



psbloansin **59** minutes.com™

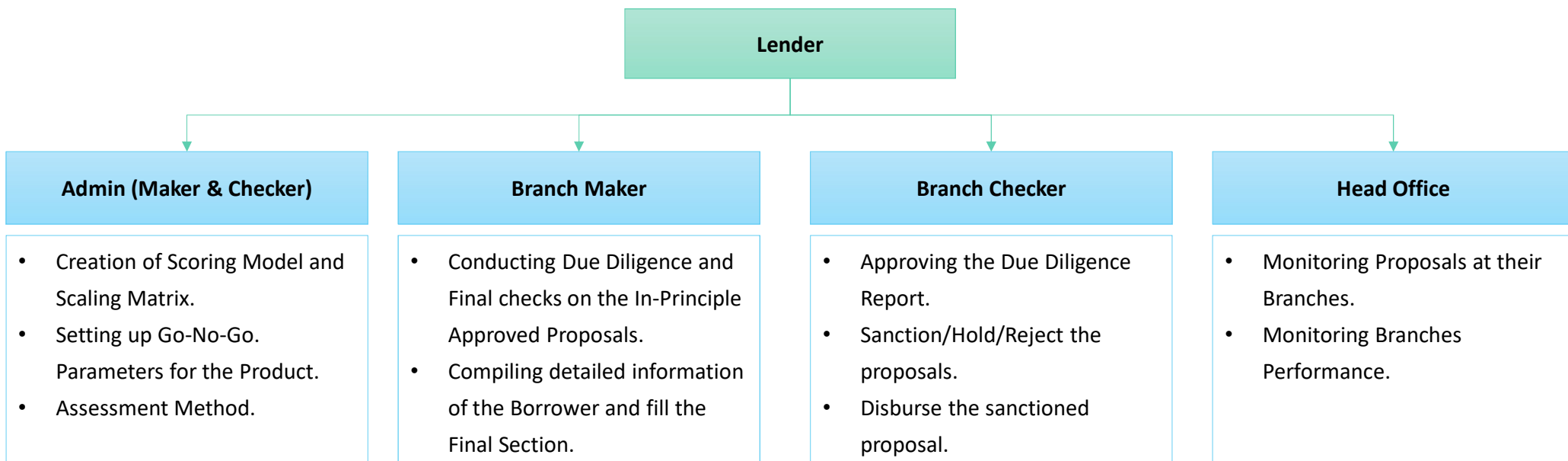
LENDER JOURNEY

TRAINING MODULE
USER: ADMIN CHECKER

INDEX

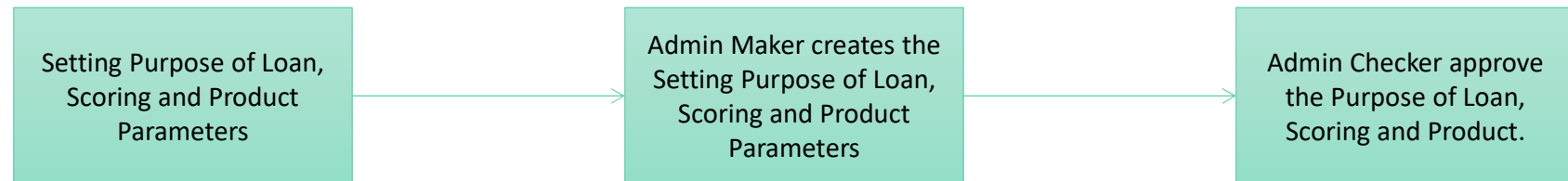
-
1. [LOGIN & PROFILE](#)
 2. [APPROVAL OF SCORING MODULE](#)
 3. [APPROVAL OF PRODUCTS](#)
 4. [APPROVAL FOR INACTIVATING ACTIVE PRODUCTS](#)
 5. [BUREAU CONFIGURATION](#)
 6. [OFFLINE APPLICATION CONFIGURATION](#)
 7. [REPORTS PANEL](#)
-

OVERALL PROCESS

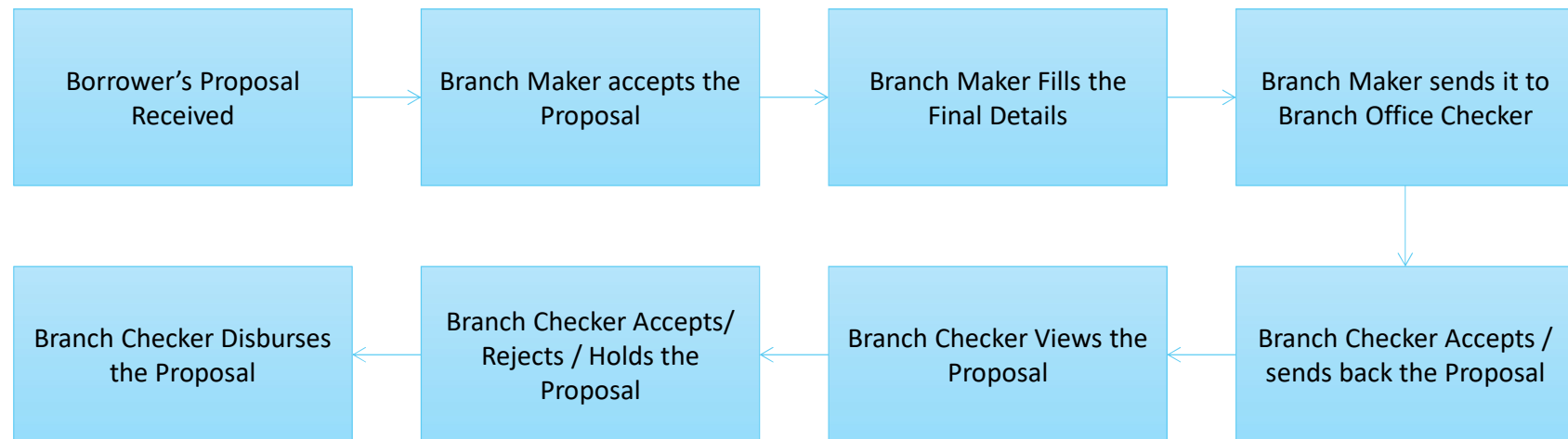


LENDER JOURNEY

In-principle Approval (Admin)



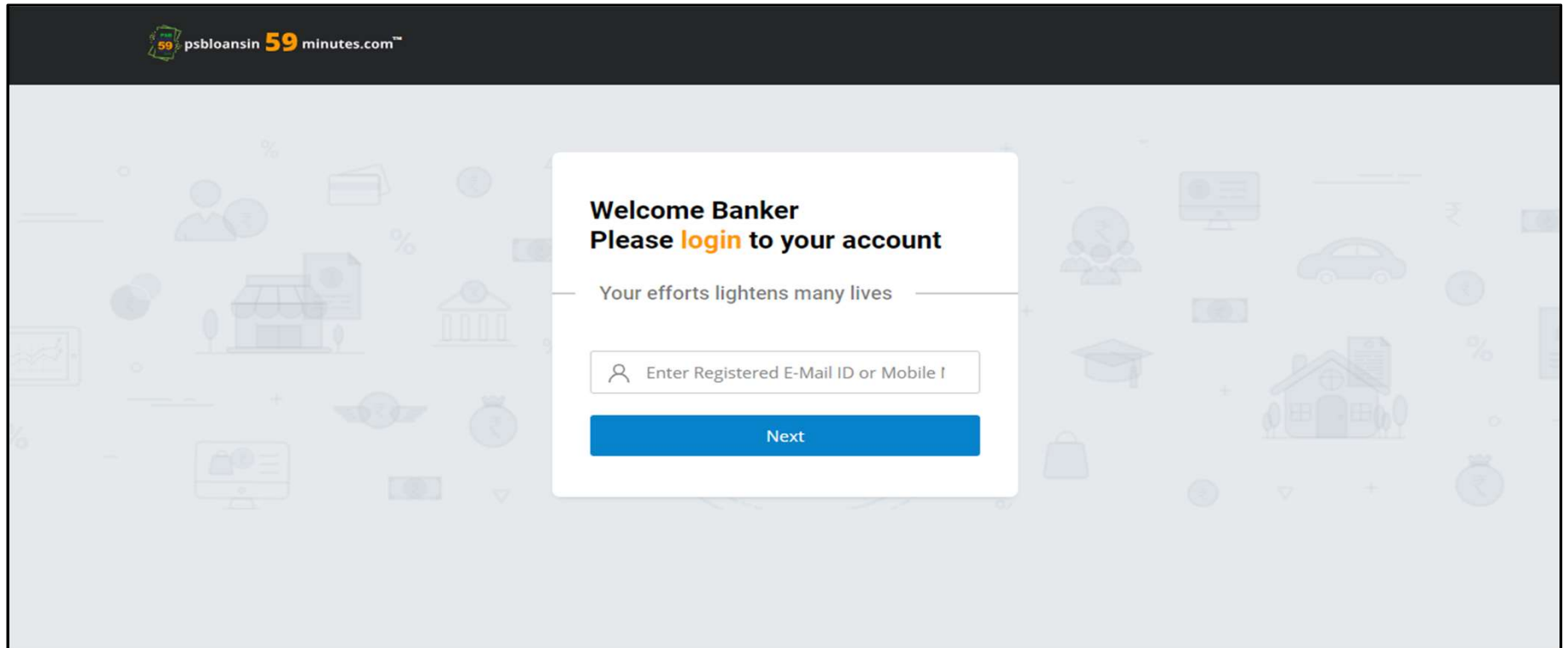
Sanction/ Disbursement (Branch Office)



