

MULTIPLE BANK SELECTION

BORROWER'S JOURNEY

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BRIEF DESCRIPTION

- The new functionality is aimed to provide the Borrower's an option, in case the lender selected by them does not sanction their proposal within 15 days from the date of In-Principle Approval. On the 16th day the borrower will be intimated that the lender selected by them has not sanctioned their proposal and they can select another lender to forward their proposal to obtain another In-Principle Approval.
- The option to select another lender will be provided at 15 days intervals, from the date of In-Principle (till maximum of 3 In-principle Approvals).
- Once the borrower clicks on the Select Another Bank, the matching process will run again.
- The borrowers will be provided an option to select from the products of the other lenders.
- The product of the lender from whom the In-Principle Approval was obtained will not be displayed
- The borrower will select the product and the desired branch. No payment will be collected from the borrower for obtaining the In-Principle approval from the second and third lender.


SCREEN WISE WALKTHROUGH

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(Setup by an Act of Parliament under
Department of Financial Services,Goi)



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Log In To Your Account

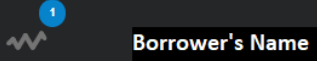
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- The URL is: <https://www.psbloansin59minutes.com/login>

LOGIN

 MSME APPLICATION ▾ APPLICATION




Select Your Requirement



Business Loan For
Other MSME

- Click on the Application to access the Borrower's Dashboard
- Clicking on “Business Loan for Other MSME” will create a new application. New application is allowed only after 60 days of receiving “In-Principle Approval” or applying “Offline”

LIST OF APPLICATION






TERM LOAN (CW-AT...

APPLICATION

ONEFORM

MATCHES

Borrower's Name

Selected Applications

Term Loan (CW-ATL-11025-6925)

Corporate > DEBT > Term Loan

Date : 09-03-2019 | Required Amount : 2,500,000 Rupees in Absolute | Status : Due Diligence in Progress

View

Term Loan (CW-ATL-11022-6925)

Corporate > DEBT > Term Loan

Date : 09-03-2019 | Required Amount : 2,500,000 Rupees in Absolute | Status : Due Diligence in Progress

View

Working Capital (CW-AWC-13721-6095)

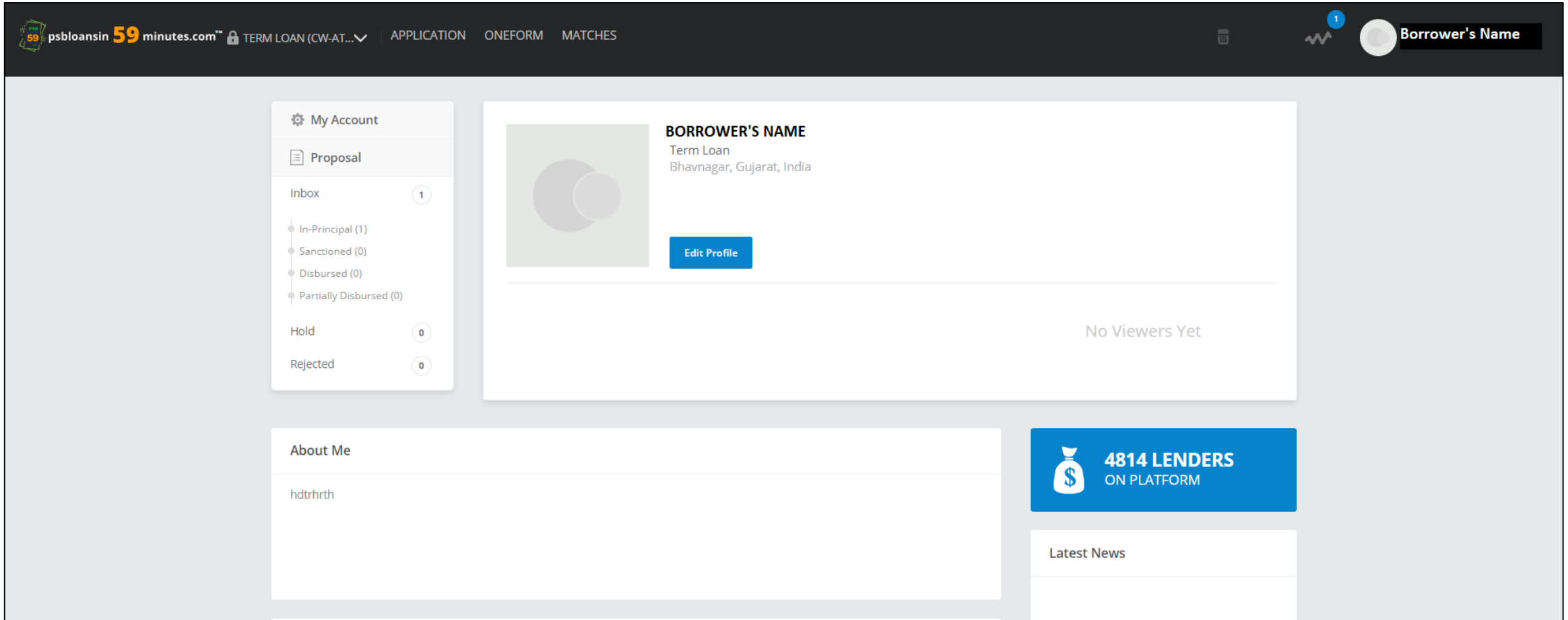
Corporate > DEBT > Working Capital

Date : 09-03-2019 | Required Amount : 621,000 Rupees in Absolute | Status : In Progress

