



psbloansin 59 minutes.com™

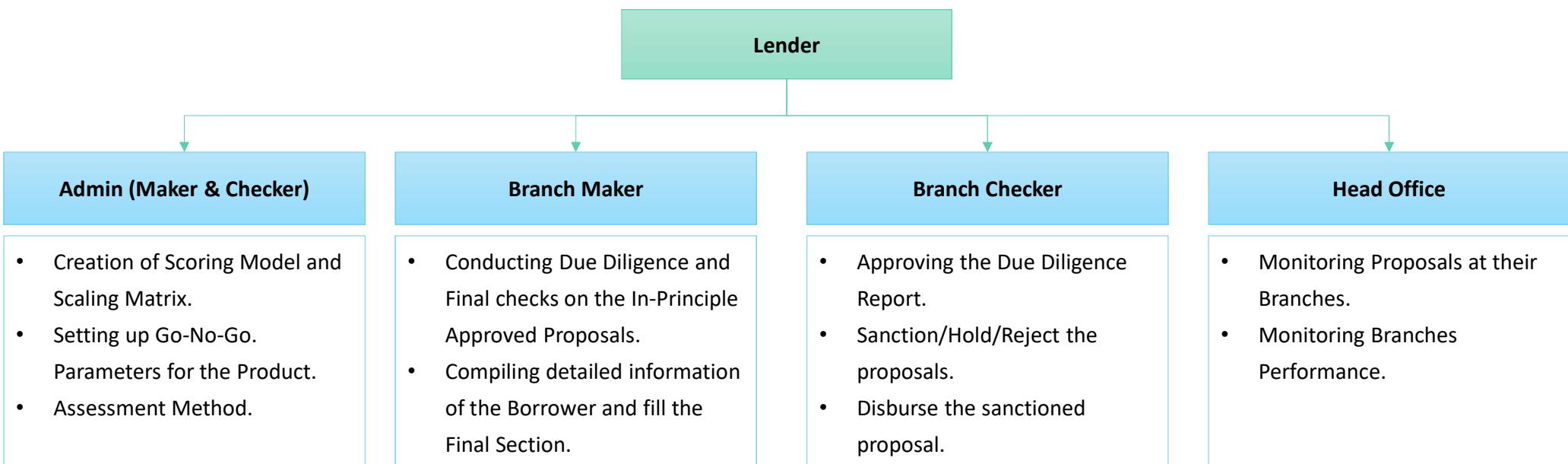
LENDER JOURNEY

TRAINING MODULE
USER: BRANCH CHECKER

INDEX

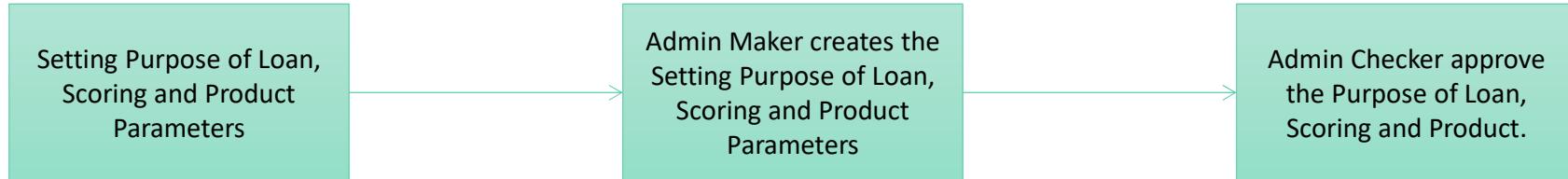
1. [LOGIN & PROFILE](#)
 2. [OVERALL POSITION OF BANK](#)
 3. [BRANCH TRANSFER](#)
 4. [CHECKING THE CAM & TEASER VIEW](#)
 5. [SANCTION/REJECT/ HOLD/DISBURSE THE IN-PRINCIPLE APPROVAL](#)
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-

PROCESS FLOW

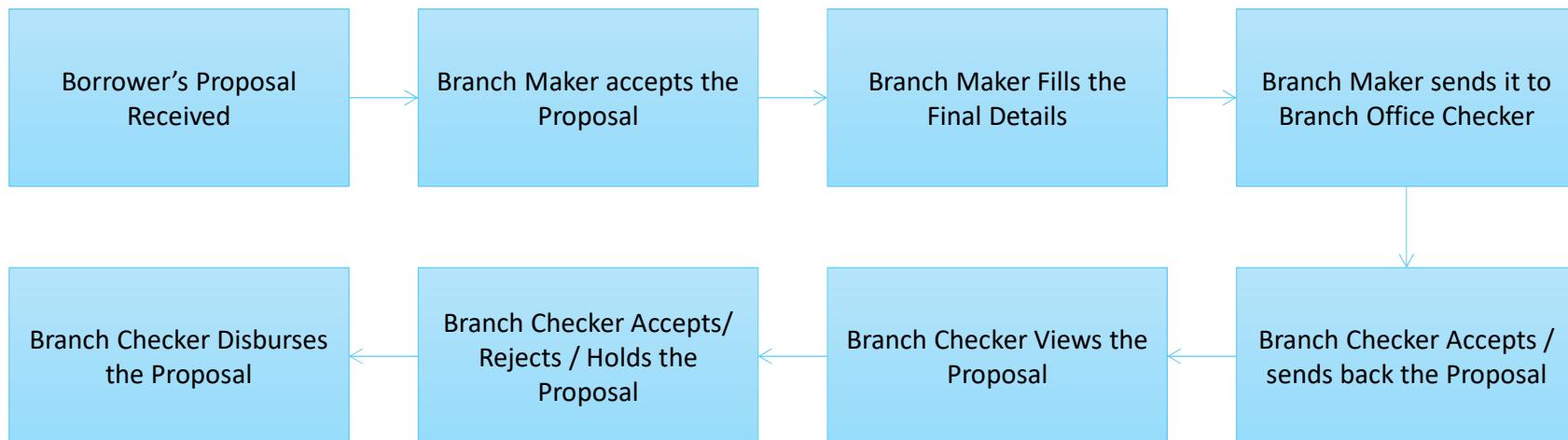


LENDER JOURNEY

In-principle Approval (Admin)



Sanction/ Disbursement (Branch Office)