LOGIN & PROFILE

SCREENWISE WALK THROUGH


LOGIN



psbloansin 59 minutes.com™

Welcome Banker
Please **login** to your account

Your efforts lightens many lives

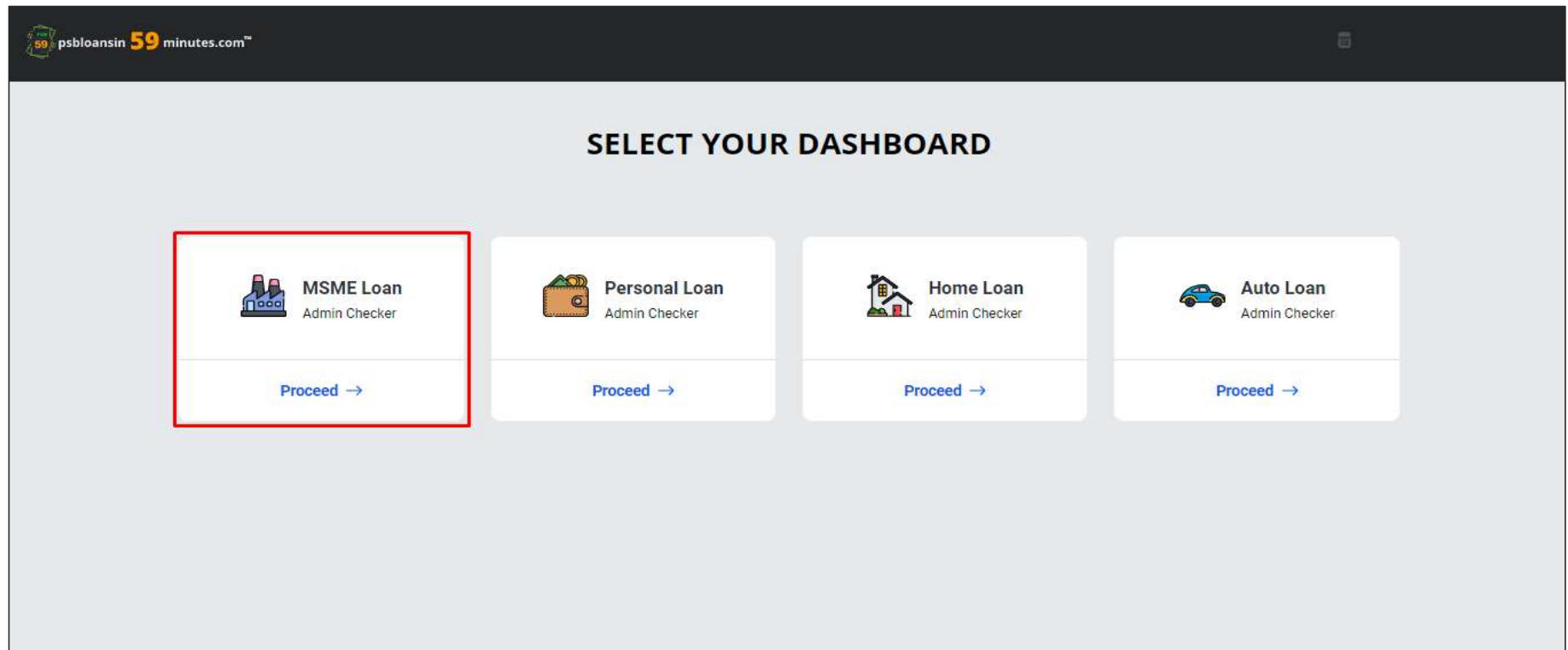
 Enter Registered E-Mail ID or Mobile I

Next

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

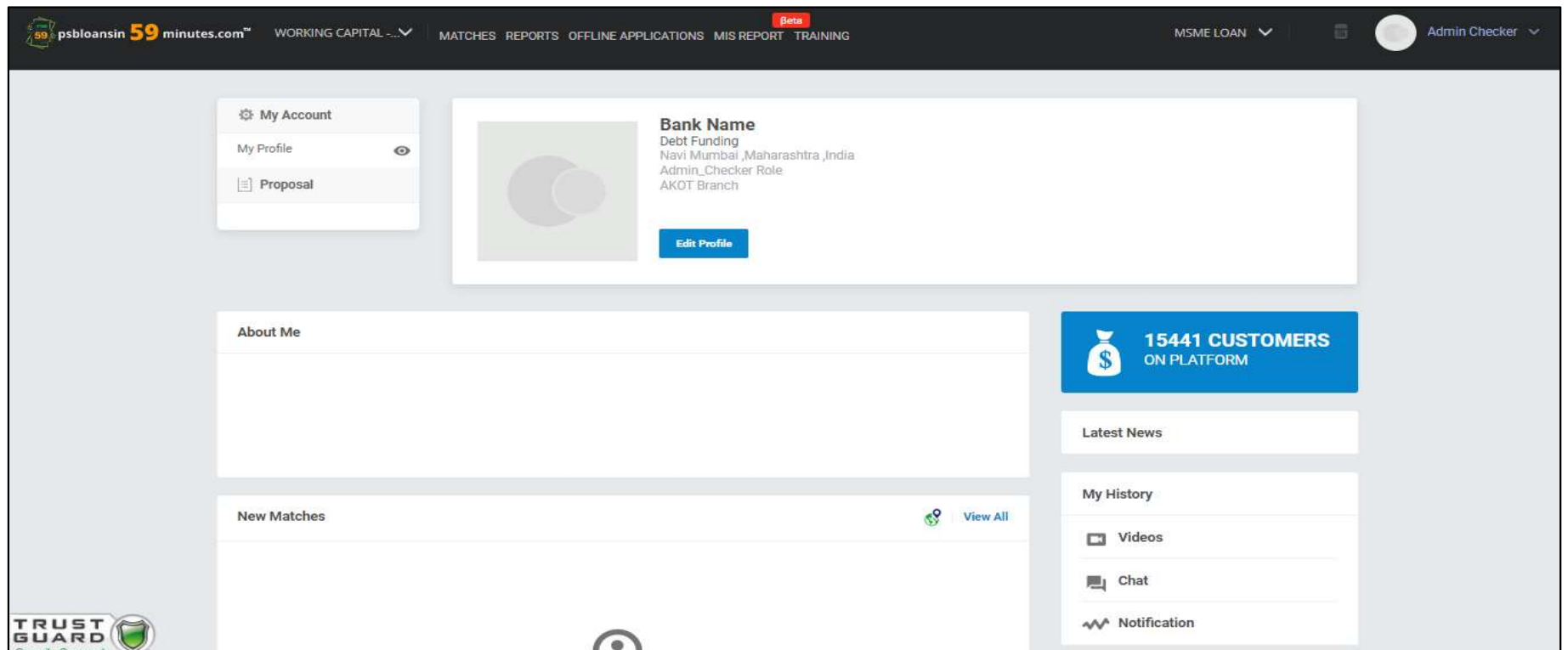
This is the Login Page for Lenders. A lender can login using User Id and Password or through Registered Mobile number and OTP.

DASHBOARD



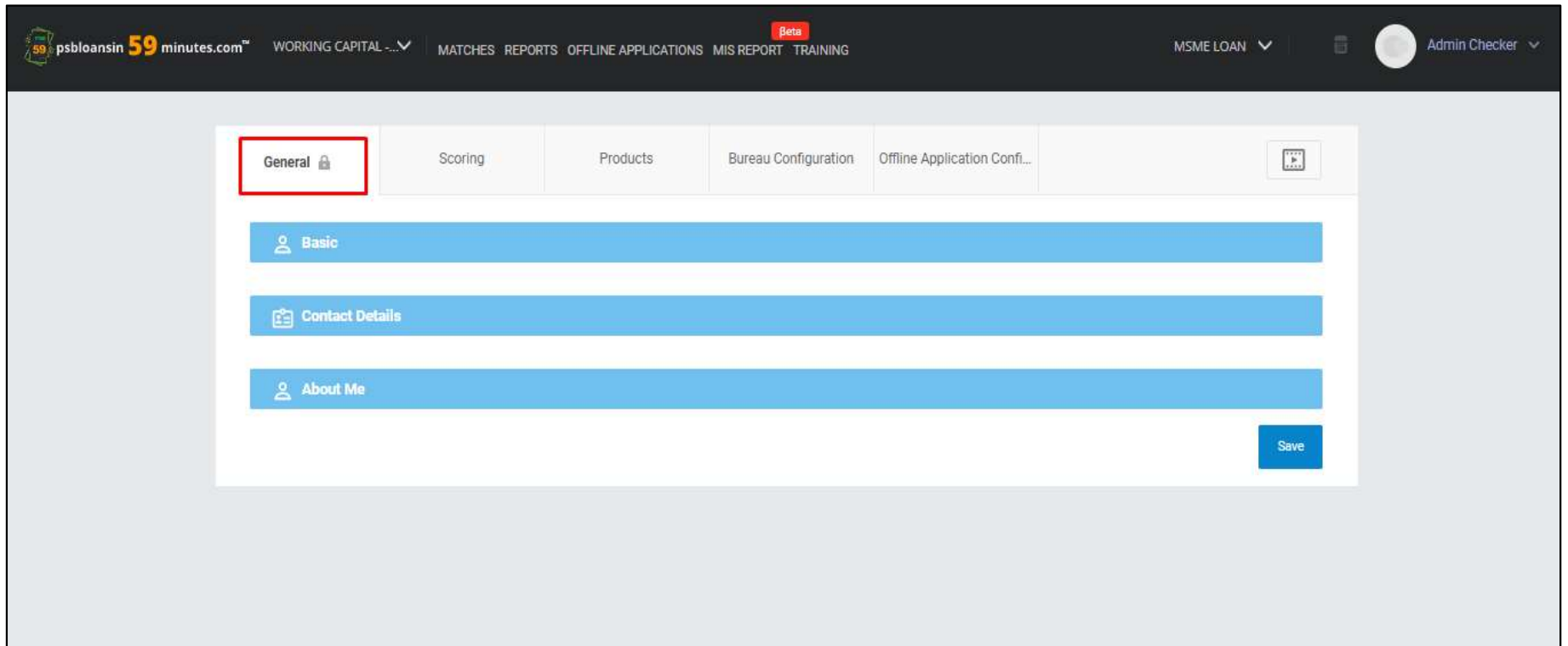
Select the dashboard i.e. “MSME Loan” and click on “Proceed”. The dashboard selection options will be shown based on the roles assigned to the user.

