

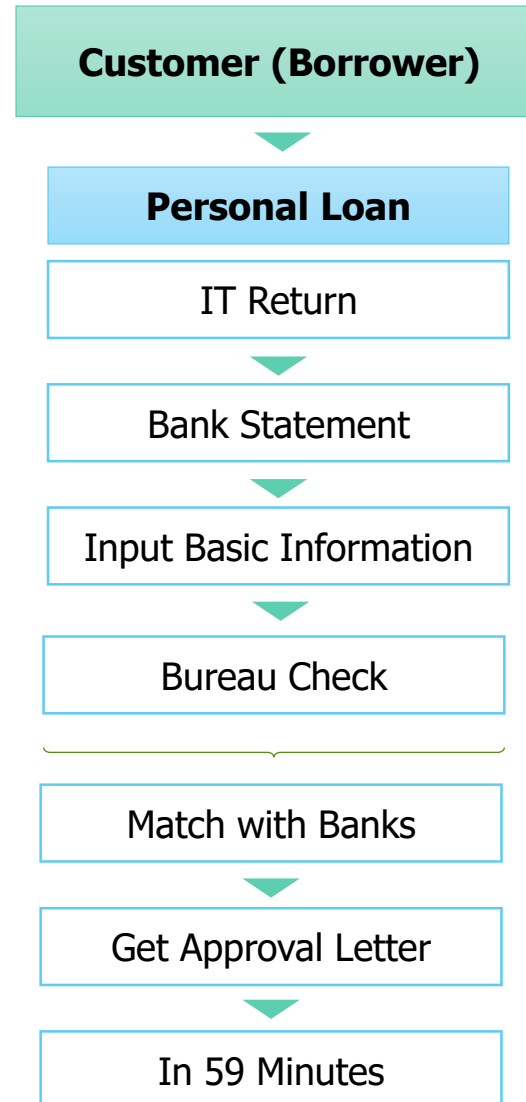


WWW.PSBLOANSIN59MINUTES.COM

PROCESS FLOW

BORROWER JOURNEY -
PERSONAL LOAN

OVERALL PROCESS



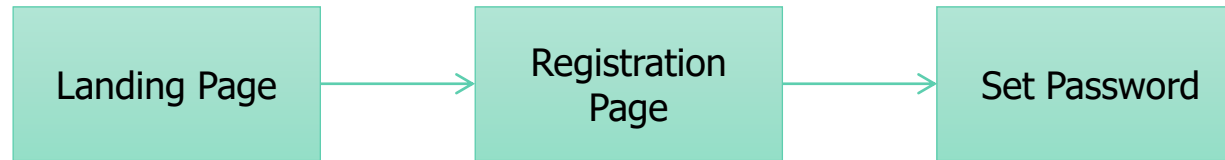
A close-up photograph of a hand stacking several silver coins on a dark wooden surface. The coins are stacked in three distinct piles of varying heights. The hand is positioned on the right side of the frame, with fingers carefully placing a coin on top of the tallest stack. The background is softly blurred, showing more of the wooden surface and some light filtering through. The overall tone is professional and focused on financial matters.

