CO-ORIGINATION

TRAINING MODULE
USER: ADMIN MAKER & ADMIN CHECKER

INDEX

NBFC PROCESS FLOW

OVERALL PROCESS
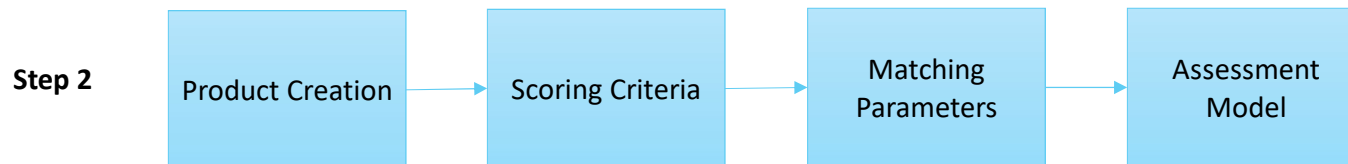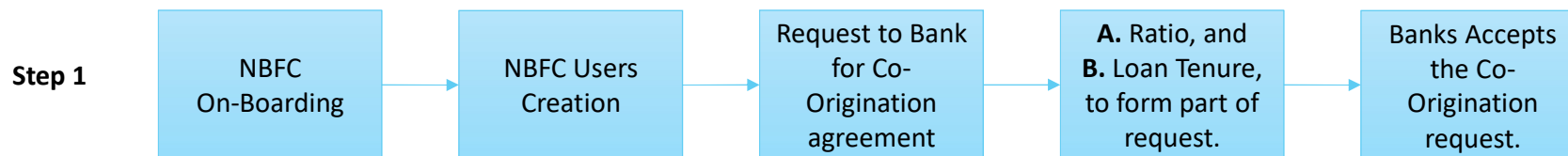
Step 1

| NBFC On-Boarding | → | NBFC Users Creation | → | Request to Bank for Co-Origination agreement | → | **A.** Ratio, and **B.** Loan Tenure, to form part of request. | → | Banks Accepts the Co-Origination request. |

Step 2

| Product Creation | → | Scoring Criteria | → | Matching Parameters | → | Assessment Model |

Note: NBFC will get the option to create normal as well as co-origination products.

Step 3

| Borrower Assisted Journey | → | Branch Office (Lender Specific URL) | → | NBFC Product Check (Back-End) | → | Eligible / In-Eligible | → | Recommended – Value I (Branch Checker) | → | Bank Product Check |
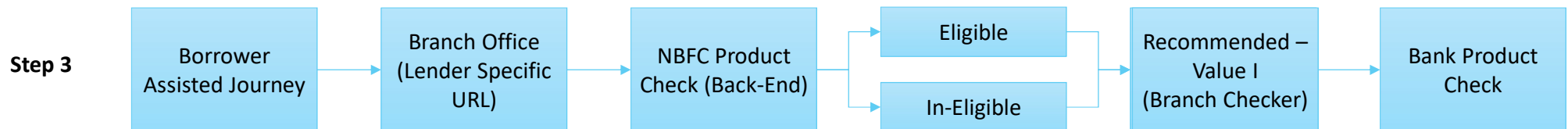
BANK'S PROCESS FLOW

BANK'S PROCESS FLOW

Step 1

| Request for Co-Origination arrangement is received. | → | **A.** Ratio, and **B.** Loan Tenure, will form part of request. | → | Co-origination specific users can be onboarded, if required | → | Banks can review and accept the co-origination request. |

Step 2

| Product Creation | → | Scoring Criteria | → | Matching Parameters | → | Assessment Model |

Note: NBFC will get the option to create normal as well as co-origination products.

Step 3

| NBFC filtered proposals | → | Proposal to check against bank's product parameters |

- Eligible → Final In-Principle Value
- In-Eligible
  - Offline - Yes → Recommended Value II → Final In-Principle Value
  - Offline - No → Reject

Note: Final In-Principle Value would be lower of NBFC loan value and Bank loan value.
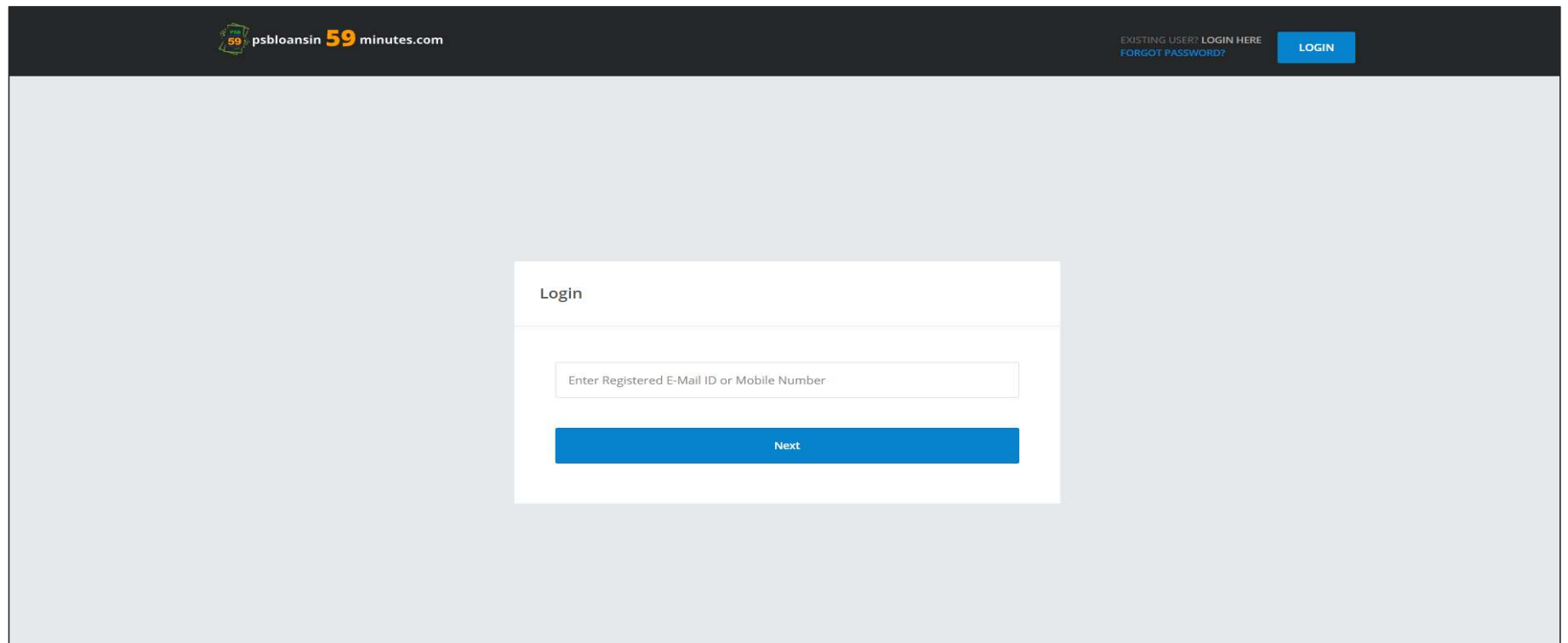
ADMIN MAKER

