

LENDER JOURNEY

TRAINING MODULE

BRANCH USERS : CHECKER

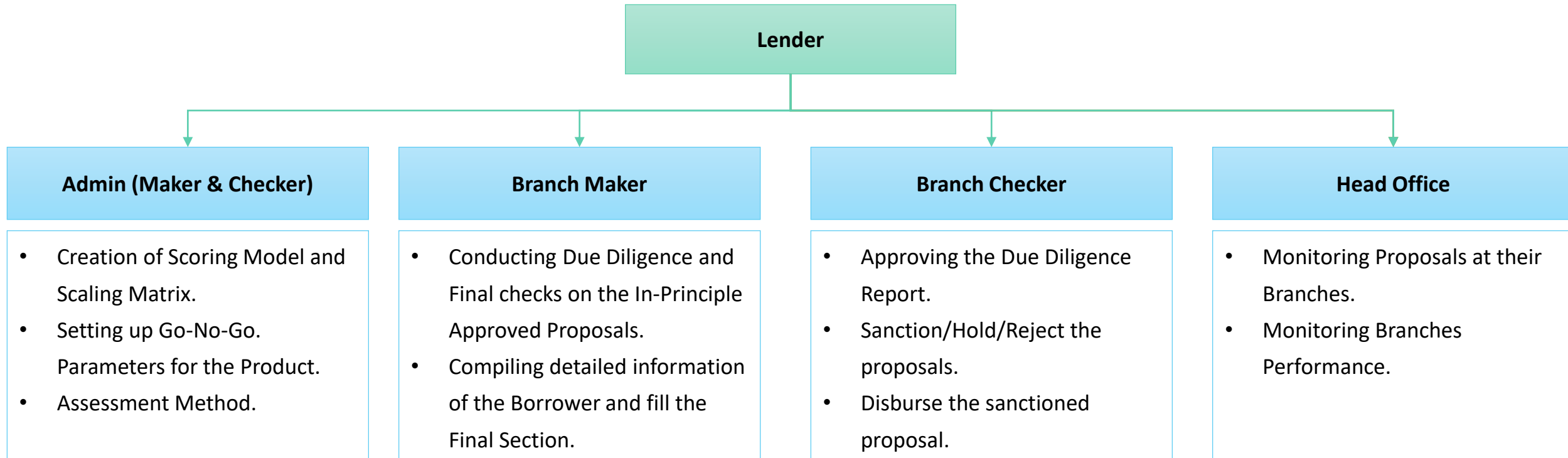
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-

AUTO LOAN

DETAILED LENDER'S PROCESS FLOW

OVERALL PROCESS

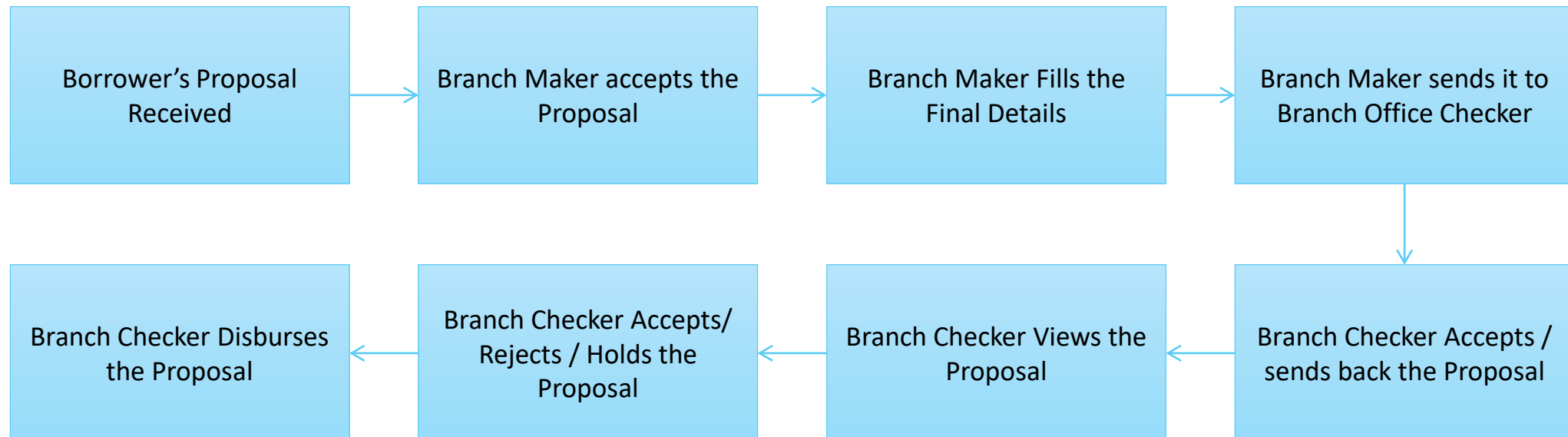


LENDER JOURNEY

In-Principle Approval (Admin)




Sanction/ Disbursement (Branch Office)



APPROVING DUE DILIGENCE REPORT


SCREENWISE WALK THROUGH

LOGIN



Welcome Banker
Please **login** to your account

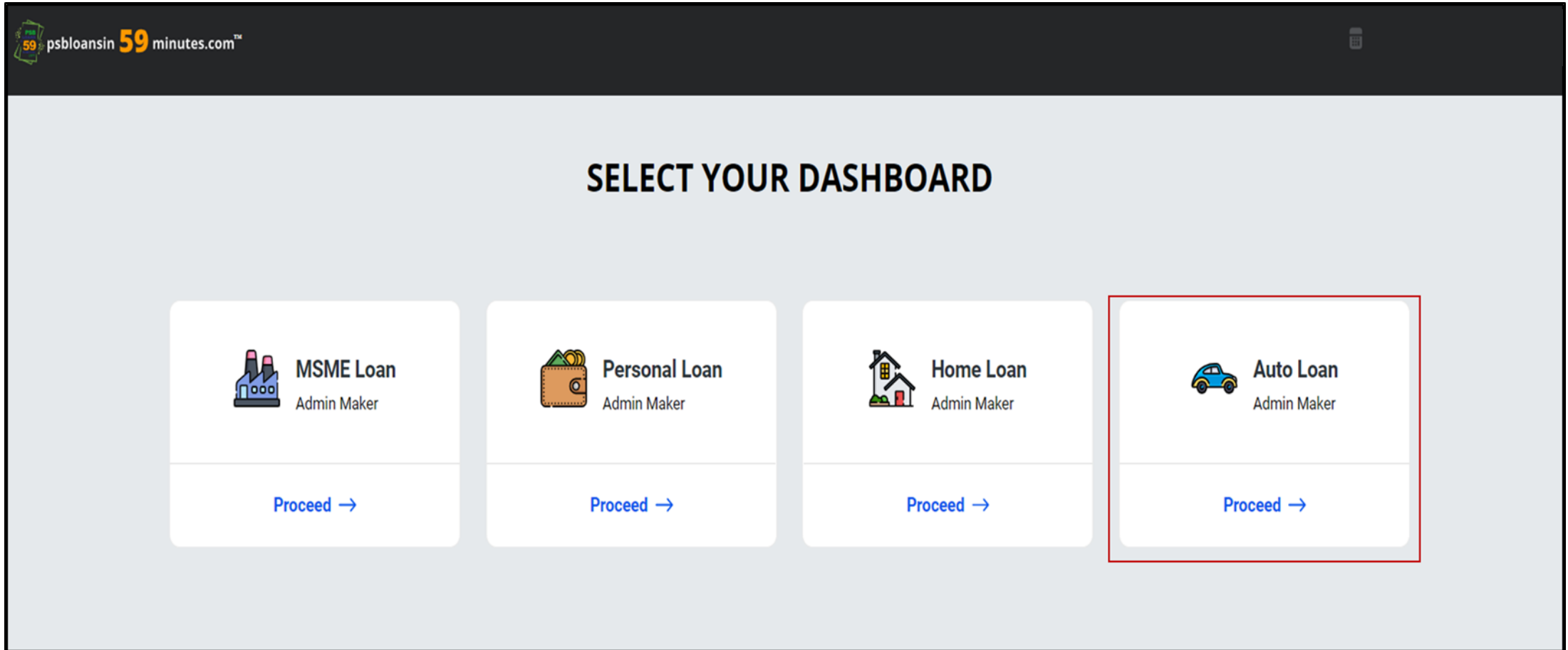
Your efforts lightens many lives

 Enter Registered E-Mail ID or Mobile ID

Next


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

DASHBOARD



Lenders will select the dashboard based on the type of Proposal that they want to sanction.

