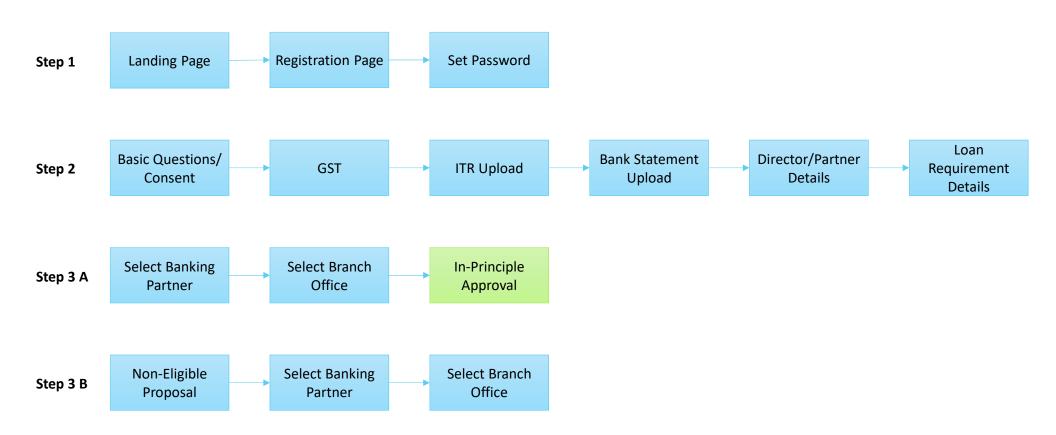


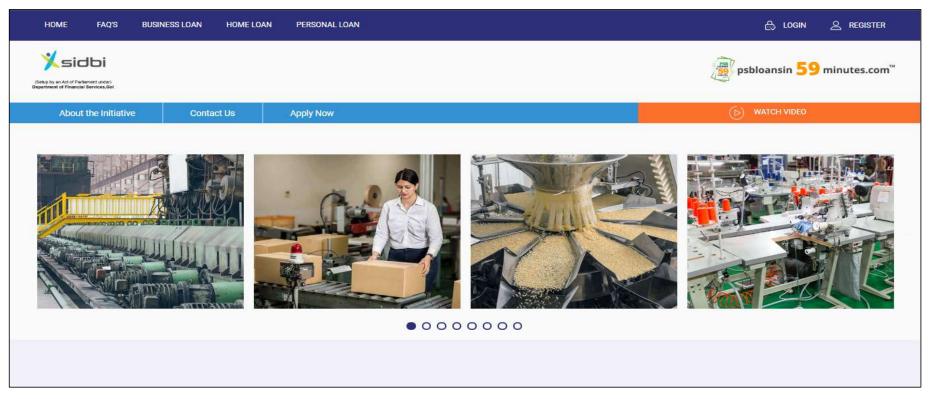


#### PROCESS FLOW





#### SITE LINK

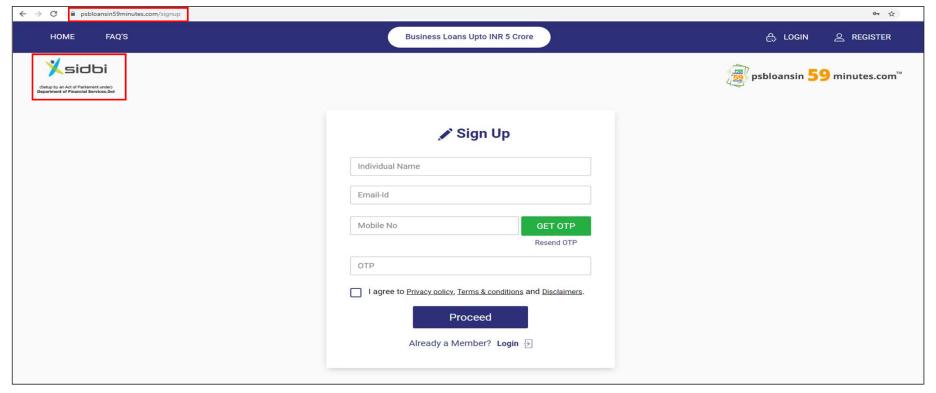


The URL is: <a href="https://www.psbloansin59minutes.com">https://www.psbloansin59minutes.com</a>

This is the home page. A new borrower can click on "Register". An already registered borrower can click on "Login".