SCREENWISE WALK THROUGH

A. CO-ORIGINATION SETUP

NBFC - ADMIN MAKER

LOGIN

The URL is: https://www.psbloansin59minutes.com/banker
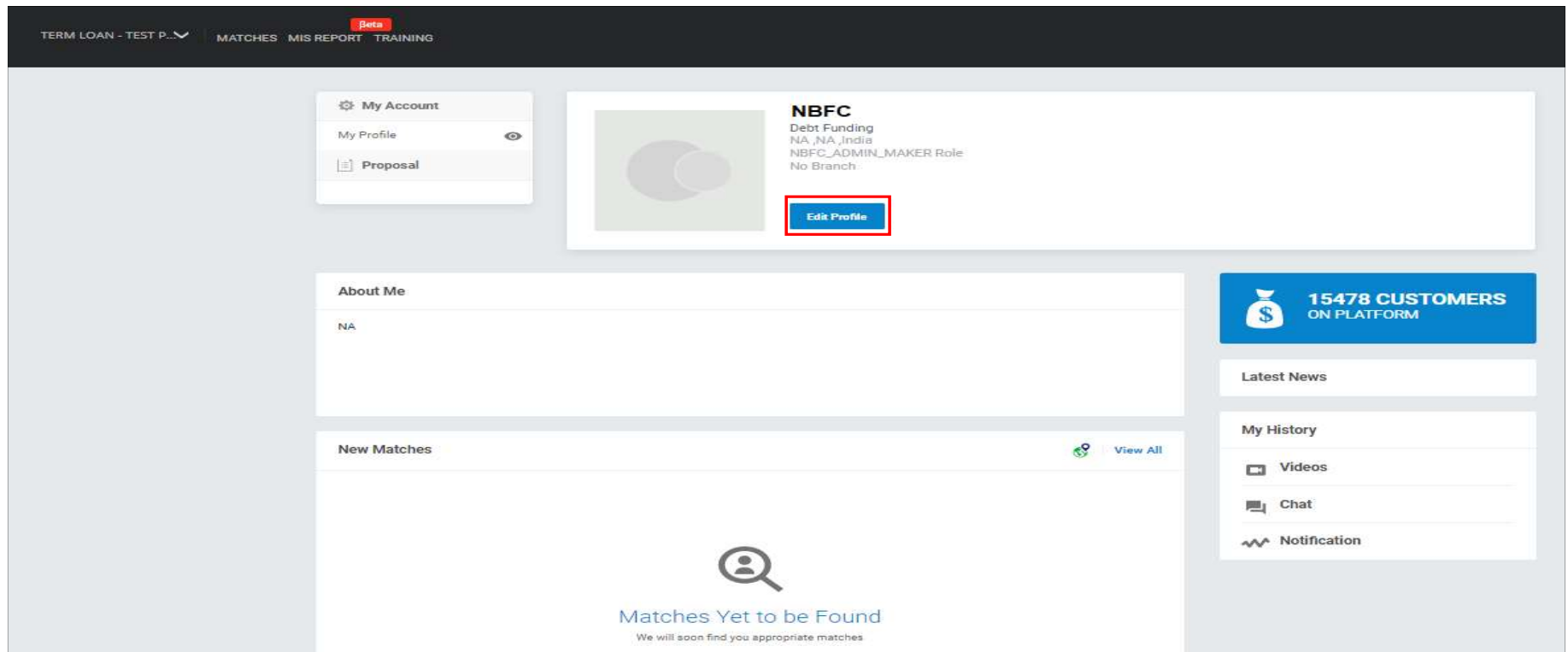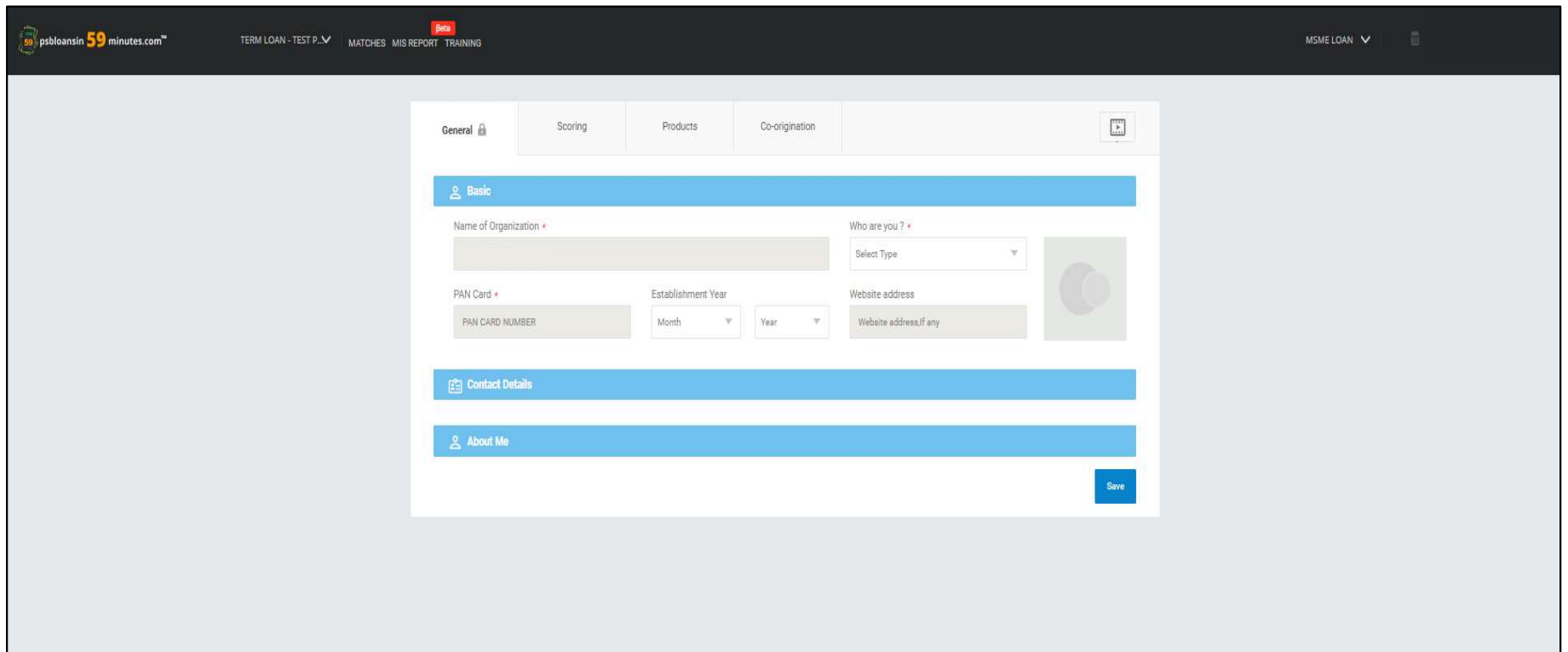
LANDING PAGE

