



psbloansin **59** minutes.com™

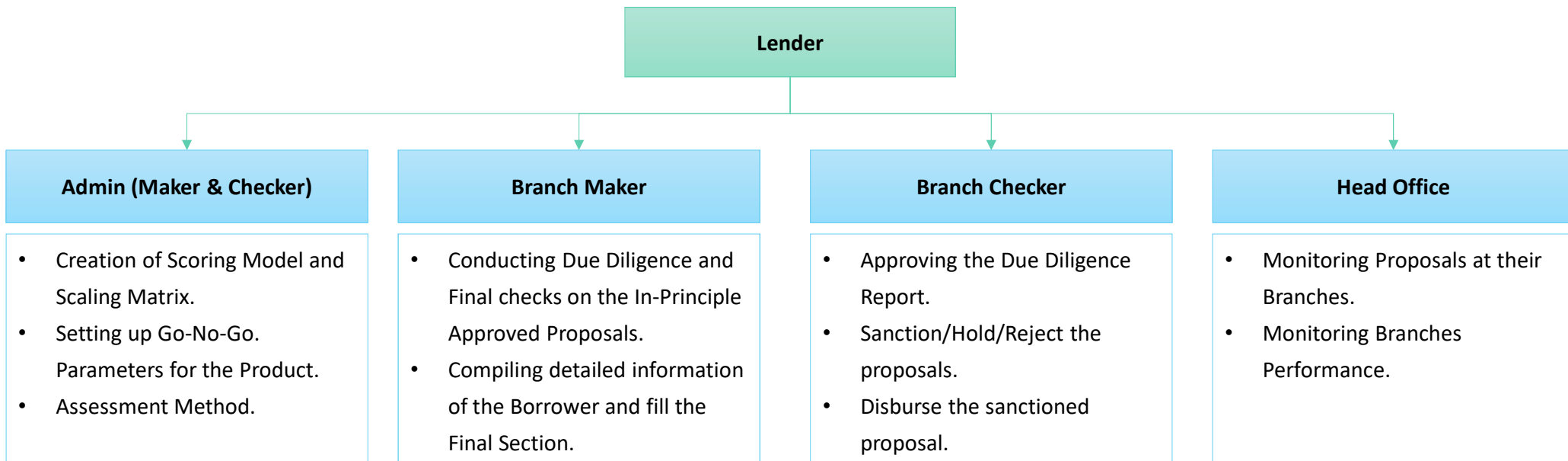
LENDER JOURNEY

TRAINING MODULE
USER: BRANCH MAKER

INDEX

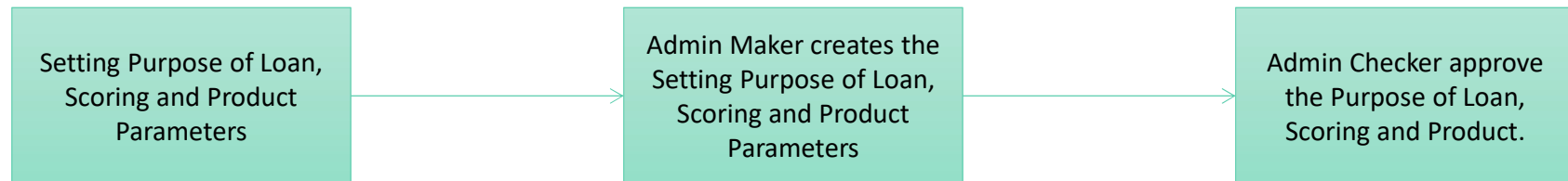
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1. [LOGIN & PROFILE](#)
 2. [MANAGE PROPOSALS](#)
 3. [REPORTS PANEL](#)
-

PROCESS FLOW

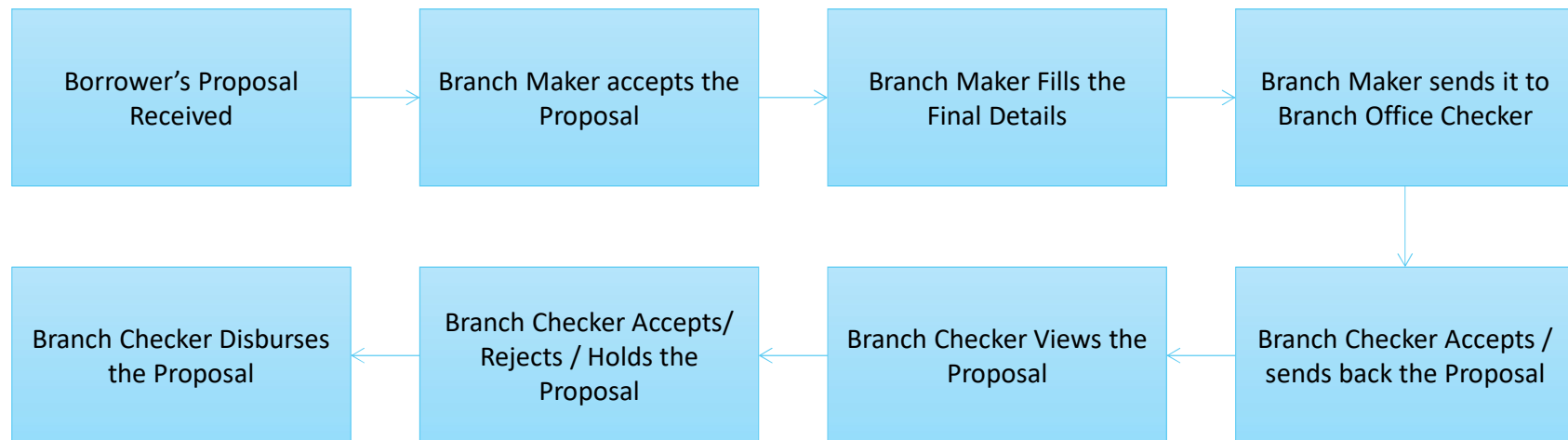


LENDER JOURNEY

In-principle Approval (Admin)



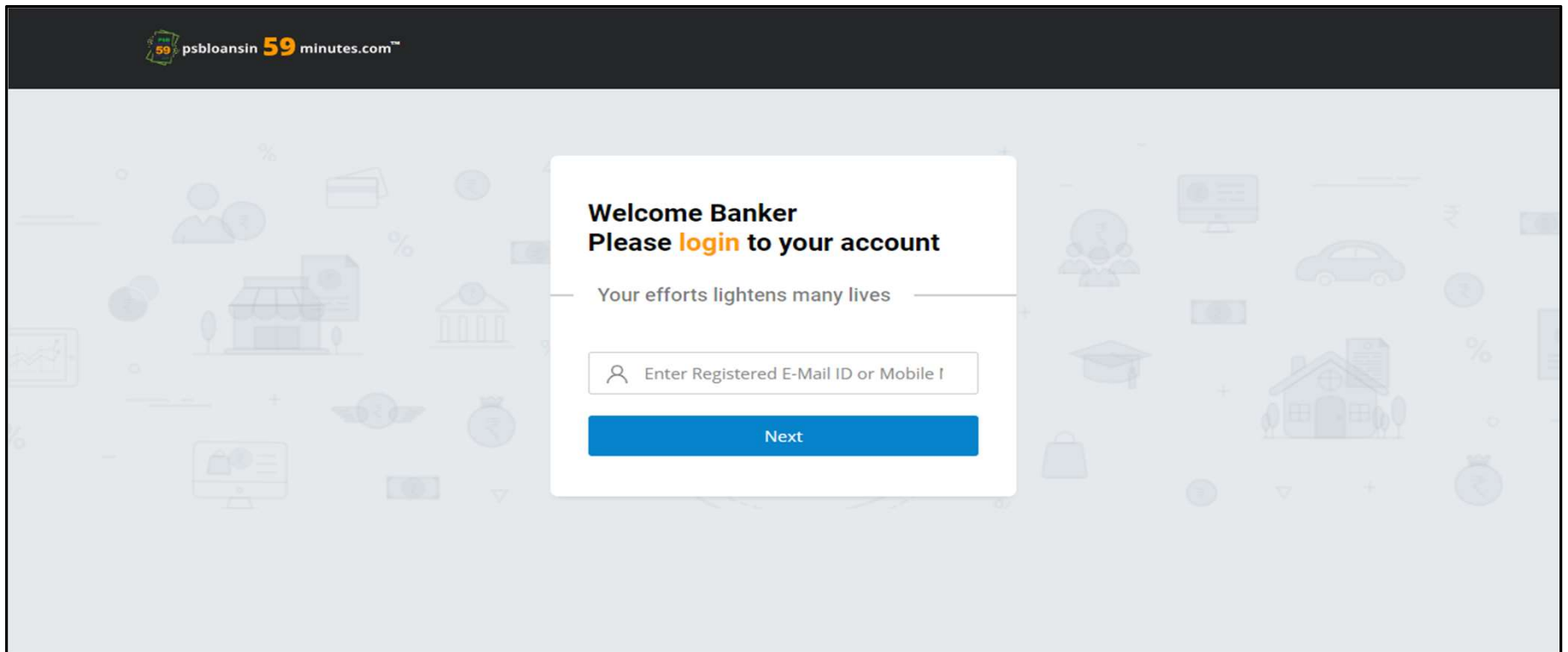
Sanction/ Disbursement (Branch Office)



