



psbloansin **59** minutes.com™

## LENDER JOURNEY

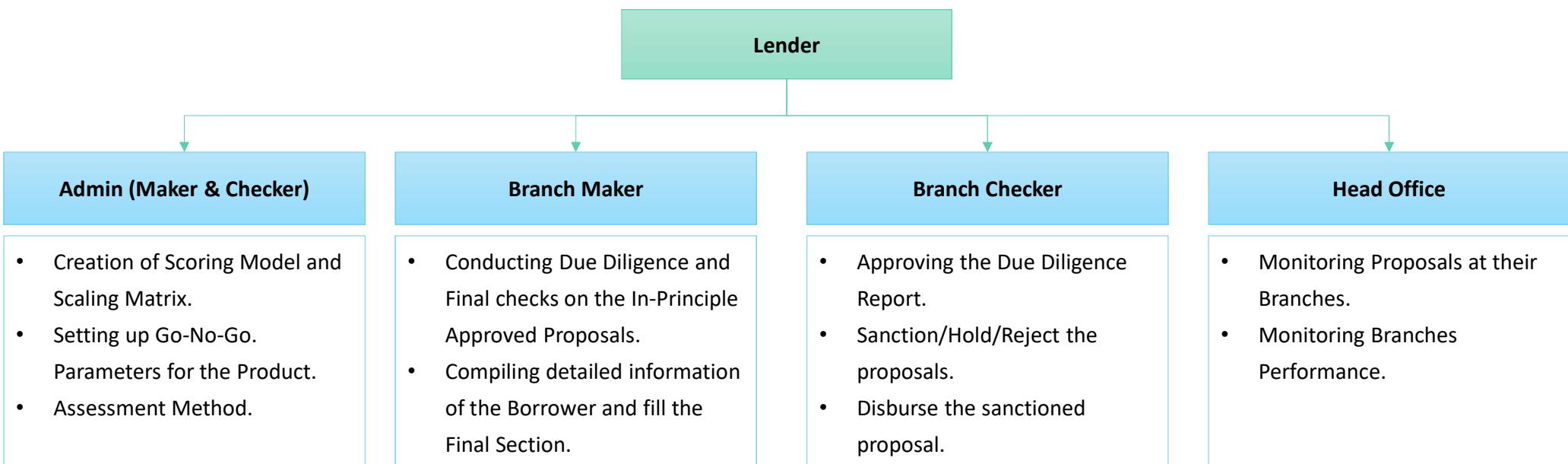
TRAINING MODULE  
USER: HEAD OFFICE

# INDEX

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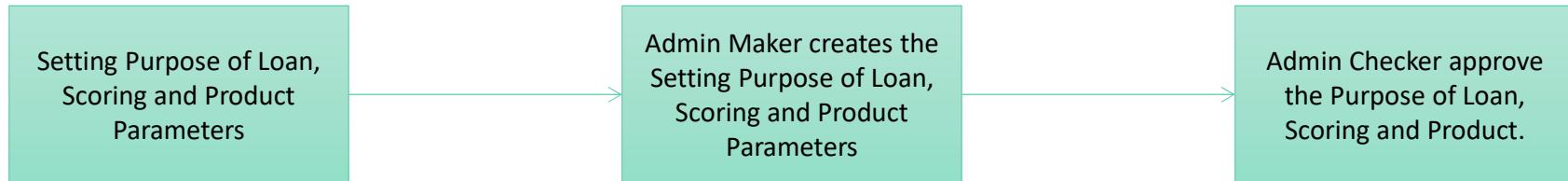
1. [LOGIN & PROFILE](#)
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  6. [VIEW CREATED PRODUCTS & SCORING MODEL](#)
  7. [REPORTS PANEL](#)
-

# OVERALL PROCESS

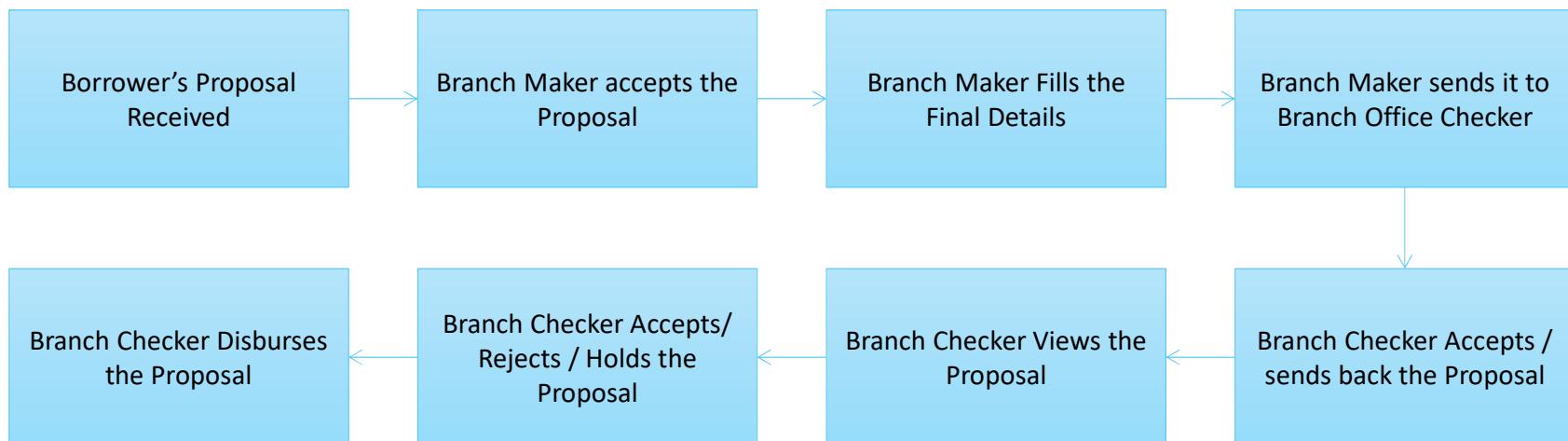


# LENDER JOURNEY

## In-principle Approval (Admin)



## Sanction/ Disbursement (Branch Office)



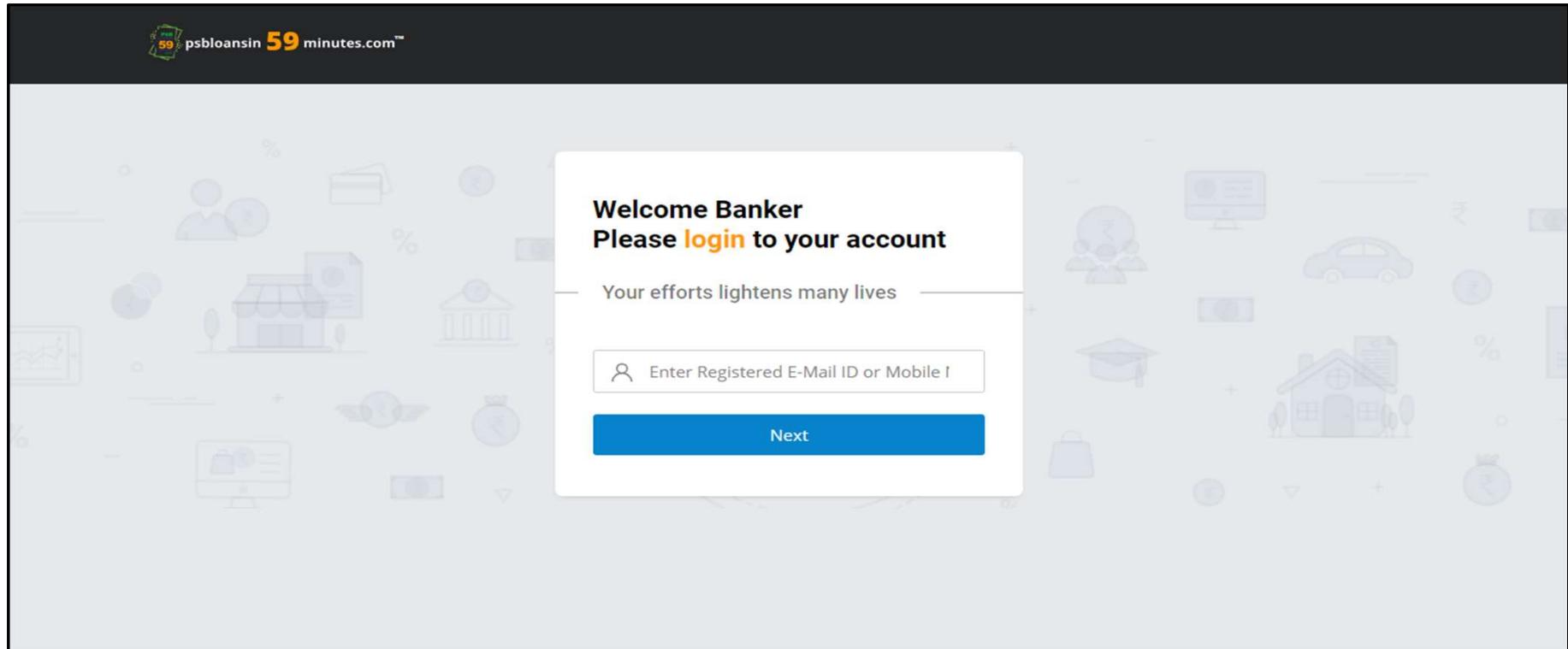


# LOGIN & PROFILE

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## SCREENWISE WALK THROUGH

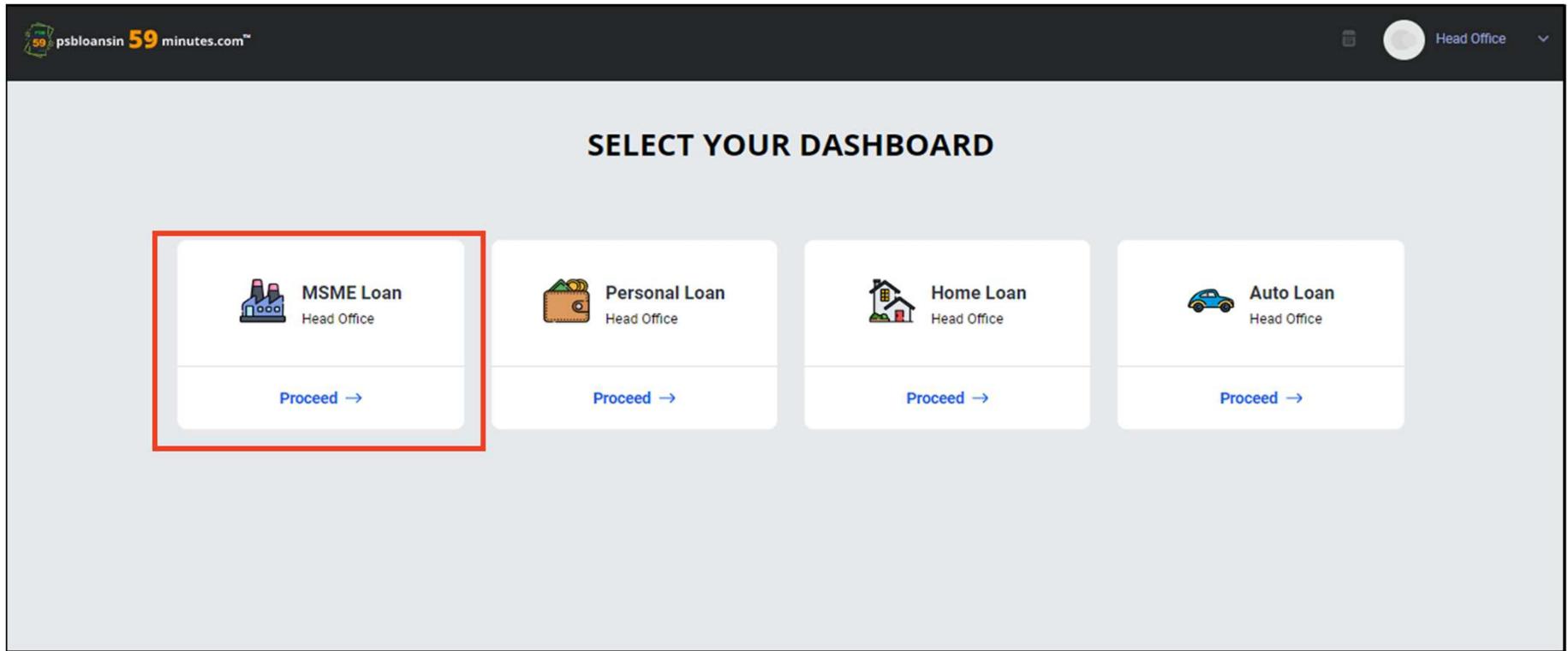
# LOGIN



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

This is the Login Page for Lenders. A lender can login using User Id and Password or through Registered Mobile number and OTP.

# DASHBOARD



psbloansin 59 minutes.com™ Head Office

**SELECT YOUR DASHBOARD**

-  **MSME Loan**  
Head Office  
[Proceed →](#)
-  **Personal Loan**  
Head Office  
[Proceed →](#)
-  **Home Loan**  
Head Office  
[Proceed →](#)
-  **Auto Loan**  
Head Office  
[Proceed →](#)

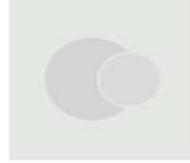
Select the dashboard i.e. “MSME Loan” and click on “Proceed”. The dashboard selection options will be shown based on the roles assigned to the user.

# LANDING PAGE

psbloansin 59 minutes.com™ NO PRODUCT Beta MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Head Office

**My Account**

- [My Profile](#)
- [Proposal](#)
- [Inbox](#)
  - In-Principle (0)
  - Sanctioned (0)
  - Disbursed (0)
  - Partially Disbursed (0)
- [Hold](#)
- [Rejected](#)
- [Sanction By Other Bank](#)



**Head Office**  
 Debt Funding  
 New Delhi, Delhi, India  
 Head Officer Role  
 Ahmedabad Branch

Edit Profile

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

Global Search Of Proposals By Application Code Or Company Name 100

Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1		XYZ & CO	Sanctioned	Projected Sales Based On Historical Growth-1302201	Ahmedabad	001	Sep 4, 2019
				Projected Sales Based On			

 **15446 CUSTOMERS ON PLATFORM**

Latest News

My History

This is the Landing Page for Head Office User.

Strictly Private & Confidential



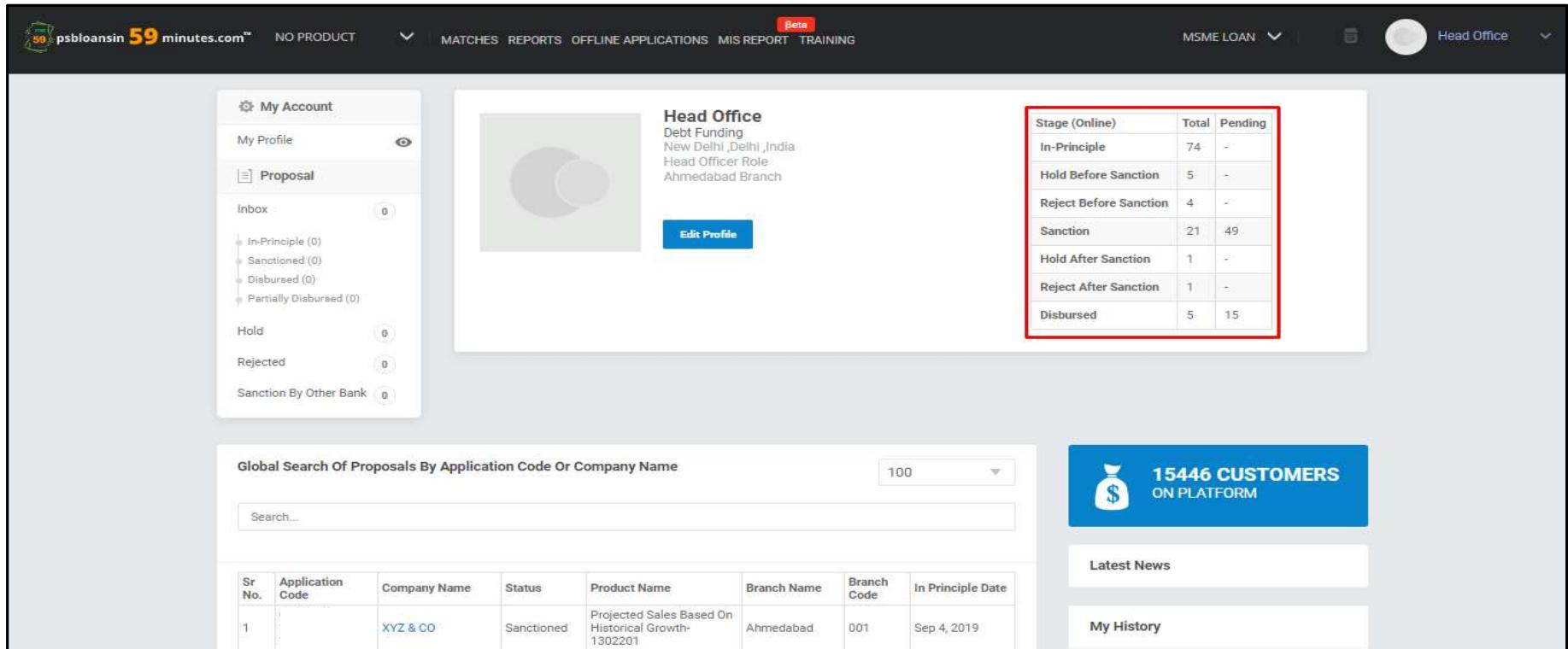


# OVERALL POSITION & GLOBAL SEARCH

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## SCREENWISE WALK THROUGH

# OVERALL POSITION OF BANK



**My Account**

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

**Head Office**

Debt Funding  
New Delhi, India  
Head Officer Role  
Ahmedabad Branch

**Edit Profile**

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

**Global Search Of Proposals By Application Code Or Company Name**

Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1	/	XYZ & CO	Sanctioned	Projected Sales Based On Historical Growth-1302201	Ahmedabad	001	Sep 4, 2019

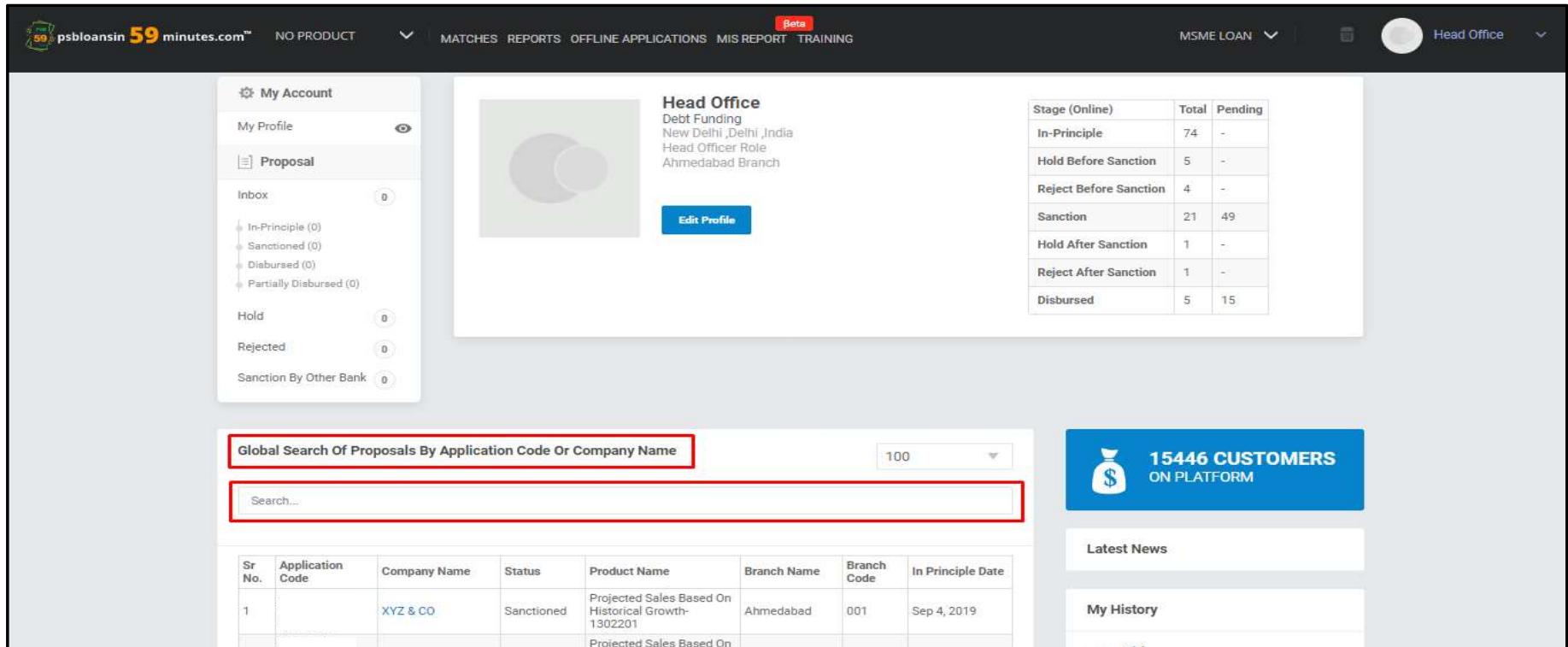
**15446 CUSTOMERS ON PLATFORM**

**Latest News**

**My History**

The head office user can view the overall position of the lender from the dashboard. On the right-hand side of the page, the count mentioned for each stage is the number of applications on that respective stage. e.g. the number for In-principle stage reflects those cases that have not moved to the next stage, i.e. they have not yet been worked upon.

# GLOBAL SEARCH OF APPLICATIONS



The screenshot shows the Head Office User dashboard interface. At the top, there's a navigation bar with links for MATCHES, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, and a Beta button. On the right, it shows 'MSME LOAN' and 'Head Office'. The main area has a sidebar with 'My Account' sections for My Profile, Proposal, Inbox (with categories: In-Principle (0), Sanctioned (0), Disbursed (0), Partially Disbursed (0)), Hold (0), Rejected (0), and Sanction By Other Bank (0). The central part displays 'Head Office' details: Debt Funding, New Delhi, India, Head Officer Role, Ahmedabad Branch, with an 'Edit Profile' button. To the right is a table showing application stages: Stage (Online), Total, and Pending. Below this is a search bar with 'Global Search Of Proposals By Application Code Or Company Name' and a dropdown menu set to '100'. A red box highlights this search area. To the right is a blue box stating '15446 CUSTOMERS ON PLATFORM' with a money bag icon. At the bottom, there are sections for 'Latest News' and 'My History', and a table showing application details like Sr No., Application Code, Company Name, Status, Product Name, Branch Name, Branch Code, and In Principle Date. One row is highlighted with a red box.

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

From the Head Office User dashboard, the user can perform global search of applications by application code or company name.

