75%	✓
Debt Equity Ratio: 0 Times	✓

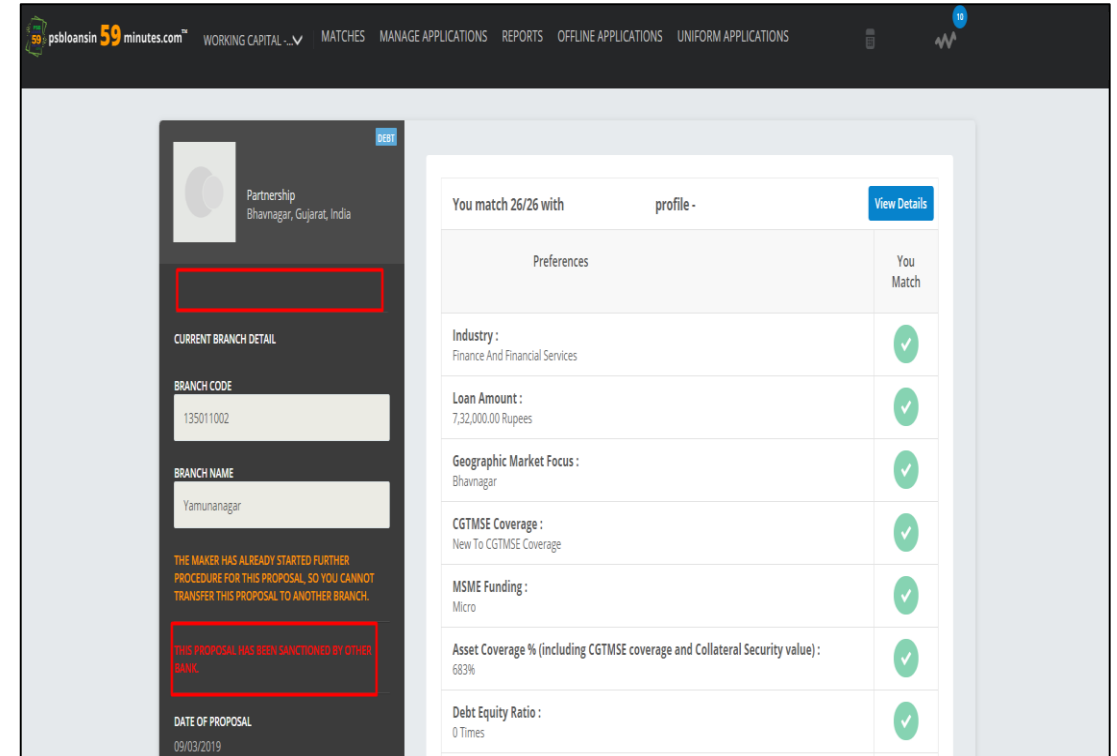
Lender - 2

- The lenders can continue to take action on a proposal, as long as the proposal is not sanctioned by any of the lender.