LOGIN & PROFILE

SCREENWISE WALK THROUGH

LOGIN

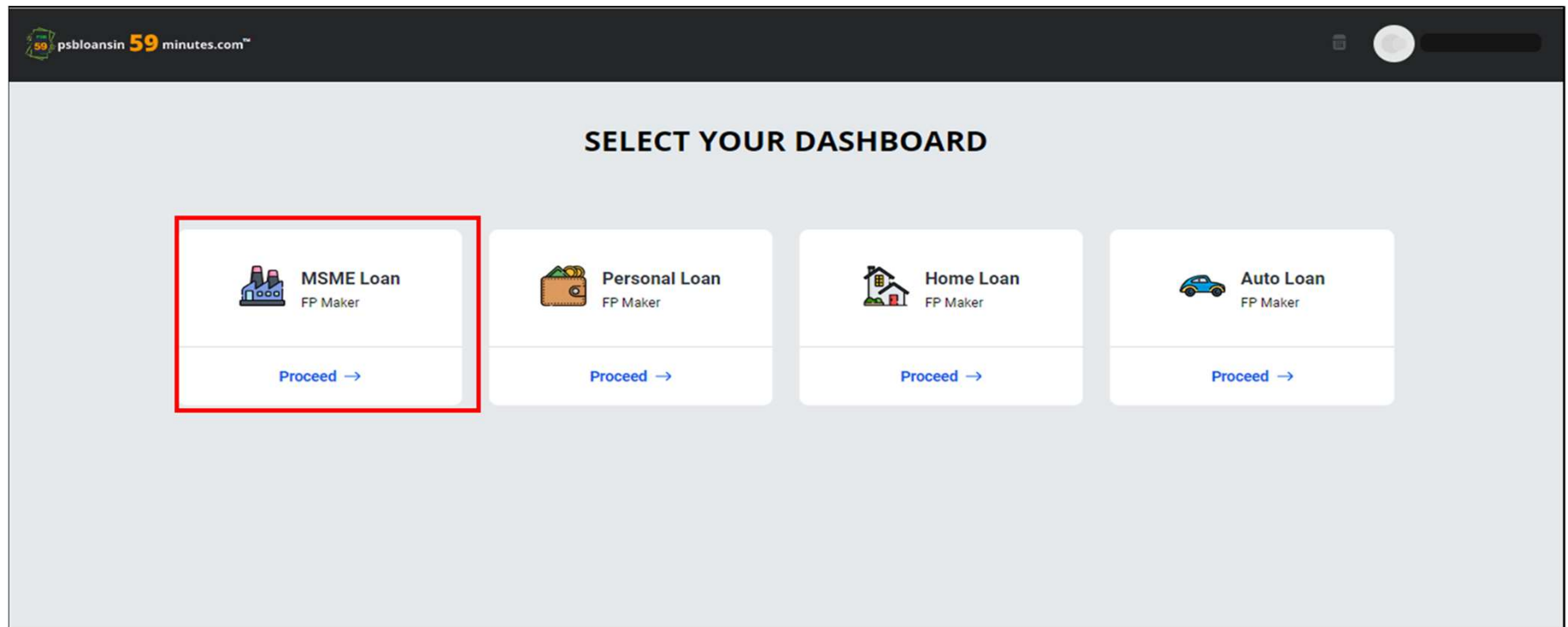


The screenshot shows the login interface for PSB Loans Bankers. At the top left, there is a logo with '59' and the text 'psbloansin 59 minutes.com™'. The background is a light gray with various financial icons like a bank building, a car, a house, and coins. In the center, a white box contains the following text: 'Welcome Banker', 'Please login to your account', and 'Your efforts lightens many lives'. Below this is a text input field with a person icon and the placeholder text 'Enter Registered E-Mail ID or Mobile I'. At the bottom of the box is a blue button labeled 'Next'.

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

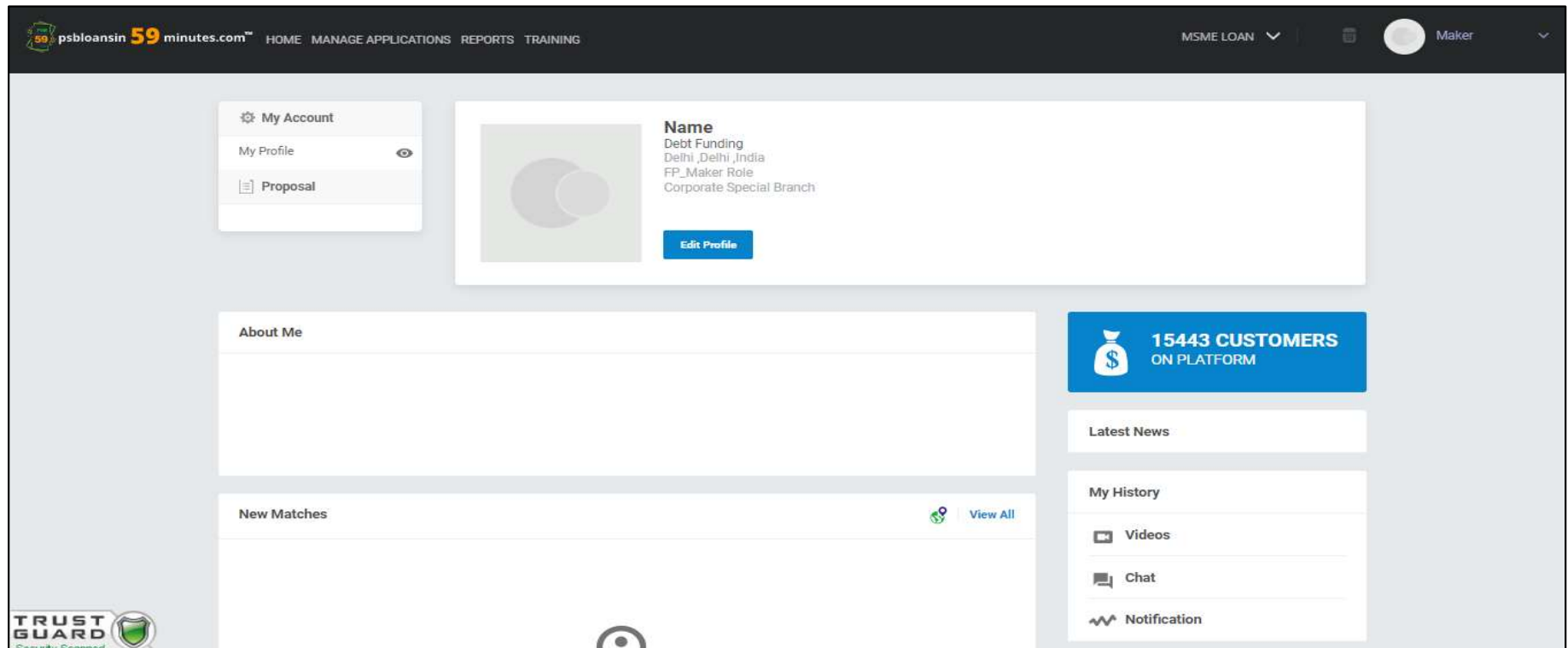
This is the Login Page for Lenders. A lender can login using User Id and Password or through Registered Mobile number and OTP.

SELECT YOUR DASHBOARD



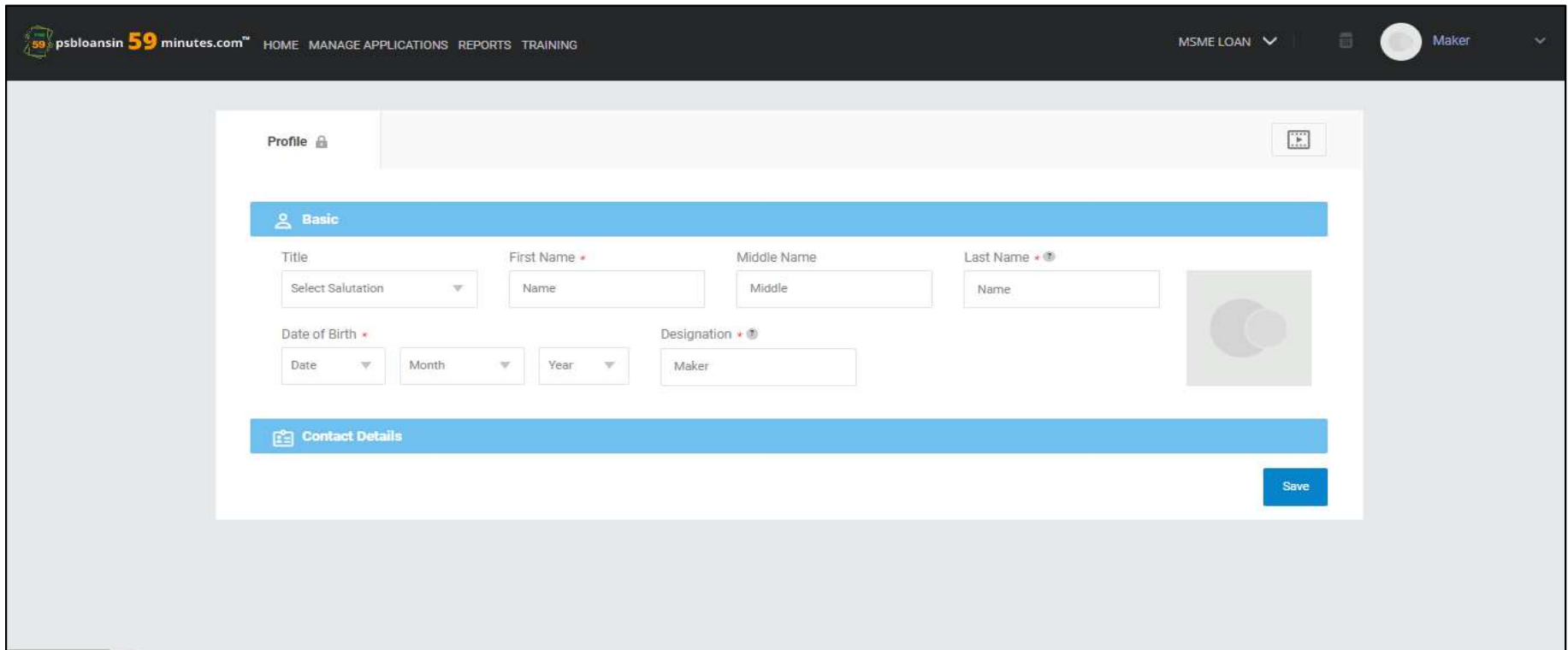
Select the dashboard i.e. “MSME Loan” and click on “Proceed”. The dashboard selection options will be shown based on the roles assigned to the user.

PROFILE PAGE



This is the Branch Maker dashboard. The branch maker can click on “Edit Profile” to go to the Profile Page.