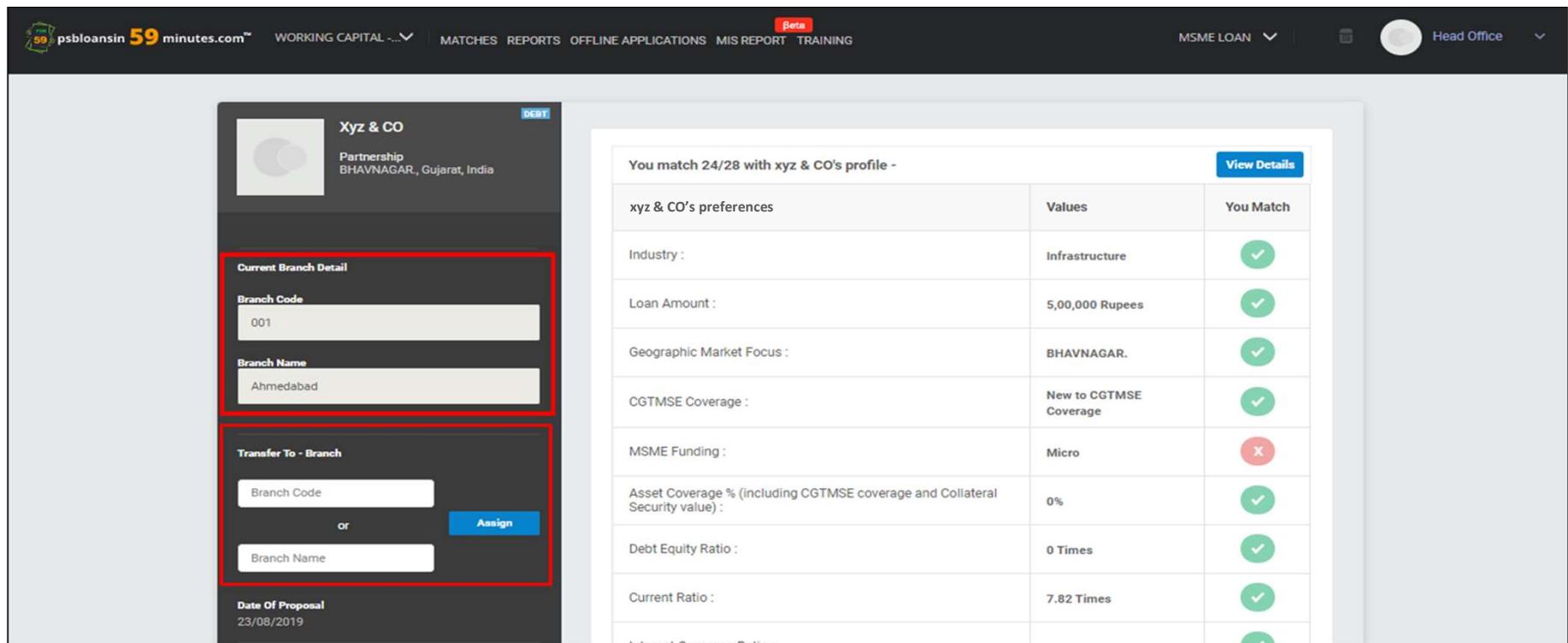


# BRANCH TRANSFER

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## SCREENWISE WALK THROUGH

# BRANCH TRANSFER



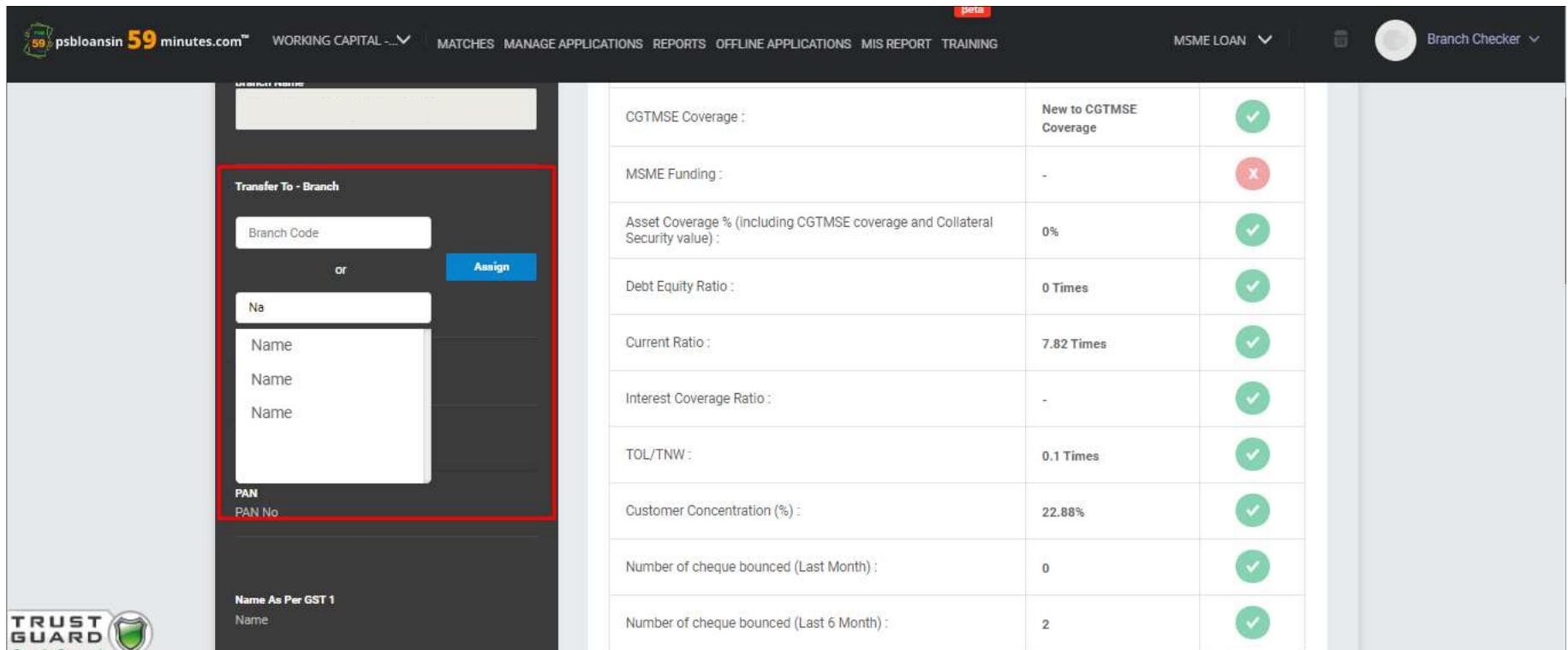
The screenshot displays the Online PSB Loans platform interface. On the left, there's a sidebar for 'Xyz & CO' (Partnership, BHAVNAGAR, Gujarat, India) with sections for 'Current Branch Detail' (Branch Code: 001, Branch Name: Ahmedabad) and 'Transfer To - Branch' (Branch Code input field, 'or' button, Branch Name input field). A red box highlights these two sections. On the right, a comparison table titled 'You match 24/28 with xyz & CO's profile -' lists various preferences and their values, with a 'View Details' button at the top right. The table includes columns for 'xyz & CO's preferences', 'Values', and 'You Match'. Most items have green checkmarks, except for 'MSME Funding' which has a red 'X'.

You match 24/28 with xyz & CO's profile -		<a href="#">View Details</a>
xyz & CO's preferences	Values	You Match
Industry :	Infrastructure	✓
Loan Amount :	5,00,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :		✓

A head office user has the rights to transfer the branch in case the borrower has selected incorrect branch or a faraway branch.

**Note:** - The proposal can be transferred only if the Branch Maker of the current branch has not started any process on that proposal. Also, a proposal can be transferred only at an In-principle stage. If any decision or action has been taken, then such proposal becomes non-transferrable.

# BRANCH TRANSFER

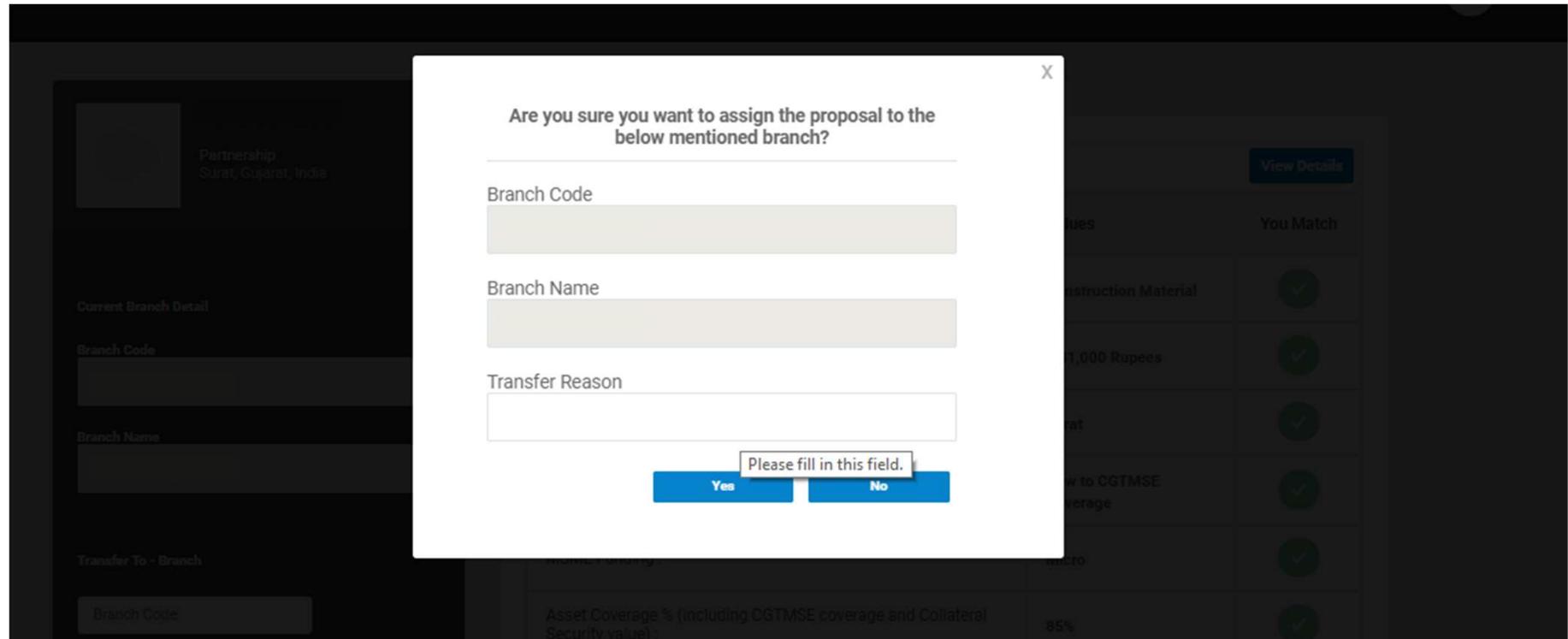


The screenshot shows a software interface for managing loans. On the left, there's a sidebar with a green shield icon labeled "TRUST GUARD Certified Channel". The main area has a dark header with various menu items: psbloansin 59 minutes.com™, WORKING CAPITAL ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and a Branch Checker dropdown. Below the header, there's a table with several rows of loan metrics, each with a green checkmark icon. The table columns include CGTMSE Coverage, New to CGTMSE Coverage, MSME Funding, Asset Coverage %, Debt Equity Ratio, Current Ratio, Interest Coverage Ratio, TOL/TNW, Customer Concentration (%), Number of cheque bounced (Last Month), and Number of cheque bounced (Last 6 Month).

CGTMSE Coverage :	New to CGTMSE Coverage	
MSME Funding :	-	
Asset Coverage % (Including CGTMSE coverage and Collateral Security value) :	0%	
Debt Equity Ratio :	0 Times	
Current Ratio :	7.82 Times	
Interest Coverage Ratio :	-	
TOL/TNW :	0.1 Times	
Customer Concentration (%) :	22.88%	
Number of cheque bounced (Last Month) :	0	
Number of cheque bounced (Last 6 Month) :	2	

To transfer a branch of any proposal > Click on proposal > Fill proposed branch details in “Transfer To – Branch” and then click on assign tab.

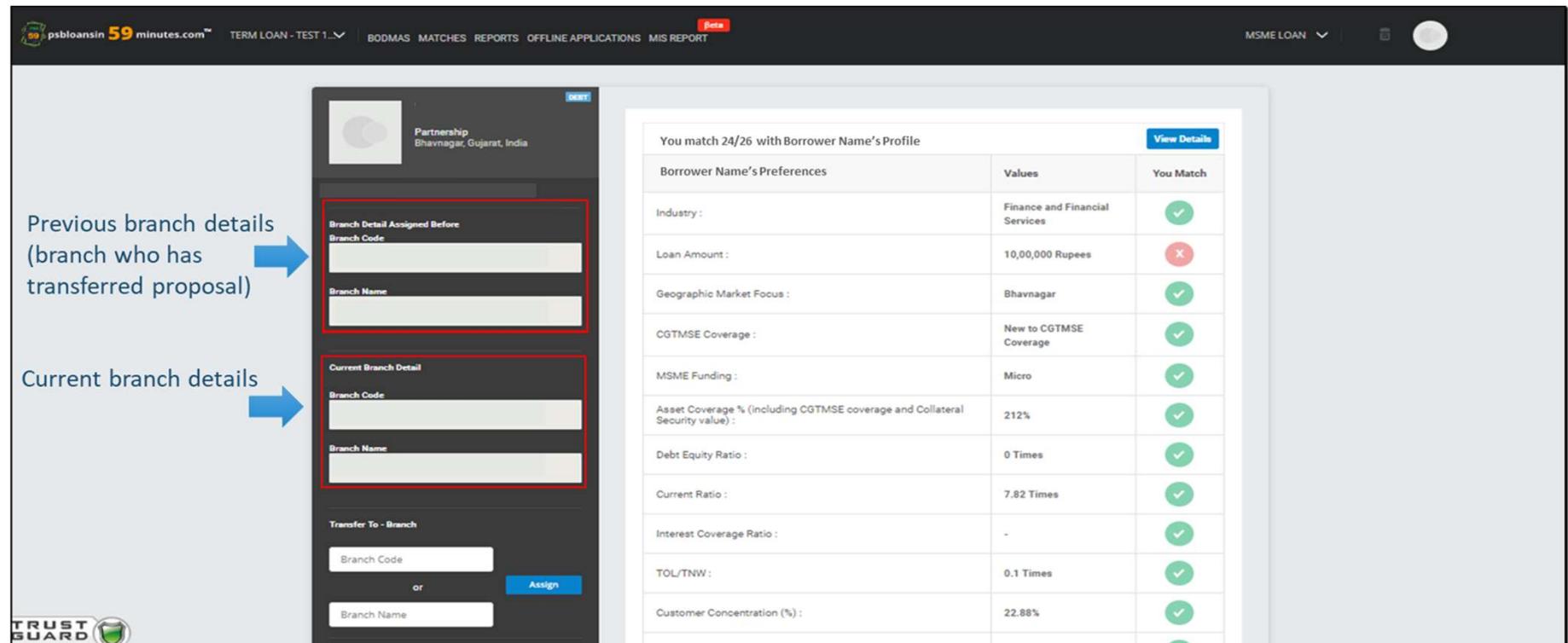
# BRANCH TRANSFER



On clicking on assign, a confirmation pop-up will be shown and clicking on “yes”, the 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 is already transferred.

# PROPOSAL VIEW IN TRANSFERRED BRANCH



Previous branch details (branch who has transferred proposal)

Current branch details

Borrower Name's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	10,00,000 Rupees	✗
Geographic Market Focus :	Bhavnagar	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	212%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓
TOL/TNW :	0.1 Times	✓
Customer Concentration (%) :	22.88%	✓

In transferred proposal view, the branch details of previous branch along with current branch details will be shown. Now proposed branch maker / checker can continue process on the proposal.

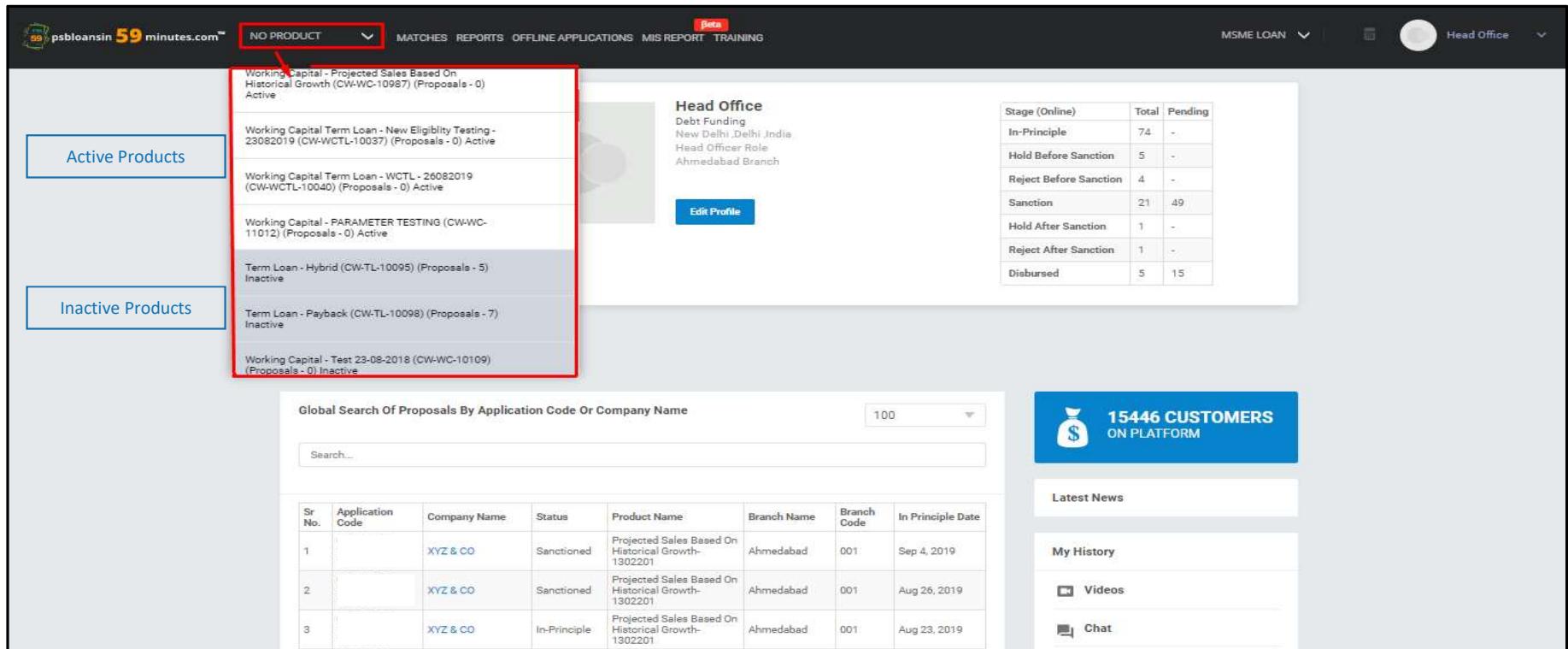


# PROPOSAL VIEW

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## SCREENWISE WALK THROUGH

# PROPOSAL VIEW

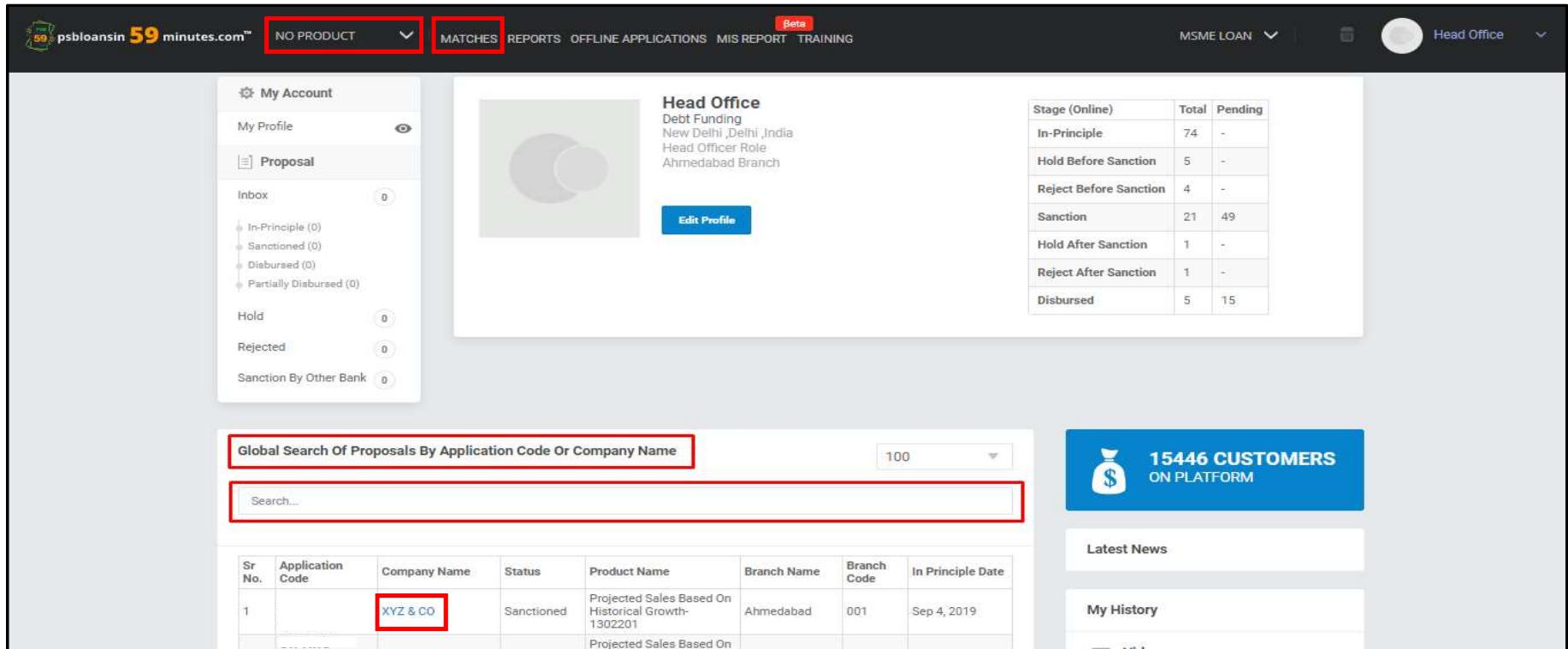


The screenshot shows the 'Proposal View' section of the Online PSB Loans platform. At the top, there is a navigation bar with links for 'Beta', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and 'Head Office'. On the left, there are two boxes: 'Active Products' and 'Inactive Products'. The 'Active Products' box contains a list of proposals, with the first item highlighted by a red box. The 'Inactive Products' box contains a list of proposals, with the first item highlighted by a gray box. In the center, there is a 'Head Office' section with details: 'Debt Funding', 'New Delhi, India', 'Head Officer Role', and 'Ahmedabad Branch'. Below this is an 'Edit Profile' button. To the right, there is a table showing the stage of proposals online, total count, and pending count. At the bottom, there is a global search bar, a customer count summary, and sections for 'Latest News', 'My History', 'Videos', and 'Chat'.

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

The user can select products by clicking on the drop-down on the left-hand side of the header. A list of active and inactive products will appear. Inactive Products are highlighted with gray color. List of proposals at different stages for the selected product will be listed on the left-hand side of the dashboard.

# PROPOSAL VIEW



The screenshot shows the Online PSB Loans platform interface. At the top, there is a navigation bar with links for NO PRODUCT, MATCHES (highlighted with a red box), REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN (dropdown), and Head Office (dropdown). A 'Beta' badge is also present.

The main dashboard area includes:

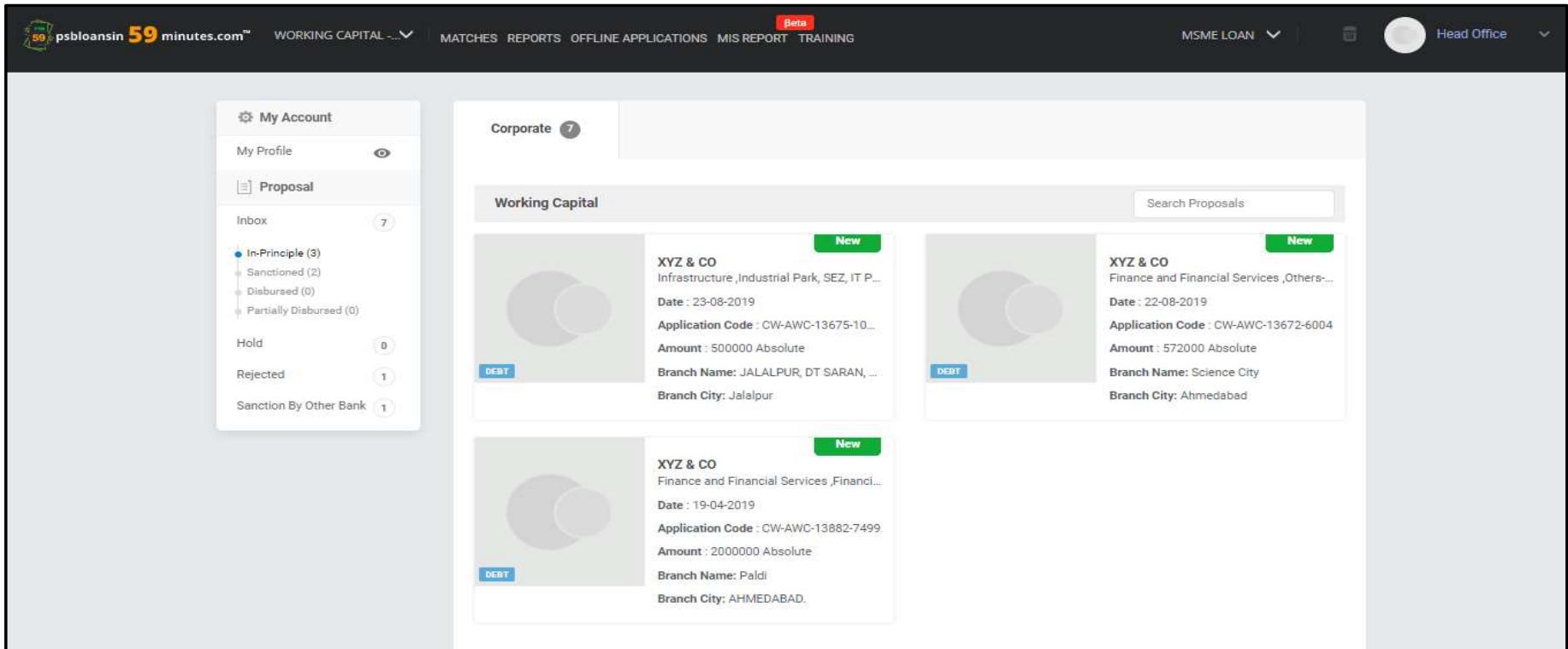
- My Account:** A sidebar with sections for My Profile, Proposal (highlighted with a red box), Inbox (0), Hold (0), Rejected (0), and Sanction By Other Bank (0).
- Head Office:** Information about the Head Office, including address (Debt Funding, New Delhi, India), Head Officer Role (Ahmedabad Branch), and an 'Edit Profile' button.
- Proposals Summary:** A table showing the count of proposals across various stages:
 

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15
- Global Search Of Proposals By Application Code Or Company Name:** A search bar with a dropdown menu set to '100' and a 'Search...' input field.
- Statistics:** A blue box displaying '15446 CUSTOMERS ON PLATFORM' with a money bag icon.
- Table:** A table listing proposals with columns: Sr No., Application Code, Company Name, Status, Product Name, Branch Name, Branch Code, and In Principle Date. One row is highlighted with a red box, showing 'XYZ & CO' as the company name.
- Footer:** Includes 'Latest News' and 'My History' sections.

A Head Office user can visit the proposal view through three ways.

1. Click on “matches” on the header and a list of proposals will be shown.
2. Click on any stage mentioned on the left-hand side of the dashboard and a list of proposals will be shown.
3. From the dashboard, perform global search by application code or company name. Click on Company Name of a proposal.