BORROWER

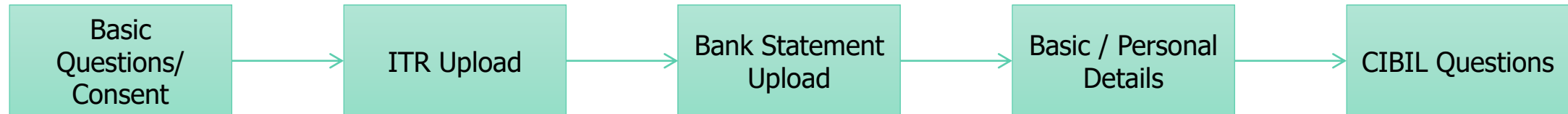
DETAILED PLATFORM JOURNEY

BORROWER JOURNEY

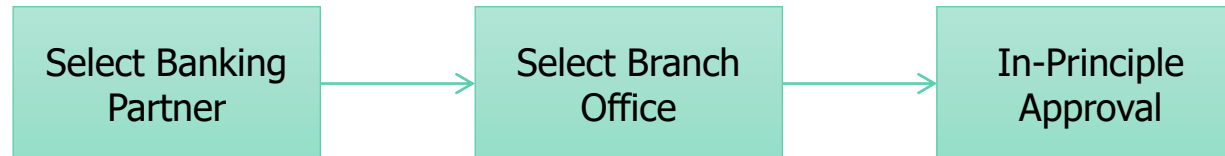
Step 1



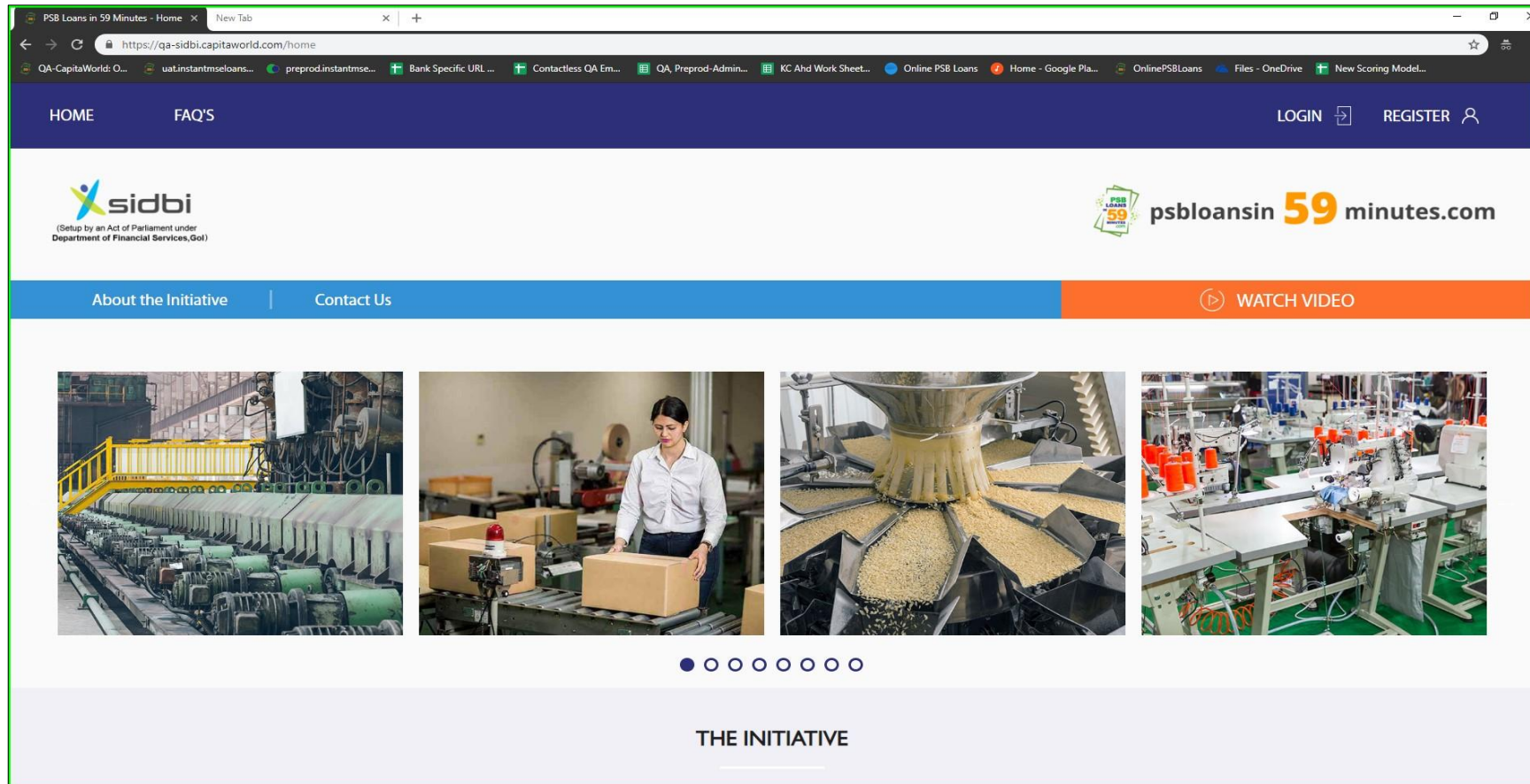
Step 2



Step 3




REGISTRATION PAGE




- Customer's/Borrower's (Users) lands on www.psbloansin59minutes.com

REGISTRATION PAGE

[HOME](#) [FAQ'S](#) [LOGIN](#) [REGISTER](#)


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



Sign Up


☐ I agree to [Privacy policy](#), [Terms & conditions](#) and [Disclaimers](#).


[Already a Member? Login](#)

- First time Users to Register using Name, Mobile No and Email Id
- Enter OTP Received on Registered Mobile No
- Click Proceed
- Existing Users to login using Login Credentials

SET PASSWORD

[HOME](#) [FAQ'S](#) [LOGIN](#) [REGISTER](#)







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






Enter New Password

Use at least 8 characters in the combination
of alphanumeric and special characters, for
e.g. abcd@123

Proceed




   079-41055999
[Privacy Policy](#) | [Terms And Conditions](#) | [Disclaimer](#)


- First Time Users are prompted to Set Password
- Click Proceed and User is ready to Start Contactless Process

SELECT FUNDING REQUIREMENT

Select Your Requirement



Need Fund For
Existing Business



Personal Loan

Select Fund Requirements,

- Funding for Existing Business OR Funding for Personal Loan

A close-up photograph of a hand stacking several silver coins on a dark wooden surface. The coins are stacked in three distinct piles of varying heights. The hand is positioned on the right side of the frame, with fingers carefully placing a coin on top of the tallest stack. The background is softly blurred, showing more of the wooden surface and some out-of-focus light. The overall tone is professional and financial.