EDIT PROFILE



psbloansin 59 minutes.com™ HOME MANAGE APPLICATIONS REPORTS TRAINING MSME LOAN Maker

Profile

Basic

Title: Select Salutation First Name: Name Middle Name: Middle Last Name: Name

Date of Birth: Date Month Year Designation: Maker

Contact Details

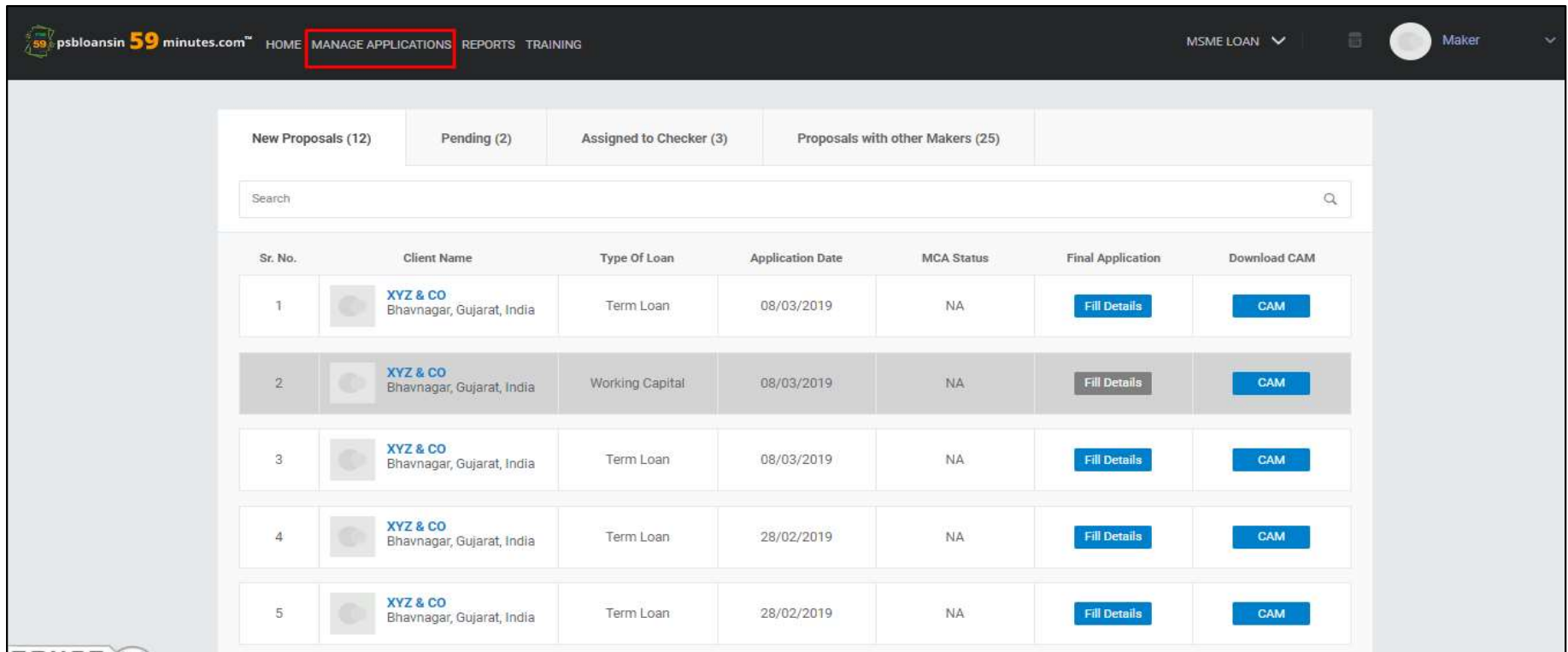
Save

The Profile Page is divided into two sections which are Basic and Contact Details. The branch maker can view and edit the details under both the sections. The branch maker can click on “Save” to save the details.

MANAGE PROPOSALS

SCREENWISE WALK THROUGH


MANAGE APPLICATIONS




Sr. No.	Client Name	Type Of Loan	Application Date	MCA Status	Final Application	Download CAM
1	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	08/03/2019	NA	Fill Details	CAM
2	XYZ & CO Bhavnagar, Gujarat, India	Working Capital	08/03/2019	NA	Fill Details	CAM
3	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	08/03/2019	NA	Fill Details	CAM
4	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	28/02/2019	NA	Fill Details	CAM
5	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	28/02/2019	NA	Fill Details	CAM

The maker can click on “Manage Applications” in the header and the maker will be redirected to the page for applications management. The page is divided into four sections which are ‘New Proposals’, ‘Pending’, ‘Assigned to Checker’ and ‘Proposals with other Makers’.

NEW PROPOSALS SECTION


[HOME](#)
[MANAGE APPLICATIONS](#)
[REPORTS](#)
[TRAINING](#)

MSME LOAN







Maker

New Proposals (12)

Pending (2)

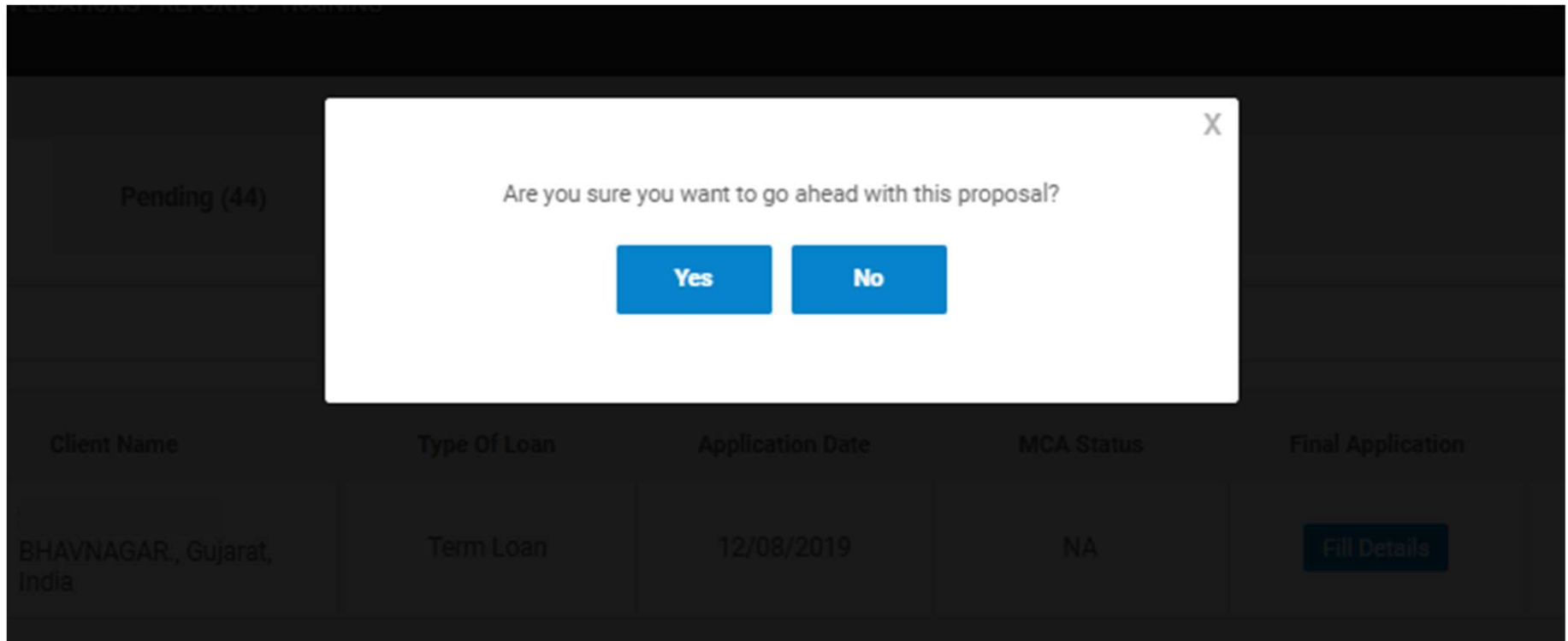
Assigned to Checker (3)

Proposals with other Makers (25)

Sr. No.	Client Name	Type Of Loan	Application Date	MCA Status	Final Application	Download CAM
1	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	08/03/2019	NA	<div>Fill Details</div>	<div>CAM</div>
2	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	08/03/2019	NA	<div>Fill Details</div>	<div>CAM</div>
3	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	28/02/2019	NA	<div>Fill Details</div>	<div>CAM</div>
4	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	28/02/2019	NA	<div>Fill Details</div>	<div>CAM</div>
5	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	27/02/2019	NA	<div>Fill Details</div>	<div>CAM</div>

The maker can click on “New Proposals” to view a list of all the new In-principle proposals tagged to that branch. The maker can click on “CAM” to download the CAM report of the proposal. The maker can read the CAM report to better understand the proposal. The maker can click on “Fill Details” and a pop-up window will appear for the maker to confirm the proposal selection.

MAKER ACCEPTS PROPOSAL POP-UP



Pending (44)


Are you sure you want to go ahead with this proposal?

Yes No

Client Name	Type Of Loan	Application Date	MCA Status	Final Application
BHAVNAGAR., Gujarat, India	Term Loan	12/08/2019	NA	Fill Details


The maker can click on “Yes” to accept the proposal and the accepted proposal will shift to “Pending” section.