# PROPOSAL VIEW

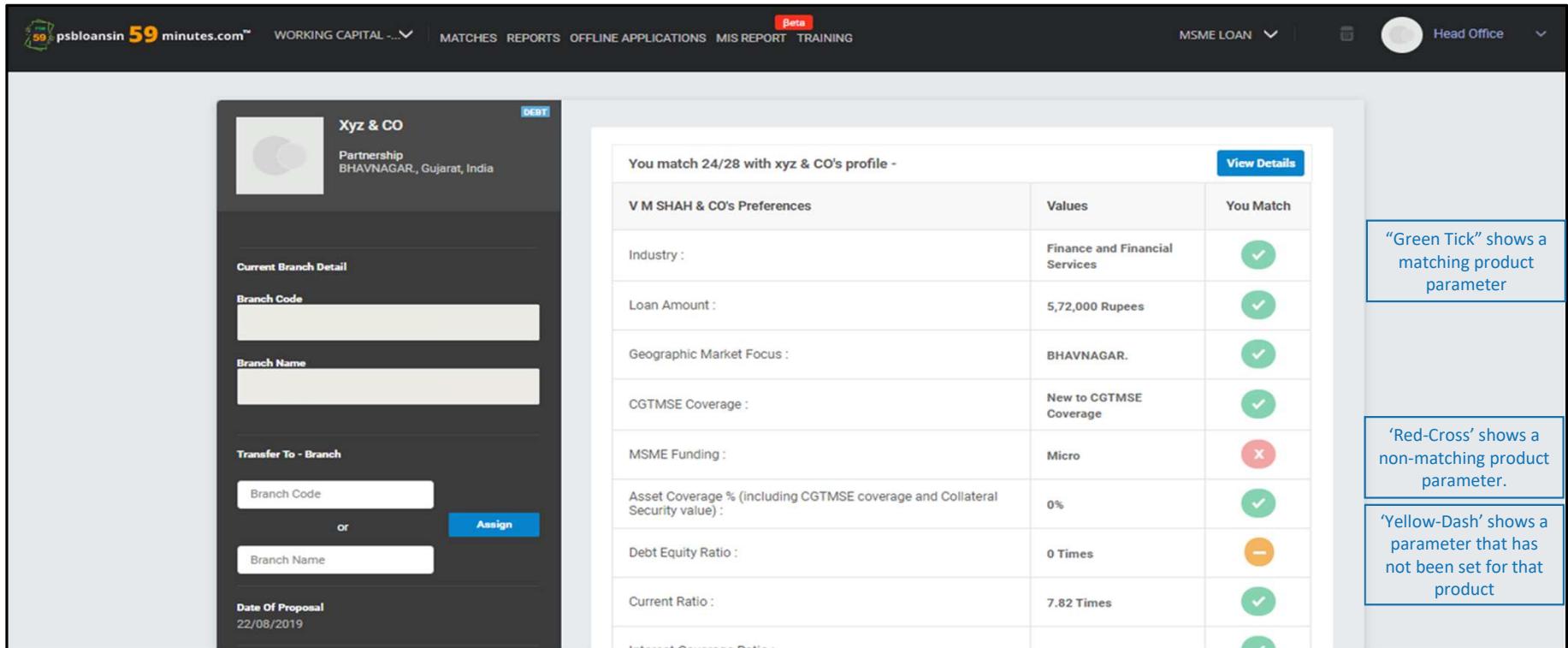


The screenshot shows the 'Proposal' section of the website. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. The 'Proposal' section shows an 'Inbox' with 7 items, including 'In-Principle' (3), 'Sanctioned' (2), 'Disbursed' (0), and 'Partially Disbursed' (0). Below that are 'Hold' (0), 'Rejected' (1), and 'Sanction By Other Bank' (1). The main area shows three proposals for 'XYZ & CO' under the 'Working Capital' category. Each proposal card includes a 'New' button, the company name, address, date, application code, amount, and branch details.

Proposal Details	Date	Application Code	Amount	Branch Name	Branch City
XYZ & CO Infrastructure, Industrial Park, SEZ, IT P... DEBT	23-08-2019	CW-AWC-13675-10...	500000 Absolute	JALALPUR, DT SARAN, ...	Jalalpur
XYZ & CO Finance and Financial Services ,Others-... DEBT	22-08-2019	CW-AWC-13672-6004	572000 Absolute	Science City	Ahmedabad
XYZ & CO Finance and Financial Services ,Financi... DEBT	19-04-2019	CW-AWC-13882-7499	2000000 Absolute	Paldi	AHMEDABAD.

Click on any proposal mentioned on the right-hand side of the page to go to the Proposal View.

# PROPOSAL VIEW



The screenshot shows the 'Proposal View' section of the psbloansin59minutes.com platform. On the left, there's a form for 'Current Branch Detail' and 'Transfer To - Branch'. On the right, a table lists matched parameters with status indicators:

V M SHAH & CO's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	5,72,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✗
Asset Coverage % (Including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	—
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :		✓

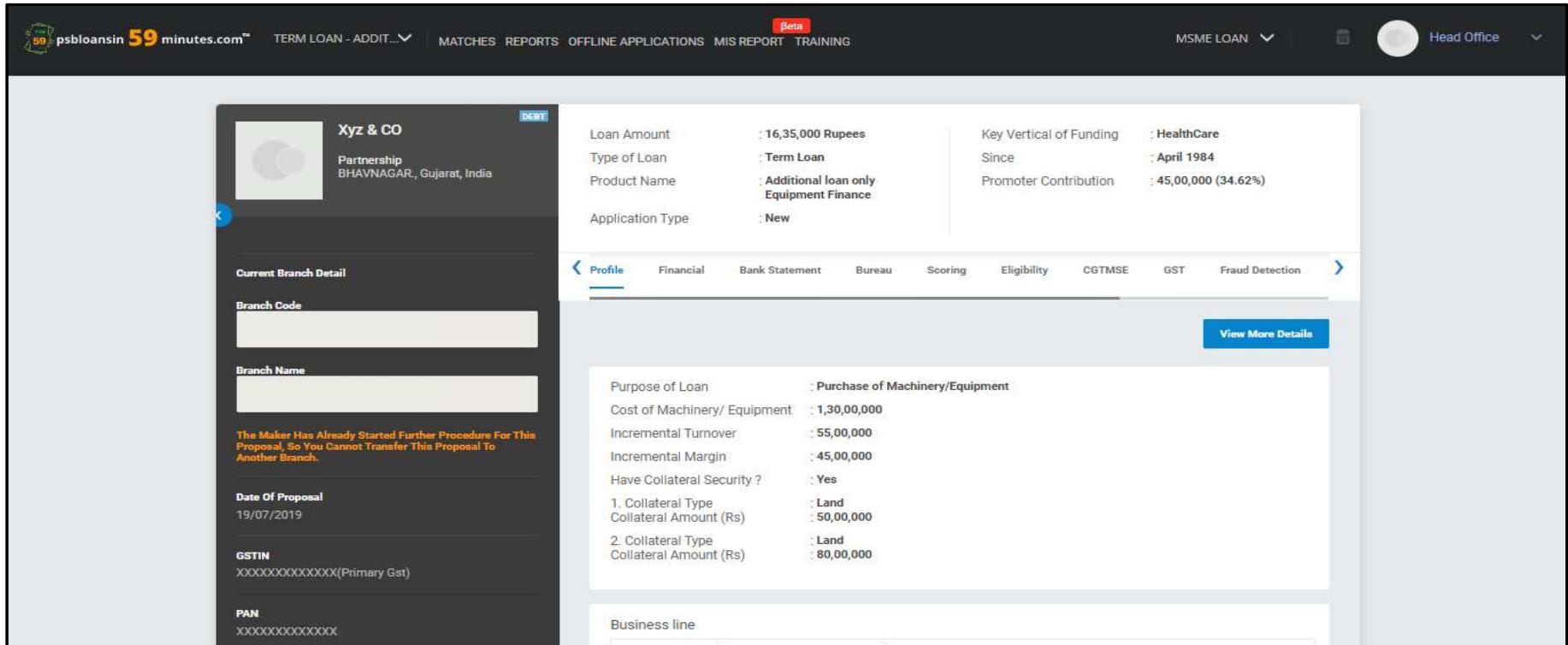
Annotations on the right side explain the status indicators:

- "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



**Xyz & CO** DEBT

Partnership  
BHAVNAGAR, Gujarat, India

Loan Amount	: 16,35,000 Rupees	Key Vertical of Funding	: HealthCare
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Additional loan only Equipment Finance	Promoter Contribution	: 45,00,000 (34.62%)
Application Type	: New		

**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: 19/07/2019

GSTIN: XXXXXXXXXXXX(Primary Gst)

PAN: XXXXXXXXXXXX

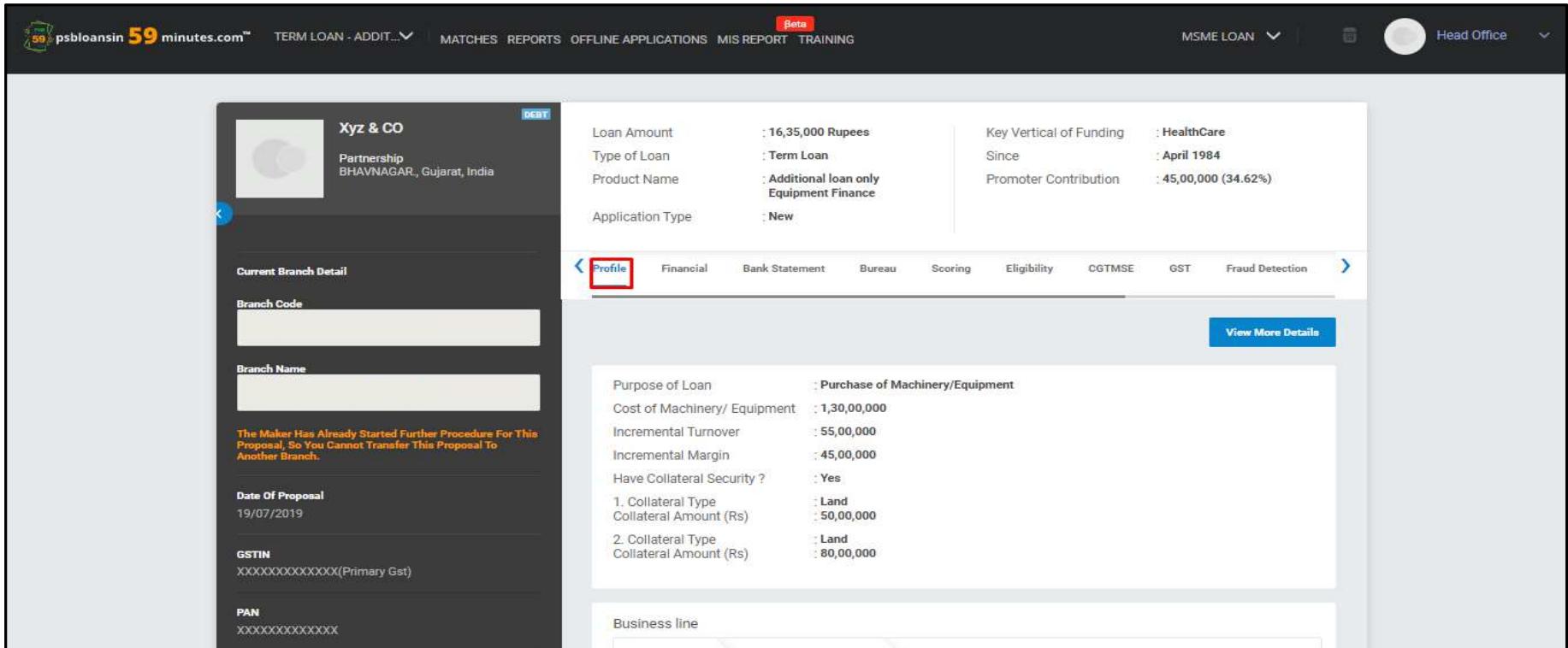
**Profile** **Financial** **Bank Statement** **Bureau** **Scoring** **Eligibility** **CGTMSE** **GST** **Fraud Detection** [View More Details](#)

Purpose of Loan	: Purchase of Machinery/Equipment
Cost of Machinery/ Equipment	: 1,30,00,000
Incremental Turnover	: 55,00,000
Incremental Margin	: 45,00,000
Have Collateral Security ?	: Yes
1. Collateral Type	: Land
Collateral Amount (Rs)	: 50,00,000
2. Collateral Type	: Land
Collateral Amount (Rs)	: 80,00,000

Business line

This is the detailed view of the proposal. 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 and fraud detection.

# PROPOSAL – PROFILE VIEW



The screenshot shows the 'Profile' tab selected in the navigation bar. The main content area displays the following details:

Information	Value
Loan Amount	16,35,000 Rupees
Type of Loan	Term Loan
Product Name	Additional loan only Equipment Finance
Application Type	New
Key Vertical of Funding	HealthCare
Since	April 1984
Promoter Contribution	45,00,000 (34.62%)

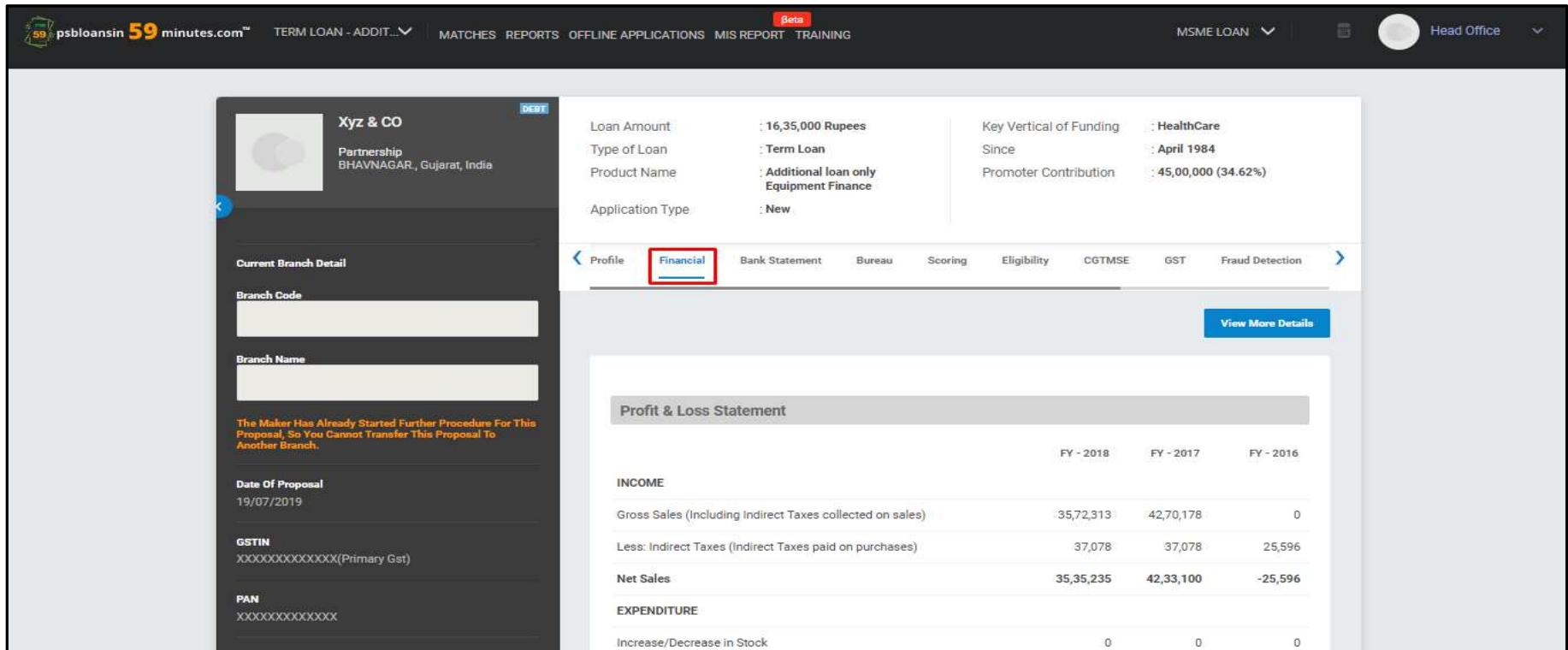
**Profile Tab Details:**

- Purpose of Loan:** Purchase of Machinery/Equipment
- Cost of Machinery/ Equipment:** 1,30,00,000
- Incremental Turnover:** 55,00,000
- Incremental Margin:** 45,00,000
- Have Collateral Security ?**: Yes
- 1. Collateral Type:** Land
- Collateral Amount (Rs):** 50,00,000
- 2. Collateral Type:** Land
- Collateral Amount (Rs):** 80,00,000

**Business line:** [Field]

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

# PROPOSAL - FINANCIAL VIEW



**Xyz & CO**  
Partnership  
BHAVNAGAR, Gujarat, India

Loan Amount	16,35,000 Rupees	Key Vertical of Funding	HealthCare
Type of Loan	Term Loan	Since	April 1984
Product Name	Additional loan only Equipment Finance	Promoter Contribution	45,00,000 (34.62%)
Application Type	New		

**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**  
19/07/2019

**GSTIN**  
XXXXXXXXXXXX(Primary Gst)

**PAN**  
XXXXXXXXXXXX

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

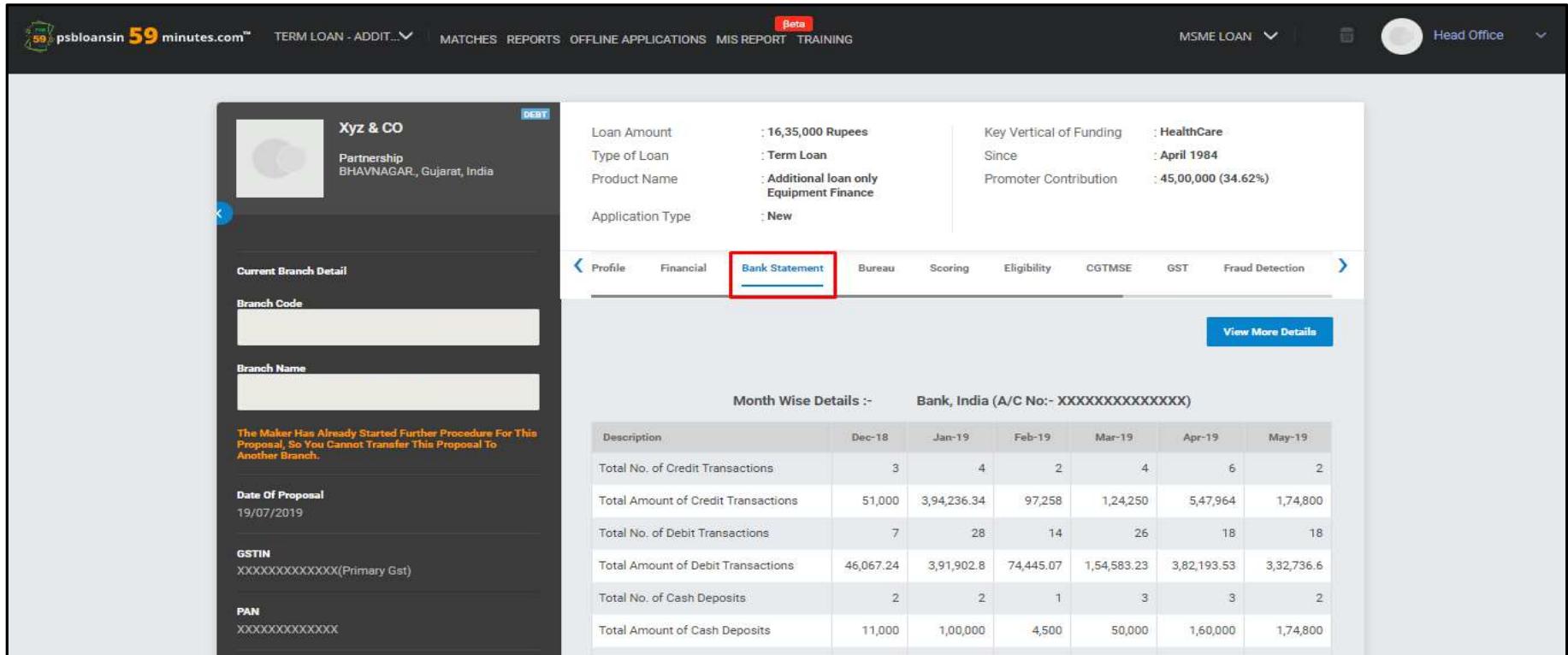
**View More Details**

**Profit & Loss Statement**

	FY - 2018	FY - 2017	FY - 2016
<b>INCOME</b>			
Gross Sales (Including Indirect Taxes collected on sales)	35,72,313	42,70,178	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	37,078	37,078	25,596
<b>Net Sales</b>	35,35,235	42,33,100	-25,596
<b>EXPENDITURE</b>			
Increase/Decrease in Stock	0	0	0

Click on “Financial” and view the Financials i.e. Balance Sheet and Profit & Loss Statement of the Proposal.

# PROPOSAL – BANK STATEMENT VIEW



The screenshot shows a loan proposal for "Xyz & CO" (Partnership, BHAVNAGAR, Gujarat, India). The proposal details include:

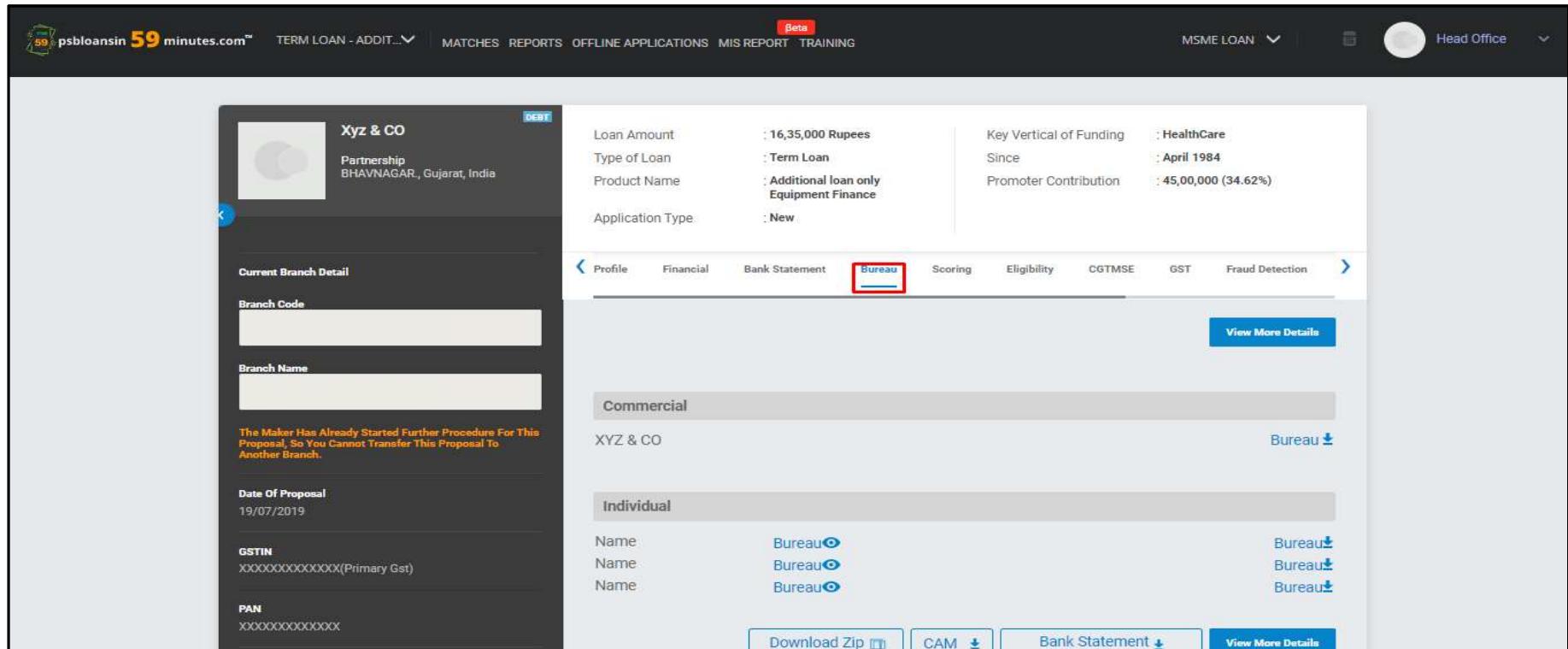
- Loan Amount: 16,35,000 Rupees
- Type of Loan: Term Loan
- Product Name: Additional loan only Equipment Finance
- Application Type: New
- Key Vertical of Funding: HealthCare
- Since: April 1984
- Promoter Contribution: 45,00,000 (34.62%)

The "Bank Statement" tab is highlighted with a red box. Below it, the "Month Wise Details" section shows transactions for Bank, India (A/C No:- XXXXXXXXXXXXXXXXX) from Dec-18 to May-19.

