



NEW FUNCTIONALITIES

MSME - 23.12.2019

MSME Loan Functionalities

1. Pre-filled Application Form:

It is observed that after completing borrower journey on psbloansin59minutes.com platform, the borrower again needs to fill up an application form of a particular bank.

To make this process smoother, now we have launched “Pre-filled Application Form” for Business Loan.

How to Download it:

- For In-principle Proposals (online) : Login with Branch Checker / HO id from <https://www.psbloansin59minutes.com/banker> > Find any proposal >> Download Pre-filled Application form (just besides CAM report)
- For Offline Proposals : Login with Branch Checker / HO id from <https://www.psbloansin59minutes.com/banker> >> Click on “Offline Applications “ tab >> Find any proposal >> Download Pre-filled Application form (just besides CAM report)
- Also, the same will be mailed to Branch Checker and Branch Maker along with the CAM report
- For screen wise walkthrough please refer **Annexure - 1**

2. Separate MCA Report:

As per current process, MCA report (in case of company) is part of CAM report. Now to make it more user friendly we have separated the same from CAM report and same is available for download as individual report.

- For screen wise walkthrough please refer **Annexure – 1**

3. Sanction after reject functionality for offline proposals:

As input received from multiple bank users, they are not able to reject offline proposals after marking as sanction.

To overcome this issue, now we have introduced functionality with which any offline proposals can be rejected on platform even after marking it as sanctioned.

Also please note the same functionality is already available for Online / in-principle proposals.

- For screen wise walkthrough please refer **Annexure – 1**

4. User management rights to Tier 2 (RO) and Tier 3 (ZO) users:

Currently user management rights for the bank users are only available with Tier 4 (HO user). As received inputs from multiple bank users, they same rights needs to be available with Tier 2 and Tier 3 for effective control and faster process.

To make platform more useful, now the user management rights are now available with Tier 2 and Tier 3 users.

User management rights includes*:

- Active / inactive bank user ids
- Add branch user
- Change details in bank users i.e. mobile number, branch user role, branch, etc.
- Unlock user id
- Reset password of user
- View / download all users of that Tier 2 and Tier 3

*These rights are only available for users / branches which are tagged with Tier 2 and Tier 3.

- For screen wise walkthrough please refer **Annexure – 2**

5. Addition in Scoring parameters:

Following new parameters are added in scoring parameters:

- Inward cheque bounce % (Last 6 Months)
 - $(\text{Total No. of Inward Cheque Bounces} / \text{Total No. of Cheque Issues in last 6 Month}) * 100$
- PAT/Net Sales Ratio
 - Profit after Tax / Net Sales