PENDING SECTION



[HOME](#)
[MANAGE APPLICATIONS](#)
[REPORTS](#)
[TRAINING](#)

MSME LOAN





Maker

New Proposals (12)

Pending (2)

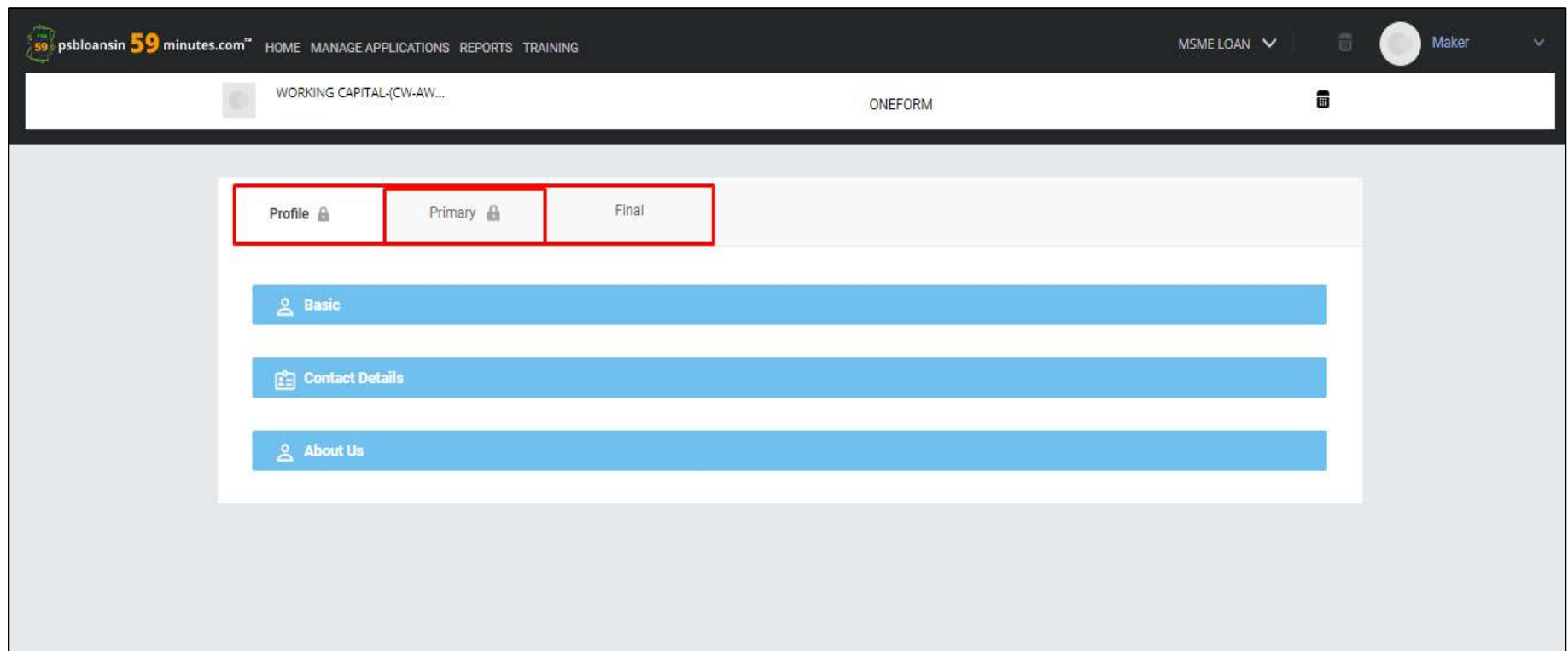
Assigned to Checker (3)

Proposals with other Makers (25)

Sr. No.	Client Name	Type Of Loan	Application Date	Proposal Taken Date	MCA Status	Final Application	DDR Status	Action	Download CAM
1	 XYZ & CO Bhavnagar, Gujarat, India	Working Capital	15/03/2019	18/03/2019	NA	Edit Form	Open	View Trail	CAM
2	 XYZ & CO Bhavnagar, Gujarat, India	Term Loan	26/02/2019	28/02/2019	Completed	Edit Form	Reverted	View Trail	CAM

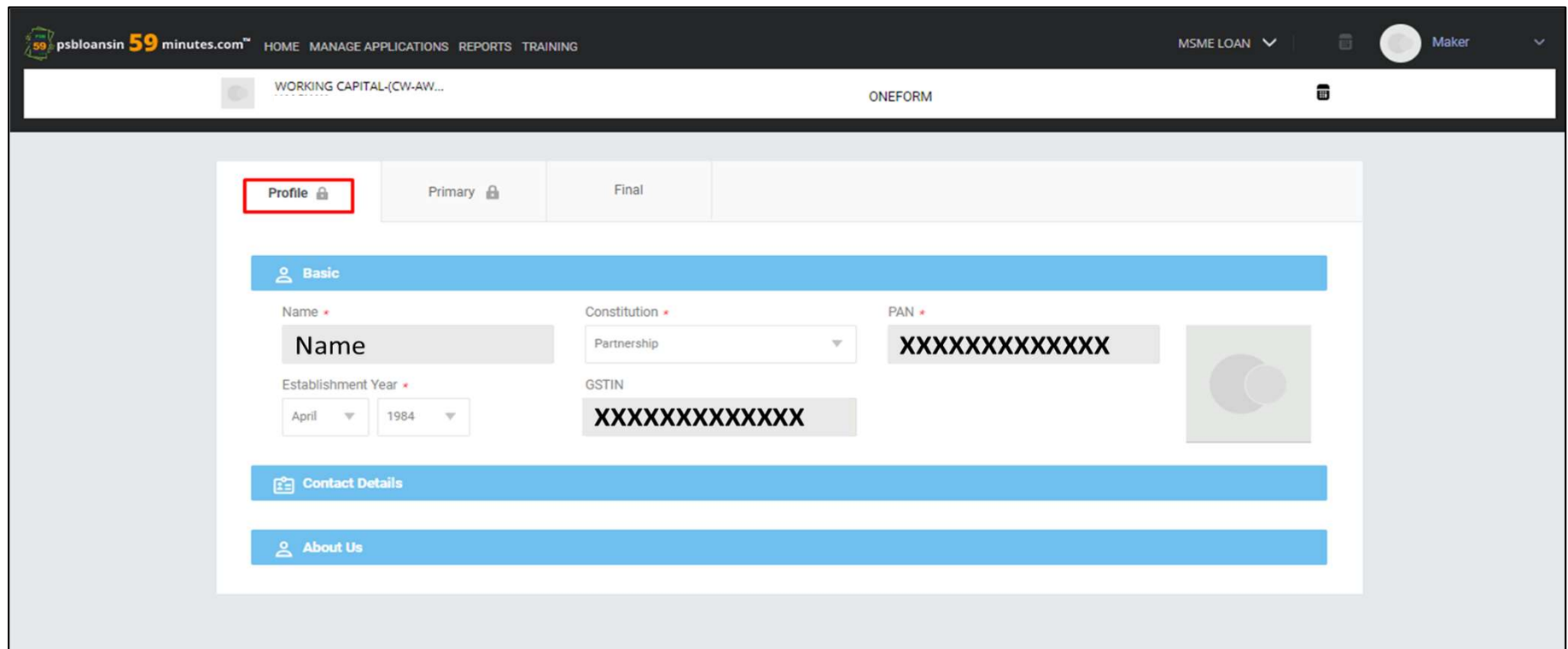
The maker can click on “Pending” to view a list of all the proposals that has been accepted by the maker for due diligence purpose. The ‘Open’ status means that the proposal has yet not been assigned to any branch checker. The ‘Reverted’ status means that the proposal has been sent back by the branch checker for modifications. The maker can click on “Edit Form” and the maker will be redirected to the One Form Page.

PENDING- ONE FORM



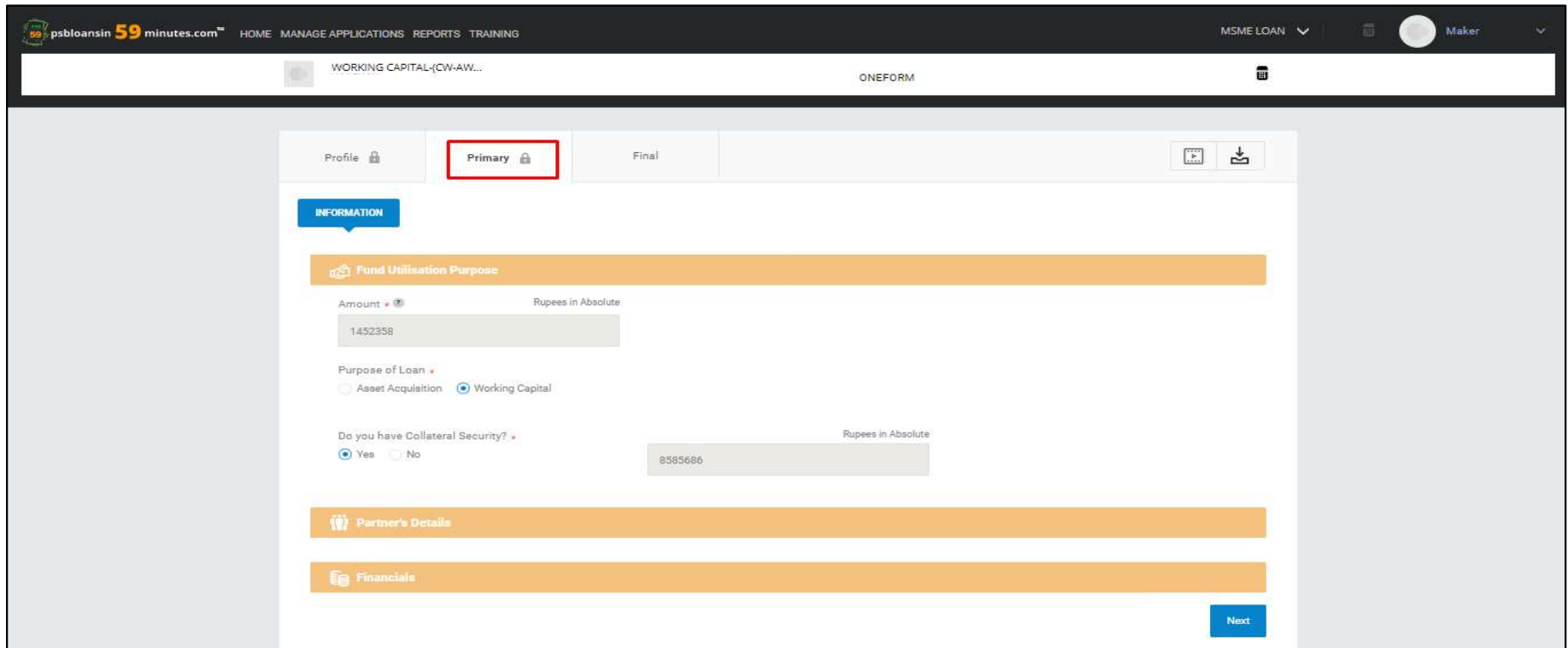
The one form page is divided into three sections, “Profile”, “Primary” and “Final”. The profile and primary sections are already filled-in as per data provided by the borrower and hence, are locked for editing. The maker can view the details mentioned under ‘Profile’ and ‘Primary’ sections.

PENDING- ONE FORM - PROFILE



The maker can click on “Profile” to view the profile section which is divided into three information categories which are Basic, Contact Details and About Us.

