



psbloansin **59** minutes.com™

CO-ORIGINATION

TRAINING MODULE

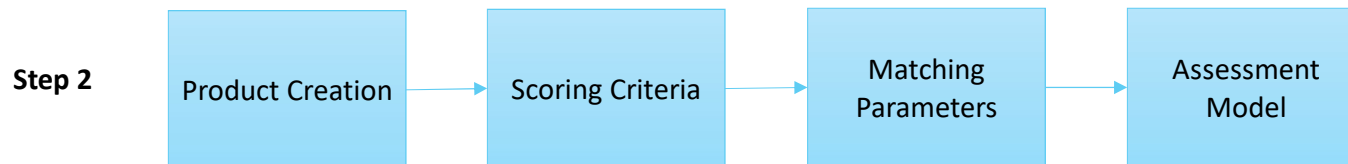
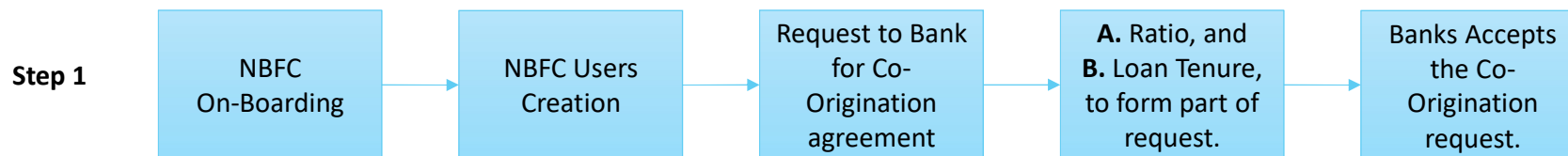
USER: ADMIN MAKER & ADMIN CHECKER

INDEX

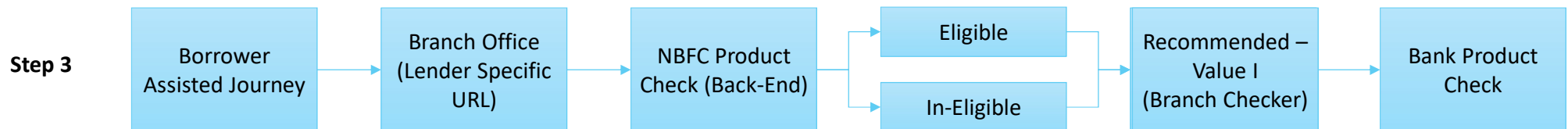
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NBFC PROCESS FLOW

OVERALL PROCESS

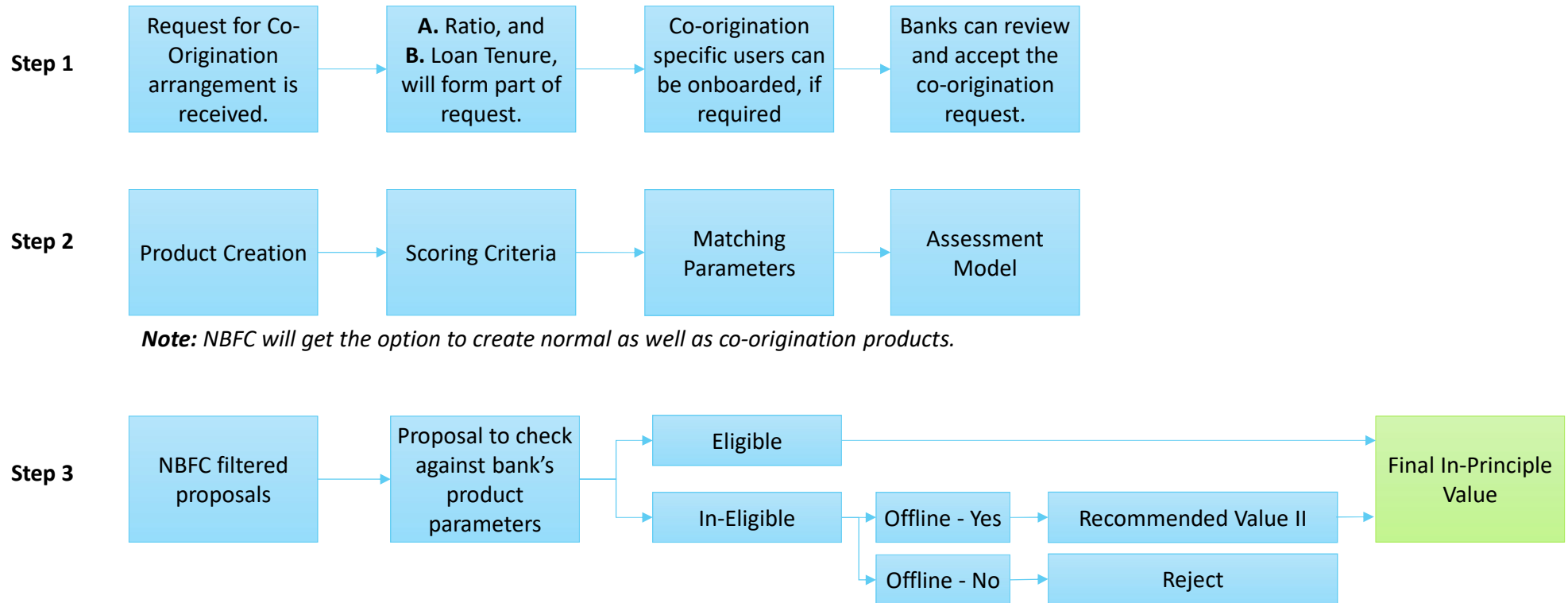


Note: NBFC will get the option to create normal as well as co-origination products.