View

- List of Applications already applied to Banks
- Click on “View” to view the “Proposal Status”
- Click on “psbloansin59minutes.com” ICON to go to the user dashboard

DASHBOARD OF BORROWER



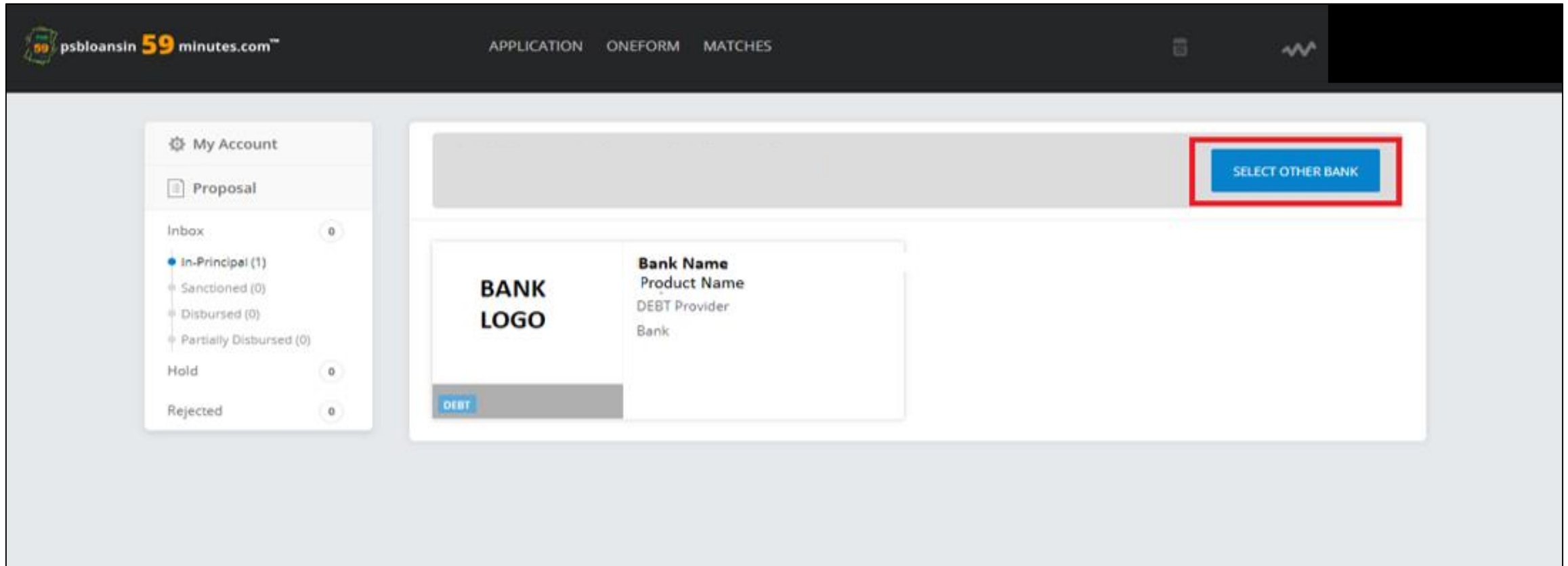
The screenshot shows the Borrower Dashboard interface. At the top, there's a dark navigation bar with the logo 'psbloansin 59 minutes.com™', a lock icon, and a dropdown menu 'TERM LOAN (CW-AT...)' with options 'APPLICATION', 'ONEFORM', and 'MATCHES'. On the right of the navigation bar, there's a calendar icon, a notification bell with '1', and a user profile section labeled 'Borrower's Name'.

The main content area is divided into several sections:

- My Account**: A sidebar menu with options: 'Proposal', 'Inbox' (with a '1' badge), 'In-Principal (1)', 'Sanctioned (0)', 'Disbursed (0)', 'Partially Disbursed (0)', 'Hold' (with a '0' badge), and 'Rejected' (with a '0' badge).
- Borrower's Profile**: A central card showing 'BORROWER'S NAME', 'Term Loan', and 'Bhavnagar, Gujarat, India'. It includes a placeholder for a profile picture and an 'Edit Profile' button.
- No Viewers Yet**: A message displayed below the profile card.
- About Me**: A section with the text 'hdtrhrth'.
- 4814 LENDERS ON PLATFORM**: A blue banner with a money bag icon.
- Latest News**: A section with a placeholder for news content.