PENDING- ONE FORM - PRIMARY



The screenshot displays the 'ONEFORM' interface for a 'WORKING CAPITAL (CW-AW...)' loan. The top navigation bar includes 'psbloansin 59 minutes.com', 'HOME', 'MANAGE APPLICATIONS', 'REPORTS', and 'TRAINING'. The user is logged in as 'Maker'. The 'Primary' tab is selected and highlighted with a red box. The form is divided into three sections: 'Fund Utilisation Purpose', 'Partner's Details', and 'Financials'. The 'Fund Utilisation Purpose' section includes fields for 'Amount' (1452358), 'Purpose of Loan' (Working Capital selected), and 'Do you have Collateral Security?' (Yes selected). The 'Partner's Details' and 'Financials' sections are currently empty. A 'Next' button is located at the bottom right of the form.

psbloansin 59 minutes.com™ HOME MANAGE APPLICATIONS REPORTS TRAINING MSME LOAN WORKING CAPITAL (CW-AW...) ONEFORM

Profile Primary Final

INFORMATION

Fund Utilisation Purpose

Amount Rupees in Absolute
1452358

Purpose of Loan
☐ Asset Acquisition ☒ Working Capital

Do you have Collateral Security? Rupees in Absolute
☒ Yes ☐ No 8585686

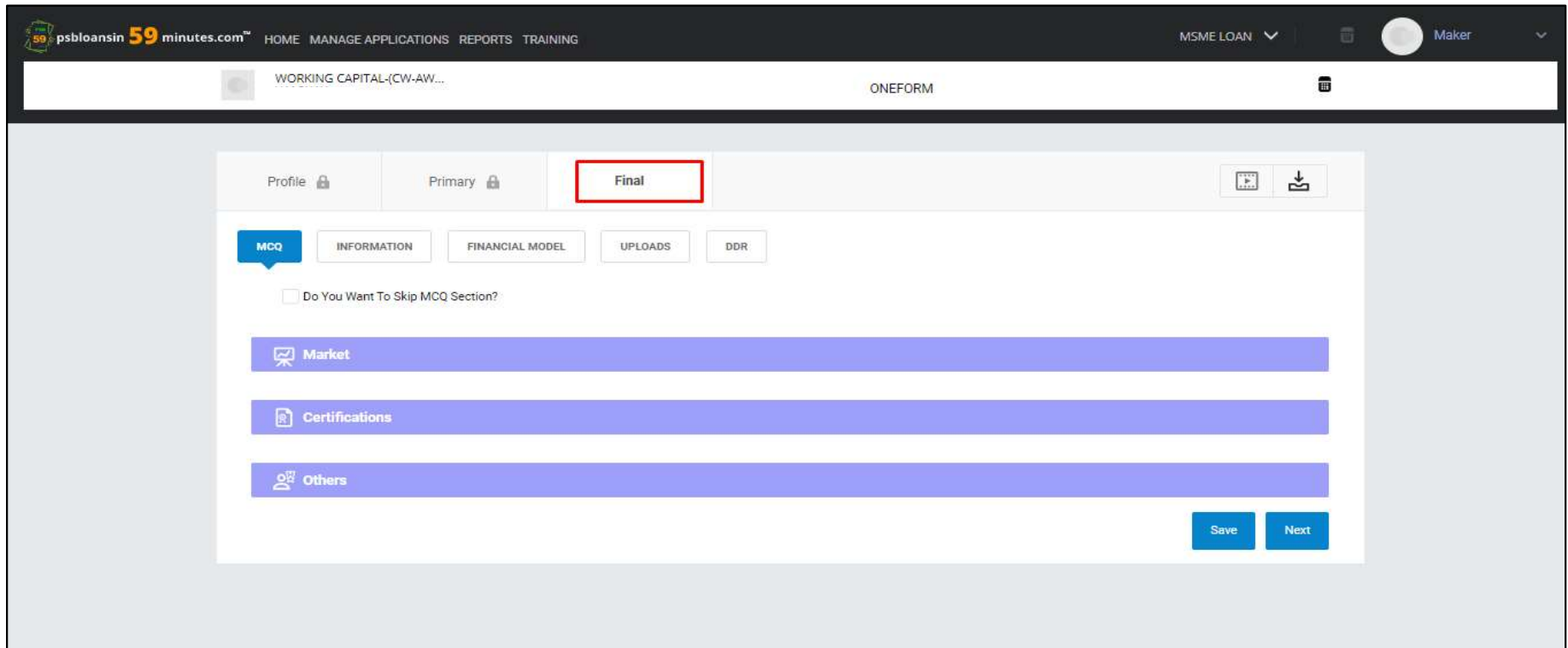
Partner's Details

Financials

Next

The maker can click on “Primary” to view the primary section which is divided into three information categories which are Fund Utilisation Purpose, Partner Details and Financials.

PENDING- ONE FORM - FINAL



psbloansin 59 minutes.com™ HOME MANAGE APPLICATIONS REPORTS TRAINING MSME LOAN ▼ Maker ▼

WORKING CAPITAL-(CW-AW... ONEFORM

Profile Primary **Final**

MCQ INFORMATION FINANCIAL MODEL UPLOADS DDR

☐ Do You Want To Skip MCQ Section?

Market

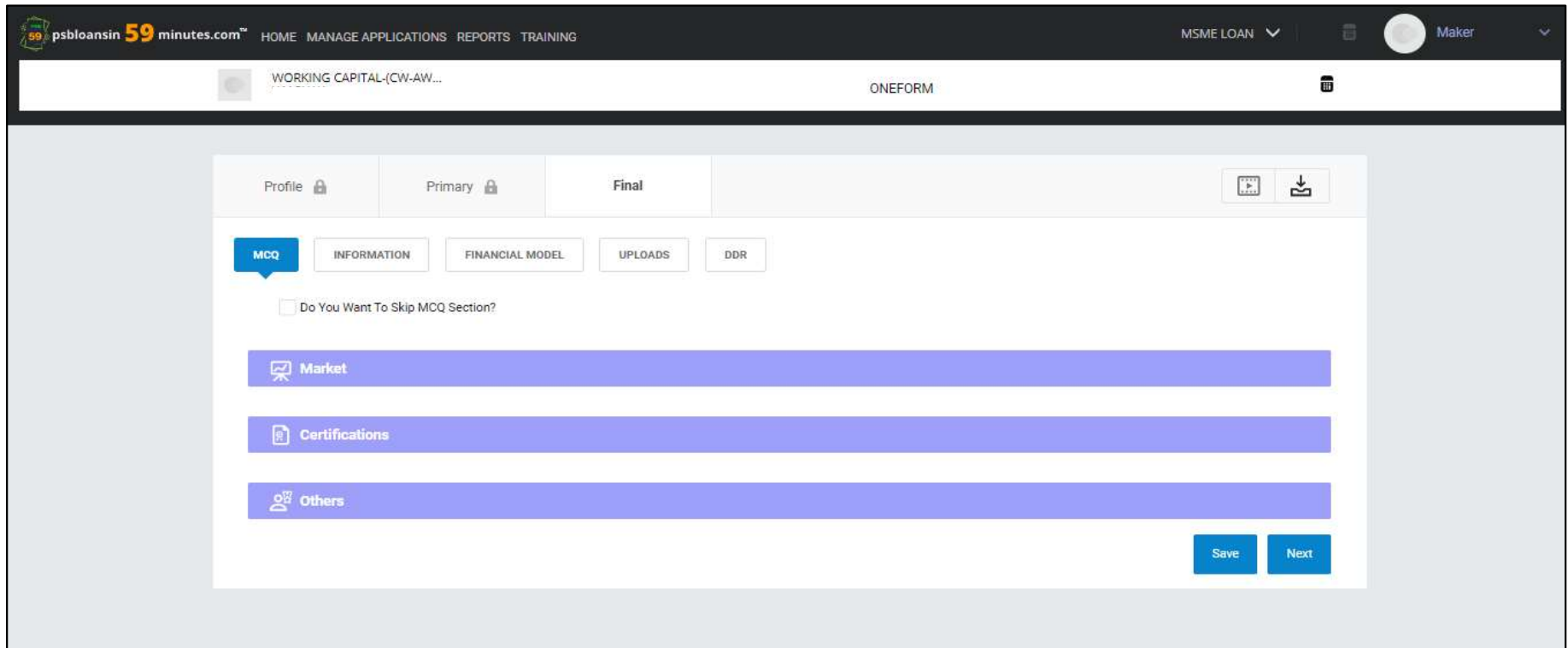
Certifications

Others

Save Next

The maker can click on “Final” to go to the final section. The “Final” section is divided into five sub-sections which are ‘MCQ’, ‘Information’, ‘Financial Model’, ‘Uploads’ and ‘DDR’. The maker needs to fill-in details under each sub-section.