BANK'S PROCESS FLOW

BANK'S PROCESS FLOW



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

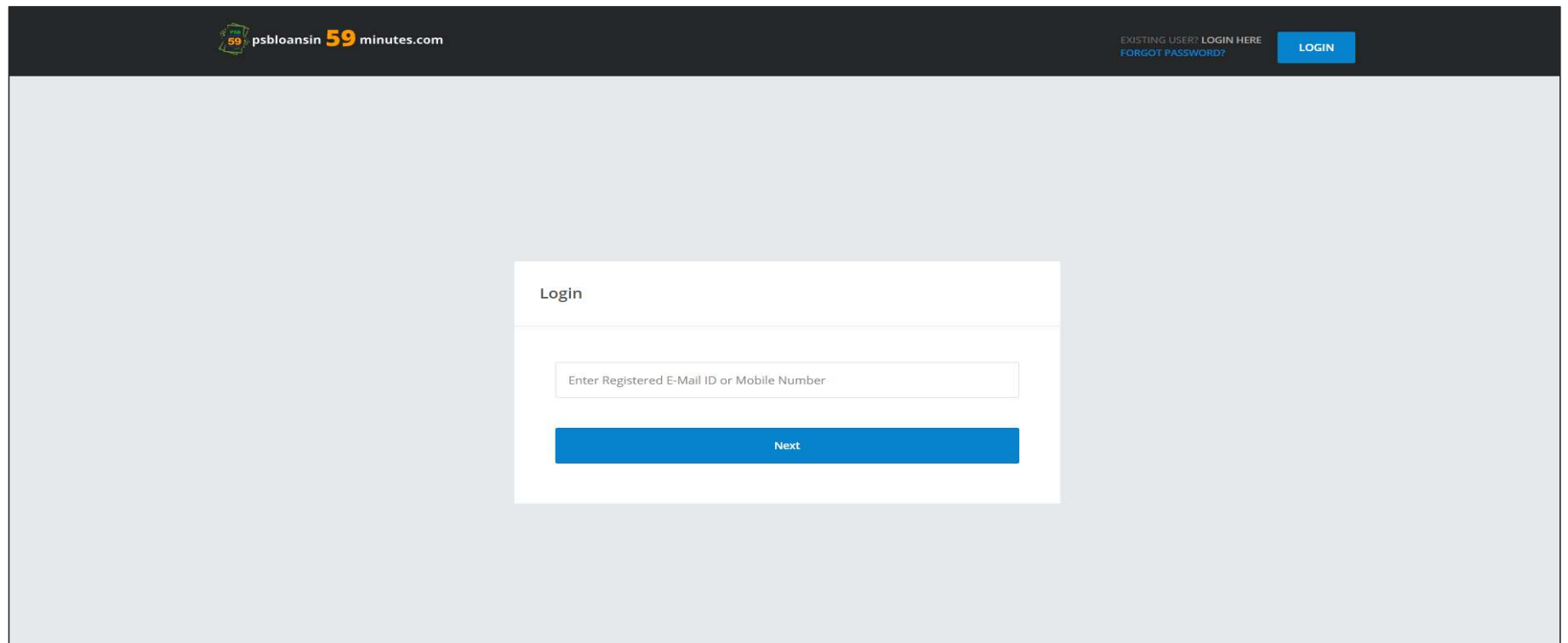
ADMIN MAKER

SCREENWISE WALK THROUGH

A. CO-ORIGINATION SETUP

NBFC - ADMIN MAKER

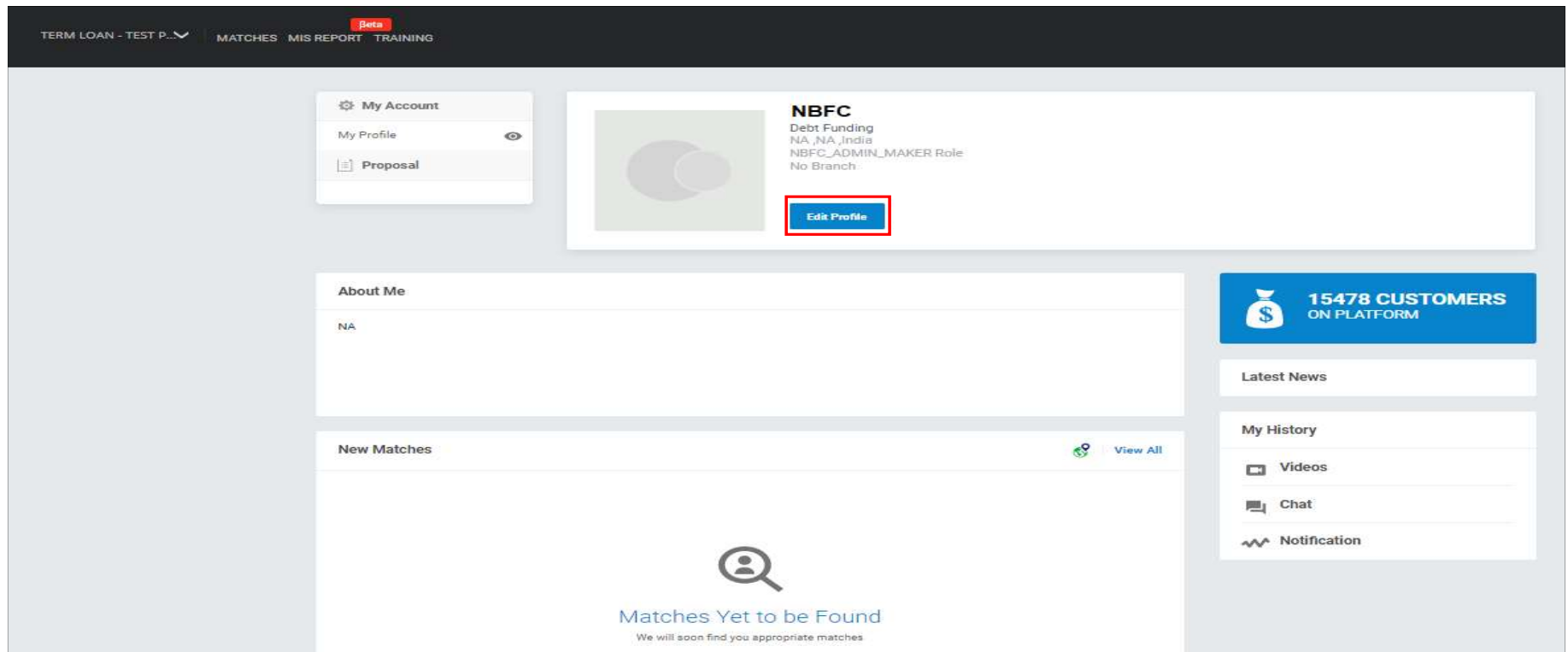
LOGIN



The screenshot shows the login interface of the PSB Loans website. At the top, a dark header bar contains the logo 'psbloansin 59 minutes.com' on the left and links for 'EXISTING USER? LOGIN HERE' and 'FORGOT PASSWORD?' on the right, along with a blue 'LOGIN' button. The main content area is light gray and features a white login box in the center. The box is titled 'Login' and contains a text input field with the placeholder 'Enter Registered E-Mail ID or Mobile Number'. Below the input field is a blue button labeled 'Next'.

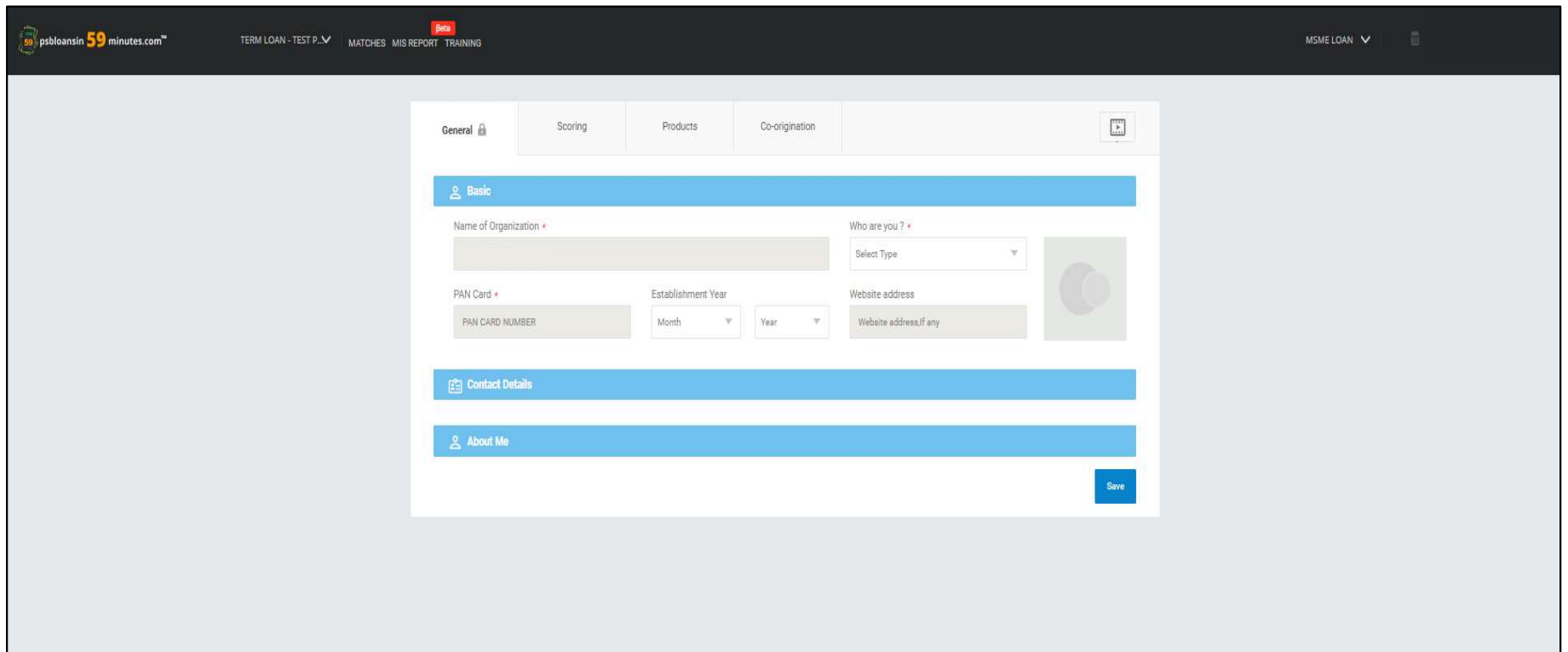
The URL is: <https://www.psbloansin59minutes.com/banker>

LANDING PAGE



Click on “Edit Profile” to send request to Banks

PROFILE LANDING PAGE



The screenshot shows the PSB Loans profile landing page. The top navigation bar includes the PSB Loans logo, the text "psbloansin 59 minutes.com™", and several menu items: "TERM LOAN - TEST P...", "MATCHES", "MIS REPORT", and "TRAINING". On the right side of the navigation bar, there is a "MSME LOAN" dropdown menu and a user profile icon. The main content area features a tabbed interface with four tabs: "General", "Scoring", "Products", and "Co-origination". The "General" tab is currently selected. Below the tabs, there are three main sections: "Basic", "Contact Details", and "About Me". The "Basic" section contains fields for "Name of Organization", "Who are you?", "PAN Card", "Establishment Year", and "Website address". The "Contact Details" section is currently empty. The "About Me" section is also empty. A "Save" button is located at the bottom right of the form.

