# PROCESS FLOW

## BORROWER JOURNEY - PERSONAL LOAN

# OVERALL PROCESS
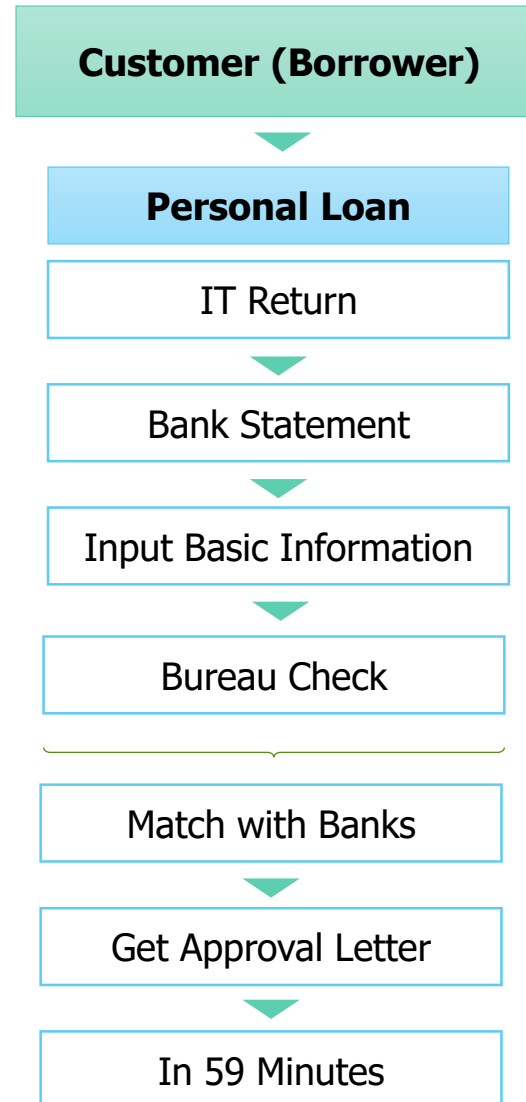
```
                    ┌─────────────────────────────┐
                    │    Customer (Borrower)       │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │       Personal Loan          │
                    └─────────────────────────────┘
                    ┌─────────────────────────────┐
                    │          IT Return           │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │        Bank Statement        │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │     Input Basic Information   │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │         Bureau Check         │
                    └─────────────────────────────┘

                    ┌─────────────────────────────┐
                    │        Match with Banks      │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │       Get Approval Letter    │
                    └─────────────────────────────┘
                                  ▼
                    ┌─────────────────────────────┐
                    │         In 59 Minutes        │
                    └─────────────────────────────┘
```

# BORROWER

DETAILED PLATFORM JOURNEY

# BORROWER JOURNEY

**Step 1**

| Landing Page | → | Registration Page | → | Set Password |
|---|---|---|---|---|

**Step 2**

| Basic Questions/ Consent | → | ITR Upload | → | Bank Statement Upload | → | Basic / Personal Details | → | CIBIL Questions |
|---|---|---|---|---|---|---|---|---|