PENDING- ONE FORM - FINAL

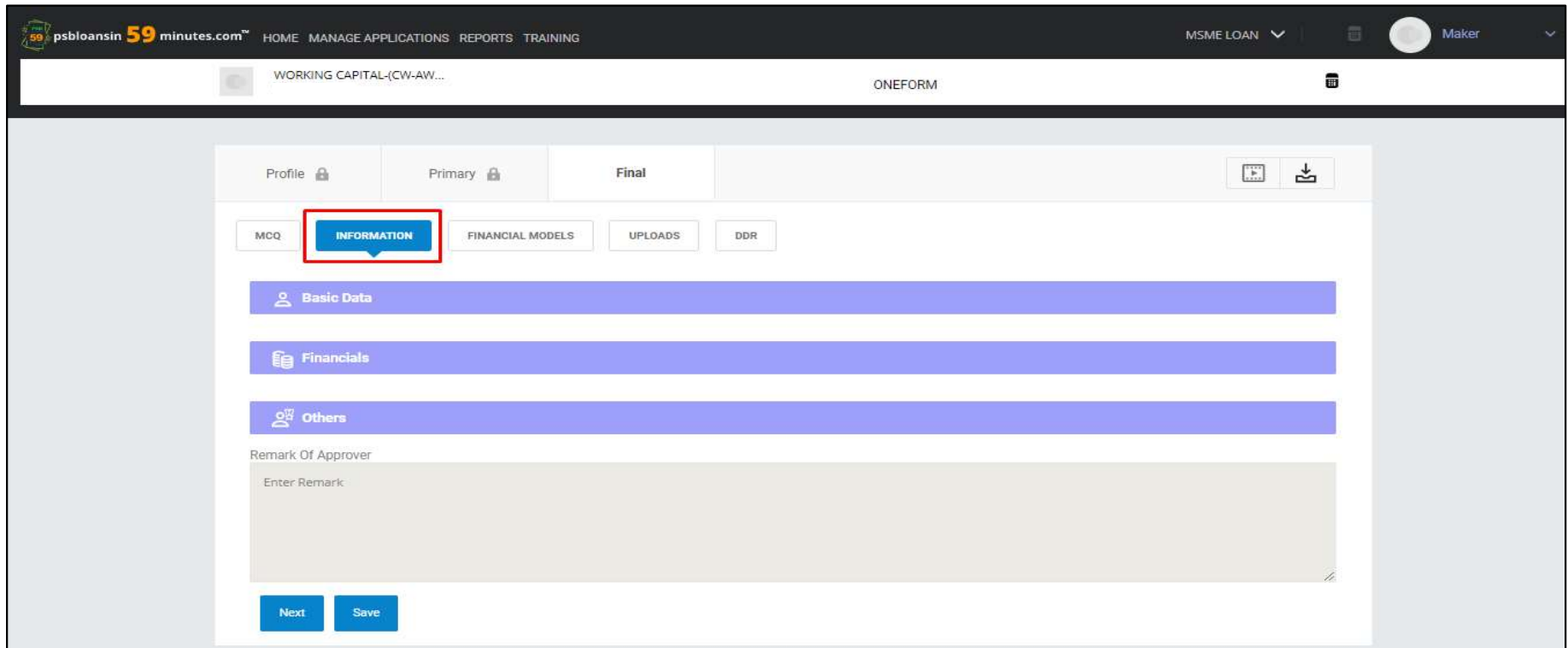


The maker can click on “MCQ” to view the multiple-choice questions. The sub-section is divided into three categories which are Market, Certifications and Others. The maker needs to tick against the correct answers. The questions will be asked on the basis of the details provided by the borrower during the application process.

NOTE: - The maker has been provided with an option to skip MCQ sub-section. The maker needs to tick at “Do you want to Skip MCQ section?” and click on “Proceed”. This will result in non-generation of IRR MSME score.

Strictly Private & Confidential

PENDING- ONE FORM - FINAL



The Information sub-section is divided into three information categories which are Basic Data, Financials and Others. The maker can click on any information category to fill-in the required details.

NOTE: - Mandatory fields will be marked with asterisk (*). “Tool tip question mark” has been provided for better understanding of the respective field.

PENDING- ONE FORM - FINAL

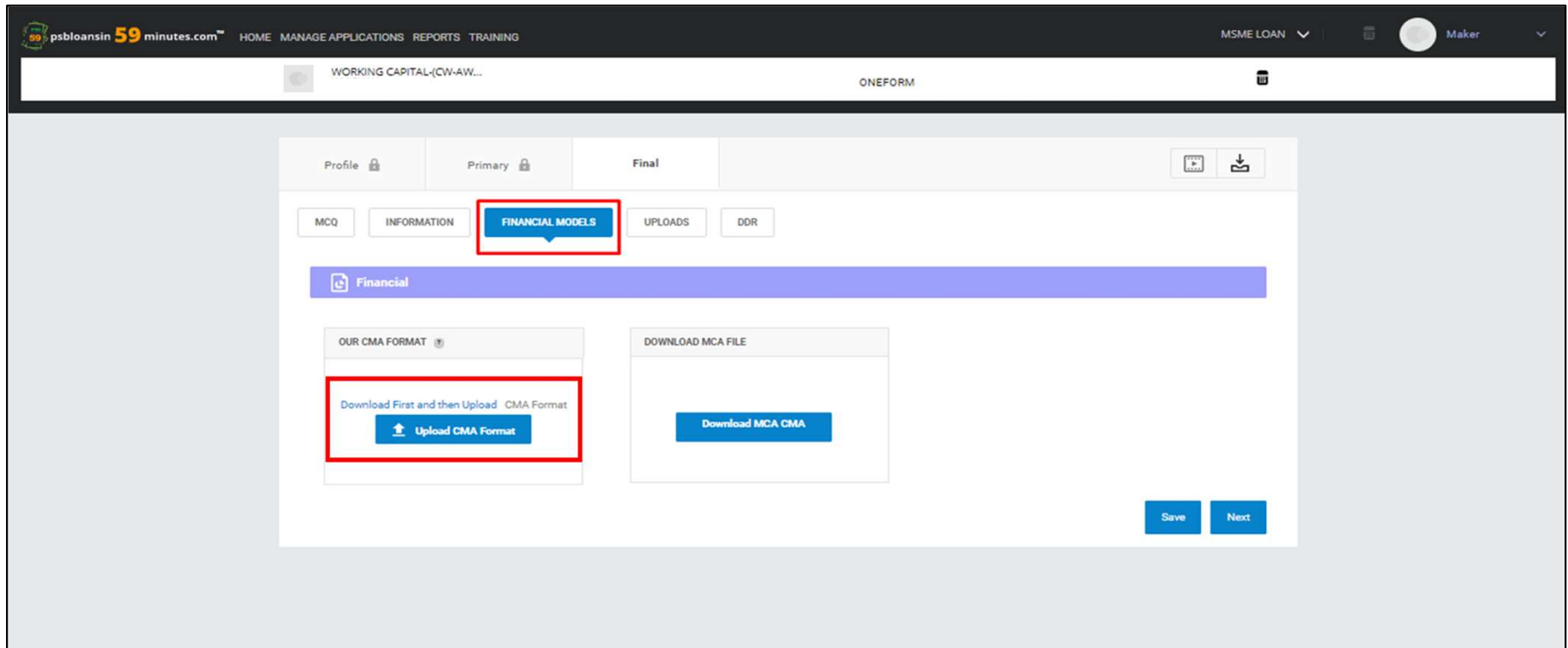
The screenshot displays the PSB Loans ONEFORM interface. The top navigation bar includes the logo, 'psbloansin 59 minutes.com™', and links for HOME, MANAGE APPLICATIONS, REPORTS, and TRAINING. The user is logged in as 'Maker'. The main section is titled 'WORKING CAPITAL-(CW-AW...)' and 'ONEFORM'. Below this, there's a 'Collateral Details' section with a 'Security Description' field and an 'Amount' field. A red box highlights the 'EDIT DETAILS' button. A red arrow points from this button to a pop-up window titled 'Collateral Security'. The pop-up window has a table with columns for 'Security Description', 'Amount', and 'Action'. The table contains one row with 'Security Description' in the first column, 'Amount' in the second, and a red cross (x) in the third. Below the table is a 'Save' button. The table header also includes 'Rupees in Absolute'.

Security Description	Amount	Action
Security Description	Amount	✕
		+

The maker can click on “Edit Details” under the collateral details field and a pop-up window will appear for the maker to fill in collateral security details. The maker can click on the “+(plus)” sign to add or the “red cross (x)” sign to remove a security detail.

The maker can click on “Save” to save the entered details and the total amount will be reflected under the ‘Total of Collateral Detail’ field.

PENDING- ONE FORM - FINAL



psbloansin 59 minutes.com™ HOME MANAGE APPLICATIONS REPORTS TRAINING

WORKING CAPITAL-(CW-AW... ONEFORM

Profile Primary Final

MCQ INFORMATION **FINANCIAL MODELS** UPLOADS DDR

Financial

OUR CMA FORMAT

Download First and then Upload CMA Format

Upload CMA Format

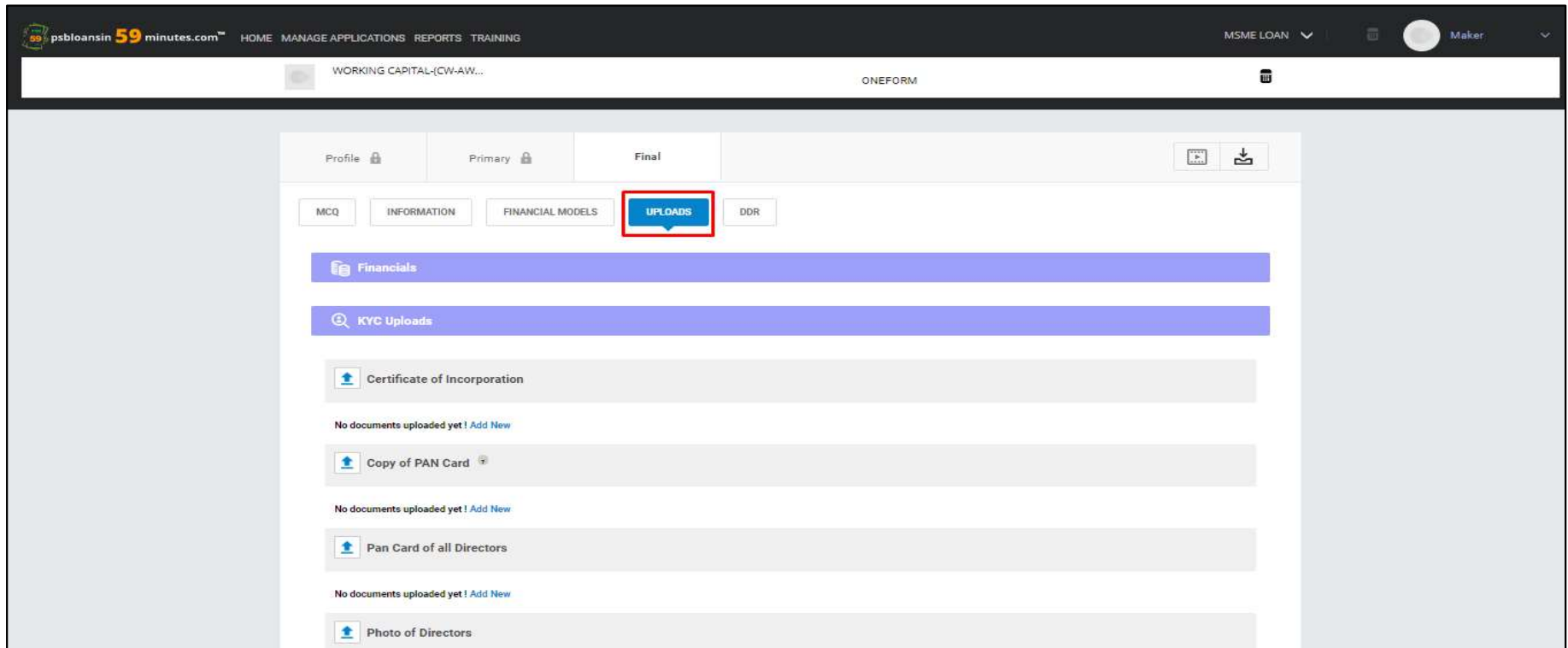
DOWNLOAD MCA FILE

Download MCA CMA

Save Next

Under the “Financial Models” sub-section, the maker can click on “Download MCA CMA” to download CMA file in Excel format. The maker needs to fill-in financial details of the applicant in the Excel file. After entering all the required data, the maker can save the Excel file and click on “Upload CMA Format” to upload the filled-in CMA file on the platform.