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TERM LOAN - TEST P... MATCHES MIS REPORT TRAINING

MSME LOAN

General Scoring Products Co-origination

Basic

Name of Organization *

Who are you ? *

Select Type

PAN Card *

PAN CARD NUMBER

Establishment Year

Month Year

Website address

Website address, if any

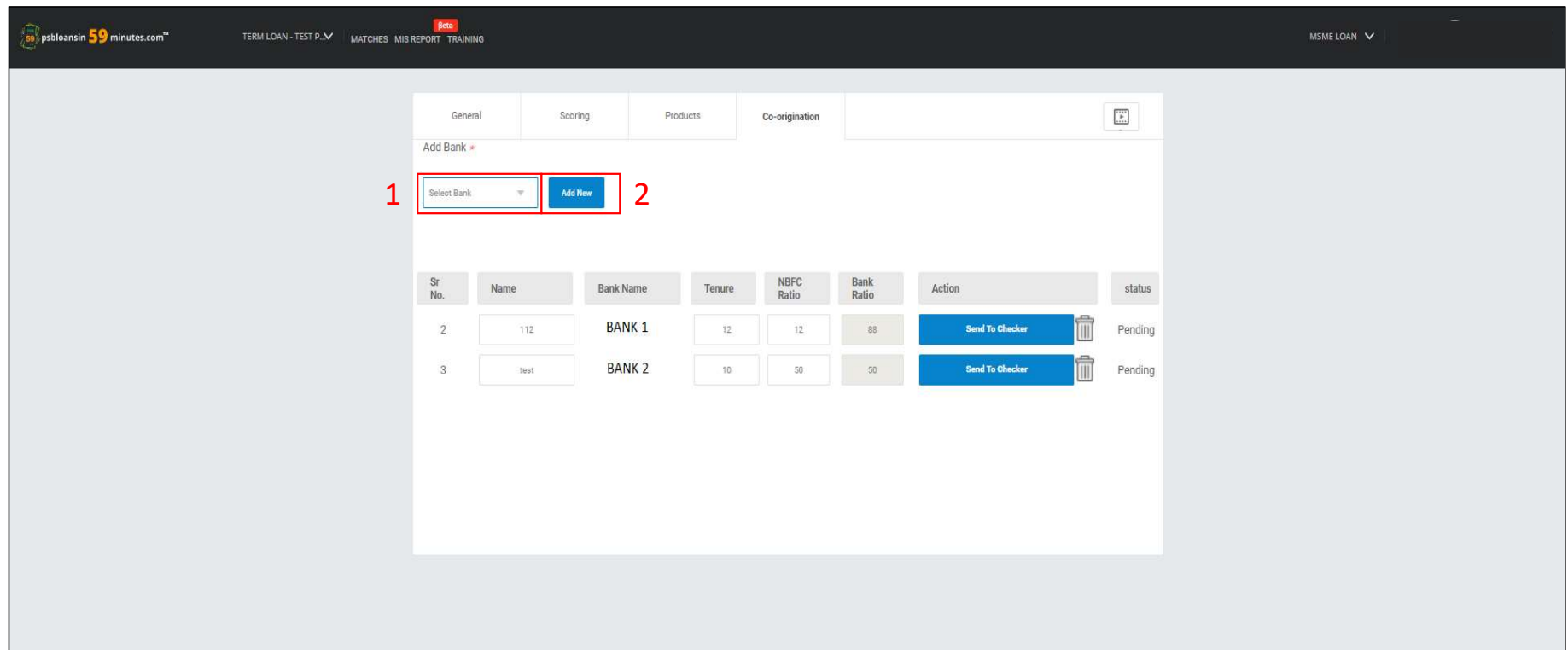
Contact Details

About Me

Save

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

CO-ORIGINATION SET UP



General Scoring Products Co-origination

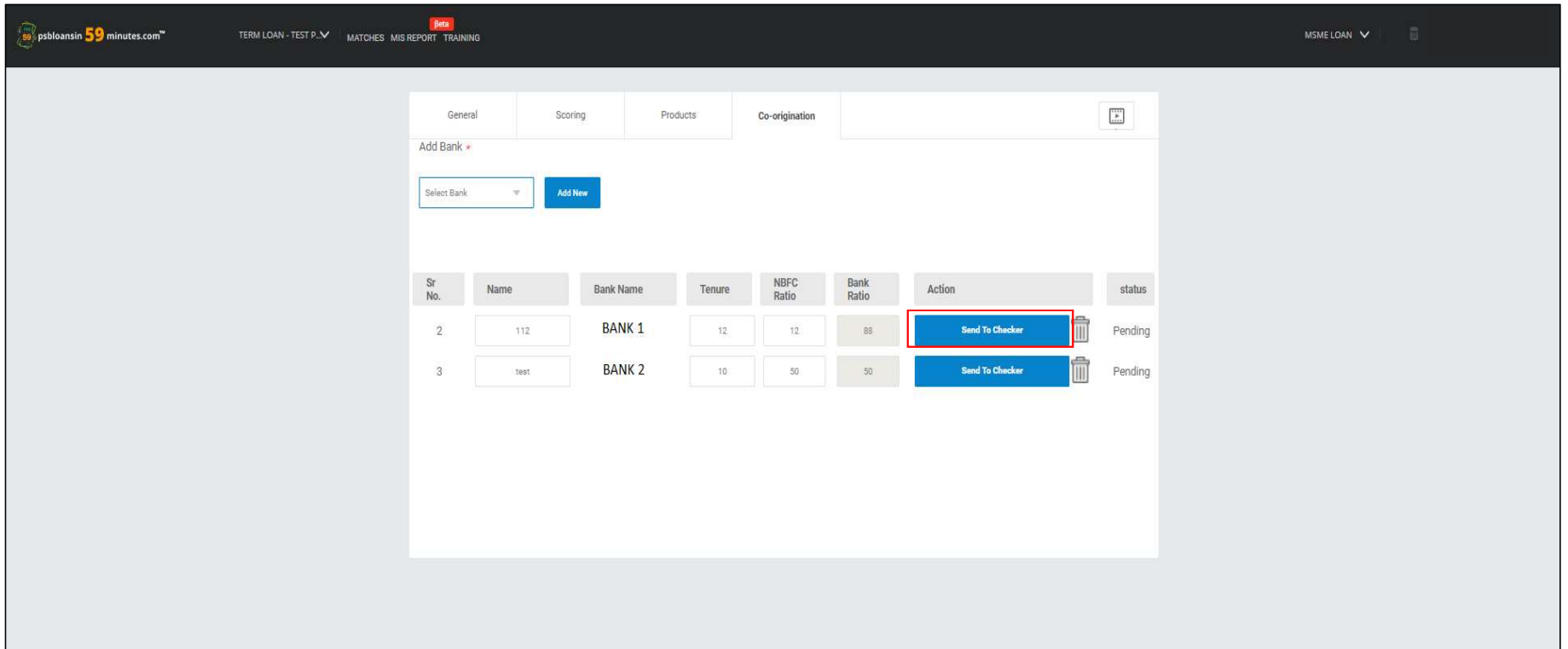
Add Bank

1 Select Bank 2 Add New

Sr No.	Name	Bank Name	Tenure	NBFC Ratio	Bank Ratio	Action	status
2	112	BANK 1	12	12	88	Send To Checker	Pending
3	test	BANK 2	10	50	50	Send To Checker	Pending

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



General Scoring Products Co-origination

Add Bank

Select Bank Add New

Sr No.	Name	Bank Name	Tenure	NBFC Ratio	Bank Ratio	Action	status
2	112	BANK 1	12	12	88	Send To Checker	Pending
3	test	BANK 2	10	50	50	Send To Checker	Pending