#### **REGISTRATION PAGE**

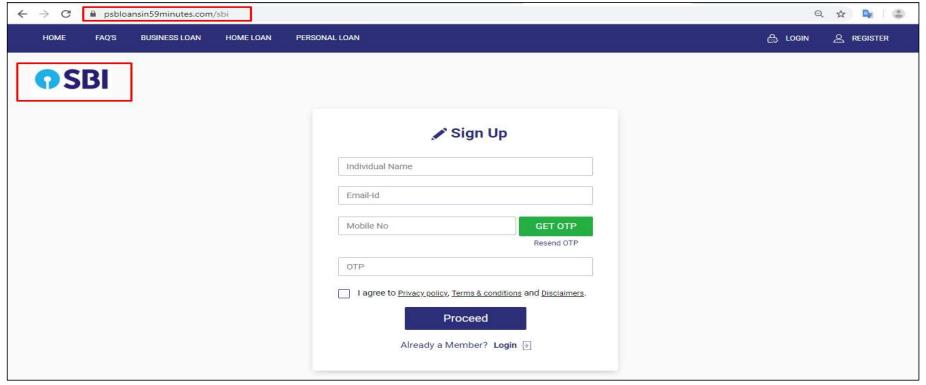


There are two types of Registrations: 1. Market Place and 2. Bank Specific

This is Market Place Registration Page. A borrower can apply for a business loan with all the lenders associated on the platform.



#### BANK SPECIFIC URL PAGE

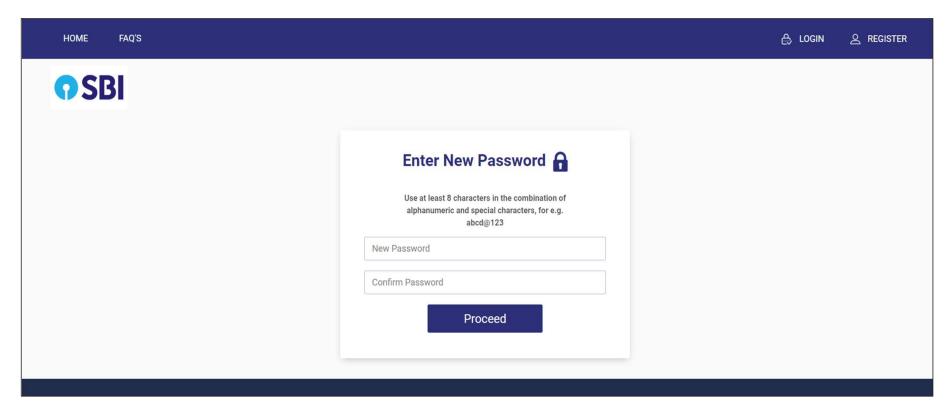


This is when the borrower registers from Bank URL. In this case it is of SBI - <a href="https://www.psbloansin59minutes.com/sbi">https://www.psbloansin59minutes.com/sbi</a>

Through bank specific registration page, a borrower can apply from a specific lender. Other lender proposals will not be available to the borrower.



#### SET PASSWORD

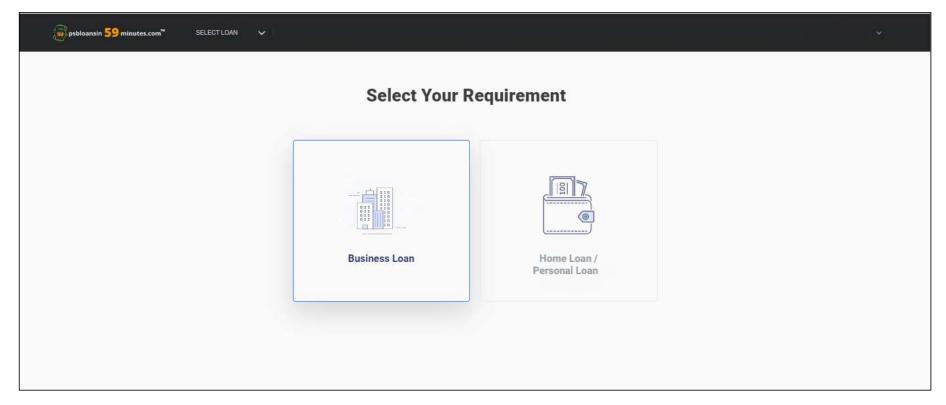


The borrower creates own password for future Login.