LANDING PAGE



This is the Landing Page for Admin Checker.

PROFILE



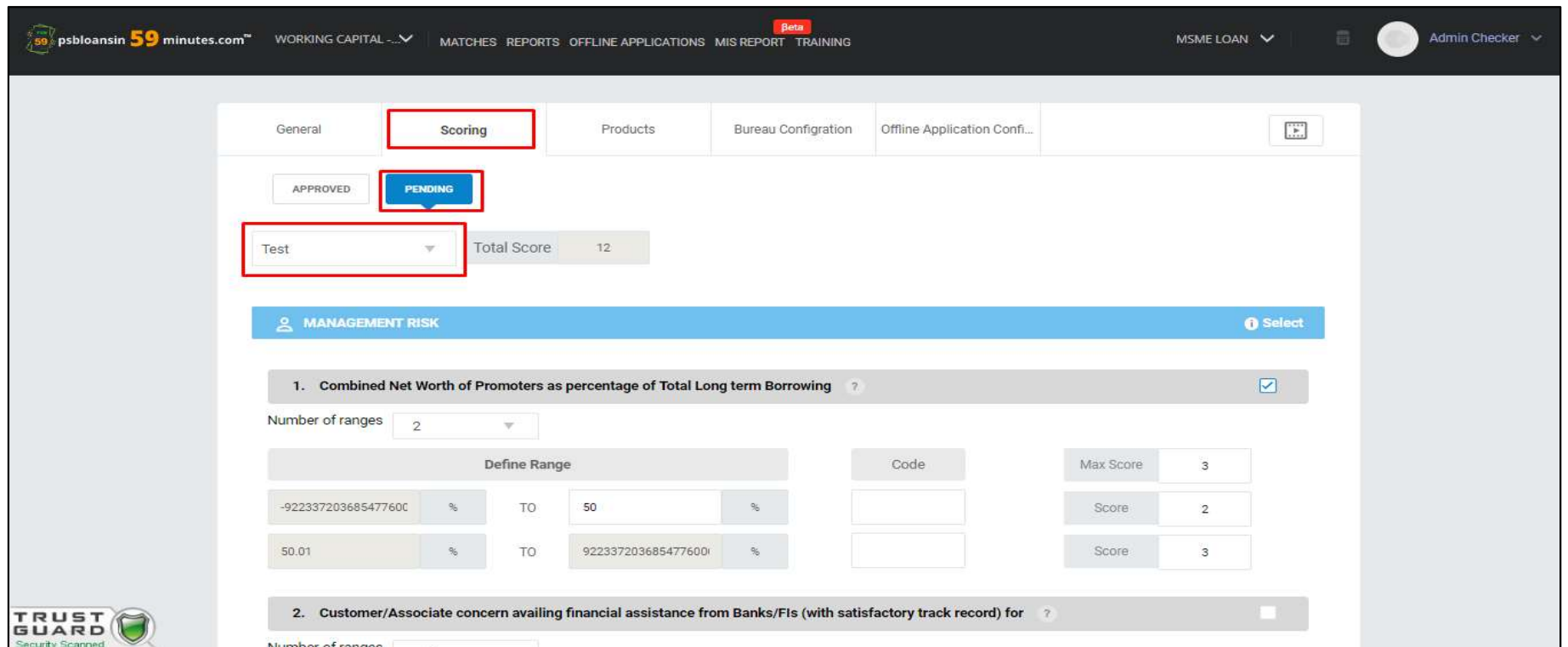
The screenshot shows the 'Admin Checker' profile page in the PSB Loans system. The top navigation bar includes the logo 'psbloansin 59 minutes.com™', a dropdown menu for 'WORKING CAPITAL', and links for 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'TRAINING'. A 'Beta' badge is visible. On the right, there's a 'MSME LOAN' dropdown and a user profile for 'Admin Checker'. The main content area features a tabbed interface with 'General' (highlighted with a red box and a lock icon), 'Scoring', 'Products', 'Bureau Configuration', and 'Offline Application Confi...'. Below the tabs are three blue bars for 'Basic', 'Contact Details', and 'About Me'. A 'Save' button is located at the bottom right of the form.

The Admin Checker can click on “Edit Profile” to view the Basic Profile.

APPROVAL OF SCORING MODULE

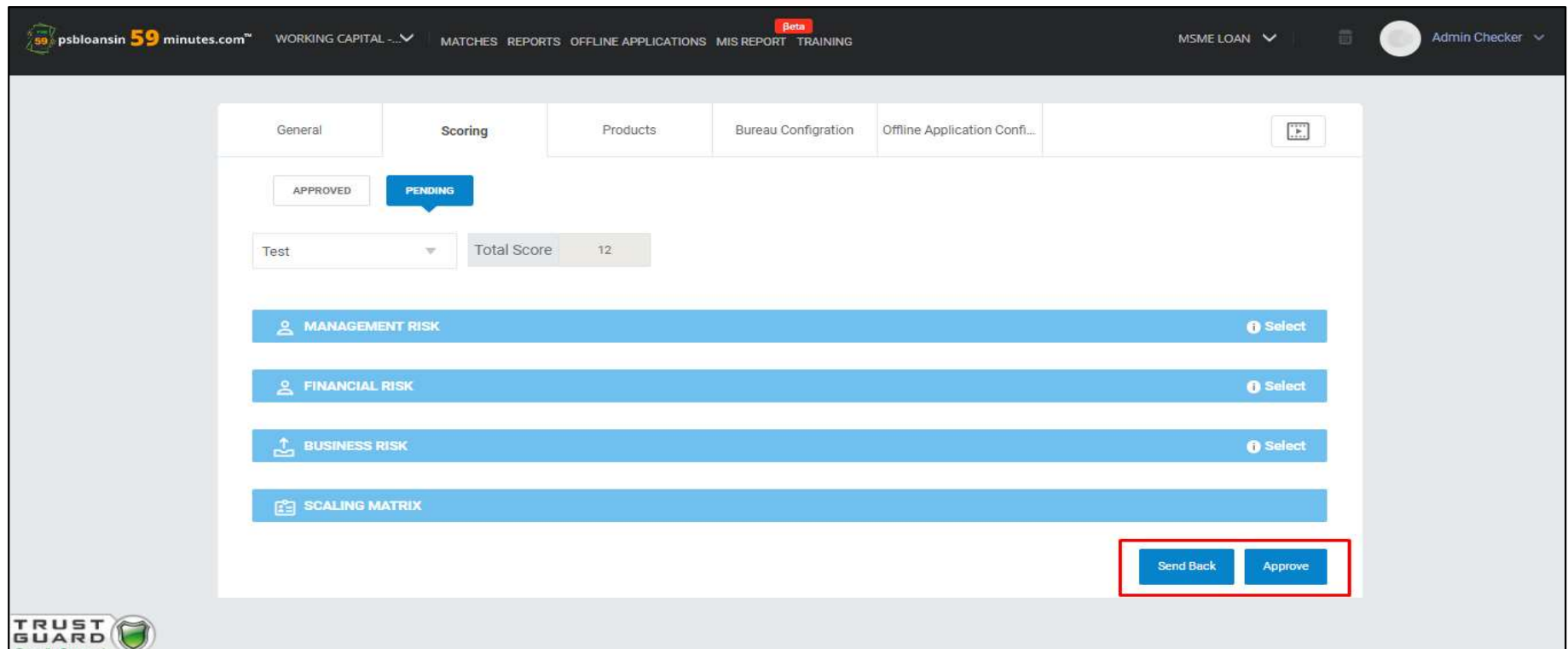
SCREENWISE WALK THROUGH

SCORING MODULE



To view or Approve a Scoring Module - Edit Profile -> Scoring -> Pending -> Select a Scoring Module from the dropdown list

SCORING MODULE APPROVAL



psbloansin 59 minutes.com™ WORKING CAPITAL ... MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING Beta MSME LOAN Admin Checker

General **Scoring** Products Bureau Configuration Offline Application Confi...