PERSONAL LOAN

BORROWER JOURNEY

USER CONFIRMATION

PERSONAL LOAN ▾ APPLICATION

To verify your email address, [click here](#) Your in-principle letter will be sent to your registered email address

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

Kindly Confirm

I have filed my Income Tax Return for F.Y. 2017-18 (A.Y. 2018-19) (ITR 1 or 2) ☒ Yes ☐ No

I have Savings / Current Account and last 6 months Bank Statements are available ☒ Yes ☐ No

I am not a current defaulter with any Bank Loan. ☒ Yes ☐ No

PROCEED

● ● ● ● ●

- Basic confirmation from user for filing IT returns, having Savings/Salaried Account and not being a defaulter with any Bank

ITR DETAILS

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

Income Tax Return (ITR)

[Click here](#) for filled manually your details

UPLOAD ITR (XML OR PDF FORMAT)
* UPLOAD ITRs OF 1 YEAR , 2 YEARS OR 3 YEARS AS APPLICABLE TO YOU

FY 2015-16

↑

Choose a file to upload

16-17.pdf

FY 2016-17

↑

Choose a file to upload

17-18.pdf

FY 2017-18

↑

Choose a file to upload

18-19.pdf

*Financial Year

SUBMIT

Need help! How to get XML file of your ITR? [Click here](#)

HOW TO DOWNLOAD THE XML FILES OF YOUR INCOME TAX RETURNS

Step 1. Visit <https://www.incometaxindiaefiling.gov.in>, click on the "Login Here" button and insert your credentials to log in to your Income Tax account.

Step 2. Click on the "View Returns/Forms", select Income Tax Returns in the drop down provided and click on "Submit" button.