Login can be done through either Mobile No and OTP as well as Email Id and Password set here.



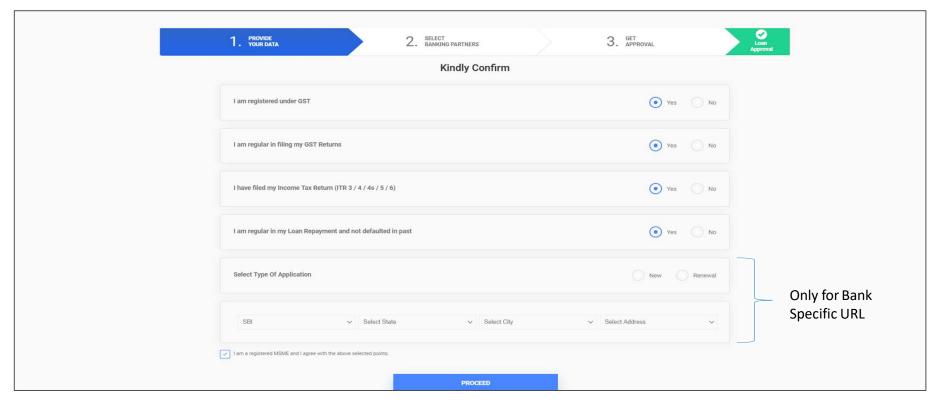
# SELECT YOUR REQUIREMENT



Select Funding Requirement i.e. "Funding for Existing Business"



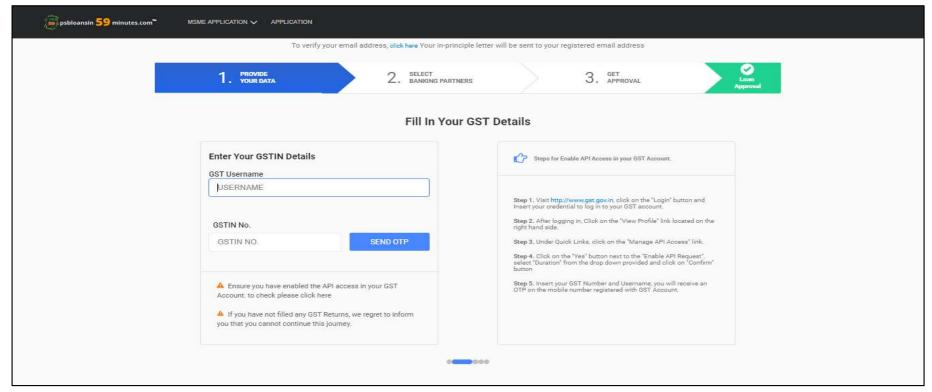
#### STEP 1: CONFIRMATION



Welcome to the First Stage i.e. Confirmation. The borrower needs to provide confirmation to various statements shown. Some statements are only visible for Bank Specific Borrowers. The borrower can click on "Proceed" to go to the GST page.



#### STEP 2: GST DETAILS

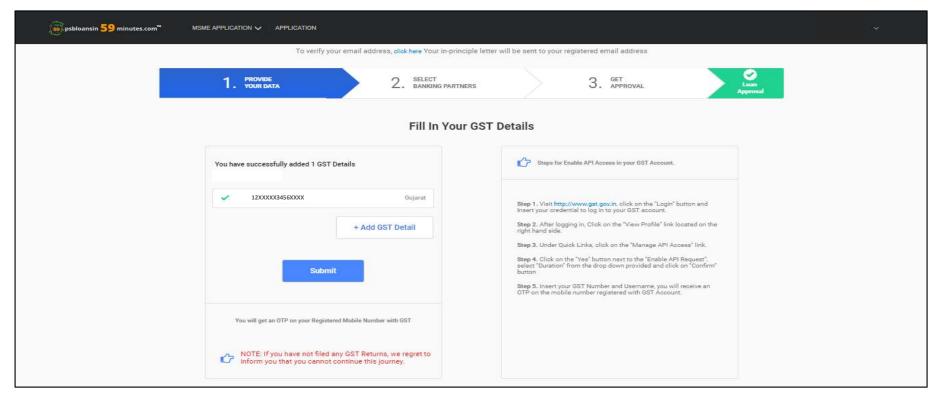


The borrower needs to provide GST Username and GSTIN Number.