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19
Total No. of Credit Transactions	3	4	2	4	6	2
Total Amount of Credit Transactions	51,000	3,94,236.34	97,258	1,24,250	5,47,964	1,74,800
Total No. of Debit Transactions	7	28	14	26	18	18
Total Amount of Debit Transactions	46,067.24	3,91,902.8	74,445.07	1,54,583.23	3,82,193.53	3,32,736.6
Total No. of Cash Deposits	2	2	1	3	3	2
Total Amount of Cash Deposits	11,000	1,00,000	4,500	50,000	1,60,000	1,74,800

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

# PROPOSAL – BUREAU VIEW



**psbloansin 59 minutes.com™** TERM LOAN - ADDIT... **Beta** MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Head Office

**Xyz & CO** DEBT  
Partnership BHAVNAGAR, Gujarat, India

Loan Amount : 16,35,000 Rupees  
Type of Loan : Term Loan  
Product Name : Additional loan only Equipment Finance  
Application Type : New  
Key Vertical of Funding : HealthCare  
Since : April 1984  
Promoter Contribution : 45,00,000 (34.62%)

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 : 19/07/2019  
GSTIN : XXXXXXXXXXXX(Primary Gst)  
PAN : XXXXXXXXXX

**Bureau** Scoring Eligibility CGTMSE GST Fraud Detection

**Commercial**

XYZ & CO Bureau

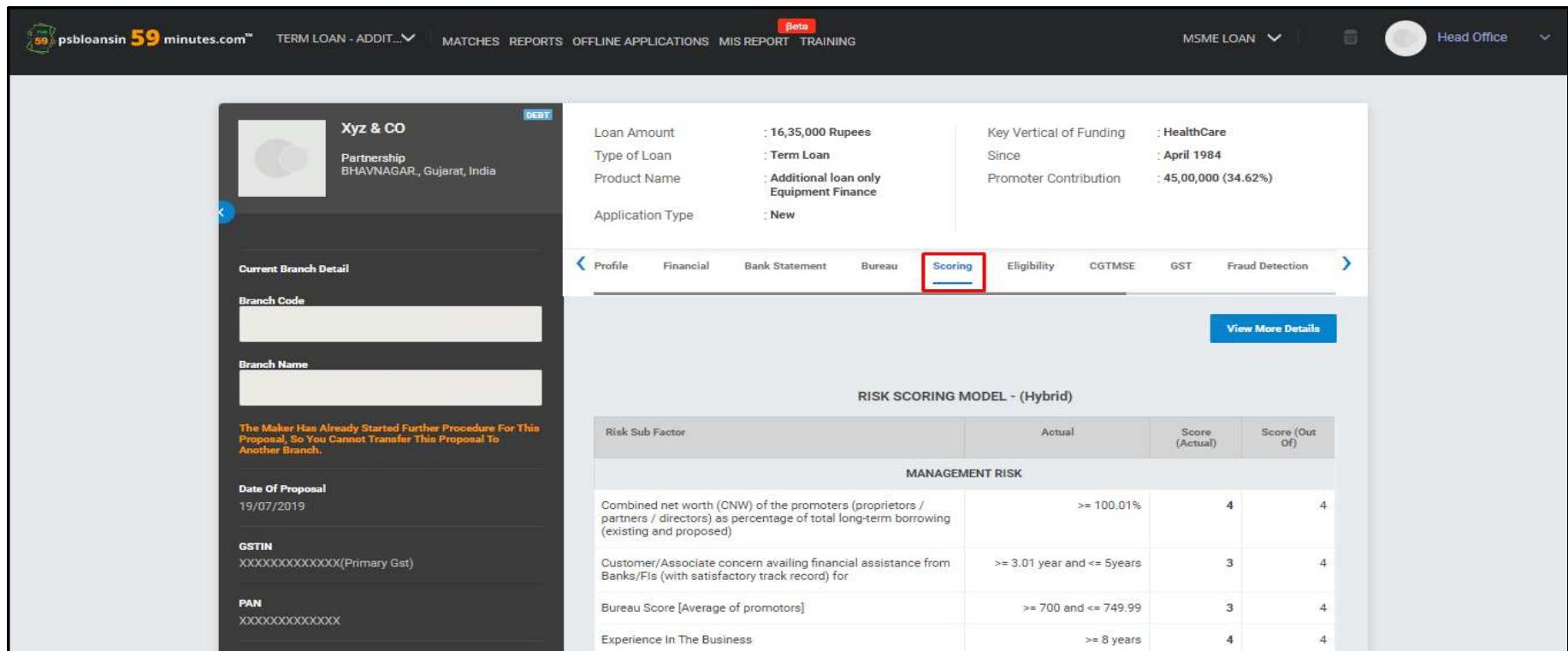
**Individual**

Name	Bureau	Bureau
Name	Bureau	Bureau
Name	Bureau	Bureau

Download Zip CAM Bank Statement View More Details

Click on “Bureau”. The user can view & download Individual and Commercial Bureau reports of the Proposal.

# PROPOSAL - SCORING VIEW



**Xyz & CO**  
Partnership  
BHAVNAGAR, Gujarat, India

**Beta**

Loan Amount : 16,35,000 Rupees  
Type of Loan : Term Loan  
Product Name : Additional loan only Equipment Finance  
Application Type : New  
Key Vertical of Funding : HealthCare  
Since : April 1984  
Promoter Contribution : 45,00,000 (34.62%)

**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**  
19/07/2019

**GSTIN**  
XXXXXXXXXXXX(Primary Gst)

**PAN**  
XXXXXXXXXXXX

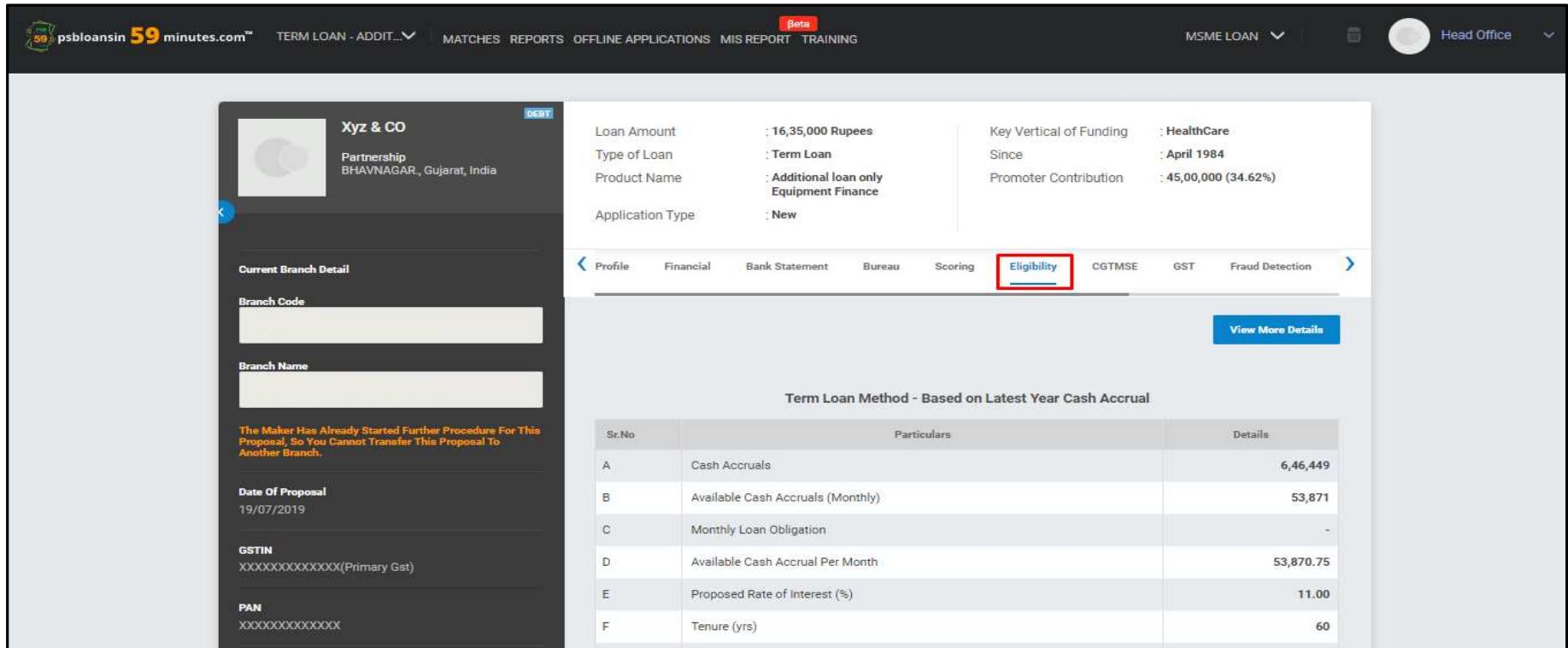
**Scoring** (highlighted with a red box)

**RISK SCORING MODEL - (Hybrid)**

Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
<b>MANAGEMENT RISK</b>			
Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01%	4	4
Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5 years	3	4
Bureau Score [Average of promoters]	>= 700 and <= 749.99	3	4
Experience In The Business	>= 8 years	4	4

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

# PROPOSAL – ELIGIBILITY VIEW



The screenshot shows a proposal detail page for 'Xyz & CO'. The 'Eligibility' tab is highlighted with a red border. The page displays various proposal details and a table for 'Term Loan Method - Based on Latest Year Cash Accrual'.

**Proposal Details:**

- Loan Amount: 16,35,000 Rupees
- Type of Loan: Term Loan
- Product Name: Additional loan only Equipment Finance
- Application Type: New
- Key Vertical of Funding: HealthCare
- Since: April 1984
- Promoter Contribution: 45,00,000 (34.62%)

**Current Branch Detail:**

- Branch Code: [Redacted]
- Branch Name: [Redacted]

**Note:** The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

**Date Of Proposal:** 19/07/2019

**GSTIN:** XXXXXXXXXXXX(Primary Gst)

**PAN:** XXXXXXXXXXXX

**Term Loan Method - Based on Latest Year Cash Accrual**

Sr.No	Particulars	Details
A	Cash Accruals	6,46,449
B	Available Cash Accruals (Monthly)	53,871
C	Monthly Loan Obligation	-
D	Available Cash Accrual Per Month	53,870.75
E	Proposed Rate of Interest (%)	11.00
F	Tenure (yrs)	60

Click on “Eligibility” and view Loan Eligibility Amount Calculations of the Proposal.

# PROPOSAL – CGTMSE VIEW

**Beta**

psbloansin 59 minutes.com™ TERM LOAN - ADDIT... MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Head Office



**Xyz & CO**  
Partnership  
BHAVNAGAR., Gujarat, India

**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**  
19/07/2019

**GSTIN**  
XXXXXXXXXXXX(Primary Gst)

**PAN**  
XXXXXXXXXXXX

Loan Amount	: 16,35,000 Rupees	Key Vertical of Funding	: HealthCare
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Additional loan only Equipment Finance	Promoter Contribution	: 45,00,000 (34.62%)
Application Type	: New		

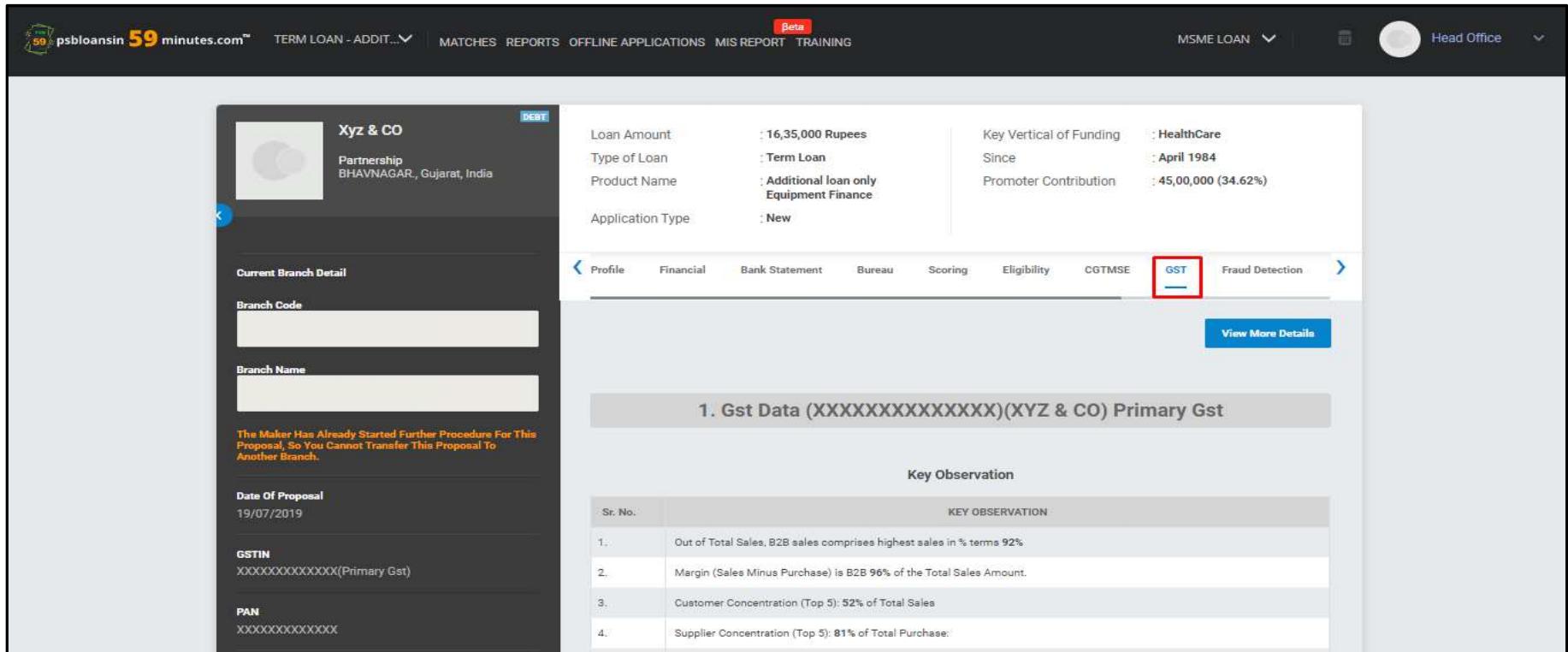
**CGTMSE** CGTMSE GST Fraud Detection

**View More Details**

Steps	Description	Details	Particulars
1.	Nature of Entity	Manufacturing/ Service/Trading	Manufacturer
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	3,87,227
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

Click on “CGTMSE” and view CGTMSE coverage details.

# PROPOSAL – GST VIEW



The screenshot shows a software interface for managing loan proposals. At the top, there's a navigation bar with links like 'TERM LOAN - ADDIT...', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', 'Head Office', and a 'Beta' button.

The main area displays a proposal for "Xyz & CO" (Partnership, BHAVNAGAR, Gujarat, India). Key details include:

- Loan Amount:** 16,35,000 Rupees
- Type of Loan:** Term Loan
- Product Name:** Additional loan only Equipment Finance
- Key Vertical of Funding:** HealthCare
- Since:** April 1984
- Promoter Contribution:** 45,00,000 (34.62%)
- Application Type:** New

A horizontal tab navigation bar below these details includes: Profile, Financial, Bank Statement, Bureau, Scoring, Eligibility, CGTMSE, **GST** (which is highlighted with a red box), and Fraud Detection. A "View More Details" button is also present.

The "GST" section contains the following information:

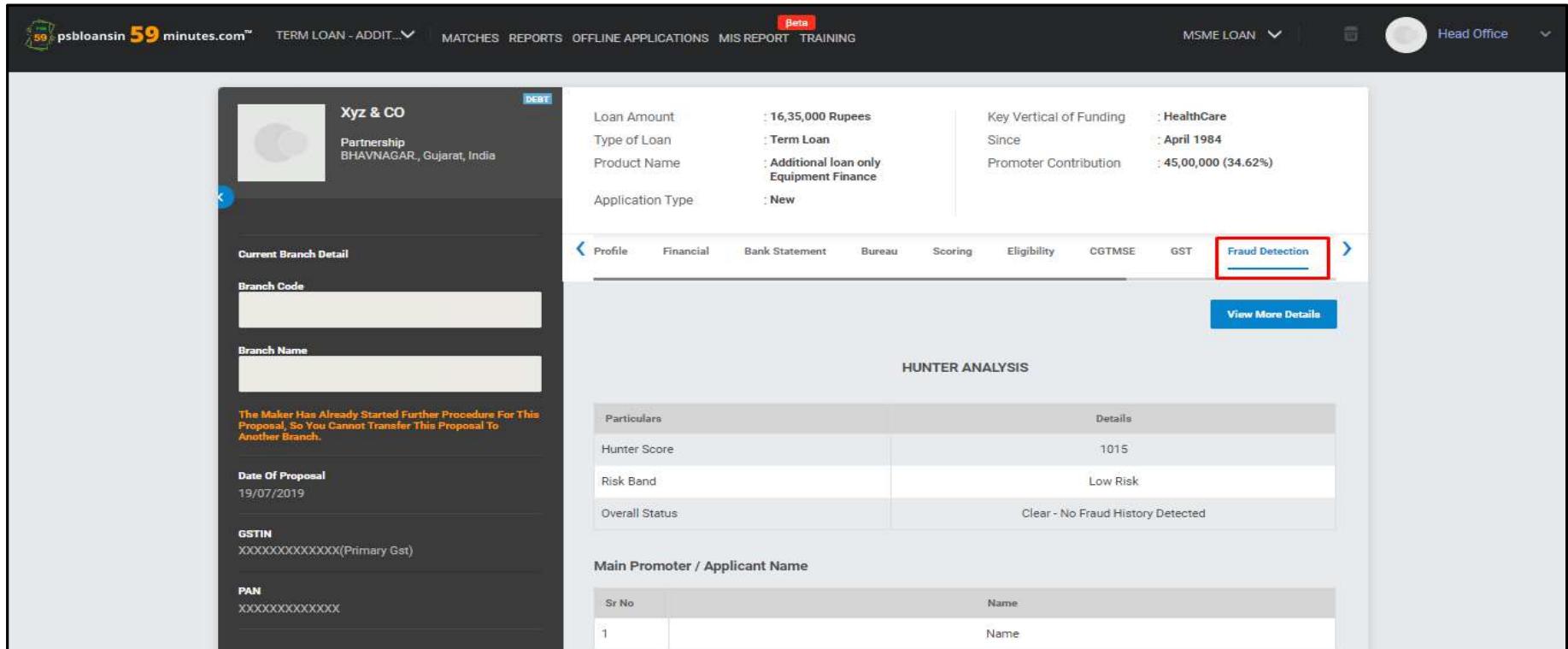
**1. Gst Data (XXXXXXXXXXXXXX)(XYZ & CO) Primary Gst**

**Key Observation**

Sr. No.	KEY OBSERVATION
1.	Out of Total Sales, B2B sales comprises highest sales in % terms 92%
2.	Margin (Sales Minus Purchase) is B2B 96% of the Total Sales Amount.
3.	Customer Concentration (Top 5): 52% of Total Sales
4.	Supplier Concentration (Top 5): 81% of Total Purchase.

Click on “GST” and view key observations of Primary and other GST Numbers. 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

# PROPOSAL – FRAUD DETECTION VIEW



The screenshot shows a proposal detail page for "Xyz & CO". The proposal is for a "Term Loan" amount of 16,35,000 Rupees, categorized under "Additional loan only Equipment Finance". The "Key Vertical of Funding" is "HealthCare" and it was "Since April 1984". The "Promoter Contribution" is 45,00,000 (34.62%).

The "Fraud Detection" tab is highlighted with a red box. Below it, there is a "View More Details" button.

**HUNTER ANALYSIS**

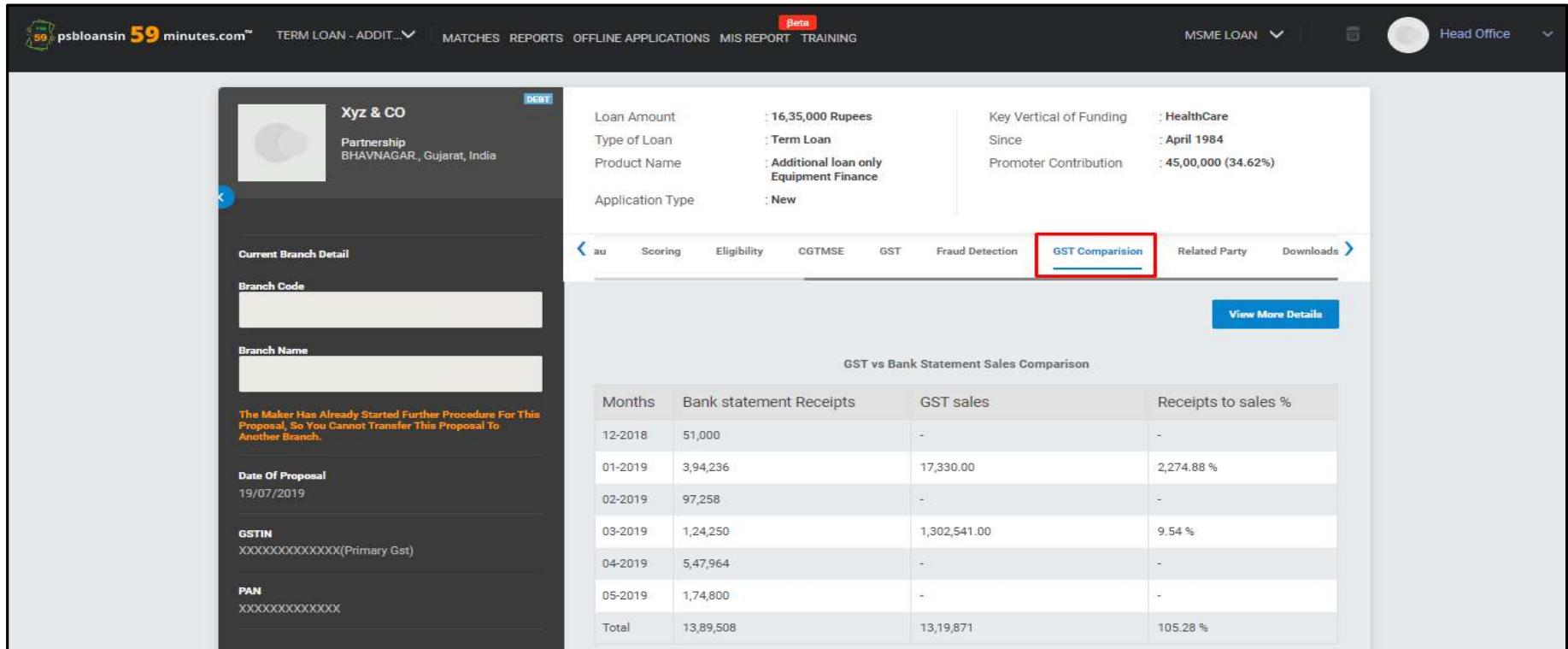
Particulars	Details
Hunter Score	1015
Risk Band	Low Risk
Overall Status	Clear - No Fraud History Detected

**Main Promoter / Applicant Name**

Sr No	Name
1	Name

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

# PROPOSAL – GST COMPARISON VIEW

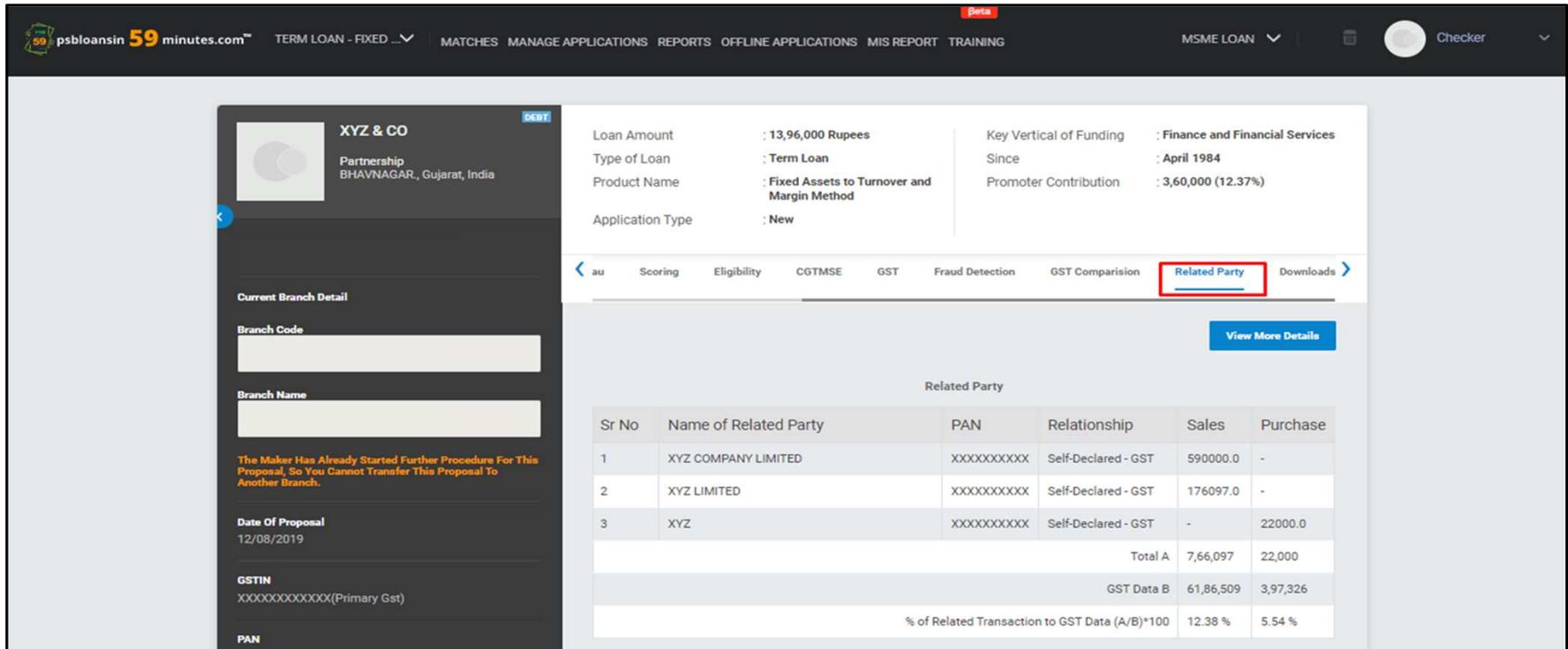


The screenshot shows a proposal detail page for "Xyz & CO". The proposal is for a "Term Loan" of 16,35,000 Rupees, categorized under "HealthCare". The "GST Comparison" tab is highlighted with a red box.