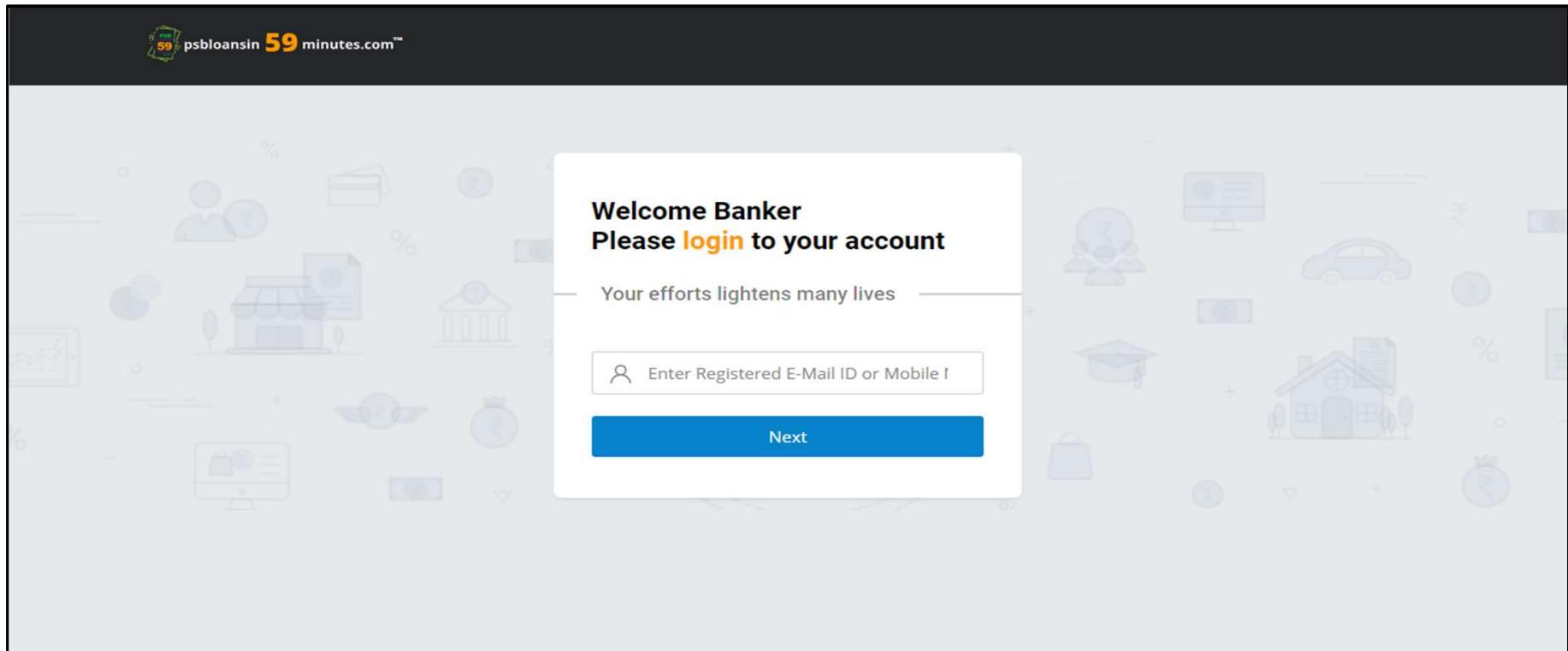




LOGIN & PROFILE

SCREENWISE WALK THROUGH

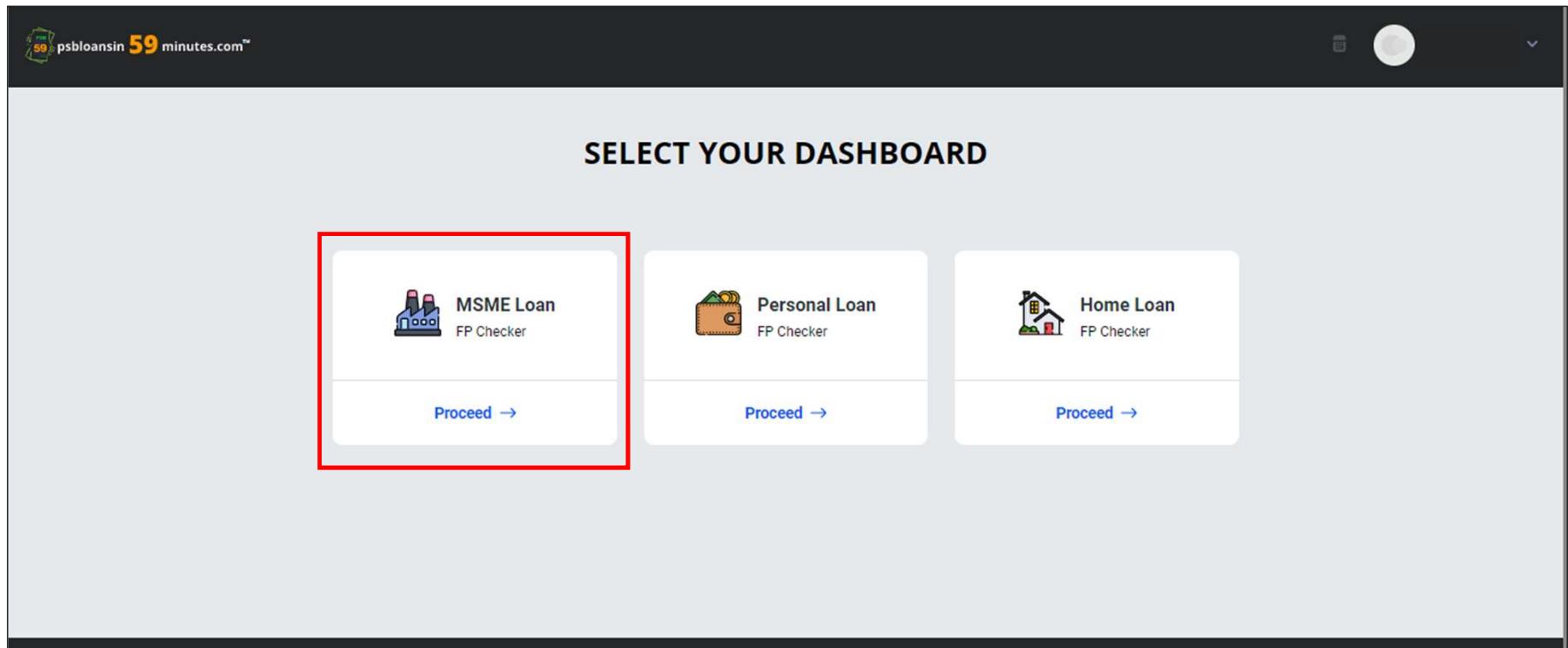
LOGIN



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



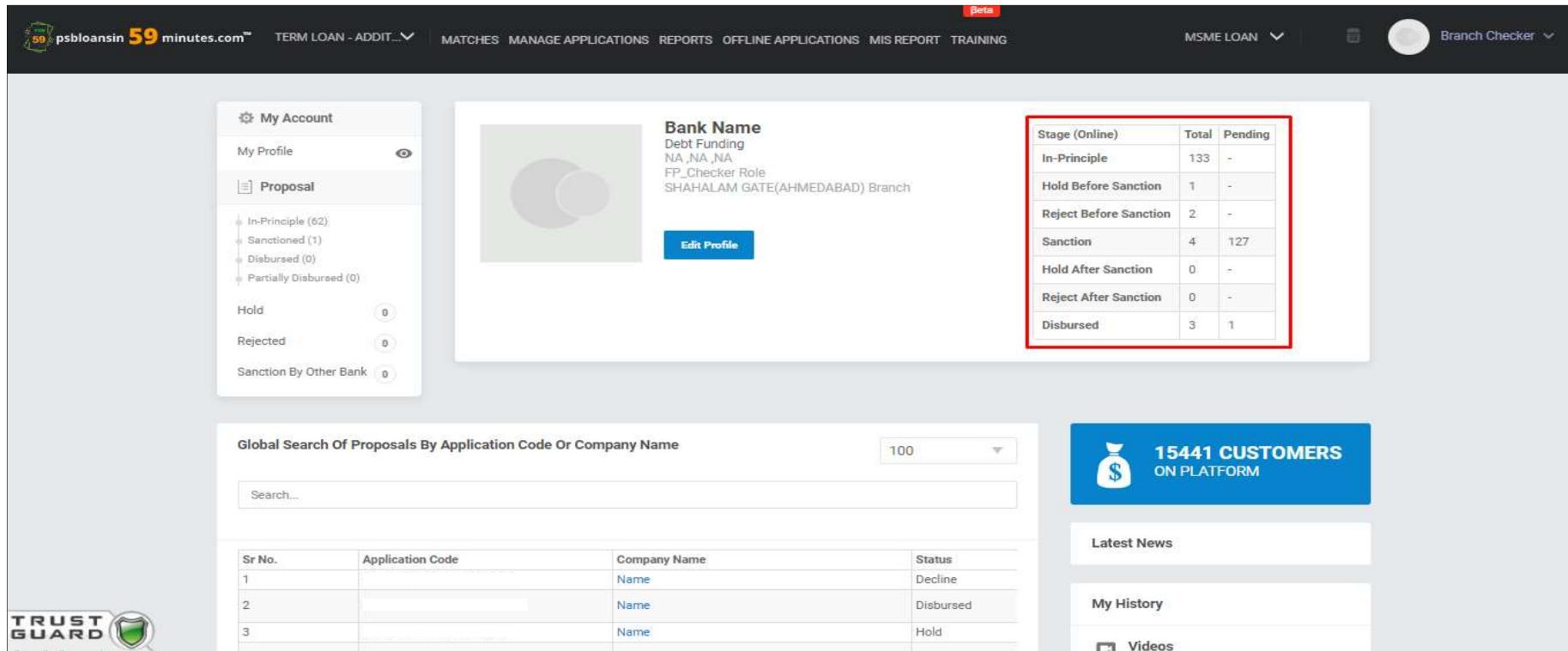
Select the dashboard i.e. “MSME Loan” and click on “Proceed”. The dashboard selection options will be shown based on the roles assigned to the user.



OVERALL POSITION OF BANK

SCREENWISE WALK THROUGH

OVERALL POSITION OF BANK



The screenshot shows the psbloansin 59 minutes.com dashboard with the following details:

- Header:** psbloansin 59 minutes.com™, TERM LOAN - ADDIT... (dropdown), MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, Beta, MSME LOAN (dropdown), Branch Checker (dropdown).
- Left Sidebar (My Account):**
 - My Profile (dropdown)
 - Proposal (dropdown)
 - In-Principle (62)
 - Sanctioned (1)
 - Disbursed (0)
 - Partially Disbursed (0)
 - Hold (0)
 - Rejected (0)
 - Sanction By Other Bank (0)
- Central Area:**
 - Bank Name:** Debt Funding NA,NA,NA FP_Checker Role SHAHALAM GATE(AHMEDABAD) Branch
 - Edit Profile** button
 - Global Search Of Proposals By Application Code Or Company Name:** dropdown set to 100, search bar with placeholder "Search..."
- Right Area:**

Stage (Online)	Total	Pending
In-Principle	133	-
Hold Before Sanction	1	-
Reject Before Sanction	2	-
Sanction	4	127
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	3	1
- Bottom Right Modules:**
 - 15441 CUSTOMERS ON PLATFORM** (with a money bag icon)
 - Latest News
 - My History
 - Videos
- Bottom Left:** TRUST GUARD logo.

Overall position of branch can be viewed by the branch checker on the dashboard. The count mentioned under each stage is the number of applications on respective stage. e.g. the number under In-principle header reflects cases that have not moved to the next stage, i.e. they have not yet been worked upon.

GLOBAL SEARCH

Beta

psbloansin 59 minutes.com™ TERM LOAN - ADDIT... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Branch Checker

My Account

- My Profile
- Proposal**

 - In-Principle (62)
 - Sanctioned (1)
 - Disbursed (0)
 - Partially Disbursed (0)

- Hold (0)
- Rejected (0)
- Sanction By Other Bank (0)

Bank Name

Debt Funding
NA ,NA ,NA
FP_Checker Role
SHAHALAM GATE(AHMEDABAD) Branch

[Edit Profile](#)

Stage (Online)	Total	Pending
In-Principle	133	-
Hold Before Sanction	1	-
Reject Before Sanction	2	-
Sanction	4	127
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	3	1

Global Search Of Proposals By Application Code Or Company Name

Search...

Sr No.	Application Code	Company Name	Status
1		Name	Decline
2		Name	Disbursed
3		Name	Hold
4		Name	In-Principle

15441 CUSTOMERS ON PLATFORM

Latest News

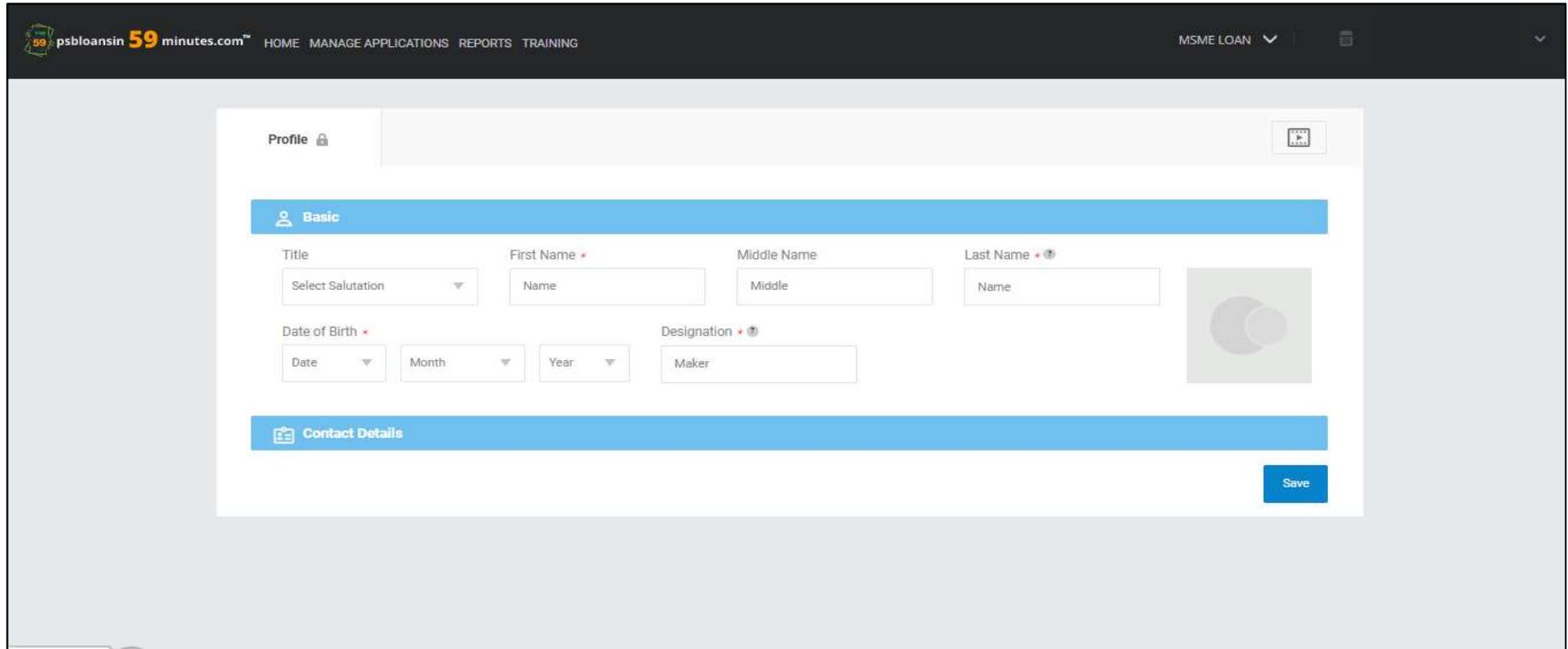
My History

Videos

TRUST GUARD Security Scanned

Through the dashboard, the checker can perform a global search of proposals by application code or company name.

EDIT PROFILE



The screenshot shows the 'Edit Profile' page. At the top, there's a navigation bar with the logo 'psbloansin 59 minutes.com™', links for 'HOME', 'MANAGE APPLICATIONS', 'REPORTS', and 'TRAINING', and a dropdown for 'MSME LOAN'. Below the navigation is a 'Profile' section with a lock icon. The main content area is divided into two sections: 'Basic' and 'Contact Details'. The 'Basic' section contains fields for Title (dropdown), First Name, Middle Name, Last Name, Date of Birth (dropdowns for Date, Month, Year), and Designation (dropdown). There's also a placeholder for a profile picture. The 'Contact Details' section is partially visible at the bottom. A 'Save' button is located at the bottom right of the 'Basic' section.

The checker can click on “Edit Profile” from the dashboard. The Profile Page is divided into two sections which are Basic and Contact Details.

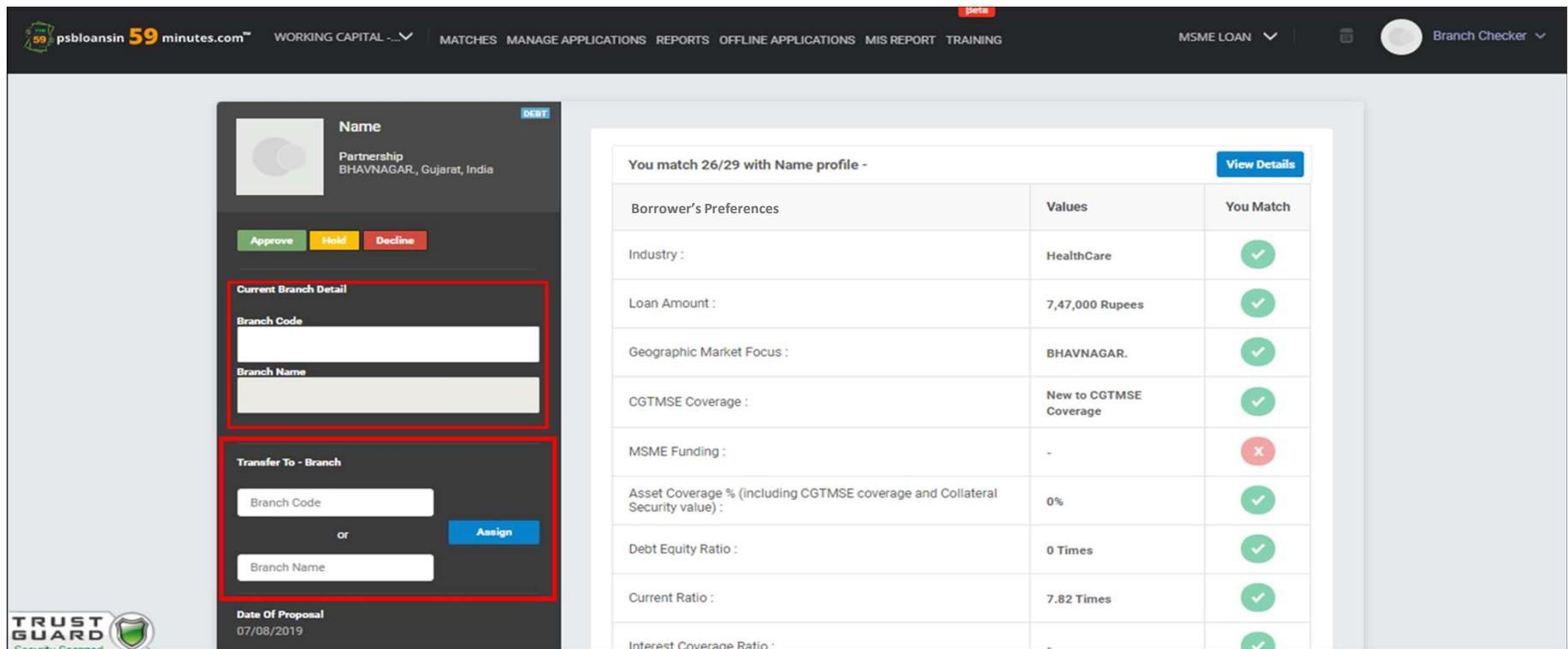
The branch checker can view and edit the details under both the sections. The branch checker can click on “Save” to save the details.