LANDING PAGE


AUTO LOAN
MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS
AUTO LOAN

My Account

My Profile

Proposal

- In-Principle (1)
- Sanctioned (1)
- Disbursed (0)
- Partially Disbursed (0)

Hold 0

Rejected 0

Sanction By Other Bank 1

Bank Name

Debt Funding
Bombuflat ,Andaman and Nicobar Islands ,India
FP_Checker Role

Edit Profile

Stage (Online)	Total	Pending
In-Principle	5	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	2	3
Hold After Sanction	1	-
Reject After Sanction	0	-
Disbursed	0	2

Global Search Of Proposals By Application Code Or Applicant Name

100

Search...

Sr No.	Application Code	Applicant Name	Status
1	Application Code	Application Name	In-Principle
2	Application Code	Application Name	In-Principle
3	Application Code	Application Name	In-Principle
4	Application Code	Application Name	In-Principle
5	Application Code	Application Name	In-Principle
6	Application Code	Application Name	In-Principle
7	Application Code	Application Name	In-Principle
8	Application Code	Application Name	In-Principle
9	Application Code	Application Name	In-Principle

15156 CUSTOMERS
ON PLATFORM

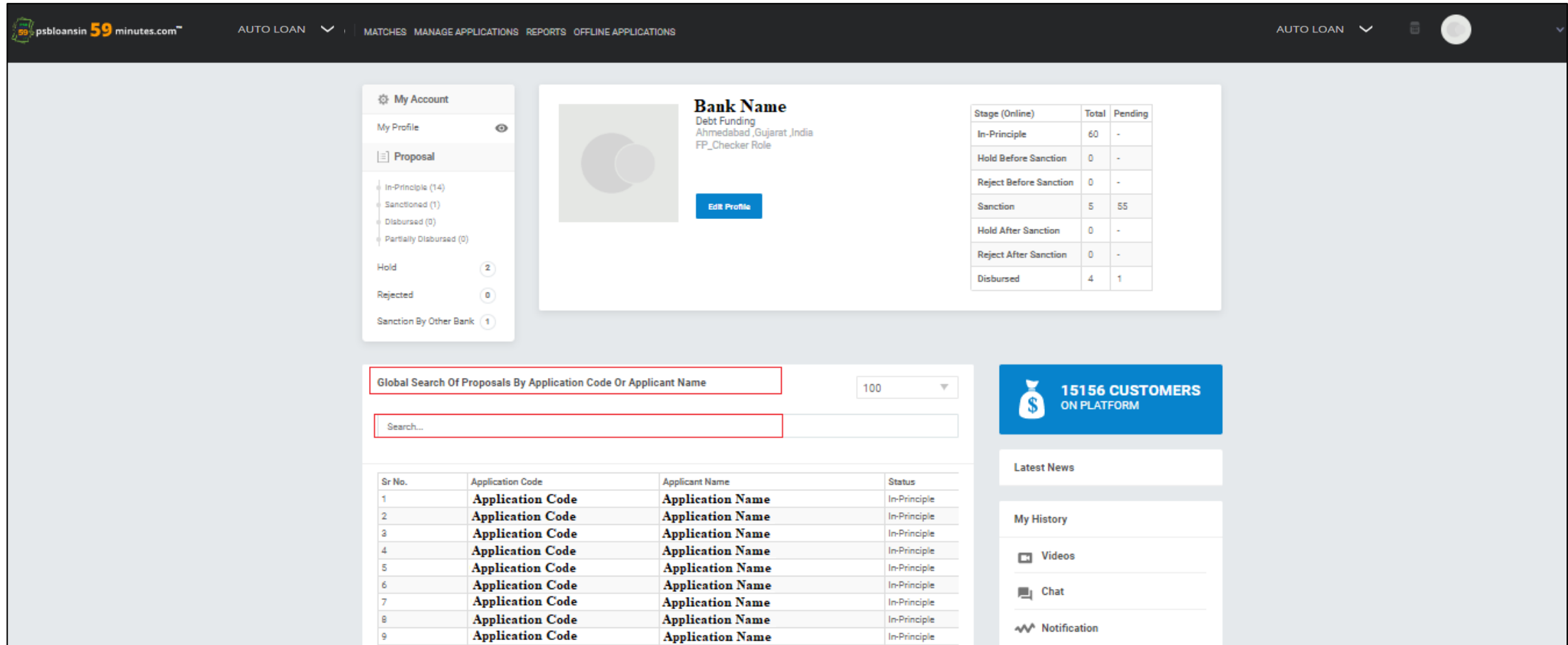
Latest News

My History

- Videos
- Chat
- Notification

Landing Page for Branch Checker.

GLOBAL SEARCH



The screenshot displays the PSB Loans Branch Office dashboard. At the top, the navigation bar includes 'psbloansin 59 minutes.com™', 'AUTO LOAN', and a dropdown menu. The main content area is divided into several sections:


- My Account:** A sidebar menu with options like 'My Profile', 'Proposal', and various application statuses (In-Principle, Sanctioned, Disbursed, etc.).
- Bank Name:** A profile card for 'Debt Funding' in Ahmedabad, Gujarat, India, with an 'Edit Profile' button.
- Stage (Online) Table:** A table showing the status of applications across different stages.
- Global Search:** A section titled 'Global Search Of Proposals By Application Code Or Applicant Name' with a search input field and a dropdown menu.
- Search Results Table:** A table listing search results with columns for Sr No., Application Code, Applicant Name, and Status.
- 15156 CUSTOMERS ON PLATFORM:** A blue banner highlighting the number of customers.
- Latest News:** A section for the latest news.
- My History:** A section for the user's history, including Videos, Chat, and Notification.

Stage (Online)	Total	Pending
In-Principle	60	-
Hold Before Sanction	0	-
Reject Before Sanction	0	-
Sanction	5	55
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

Sr No.	Application Code	Applicant Name	Status
1	Application Code	Application Name	In-Principle
2	Application Code	Application Name	In-Principle
3	Application Code	Application Name	In-Principle
4	Application Code	Application Name	In-Principle
5	Application Code	Application Name	In-Principle
6	Application Code	Application Name	In-Principle
7	Application Code	Application Name	In-Principle
8	Application Code	Application Name	In-Principle
9	Application Code	Application Name	In-Principle

- On Branch Office dashboard, Global search option is provided with which user can search any proposal received by the branch with application code/ applicant name.

MANAGE APPLICATIONS - ALL PROPOSALS



AUTO LOAN

MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

All Proposals (6)

Received (0)


Reverted (0)

Approved (0)

Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
1	Borrower Name	Auto Loan	31/07/2019	-	NA	-	-	View Trail
2	Borrower Name	Auto Loan	09/07/2019	-	NA	-	-	View Trail
3	Borrower Name	Auto Loan	20/06/2019	-	NA	-	-	View Trail
4	Borrower Name	Auto Loan	19/06/2019	-	NA	-	-	View Trail
5	Borrower Name	Auto Loan	18/06/2019	-	NA	-	-	View Trail
6	Borrower Name	Auto Loan	15/06/2019	-	NA	-	-	View Trail

The Branch Checker can see all the proposals tagged to that branch.