Click on "Edit Profile" to send request to Banks

PROFILE LANDING PAGE

Click on "Co-origination" to set agreed ratio and tenure.

CO-ORIGINATION SET UP
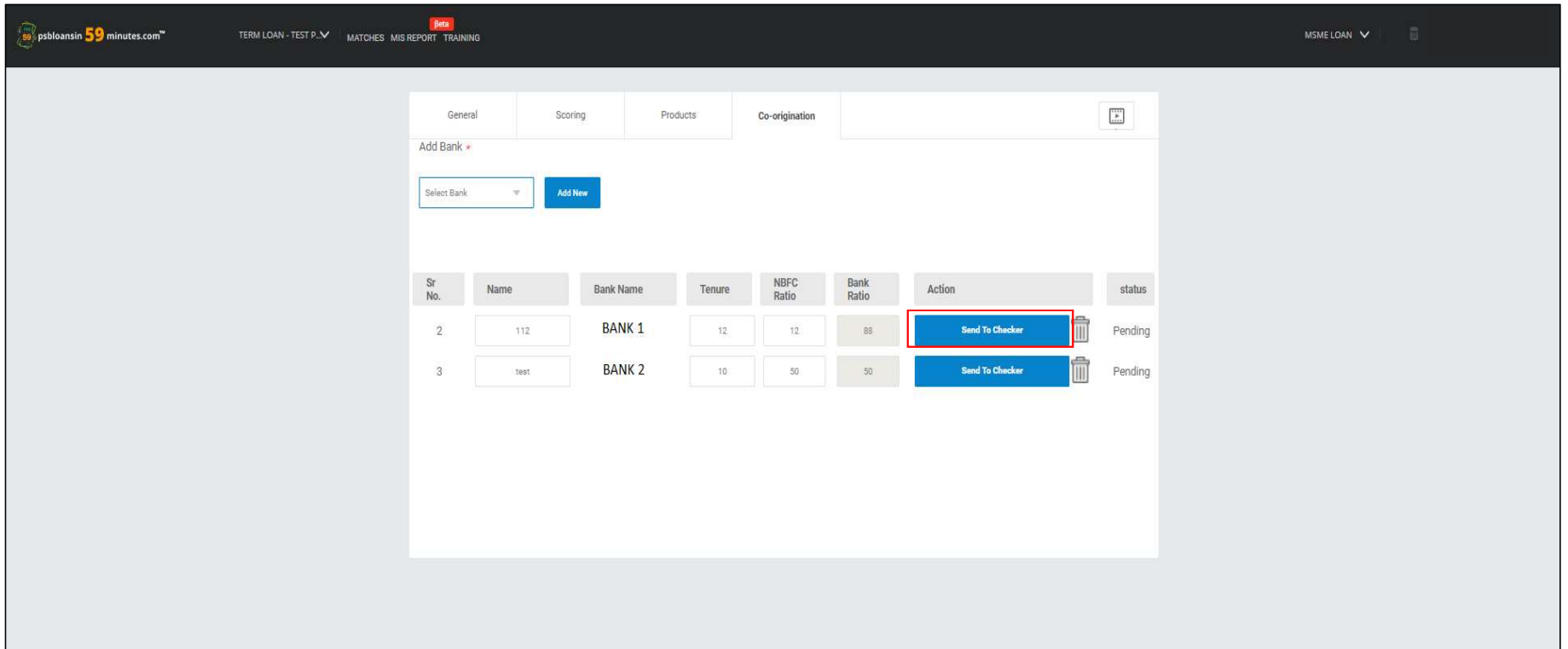
1. Select the bank from the dropdown list to send request to enter into a co-origination arrangement.