BRANCH TRANSFER

SCREENWISE WALK THROUGH

BRANCH TRANSFER



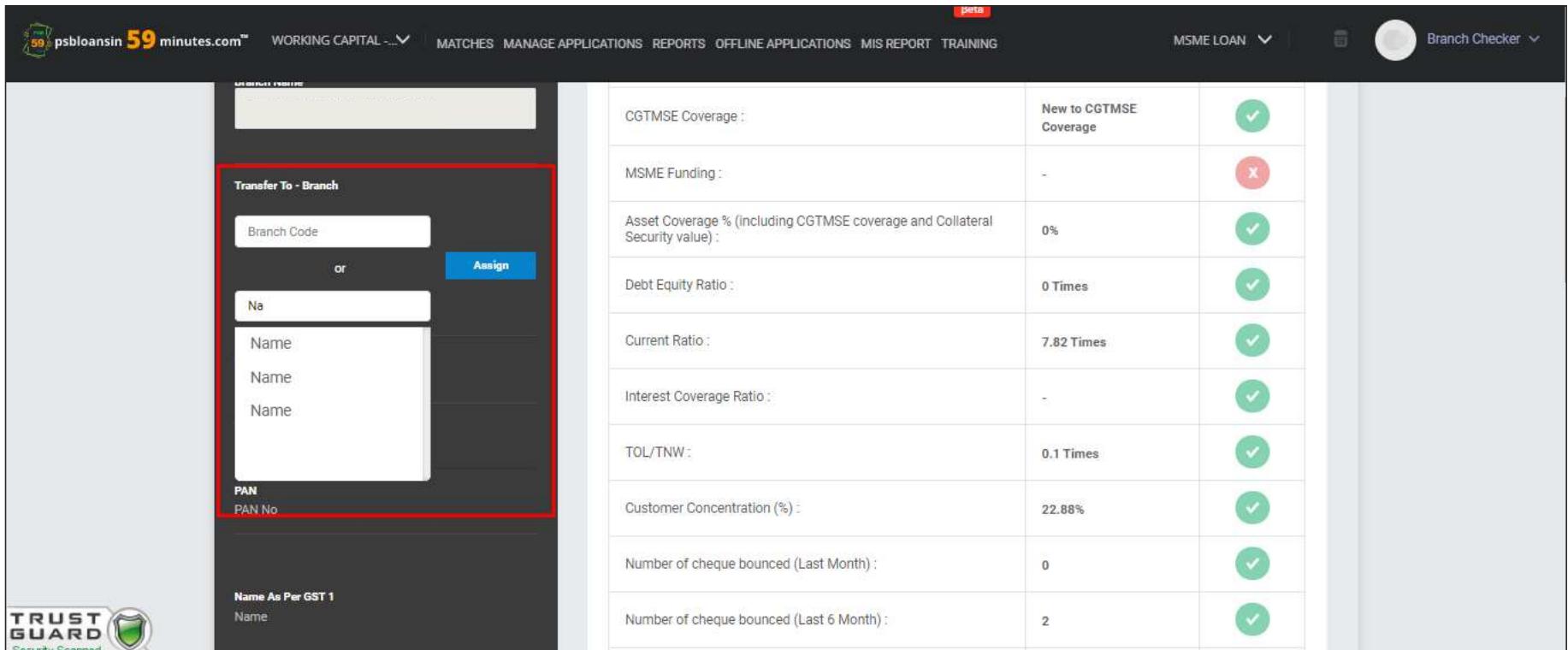
psbloansin 59 minutes.com™ WORKING CAPITAL ... ▾ MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN ▾ Branch Checker ▾

You match 26/29 with Name profile -		
Borrower's Preferences	Values	You Match
Industry :	HealthCare	✓
Loan Amount :	7,47,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	-	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

A branch checker has the rights to transfer the branch in case the borrower has selected incorrect branch or a faraway branch.

Note: - The proposal can be transferred only if the Branch Maker of the current branch has not started any process on that proposal. Also, a proposal can be transferred only at an In-principle stage. If any decision or action has been taken, then such proposal becomes non-transferrable.

BRANCH TRANSFER



The screenshot shows a web application interface for managing loans. On the left, there's a sidebar with a 'Transfer To - Branch' section containing fields for 'Branch Code' and 'Name' (with a dropdown menu showing 'Na', 'Name', 'Name', 'Name'), and a 'PAN' field with 'PAN No.' below it. To the right of this sidebar is a large table with various financial ratios and their status (e.g., 'New to CGTMSE Coverage' with a green checkmark). The table includes columns for 'CGTMSE Coverage', 'MSME Funding', 'Asset Coverage %', 'Debt Equity Ratio', 'Current Ratio', 'Interest Coverage Ratio', 'TOL/TNW', 'Customer Concentration (%)', 'Number of cheque bounced (Last Month)', and 'Number of cheque bounced (Last 6 Month)'. Most entries have green checkmarks, except for 'MSME Funding' which has a red 'X'.

CGTMSE Coverage:	New to CGTMSE Coverage	
MSME Funding:	-	
Asset Coverage % (Including CGTMSE coverage and Collateral Security value):	0%	
Debt Equity Ratio:	0 Times	
Current Ratio:	7.82 Times	
Interest Coverage Ratio:	-	
TOL/TNW:	0.1 Times	
Customer Concentration (%):	22.88%	
Number of cheque bounced (Last Month):	0	
Number of cheque bounced (Last 6 Month):	2	

To transfer branch of any proposal > Click on proposal > Fill proposed branch details in “Transfer To – Branch” and then click on assign tab.

BRANCH TRANSFER

Are you sure you want to assign the proposal to the below mentioned branch?

Branch Code

Branch Name

Transfer Reason

Yes **No**

X

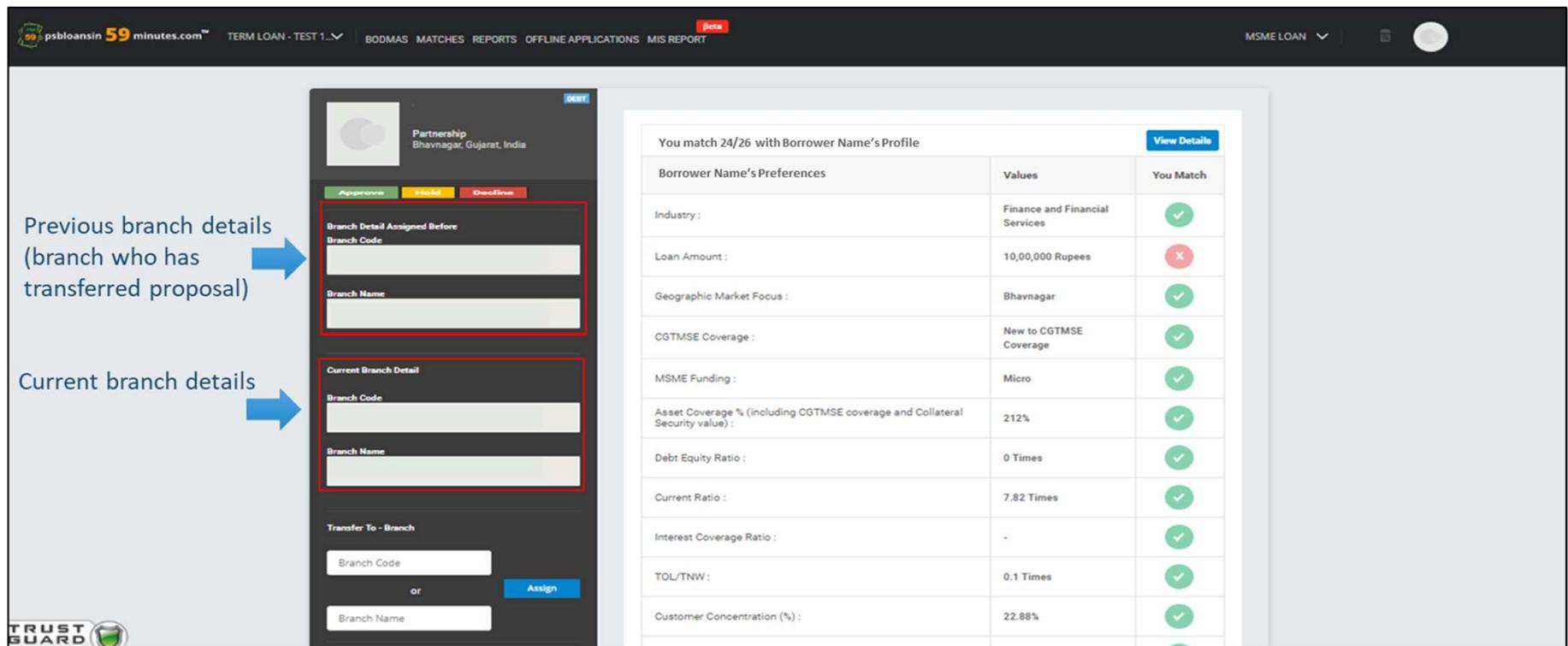
Proposal is successfully Assigned to the branch!!

Ok

On clicking on assign confirmation pop up will be shown and clicking on “yes” said proposal will be transferred to proposed branch.

Note: - Transferred proposals will only be shown in transferred branch and will not be shown in branch from which proposal is already transferred.

BRANCH TRANSFER



Previous branch details (branch who has transferred proposal)

Current branch details

You match 24/26 with Borrower Name's Profile		View Details
Borrower Name's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	10,00,000 Rupees	✗
Geographic Market Focus :	Bhavnagar	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	212%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓
TOL/TNW :	0.1 Times	✓
Customer Concentration (%) :	22.88%	✓

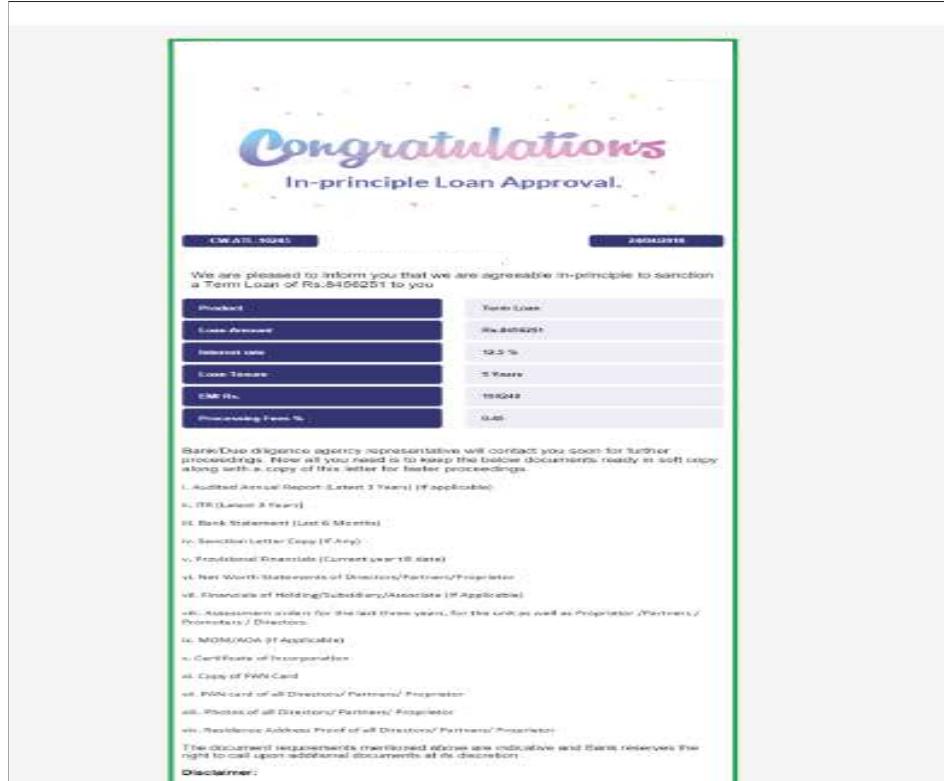
In transferred branch details of branch who has transferred proposal along with current branch details will be shown. Now proposed branch maker / checker can continue their journey on said proposal.



CHECKING THE CAM AND TEASER VIEW

SCREENWISE WALK THROUGH

CHECKING THE CAM REPORT AND PROPOSAL VIEW



Congratulations
In-principle Loan Approval.

We are pleased to inform you that we are agreeable in-principle to sanction a Term Loan of Rs.8406251 to you.

Product	Term Loan
Loan Amount	Rs.8406251
Interest Rate	12.5 %
Loan Term	10 Years
EMI Rs.	Rs.19,024/-
Processing Fees %	0.45

Bank/Due diligence agency representative will contact you soon for further proceedings. Now all you need is to keep the below documents ready in soft copy along with a copy of this letter for further proceedings.