# PROPOSAL VIEW - AFTER SANCTION



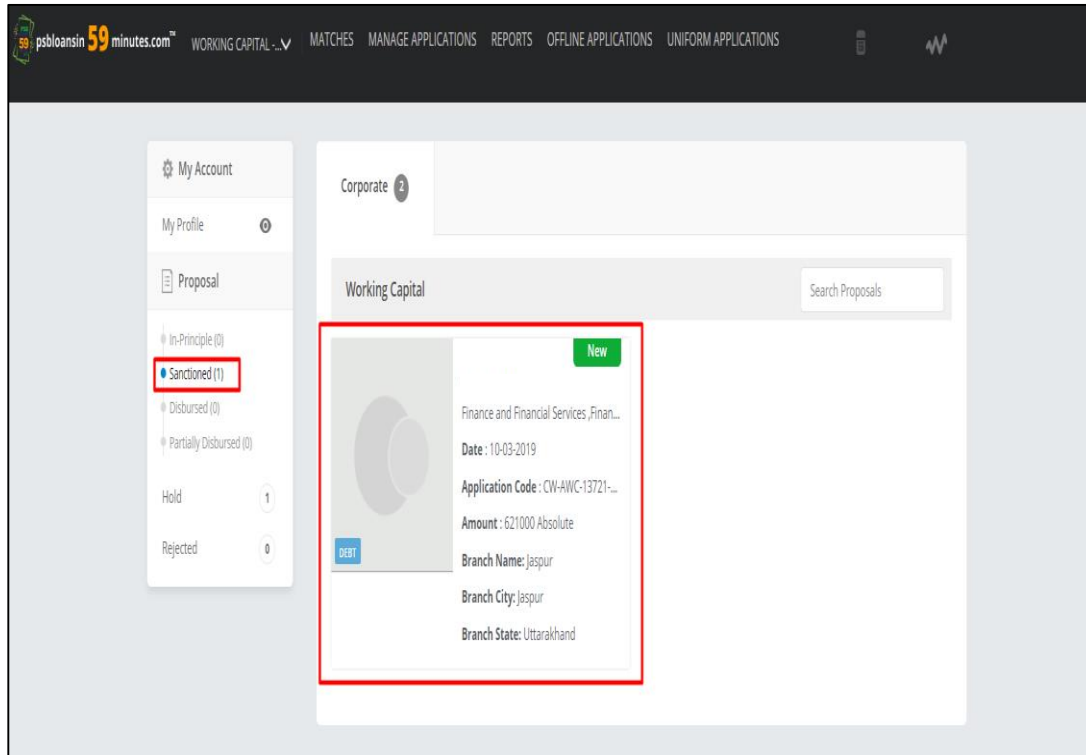
Lender - 1



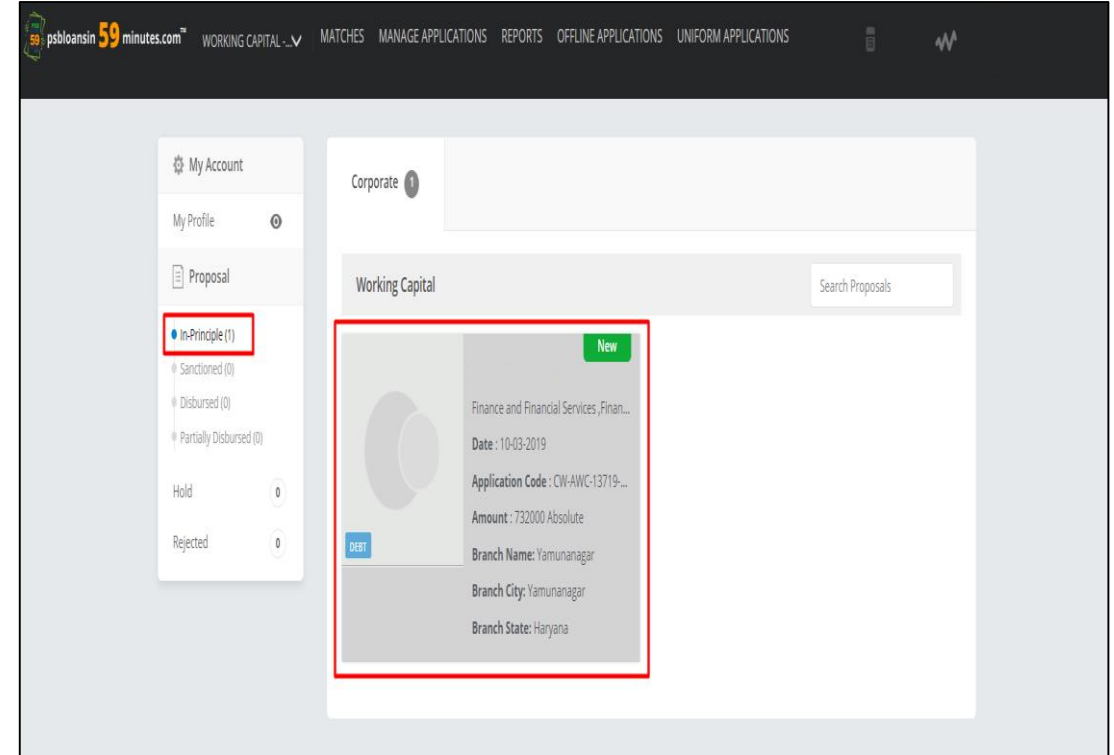
Lender - 2

- Once the Lender – 1 Sanctions the proposal, Lender – 2 will be unable to take any action on the proposal as highlighted in the picture.
- A note stating that “The proposal has been sanctioned by other bank” will be displayed in the proposal for Lender – 2.

