

New Functionalities – MSME

Date – 07-08-2019

1. Mandatory parameters related to bureau and profitability:

- As per discussion with all banks its observed that banks want to restrict proposals which:
 - Having loss as per latest financial year
 - Main director bureau score is less than 550
 - Commercial bureau has a more than 25 DPDs (delay payment) in last 3 months
- Hence for all banks above mentioned parameters are marked mandatory for all created products. Also please note these parameters will be same for all banks and for all products.
- Also please note this change will not affect for products in which “Profitability History” is set as more than 1 year. Means if any product has criteria of all 3 years profitability then the said logic will apply for that product.
- For bureau parameters, we have already parameter for “Minimum bureau Score for Directors / Partners” in this parameter system is checking minimum bureau score for all directors / partners, this logic will not have any changes. We have only created new parameter for Main director / partner.
- Also, for Commercial bureau, we have already one parameter for “Maximum DPDs in commercial bureau (last 12 months), this logic will not have any changes. We have only created new parameter for DPDs in last 3 months.

15. Positive Profitability history (Past)
?
☒
☒

☒ 1 Years

30. Minimum Bureau Score - Main Director/ Partner/ Proprietor
?
☒
☒

550

31. Commercial Bureau - Maximum DPDs (last 3 months)
?
☒
☒

25

2. Offline / Manual Application Configuration:

- New functionality is launched to restrict “Offline / Manual Application” from Bank Specific URL or Market Place URL
- With this functionality now if any bank does not want to receive offline application from any source (bank specific / market place) then the same can be done with this tab
- Mentioned functionality is provided to Admin Checker only. Also, user can check history for the same.
- Detailed screen wise walkthrough is attached herewith

General
Scoring
Products
Offline Application Con...

Set the **MSME** preferences for Offline Application.

☒ Market Place

☐ Bank Specific

Submit
Show History