APPROVED **PENDING**

Test Total Score 12

MANAGEMENT RISK Select

FINANCIAL RISK Select

BUSINESS RISK Select

SCALING MATRIX

Send Back Approve

TRUST GUARD

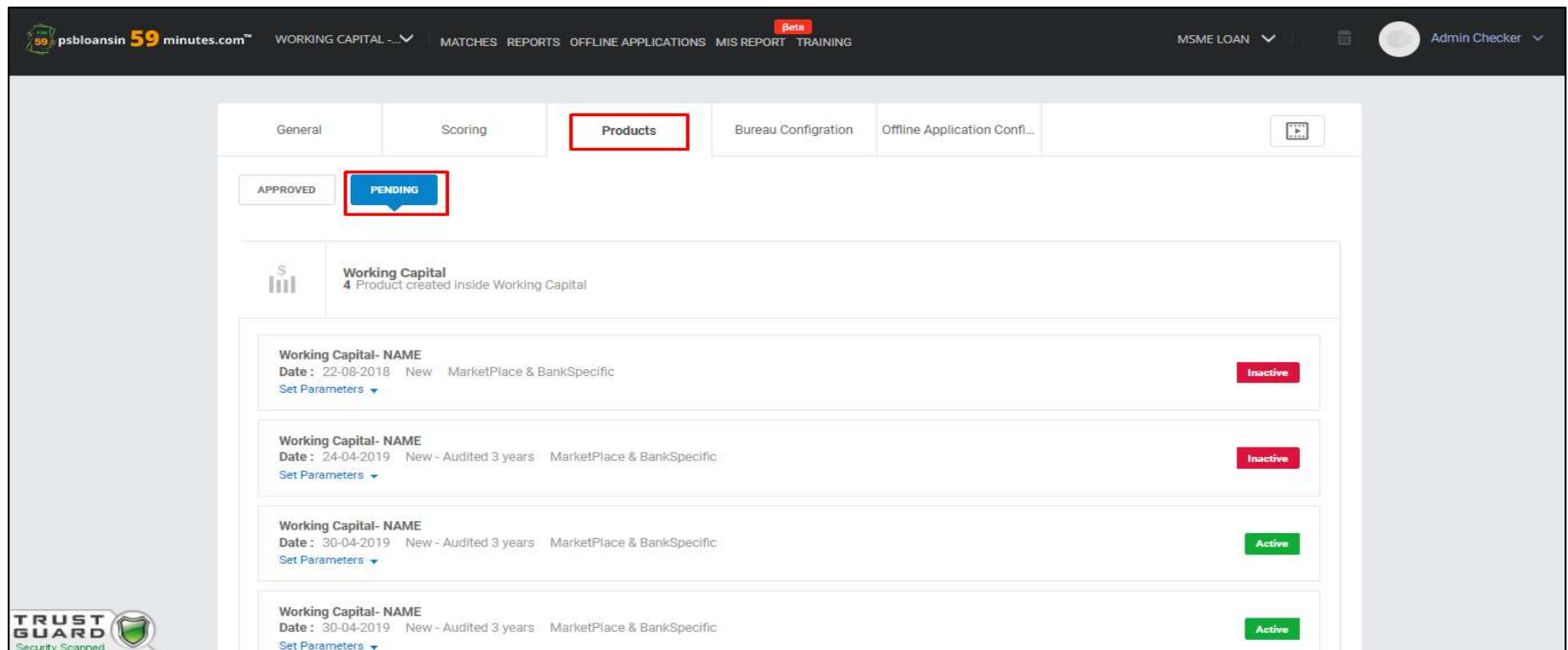
After viewing the prepared Scoring Module, the Admin Checker can either “Approve” or “Send Back” the module.

Note: After pressing the “Approve” button the Scoring Module moves into the “Approved” section.

APPROVAL OF PRODUCTS

SCREENWISE WALK THROUGH

PRODUCT APPROVAL



The screenshot shows the 'Admin Checker' interface for 'psbloansin 59 minutes.com'. The top navigation bar includes links for 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'TRAINING'. A 'BETA' badge is visible. The user is logged in as 'Admin Checker'.

The main content area has tabs for 'General', 'Scoring', 'Products', 'Bureau Configuration', and 'Offline Application Conf...'. The 'Products' tab is selected and highlighted with a red box. Below the tabs, there are buttons for 'APPROVED' and 'PENDING', with the 'PENDING' button highlighted by a red box.

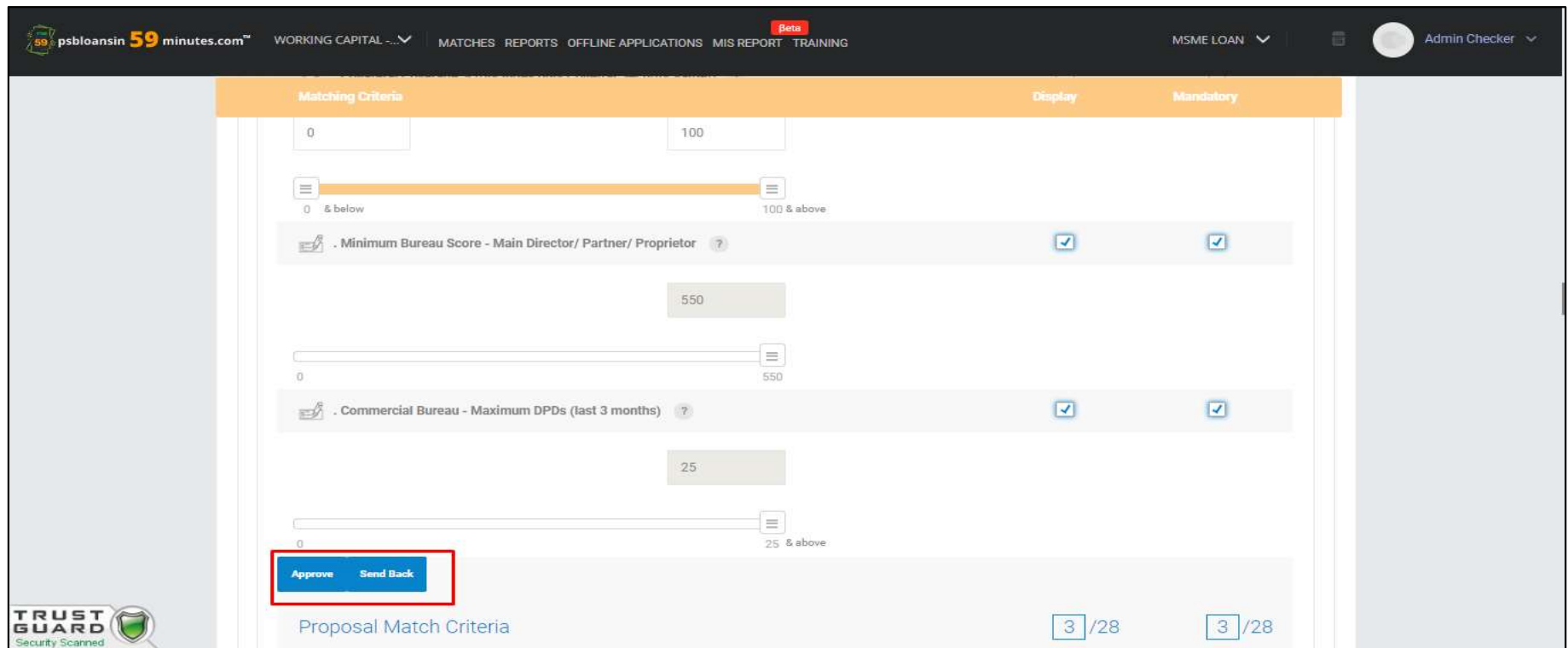
Under the 'PENDING' section, there is a summary for 'Working Capital' showing '4 Product created inside Working Capital'. Below this, a list of products is displayed:

Working Capital- NAME	Date	Status	MarketPlace & BankSpecific
Working Capital- NAME	22-08-2018	Inactive	New
Working Capital- NAME	24-04-2019	Inactive	New - Audited 3 years
Working Capital- NAME	30-04-2019	Active	New - Audited 3 years
Working Capital- NAME	30-04-2019	Active	New - Audited 3 years

Each product entry includes a 'Set Parameters' link. A 'TRUST GUARD' security logo is visible in the bottom left corner.

To view or approve a product – Edit Profile -> Products -> Pending -> Select the Product based on Loan Type
The Checker can click on “Set Parameters” to view the product parameters in detail.