# PROPOSAL VIEW - AFTER SANCTION



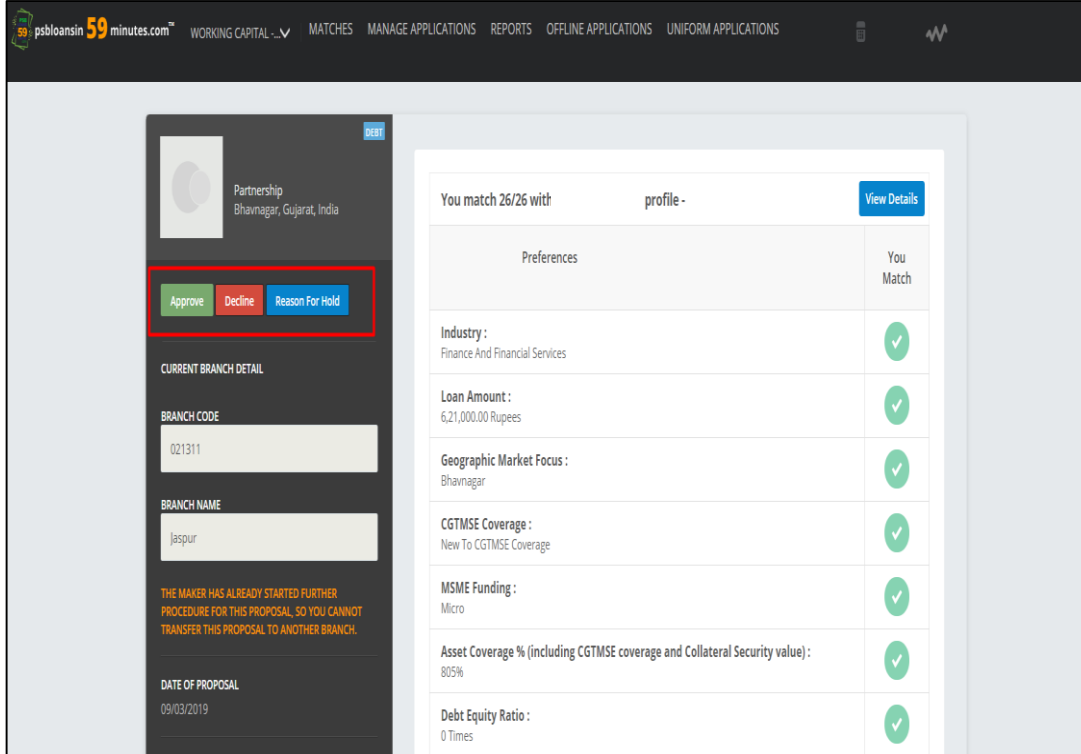
Lender - 1



Lender - 2

- After Sanction by Lender - 1, the proposal will transfer to sanction tab of Lender – 1.
- The proposal will remain in the In-Principle tab of Lender – 2 and will be greyed out, signifying the proposal has been sanctioned.

# PROPOSAL VIEW – HOLD/REJECT AFTER SANCTION



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Partnership  
Bhavnagar, Gujarat, India

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

CURRENT BRANCH DETAIL

BRANCH CODE  
021311

BRANCH NAME  
Jaspur

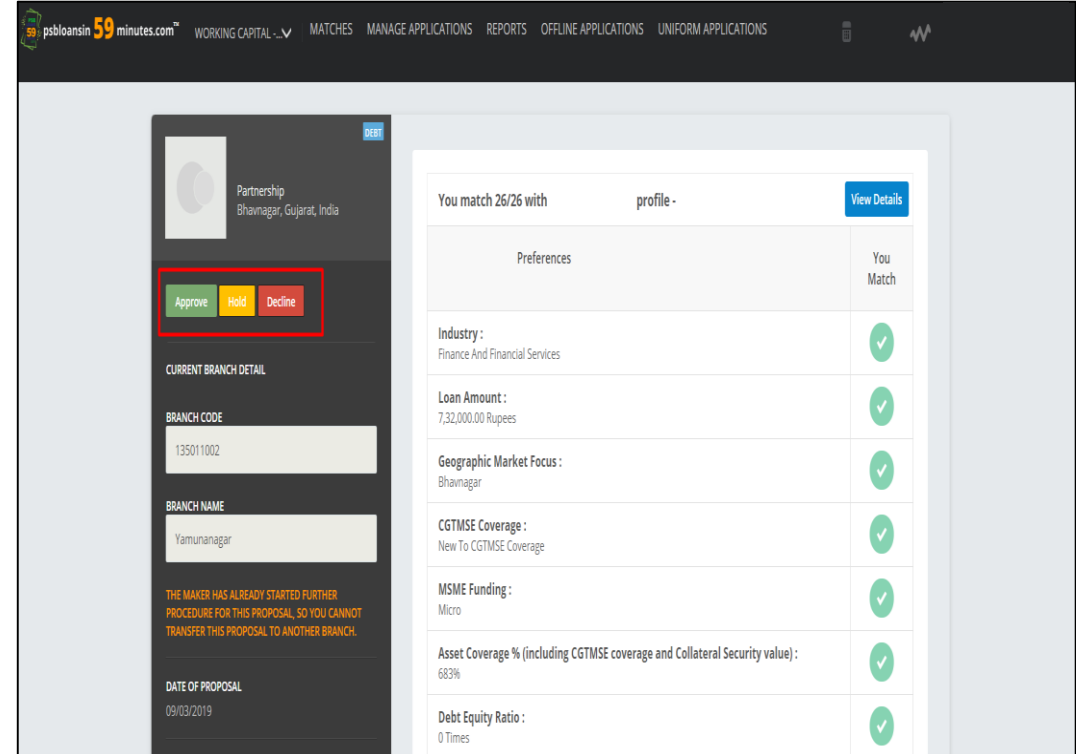
THE MAKER HAS ALREADY STARTED FURTHER PROCEDURE FOR THIS PROPOSAL, SO YOU CANNOT TRANSFER THIS PROPOSAL TO ANOTHER BRANCH.