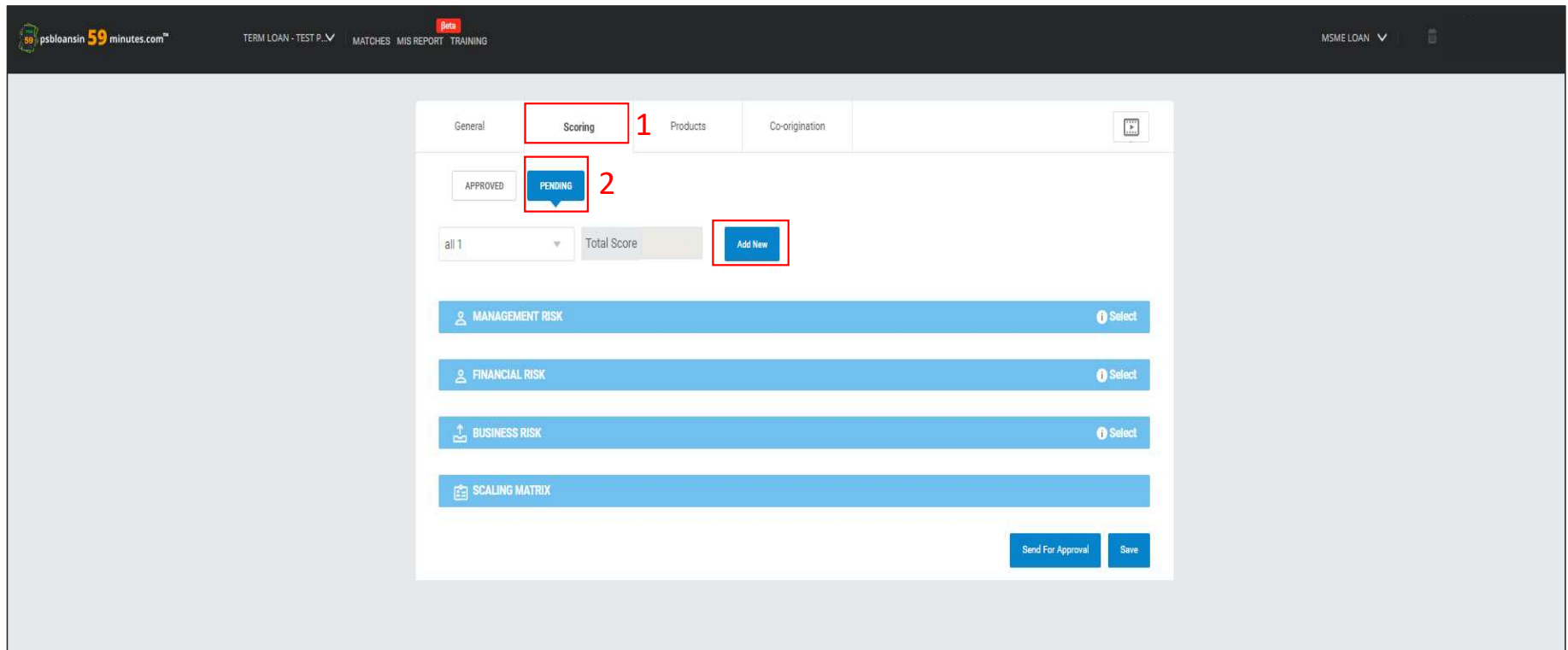
Fill the details – Name, Tenure and NBFC ratio.

Click on “Send to Checker” for approval of the Admin Checker.

B. CREATION OF SCORING MODEL

ADMIN MAKER

CREATION OF SCORING MODEL



The screenshot shows the 'Scoring' tab in the PSB Loans system. The interface includes a top navigation bar with the logo, user name, and various menu items. The main content area has a tabbed interface with 'General', 'Scoring', 'Products', and 'Co-origination'. The 'Scoring' tab is active and contains a 'PENDING' button, a 'Total Score' field, and an 'Add New' button. Below these are four risk categories: MANAGEMENT RISK, FINANCIAL RISK, BUSINESS RISK, and SCALING MATRIX, each with a 'Select' button. At the bottom right are 'Send For Approval' and 'Save' buttons. Red boxes and numbers 1 and 2 highlight the 'Scoring' tab and the 'PENDING' button respectively.

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

MSME Loan - Import Data

Select Financial

Select type of Financial

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)