PRODUCT APPROVAL



psbloansin 59 minutes.com WORKING CAPITAL MATCHES REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Admin Checker

Matching Criteria Display Mandatory

0 100

0 & below 100 & above

Minimum Bureau Score - Main Director/ Partner/ Proprietor ? [X] [X]

550

0 550

Commercial Bureau - Maximum DPDs (last 3 months) ? [X] [X]

25

0 25 & above

Approve Send Back

Trust Guard Security Scanned

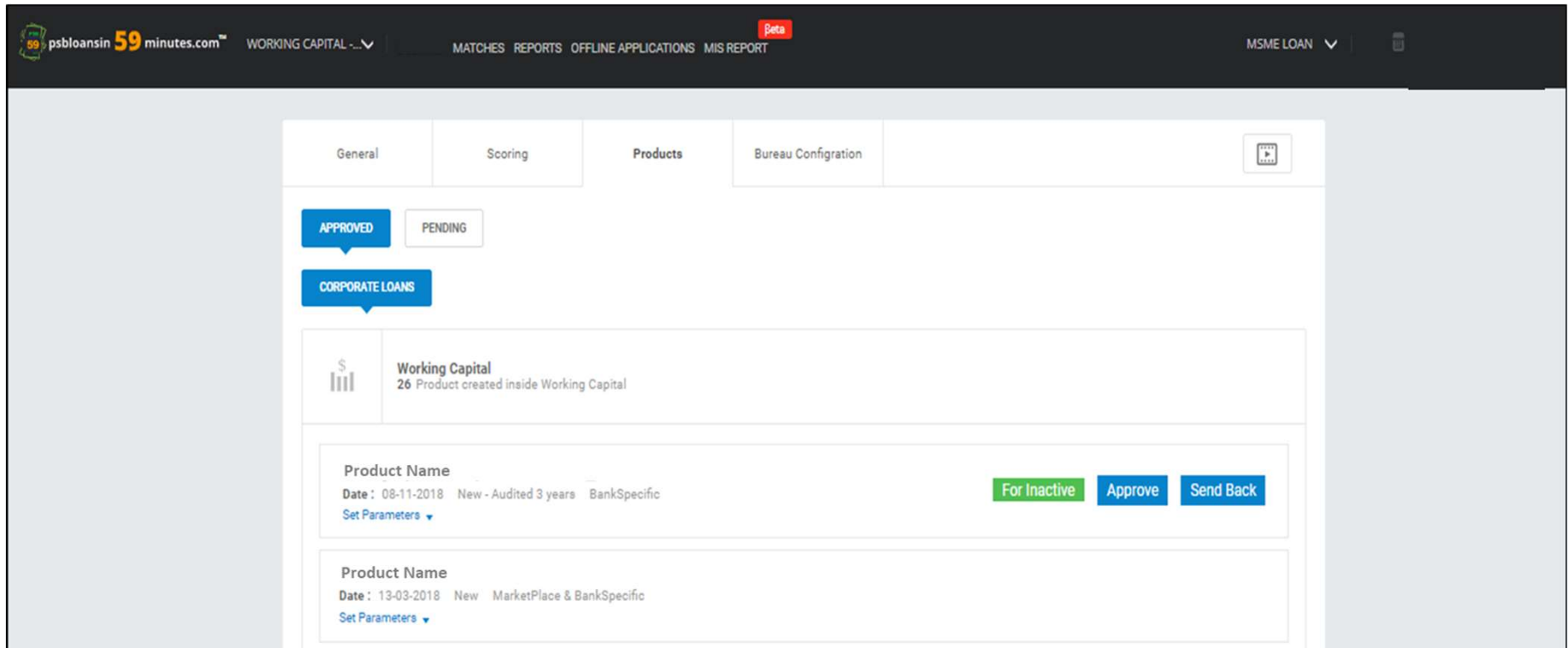
Proposal Match Criteria 3 / 28 3 / 28

After viewing the Product parameters set by the Admin Maker, the Admin Checker can either “Approve” or “Send Back” the Product to make necessary changes. Upon approval, the Product will shift to “Approved” section.

APPROVAL OF INACTIVATING PRODUCTS

SCREENWISE WALK THROUGH

INACTIVATE PRODUCT APPROVAL



The screenshot shows the 'Products' tab in the PSB Loans 59 minutes.com interface. The top navigation bar includes 'psbloansin 59 minutes.com', 'WORKING CAPITAL', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'Beta', 'MSME LOAN', and a calendar icon. The 'Products' tab is selected, showing a list of products. The first product is 'Working Capital' with 26 products created inside it. The second product is 'Product Name' with a date of 08-11-2018, status 'New - Audited 3 years', and 'BankSpecific'. It has buttons for 'For Inactive', 'Approve', and 'Send Back'. The third product is 'Product Name' with a date of 13-03-2018, status 'New', and 'MarketPlace & BankSpecific'. It also has a 'Set Parameters' dropdown.

- Step 1 – Already created products can be set as “Active” or “Inactive”
- Step 2 – Click on “Approve” to activate or inactivate the product

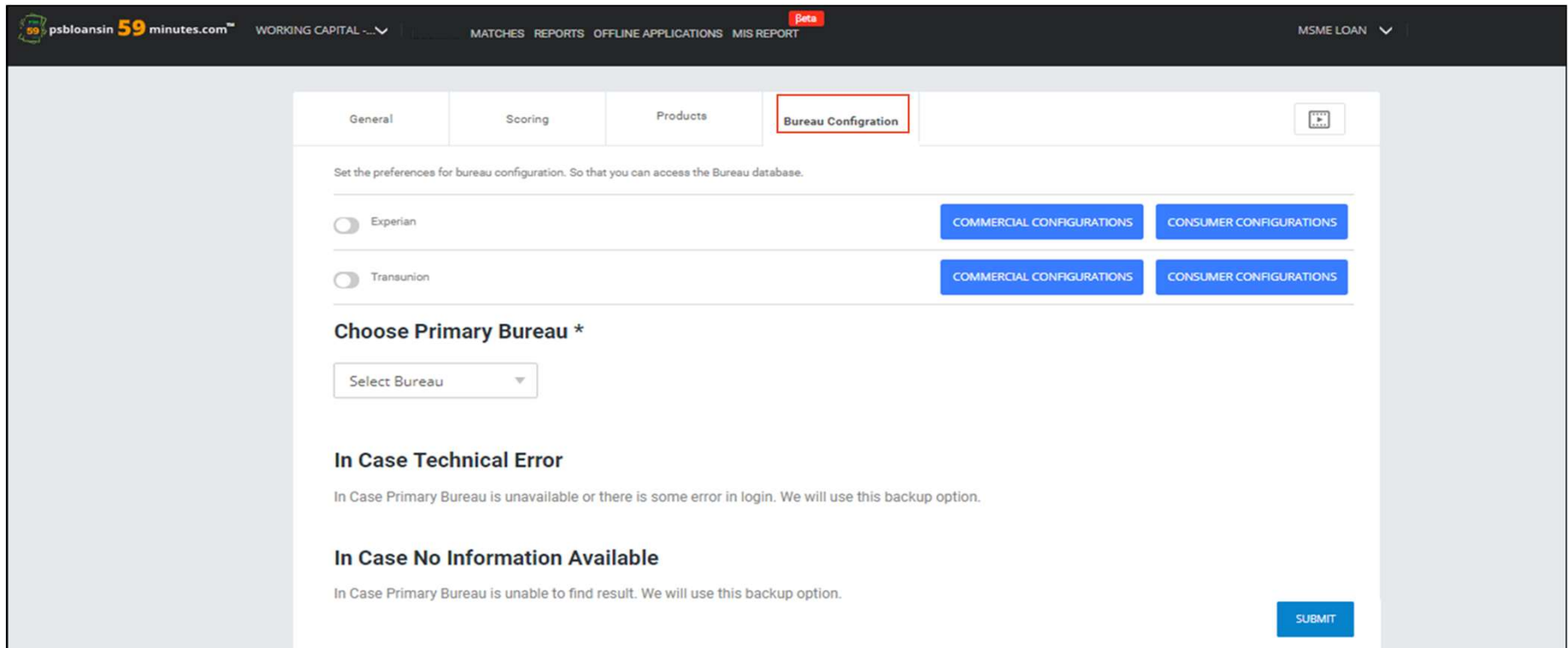
Note: Editing already created products will create “New Products” and not edit the existing product

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BUREAU CONFIGURATION

SCREENWISE WALK THROUGH

BUREAU CONFIGURATION



The screenshot shows the 'Bureau Configuration' page in the PSB LOANS system. The page has a dark header with the logo 'psbloansin 59 minutes.com™' and navigation links: 'WORKING CAPITAL', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'MSME LOAN'. A red 'Beta' badge is visible. The main content area has tabs for 'General', 'Scoring', 'Products', and 'Bureau Configuration' (which is highlighted with a red box). Below the tabs, there is a section titled 'Set the preferences for bureau configuration. So that you can access the Bureau database.' This section includes two rows of configuration options. The first row has a radio button for 'Experian' and two blue buttons: 'COMMERCIAL CONFIGURATIONS' and 'CONSUMER CONFIGURATIONS'. The second row has a radio button for 'Transunion' and the same two blue buttons. Below this is a section titled 'Choose Primary Bureau *' with a dropdown menu labeled 'Select Bureau'. Further down, there are two sections: 'In Case Technical Error' and 'In Case No Information Available', each with a brief description of a backup option. A blue 'SUBMIT' button is located at the bottom right of the form.

- The lender can select the Bureau institution from which the lender wants the bureau report.
- The Lender can also choose the Primary Bureau and back up bureau institution.