DATE OF PROPOSAL  
09/03/2019

You match 26/26 with profile - [View Details](#)

Preferences	You Match
Industry : Finance And Financial Services	✓
Loan Amount : 6,21,000.00 Rupees	✓
Geographic Market Focus : Bhavnagar	✓
CGTMSE Coverage : New To CGTMSE Coverage	✓
MSME Funding : Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) : 805%	✓
Debt Equity Ratio : 0 Times	✓

Lender - 1



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Partnership  
Bhavnagar, Gujarat, India

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

CURRENT BRANCH DETAIL

BRANCH CODE  
135011002

BRANCH NAME  
Yamunanagar

THE MAKER HAS ALREADY STARTED FURTHER PROCEDURE FOR THIS PROPOSAL, SO YOU CANNOT TRANSFER THIS PROPOSAL TO ANOTHER BRANCH.

DATE OF PROPOSAL  
09/03/2019

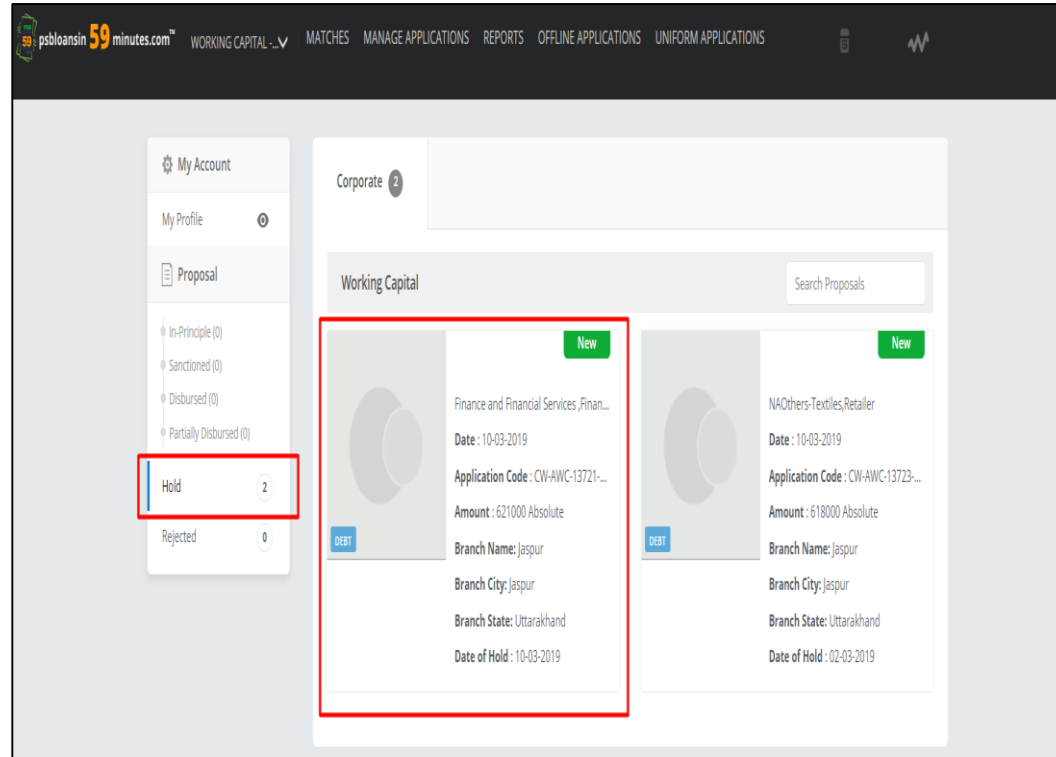
You match 26/26 with profile - [View Details](#)