Months	Bank statement Receipts	GST sales	Receipts to sales %
12-2018	51,000	-	-
01-2019	3,94,236	17,330.00	2,274.88 %
02-2019	97,258	-	-
03-2019	1,24,250	1,302,541.00	9.54 %
04-2019	5,47,964	-	-
05-2019	1,74,800	-	-
Total	13,89,508	13,19,871	105.28 %

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

# PROPOSAL – RELATED PARTY VIEW

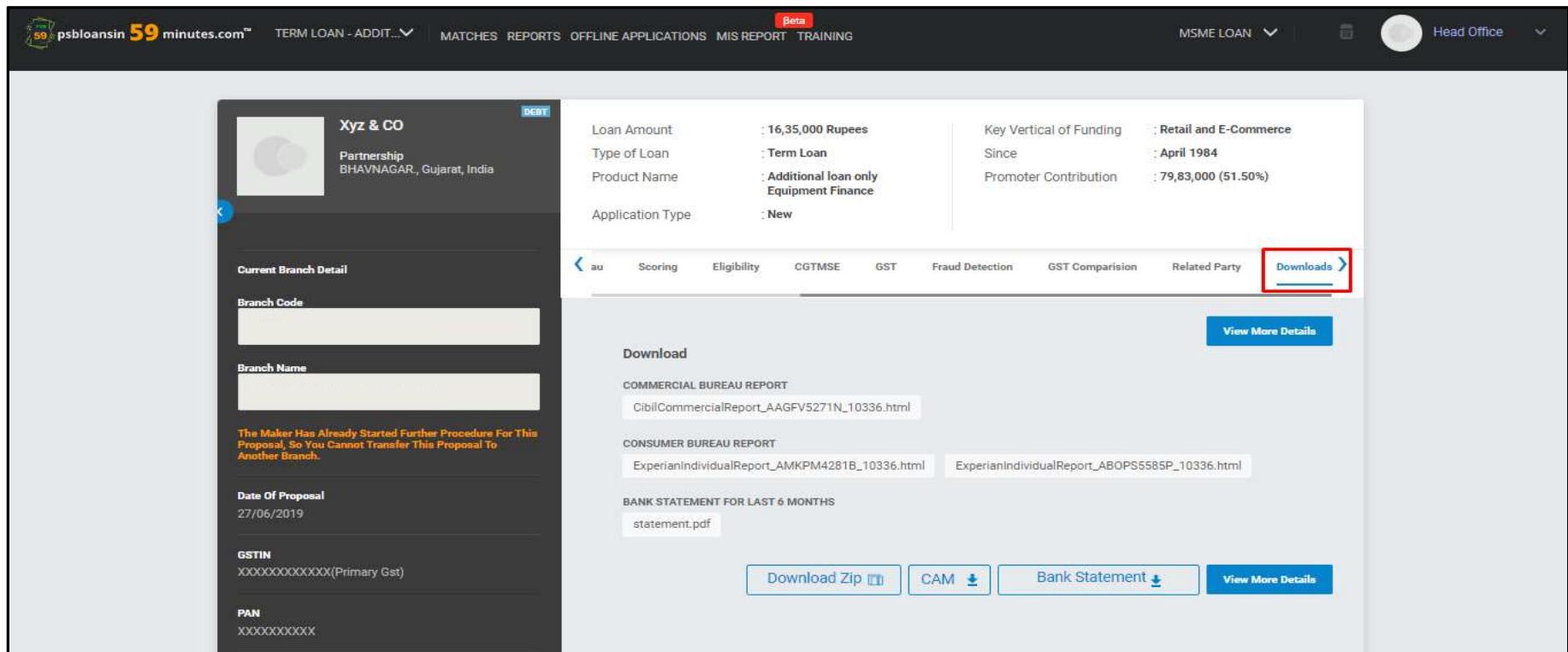


The screenshot shows the 'Related Party' tab highlighted in red, indicating the focus of the feature being demonstrated.

Sr No	Name of Related Party	PAN	Relationship	Sales	Purchase
1	XYZ COMPANY LIMITED	XXXXXXXXXX	Self-Declared - GST	590000.0	-
2	XYZ LIMITED	XXXXXXXXXX	Self-Declared - GST	176097.0	-
3	XYZ	XXXXXXXXXX	Self-Declared - GST	-	22000.0
			Total A	7,66,097	22,000
			GST Data B	61,86,509	3,97,326
			% of Related Transaction to GST Data (A/B)*100	12.38 %	5.54 %

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

# PROPOSAL – DOWNLOADS VIEW



The screenshot shows a proposal detail page for 'Xyz & CO'. The proposal is for a 'Term Loan' of 16,35,000 Rupees, categorized under 'Retail and E-Commerce'. The 'Downloads' tab is highlighted with a red box.

Proposal Details	Value
Loan Amount	16,35,000 Rupees
Type of Loan	Term Loan
Product Name	Additional loan only Equipment Finance
Application Type	New
Key Vertical of Funding	Retail and E-Commerce
Since	April 1984
Promoter Contribution	79,83,000 (51.50%)

**Downloads**

- COMMERCIAL BUREAU REPORT: CibilCommercialReport\_AAGFV5271N\_10336.html
- CONSUMER BUREAU REPORT: ExperianIndividualReport\_AMKPM4281B\_10336.html | ExperianIndividualReport\_ABOPS5585P\_10336.html
- BANK STATEMENT FOR LAST 6 MONTHS: statement.pdf

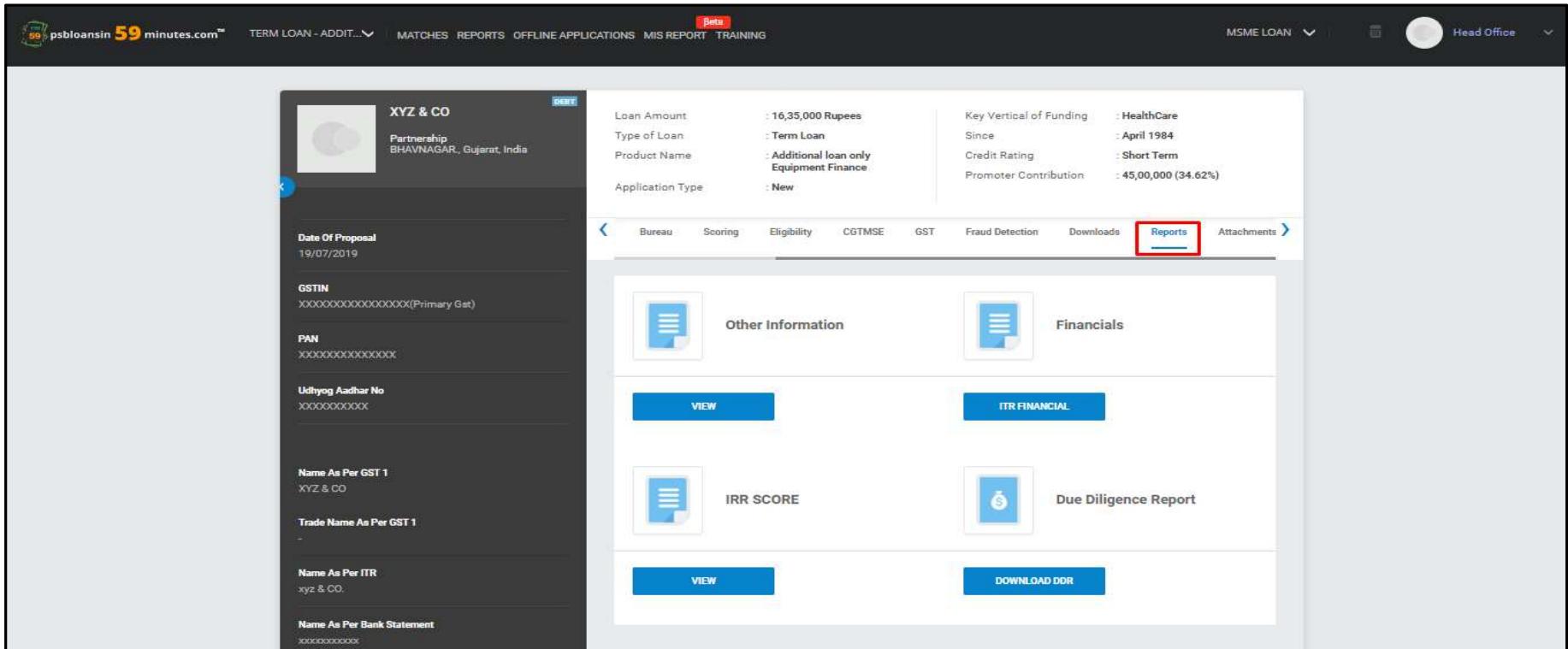
Buttons: Download Zip, CAM, Bank Statement, View More Details

Click on “Downloads”. Here, the head office user can download Consumer & Commercial Bureau Reports, ‘Zip’ file of all uploaded documents, ‘CAM’ report and ‘Bank Statements’ of the Proposal. If Clicked on “View More Details” from any section, two more sections will appear i.e. Reports & Attachments.

**Note:** - These sections will appear only when the branch checker has approved the due diligence report of that proposal.

Strictly Private & Confidential

# PROPOSAL – REPORTS VIEW



The screenshot shows a proposal detail page for 'XYZ & CO'. The top navigation bar includes links for TERM LOAN - ADDIT..., MATCHES, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, Head Office, and a user profile icon.

**Proposal Details:**

- XYZ & CO**
- Partnership**
- BHAVNAGAR, Gujarat, India**
- Date Of Proposal**: 19/07/2019
- GSTIN**: XXXXXXXXXXXXXXXX(Primary Gst)
- PAN**: XXXXXXXXXXXXXX
- Udyog Aadhar No**: XXXXXXXXXX
- Name As Per GST 1**: XYZ & CO
- Trade Name As Per GST 1**: -
- Name As Per ITR**: xyz & CO.
- Name As Per Bank Statement**: XXXXXXXXXX

**Loan Information:**

Loan Amount	: 16,35,000 Rupees
Type of Loan	: Term Loan
Product Name	: Additional loan only Equipment Finance
Application Type	: New

**Key Vertical of Funding:**

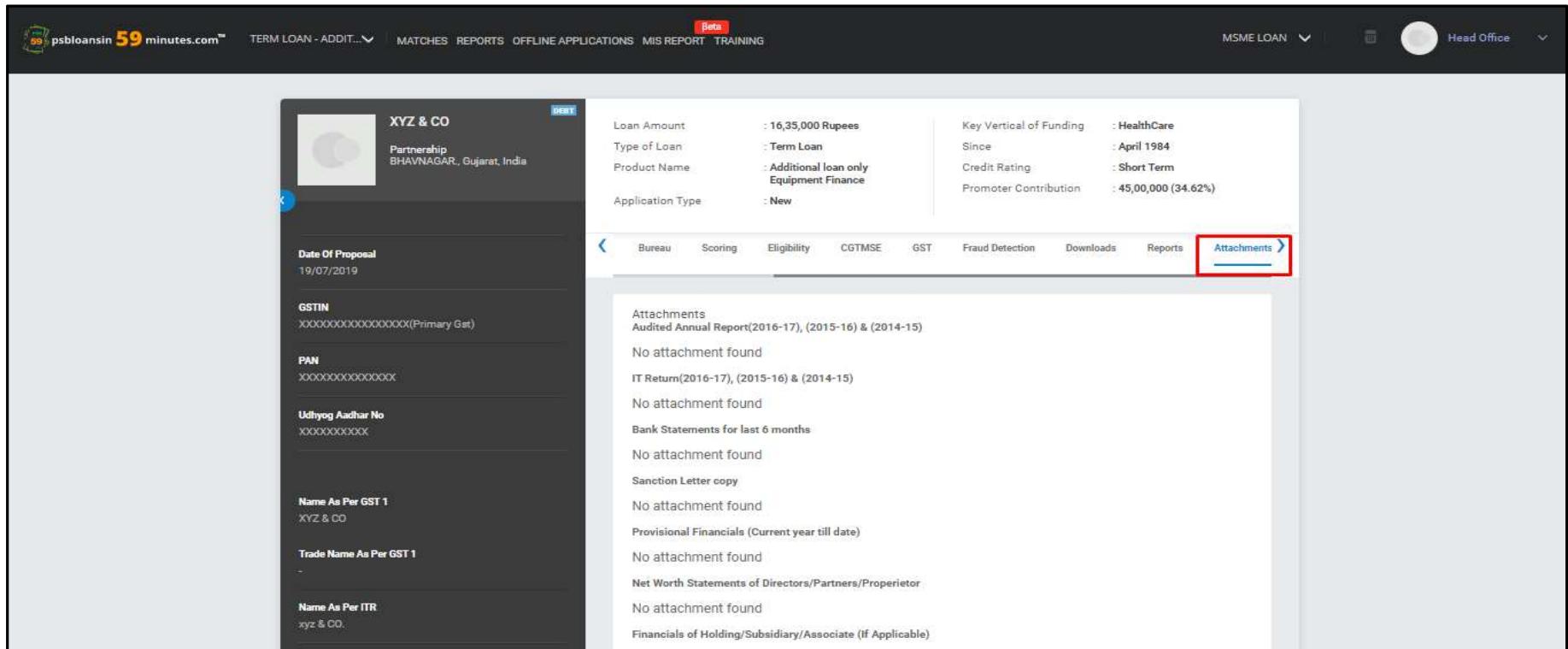
- Since: April 1984
- Credit Rating: Short Term
- Promoter Contribution: 45,00,000 (34.62%)

**Reports Tab (highlighted with a red box):**

- Other Information** (VIEW button)
- Financials** (ITR FINANCIAL button)
- IRR SCORE** (VIEW button)
- Due Diligence Report** (DOWNLOAD DDR button)

Click on “Reports” and the user can view ITR Financials, IRR Report and other information. The user can also download due diligence report.

# PROPOSAL – ATTACHMENT VIEW



The screenshot shows a proposal detail page for 'XYZ & CO'. The proposal was submitted on 19/07/2019. The attachments section lists several documents:

- Attachments
  - Audited Annual Report(2016-17), (2015-16) & (2014-15)
  - No attachment found
  - IT Return(2016-17), (2015-16) & (2014-15)
  - No attachment found
  - Bank Statements for last 6 months
  - No attachment found
  - Sanction Letter copy
  - No attachment found
  - Provisional Financials (Current year till date)
  - No attachment found
  - Net Worth Statements of Directors/Partners/Proprietor
  - No attachment found
  - Financials of Holding/Subsidiary/Associate (if Applicable)

Click on “Attachments” and view all the attachments uploaded by branch maker of the proposal. Click on any document to download.

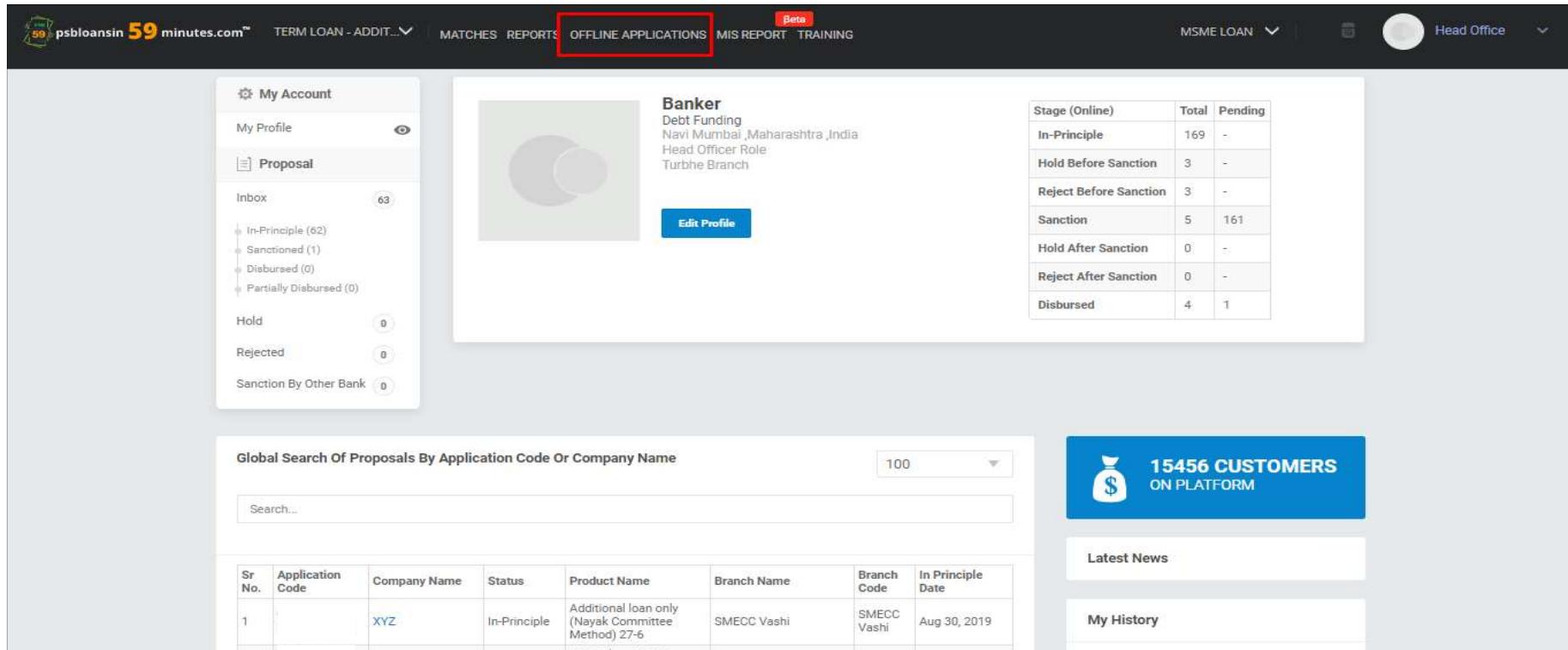


# SANCTION/ DISBURSEMENT OF OFFLINE PROPOSALS

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## SCREENWISE WALK THROUGH

# OFFLINE PROPOSALS



The screenshot shows the software interface for managing offline proposals. At the top, there's a navigation bar with links for MATCHES, REPORTS, OFFLINE APPLICATIONS (which is highlighted with a red box), MIS REPORT, and TRAINING. A 'Beta' label is also present. On the right side of the header, there are links for MSME LOAN and Head Office.

**Left Sidebar:**

- My Account:** Includes 'My Profile' and 'Proposal' sections.
- Proposal Section:** Shows counts for Inbox (63), Hold (0), Rejected (0), and Sanction By Other Bank (0).

**Center Content:**

- Banker:** Details for 'Debt Funding' at 'Navi Mumbai, Maharashtra, India' under 'Turbhe Branch'.
- Edit Profile:** A blue button to edit the banker's profile.
- Stage (Online) Summary:** A table showing the count of applications across different stages: In-Principle (169), Hold Before Sanction (3), Reject Before Sanction (3), Sanction (5), Hold After Sanction (0), Reject After Sanction (0), and Disbursed (4).

**Bottom Left:**

- Global Search:** A search bar with placeholder 'Search...' and a dropdown menu set to '100'.
- Table:** A table showing a single proposal entry with columns: Sr No., Application Code, Company Name, Status, Product Name, Branch Name, Branch Code, and In Principle Date.

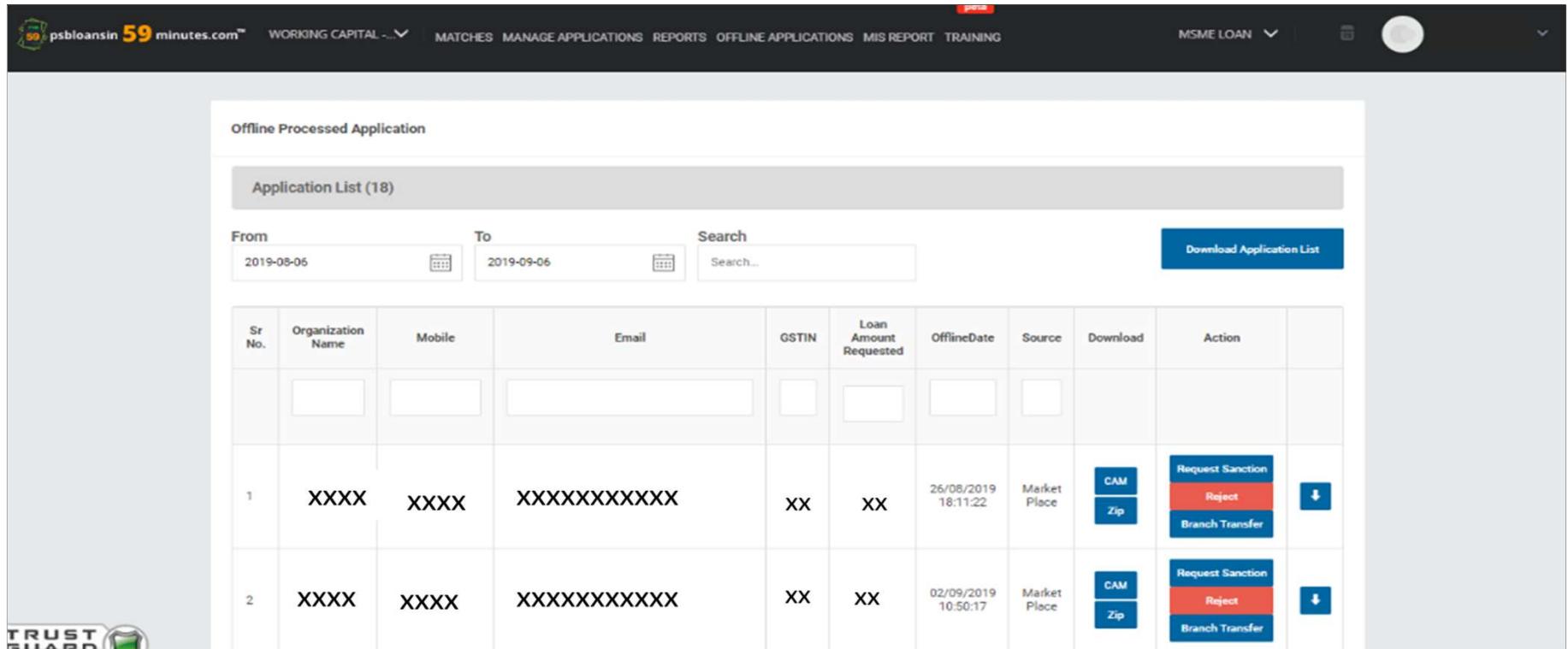
**Bottom Right:**

- Statistics:** A blue box displaying '15456 CUSTOMERS ON PLATFORM' with a money bag icon.
- Links:** Buttons for 'Latest News' and 'My History'.

In case a borrower is ineligible for a contactless journey, the borrower can still choose to forward the proposal for manual processing by selecting the Bank, State and City. These are called offline proposals.

The Head Office user needs to click on “**Offline Applications**” in the Header. All the applications processed offline will be listed here.

# OFFLINE PROPOSALS



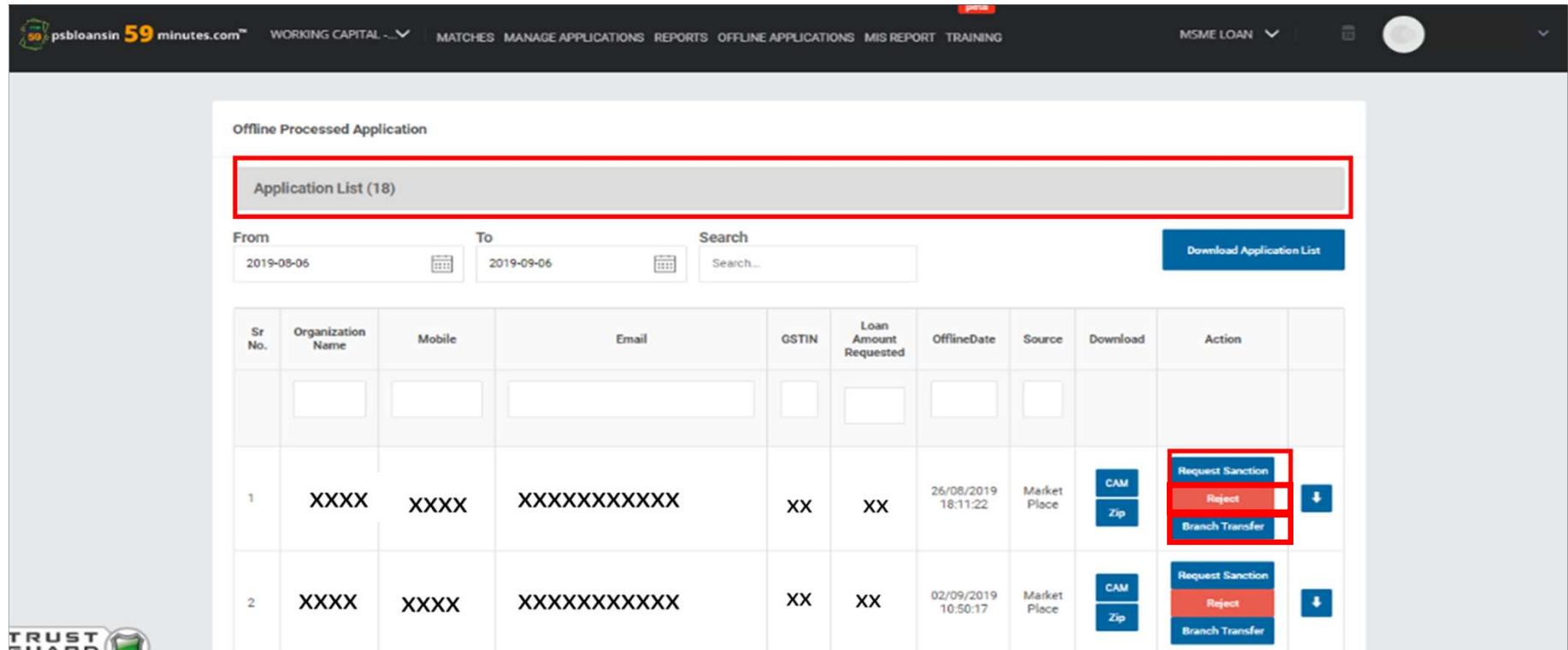
The screenshot shows the 'Offline Processed Application' page. At the top, there's a header with the logo 'psbloansin 59 minutes.com™', navigation links like 'WORKING CAPITAL ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', and 'MSME LOAN'. Below the header is a search bar with 'From' (2019-08-06), 'To' (2019-09-06), 'Search' (Search...), and a 'Download Application List' button.