Step 3. Click on the number provided below the header "Ack. No." and click on "XML" under the heading "Downloads/Status Description".

Step 4. Click on the "Back" button and download the XML files by following Step-3 for the relevant "A.Y..".

Step 5. Upload the saved XML files on www.psbloansin59minutes.com.

- Upload ITR for past 3 Years (XML or PDF)

Private & Confidential

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BANK STATEMENT DETAILS

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

Your Current Account Or Saving Details

Number Of Accounts

☒ Upload Bank Statement(s)

Note - Please upload PDF bank statements downloaded from net banking facility OR received from Bank in your e-mail registered with bank. Converted PDF bank statements will not be accepted.

1. Select Bank Of Your Current Account

ICICI Bank India

A/c No.:

PLEASE SELECT STATEMENTS TO UPLOAD FROM
OCTOBER 2017 TO MARCH 2018

SIX MONTHS STATEMENT

↑

Six Month's Statement

Chand

Chand Kanakbhaj_OCT_March.pdf

password

SUBMIT

- Upload Bank Statements for Past 6 Months (PDF Format)

PROFILE SECTION

Profile

Primary

BASIC DETAILS

Salutation	First Name *	Middle Name	Last Name *
Mr.	SMIT	VINODBHAI	MEHTA
Gender *	PAN *	Mobile No *	
Male	BRFPM9121F	8450000000	
Education Qualification *	Marital Status *	Type of Residence *	Date of Birth *
Professional	Unmarried	Self owned	11-04-1991
Spouse Employment	Number of Dependent *		
Select Employment	2		

EMPLOYMENT DETAILS

Type of Employment *	Employment With *		
Select Type of Employment	Select Employment With		
Employment Status *	Experience in present job *	Total Experience (No. of Years) *	
Select Employment Status	Year	Month	Year
Industry*	Sector*	Sub-sector*	
Select Industry	Select Sector	Select Sub-Sector	

CONTACT DETAILS

Premise No. name *	Street Name *	Landmark *	Pincode *
LIG 183,	STREET NO.10,	SHASHTRINAGAR,	364001
Village/ Town *	District *	Sub-district/ Taluka/ Tehsil *	Country *
Select village	District	Sub-district	India
State *	City *	Telephone (Landline)	Email (Personal) *
Gujarat	Bhavnagar	Telephone	Email

Save

Next

- Insert Basic details such as Name, PAN, Date of Birth etc.
- Input Employment Details such as Type of Employment, Employment Status etc.
- Input Contact Details such as Address, Telephone, Email etc.

BUREAU QUESTIONS

Powered by
CIBIL
Part of TransUnion

Please enter below any two Credit Card / Loan Account numbers (Viz. Home Loan, Personal Loan, Auto Loan etc.) which you currently have or had in the past. Note : All account numbers should be different.

Provide any two details

Enter your Credit card number

Enter your Credit card Or Loan account number

Enter your Credit card Or Loan account number

Submit

[Skip](#)

Please click 'Skip' to proceed to Authentication Questions Page

- Credit Card Details will be asked for CIBIL check

BUREAU QUESTIONS

Powered by
CIBIL
Part of TransUnion

To enable us to process your request faster, please provide an alternate email address which you provided to a Bank/Credit Institution with whom you have availed a credit facility.