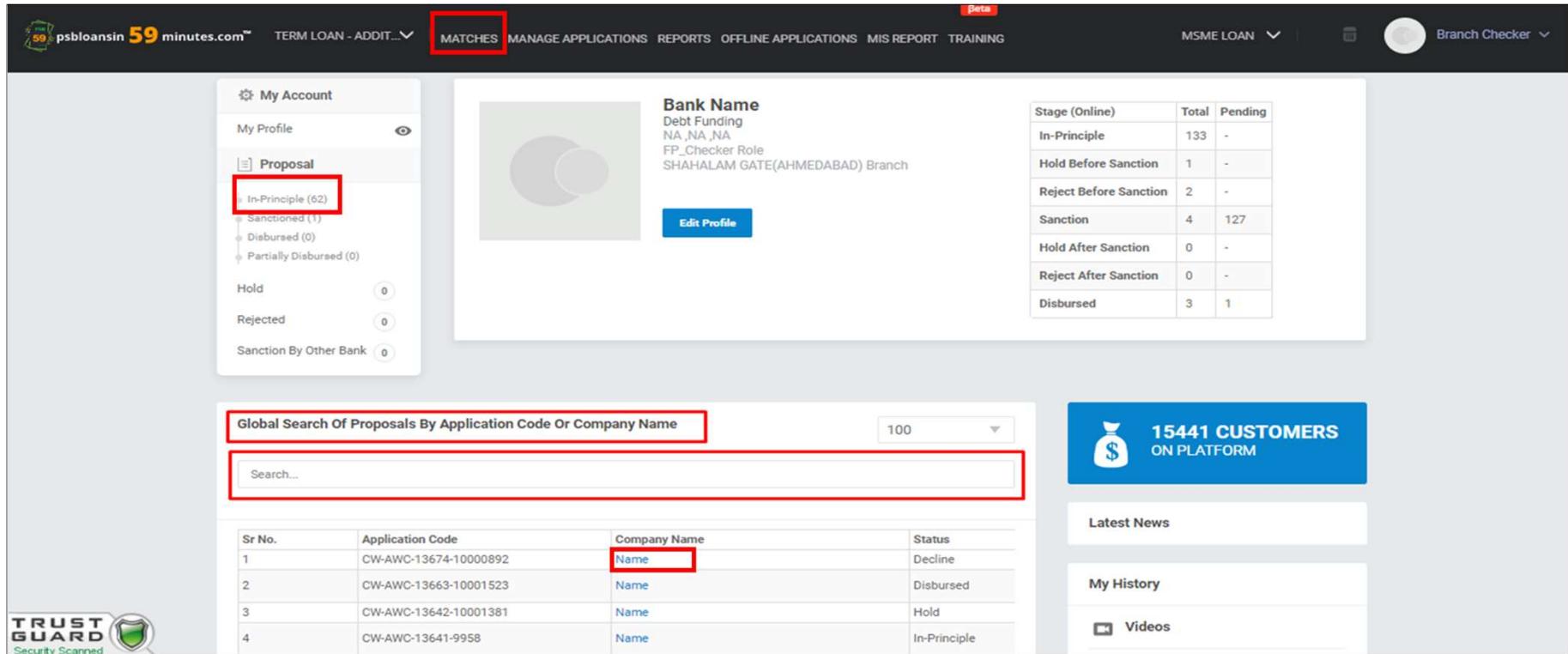
- Audited Annual Report (Last 3 Years) (If Applicable)
- ITR (Last 3 Years)
- Bank Statement (Last 6 Months)
- Section Letter Copy (If Any)
- Provisional Financials (Current year till date)
- Net Worth Statements of Directors/Partners/Proprietor
- Details of Holding/Subsidiary/Associate (If Applicable)
- Assessment orders for the last three years, for the Units and as Proprietor /Partners/ Directors/ J. Directors
- MOMA/WOA (If Applicable)
- Certified Copy of Incorporation
- Copy of PAN Card
- PAN Card of all Directors/Partners/ Proprietor
- Photos of all Directors/Partners/ Proprietor
- Residence Address Proof of all Directors/Partners/ Proprietor

The document requirements mentioned above are indicative and Bank reserves the right to call upon additional documents at its discretion.

Disclaimer:

A checker also receives In-principle approval letters and CAM reports on the registered e-mail address

CHECKING THE CAM REPORT AND TEASER VIEW

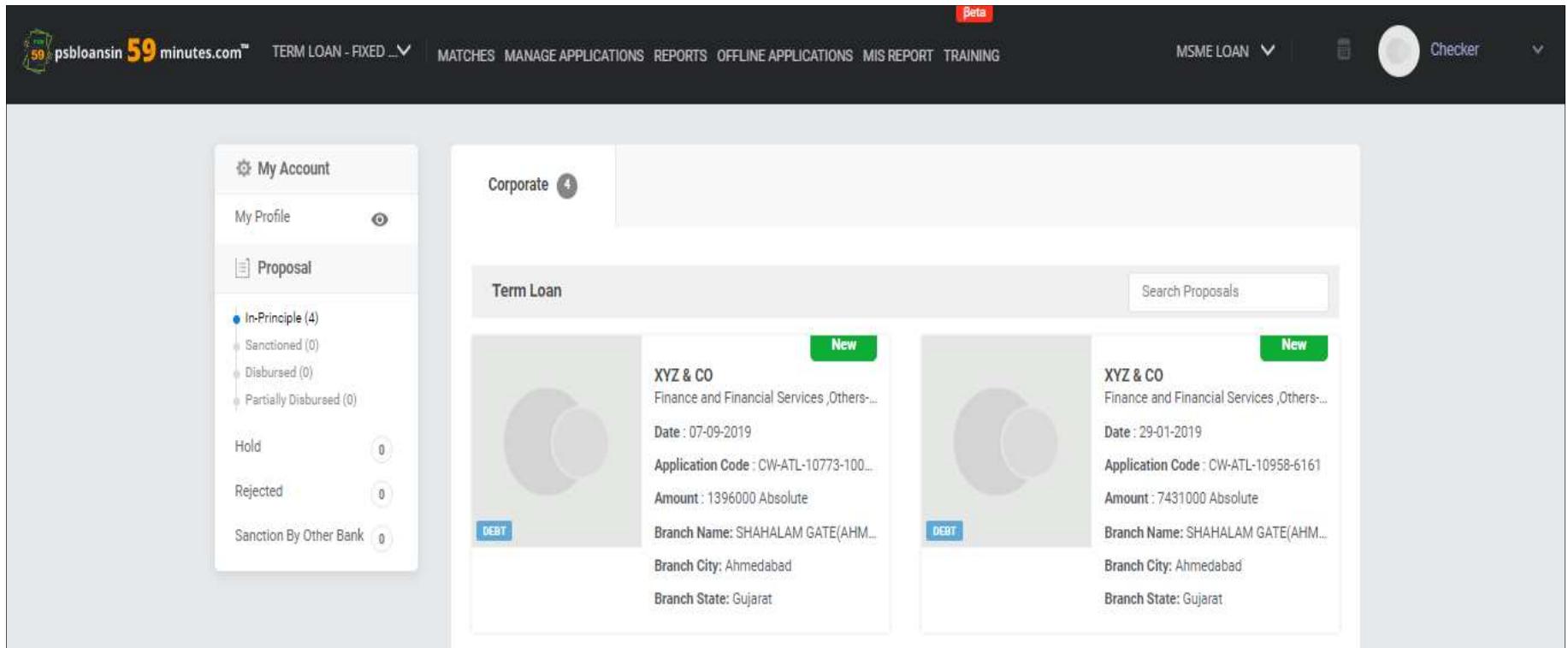


The screenshot shows the psbloansin 59 minutes.com dashboard. The 'MATCHES' tab is highlighted with a red box. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. The 'Proposal' section has a red box around the 'In-Principle (62)' link. Below it are links for 'Sanctioned (1)', 'Disbursed (0)', and 'Partially Disbursed (0)'. There are also buttons for 'Hold', 'Rejected', and 'Sanction By Other Bank'. In the center, there's a 'Bank Name' section with details: Debt Funding NA,NA,NA, FP_Checker Role SHAHALAM GATE(AHMEDABAD) Branch, and a 'Edit Profile' button. To the right, there's a table showing proposal stages: In-Principle (133), Hold Before Sanction (1), Reject Before Sanction (2), Sanction (4), Hold After Sanction (0), Reject After Sanction (0), and Disbursed (3). A global search bar at the bottom is also highlighted with a red box. To the right, there's a blue box with '15441 CUSTOMERS ON PLATFORM' and icons for latest news, my history, and videos.

A branch checker can visit the proposal view through three ways.

1. Click on “matches” on the header and a list of proposals will be shown.
2. Click on any stage mentioned on the left-hand side of the dashboard and a list of proposals will be shown.
3. From the dashboard, perform global search by application code or company name. Click on Company Name of a proposal.

CHECKING THE CAM REPORT AND TEASER VIEW



The screenshot shows the user interface of the psbloansin59minutes.com website. At the top, there is a navigation bar with links for TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker. A 'Beta' badge is visible in the top right corner.

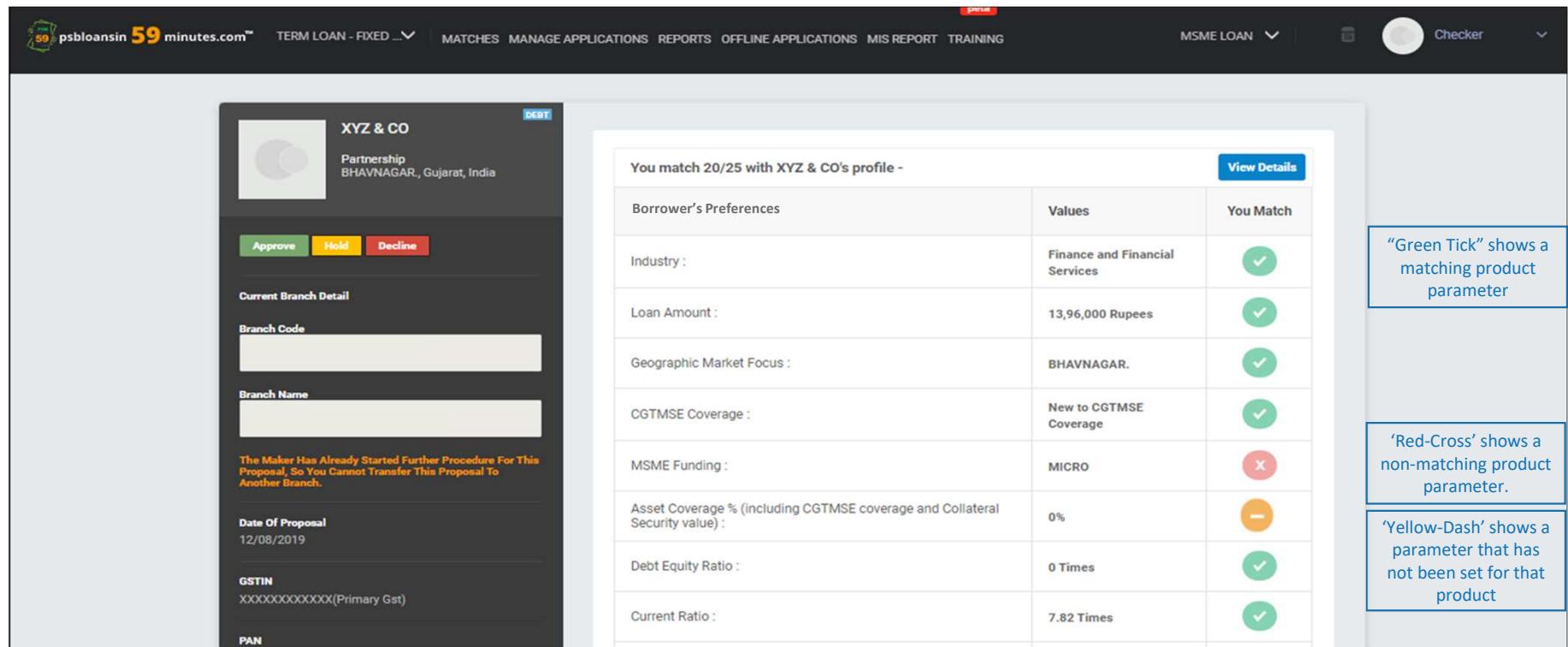
The main content area is titled 'Corporate' and displays a 'Term Loan' section. On the left, a sidebar titled 'My Account' shows 'Proposal' statistics: In-Principle (4), Sanctioned (0), Disbursed (0), and Partially Disbursed (0). It also lists Hold (0), Rejected (0), and Sanction By Other Bank (0).

The 'Term Loan' section contains two proposal cards:

- Proposal 1:** XYZ & CO, Finance and Financial Services ,Others... Date: 07-09-2019, Application Code: CW-ATL-10773-100..., Amount: 1396000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, Branch State: Gujarat. Status: DEBT, New.
- Proposal 2:** XYZ & CO, Finance and Financial Services ,Others... Date: 29-01-2019, Application Code: CW-ATL-10958-6161, Amount: 7431000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, Branch State: Gujarat. Status: DEBT, New.

Click on any proposal mentioned on the right-hand side of the page to go to the Proposal View.