The main area is titled 'Application List (18)'. It contains a table with columns: Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, OfflineDate, Source, Download, and Action. Two rows of data are visible:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	OfflineDate	Source	Download	Action
1	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	26/08/2019 18:11:22	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>
2	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	02/09/2019 10:50:17	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>

The Offline Proposal page is divided into five sections – ‘Application List’, ‘Sanctioned List’, ‘Disbursed List’, ‘Reject List’ and ‘Other List’

# OFFLINE PROPOSALS- APPLICATION LIST



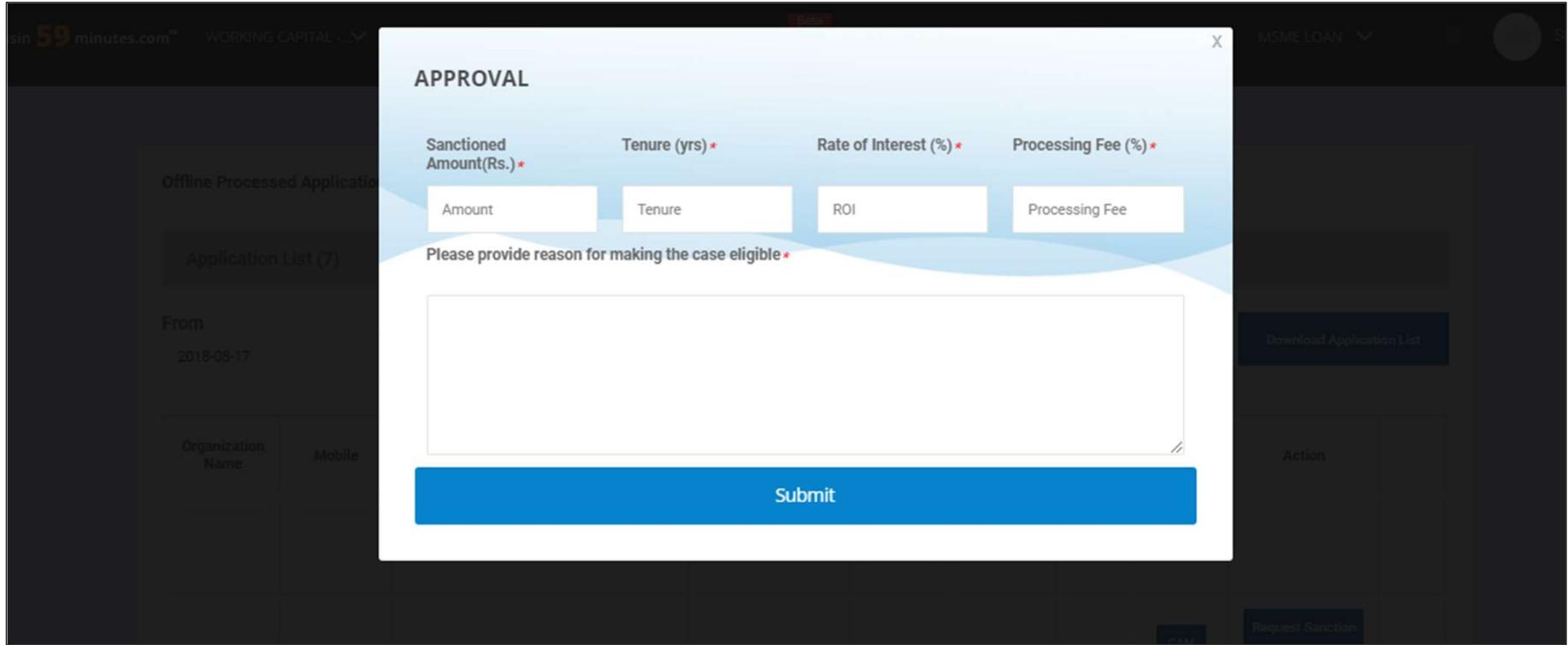
Offline Processed Application

Application List (18)

From	To	Search	Download Application List							
2019-08-06	2019-09-06	Search...								
Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Offline Date	Source	Download	Action	
1	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	26/08/2019 18:11:22	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>	<a href="#">Download</a>
2	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	02/09/2019 10:50:17	Market Place	<a href="#">CAM</a> <a href="#">Zip</a>	<a href="#">Request Sanction</a> <a href="#">Reject</a> <a href="#">Branch Transfer</a>	<a href="#">Download</a>

Here, a Head Office user can view the CAM report, download the zip file and reject or sanction the proposal as well as transfer the proposal to another Branch. An offline proposal CAM report will not include eligibility, bank scoring and CGTMSE calculations.

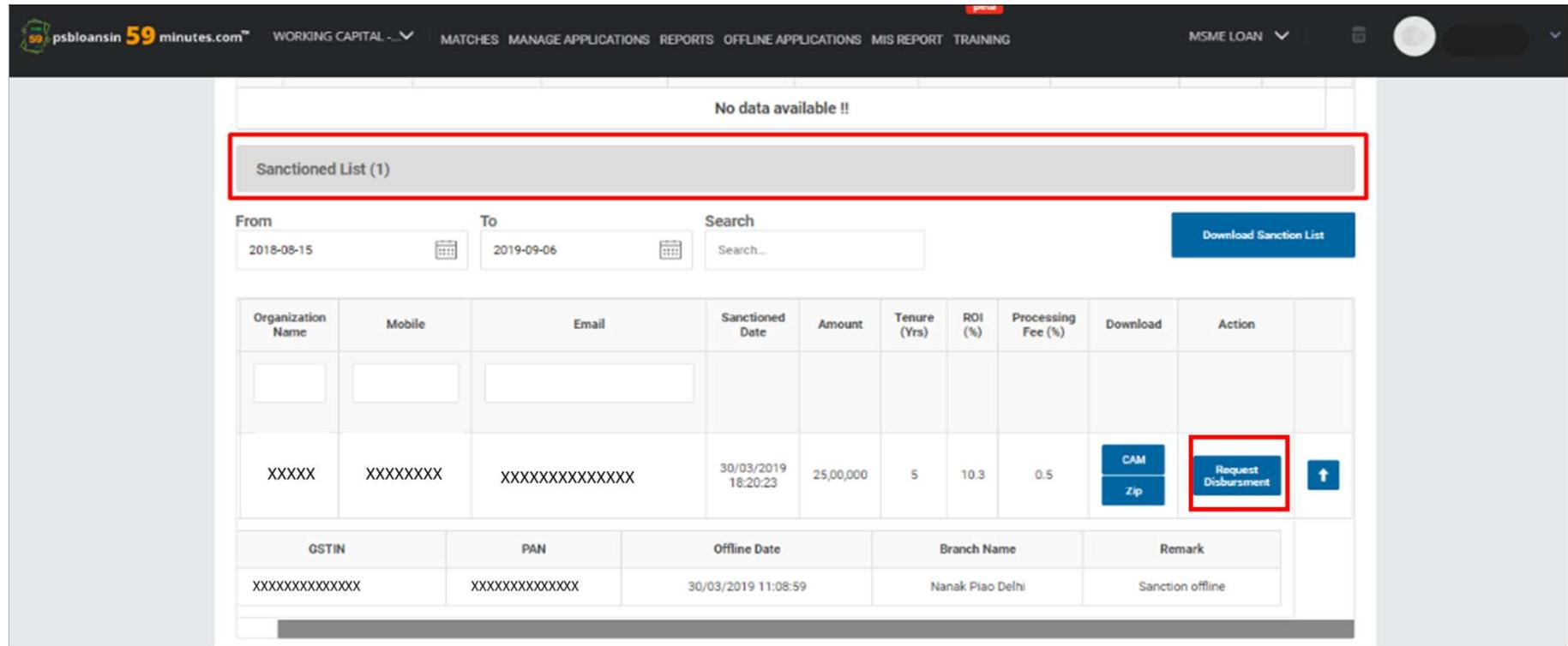
# OFFLINE PROPOSALS- REQUEST SANCTION



The screenshot shows a web-based loan application system. At the top, there are navigation links for '59 minutes.com™', 'WORKING CAPITAL', 'MSME LOAN', and a search bar. Below this, a sidebar on the left lists 'Offline Processed Application', 'Application List (7)', 'From 2018-05-17', and columns for 'Organization Name' and 'Mobile'. A central modal window titled 'APPROVAL' is open, containing fields for 'Sanctioned Amount(Rs.)\*', 'Tenure (yrs)\*', 'Rate of Interest (%)\*', and 'Processing Fee (%)\*'. It also includes a text area for 'Please provide reason for making the case eligible\*' and a large blue 'Submit' button.

The Head Office user can click on “Request Sanction” and a pop-up window will appear. The Head Office user needs to fill-in the required details and click on “Submit” to sanction the proposal. The Offline sanctioned proposal will shift to 'Sanctioned List'.

# OFFLINE PROPOSALS- SANCTIONED LIST



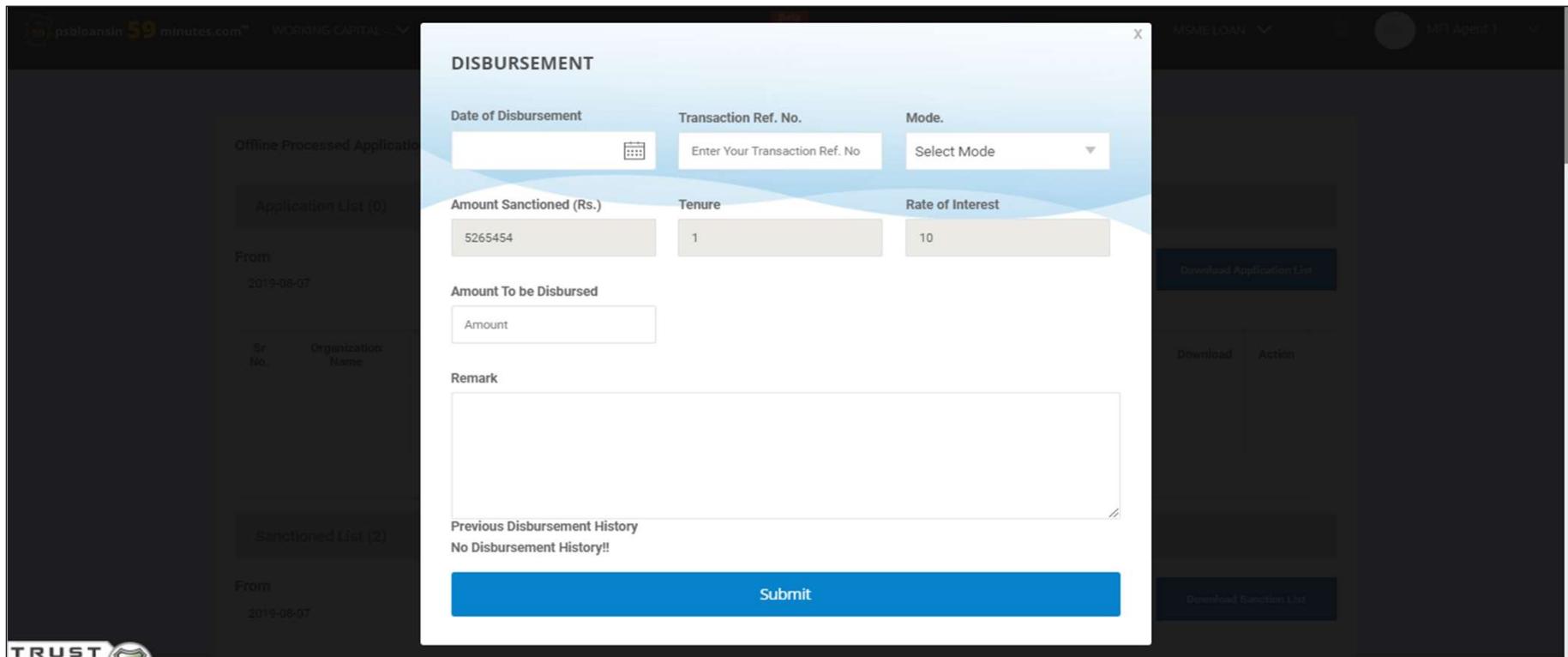
No data available !!

**Sanctioned List (1)**

From	To	Search	Download Sanction List						
2018-08-15	2019-09-06	Search...							
Organization Name	Mobile	Email	Sanctioned Date	Amount	Tenure (Yrs)	ROI (%)	Processing Fee (%)	Download	Action
XXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	30/03/2019 18:20:23	25,00,000	5	10.3	0.5	CAM Zip	<b>Request Disbursement</b>
GSTIN	PAN	Offline Date	Branch Name	Remark					
XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	30/03/2019 11:08:59	Nanak Piao Delhi	Sanction offline					

The Head Office user can view a list of all the offline sanctioned proposals. The Head Office user can view the CAM report, download the zip file and request disbursement of the proposal.

# OFFLINE PROPOSALS- DISBURSEMENT

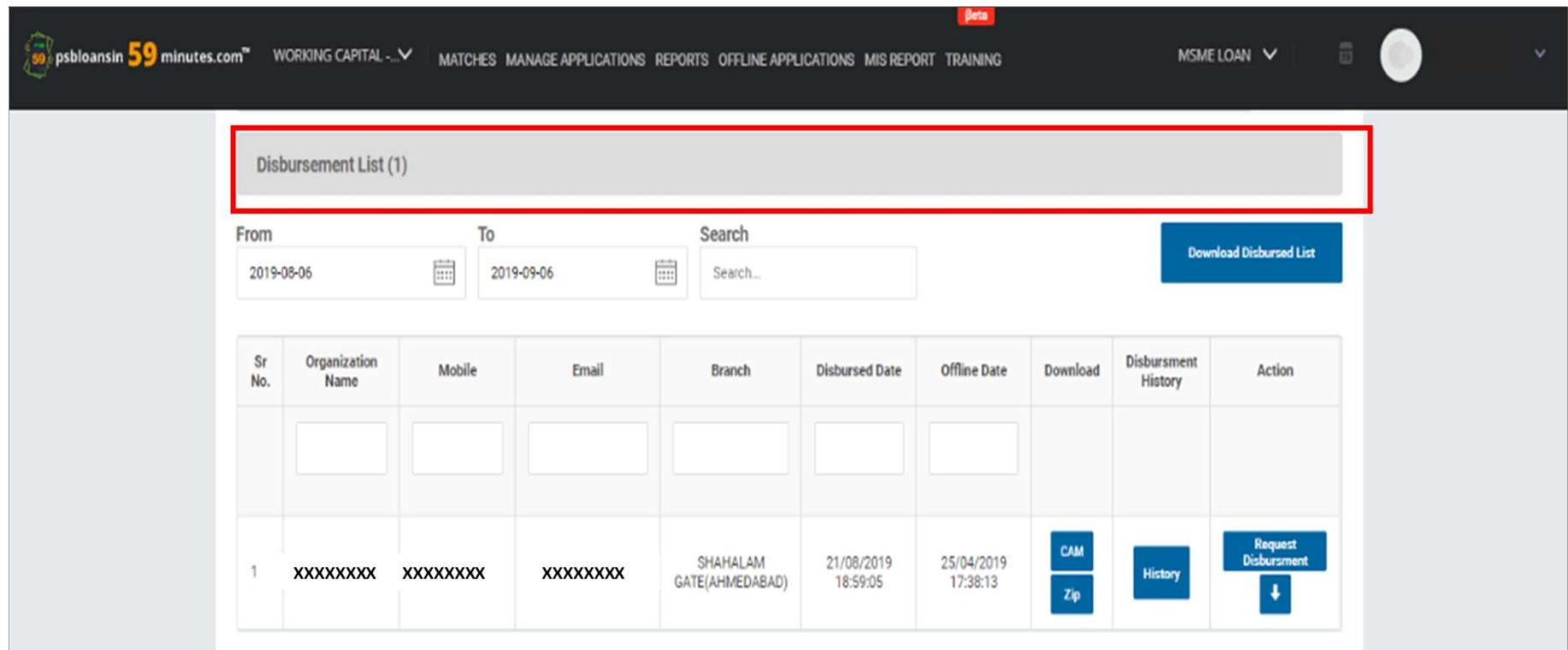


The screenshot shows a software application window titled "DISBURSEMENT". The main interface has a dark background with various buttons and lists on the left side. A central pop-up window is open, titled "DISBURSEMENT". It contains several input fields and dropdown menus:

- Date of Disbursement: A date picker field.
- Transaction Ref. No.: A text input field with placeholder text "Enter Your Transaction Ref. No."
- Mode: A dropdown menu labeled "Select Mode".
- Amount Sanctioned (Rs.): A text input field containing "5265454".
- Tenure: A text input field containing "1".
- Rate of Interest: A text input field containing "10".
- Amount To be Disbursed: A text input field labeled "Amount".
- Remark: A large text area for remarks.
- Previous Disbursement History: A note stating "No Disbursement History!!".
- Submit: A large blue button at the bottom of the pop-up.

The Head Office user can click on “Request Disbursement” and a pop-up window will appear for the head office user to fill-in the required details to Partially or Fully Disburse the Proposal. The Head Office user needs to fill-in the required details and click on “Submit”. The Offline Disbursed proposal will shift to 'Disbursed List'.

# OFFLINE PROPOSALS- DISBURSED LIST



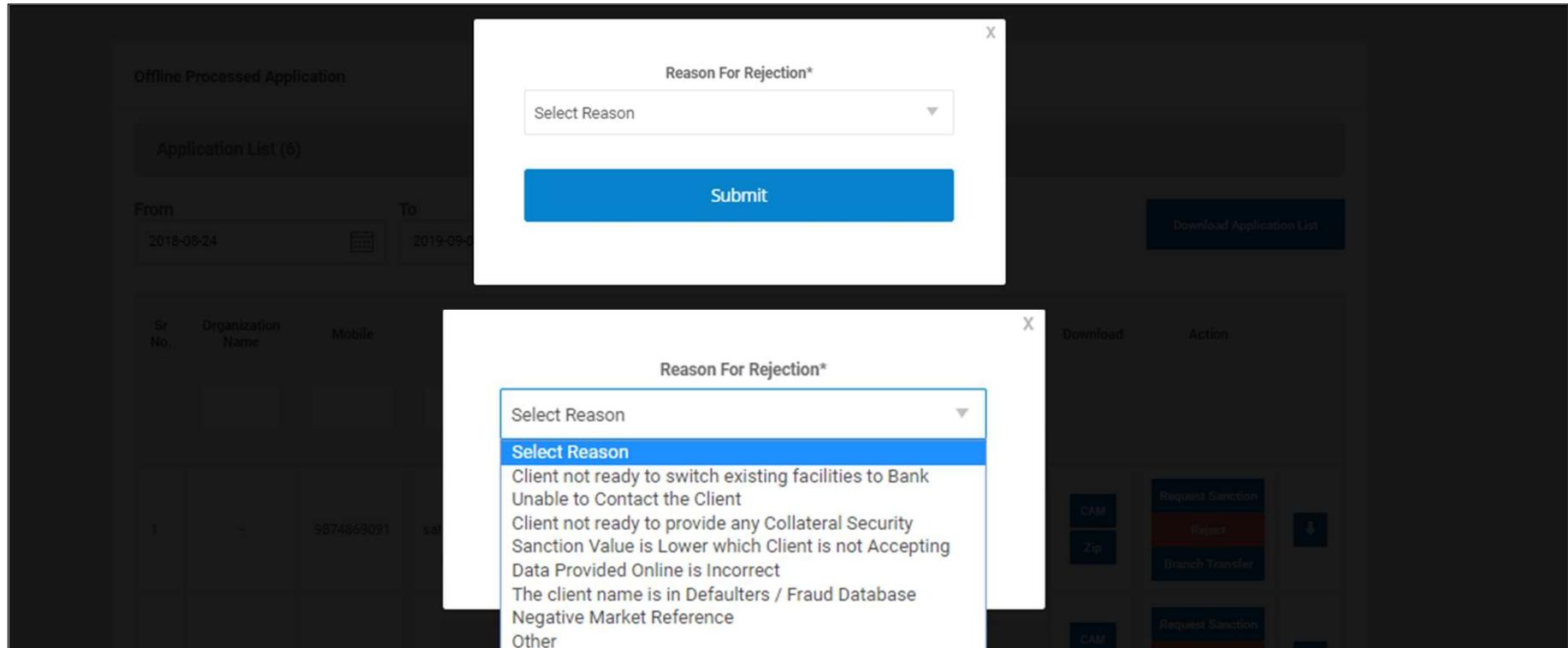
**Disbursement List (1)**

From: 2019-08-06 To: 2019-09-06 Search... Download Disbursed List

Sr No.	Organization Name	Mobile	Email	Branch	Disbursed Date	Offline Date	Download	Disbursement History	Action
1	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	SHAHALAM GATE(AHMEDABAD)	21/08/2019 18:59:05	25/04/2019 17:38:13	CAM Zip	History	Request Disbursement

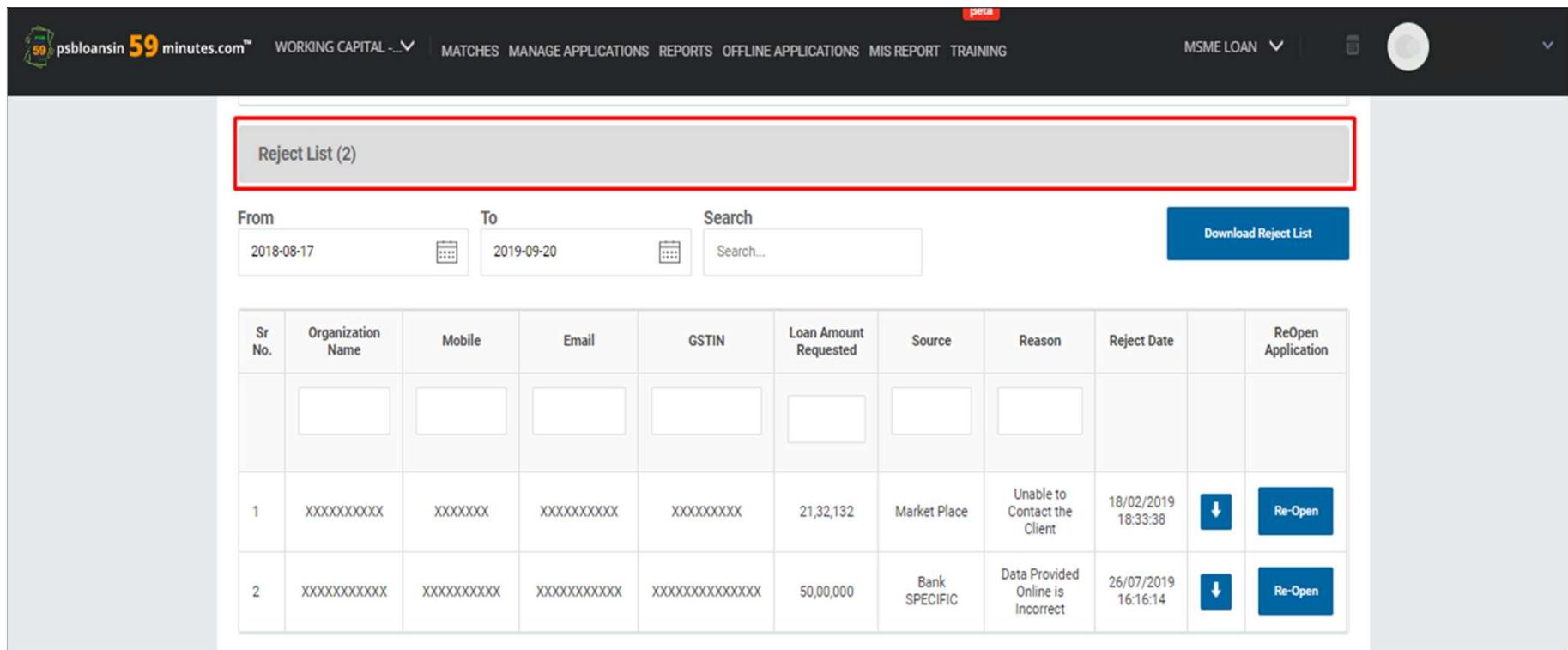
The Head Office user can view a list of all the partially and fully disbursed offline proposals. The Head Office user can view the CAM report, download the zip file and view the disbursement history of the proposals. To again partially disburse or fully disburse a partially disbursed proposal, the user can click on “Request Disbursement” and follow the same process. The Head Office user can click on “History” to view the disbursement dates.

# OFFLINE PROPOSALS- REJECT



The Head Office user can click on “Reject” from the ‘Application List’ and a pop-up window will appear. The Head Office user needs to select the reason for rejection from the drop-down list and click on “Submit”.

## OFFLINE PROPOSALS- REJECTED LIST



The screenshot shows a software interface for managing loan applications. At the top, there's a navigation bar with links like 'WORKING CAPITAL ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a user profile icon.