The borrower needs to enter OTP received on mobile number registered with GST. If no OTP is received, the borrower can follow the steps mentioned on the right-hand side to enable API access to the GST account.



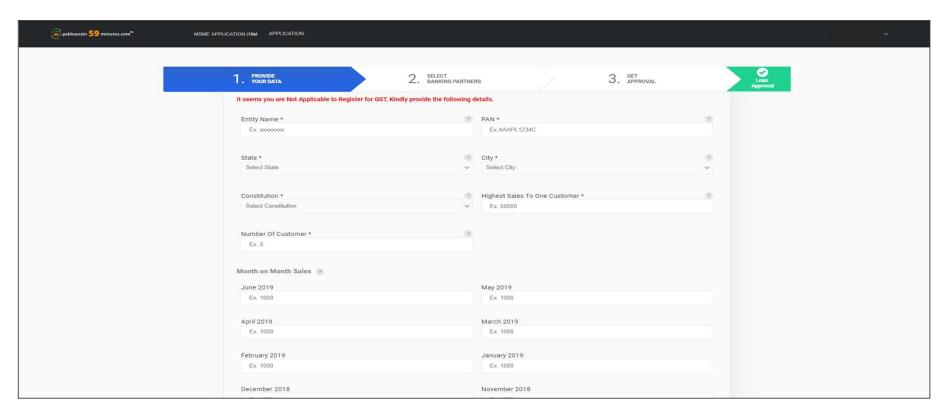
#### ADD ADDITIONAL GST



In case of more than one GSTIN, the borrower can add more GST details by clicking on "Add GST Detail". In case of only one GST registration, the borrower can click on "Submit" and continue the application process.



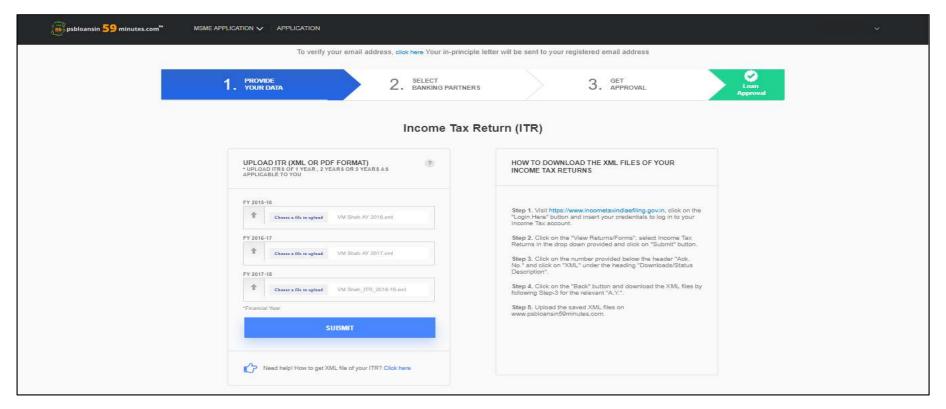
#### **NO GST**



The borrower who is not registered with GST needs to self-declare the business and sales related details by entering them manually.