RECEIVED




AUTO LOAN

 MATCHES

MANAGE APPLICATIONS

 REPORTS
 OFFLINE APPLICATIONS

AUTO LOAN
 

All Proposals (1)

Received (1)


 Reverted (0)
 Approved (0)

Search

Sr. No.	Client Name	Application	Application date	Maker Name	Received Date	VIEW Details	Action
1	Borrower Name	Auto Loan	15/06/2019	Maker Name	NA	<div>VIEW</div>	<div>View Trail</div>

- The Branch Checker can view the proposals that has been sent by the Branch Maker for DDR Approval.
- The Branch Checker can view the Due Diligence Report sent by Maker.

REVERTED


AUTO LOAN
MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS
AUTO LOAN

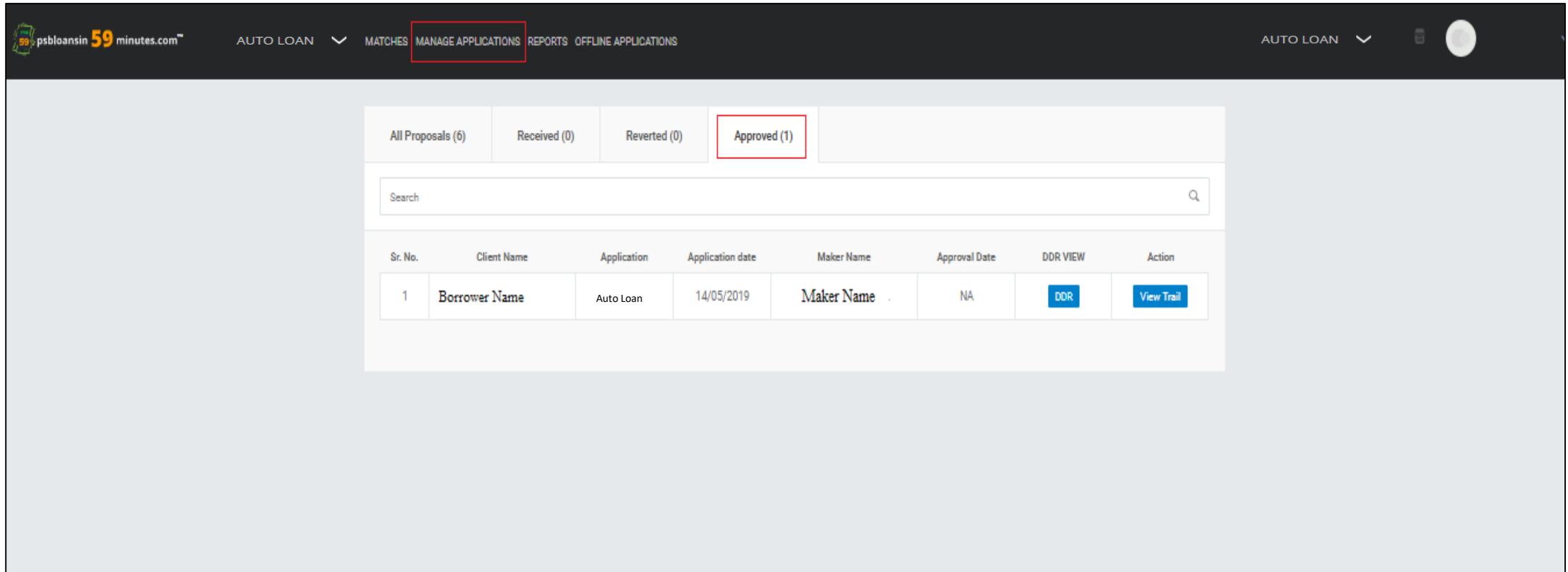
All Proposals (1)
Received (1)
Reverted (1)
Approved (0)

Search

Sr. No.	Client Name	Application	Application date	Maker Name	Received Date	VIEW Details	Action
1	Borrower Name	Auto Loan	15/06/2019	Maker Name	NA	VIEW	View Trail

- All the proposals that are sent back to the Branch Maker by the Branch Checker for further due diligence are classified under the Reverted tab.

APPROVED

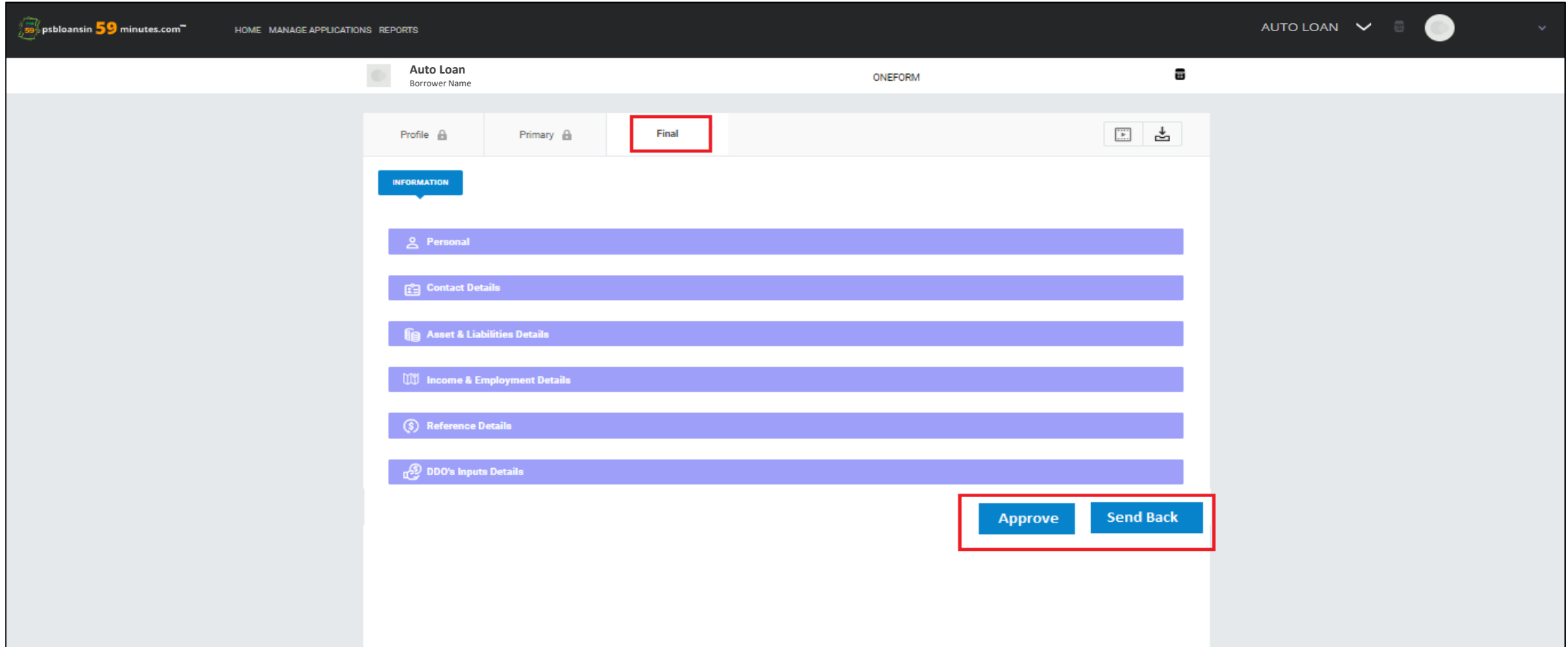


The screenshot shows the 'Manage Applications' section of the PSB Loans portal. The top navigation bar includes 'AUTO LOAN', 'MATCHES', 'MANAGE APPLICATIONS' (highlighted with a red box), 'REPORTS', and 'OFFLINE APPLICATIONS'. Below the navigation bar, there are tabs for 'All Proposals (6)', 'Received (0)', 'Reverted (0)', and 'Approved (1)' (highlighted with a red box). A search bar is located below the tabs. The main content area displays a table with the following data:

Sr. No.	Client Name	Application	Application date	Maker Name	Approval Date	DDR VIEW	Action
1	Borrower Name	Auto Loan	14/05/2019	Maker Name	NA	DDR	View Trail

- Checker can see all the proposals whose DDR is approved by the Checker.