2. Click on "Add New" button to set agreed ratio and tenure.

CO-ORIGINATION SET UP
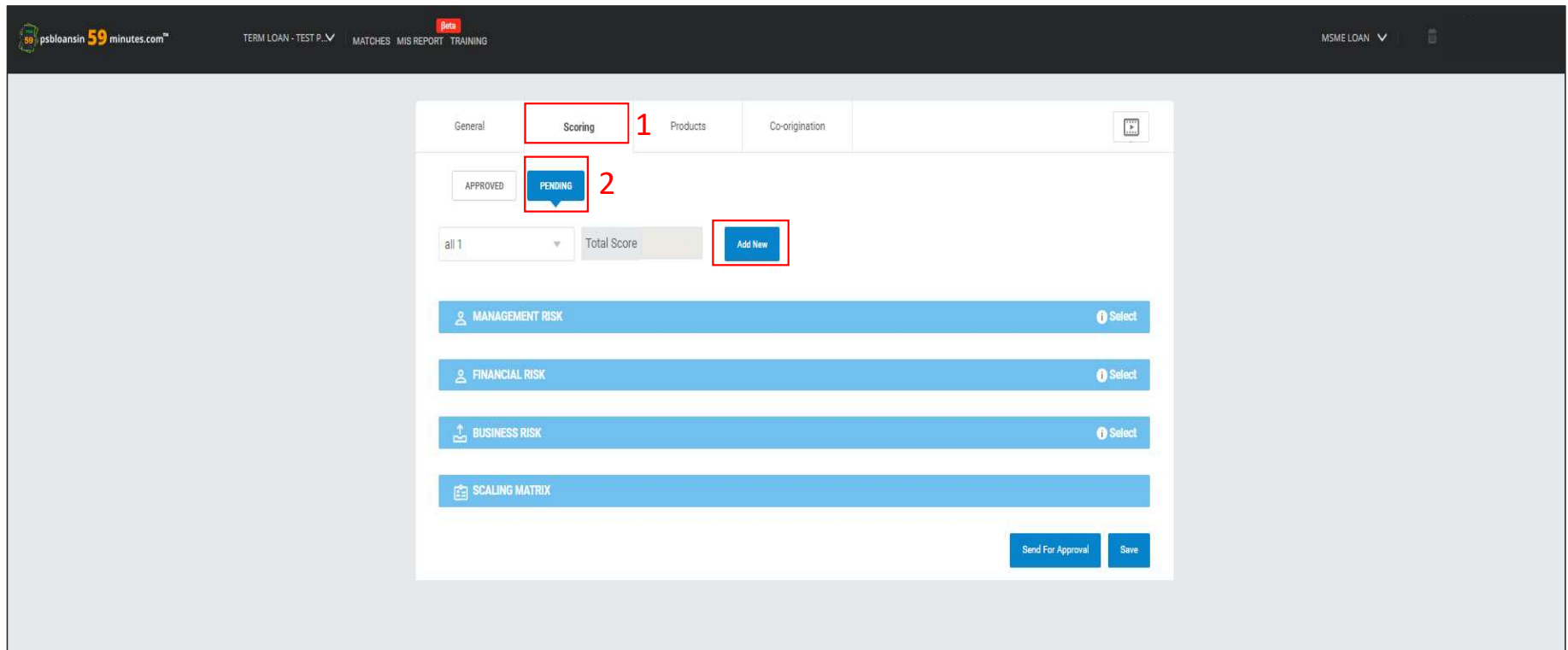
Fill the details – Name, Tenure and NBFC ratio.

Click on "Send to Checker" for approval of the Admin Checker.

B. CREATION OF SCORING MODEL

ADMIN MAKER

CREATION OF SCORING MODEL

1. Post approval of the agreed Ratio & Tenure, Click on "Scoring" to set up scoring model for the product.

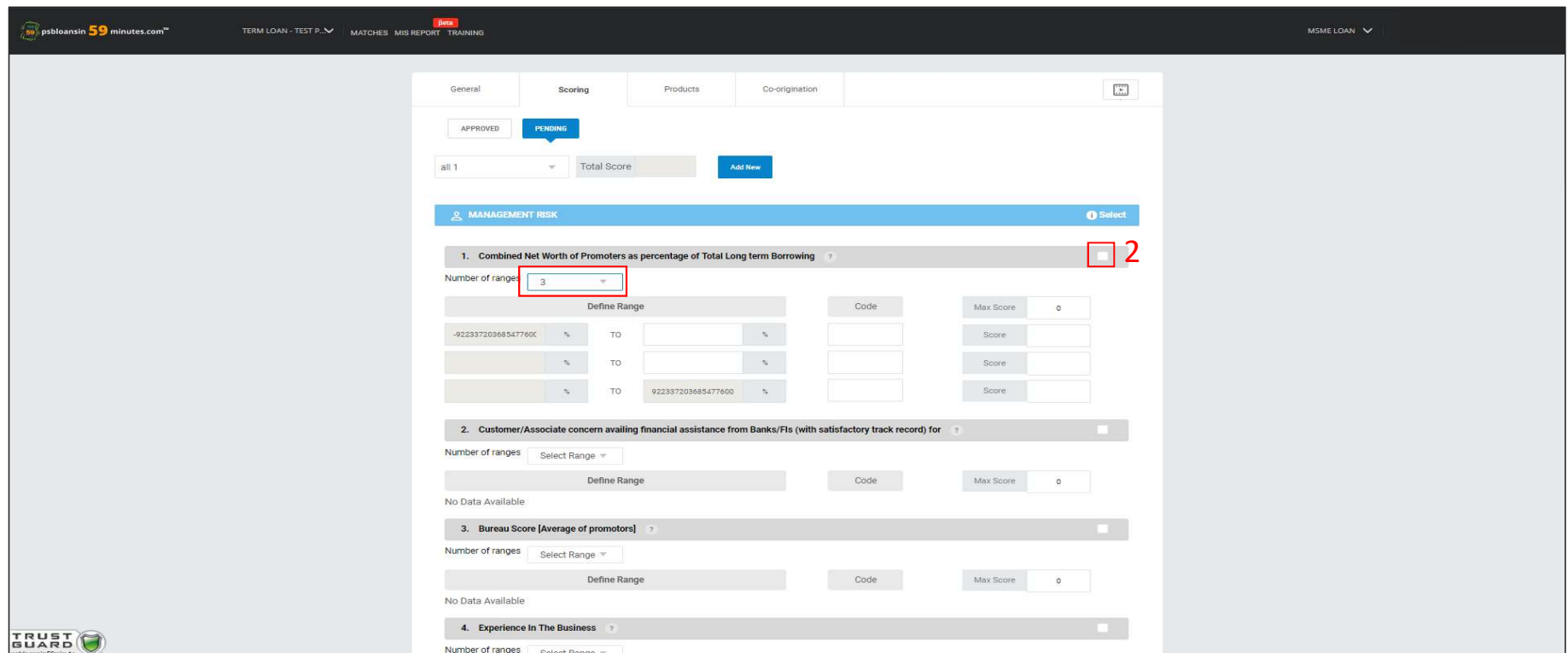2. To create a new scoring model, click on "Pending" tab and click on "Add New".
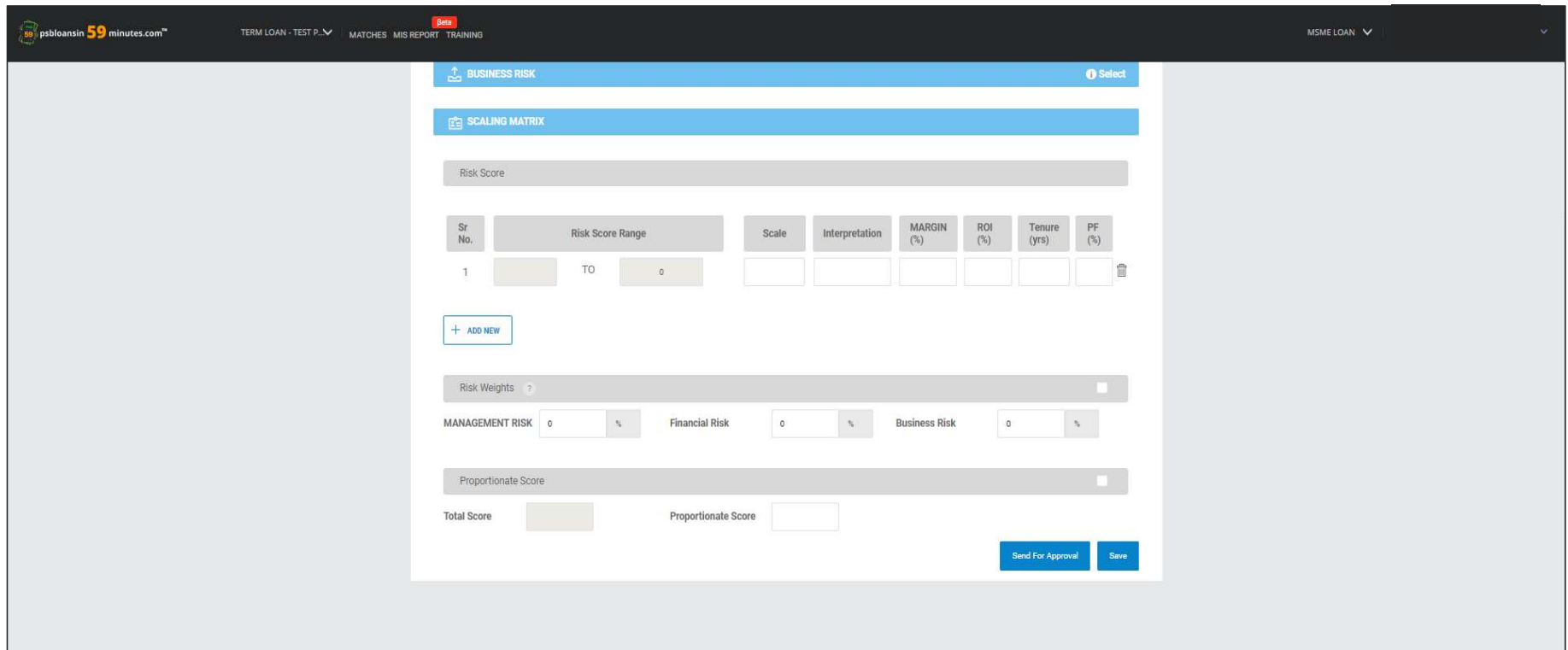
CREATION OF SCORING MODEL