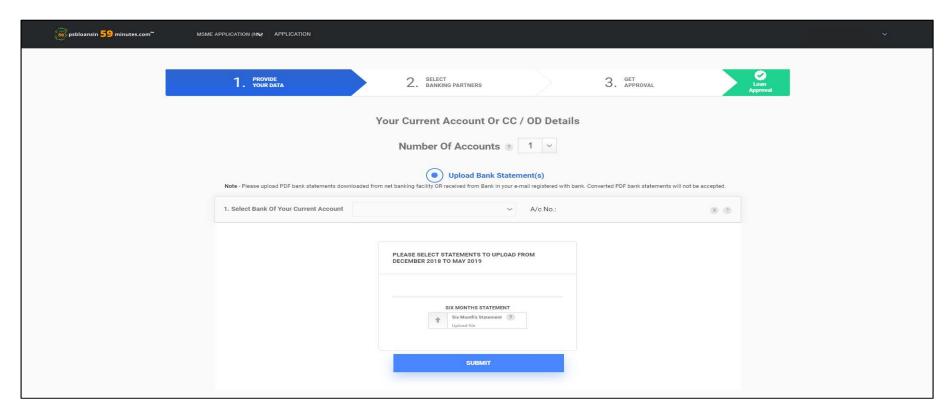
#### STEP 3: ITR



Next, the borrower needs to upload the latest ITRs of up to 3 years in XML format. The borrower may follow the instructions mentioned on the right-hand side of the page for downloading the ITRs.



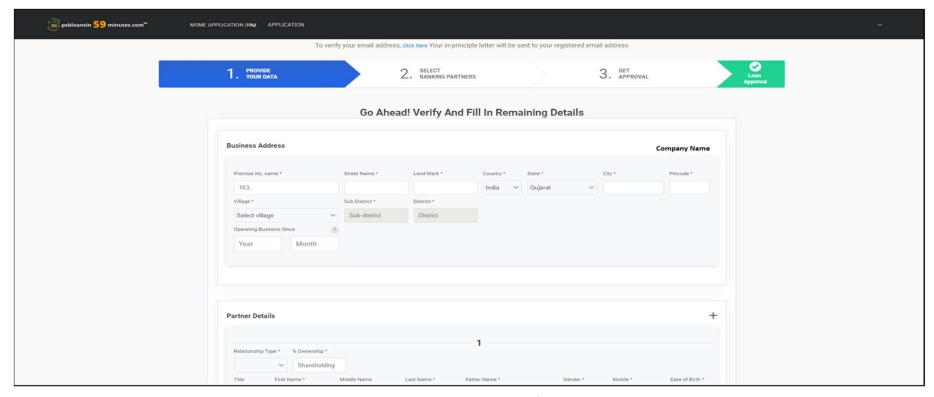
## STEP 4: BANK STATEMENTS



The borrower can select the number of bank statements to upload. Maximum 3 bank statements can be uploaded. The borrower needs to select bank name and upload latest 6 months bank statements in PDF format.



#### STEP 5: BASIC DATA



The borrower needs to provide business Contact Details, Directors/ Partners related details and other basic details.

Crosscheck the auto-filled and entered details.



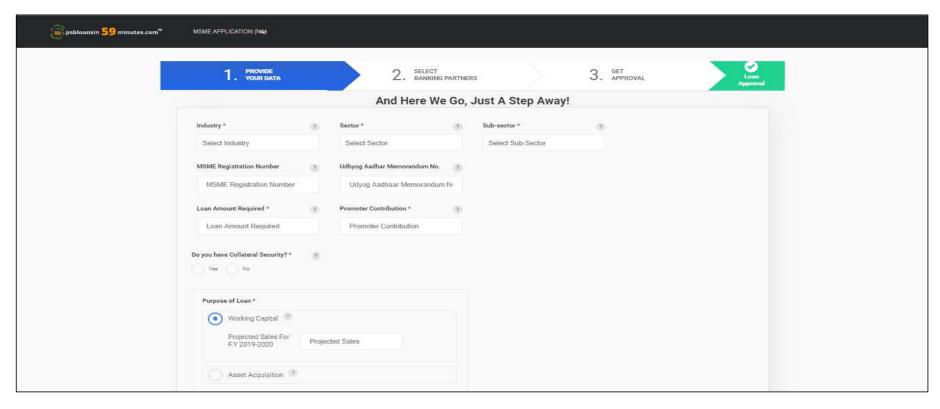
# **RELATED PARTIES**

#	Sr.No	Name	Transaction Type
<b>~</b>	1	Party Name	Sales
	2	Party Name	Sales
	3	Party Name	Sales
	4	Party Name	Sales
	5	Party Name	Sales
~	6	Party Name	Purchase
	7	Party Name	Purchase
	8	Party Name	Purchase
	9	Party Name	Purchase
	10	Party Name	Purchase

The borrower needs to provide declaration for related parties.