DDR APPROVAL



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HOME MANAGE APPLICATIONS REPORTS

AUTO LOAN

Auto Loan
Borrower Name

ONEFORM

Profile Primary **Final**

INFORMATION

- Personal
- Contact Details
- Asset & Liabilities Details
- Income & Employment Details
- Reference Details
- DDO's Inputs Details

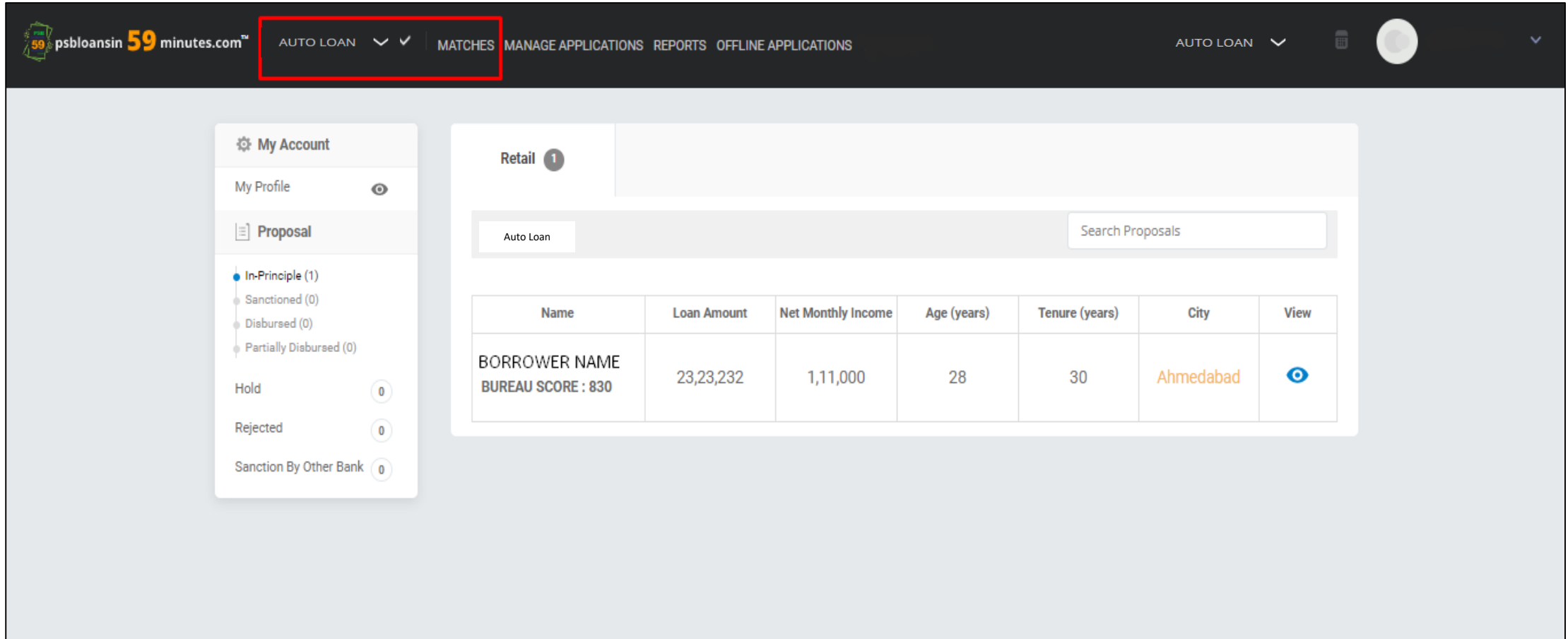
Approve Send Back

Once the Checker clicks on DDR, Checker can Approve or send Back the proposal to the Maker

TEASER VIEW

SCREENWISE WALK THROUGH


IN-PRINCIPLE APPROVED PROPOSALS



The screenshot shows the PSB Loans web application interface. The top navigation bar includes the logo, 'psbloansin 59 minutes.com™', and a menu with 'AUTO LOAN' (highlighted with a red box), 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', and 'OFFLINE APPLICATIONS'. The right side of the header has 'AUTO LOAN', a calendar icon, a user profile icon, and a dropdown arrow.


On the left, the 'My Account' sidebar shows 'My Profile' and 'Proposal'. Under 'Proposal', the 'In-Principle (1)' option is selected, with sub-items: 'Sanctioned (0)', 'Disbursed (0)', and 'Partially Disbursed (0)'. Below these are 'Hold (0)', 'Rejected (0)', and 'Sanction By Other Bank (0)'.

The main content area is titled 'Retail 1'. It features a tab for 'Auto Loan' and a 'Search Proposals' input field. Below this is a table displaying proposal details:

Name	Loan Amount	Net Monthly Income	Age (years)	Tenure (years)	City	View
BORROWER NAME BUREAU SCORE : 830	23,23,232	1,11,000	28	30	Ahmedabad	

- Checker must select the product to view the proposals.
- In-Principle (1) – Displays the In-Principle Proposals with the number of Proposals tagged to that Product.

TEASER VIEW



AUTO LOAN

MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

Ahmedabad, Gujarat, India

Bureau Score : 830

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019


You match 11/12 with Borrower Name's Profile -

View Details

Borrower Name's Preferences	Values	You Match
General		
Purpose of Loan		✓
Loan Amount (Rs.)	65,00,000	✓
Borrower Type	Self Employed Professional	✓
Net Monthly Income Range (Rs.)	94,500	✓
Gross Monthly Income Range (Rs.)	1,35,000	✓
Minimum Net Take Home Monthly Income (Rs.)	1,40,000	✓
Minimum Bureau Score	830	✓
Maximum DPDs (Satisfactory with No Default: DPD) (Days) (Past 12 Months)	0 DPDs	✓
Tenure of Loan(Yrs)	16	✓

Checker clicks on 'View Details' to view the proposal.



PROFILE




AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Ahmedabad, Gujarat, India
Bureau Score : 830

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or
Branch Name

Assign

Date Of Proposal

02-07-2019

PAN

Type of Loan : Auto Loan

Purpose Of Loan : Construction/Expansion

Product Name : Auto Loan

Loan Amount : 65,00,000 Rupees

Interest Rate (%) : 12.5

Tenure (Years) : 16.0

Current Occupation : Self Employed Professional

Net Monthly Income (Computed by the System) : 94,500 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

ABC

XYZ

Applicant Details - ABC

Basic Information

Name :

Gender :

DOB :

Age of Applicant :

PAN :




Mobile No. :

Landline No. :


Category :

The profile section allows the Branch Checker to view the profiles of the Applicant and the Co-Applicant.

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LOAN DETAILS



AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name

Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019

PAN

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

Loan Details

Loan Amount Required : 11,11,111 Rupees

Eligible Loan Amount : 11,11,111 Rupees

Loan Purpose : Purchase

Detailed Purpose Of Loan :

Interest Rate (%) : 7.0

Tenure (entered by borrower) : 11 Years

Tenure (compute by system) : 5 Years

Proposed EMI : 22,001.00


Net Monthly Income (Entered by the Borrower) : 77,777 Rupees

Net Monthly Income (Computed by the system) : 20,200 Rupees


View the Loan Details of the Proposal.

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PROPERTY INFORMATION


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AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name

Location

Approve
Hold
Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal
02-07-2019

Type of Loan : Auto Loan
Purpose Of Loan : Purchase
Product Name : Auto Loan
Loan Amount : 11,11,111 Rupees
Interest Rate (%) : 7.0

Tenure (Years) : 5.0
Current Occupation : Salaried
Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile
Loan Details
Property Info
Bank Statement
Bureau
Scoring
Eligibility
Downloads


Property Details

Present Address :
Value of Property :
Age of Property :

Download Zip
CAM
Bank Statement
View More Details

View the Property Details of the Proposal.