- On clicking, the In-principal/Sanction, the borrower will be able to check which proposal/s is/are in In-principal stage or sanctioned.
- Once the proposal is sanctioned by any of the lender, the other lender will not be able to take any action on the proposal.

SELECTING OTHER BANK




- If the lender has not sanctioned the proposal within 15 days from the date of In-Principal, the borrower will be able to obtain an In-Principal approval from another lender.
- The borrower will simply have to click on the Select Other Bank Button under “Inbox” → “In-principal tab”
- This facility will be available to the borrower only up-to 60 days from the date of In-Principal Approval




SELECTING OTHER BANK


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MSME APPLICATION
APPLICATION

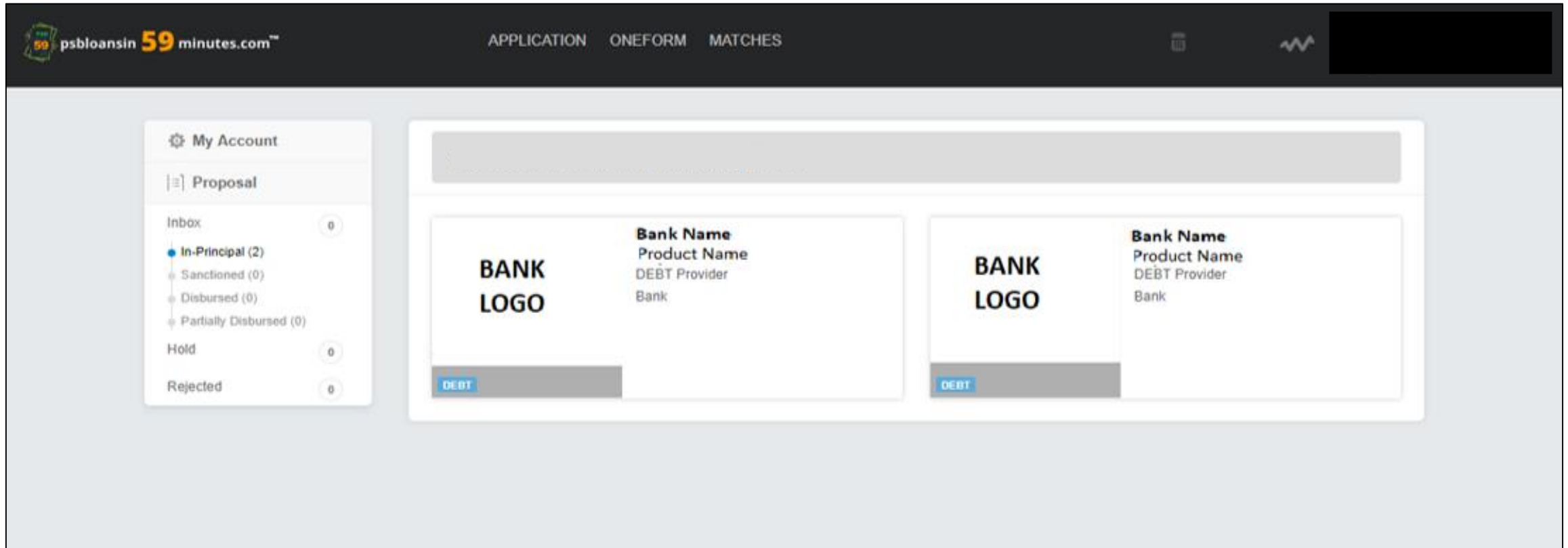


1. PROVIDE YOUR DATA
2. SELECT BANKING PARTNERS
3. GET APPROVAL
Loan Approval

BANK NAME	LOAN TYPE	PRODUCT NAME	MAX LOAN AMT	MAX TENURE (YRS)	INTEREST RATE (%)	MONTHLY EMI	PROCESSING FEE (%)	ACTION
 BANK NAME	Working Capital	Historical Sales GST Testing - 13022019	280,000	NA	12	NA	0.4	PROCEED
 BANK NAME	Working Capital	Projected Sales Based On Historical Growth-1302201	609,000	NA	12	NA	0.4	PROCEED
 BANK NAME	Working Capital	MPBF-1	466,000	NA	12.5	NA	0.4	PROCEED

- The borrower will not be shown the products of the lender with whom he has already obtained the In-Principle Approval.
- The borrower will not have to make any further payment for obtaining In-Principle Approval from the other lender.

PROPOSALS FROM DIFFERENT LENDERS



- The In-Principle approval from different lenders for the same application will be displayed as above in the In-principle tab on the left-hand side.
- Under Inbox – Count in the Bracket will show the number & status of proposals

THANK YOU

Mail us at :

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

Customer Helpline No: 079-41055999, +91 95120-15768