Select Scoring Type

☐ Normal ☐ NBFC

Copy from

Select Model

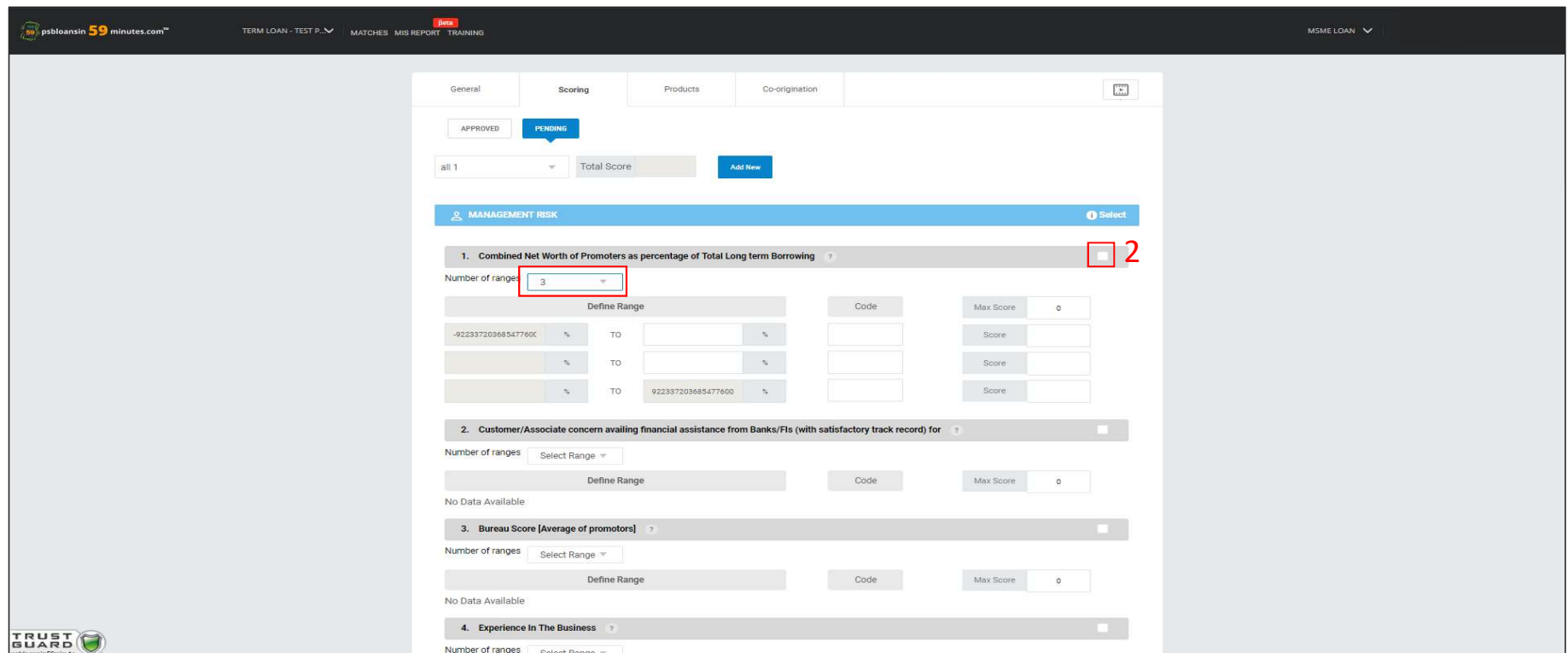
Name of Score Model

Create

Close

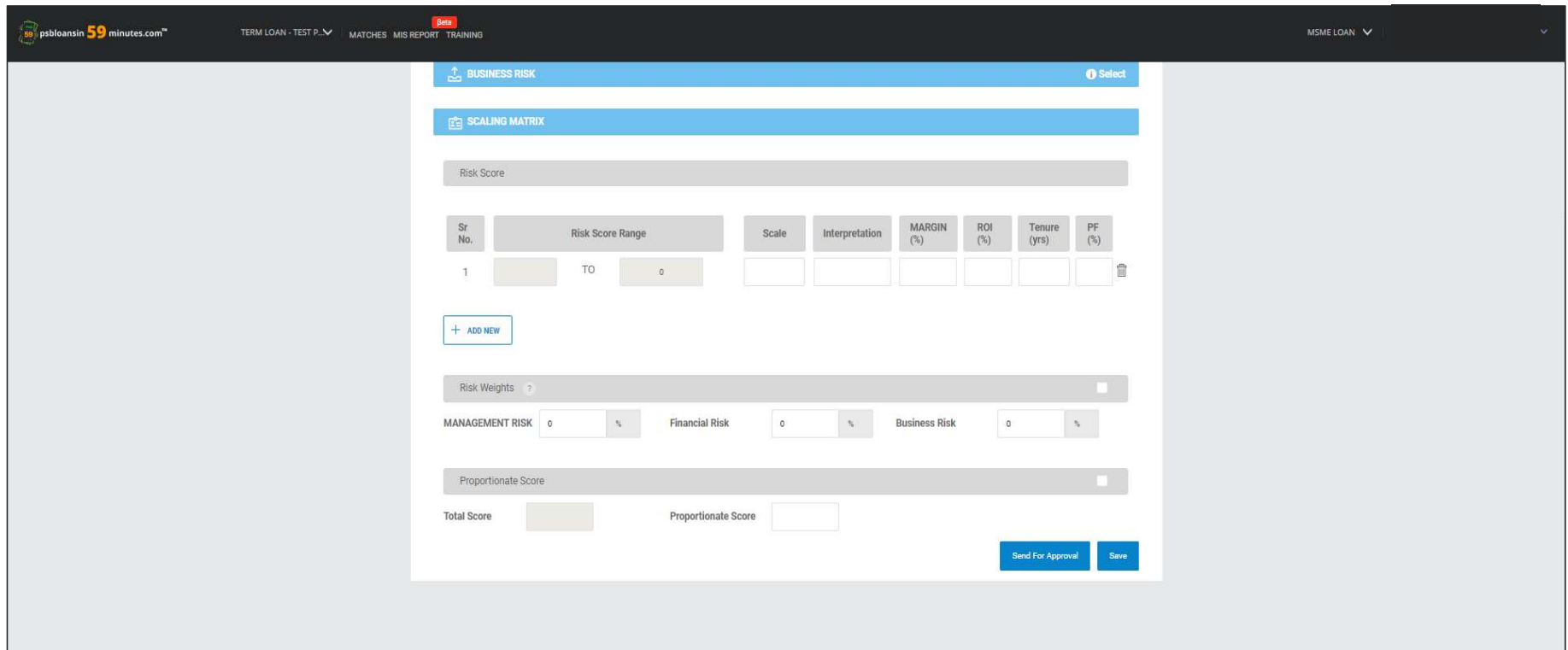
Select the Type of financial, Type of GST, Scoring Type and input the name of scoring model then Click on “Create”.

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



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TERM LOAN - TEST P... MATCHES MIS REPORT TRAINING

MSME LOAN

BUSINESS RISK Select

SCALING MATRIX

Risk Score

Sr No.	Risk Score Range	Scale	Interpretation	MARGIN (%)	ROI (%)	Tenure (yrs)	PF (%)
1	TO 0						

[+ ADD NEW](#)

Risk Weights ?

MANAGEMENT RISK 0 % Financial Risk 0 % Business Risk 0 %

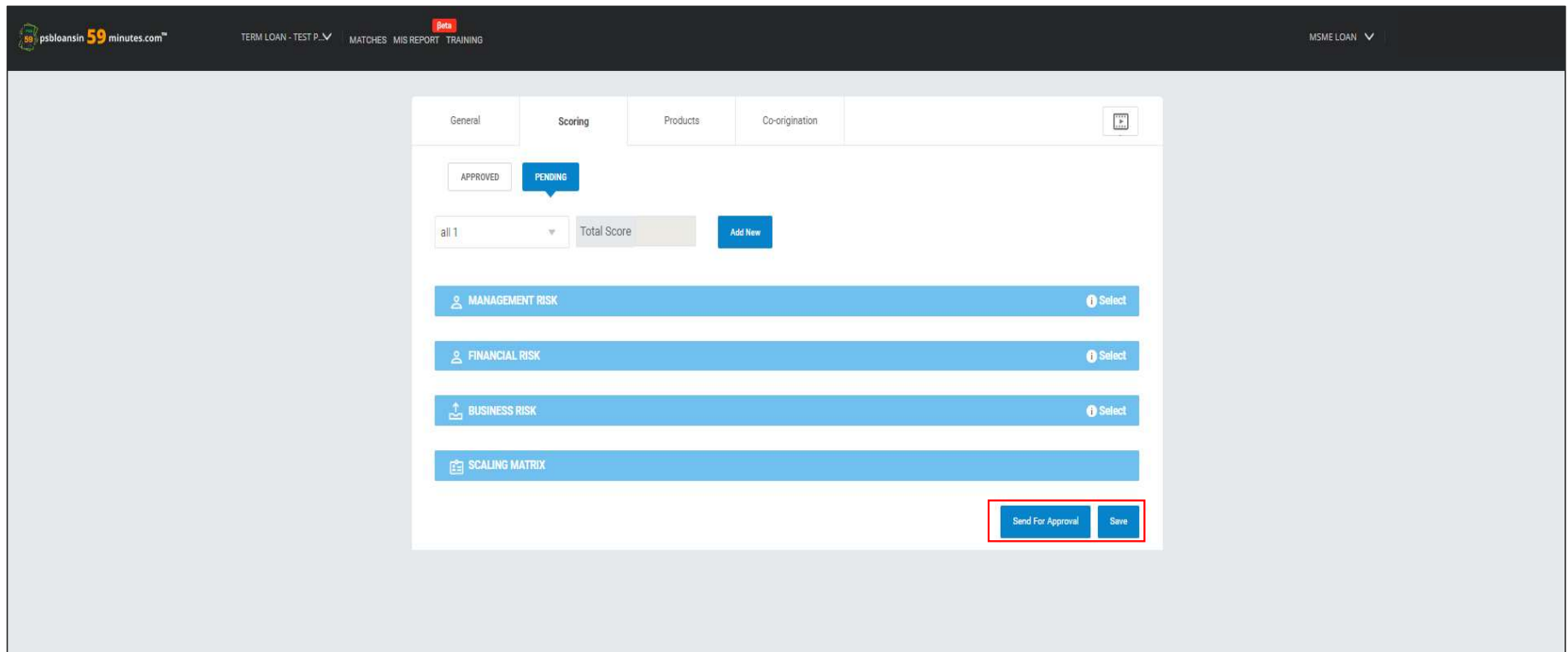
Proportionate Score

Total Score Proportionate Score

[Send For Approval](#) [Save](#)

Lender can set the Margin (%), Rate of Interest (ROI %), Processing Fees (PF %) on the basis on risk score range.

CREATION OF SCORING MODEL



The screenshot shows the 'Scoring' tab in the PSB Loans system. The interface includes a top navigation bar with 'psbloansin 59 minutes.com', 'TERM LOAN - TEST P...', 'MATCHES', 'MIS REPORT', and 'TRAINING'. The main content area has tabs for 'General', 'Scoring', 'Products', and 'Co-origination'. Under the 'Scoring' tab, there are buttons for 'APPROVED' and 'PENDING'. Below these, there is a dropdown menu set to 'all 1', a 'Total Score' field, and an 'Add New' button. The main section contains four blue bars representing risk categories: 'MANAGEMENT RISK', 'FINANCIAL RISK', 'BUSINESS RISK', and 'SCALING MATRIX'. Each bar has a 'Select' button. At the bottom right, there are two buttons: 'Send For Approval' and 'Save', which are highlighted with a red box.

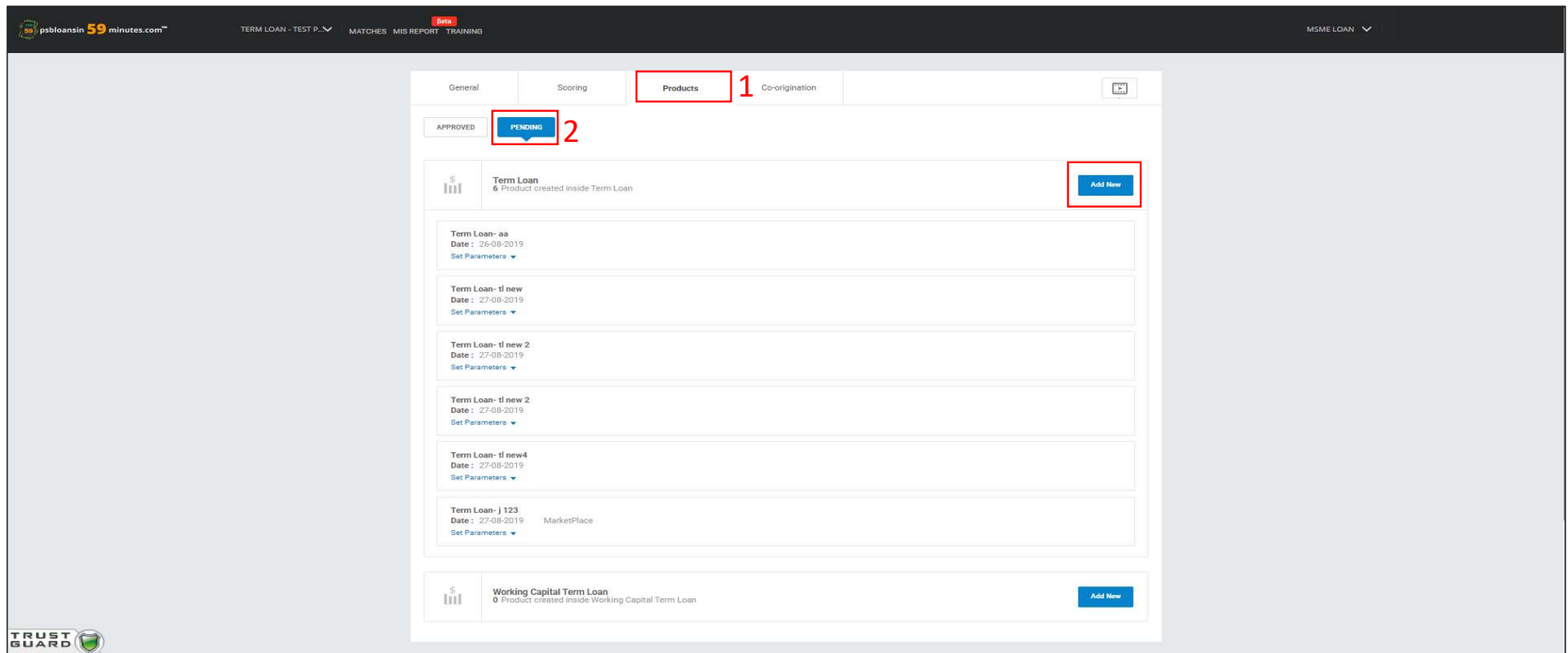
After setting up the scaling matrix, click on “Save” to save the scoring model.