BANK STATEMENT ANALYSIS


59 minutes.com™

AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name
Location

Approve
Hold
Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal
02-07-2019

PAN

Type of Loan
: Auto Loan

Purpose Of Loan
: Purchase

Product Name
: Auto Loan

Loan Amount
: 11,11,111 Rupees

Interest Rate (%)
: 7.0

Tenure (Years)
: 5.0

Current Occupation
: Salaried

Net Monthly Income
(Computed by the System)
: 20,200 Rupees

Profile
Loan Details
Property Info
Bank Statement
Bureau
Scoring
Eligibility
Downloads

View More Details

ABC
XYZ


Applicant's Bank Statment Details

Month Wise Details :-
Bank Name (A/C No -)

Description	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19
Total No. of Credit Transactions	5	5	22	13	10	5
Total Amount of Credit Transactions	1,35,063.26	1,06,799.26	1,98,541.37	72,578.83	1,50,767.14	1,35,065.52
Total No. of Debit Transactions	12	11	15	14	8	10
Total Amount of Debit Transactions	2,64,406	1,18,657	6,39,081.64	1,10,263.54	1,70,165	63,654
Total No. of Cash Deposits	0	0	0	0	0	0
Total Amount of Cash Deposits	0	0	0	0	0	0

View the Bank Statement Analysis of the Applicant as well as the Co-Applicant's bank statements.


BUREAU



AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name

Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

Applicant

ABC

Co-Applicant

XYZ

Download Zip

CAM


Bank Statement

View More Details


View the bureau report of the Applicant and Co-Applicant.

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SCORING


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AUTO LOAN

MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name
Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

Branch Name

or

Assign

Date Of Proposal
02-07-2019

PAN

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

ABC


XYZ

RISK SCORING MODEL - (HL Test 26052019)

Parameters	Actual	Score (Actual)	Score (Out Of)
PERSONAL RISK			
Age of the applicant	<= 30 years	5	5
Current Job Experience	<= 23 years	3	5
Type of Residence	Owned	5	5
Number of Years of Stay at Current Location	>= 2.01 years	5	5
Bureau Score	>= 750.01	5	5


View the Scoring model and the score obtained by the borrower's proposal under each criteria by the Applicant as well as the Co-Applicant.

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LOAN ELIGIBILITY AMOUNT



AUTO LOAN


MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name

Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads


View More Details

Sr.No	Particulars		
1	Gross Monthly Income	28,857	35,357
2	Net Monthly Income	20,200	24,750
Assessment of Loan Amount Based on Income			
3	Final Income to be Considered	20,200	24,750
4	FOIR (%) on Income		50
5	Available Income	10,100	12,375
6	Less: Existing Obligation	3	
7	Available Income for New Loan	10,097	12,375


View the Loan Eligibility Amount Calculations of the Proposal.

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DOWNLOADS



AUTO LOAN


MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name

Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

Downloads For Applicant

ITR FOR LAST 3 YEARS

16-17.pdf

16-17.pdf

18-19.pdf

16-17.pdf

18-19.pdf

16-17.pdf

18-19.pdf

BANK STATEMENT FOR LAST 6 MONTHS

statement.pdf

statement.pdf

Downloads For Co-Applicant

BANK STATEMENT FOR LAST 6 MONTHS

statement.pdf

statement.pdf

Download Zip

CAM


Bank Statement

View More Details


Under the Download section, the Branch Checker can download all the documents provided by the borrower during the In-Principle Journey.

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CAM REPORT DOWNLOAD



AUTO LOAN

MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

Borrower Name

Location

Approve

Hold

Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

Assign

Date Of Proposal

02-07-2019

Type of Loan : Auto Loan

Purpose Of Loan : Purchase

Product Name : Auto Loan

Loan Amount : 11,11,111 Rupees

Interest Rate (%) : 7.0

Tenure (Years) : 5.0

Current Occupation : Salaried

Net Monthly Income (Computed by the System) : 20,200 Rupees

Profile

Loan Details

Property Info

Bank Statement

Bureau

Scoring

Eligibility

Downloads

View More Details

Downloads For Applicant

ITR FOR LAST 3 YEARS

16-17.pdf

16-17.pdf

18-19.pdf

16-17.pdf

18-19.pdf

16-17.pdf

18-19.pdf

BANK STATEMENT FOR LAST 6 MONTHS

statement.pdf

statement.pdf

Downloads For Co-Applicant

BANK STATEMENT FOR LAST 6 MONTHS

statement.pdf

statement.pdf

Download Zip

CAM

Bank Statement

View More Details

Checker can download the CAM report, Bank Statement (Month wise) and the other documents in ZIP file.


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SANCTION/HOLD/REJECT A PROPOSAL


SCREENWISE WALK THROUGH

PROPOSAL VIEW


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AUTO LOAN
MATCHES
MANAGE APPLICATIONS
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Borrower Name
Location

DEBT

Approve
Hold
Decline

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

or

Assign

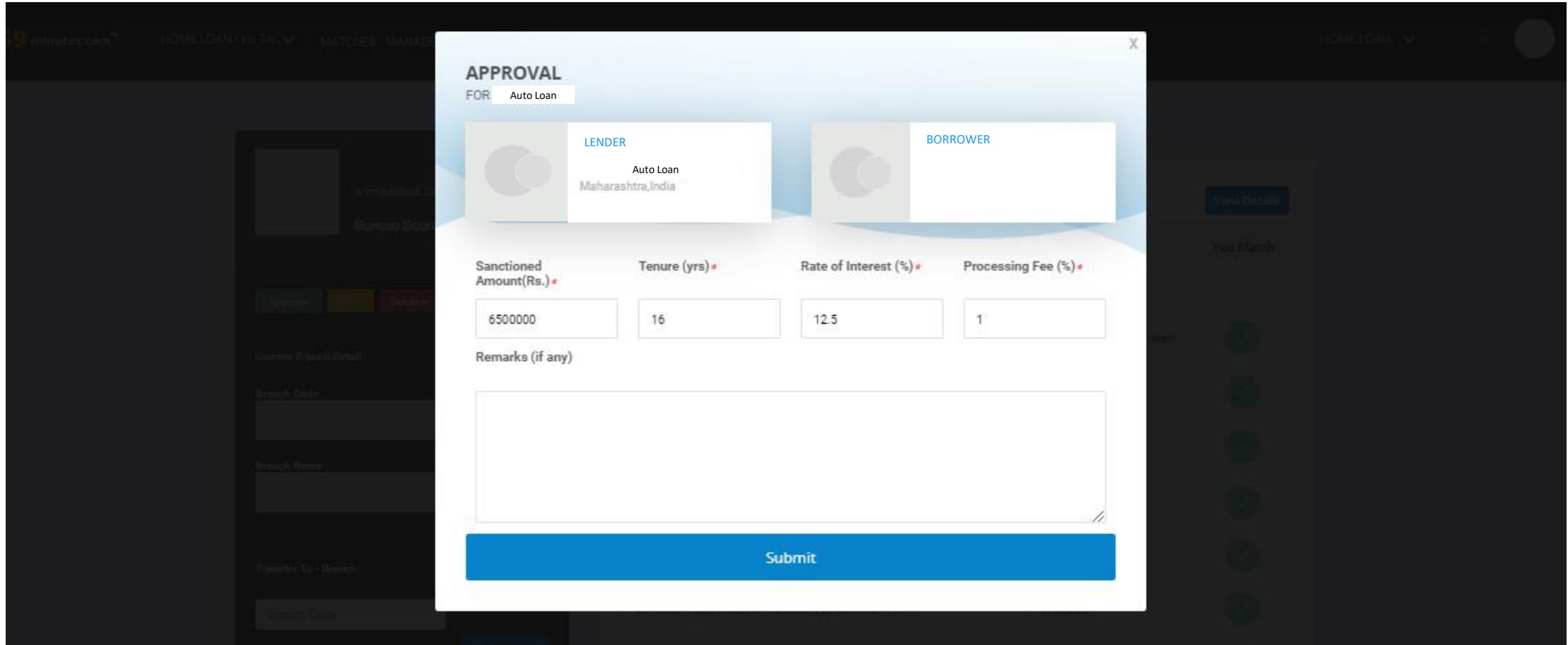
Date Of Proposal
29-06-2019

You match 11/12 with Borrower Name's Profile -
View Details

Borrower Name's Preferences	Values	You Match
Purpose of Loan :	Purchase	✓
Loan Amount (Rs.) :	5,02,394	✓
Net Monthly Income (Rs.) :	20,200	✓
Age of Applicant (Yrs.) :	28	✓
Tenure of Loan (Yrs.) :	5	✓
Geographical Market Focus (Current Location) :	Bhuj	✗
Minimum Bureau Score :	777	✓
Maximum DPDs (Satisfactory with No Default: DPD) (Days) (Past 12 Months):	0 DPDs	✓
Risk Scoring Model (Score of Applicant) :	65	✓