Enter The Alternative Email Address

Submit

[Skip](#)

Please click 'Skip' if you do not have any 'Alternate Email Address'

- If clicked on Skip, Alternative Email provided to Bank/ Credit Institution will be asked

BUREAU QUESTIONS

Powered by
CIBIL
Part of TransUnion

1. PLEASE SELECT THE LAST 5 DIGITS OF YOUR VOTER ID NUMBER.

☐ 02409
☐ 12661
☐ 32435
☐ 57243
☐ None Of The Above

2. SELECT THE LENDER WHO HAS SANCTIONED THE LOWEST LOAN AMOUNT TO YOU.

☐ Andhra Bank
☐ Citibank
☐ Karur Vysya
☐ Sbi
☐ None Of The Above

3. PLEASE SELECT THE CORRECT EMI AMOUNT, THAT YOU ARE PAYING TO THE LENDER CITICORP FINANCE?

☐ 11800
☐ 27690
☐ 29050
☐ 39020
☐ I Don't Have An Account With Citicorp Finance

- If both the above steps are skipped, 5 other questions will be asked to verify CIBIL

PRIMARY SECTION

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

ProfilePrimary

Loan Details

Loan Amount Required*

Loan Purpose

Tenure(Years) *

500000

Education of children

5

₹ 5,00,000

Net Monthly Income

57000

₹ 57,000

FINANCIAL DETAILS

Existing Loans

Sr. No.	Name Of Lender	Sanctioned Loan Amount	O/S Loan Amount	EMI Amount
1	Abhyudaya CoOp Bank	1707	1707	2500
		₹ 1,707	₹ 1,707	₹ 2,500
2	Airtel Payments Bank India	636000	437471	1500
		₹ 6,36,000	₹ 4,37,471	₹ 1,500

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

Credit Card Details

Sr. No.	Card Number	Issuer Name	Type	Outstanding Balance
1	0004893772410792168	HDFC BANK	Supplementary	2229
				₹ 2,229

BANKING RELATIONSHIP

Banking Relationship Details

Sr. No.	Bank Name	Since Year	Since Month
1	ICICI Bank India	2017	Mar

SALARY DETAILS

Select Mode of Payment

☐ Cash ☐ Cheque ☒ Direct Deposit

Salary Bank Account*

ICICI Bank India

- Enter Loan Related details such as Purpose of Loan
- Verify Existing Loan Facility details
- Verify Credit Card Details
- Enter Banking Relationship

MATCH WITH BANKS

1. PROVIDE YOUR DATA

2. SELECT BANKING PARTNERS

3. GET APPROVAL

Loan Approval

Select The Bank Where You Want To Proceed Your Proposal To

BANK NAME	LOAN TYPE	MAX LOAN AMT	MAX TENURE (YRS)	INTEREST RATE (%)	MONTHLY EMI	PROCESSING FEE (%)	ACTION
Bank 1	Personal Loan	1850682	5	13.5	42584	0.5	PROCEED
Bank 2	Personal Loan	2105797	5	12	46842	0.2	PROCEED
Bank 3	Personal Loan	2018977	5	12.5	45423	0.3	PROCEED
Bank 4	Personal Loan	1933953	5	13	44003	0.4	PROCEED

Select Branch


Select StateSelect City

AddressPincodeAction

- See all the Bank Products along with Interest Rate, PF Charges etc.
- Select the Bank of your choice
- Select the Branch nearest to your location

IN-PRINCIPLE APPROVAL LETTER

psbloansin59minutes.com



Congratulations!
SMIT MEHTA

Bank has given an "In-Principle Approval" to Your Proposal

Type Of Loan	Loan Amount	Tenure	Interest Rate	EMI Amount
Personal Loan	Rs. 500,000	48 months	10.25 %	Rs. 12,741

Branch Details

Branch Name:	Thorrur
Branch Code:	3081
IFSC Code:	CORP0003081
Address:	Main Road, Thorrur Warangal, , Telangana, Warangal, 506001
Contact Number:	9666480739

We have sent an in-principle approval letter to your registered e-mail address.

Loan proposal covered under CGTMSE scheme may have additional cost to be paid by the borrower. The same is not included in the above cost.

[DOWNLOAD](#)

Our representative will contact you soon for further procedure.

- Receive In-principle Approval Letter
- Borrower can download and save the Approval Letter

ENTIRE PROCESS IN 59 MINUTES





THANK YOU

POWERED BY -

ONLINE PSB LOANS LIMITED