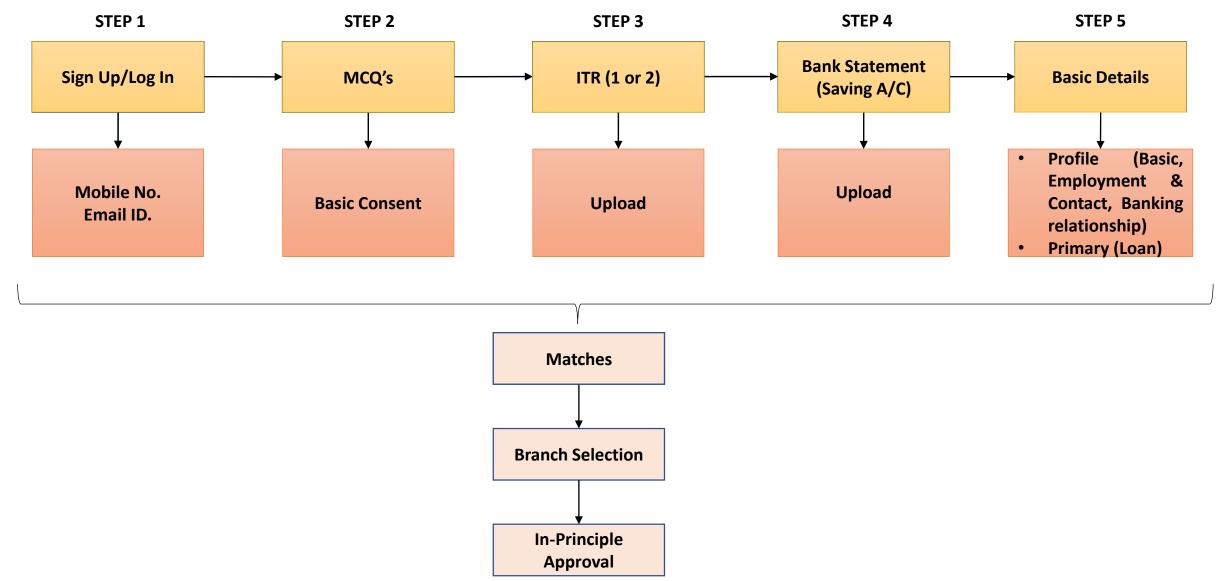
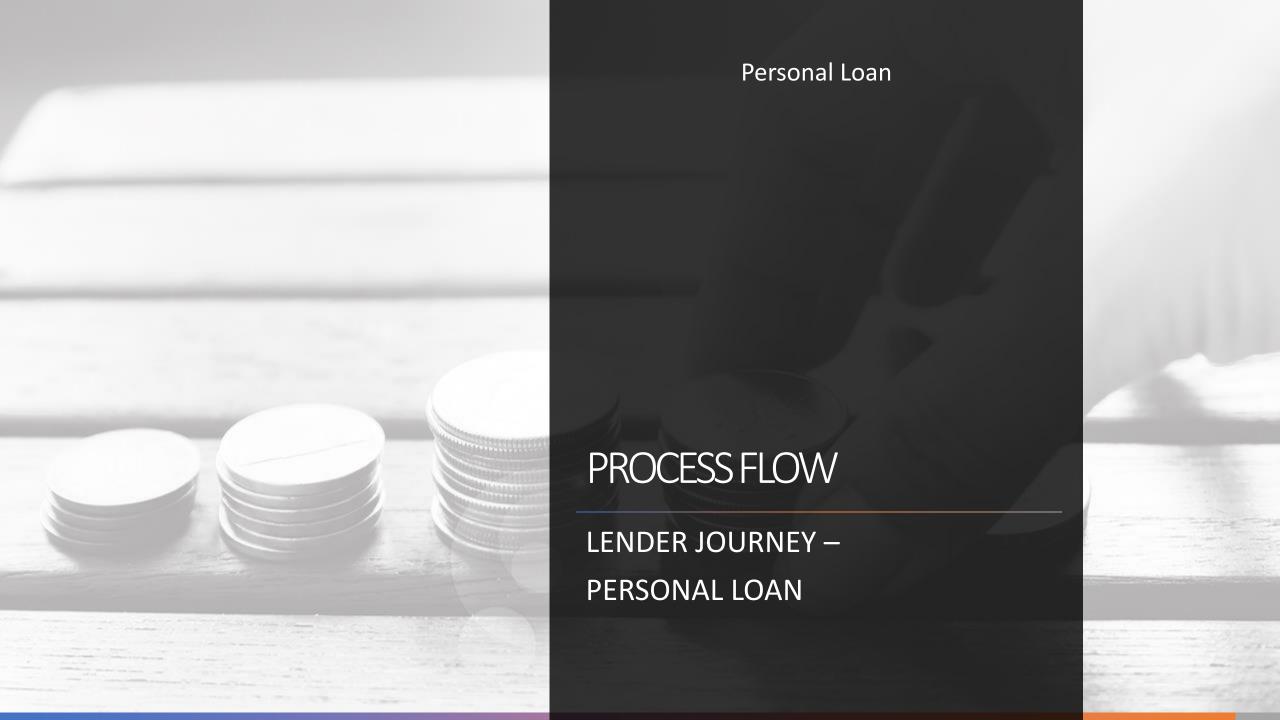