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

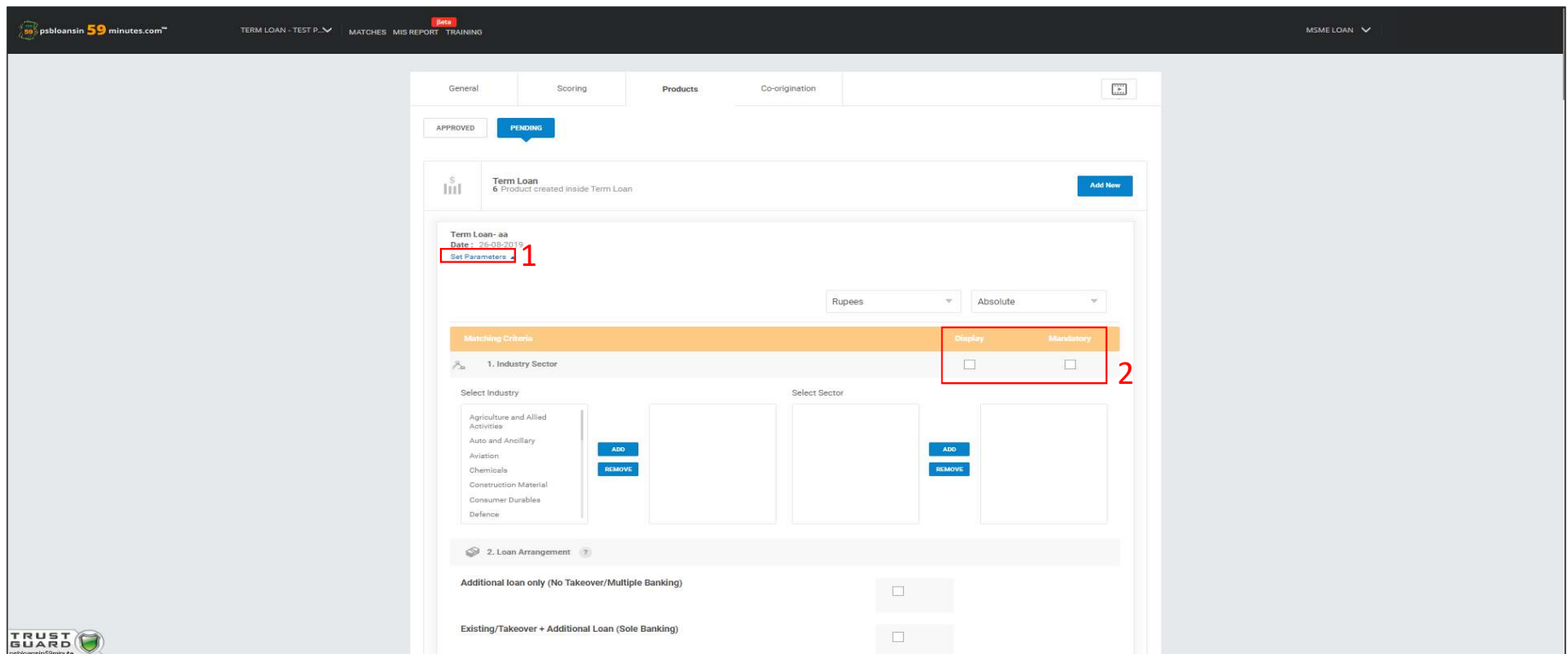
Select Existing Loan Parameter

▼

Add

Select the Type of GST, Product Type and name of the product then click on “Create”.