- Checker clicks on Approve/Hold/Decline button to either approve, hold or decline a proposal directly from teaser view.
- If the Branch Checker wants to put a proposal on Hold/Reject, he/she will have to provide a reason for the action.

SANCTION/APPROVAL



The screenshot shows a web application interface with a dark sidebar and a main content area. A modal window titled 'APPROVAL' is open, showing details for an 'Auto Loan'. The modal includes sections for 'LENDER' (Auto Loan, Maharashtra, India) and 'BORROWER'. Below these are input fields for 'Sanctioned Amount (Rs.)', 'Tenure (yrs)', 'Rate of Interest (%)', and 'Processing Fee (%)'. A 'Remarks (if any)' text area and a 'Submit' button are at the bottom.

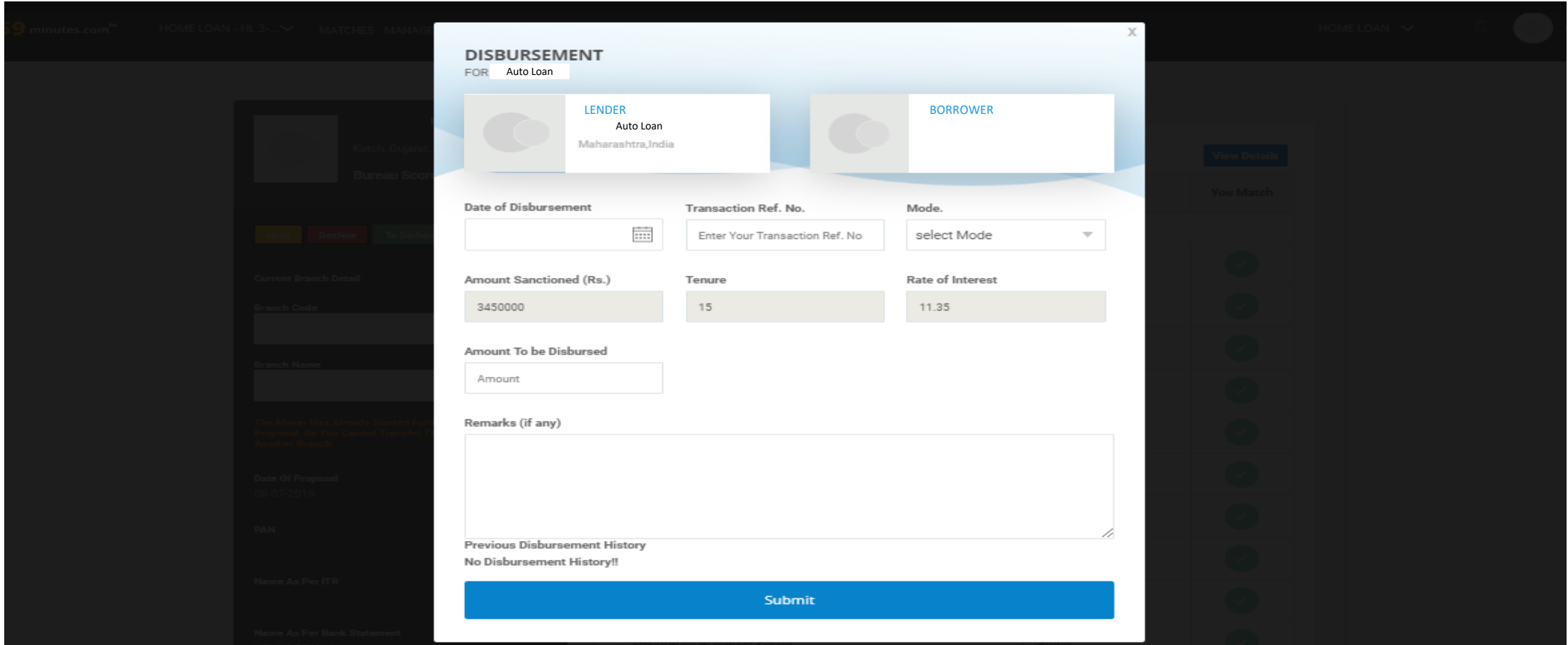
Sanctioned Amount (Rs.)	Tenure (yrs)	Rate of Interest (%)	Processing Fee (%)
6500000	16	12.5	1

Remarks (if any)

Submit

To sanction a proposal, the Branch Checker will click on 'Approve', a pop up is shown to fill the required details to sanction the proposal.

DISBURSEMENT



The screenshot shows a web application interface with a dark sidebar on the left and a main content area. A light blue pop-up window titled "DISBURSEMENT" is centered over the main area. The pop-up has a close button (X) in the top right corner. Below the title, there is a "FOR" label followed by a dropdown menu showing "Auto Loan". The pop-up is divided into two main sections: "LENDER" and "BORROWER". The "LENDER" section shows "Auto Loan" and "Maharashtra, India". The "BORROWER" section is empty. Below these sections, there are several input fields and buttons. The "Date of Disbursement" field has a calendar icon. The "Transaction Ref. No." field has a placeholder "Enter Your Transaction Ref. No.". The "Mode" field is a dropdown menu showing "select Mode". The "Amount Sanctioned (Rs.)" field shows "3450000". The "Tenure" field shows "15". The "Rate of Interest" field shows "11.35". The "Amount To be Disbursed" field has a placeholder "Amount". The "Remarks (if any)" field is a large text area. At the bottom, there is a "Submit" button. The background of the web application shows a sidebar with "minutes.com" and "HOME LOAN - HL 3" dropdown. The main area has a "View Details" button and a "You Match" section with a grid of circular icons.

DISBURSEMENT

FOR Auto Loan

LENDER
Auto Loan
Maharashtra, India

BORROWER

Date of Disbursement

Transaction Ref. No.

Mode.

Amount Sanctioned (Rs.)

Tenure

Rate of Interest

Amount To be Disbursed

Remarks (if any)

Previous Disbursement History
No Disbursement History!!


Submit

To disburse a proposal, the Branch Checker will click on 'To Disburse', a pop up is shown to fill the required details to disburse the proposal.

BRANCH TRANSFER

SCREENWISE WALK THROUGH

PROPOSAL VIEW



AUTO LOAN

MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

Ahmedabad, Gujarat, India

Bureau Score : 000-1

Approve

Hold

Decline

Branch Detail Assigned Before

Branch Code

Branch Name

Current Branch Detail

Branch Code

Branch Name


You match 11/12 with Borrower Name's Profile -

View Details

Borrower Name's Preferences	Values	You Match
General		
Purpose of Loan		✓
Loan Amount (Rs.)	42,72,224	✓
Borrower Type	Salaried	✓
Net Monthly Income Range (Rs.)	15,050	✓
Gross Monthly Income Range (Rs.)	21,500	✓
Minimum Net Take Home Monthly Income (Rs.)	-	✗
Minimum Bureau Score	-1	✓
Maximum DPDs (Satisfactory with No Default: DPD) (Days) (Past 12 Months)	0 DPDs	✓


If any borrower has selected incorrect branch or selected a branch which is far away from borrower's location then the selected Branch Checker has an option to transfer that proposal to a correct or nearby branch.