PROPOSAL VIEW



You match 20/25 with XYZ & CO's profile -

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	-
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓

"Green Tick" shows a matching product parameter

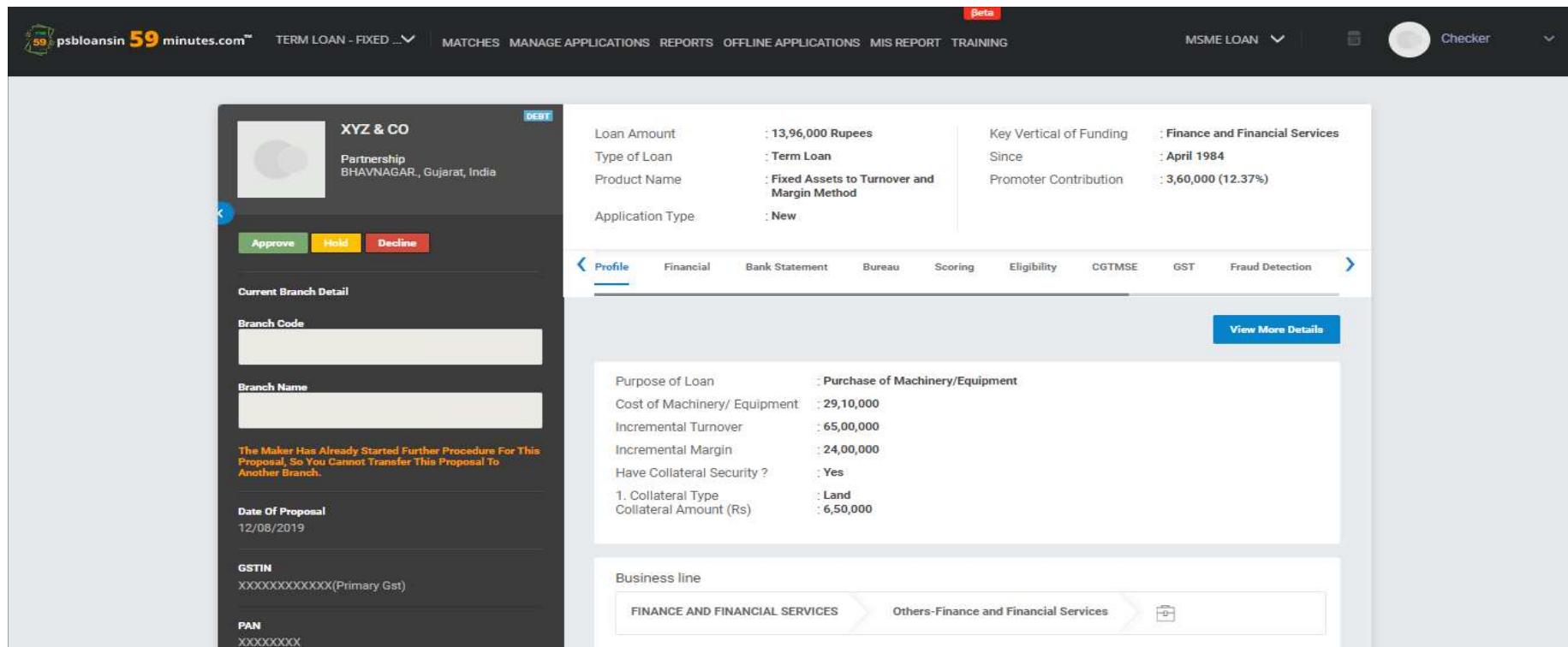
'Red-Cross' shows a non-matching product parameter.

'Yellow-Dash' shows a parameter that has not been set for that product

On the right-hand side of the proposal view, the matched parameters of the set products will be listed.

- Click on “View Details” to go to the detailed view of the proposal.

PROPOSAL – VIEW DETAILS



psbloansin 59 minutes.com™ TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

XYZ & CO
Partnership
BHAVNAGAR, Gujarat, India

DEBT

Beta

Loan Amount	: 13,96,000 Rupees	Key Vertical of Funding	: Finance and Financial Services
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Fixed Assets to Turnover and Margin Method	Promoter Contribution	: 3,60,000 (12.37%)
Application Type	: New		

Profile **Financial** **Bank Statement** **Bureau** **Scoring** **Eligibility** **CGTMSE** **GST** **Fraud Detection**

Current Branch Detail

Branch Code

Branch Name

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal
12/08/2019

GSTIN
XXXXXXXXXXXX(Primary Gst)

PAN
XXXXXXX

Purpose of Loan : Purchase of Machinery/Equipment

Cost of Machinery/ Equipment : 29,10,000

Incremental Turnover : 65,00,000

Incremental Margin : 24,00,000

Have Collateral Security ? : Yes

1. Collateral Type : Land

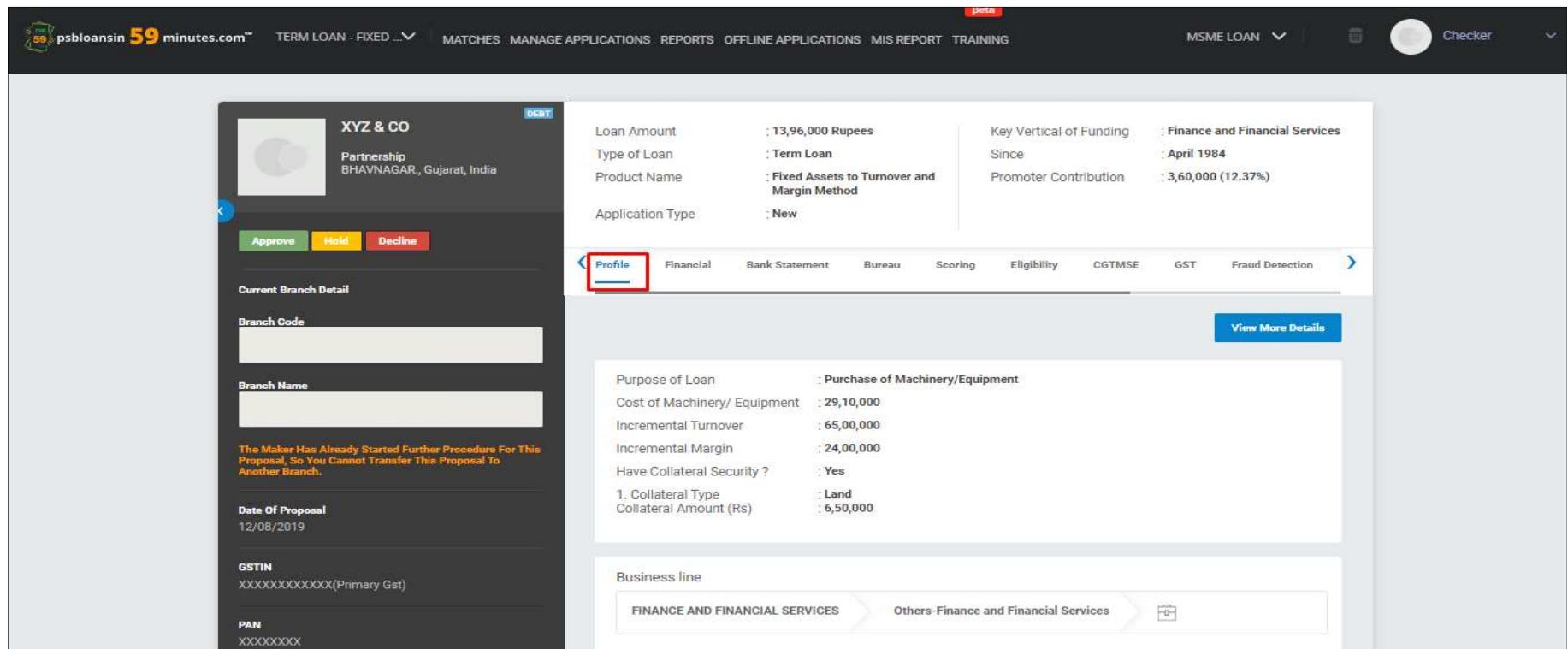
Collateral Amount (Rs) : 6,50,000

Business line

FINANCE AND FINANCIAL SERVICES Others-Finance and Financial Services

This is the detailed view of the proposal. The branch checker can view loan amount, loan type, application type and promoter contribution. The detailed view is divided into various sections which are profile, financial, bank statement, bureau, scoring, eligibility, CGTMSE, GST, GST comparison and fraud detection.

PROPOSAL – PROFILE VIEW



XYZ & CO
Partnership
BHAVNAGAR, Gujarat, India

DEBT

Loan Amount	: 13,96,000 Rupees	Key Vertical of Funding	: Finance and Financial Services
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Fixed Assets to Turnover and Margin Method	Promoter Contribution	: 3,60,000 (12.37%)
Application Type	: New		

Profile Financial Bank Statement Bureau Scoring Eligibility CGTMSE GST Fraud Detection

View More Details

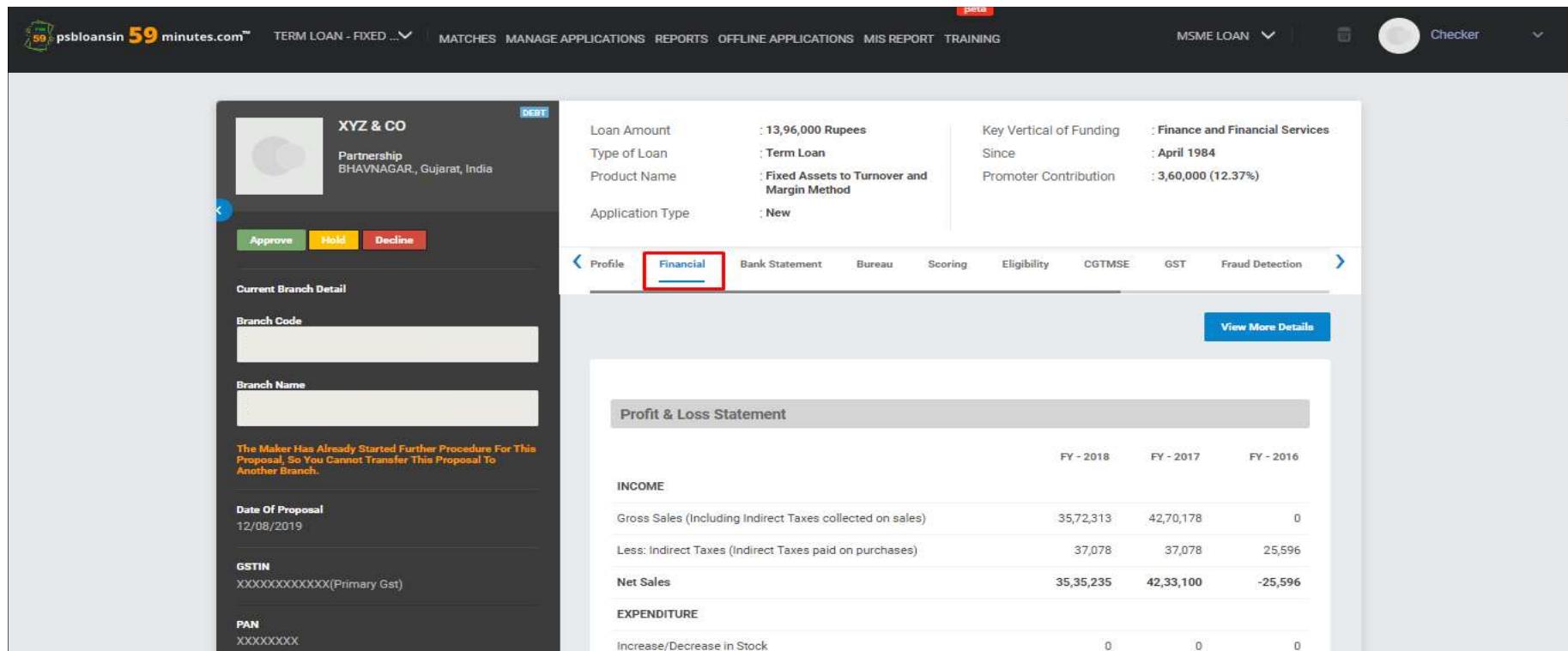
Purpose of Loan	: Purchase of Machinery/Equipment
Cost of Machinery/ Equipment	: 29,10,000
Incremental Turnover	: 65,00,000
Incremental Margin	: 24,00,000
Have Collateral Security ?	: Yes
1. Collateral Type	: Land
Collateral Amount (Rs)	: 6,50,000

Business line

- FINANCE AND FINANCIAL SERVICES
- Others-Finance and Financial Services

The checker can click on “Profile” and view the details such as Line of Business, Partner Details, MSME Ranking and Current Financial Arrangements.