Select the Type of financial, Type of GST, Scoring Type and input the name of scoring model then Click on "Create".

CREATION OF SCORING MODEL

1. Select the "Number of Ranges" then define the range and give the score for each range.

2. Click on the "Checkbox" to select the criteria.

SETTING UP SCALING MATRIX
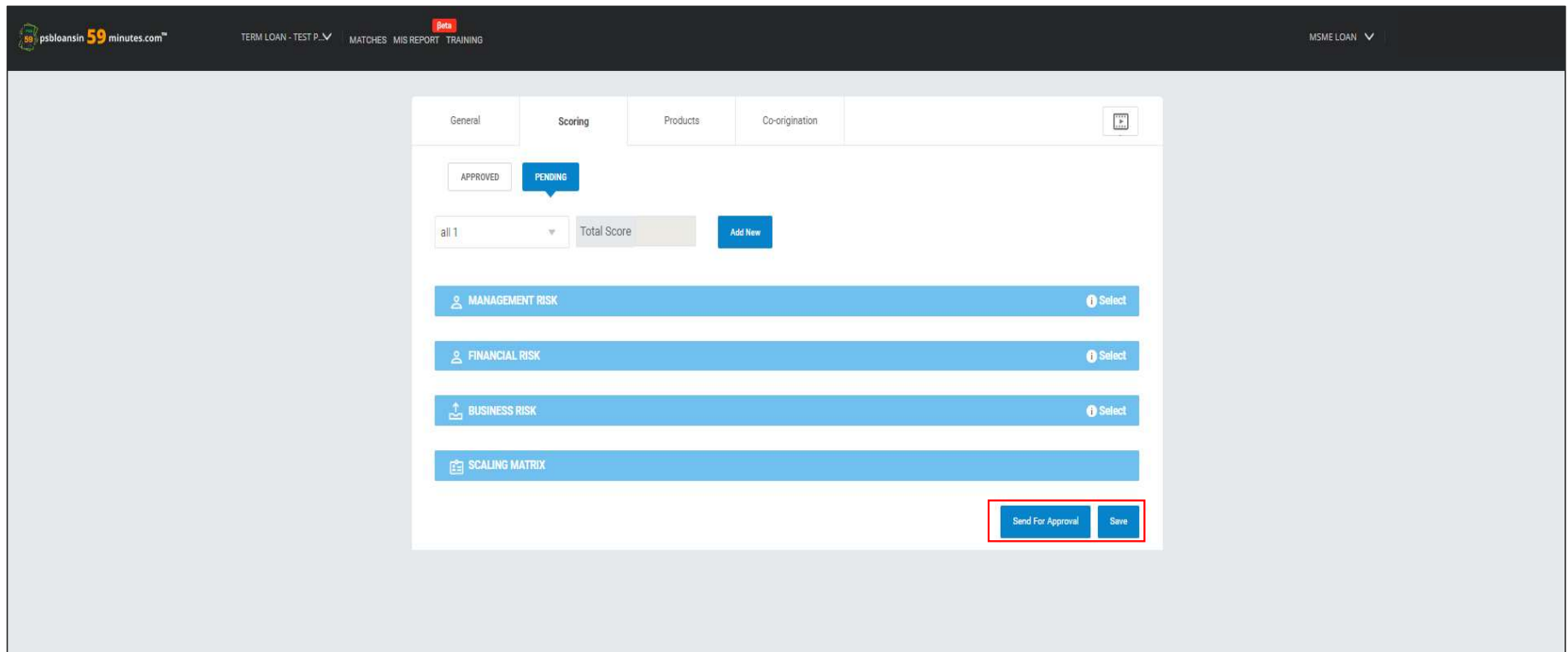
Lender can set the Margin (%), Rate of Interest (ROI %),Processing Fees (PF %) on the basis on risk score range.
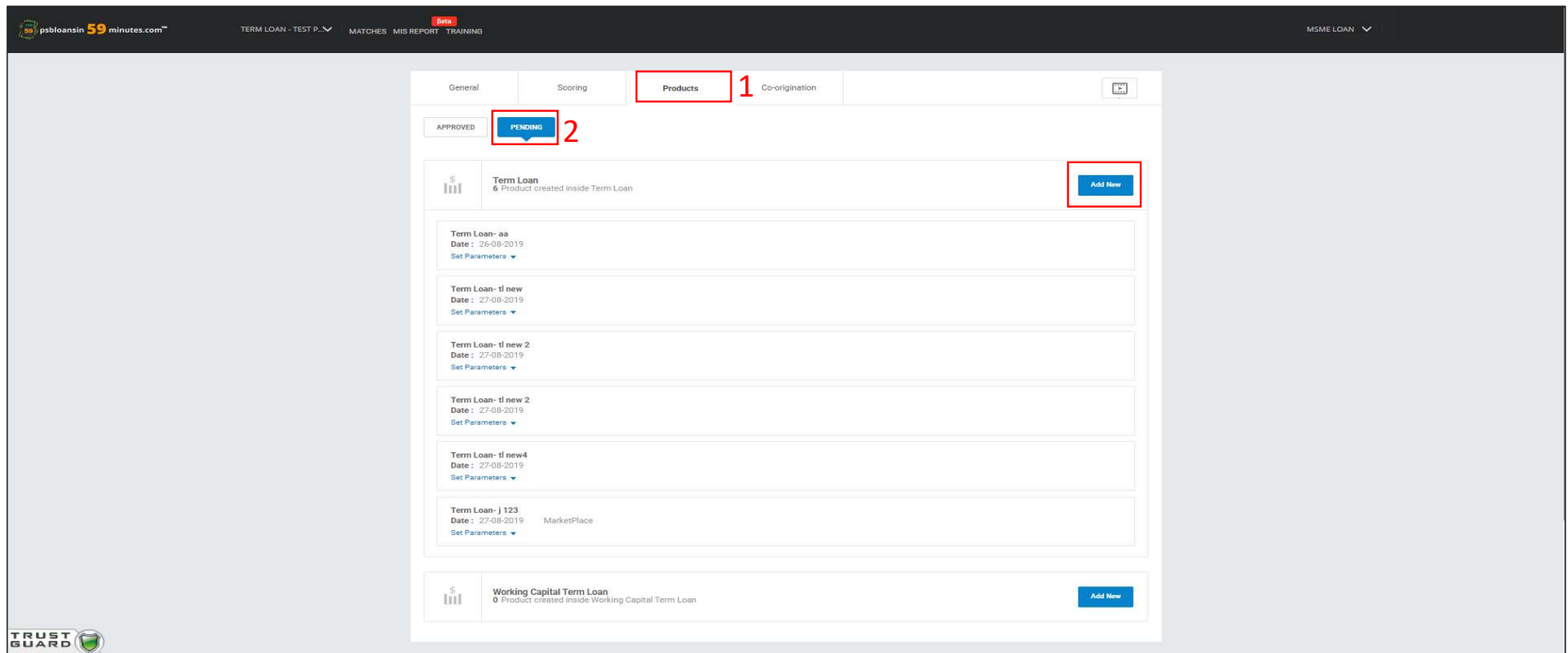
CREATION OF SCORING MODEL