BORROWER'S JOURNEY: RETAIL LOANS

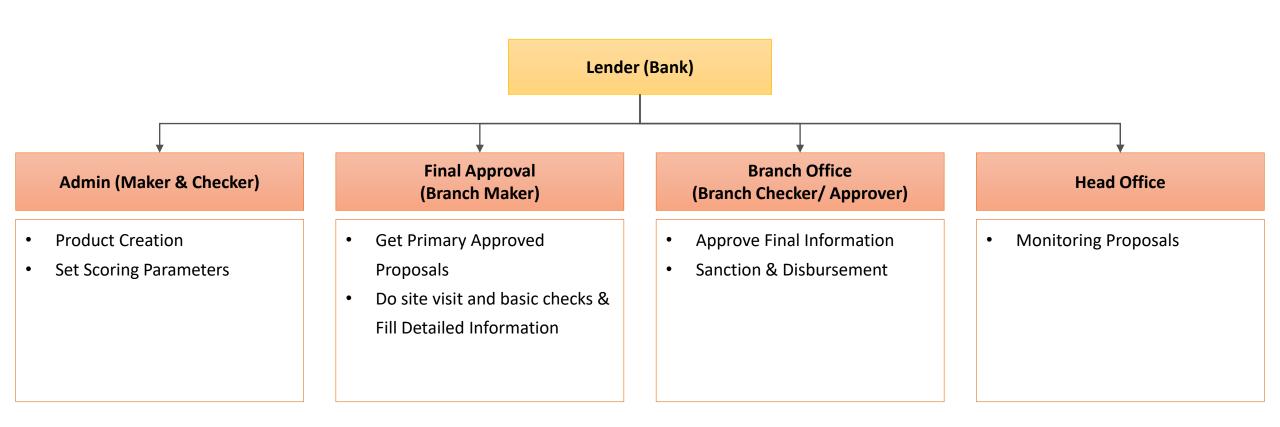








OVERALL PROCESS



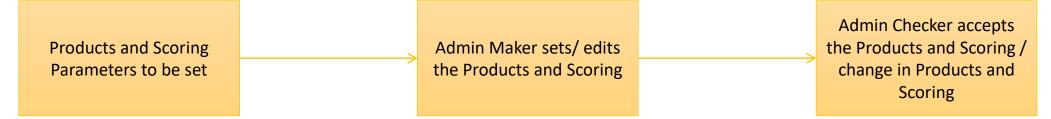
Private & Confidential



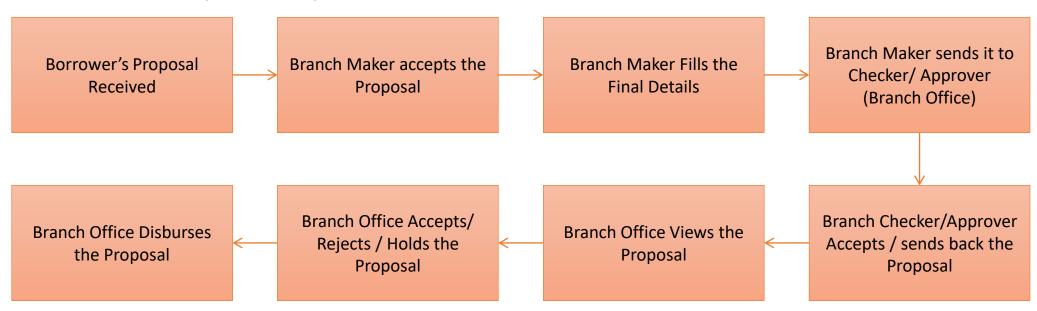


LENDER JOURNEY

In-principle Approval (Admin)



Sanction/ Disbursement (Branch Office)



Private & Confidential 6