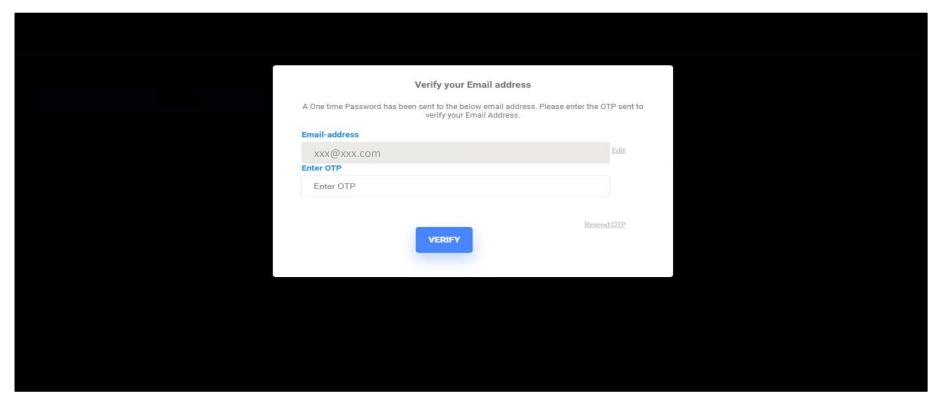
# STEP 6: FUND REQUIREMENTS



This is Loan Details page. The borrower needs to confirm to existing credit facility details shown on the page as well as needs to provide details related to current loan requirement.



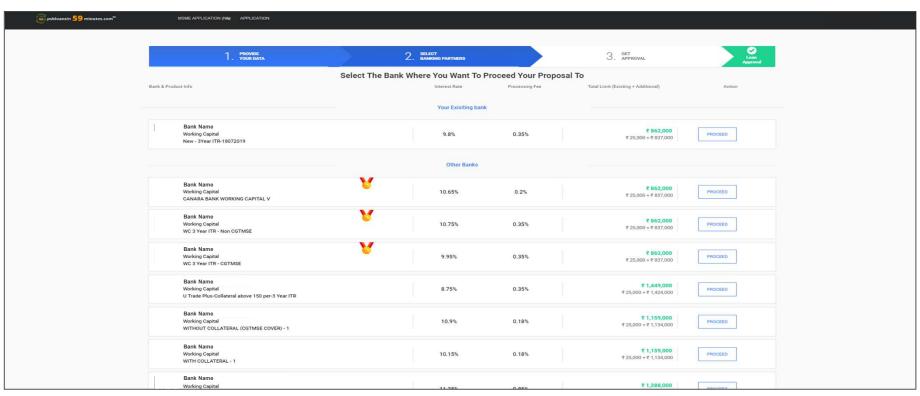
#### STEP 7: EMAIL VERIFICATION



A pop-up window will appear for the borrower to verify Email address. The borrower needs to provide OTP sent on the provided Email address.



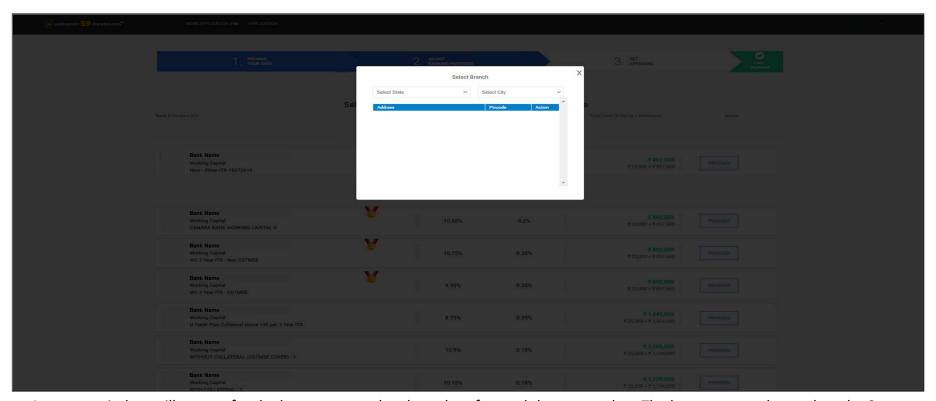
#### **MATCHES**



The borrower will be shown all the lender products that have been matched with the application. A borrower can see Loan Amount, Rate of Interest, EMI and processing fees of various products. The borrower needs to thoroughly check all the product details and select one lender and click on "Proceed".