Preferences	You Match
Industry : Finance And Financial Services	✓
Loan Amount : 7,32,000.00 Rupees	✓
Geographic Market Focus : Bhavnagar	✓
CGTMSE Coverage : New To CGTMSE Coverage	✓
MSME Funding : Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) : 683%	✓
Debt Equity Ratio : 0 Times	✓

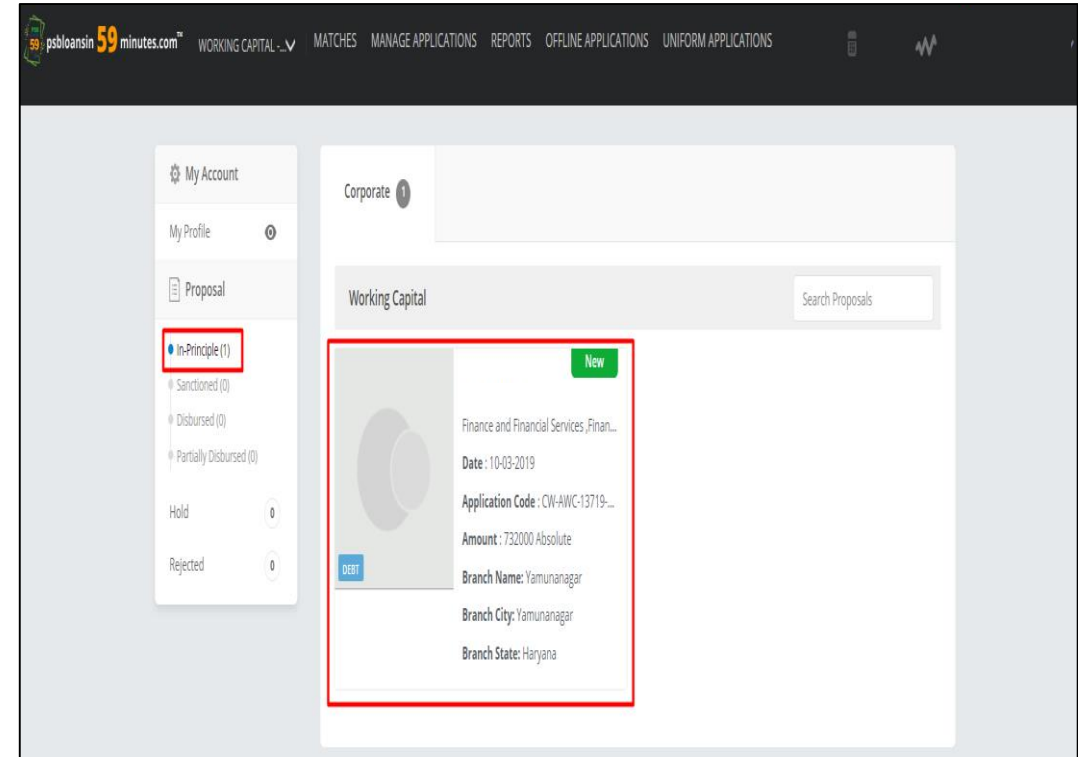
Lender - 2

- In case Lender – 1, puts the proposal on Hold/Rejects after sanctioning the proposal, Lender – 2 will have an option to Sanction the proposal, as highlighted in the pictures above.

# PROPOSAL VIEW – HOLD/REJECT AFTER SANCTION



Lender - 1



Lender - 2

- Once the proposal is put on Hold/Reject by Lender – 1, the greyed out proposal in Lender – 2 will be made available again for Sanctioning.



# THANK YOU

**Mail us at :**

Borrower Journey Queries: [support@psbloansin59minutes.com](mailto:support@psbloansin59minutes.com)  
Banker Journey Queries: [banksupport@psbloansin59minutes.com](mailto:banksupport@psbloansin59minutes.com)

Customer Helpline No: 079-41055999, +91 95120-15768