TRANSFER BRANCH


psbloansin 59 minutes.com™

AUTO LOAN
MATCHES
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN



Ahmedabad, Gujarat, India
Bureau Score : 000-1

Current Branch Detail

Branch Code

Branch Name

Transfer To - Branch

Branch Code

or

Branch Name

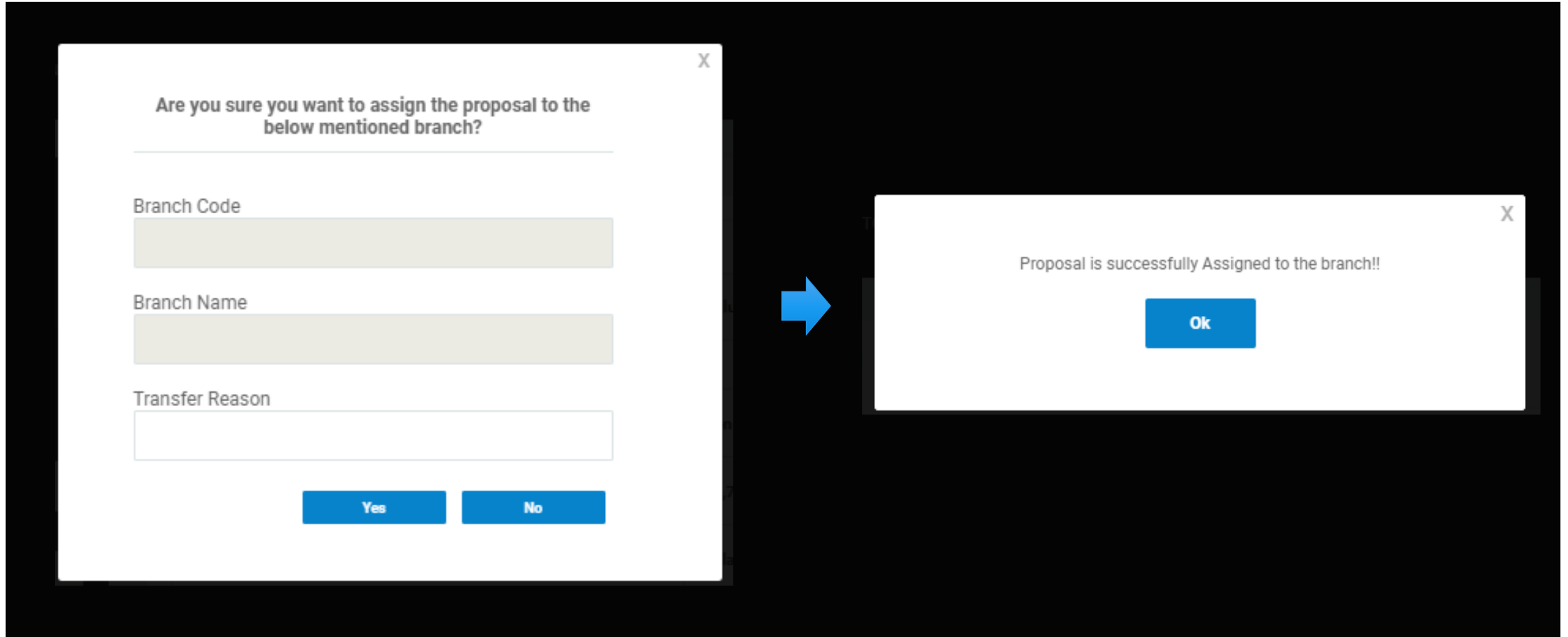
Assign

You match 11/12 with Borrower Name's Profile -
View Details

Borrower Name's Preferences	Values	You Match
General		
Purpose of Loan		✓
Loan Amount (Rs.)	42,72,224	✓
Borrower Type	Salaried	✓
Net Monthly Income Range (Rs.)	15,050	✓
Gross Monthly Income Range (Rs.)	21,500	✓
Minimum Net Take Home Monthly Income (Rs.)	-	✗
Minimum Bureau Score	-1	✓

- To transfer branch of any proposal, fill the proposed branch details in “Transfer To – Branch” and branches created for bank will be shown as suggestion. Select proposed branch where you want to transfer and click on assign.
- Note** : Proposal can be transferred only if Branch Maker has not started any process for that proposal. Also proposal can be transferred only at In-Principle stage, if any decision/action is taken then such proposal can not be transferred.

TRANSFER BRANCH



Are you sure you want to assign the proposal to the below mentioned branch?

Branch Code

Branch Name

Transfer Reason

Yes No

Proposal is successfully Assigned to the branch!!


Ok

- On clicking on assign, confirmation pop up will be shown and clicking on “yes”, said 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 transferred.

OFFLINE PROPOSALS

SANCTION/ DISBURSEMENT

OFFLINE PROPOSALS



AUTO LOAN

MATCHES
REPORTS
OFFLINE APPLICATIONS

AUTO LOAN

Offline Processed Application

Application List (1)

DOWNLOAD APPLICATION LIST

Sr No.	Applicant Name	Mobile	Email	PAN	Loan Amount Requested	Source	Download	Action	
1							<div>CAM</div> <div>ZIP</div>	<div>REQUEST SANCTION</div> <div>REJECT</div> <div>BRANCH TRANSFER</div>	<div>↑</div>

Pan


Branch Name

Branch Code

Branch Address

Landing Page for offline proposals.


APPLICATION LIST



AUTO LOAN

MATCHESREPORTSOFFLINE APPLICATIONS

AUTO LOAN



Offline Processed Application

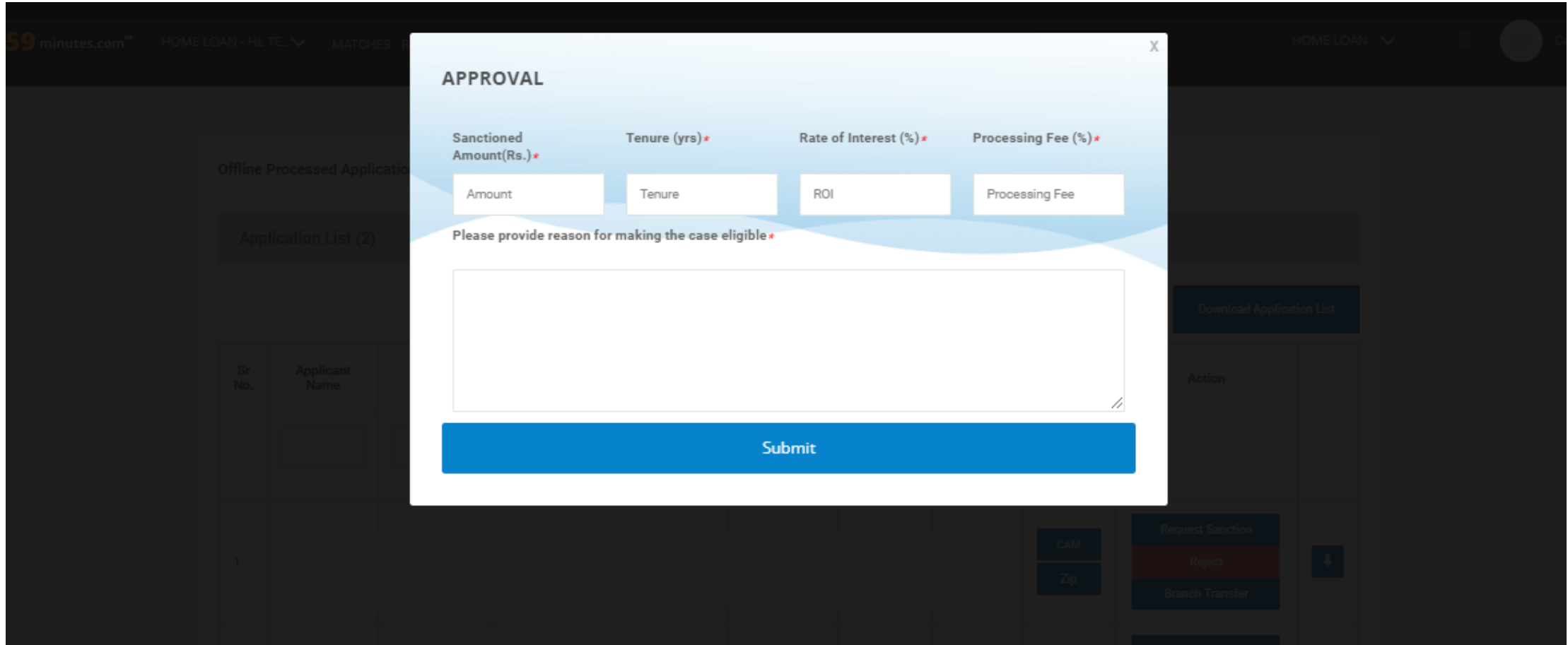
Application List (1)