After setting up the scaling matrix, click on "Save" to save the scoring model.

Click on "Send for Approval" to send the scoring model for the approval of the Admin Checker.

C. SETTING UP PRODUCT PARAMETERS

ADMIN MAKER

CREATION OF PRODUCT

1. In order to create a new product, click on the "Product" tab.

2. Click on the "Pending" tab and "Add New" to create a new product.

CREATION OF PRODUCT

Add Product Name

Name of Product

Select Gst Type
- ☐ GST Regular Taxpayers (Sales fetched from GST)
- ☐ GST Composition Taxpayers (Sales self-declared by borrower)
- ☐ GST Not applicable Taxpayers (Sales self-declared by borrower)

Product Type
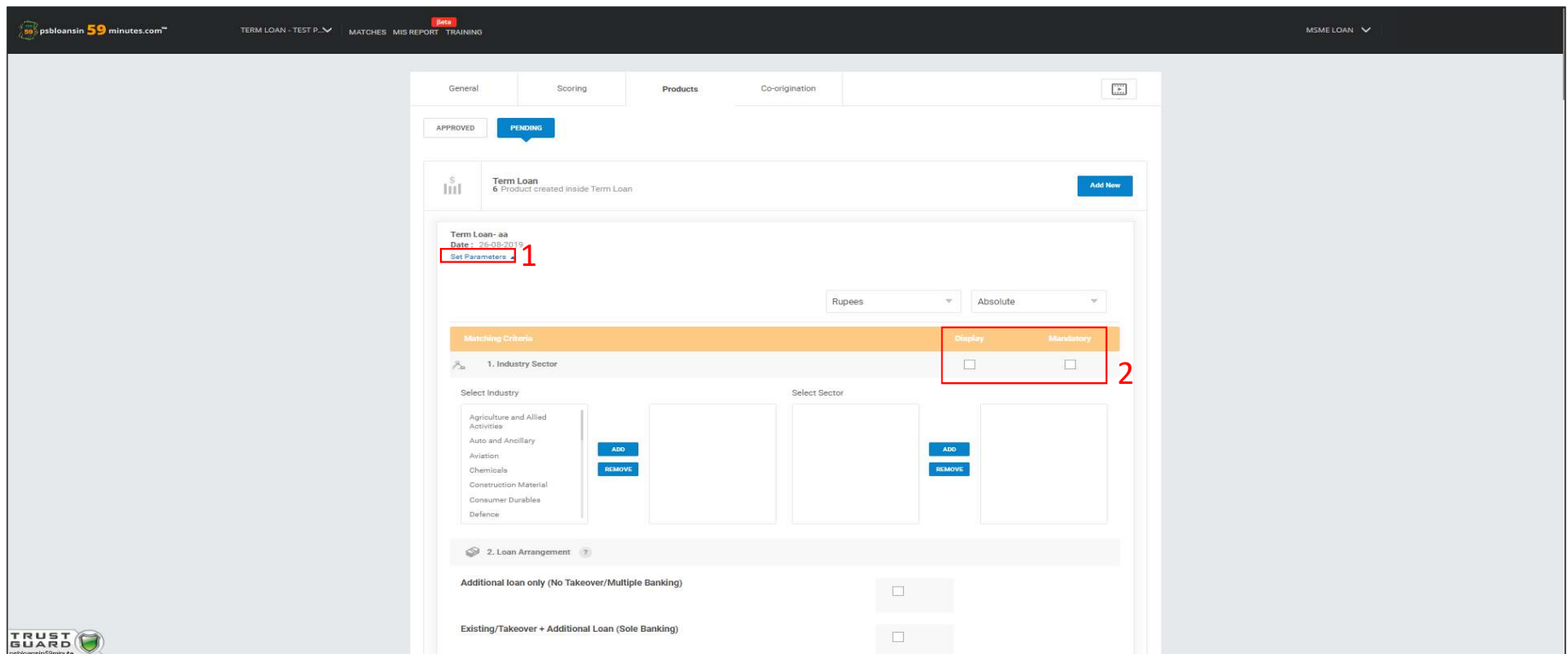- ○ Direct Lending
- ○ Co-Origination