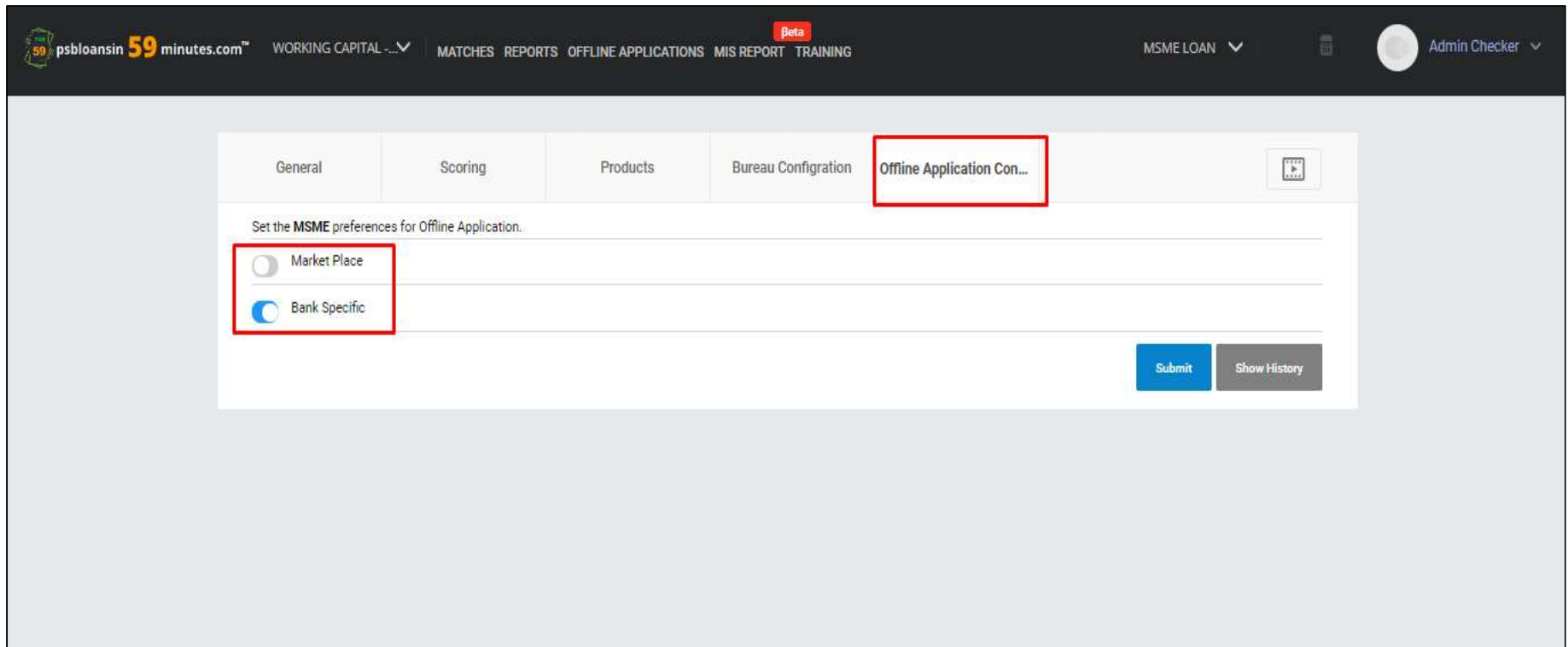
Note: This feature is available in bank specific URL only.

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OFFLINE APPLICATION CONFIGURATION

SCREENWISE WALK THROUGH

OFFLINE APPLICATION CONFIGURATION



The screenshot displays the PSB Loans Admin Checker interface. The top navigation bar includes the logo, "psbloansin 59 minutes.com™", and various menu items like "WORKING CAPITAL", "MATCHES", "REPORTS", "OFFLINE APPLICATIONS", "MIS REPORT", and "TRAINING". The "Offline Application Con..." tab is selected and highlighted with a red box. Below the tabs, the "Set the MSME preferences for Offline Application." section contains two radio button options: "Market Place" and "Bank Specific". The "Bank Specific" option is selected and highlighted with a red box. At the bottom right of the form, there are "Submit" and "Show History" buttons.

The Admin Checker can set preferences for Offline Application for Market Place and Bank Specific.

The Admin Checker can also view History of the Offline Application Preferences.

REPORTS PANEL

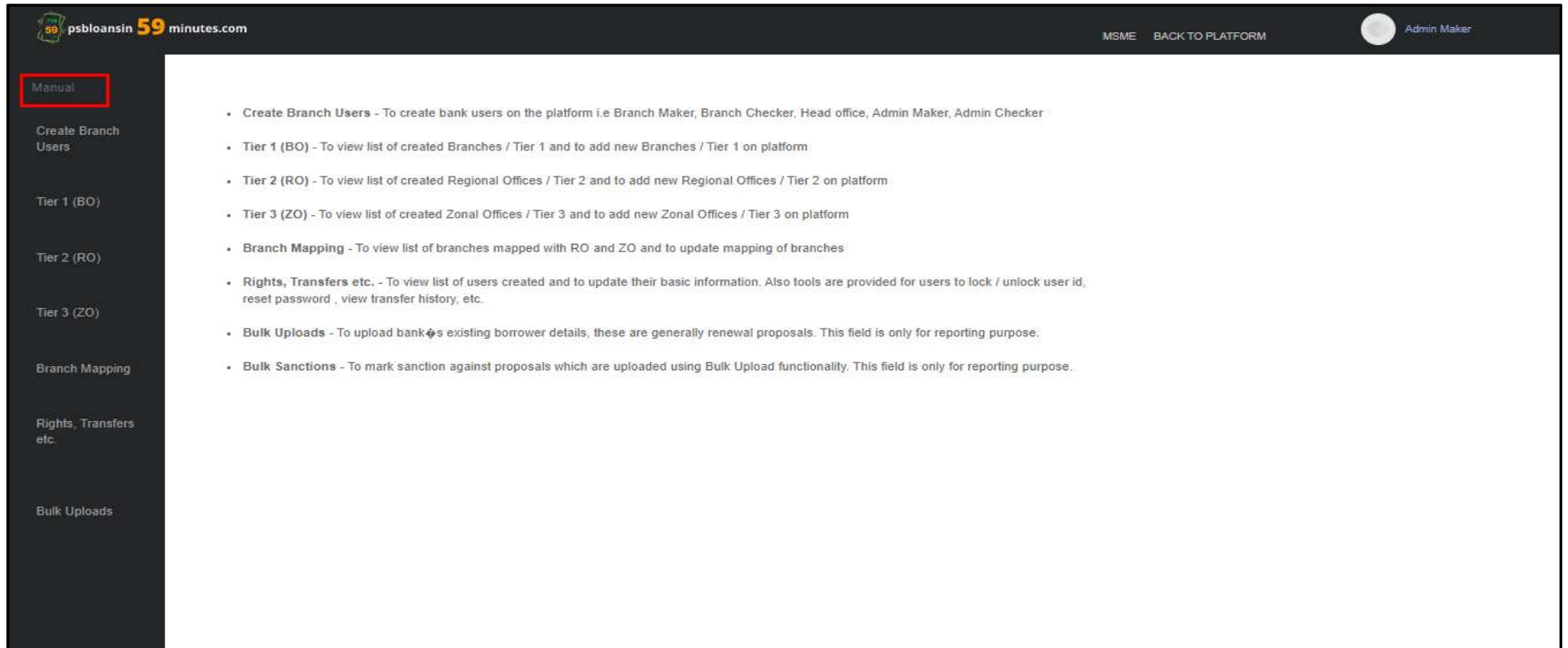
SCREENWISE WALK THROUGH

BRIEF DESCRIPTION

The Admin Checker can -

- Find details about the branch users created on the portal.
- Set users as Active/Inactive.
- Unlock any user which is locked.
- Update the mobile number of any user created on the portal.
- Reset the password of the users.
- Download the list of users created on the portal.

REPORTS – MANUAL




The screenshot shows the PSB Loans web application interface. The top header includes the logo 'psbloansin 59 minutes.com', navigation links 'MSME' and 'BACK TO PLATFORM', and a user profile 'Admin Maker'. A left sidebar contains a menu with items: 'Manual' (highlighted with a red box), 'Create Branch Users', 'Tier 1 (BO)', 'Tier 2 (RO)', 'Tier 3 (ZO)', 'Branch Mapping', 'Rights, Transfers etc.', and 'Bulk Uploads'. The main content area displays a list of report functionalities:

- **Create Branch Users** - To create bank users on the platform i.e Branch Maker, Branch Checker, Head office, Admin Maker, Admin Checker
- **Tier 1 (BO)** - To view list of created Branches / Tier 1 and to add new Branches / Tier 1 on platform
- **Tier 2 (RO)** - To view list of created Regional Offices / Tier 2 and to add new Regional Offices / Tier 2 on platform
- **Tier 3 (ZO)** - To view list of created Zonal Offices / Tier 3 and to add new Zonal Offices / Tier 3 on platform
- **Branch Mapping** - To view list of branches mapped with RO and ZO and to update mapping of branches
- **Rights, Transfers etc.** - To view list of users created and to update their basic information. Also tools are provided for users to lock / unlock user id, reset password , view transfer history, etc.
- **Bulk Uploads** - To upload bank's existing borrower details, these are generally renewal proposals. This field is only for reporting purpose.
- **Bulk Sanctions** - To mark sanction against proposals which are uploaded using Bulk Upload functionality. This field is only for reporting purpose.

Click on “Manual” to view all the functionalities available in the reports tab.