**Step 3**

| Select Banking Partner | → | Select Branch Office | → | In-Principle Approval |
|---|---|---|---|---|
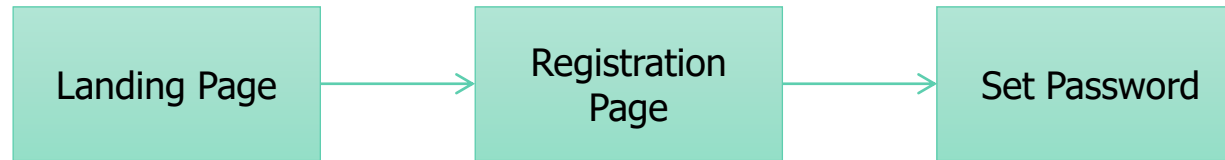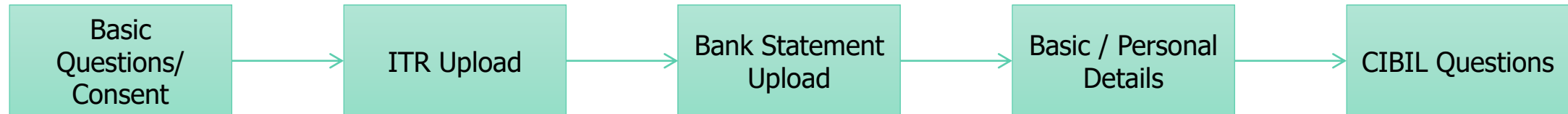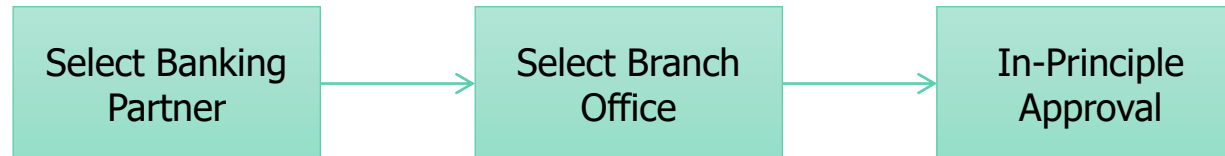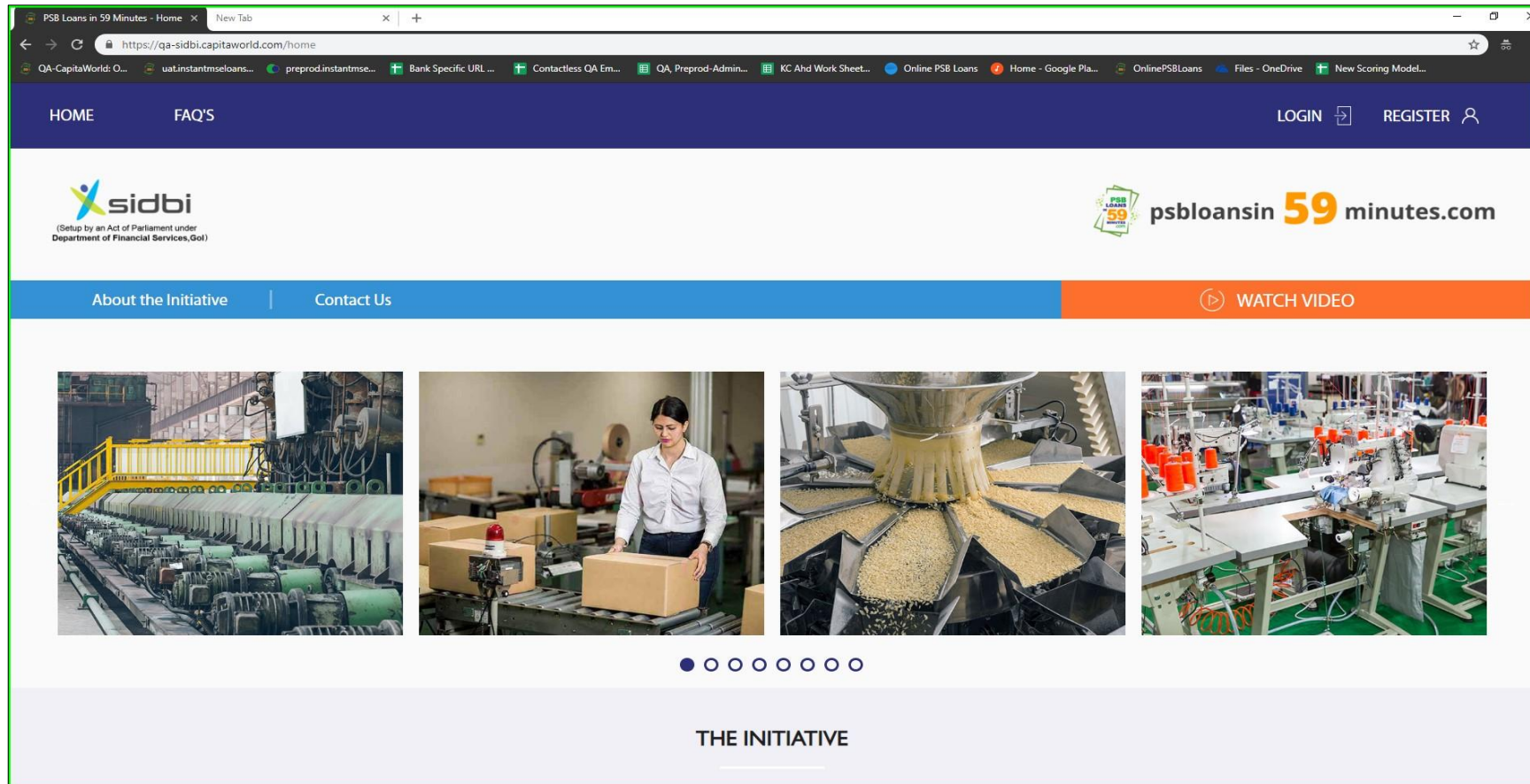
# REGISTRATION PAGE



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

# REGISTRATION PAGE



- 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



- 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

# PERSONAL LOAN

BORROWER JOURNEY

# USER CONFIRMATION



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

# ITR DETAILS

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

# BANK STATEMENT DETAILS



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

# PROFILE SECTION

- 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



- 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



- 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 State ⌄        Select City ⌄

| Address | Pincode | Action |
|---|---|---|

- 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

- 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