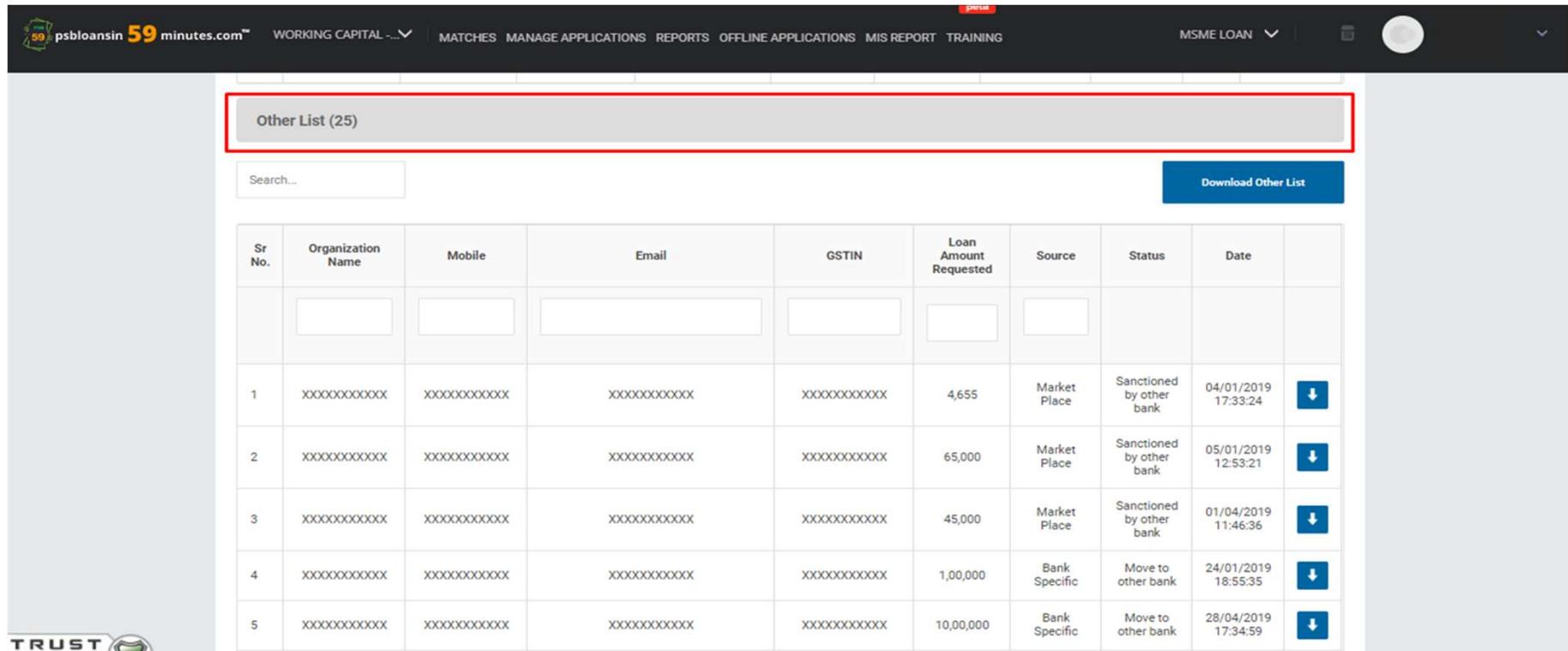
A red box highlights the 'Reject List (2)' section. Below it, there are search filters for 'From' (2018-08-17), 'To' (2019-09-20), 'Search...', and a 'Download Reject List' button.

The main area displays a table of rejected proposals:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Reason	Reject Date		ReOpen Application
1	XXXXXXXXXX	XXXXXXX	XXXXXXXXXX	XXXXXXXXXX	21,32,132	Market Place	Unable to Contact the Client	18/02/2019 18:33:38		
2	XXXXXXXXXX	XXXXXXX	XXXXXXXXXX	XXXXXXXXXXXXXX	50,00,000	Bank SPECIFIC	Data Provided Online is Incorrect	26/07/2019 16:16:14		

The Offline rejected proposal will shift to 'Rejected List'. The Head Office user can view all the offline rejected proposals of the Bank.

# OFFLINE PROPOSALS- OTHER LIST



The screenshot shows a software application window titled "psbloansin 59 minutes.com™". The top navigation bar includes links for "WORKING CAPITAL", "MATCHES", "MANAGE APPLICATIONS", "REPORTS", "OFFLINE APPLICATIONS", "MIS REPORT", "TRAINING", "MSME LOAN", and a user profile icon. A red box highlights the title "Other List (25)" above a table. The table has columns for Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, Source, Status, and Date. It lists five entries, each with a download icon. The bottom left corner features a "TRUST" logo.

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Status	Date
1	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	4,655	Market Place	Sanctioned by other bank	04/01/2019 17:33:24
2	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	65,000	Market Place	Sanctioned by other bank	05/01/2019 12:53:21
3	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	45,000	Market Place	Sanctioned by other bank	01/04/2019 11:46:36
4	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	1,00,000	Bank Specific	Move to other bank	24/01/2019 18:55:35
5	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	10,00,000	Bank Specific	Move to other bank	28/04/2019 17:34:59

The Head Office user can view a list of all the proposals sanctioned by other banks under 'Other List'. These proposals are transferred to "Other List" when a borrower has chosen another bank due to inactivity by the lender for a certain period.

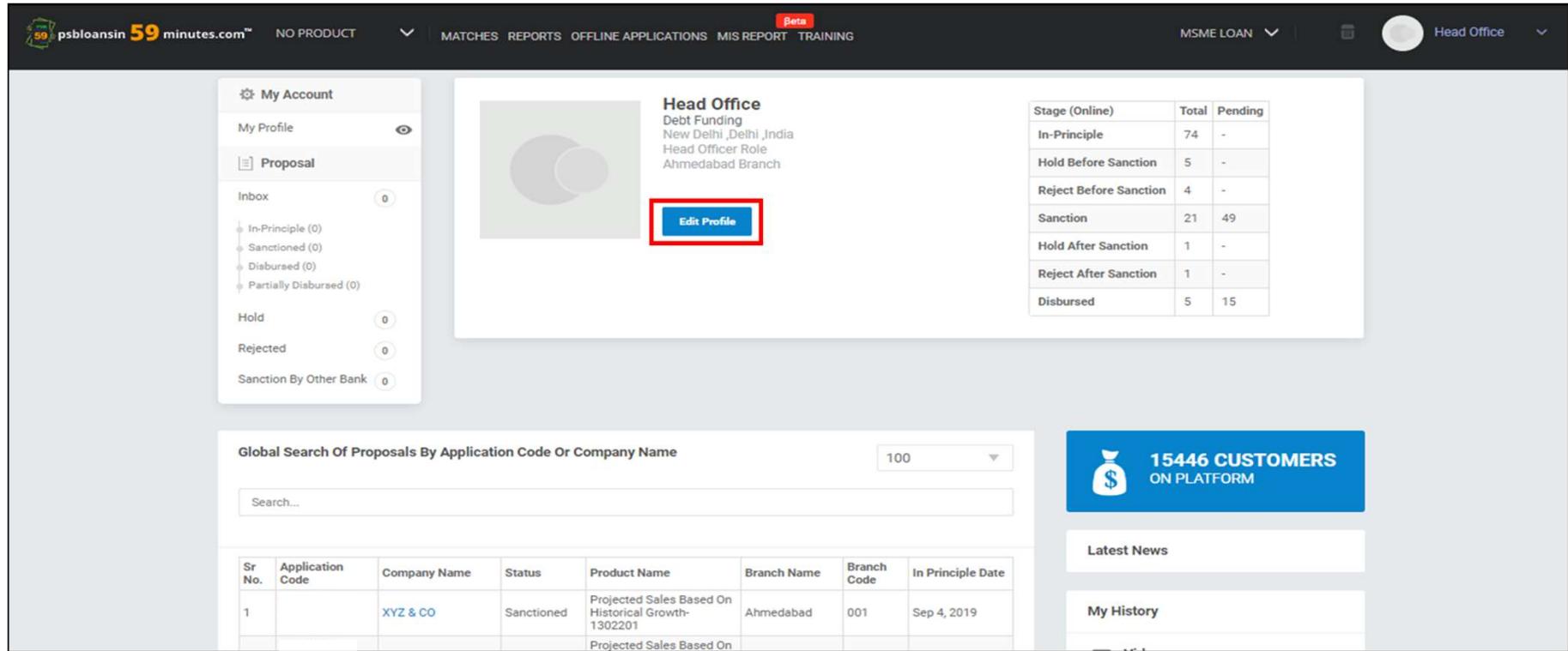


# VIEW CREATED PRODUCTS & SCORING MODEL

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## SCREENWISE WALK THROUGH

# VIEW CREATED PRODUCTS & SCORING MODEL

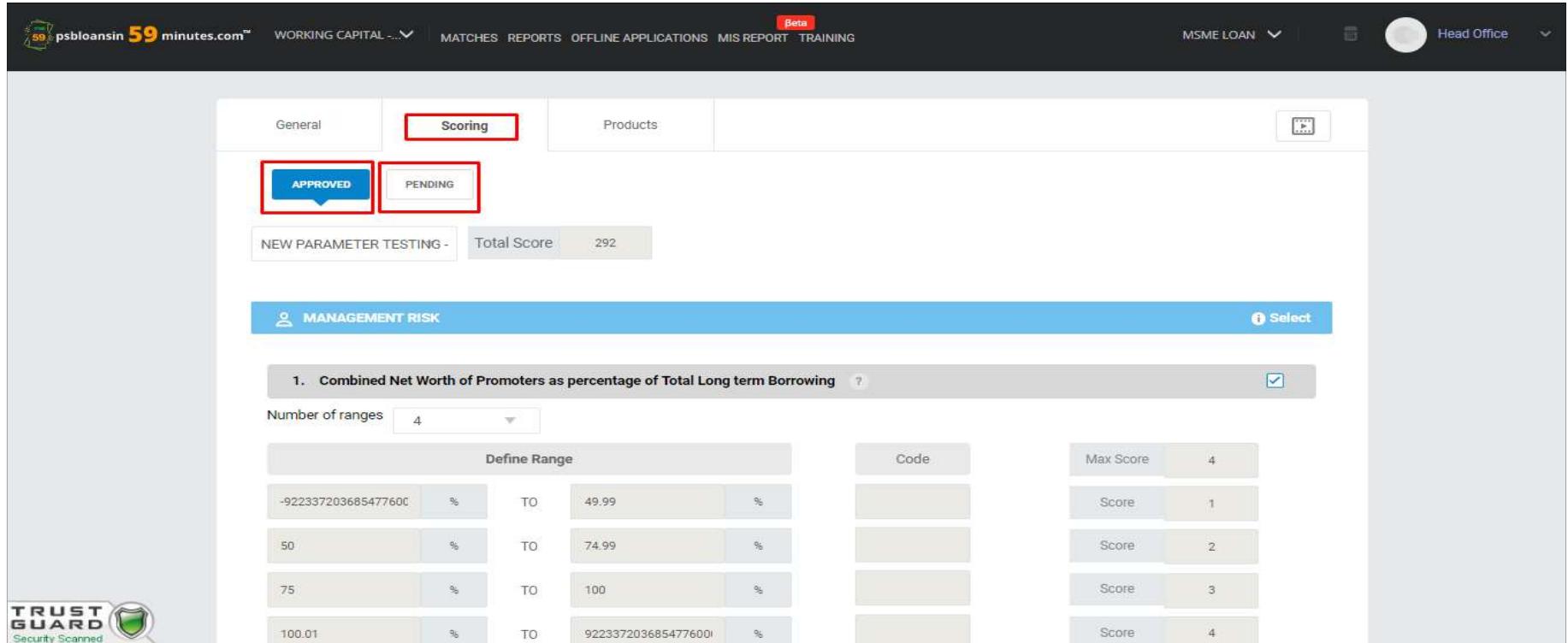


The screenshot shows the psbloansin 59 minutes.com dashboard. On the left, there's a sidebar with 'My Account' sections like 'My Profile', 'Proposal', 'Inbox' (with categories: In-Principle (0), Sanctioned (0), Disbursed (0), Partially Disbursed (0)), 'Hold' (0), 'Rejected' (0), and 'Sanction By Other Bank' (0). The main area features a 'Head Office' section with a placeholder image, the text 'Head Office Debt Funding New Delhi, Delhi, India Head Officer Role Ahmedabad Branch', and a blue 'Edit Profile' button. To the right is a table showing loan stages: Stage (Online) vs Total Pending. Below this is a search bar for proposals and a summary box stating '15446 CUSTOMERS ON PLATFORM'. At the bottom, there's a table with columns: Sr No., Application Code, Company Name, Status, Product Name, Branch Name, Branch Code, and In Principle Date. One row is visible: Sr No. 1, Application Code XYZ & CO, Company Name XYZ & CO, Status Sanctioned, Product Name Projected Sales Based On Historical Growth-1302201, Branch Name Ahmedabad, Branch Code 001, and In Principle Date Sep 4, 2019.

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

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

# VIEW CREATED SCORING MODEL



The screenshot shows the software interface for managing scoring models. At the top, there's a navigation bar with links like WORKING CAPITAL, MATCHES, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, and a Beta button. On the right, there are dropdown menus for MSME LOAN and Head Office.

The main area has three tabs: General, Scoring (which is selected and highlighted with a red border), and Products. Below these tabs, there are two buttons: APPROVED (highlighted with a red border) and PENDING.

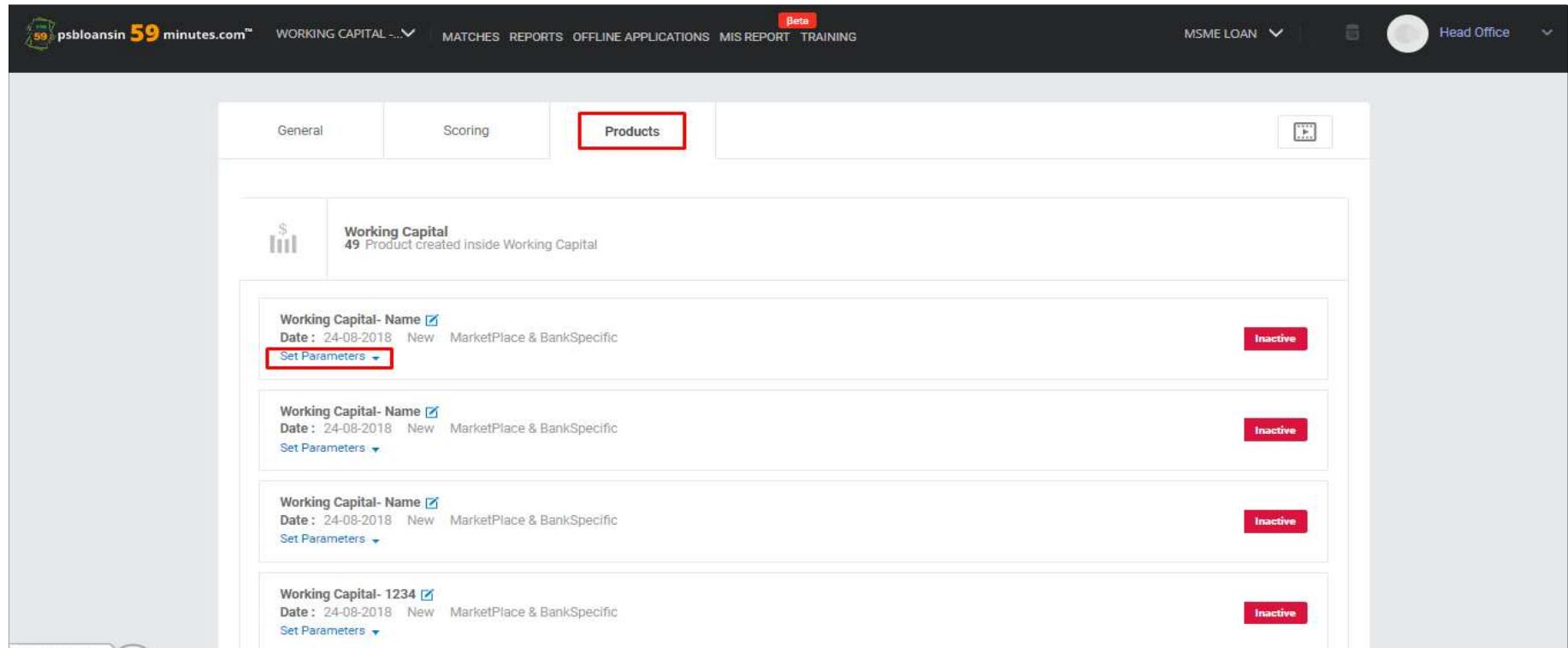
Underneath the tabs, there's a section for NEW PARAMETER TESTING - Total Score 292. The main content area is titled MANAGEMENT RISK and contains a table for defining ranges for a scoring model:

Define Range				Code	Max Score
-922337203685477600	%	TO	49.99		Score 1
50	%	TO	74.99		Score 2
75	%	TO	100		Score 3
100.01	%	TO	922337203685477600		Score 4

At the bottom left, there's a Trust Guard logo with the text "Security Scanned".

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

# VIEW CREATED PRODUCTS



The screenshot shows the software interface for managing products. At the top, there is a navigation bar with links like 'WORKING CAPITAL ...', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'Beta', 'MSME LOAN', and 'Head Office'. The 'Products' tab is currently selected and highlighted with a red box. Below the tabs, there is a section titled 'Working Capital' with a sub-section for 'Working Capital- Name'. Each product entry includes a 'Set Parameters' button, which is also highlighted with a red box.

Product Name	Date	Status
Working Capital	24-08-2018	Inactive
Working Capital- Name	24-08-2018	Inactive
Working Capital- Name	24-08-2018	Inactive
Working Capital- Name	24-08-2018	Inactive
Working Capital- 1234	24-08-2018	Inactive

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 product.



# REPORTS PANEL

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## SCREENWISE WALK THROUGH

# REPORTS

**psbloansin 59 minutes.com™ NO PRODUCT**

MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING Beta

MSME LOAN Head Office

**My Account**

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

**Head Office**

Debt Funding  
New Delhi, Delhi, India  
Head Officer Role  
Ahmedabad Branch

**Edit Profile**

Stage (Online)	Total	Pending
In-Principle	74	-
Hold Before Sanction	5	-
Reject Before Sanction	4	-
Sanction	21	49
Hold After Sanction	1	-
Reject After Sanction	1	-
Disbursed	5	15

**Global Search Of Proposals By Application Code Or Company Name**

100

Search...

Sr No.	Application Code	Company Name	Status	Product Name	Branch Name	Branch Code	In Principle Date
1		XYZ & CO	Sanctioned	Projected Sales Based On Historical Growth-1302201	Ahmedabad	001	Sep 4, 2019
				Projected Sales Based On			

**15446 CUSTOMERS ON PLATFORM**

**Latest News**

**My History**

To view Reports Click on “Reports” from the dashboard.

# REPORTS- ELIGIBLE

**Eligible**

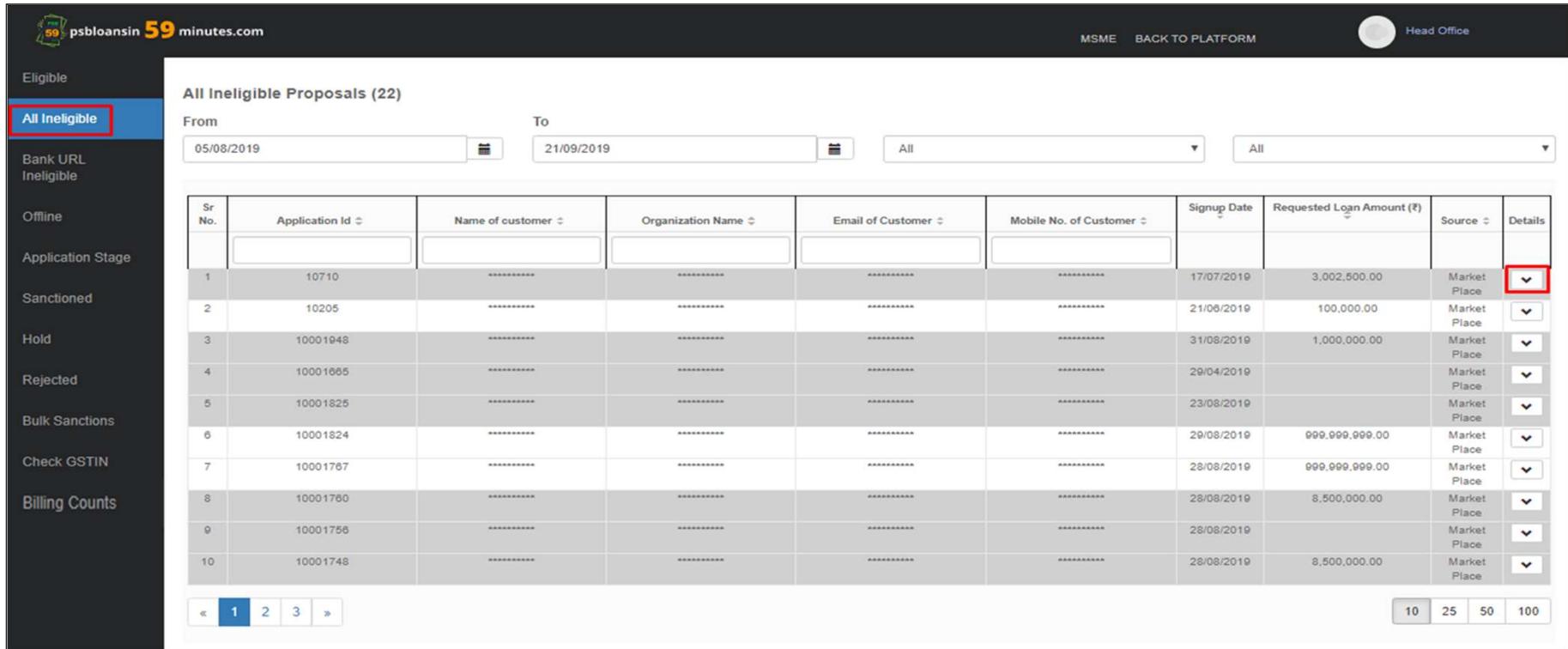
**Eligible Proposals (63)**

From: 19/06/2018 To: 21/09/2019 Search **Download**

Sr No.	Application Code	Name of Customer	Organization Name	Email of Customer	Mobile No. of Customer	GSTIN	PAN	In Principle Date	In-principle Amount in Rs.	Branch Name	Branch Code	Source	Details
1	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2019-09-04 18:01:55.000000	465,000.00	Ahmedabad Ahmedabad(Gujarat)	001	Market Place (New)	▼
2	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2019-09-02 16:29:20.000000	384,000.00	Ahmedabad Ahmedabad(Gujarat)	001	Market Place (New)	▼
3	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2019-08-26 17:46:28.000000	1,001,000.00	Ahmedabad Ahmedabad(Gujarat)	001	Market Place (New)	▼
4	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2019-08-23 11:55:03.000000	500,000.00	JALALPUR, DT SARAN, BIHAR Jalalpur(Bihar)	220300	Market Place (New)	▼

Click on “Eligible”. A head office user can view a list of all the eligible proposals tagged to the bank. Various filters are provided to refine search of the proposals. Click on “Download” to download details in excel format. Click on “Drop Down Arrow” to view details of the proposal.

# REPORTS- ALL INELIGIBLE

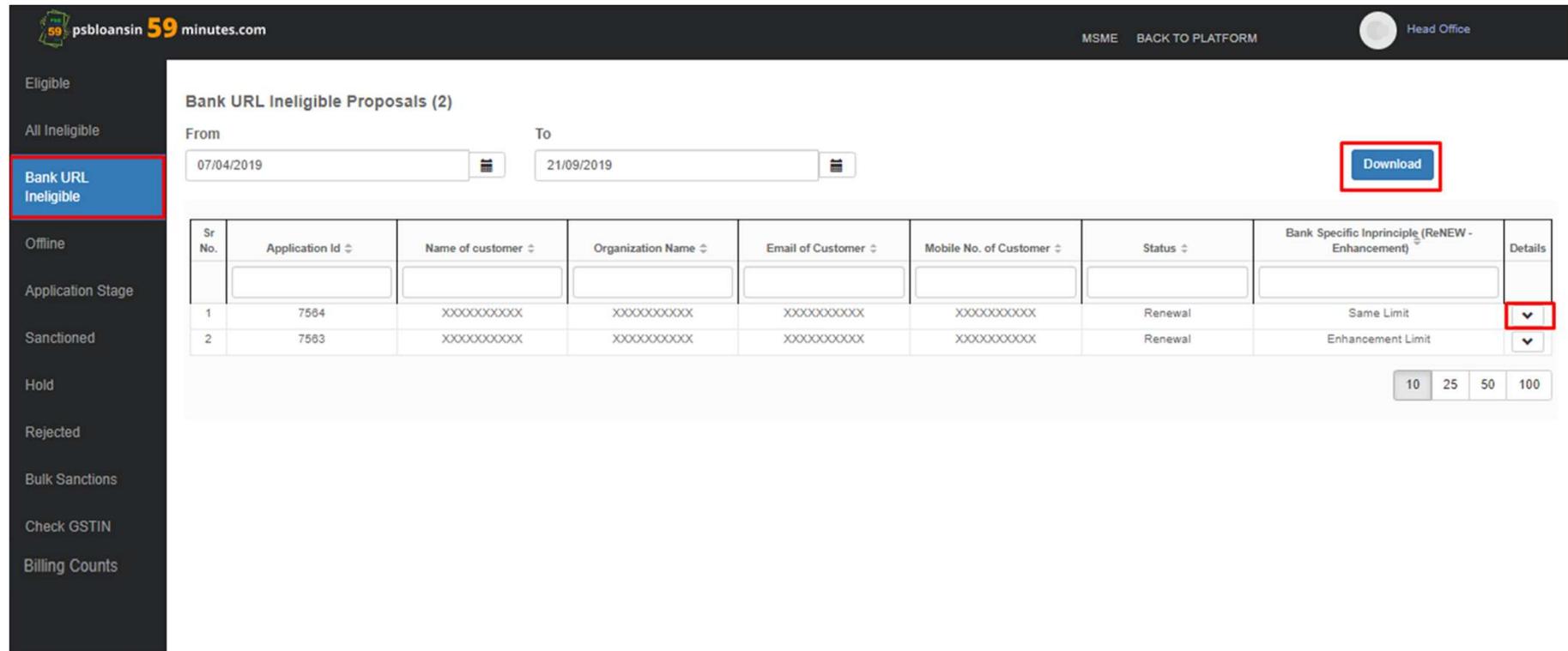


All Ineligible Proposals (22)

From	To	All	All						
05/08/2019	21/09/2019	All	All						
Sr No.	Application Id	Name of customer	Organization Name	Email of Customer	Mobile No. of Customer	Signup Date	Requested Loan Amount (₹)	Source	Details
1	10710	*****	*****	*****	*****	17/07/2019	3,002,500.00	Market Place	
2	10205	*****	*****	*****	*****	21/06/2019	100,000.00	Market Place	
3	10001948	*****	*****	*****	*****	31/08/2019	1,000,000.00	Market Place	
4	10001665	*****	*****	*****	*****	29/04/2019		Market Place	
5	10001825	*****	*****	*****	*****	23/08/2019		Market Place	
6	10001824	*****	*****	*****	*****	29/08/2019	999,999,999.00	Market Place	
7	10001767	*****	*****	*****	*****	28/08/2019	999,999,999.00	Market Place	
8	10001760	*****	*****	*****	*****	28/08/2019	8,500,000.00	Market Place	
9	10001756	*****	*****	*****	*****	28/08/2019		Market Place	
10	10001748	*****	*****	*****	*****	28/08/2019	8,500,000.00	Market Place	

Click on “All Ineligible” and view a list of all the ineligible proposals tagged to the bank from marketplace and bank specific URL. Various filters have been provided to refine the search of proposals. Click on “Drop Down Arrow” to view details of a proposal.