REPORTS – CREATE BRANCH USERS



Manual

Create Branch Users

Tier 1 (BO)
Tier 2 (RO)
Tier 3 (ZO)
Branch Mapping
Rights, Transfers etc.
Bulk Uploads



Lender User Upload:-

Choose Files
No file chosen

Lender User Template

MSME Lender Users Created in Database

Online PSB Loans City State Master

Sr.No	Name	Created Date	Active	Action
1.	download.xlsx	21/05/2019	Yes	Open
2.	download.xlsx	21/05/2019	Yes	Open
3.	download.xlsx	21/05/2019	Yes	Open
4.	download.xlsx	21/05/2019	Yes	Open
5.	download.xlsx	21/05/2019	Yes	Open
6.	b4bce5ff-7d11-4d07-b9e9-f7d7aa95ff3a.xlsx	04/06/2019	Yes	Open
7.	b4bce5ff-7d11-4d07-b9e9-f7d7aa95ff3a.xlsx	04/06/2019	Yes	Open
8.	5c6abeca-7c64-4d22-a318-64fa34a125b6.xlsx	06/06/2019	Yes	Open
9.	SampleLender (2).xlsx	09/07/2019	Yes	Open
10.	SampleLender (2).xlsx	09/07/2019	Yes	Open
11.	SampleLender (2).xlsx	09/07/2019	Yes	Open
12.	SampleLender (2).xlsx	09/07/2019	Yes	Open
13.	SampleLender (2).xlsx	09/07/2019	Yes	Open
14.	SampleLender (2).xlsx	09/07/2019	Yes	Open


Checkpoints to be considered by Bank Admin User while Uploading files:-

- Please Upload New Users in "Lender User Upload File" tab.
- Uploaded Users can be viewed from "Lender Users Created in Database" button.
- Please enter City and State Codes from the "Online PSB Loans-City & State Master" provided above.
- All fields except first column "ID", are compulsory and are required to be filled for Lender User On-boarding in correct format.
- Do not Edit/Delete any of the columns.
- Do not Edit/Delete the top 2 Header Rows.
- Do not paste (Ctrl + V) the mobile number as Text in the Mobile Column. If copied please change the format to Number.
- Please do not use formulas (e.g. V-lookup, etc.) in any cell of the excel.
- Mail ID should be unique and not be repeated with past users and present uploading users.
- Mobile Number should be entered in correct format, i.e. only 10 digits to be entered. (Do not add +91 or 0, remove all spaces in the number)
- Avoid repetition of Customer Data (Mobile Number and E-Mail Address) across different sheets.
- Please write following options in "role_id" column:
 - a) Branch_Maker - Like credit officer who will meet customer in person and fill detailed report on platform.
 - b) Branch_Checker/Approver - Like branch manager who will review details submitted by borrower and branch maker and take decision. (Person who has sanctioning authority)
 - c) Admin_Maker - Person from bank head office who will create product and scoring model.
 - d) Admin_Checker - Person from bank head office who will review and approve product created by Admin maker.
 - e) Head_Office - Person who will review all proposals received at bank level.(Viewing/ Monitoring rights)
- Please write following options in "Funding" i.e. the last columns:
 - a) Yes
 - b) No

Note: Make sure you are uploading users from the same dashboard for which users are to be created

- Step 1 - Download the template to enter the required data.
- Step 2 - Upload Lender User data after entering the same in the template provided.
- Step 3 - Use the City State Master to enter City & State code when creating new users.
- Step 4 - Follow the instructions written at the Right side of the page.

REPORTS – TIER 1 (BO)



MSME
BACK TO PLATFORM
Admin Maker

Tier 1 (BO)

Tier 2 (RO)

Tier 3 (ZO)

Branch Mapping

Rights, Transfers etc.

Bulk Uploads

Tier 1 (BO)

Tier 2 (RO)

Tier 3 (ZO)

Branch Mapping

Rights, Transfers etc.

Bulk Uploads

Tier 1 (BO)

Download

Sr No.	Branch Code	Branch Name	IFSC Code	Pincode	City	State	Region	Maker Count	Checker Count		Action
1				123456	Garacharma	Andaman and Nicobar Islands	EAST	2	0		
2				533005	East Godavari Dist.	Andhra Pradesh	WEST	1	1		
3				843324	Sitamarhi	Bihar	WEST	0	1		
4				493118	Raipur	Chhattisgarh	WEST	0	2		
5				495001	Bilaspur	Chhattisgarh	WEST	0	1		
6				584123	Manvi	Karnataka	WEST	0	1		
7				123029	Mahendragarh	Haryana	WEST	0	1		
8				584128	Sindhur	Karnataka	WEST	0	1		
9				585220	Shorapur	Karnataka	WEST	0	1		
10				571107	Mysore	Karnataka	WEST	0	1		

1 2 3 4 5 6 7 ... 197

10 25 50 100

Click on “Tier 1 (BO)” to view a list of the created Branches / Tier 1. The Admin Checker can also add new Branches / Tier 1 on the platform.

REPORTS – TIER 2 (RO)

Tier 2 (RO)
Add RO Download

Sr No.	Ro Code	Ro Name	IFSC Code	Pincode	City	State	Region	Action
1				654545	Ahmedabad	Gujarat	WEST	
2				574543	Basar	Arunachal Pradesh	WEST	
3				343455	Ahmedabad	Gujarat	WEST	
4				789545	SHAKARPUR	Delhi	WEST	
5				987855	Anli	Dadra and Nagar Haveli	WEST	
6				978854	Adivivaram	Andhra Pradesh	WEST	
7				345566	Seppa	Arunachal Pradesh	WEST	

10 25 50 100

Click on “Tier 2 (RO)” to view a list of the created Regional Offices / Tier 2. The Admin Checker can also add new Regional Offices / Tier 2 on the platform.

REPORTS – TIER 3 (ZO)

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59 minutes.com

MSME

BACK TO PLATFORM

Admin Maker

Create Branch Users

Tier 1 (BO)

Tier 2 (RO)

Tier 3 (ZO)

Branch Mapping

Rights, Transfers etc.

Bulk Uploads

Tier 3 (ZO)

Add ZO

Download

Sr No.	Zo Code	Zo Name	IFSC Code	Pincode	City	State	Region	Action
1				879595	Ahmedabad	Gujarat	WEST	<div><div></div><div></div></div>
2				478484	Bombufat	Andaman and Nicobar Islands	WEST	<div><div></div><div></div></div>
3				567453	Atmakur	Andhra Pradesh	WEST	<div><div></div><div></div></div>
4				787654	Silvassa	Dadra and Nagar Haveli	WEST	<div><div></div><div></div></div>
5				678675	Ambagarh Chauki	Chhattisgarh	WEST	<div><div></div><div></div></div>
6				876564	New Delhi,	Delhi	WEST	<div><div></div><div></div></div>
7				996756	Amguri	Assam	WEST	<div><div></div><div></div></div>
8				756433	New Delhi,	Delhi	WEST	<div><div></div><div></div></div>
9				678565	NEW DELHI	Delhi	WEST	<div><div></div><div></div></div>
10				996754	Babua Kalan	Jharkhand	WEST	<div><div></div><div></div></div>

1

2

10

25


50

100


Click on “Tier 3 (ZO)” to view a list of the created Zonal Offices / Tier 3. The Admin Checker can also add new Zonal Offices / Tier 3 on the platform.

Click on "Branch Mapping" to view a list of all the branches mapped with RO and ZO and to update mapping of branches.

REPORTS – RIGHTS, TRANSFERS ETC.


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MSME BACK TO PLATFORM


Admin Maker

Create Branch Users

Tier 1 (BO)

Tier 2 (RO)

Tier 3 (ZO)

Branch Mapping

Rights, Transfers etc.