#### **BRANCH SELECTION**

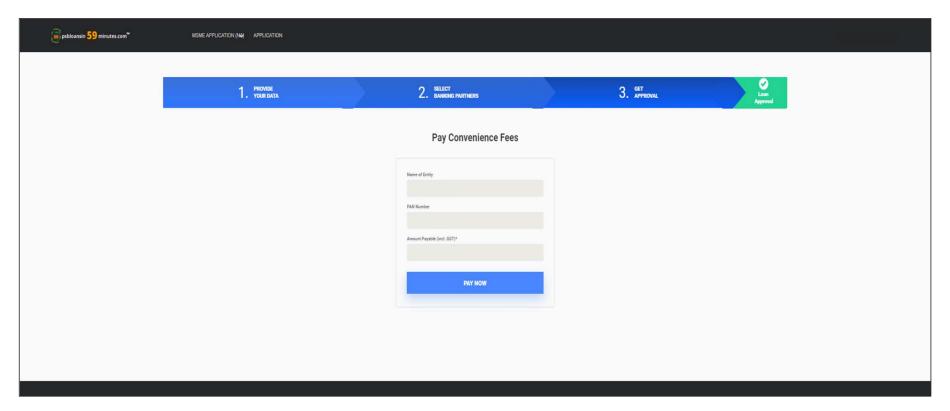


A pop-up window will appear for the borrower to select branch to forward the proposal to. The borrower needs to select the State, City and Branch to forward the proposal to.

Branch selection comes only for Market Place. For Bank specific URL it was already at the initial stage.



## **CONVENIENCE FEES**

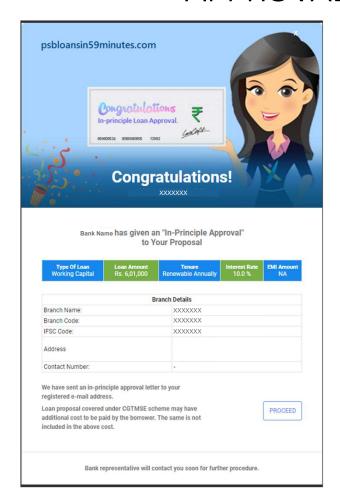


The Market Place borrower needs to pay convenience fees. The borrower needs to enter required details and click on Pay Now.

The borrower will be redirected to online payment gateway.



## APPROVAL CONFIRMATION SCREEN



Congratulations !!! for receiving In-principle approval letter from your preferred lender.



Strictly Private & Confidential

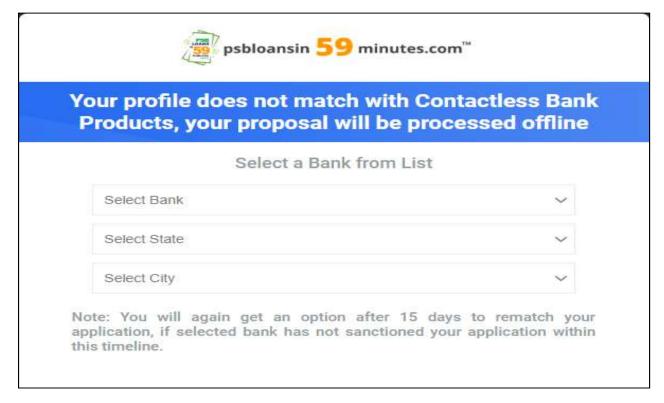
# EMAIL OF IN-PRINCIPLE APPROVAL LETTER



Copy of the Letter is sent to the Registered Mail ID of the Customer as well as the Selected Branch.



#### FOR BORROWER THAT COULD NOT MATCH



In case the borrower is ineligible for a contactless journey, the borrower can choose to forward the proposal for manual processing by selecting the Bank, State and City. An E-Mail will be sent to the borrower as well as the bank branch.





# THANK YOU

Mail us at:

**Borrower Journey Queries:** 

Banker Journey Queries:

Customer Helpline No:

support@psbloansin59minutes.com

banksupport@psbloansin59minutes.com

079-41055999

Production