DOWNLOAD APPLICATION LIST

Sr No.	Applicant Name	Mobile	Email	PAN	Loan Amount Requested	Source	Download	Action	
1							<div>CAMZIP</div>	<div>REQUEST SANCTIONREJECTBRANCH TRANSFER</div>	<div>↑</div>
Pan		Branch Name	Branch Code	Branch Address					

Once clicked on 'Offline Applications', Branch Checker can view the CAM report, download the zip file and Reject or Sanction the proposal from the Application List. Branch Checker can also Transfer the proposal to another Branch. If clicked on 'Reject' then Branch Checker has to fill the reason for rejection

SANCTION OF OFFLINE PROPOSALS



APPROVAL

Sanctioned Amount(Rs.) * Tenure (yrs) * Rate of Interest (%) * Processing Fee (%) *


Amount Tenure ROI Processing Fee

Please provide reason for making the case eligible *

Submit

Once the Branch Checker clicks on 'Request Sanction', the Approval pop up is shown

SANCTIONED PROPOSALS



AUTO LOAN



MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

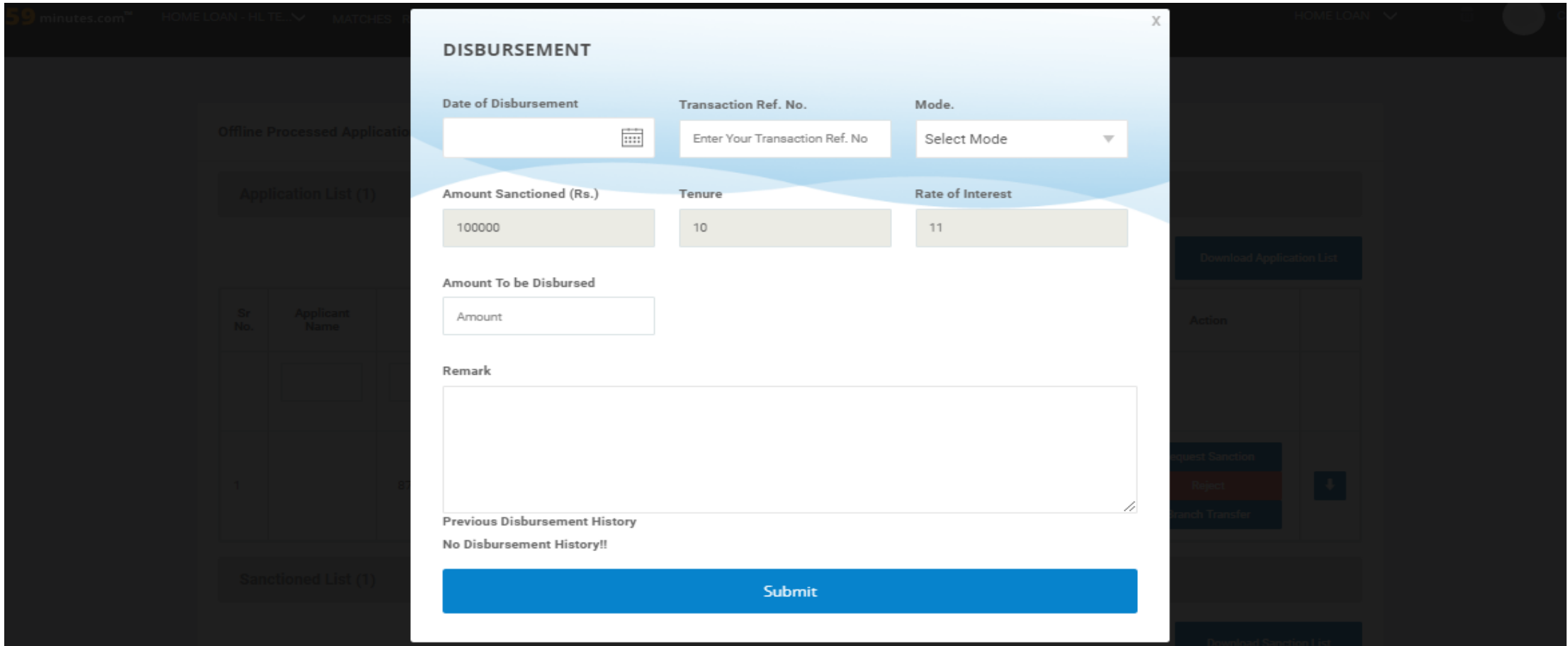
Sanctioned List ()

Download Sanction List

Sr No.	Applicant Name	Mobile	Email	Sanction Date	Sanction Amount	Tenure (Yrs)	ROI (%)	Processing Fee (%)	Download	Action

Once the Offline Proposal is approved, the Proposal shifts to the 'Sanctioned List'. Branch Checker can click on 'Request Disbursement' to disburse the Proposal.

DISBURSING PROPOSALS



DISBURSEMENT

Date of Disbursement:

Transaction Ref. No.:

Mode:

Amount Sanctioned (Rs.):

Tenure:

Rate of Interest:

Amount To be Disbursed:


Remark:

Previous Disbursement History
No Disbursement History!!

Submit

Once the Branch Checker clicks on 'Request Disbursement', the Disbursement pop up is shown

DISBURSED PROPOSALS



AUTO LOAN



MATCHES

MANAGE APPLICATIONS

REPORTS

OFFLINE APPLICATIONS

AUTO LOAN

Disbursement List ()


Download Disbursed List

Sr No.	Applicant Name	Mobile	Email	Branch Name	Download CAM	Disbursement History	Action

Once the Offline Proposal is disbursed, the Proposal shifts to the 'Disbursement List'.

When Branch Checker clicks on 'View Disbursement History'

REJECT LIST



AUTO LOAN
 ▼
 MATCHES
 MANAGE APPLICATIONS
 REPORTS
 OFFLINE APPLICATIONS

AUTO LOAN
 ▼


Reject List (1)

Download Reject List

Sr No.	Applicant Name	Mobile	Email	PAN	Loan Amount Requested	Source	Reason	Reject Date		ReOpen Application
1									↓	Re-Open

If Branch Checker Rejects the proposal from 'Application List', the proposal shifts to the 'Reject List'

OTHER LIST



AUTO LOAN
MATCHES
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OFFLINE APPLICATIONS

AUTO LOAN

Download Reject List

Sr No.	Applicant Name	Mobile	Email	PAN	Loan Amount Requested	Source	Reason	Reject Date	ReOpen Application

Other List ()

Download Other List

Sr No.	Applicant Name	Mobile	Email	PAN	Loan Amount Requested	Source	Status	Date

List of proposals that have moved to other bank.

THANK YOU

Mail us at :

Borrower Journey Queries: support@psbloansin59minutes.com
Banker Journey Queries: banksupport@psbloansin59minutes.com

Customer Helpline No: 079-41055999