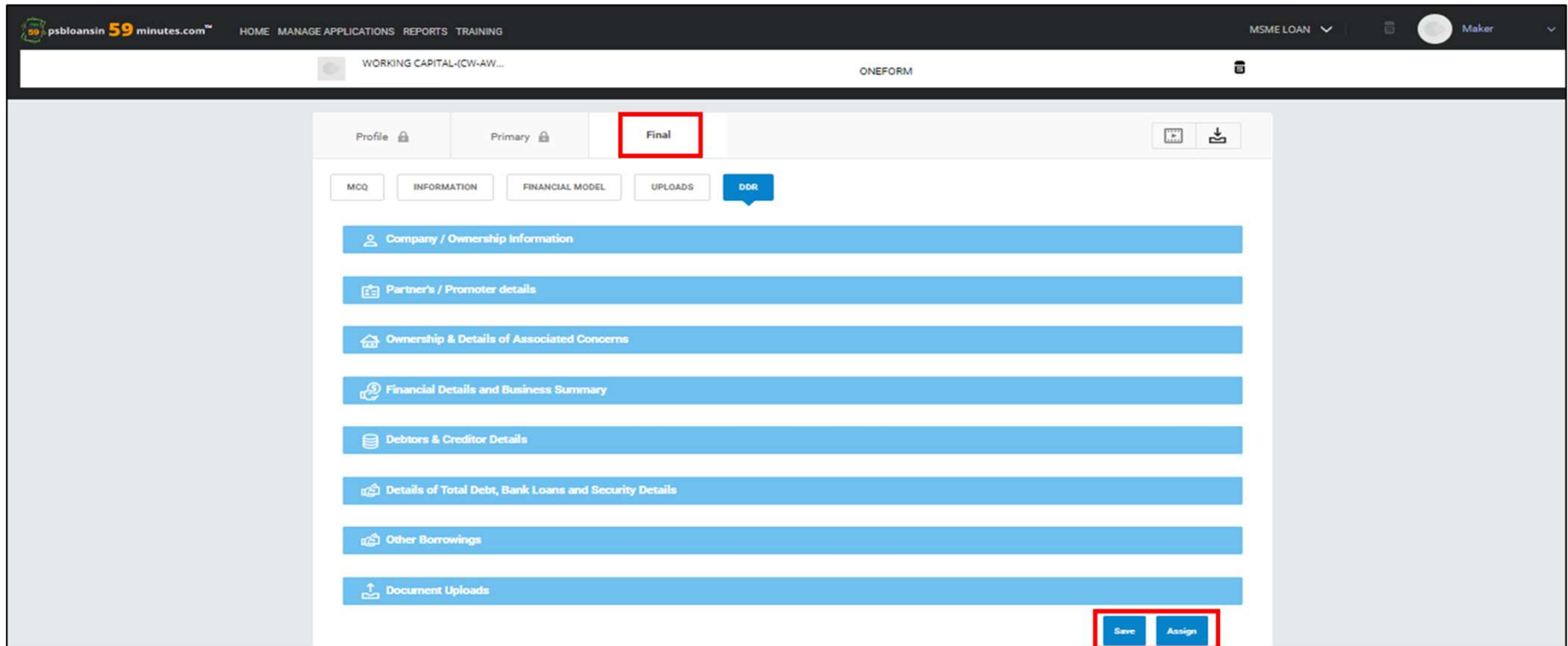
PENDING- ONE FORM - FINAL



The screenshot displays the 'ONEFORM' interface for a 'WORKING CAPITAL-(CW-AW...)' application. The top navigation bar includes 'psbloansin 59 minutes.com™', 'HOME', 'MANAGE APPLICATIONS', 'REPORTS', and 'TRAINING'. The user is logged in as 'Maker'. The main content area shows a tabbed interface with 'Profile', 'Primary', and 'Final' tabs. The 'Final' tab is active, and the 'UPLOADS' sub-section is highlighted with a red box. Below the 'UPLOADS' tab, there are two main categories: 'Financials' and 'KYC Uploads'. Under 'KYC Uploads', there are three document upload sections: 'Certificate of Incorporation', 'Copy of PAN Card', and 'Pan Card of all Directors'. Each section has a message 'No documents uploaded yet! Add New' and a corresponding upload icon.

The Uploads sub-section is divided into two categories which are Financials and KYC. The maker needs to upload various documents which have been collected as per applicability from the applicant under respective categories.

PENDING- ONE FORM - FINAL



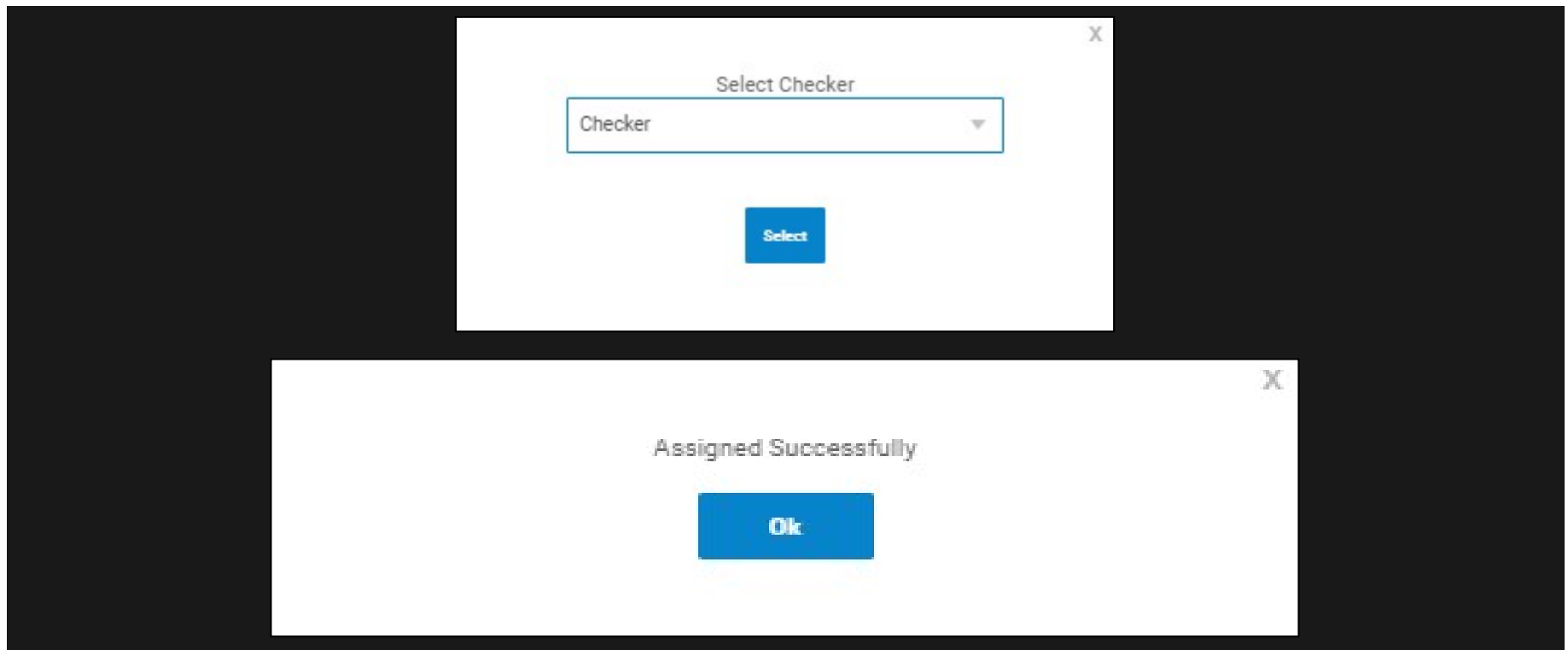
The screenshot displays the 'ONEFORM' interface for 'WORKING CAPITAL-CW-AW...'. The top navigation bar includes 'HOME', 'MANAGE APPLICATIONS', 'REPORTS', and 'TRAINING'. The user is logged in as 'Maker'. The 'Final' tab is selected and highlighted with a red box. Below the tabs, there are buttons for 'MCQ', 'INFORMATION', 'FINANCIAL MODEL', 'UPLOADS', and 'DDR'. The 'DDR' button is highlighted with a blue tooltip. The main content area lists several information categories, each with a blue bar and an icon: 'Company / Ownership Information', 'Partner's / Promoter details', 'Ownership & Details of Associated Concerns', 'Financial Details and Business Summary', 'Debtors & Creditor Details', 'Details of Total Debt, Bank Loans and Security Details', 'Other Borrowings', and 'Document Uploads'. At the bottom right, there are 'Save' and 'Assign' buttons, both highlighted with red boxes.

The DDR sub-section is divided into various information categories such as 'Company and Ownership Information', 'Partner /Promoter Details', 'Ownership & Details of Associated Concerns', 'Financial Details and Business Summary', 'Debtor & Creditor Details', 'Total Debt, Bank Loans and Security Details', 'Other Borrowings' and 'Uploaded Documents'. The maker needs to fill-in details under each information category.

The maker after thoroughly checking that all the required details has been correctly filled-in, can click on "Assign" at the end of DDR sub-section.