Bulk Uploads

User List (2171)
Add User Download

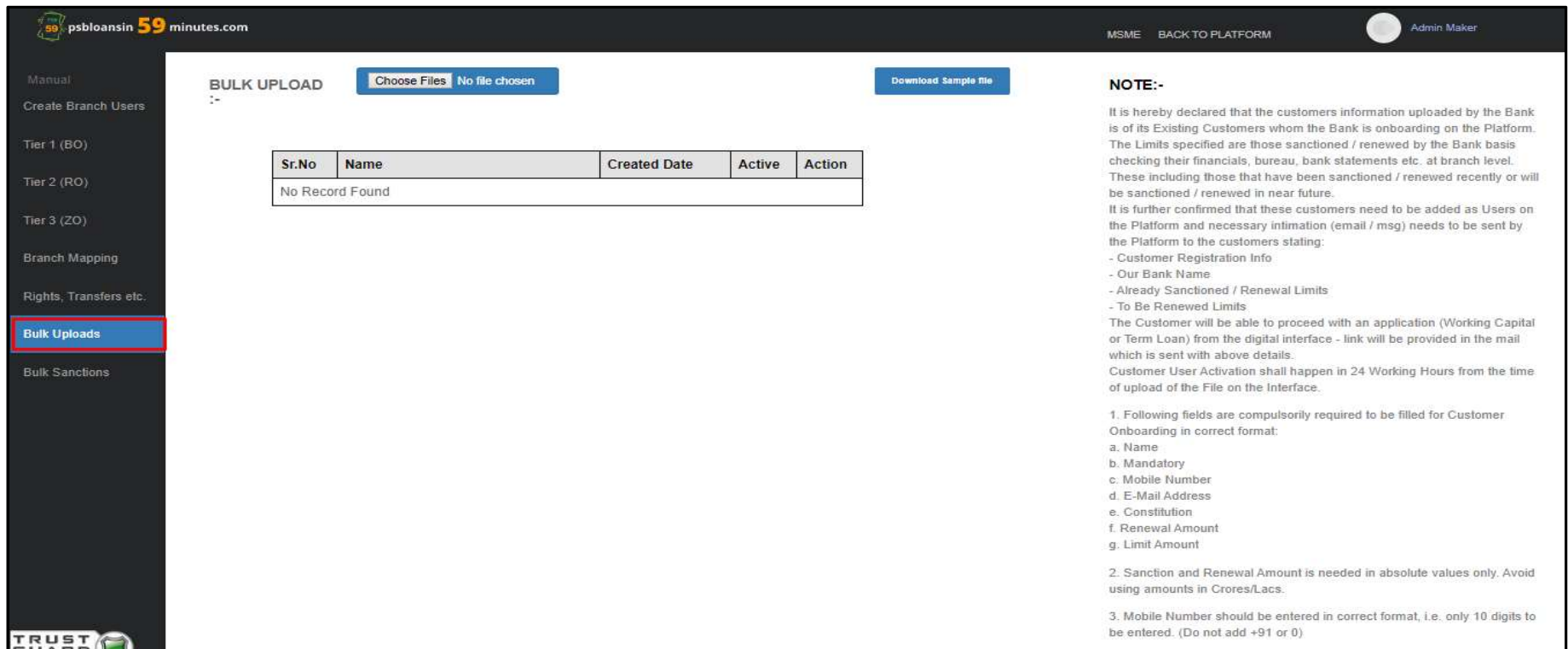
Sr. No.	Email of user	Mobile No. of user	Signup Date	Role	Branch Name	Branch Code	Branch City	Branch State	Active	Action
1	.com			Branch Checker			Kolkata	West Bengal		
2	.com			Head Officer			Ahmedabad	Gujarat		
3	.com			Head Officer			Ahmedabad	Gujarat		
4	.com			Branch Checker						
5	.com			RO						
6	.com			Branch Maker			Navi Mumbai	Maharashtra		
7	.co.in			Branch Checker			Faizabad	Uttar Pradesh		
8	.co.in			Branch Checker			Sultanpur	Uttar Pradesh		
9	.co.in			Branch Checker			Basti	Uttar Pradesh		
10	.co.in			Branch Checker			Gonda	Uttar Pradesh		

1 2 3 4 5 6 7 ... 218

10 25 50 100

Click on "Rights, Transfers etc." to view a list of the users created and to update their basic information. Tools have been provided for the Admin Checker to lock / unlock user id, reset password, view transfer history, etc.

REPORTS – BULK UPLOADS



The screenshot shows the 'BULK UPLOAD' section of the PSB Loans platform. The left sidebar contains a menu with options: Manual, Create Branch Users, Tier 1 (BO), Tier 2 (RO), Tier 3 (ZO), Branch Mapping, Rights, Transfers etc., **Bulk Uploads** (highlighted with a red box), and Bulk Sanctions. The main content area has a 'BULK UPLOAD' header with a 'Choose Files' button (showing 'No file chosen') and a 'Download Sample file' button. Below this is a table with columns: Sr.No, Name, Created Date, Active, and Action. The table currently displays 'No Record Found'. To the right of the table is a 'NOTE:-' section containing detailed instructions for uploading customer data, including a declaration, a list of required fields (Name, Mandatory, Mobile Number, E-Mail Address, Constitution, Renewal Amount, Limit Amount), and specific formatting rules for sanctions and mobile numbers.

BULK UPLOAD Choose Files No file chosen Download Sample file

Sr.No	Name	Created Date	Active	Action
No Record Found				

NOTE:-

It is hereby declared that the customers information uploaded by the Bank is of its Existing Customers whom the Bank is onboarding on the Platform. The Limits specified are those sanctioned / renewed by the Bank basis checking their financials, bureau, bank statements etc. at branch level. These including those that have been sanctioned / renewed recently or will be sanctioned / renewed in near future.

It is further confirmed that these customers need to be added as Users on the Platform and necessary intimation (email / msg) needs to be sent by the Platform to the customers stating:

- Customer Registration Info
- Our Bank Name
- Already Sanctioned / Renewal Limits
- To Be Renewed Limits

The Customer will be able to proceed with an application (Working Capital or Term Loan) from the digital interface - link will be provided in the mail which is sent with above details.

Customer User Activation shall happen in 24 Working Hours from the time of upload of the File on the Interface.

1. Following fields are compulsorily required to be filled for Customer Onboarding in correct format:

- Name
- Mandatory
- Mobile Number
- E-Mail Address
- Constitution
- Renewal Amount
- Limit Amount

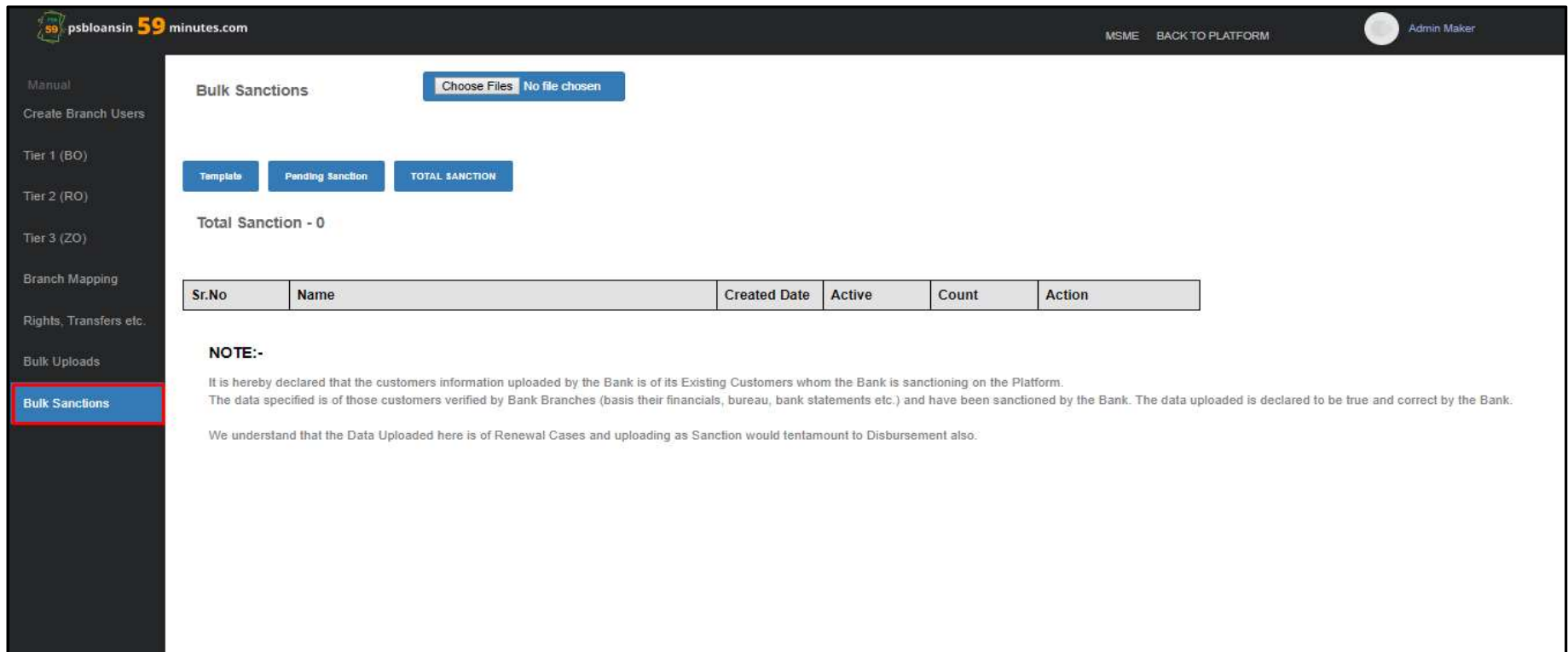
2. Sanction and Renewal Amount is needed in absolute values only. Avoid using amounts in Crores/Lacs.

3. Mobile Number should be entered in correct format, i.e. only 10 digits to be entered. (Do not add +91 or 0)

- Step 1 - Download the Sample file to enter the required data.
- Step 2 - Upload the Customer user data after entering the same in the Sample provided.
- Step 3 - Follow the instructions mentioned on the right-hand side of the page.

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REPORTS – BULK SANCTIONS



The screenshot shows the 'Bulk Sanctions' interface on the PSB Loans platform. The top navigation bar includes the logo 'psbloansin 59 minutes.com', user roles 'MSME' and 'BACK TO PLATFORM', and a profile icon for 'Admin Maker'. The left sidebar lists various menu items, with 'Bulk Sanctions' highlighted in a red box. The main content area features a 'Bulk Sanctions' header with a 'Choose Files' button (showing 'No file chosen'). Below this are three buttons: 'Template', 'Pending sanction', and 'TOTAL SANCTION'. A status line indicates 'Total Sanction - 0'. A table with columns 'Sr.No', 'Name', 'Created Date', 'Active', 'Count', and 'Action' is present but empty. A 'NOTE:-' section follows, containing two paragraphs of disclaimer text regarding customer information and data accuracy.

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.

- Step 1 - Download Template file for uploading the Renewal cases sanctioned offline.
- Step 2 - Upload file for Offline sanctions made of renewal cases by the Branches.
- Step 3 - Follow all the instructions mentioned in the file, for successful upload.

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THANK YOU

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