Select Loan

Select Existing Loan Parameter

Add

Select the Type of GST, Product Type and name of the product then click on "Create".
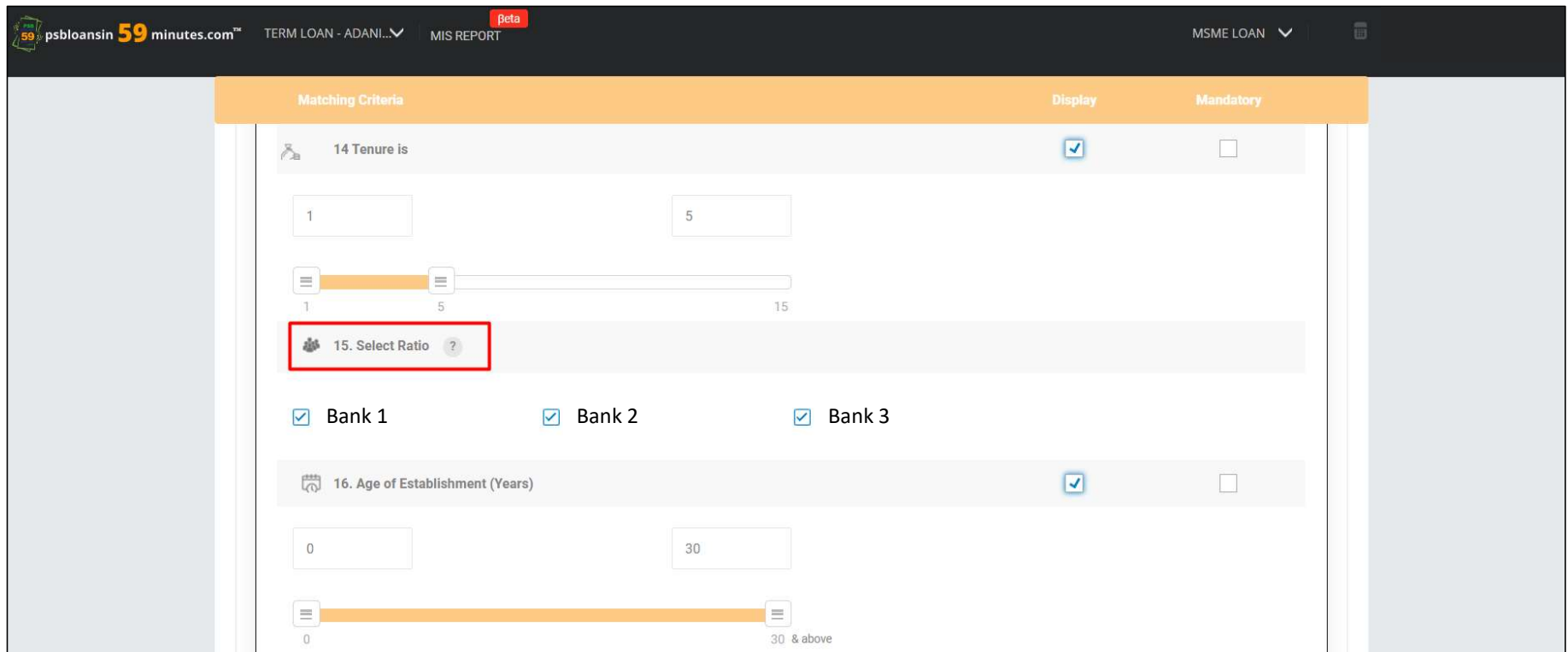
CREATION OF PRODUCT

1. Click on "Set Parameters", to set the product parameters.

2. Select "Display" or "Mandatory" according to the requirement.

Note: Parameters set as "Mandatory" must be fulfilled by the borrower's proposal.
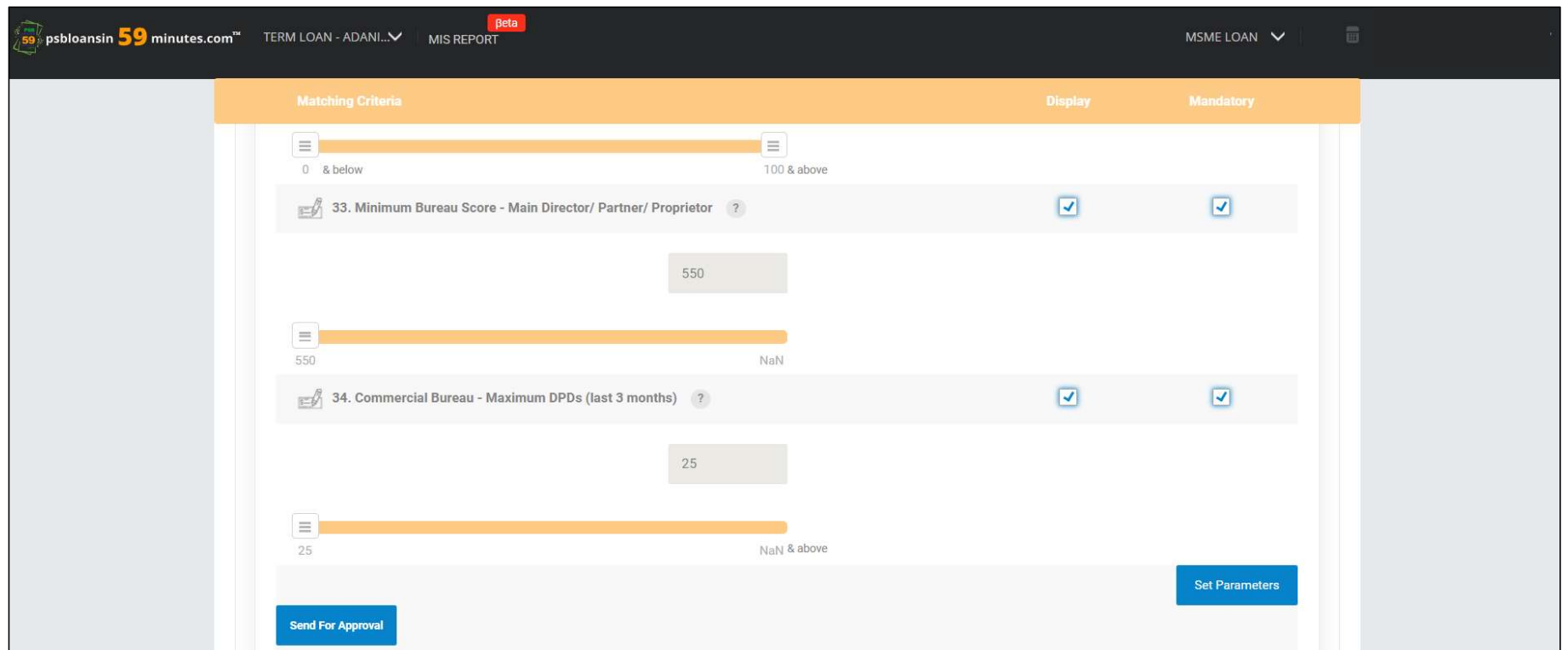
CREATION OF PRODUCT