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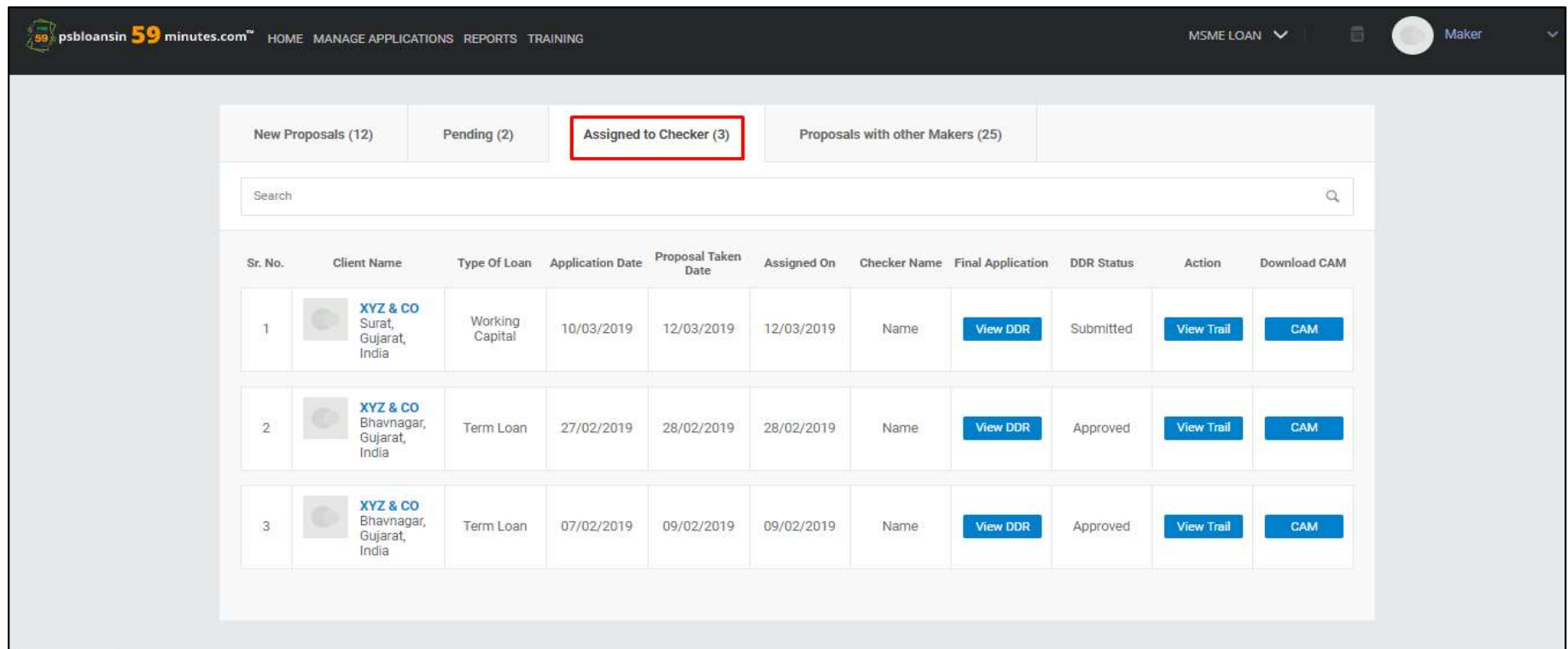
PENDING- ONE FORM - ASSIGN



A pop-up window will appear for the maker to select the checker from the drop-down list. The maker can click on “Select” and a pop-up window will appear for the maker confirming the proposal being successfully assigned to the checker.

NOTE: - The assigned proposal will shift to “Assigned to Checker” section under Manage Applications.

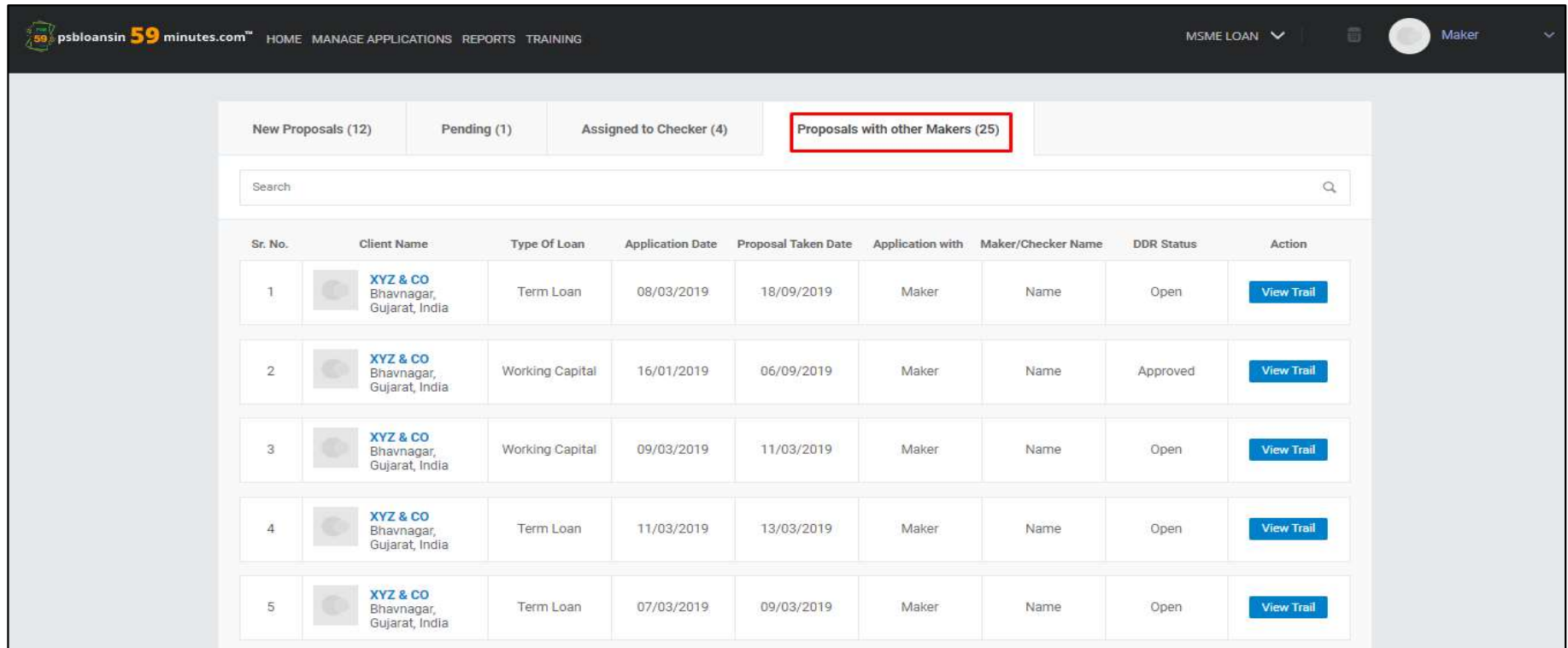
ASSIGNED TO CHECKER SECTION



Sr. No.	Client Name	Type Of Loan	Application Date	Proposal Taken Date	Assigned On	Checker Name	Final Application	DDR Status	Action	Download CAM
1	XYZ & CO Surat, Gujarat, India	Working Capital	10/03/2019	12/03/2019	12/03/2019	Name	View DDR	Submitted	View Trail	CAM
2	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	27/02/2019	28/02/2019	28/02/2019	Name	View DDR	Approved	View Trail	CAM
3	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	07/02/2019	09/02/2019	09/02/2019	Name	View DDR	Approved	View Trail	CAM

The maker can view a list of all the proposals that has been assigned by the maker to the checkers for the DDR approval. The maker can view applicant name, loan type, application date, proposal taken date, proposal assigned date, checker name and DDR status. The 'Submitted' status means that the proposal has assigned to the checker but has not been approved. The 'Approved' status means that the proposal has been approved by the branch checker.

PROPOSALS WITH OTHER MAKER SECTION




Sr. No.	Client Name	Type Of Loan	Application Date	Proposal Taken Date	Application with	Maker/Checker Name	DDR Status	Action
1	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	08/03/2019	18/09/2019	Maker	Name	Open	View Trail
2	XYZ & CO Bhavnagar, Gujarat, India	Working Capital	16/01/2019	06/09/2019	Maker	Name	Approved	View Trail
3	XYZ & CO Bhavnagar, Gujarat, India	Working Capital	09/03/2019	11/03/2019	Maker	Name	Open	View Trail
4	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	11/03/2019	13/03/2019	Maker	Name	Open	View Trail
5	XYZ & CO Bhavnagar, Gujarat, India	Term Loan	07/03/2019	09/03/2019	Maker	Name	Open	View Trail

The maker can click on “Proposals with other Makers” to view a list of all the proposals that have been assigned to other makers of the branch. The ‘Open’ status means that the proposal has yet not been assigned to any branch checker. The ‘Reverted’ status means that the proposal has been sent back by the branch checker for modifications. The ‘Submitted’ status means that the proposal has assigned to the checker but not been approved. The ‘Approved’ status means that the proposal has been approved by the branch checker.

REPORTS PANEL

SCREENWISE WALK THROUGH

REPORTS


MSME BACK TO PLATFORM


Eligible

Eligible Proposals (30)

From To Search Download

Product List

Sr No.	Application Code	Name of Customer	Organization Name	Email of Customer	Mobile No. of Customer	GSTIN	PAN	In Principle Date	In-principle Amount in Rs.	Branch Name	Branch Code	Source	Details
1								2019-03-15 22:47:48.000000	10,000,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
2								2019-03-12 13:20:35.000000	6,365,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
3								2019-03-11 10:55:41.000000	1,695,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
4								2019-03-09 13:01:35.000000	1,556,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
5								2019-03-08 18:58:58.000000	3,546,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
6								2019-03-03 13:13:22.000000	4,561,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
7								2019-03-02 15:42:58.000000	555,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	
8								2019-03-02 13:18:48.000000	7,197,000.00	Corporate Special Mumbai(Maharashtra)	001	Market Place (New)	



Once the Maker clicks on 'Reports', the maker will be able to view all the Eligible Proposals tagged to that Branch. Various filters have been provided to refine the search of the proposals. The maker can click on "Download" to download the details in excel file. The maker can click on "Drop Down Arrow" to view details of a particular proposal.



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THANK YOU

Mail us at :

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support@psbloansin59minutes.com

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banksupport@psbloansin59minutes.com

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