PROPOSAL – FINANCIAL VIEW



psbloansin 59 minutes.com™ TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

XYZ & CO
Partnership
BHAVNAGAR, Gujarat, India

DEBT

Approve Hold Decline

Current Branch Detail

Branch Code: [Redacted]

Branch Name: [Redacted]

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal: 12/08/2019

GSTIN: XXXXXXXXXXXX(Primary Gst)

PAN: XXXXXXXX

Loan Amount: 13,96,000 Rupees
Type of Loan: Term Loan
Product Name: Fixed Assets to Turnover and Margin Method
Application Type: New

Key Vertical of Funding: Finance and Financial Services
Since: April 1984
Promoter Contribution: 3,60,000 (12.37%)

Profile **Financial** **Bank Statement** **Bureau** **Scoring** **Eligibility** **CGTMSE** **GST** **Fraud Detection**

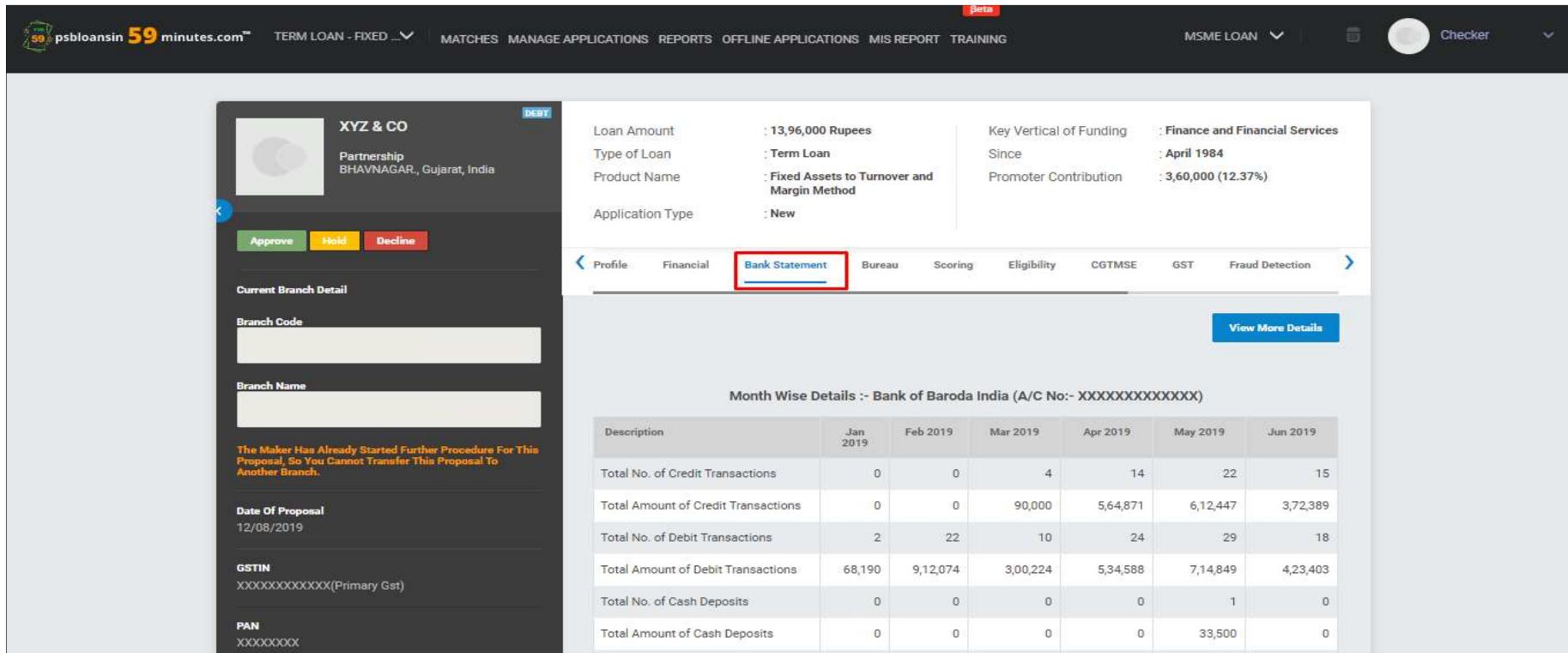
View More Details

Profit & Loss Statement

	FY - 2018	FY - 2017	FY - 2016
INCOME			
Gross Sales (Including Indirect Taxes collected on sales)	35,72,313	42,70,178	0
Less: Indirect Taxes (Indirect Taxes paid on purchases)	37,078	37,078	25,596
Net Sales	35,35,235	42,33,100	-25,596
EXPENDITURE			
Increase/Decrease in Stock	0	0	0

The checker can click on “Financial” and view the Financials which are the Balance Sheet and Profit & Loss Statement of the Proposal.

PROPOSAL - BANK STATEMENT VIEW



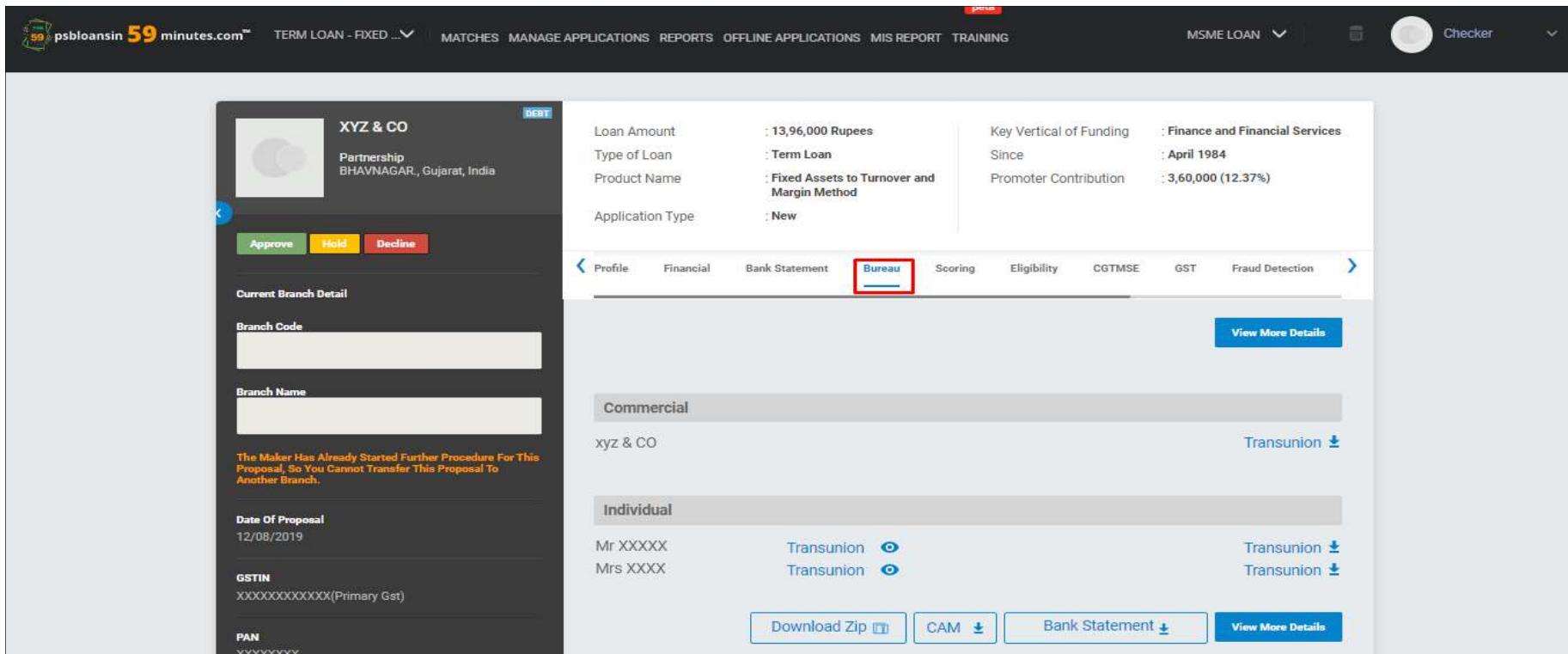
The screenshot shows a proposal detail page for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India). The proposal has a total amount of 13,96,000 Rupees, is a Term Loan, and uses the Fixed Assets to Turnover and Margin Method. It is categorized under Finance and Financial Services, since April 1984, with a promoter contribution of 3,60,000 (12.37%). The application type is New.

The 'Bank Statement' tab is selected in the navigation bar, indicated by a red border. Below it, a table titled 'Month Wise Details :- Bank of Baroda India (A/C No:- XXXXXXXXXXXX)' provides transaction details for January to June 2019:

Description	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019
Total No. of Credit Transactions	0	0	4	14	22	15
Total Amount of Credit Transactions	0	0	90,000	5,64,871	6,12,447	3,72,389
Total No. of Debit Transactions	2	22	10	24	29	18
Total Amount of Debit Transactions	68,190	9,12,074	3,00,224	5,34,588	7,14,849	4,23,403
Total No. of Cash Deposits	0	0	0	0	1	0
Total Amount of Cash Deposits	0	0	0	0	33,500	0

The checker can click on “Bank Statement” and view the Bank Statement Analysis of the proposal along with the top funding received and remittances.

PROPOSAL – BUREAU VIEW



The screenshot shows the 'Bureau' tab selected in the navigation bar. The proposal details for 'XYZ & CO' are displayed, including the loan amount (13,96,000 Rupees), type (Term Loan), and key vertical of funding (Finance and Financial Services). The 'Bureau' section shows commercial and individual credit reports from Transunion.

Commercial		Individual	
xyz & CO	Transunion	Mr XXXXX	Transunion
	Transunion	Mrs XXXX	Transunion

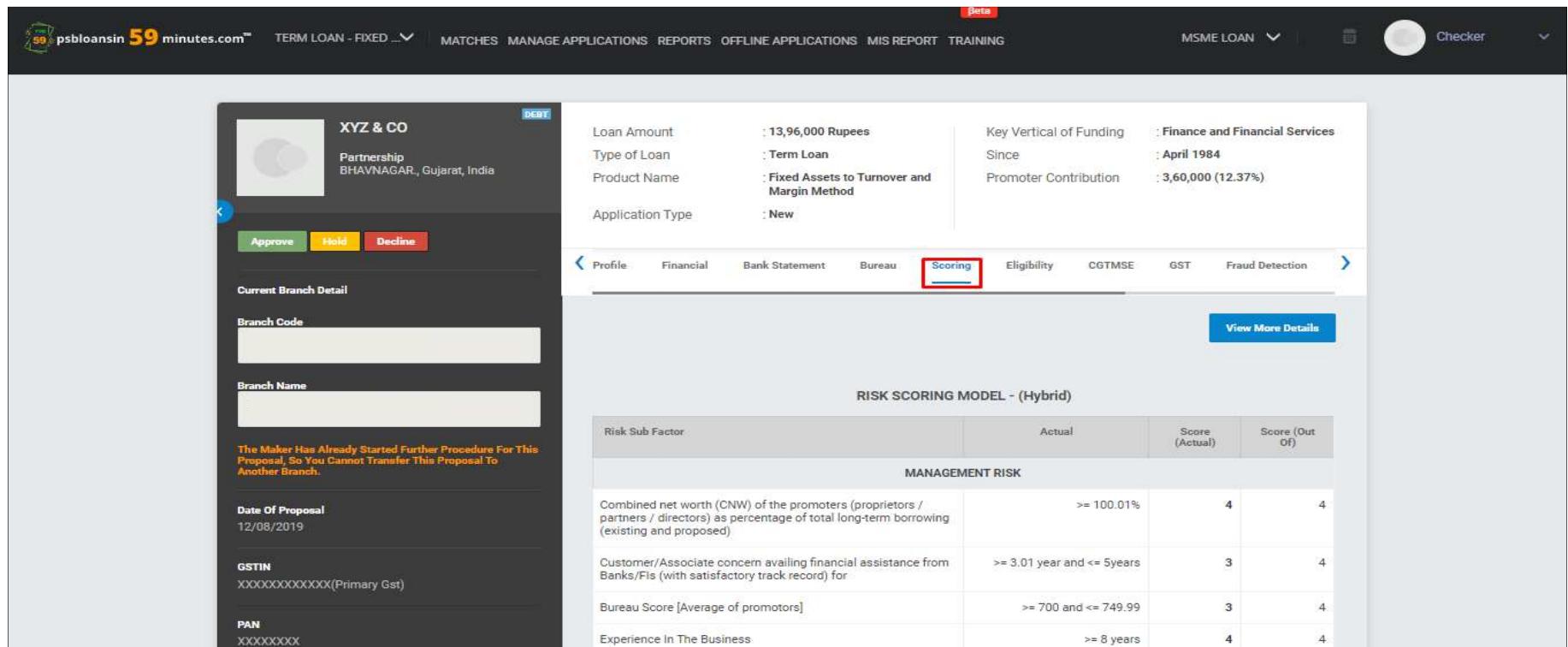
Commercial:
xyz & CO
Transunion

Individual:
Mr XXXXX
Mrs XXXX
Transunion
Transunion

Buttons at the bottom include: Download Zip, CAM, Bank Statement, and View More Details.

The checker can click on “Bureau” to view and download Individual and Commercial Bureau reports of the Proposal.

PROPOSAL - SCORING VIEW



psbloansin 59 minutes.com™ TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

XYZ & CO
Partnership
BHAVNAGAR, Gujarat, India

DEBT

Beta

Loan Amount	: 13,96,000 Rupees	Key Vertical of Funding	: Finance and Financial Services
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Fixed Assets to Turnover and Margin Method	Promoter Contribution	: 3,60,000 (12.37%)
Application Type	: New		

Profile Financial Bank Statement Bureau **Scoring** Eligibility CGTMSE GST Fraud Detection

RISK SCORING MODEL - (Hybrid)

Risk Sub Factor	Actual	Score (Actual)	Score (Out Of)
MANAGEMENT RISK			
Combined net worth (CNW) of the promoters (proprietors / partners / directors) as percentage of total long-term borrowing (existing and proposed)	>= 100.01%	4	4
Customer/Associate concern availing financial assistance from Banks/FIs (with satisfactory track record) for	>= 3.01 year and <= 5years	3	4
Bureau Score [Average of promotor]	>= 700 and <= 749.99	3	4
Experience In The Business	>= 8 years	4	4

The checker can click on “Scoring” and view the risk scoring of the Proposal. The checker can also view the Risk Grading at the bottom of the page.