# REPORTS- BANK URL INELIGIBLE



Sr No.	Application Id	Name of customer	Organization Name	Email of Customer	Mobile No. of Customer	Status	Bank Specific Inprinciple (ReNEW - Enhancement)	Details
1	7564	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	Renewal	Same Limit	
2	7563	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	Renewal	Enhancement Limit	

Click on “Bank URL Ineligible” and view a list of all the ineligible proposals from bank specific URL. Various filters have been provided to refine the search of the proposals. Click on “Drop Down Arrow” to view details of a proposal.

# REPORTS- OFFLINE

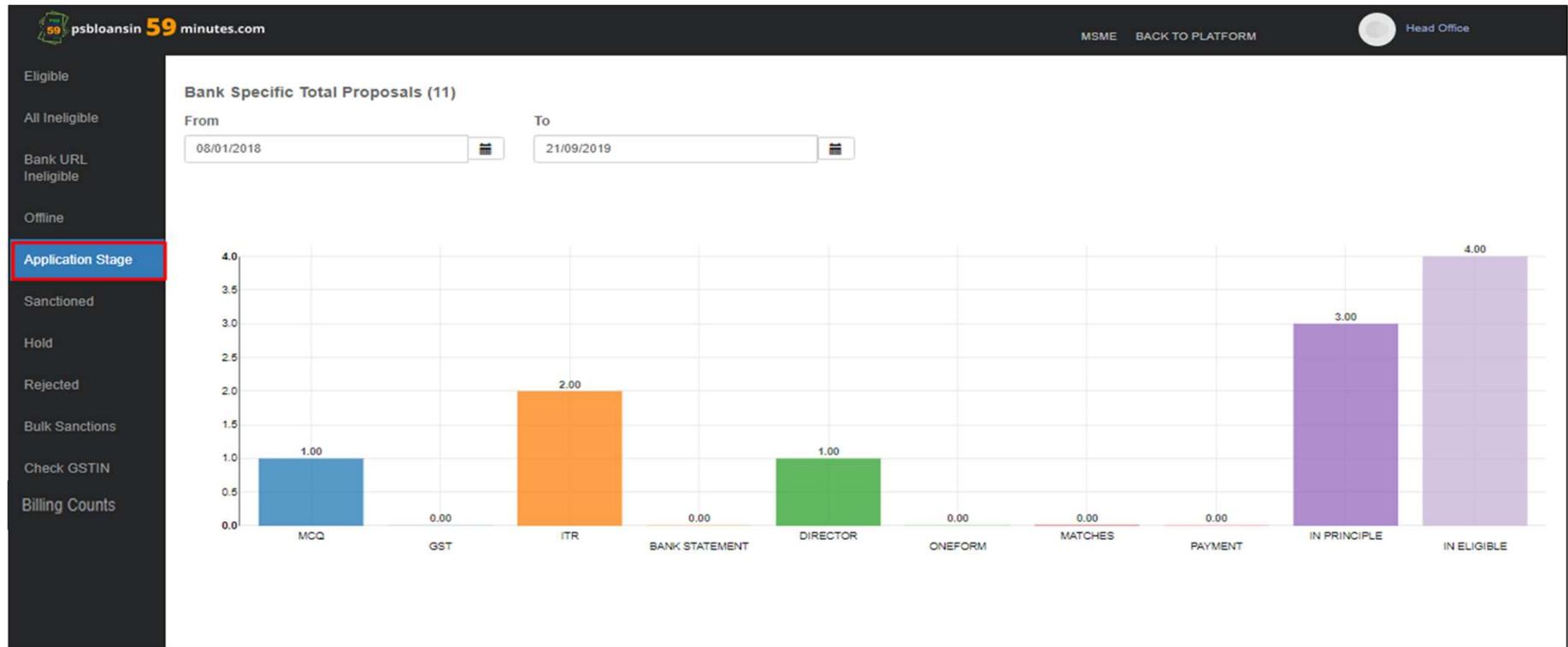
**Ineligible Customers Opting for Offline Sanction (3)**

From	To	Search	Branch	Download							
09/07/2019	21/09/2019		Select Branch	Download							
Sr No.	Organization Name	Name of Customer	Email of Customer	Mobile No. of Customer	GSTIN	PAN	Status	Offline Date	Modified Date	Branch Name	Details
1	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	Pending	2019-09-07 11:55:58.000000	2019-09-07 11:55:58.000000	Ahmedabad Ahmedabad(Gujarat)	▼
2	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	Disbursed	2019-09-06 19:20:26.000000	2019-09-07 11:23:08.000000	Science City Ahmedabad(Gujarat)	▼
3	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	Pending	2019-07-17 19:23:50.000000	2019-07-17 19:23:50.000000	DUMRI KALAN DISTT. SITAMARHI Sitamarhi(Bihar)	▼

10 25 50 100

Click on “Offline” and view list of all the offline proposals i.e. ineligible proposals opting for offline processing from marketplace and bank specific URL. Various filters have been provided to refine the search of the proposals.

# REPORTS- APPLICATION STAGE



Click on “Application Stage” and view a chart showing bank specific proposals at different stages of application process. Date range can be modified to refine the chart.

# REPORTS- SANCTIONED

**psbloansin 59 minutes.com**

MSME BACK TO PLATFORM Head Office

Eligible  
All Ineligible  
Bank URL Ineligible  
Offline  
Application Stage  
**Sanctioned** (highlighted with a red box)  
Hold  
Rejected  
Bulk Sanctions  
Check GSTIN  
Billing Counts

**Sanctioned Details (5)**

From: 03/06/2019 To: 21/09/2019 Sanctioned From: Select Branch: Select  
State: Select State City: Select City  
Download (highlighted with a red box)

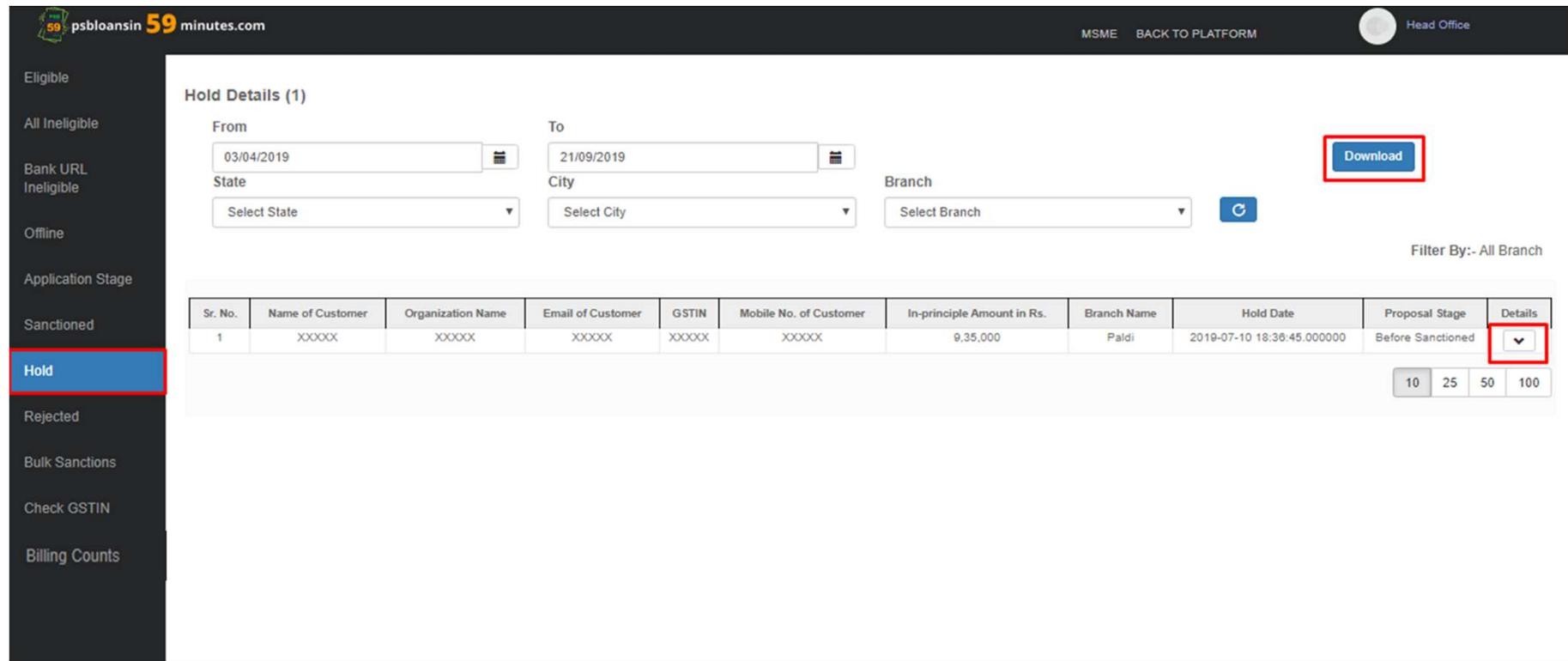
Filter By:- All Branch

Sr. No.	Name of Customer	Organization Name	Email of Customer	Mobile No. of Customer	GSTIN	PAN	Sanctioned Amount	Sanctioned Date	Sanctioned From	Details
1	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	45,46,465	2019-09-06 12:09:35.000000	Offline	▼ (highlighted with a red box)
2	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	45,25,000	2019-08-28 19:13:09.000000	Online	▼
3	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	4,65,000	2019-09-04 18:03:41.000000	Online	▼
4	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	10,01,000	2019-08-28 18:48:08.000000	Online	▼
5	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	52,65,454	2019-09-07 11:21:25.000000	Offline	▼

10 25 50 100

Click on “Sanctioned” and view a list of all the online and offline sanctioned proposals from marketplace and bank specific URL. Various filters have been provided to refine the search of the proposals. Click on “Drop Down Arrow” to view details of a proposal.

# REPORTS- HOLD



Sr. No.	Name of Customer	Organization Name	Email of Customer	GSTIN	Mobile No. of Customer	In-principle Amount in Rs.	Branch Name	Hold Date	Proposal Stage	Details
1	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	9,35,000	Paldi	2019-07-10 18:36:45.000000	Before Sanctioned	<input type="button" value="▼"/>

Click on “Hold” and view a list of all the online and offline proposals that are on Hold from marketplace and bank specific URL. Various filters have been provided to refine the search of the proposals. Click on “Drop Down Arrow” to view details of a proposal.

# REPORTS- REJECTED

**psbloansin 59 minutes.com**

Head Office

MSME BACK TO PLATFORM

Eligible

All Ineligible

Bank URL Ineligible

Offline

Application Stage

Sanctioned

Hold

**Rejected**

Bulk Sanctions

Check GSTIN

Billing Counts

**Rejected Details (3)**

From: 03/06/2019 To: 21/09/2019

State: Select State City: Select City Branch: Select Branch

**Download**

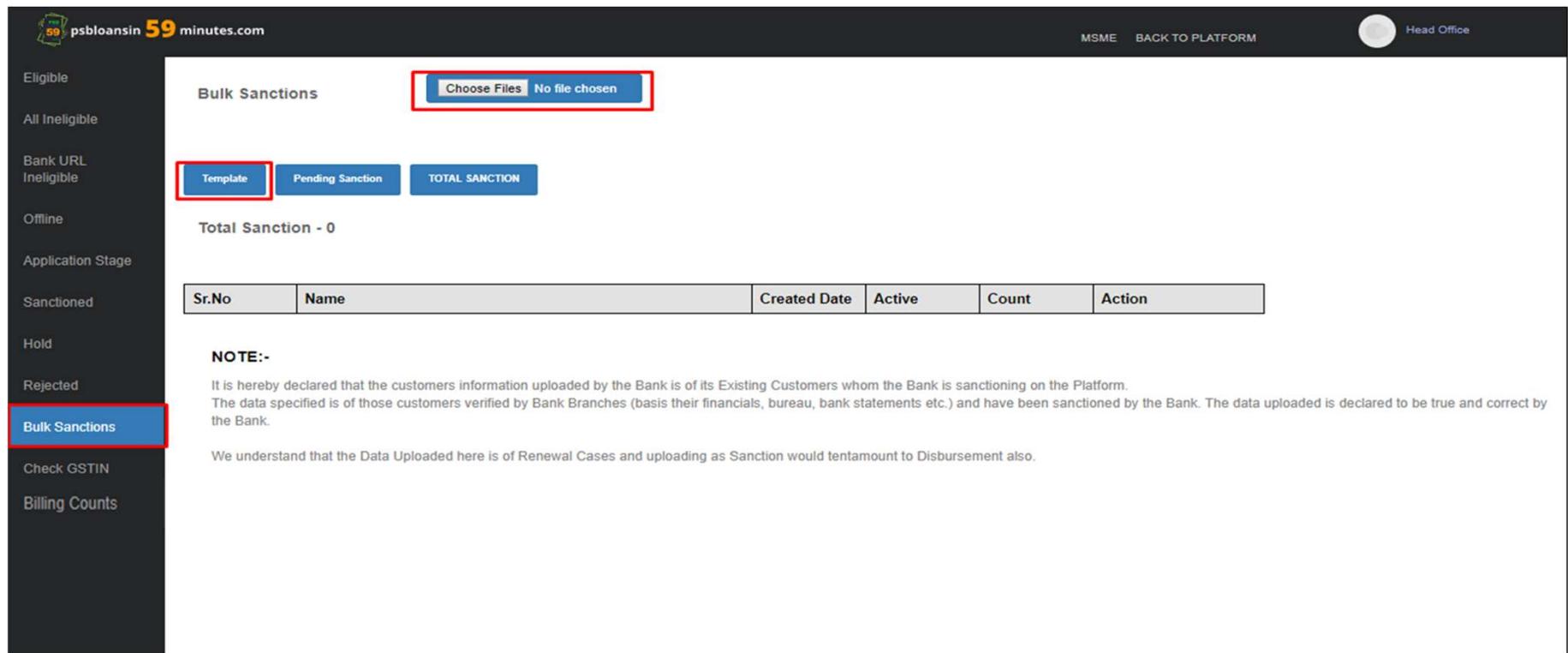
Filter By:- All Branch

Sr. No.	Name of Customer	Organization Name	Email of Customer	GSTIN	Mobile No. of Customer	In-principle Amount in Rs.	Branch Name	Rejected Date	Proposal Stage	Details
1	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	22,59,000	Science City	2019-08-22 18:25:04.000000	Before Sanctioned	<input checked="" type="checkbox"/>
2	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	3,59,747	Science City	2019-09-17 17:54:50.000000	Before Sanctioned	<input checked="" type="checkbox"/>
3	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	5,14,000	Science City	2019-08-22 18:30:36.000000	After Sanctioned	<input checked="" type="checkbox"/>

10 25 50 100

Click on “Rejected” and view a list of all the online and offline rejected proposals from marketplace and bank specific URL. Various filters have been provided to refine the search of the proposals. Click on “Drop Down Arrow” to view details of a proposal.

# REPORTS- BULK SANCTION



**Bulk Sanctions**

**Choose Files** No file chosen

**Template** Pending Sanction TOTAL SANCTION

Total Sanction - 0

Sr.No	Name	Created Date	Active	Count	Action
-------	------	--------------	--------	-------	--------

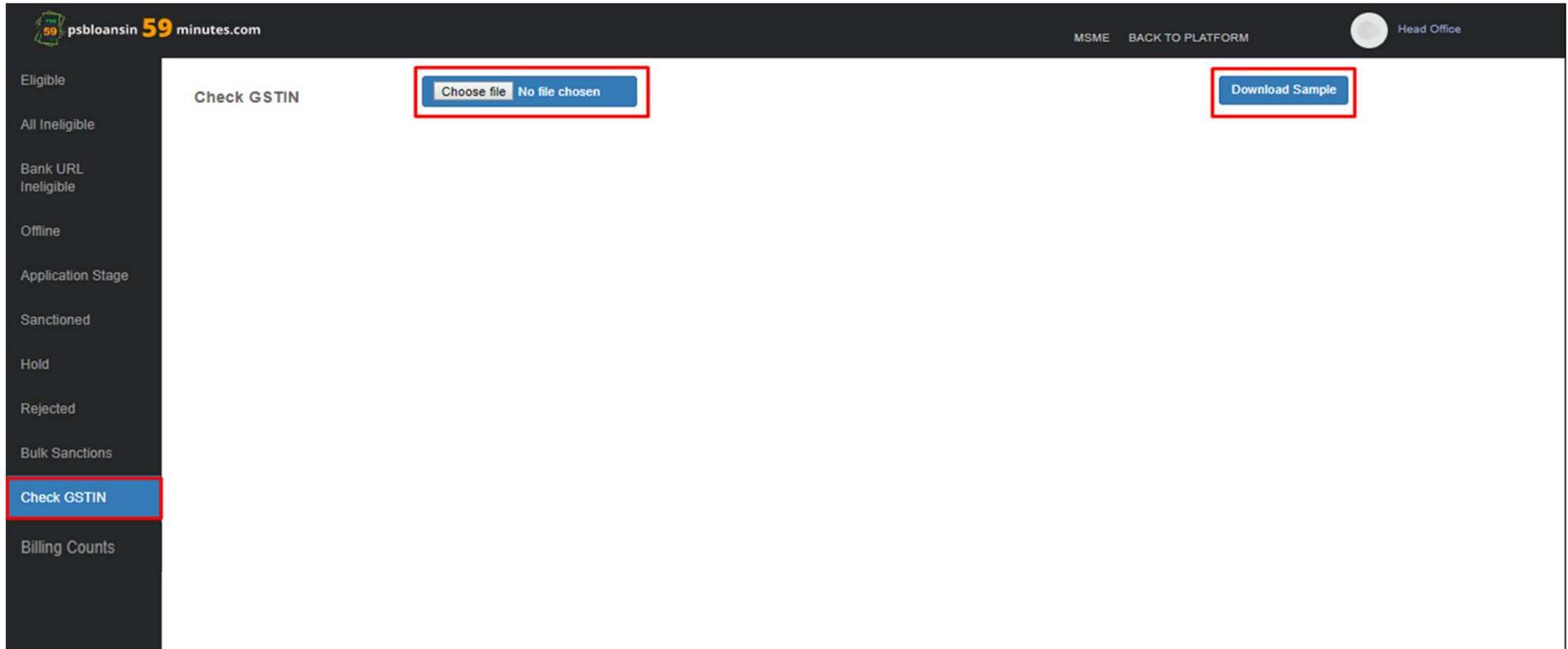
**NOTE:-**

It is hereby declared that the customers information uploaded by the Bank is of its Existing Customers whom the Bank is sanctioning on the Platform. The data specified is of those customers verified by Bank Branches (basis their financials, bureau, bank statements etc.) and have been sanctioned by the Bank. The data uploaded is declared to be true and correct by the Bank.

We understand that the Data Uploaded here is of Renewal Cases and uploading as Sanction would tantamount to Disbursement also.

Click on “Bulk Sanction”. Click on “Choose File” and a head office user can upload the details of the existing borrowers of the bank for online processing on the Platform. Click on “Template” to download the template file. Fill-in required details and upload the file.

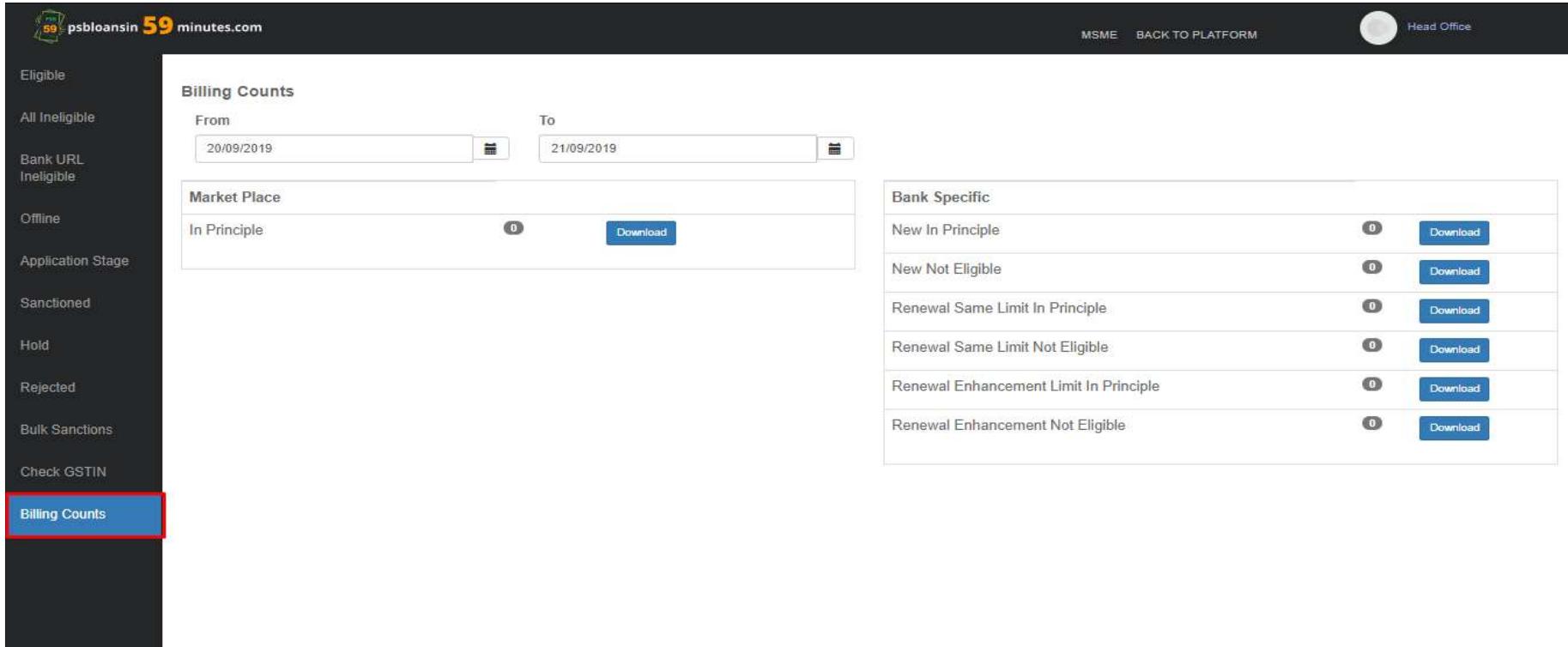
# REPORTS- CHECK GSTIN



The screenshot shows a user interface for managing loan applications. On the left, a sidebar lists various application statuses: Eligible, All Ineligible, Bank URL Ineligible, Offline, Application Stage, Sanctioned, Hold, Rejected, Bulk Sanctions, and two highlighted options: **Check GSTIN** and **Billing Counts**. The main content area is titled "Check GSTIN". It features a blue button with a red border containing the text "Choose file" and "No file chosen". To the right of this button is another blue button with a red border labeled "Download Sample". At the top of the page, there is a navigation bar with links for "MSME", "BACK TO PLATFORM", and "Head Office". The overall theme is dark with light-colored text and buttons.

Click on “Check GSTIN”. Here, a head office user can upload a list of GSTIN of prospective borrower to check if the borrower has made an application on the platform or not.

# REPORTS- BILLING COUNTS



The screenshot shows the user interface of the psbloansin 59 minutes.com platform. On the left, there is a sidebar with various filters: Eligible, All Ineligible, Bank URL Ineligible, Offline, Application Stage, Sanctioned, Hold, Rejected, Bulk Sanctions, Check GSTIN, and Billing Counts. The 'Billing Counts' button is highlighted with a red box. The main content area has two sections: 'Billing Counts' and 'Bank Specific'. Under 'Billing Counts', there is a date range from 'From 20/09/2019' to 'To 21/09/2019'. Below this, there is a table with one row: 'Market Place' with 'In Principle' status, a count of 0, and a 'Download' button. Under 'Bank Specific', there is a table with six rows, each representing a different loan category with a count of 0 and a 'Download' button:

Category	Count	Action
New In Principle	0	<a href="#">Download</a>
New Not Eligible	0	<a href="#">Download</a>
Renewal Same Limit In Principle	0	<a href="#">Download</a>
Renewal Same Limit Not Eligible	0	<a href="#">Download</a>
Renewal Enhancement Limit In Principle	0	<a href="#">Download</a>
Renewal Enhancement Not Eligible	0	<a href="#">Download</a>

Click on “Billing Counts” in order to check the billing counts of the Lender.



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# THANK YOU

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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