On setting up the tenure in the product, a list of co-origination arrangements will be displayed to the Admin Maker.

Admin Maker can select the arrangement they want to incorporate with the created product.

CREATION OF PRODUCT

Click on "Send for Approval" to send the product to Admin Checker for approval.
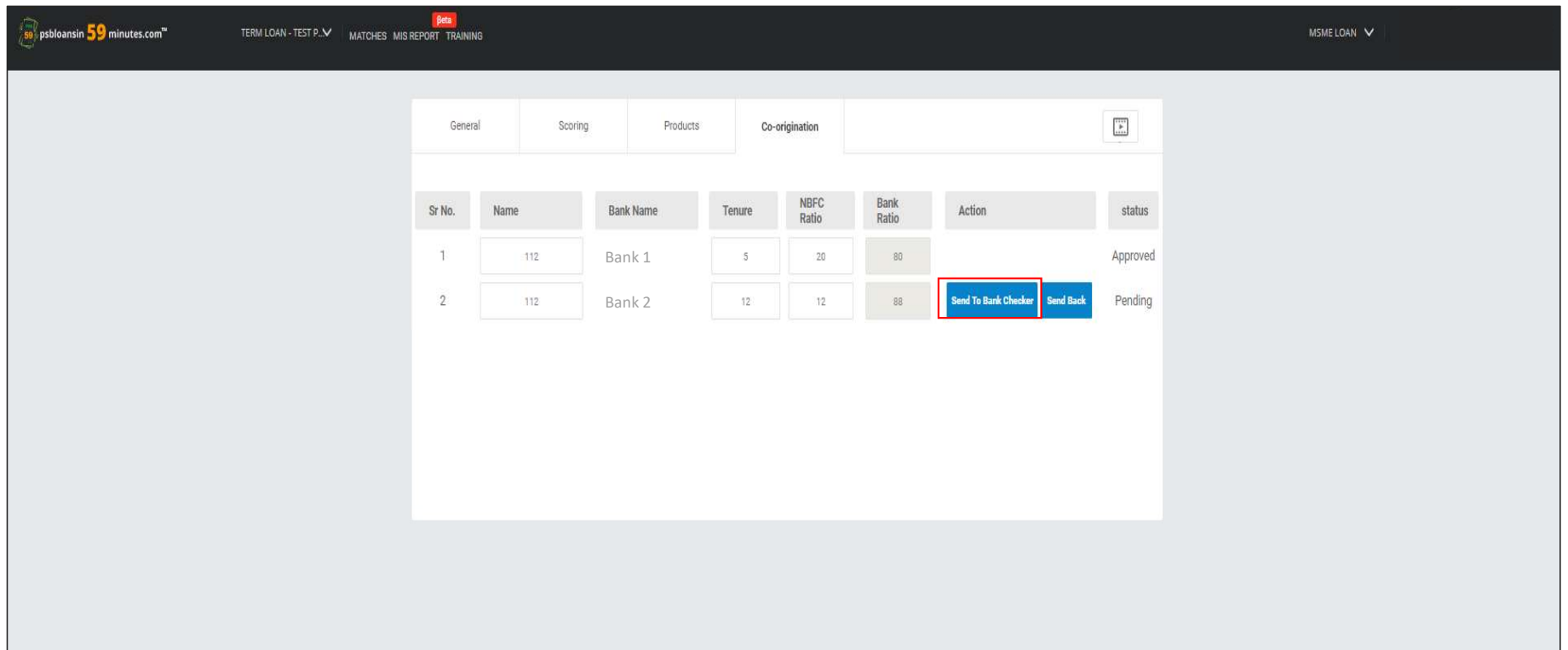
ADMIN CHECKER

SCREENWISE WALK THROUGH

A. APPROVAL OF CO-ORIGINATION SETUP

NBFC - ADMIN CHECKER

APPROVAL OF CO-ORIGINATION SETUP

In order to approve and send the co-origination arrangement request to the bank, NBFC's Admin Checker can click on the "Send to Bank Checker"

B. APPROVAL OF CO-ORIGINATION SETUP

BANK - ADMIN CHECKER

APPROVAL OF CO-ORIGINATION SETUP

In order to accept and approve the co-origination arrangement initiated by the NBFC, the bank's Admin Checker can click on "Approve".

C. APPROVAL OF SCORING MODEL

ADMIN CHECKER

APPROVAL OF SCORING MODEL

To approve the scoring model created by the Admin Maker, click on "Approve".

D. APPROVAL OF PRODUCT PARAMETERS

ADMIN CHECKER

APPROVAL OF PRODUCT

To approve the product created by the Admin Maker, click on "Approve"

THANK YOU

Mail us at :

Borrower Journey Queries:	support@psbloansin59minutes.com
Banker Journey Queries:	banksupport@psbloansin59minutes.com
Customer Helpline No:	079-41055999