PROPOSAL – ELIGIBILITY VIEW

Beta

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XYZ & CO
Partnership
BHAVNAGAR., Gujarat, India

DEBT

Approve **Hold** **Decline**

Current Branch Detail

Branch Code

Branch Name

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal
12/08/2019

GSTIN
XXXXXXXXXXXX(Primary Gst)

PAN
XXXXXXX

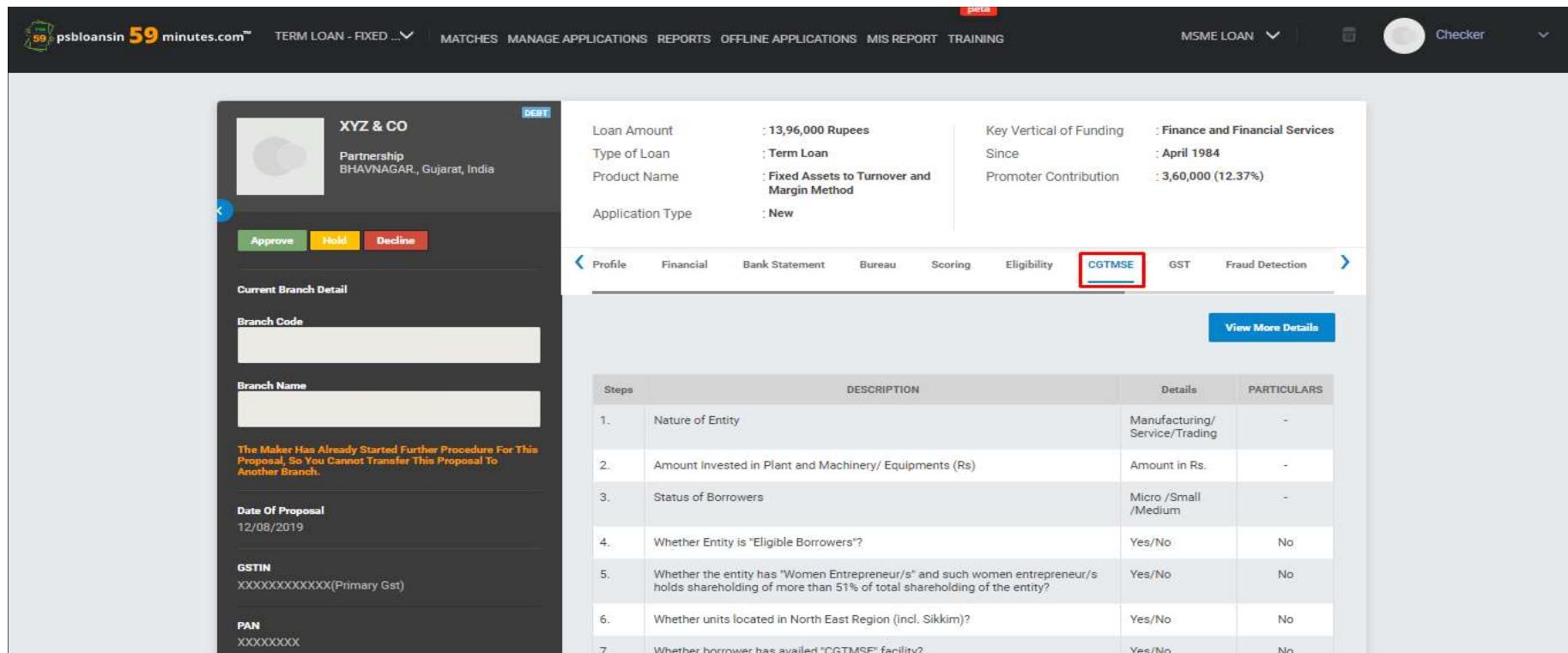
Loan Amount	: 13,96,000 Rupees	Key Vertical of Funding	: Finance and Financial Services
Type of Loan	: Term Loan	Since	: April 1984
Product Name	: Fixed Assets to Turnover and Margin Method	Promoter Contribution	: 3,60,000 (12.37%)
Application Type	: New		

Eligibility

Equipment Finance - Fixed Assets to Turnover Margin Method			
Sr.No	Particulars	Logic	Values
1	Cash Accruals	(PAT+Depreciation+Interest) for the Latest Financial Year	6,46,449
2	Turnover	From Latest Financial Year	35,72,313
3	Existing Cash Margin (%)	Step 1 / Step 2	18.10
4	Gross Fixed Assets (GFA)	From Latest Financial Year	3,87,227
5	Turnover to GFA Ratio (%)	Step 2 / Step 4	9.23
6	Cost of New Machinery / Equipment to be Purchased	Provided by Borrower	29,10,000

The checker can click on “Eligibility” and view the Loan Eligibility Amount Calculations of the Proposal.

PROPOSAL – CGTMSE VIEW



XYZ & CO
Partnership
BHAVNAGAR, Gujarat, India

Loan Amount: 13,96,000 Rupees
Type of Loan: Term Loan
Product Name: Fixed Assets to Turnover and Margin Method
Application Type: New

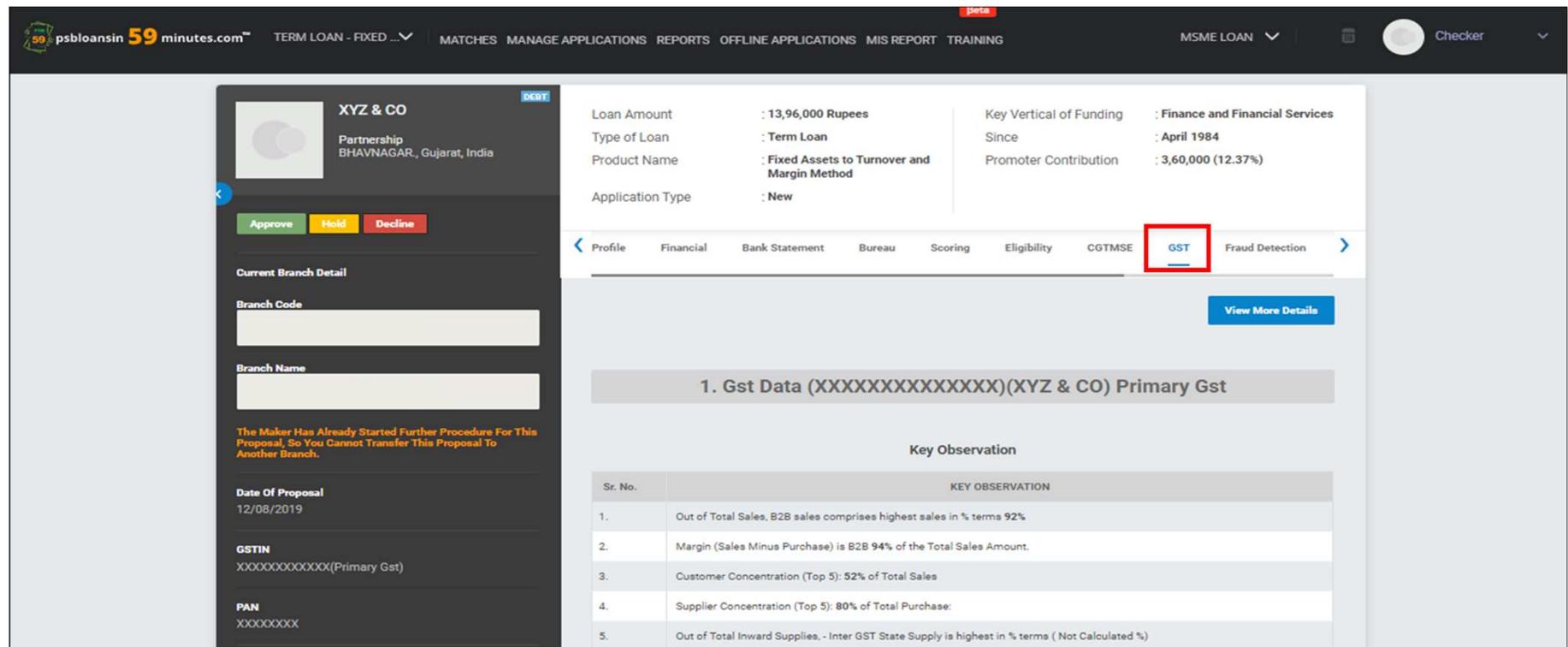
Key Vertical of Funding Since: Finance and Financial Services
Promoter Contribution: April 1984
3,60,000 (12.37%)

CGTMSE (highlighted with a red box)

Steps	Description	Details	Particulars
1.	Nature of Entity	Manufacturing/Service/Trading	-
2.	Amount Invested in Plant and Machinery/ Equipments (Rs)	Amount in Rs.	-
3.	Status of Borrowers	Micro /Small /Medium	-
4.	Whether Entity is "Eligible Borrowers"?	Yes/No	No
5.	Whether the entity has "Women Entrepreneur/s" and such women entrepreneur/s holds shareholding of more than 51% of total shareholding of the entity?	Yes/No	No
6.	Whether units located in North East Region (Incl. Sikkim)?	Yes/No	No
7.	Whether borrower has availed "CGTMSE" facility?	Yes/No	No

The checker can click on “CGTMSE” and view the CGTMSE coverage details.

PROPOSAL – GST VIEW



The screenshot shows a web interface for managing loan proposals. At the top, there's a navigation bar with links like TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, Checker, and a user profile icon.

In the main content area, there's a proposal summary for "XYZ & CO" (Partnership, BHAVNAGAR, Gujarat, India). The proposal is categorized under "DEBT". Key details include:

- Loan Amount: 13,96,000 Rupees
- Type of Loan: Term Loan
- Product Name: Fixed Assets to Turnover and Margin Method
- Application Type: New
- Key Vertical of Funding: Finance and Financial Services
- Since: April 1984
- Promoter Contribution: 3,60,000 (12.37%)

Below this, there's a section for "Current Branch Detail" with fields for Branch Code and Branch Name, both of which are currently empty. A note states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch."

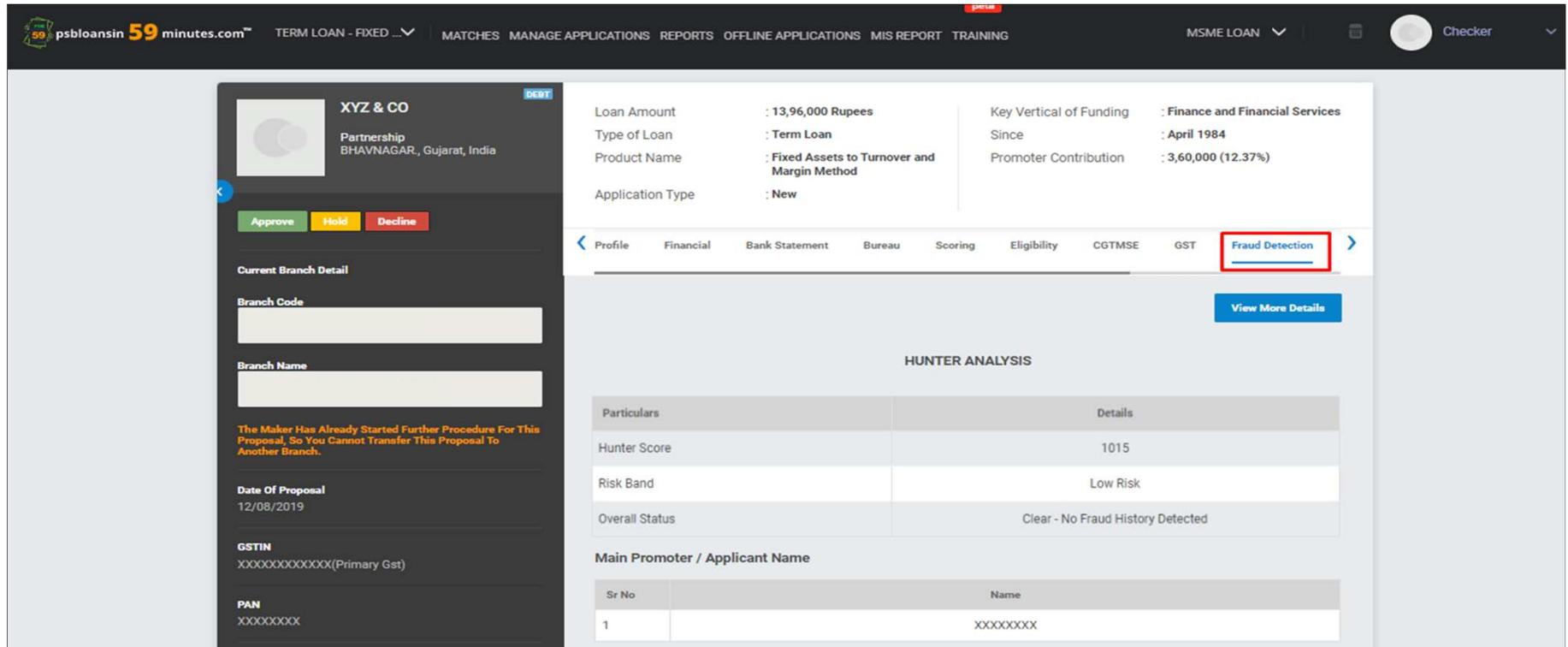
On the right side, there's a navigation bar with tabs: Profile, Financial, Bank Statement, Bureau, Scoring, Eligibility, CGTMSE, **GST**, and Fraud Detection. The "GST" tab is highlighted with a red box.