CREATION OF PRODUCT

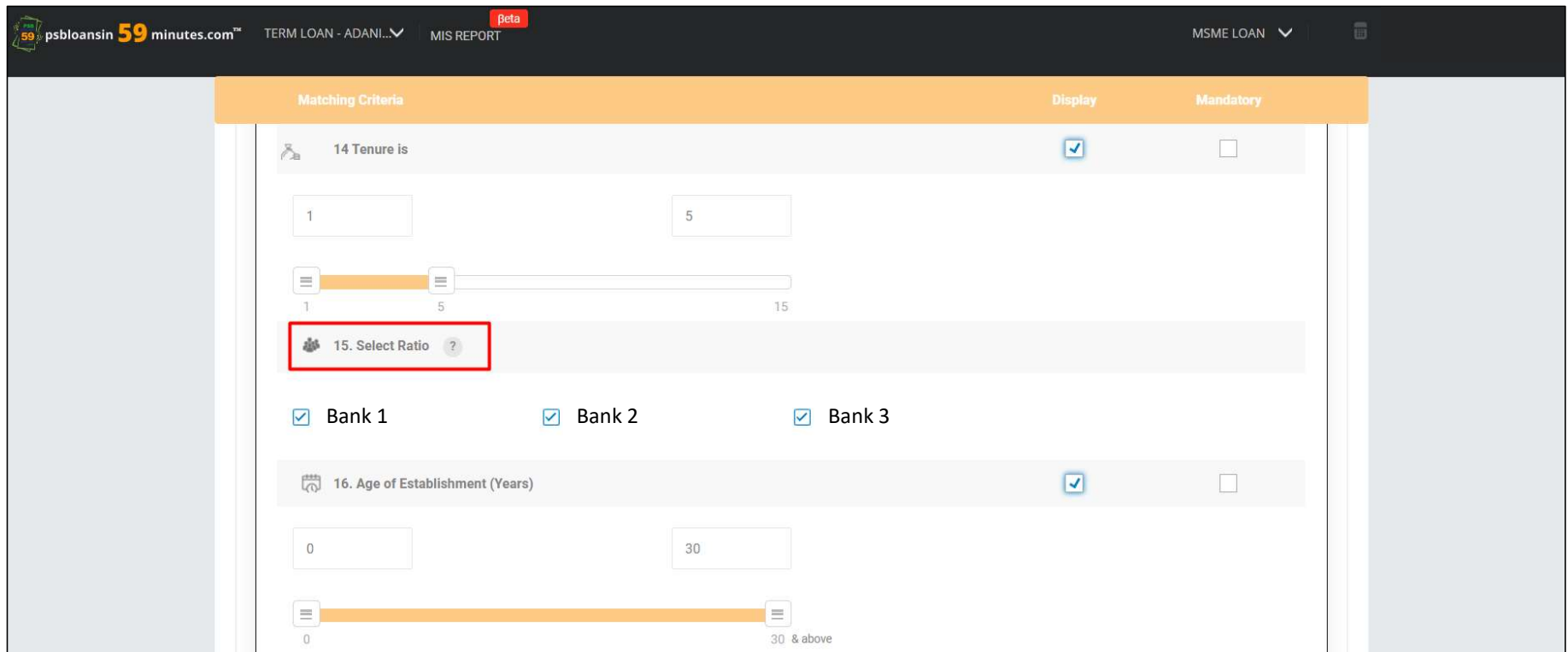


1. Click on “Set Parameters”, to set the product parameters.

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

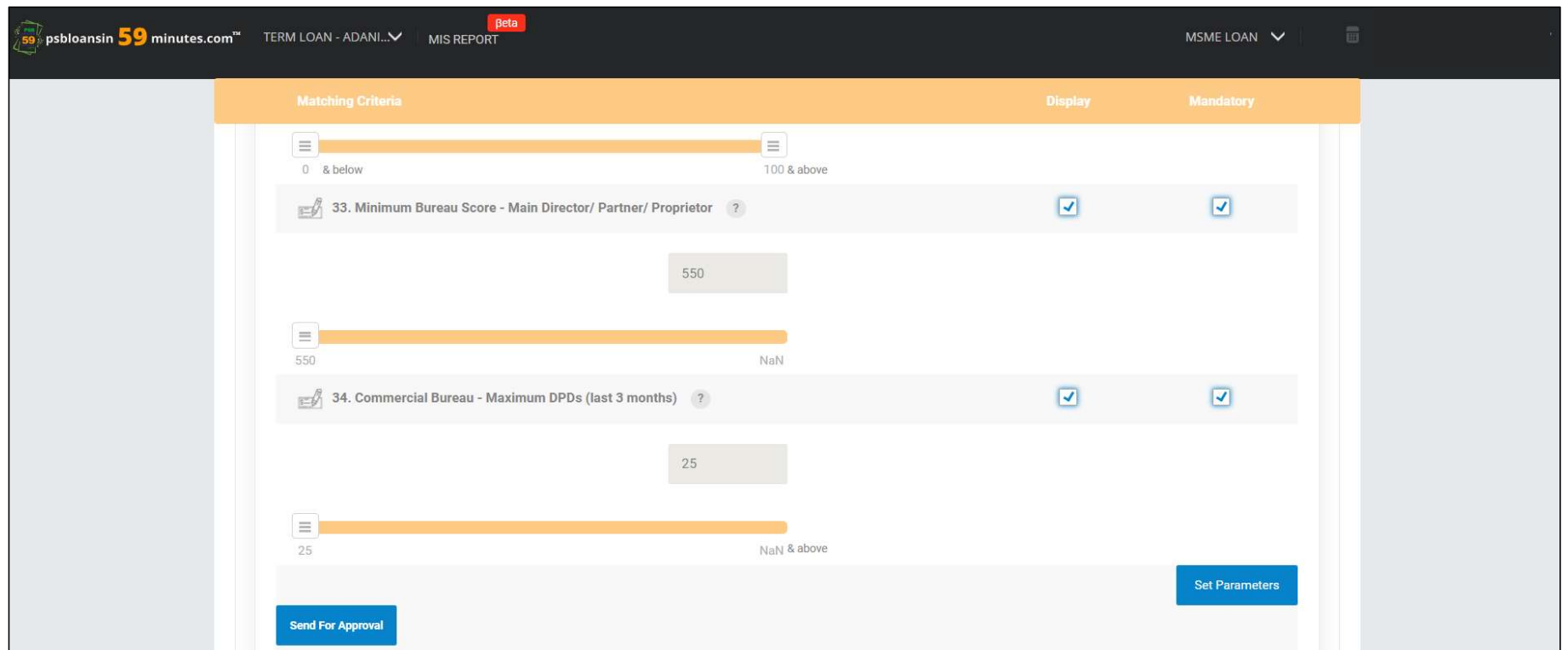


Matching Criteria	Display	Mandatory
14 Tenure is	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Select Ratio	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Age of Establishment (Years)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17. Co-origination Arrangements	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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



Matching Criteria	Display	Mandatory
<div> <div>0 & below</div> <div>100 & above</div> </div> <div> <div>550</div> </div> <p>33. Minimum Bureau Score - Main Director/ Partner/ Proprietor ?</p>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<div> <div>550</div> <div>NaN</div> </div> <div> <div>25</div> </div> <p>34. Commercial Bureau - Maximum DPDs (last 3 months) ?</p>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Click on “Send for Approval” to send the product to Admin Checker for approval.

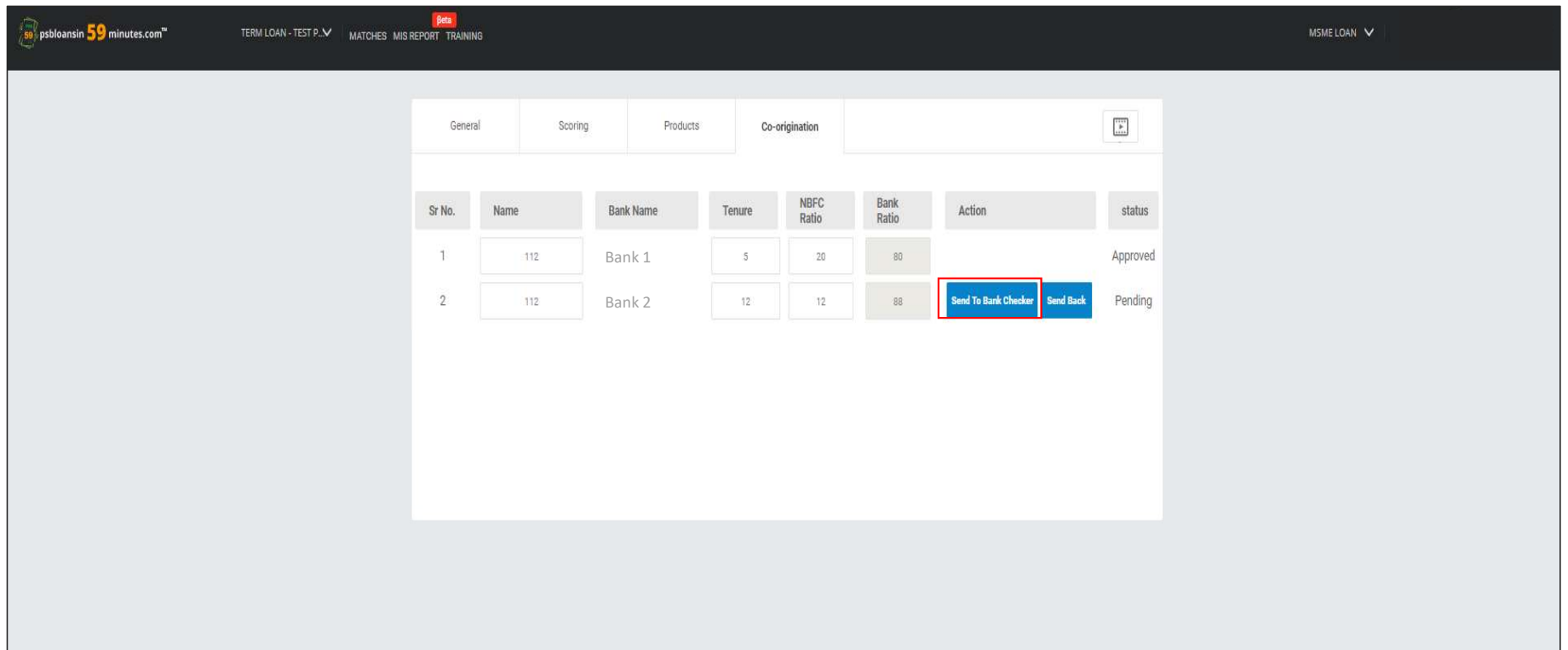
ADMIN CHECKER

SCREENWISE WALK THROUGH

A. APPROVAL OF CO-ORIGINATION SETUP

NBFC - ADMIN CHECKER

APPROVAL OF CO-ORIGINATION SETUP



The screenshot shows the PSB Loans Admin interface. At the top, there's a navigation bar with "psbloansin 59 minutes.com" on the left, "TERM LOAN - TEST P..." and "MATCHES MIS REPORT TRAINING" in the center, and "MSME LOAN" on the right. Below the navigation bar, there's a tabbed interface with "General", "Scoring", "Products", and "Co-origination" tabs. The "Co-origination" tab is active, showing a table with columns: "Sr No.", "Name", "Bank Name", "Tenure", "NBFC Ratio", "Bank Ratio", "Action", and "status".

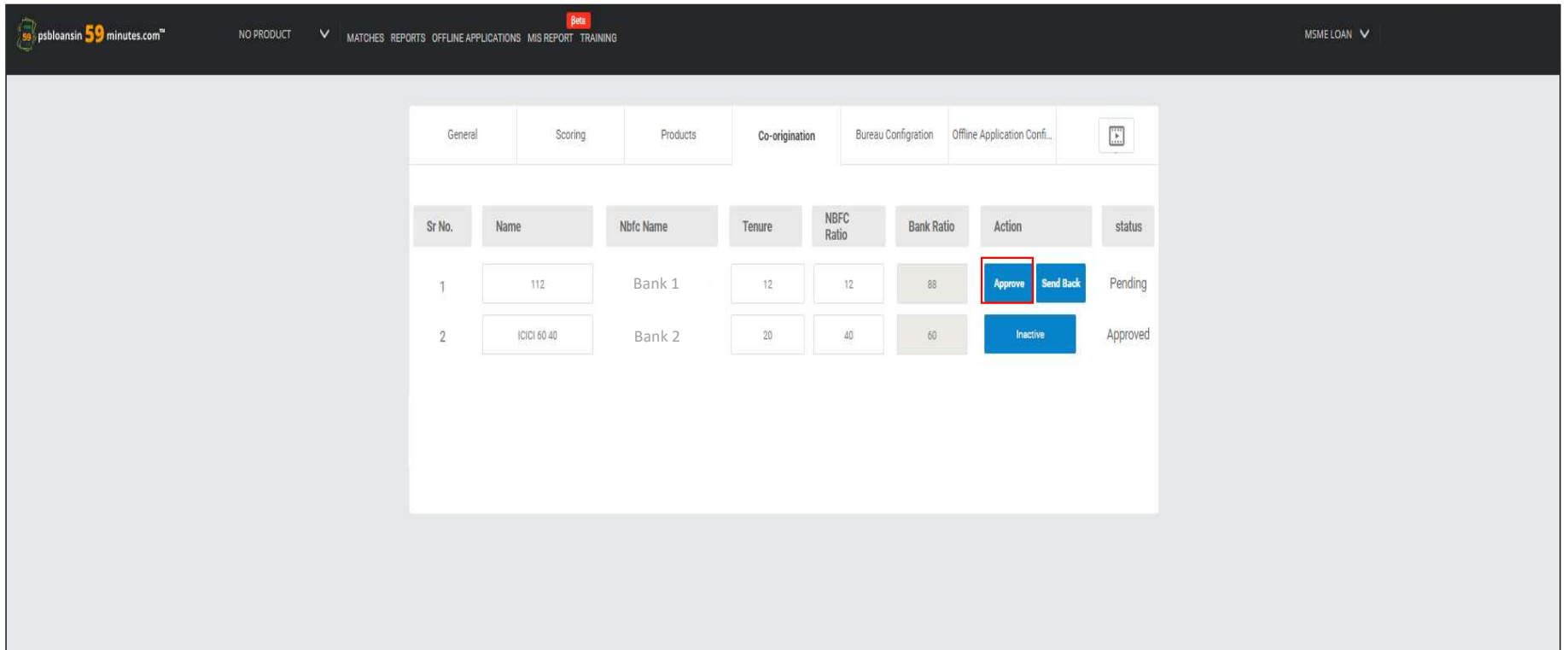
Sr No.	Name	Bank Name	Tenure	NBFC Ratio	Bank Ratio	Action	status
1	112	Bank 1	5	20	80		Approved
2	112	Bank 2	12	12	88	Send To Bank Checker Send Back	Pending

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



The screenshot shows the PSB Loans 59 minutes.com interface. The top navigation bar includes the logo, a 'Beta' badge, and a menu with 'NO PRODUCT', 'MATCHES', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'TRAINING'. The 'MSME LOAN' dropdown is also visible. The main content area displays a table for Co-origination setup with the following columns: Sr No., Name, Nbf Name, Tenure, NBFC Ratio, Bank Ratio, Action, and status.

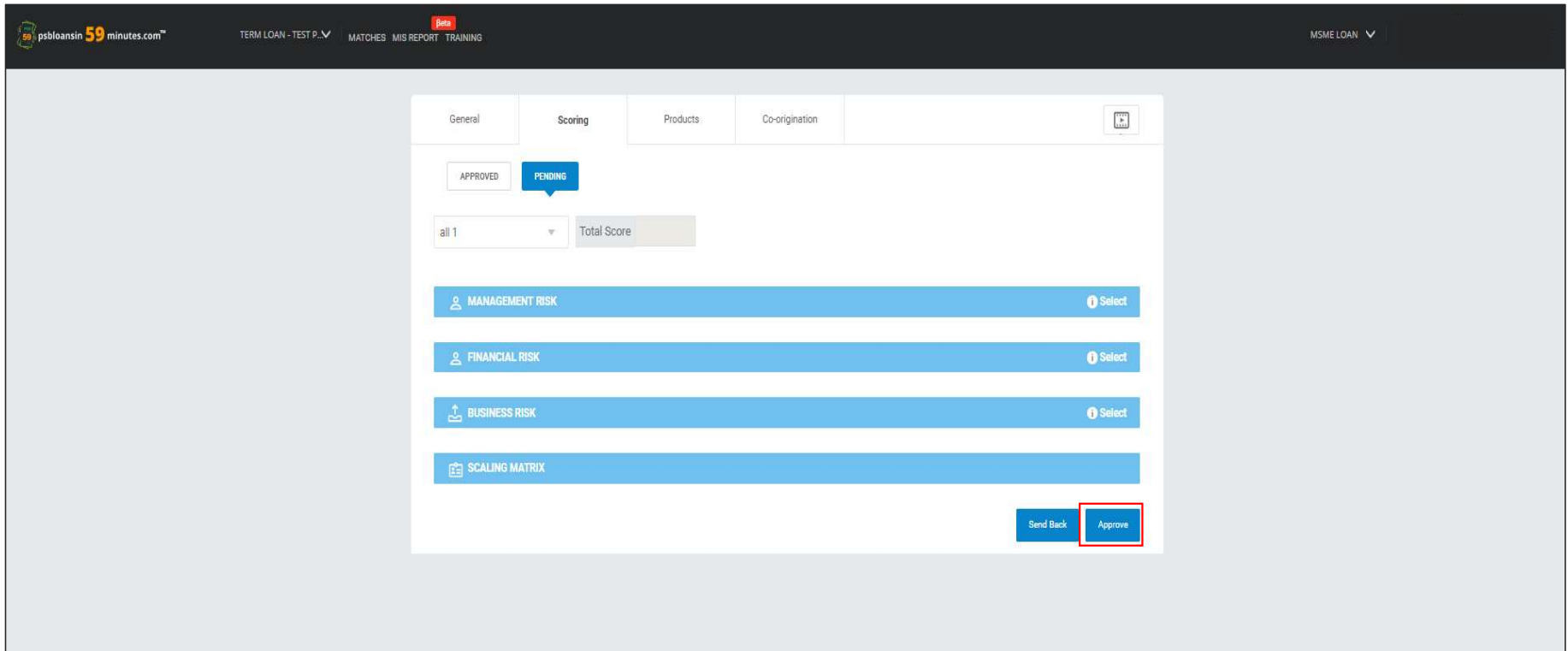
Sr No.	Name	Nbf Name	Tenure	NBFC Ratio	Bank Ratio	Action	status
1	112	Bank 1	12	12	88	Approve Send Back	Pending
2	ICICI 60 40	Bank 2	20	40	60	Inactive	Approved

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




The screenshot displays the 'Scoring' tab in the PSB Loans Admin Maker interface. The status is 'PENDING'. Below the status, there are four risk categories: MANAGEMENT RISK, FINANCIAL RISK, BUSINESS RISK, and SCALING MATRIX, each with a 'Select' button. At the bottom right, there are two buttons: 'Send Back' and 'Approve', with the 'Approve' button highlighted by a red box.





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

D. APPROVAL OF PRODUCT PARAMETERS

ADMIN CHECKER

APPROVAL OF PRODUCT


TERM LOAN - ADANI...
MIS REPORT
Beta
MSME LOAN

Matching Criteria	Display	Mandatory
 33. Minimum Bureau Score - Main Director/ Partner/ Proprietor ?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<div>550</div> <div>  <div>550</div> <div></div> <div>NaN</div> </div>		
 34. Commercial Bureau - Maximum DPDs (last 3 months) ?	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<div>25</div> <div>  <div>25</div> <div></div> <div>NaN & above</div> </div>		
<div> <div>Approve</div> <div>Send Back</div> </div>		
Proposal Match Criteria		<div>28 / 29</div> <div>5 / 29</div>

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



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THANK YOU

Mail us at :

Borrower Journey Queries:

support@psbloansin59minutes.com

Banker Journey Queries:

banksupport@psbloansin59minutes.com

Customer Helpline No:

079-41055999