Under the "GST" tab, there's a section titled "1. Gst Data (XXXXXXXXXXXXXX)(XYZ & CO) Primary Gst". It includes a "View More Details" button and a "Key Observation" table:

Sr. No.	KEY OBSERVATION
1.	Out of Total Sales, B2B sales comprises highest sales in % terms 92%
2.	Margin (Sales Minus Purchase) is B2B 94% of the Total Sales Amount.
3.	Customer Concentration (Top 5): 52% of Total Sales
4.	Supplier Concentration (Top 5): 80% of Total Purchase:
5.	Out of Total Inward Supplies, - Inter GST State Supply is highest in % terms (Not Calculated %)

The checker can click on “GST” and view the key observations of Primary and other GST Numbers. The checker can also view List of top Customers & Suppliers along with Month-wise sales, Month-wise purchase, Credit Note & Debit Note Information and Inward Supply Description.

PROPOSAL - FRAUD DETECTION



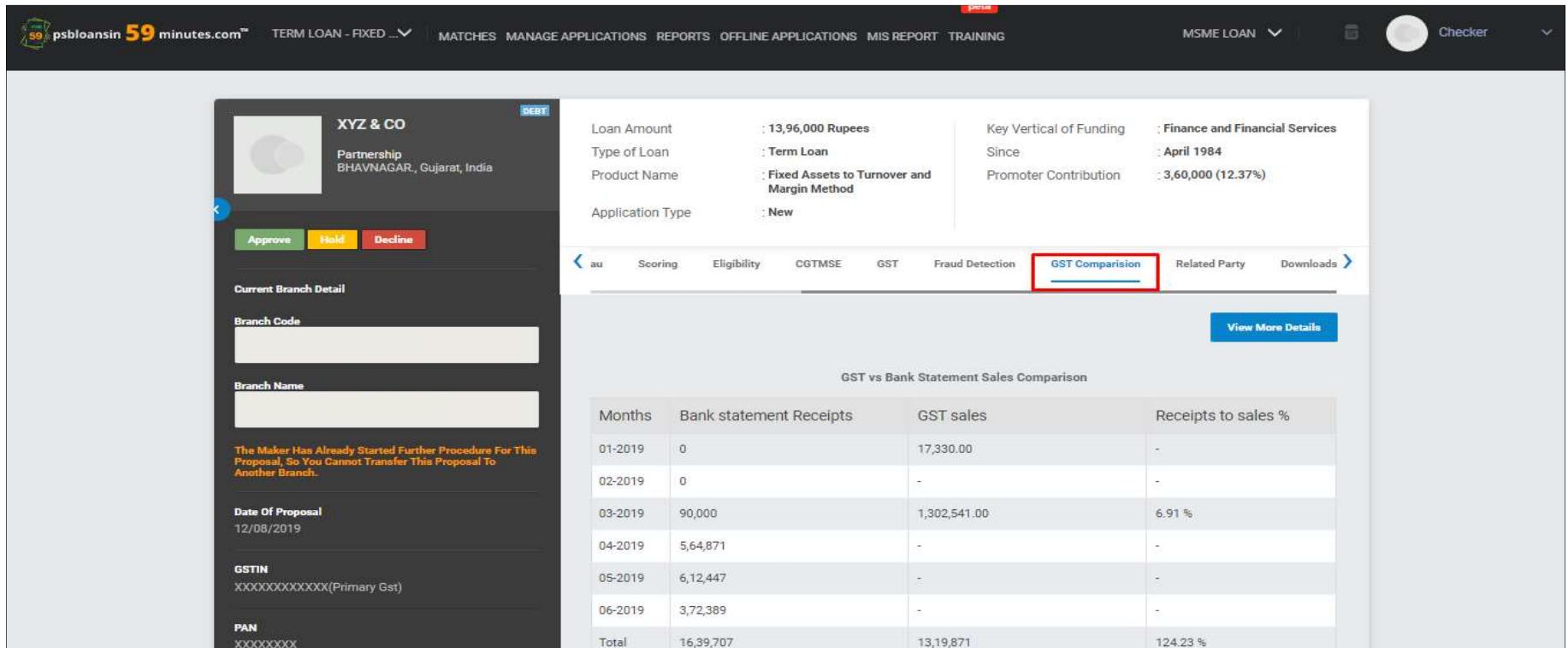
The screenshot shows a software interface for managing loan proposals. At the top, there's a navigation bar with links like TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker. The main area displays a proposal for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India). The proposal details include:

- Loan Amount:** 13,96,000 Rupees
- Type of Loan:** Term Loan
- Product Name:** Fixed Assets to Turnover and Margin Method
- Application Type:** New
- Key Vertical of Funding:** Finance and Financial Services
- Since:** April 1984
- Promoter Contribution:** 3,60,000 (12.37%)

On the right side, there's a 'Fraud Detection' tab which is currently selected (highlighted with a red box). Below it, there's a 'View More Details' button. The interface also includes sections for Current Branch Detail, Hunter Analysis, and Main Promoter / Applicant Name.

The checker can click on “Fraud Detection” and view the Fraud Detection Details of the Proposal.

PROPOSAL – GST COMPARISON

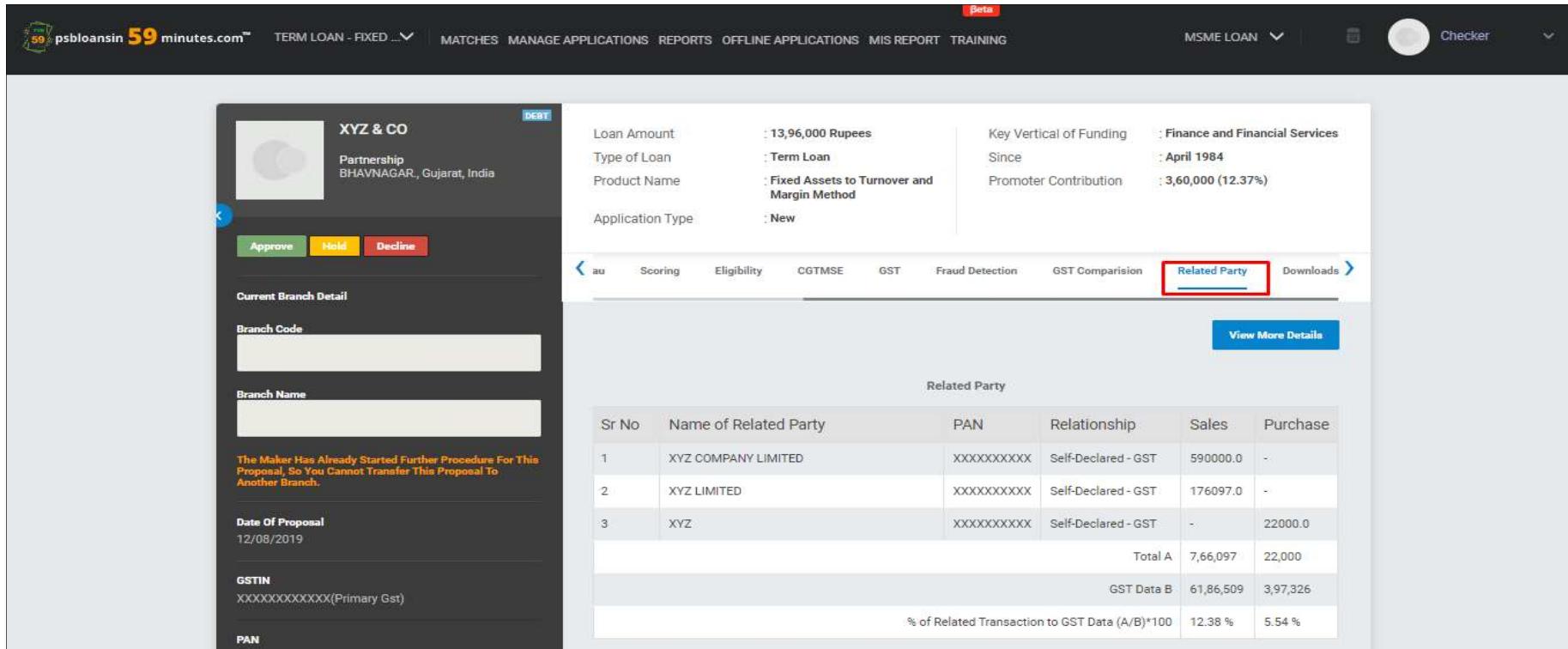


The screenshot shows a software interface for managing loan proposals. On the left, there's a sidebar with a user profile picture, the company name 'XYZ & CO', its type 'Partnership', location 'BHAVNAGAR, Gujarat, India', and three buttons: 'Approve', 'Hold', and 'Decline'. Below this are sections for 'Current Branch Detail' (Branch Code and Branch Name fields), a note about transferring the proposal, and details for 'Date Of Proposal' (12/08/2019), 'GSTIN' (XXXXXX XXXX XXXX XXXX), and 'PAN' (XXXXXXX). At the top, there are navigation links like 'TERM LOAN - FIXED ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and 'Checker'. A dropdown menu for 'Checker' is open, showing tabs for 'au', 'Scoring', 'Eligibility', 'CGTMSE', 'GST', 'Fraud Detection', 'GST Comparison' (which is highlighted with a red box), 'Related Party', and 'Downloads'. Below the tabs is a section titled 'GST vs Bank Statement Sales Comparison' with a table.

Months	Bank statement Receipts	GST sales	Receipts to sales %
01-2019	0	17,330.00	-
02-2019	0	-	-
03-2019	90,000	1,302,541.00	6.91 %
04-2019	5,64,871	-	-
05-2019	6,12,447	-	-
06-2019	3,72,389	-	-
Total	16,39,707	13,19,871	124.23 %

The checker can click on “GST Comparison” and view the sales & purchase comparison of GST with Bank Statements.

PROPOSAL – RELATED PARTY VIEW



The screenshot shows a proposal detail page for 'XYZ & CO'. The proposal details include:

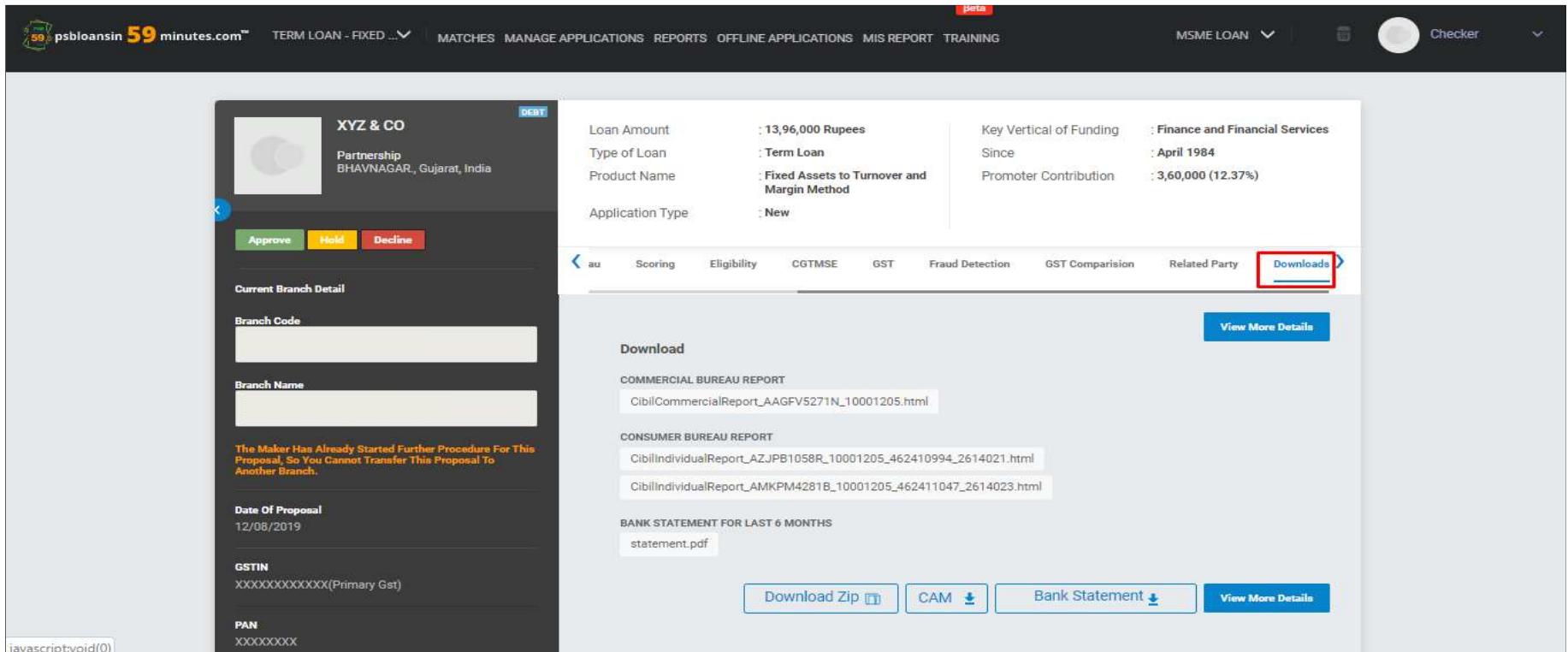
- Loan Amount:** 13,96,000 Rupees
- Type of Loan:** Term Loan
- Product Name:** Fixed Assets to Turnover and Margin Method
- Key Vertical of Funding Since:** Finance and Financial Services, April 1984
- Promoter Contribution:** 3,60,000 (12.37%)
- Application Type:** New

The 'Related Party' tab is highlighted with a red box. The related party table shows:

Sr No	Name of Related Party	PAN	Relationship	Sales	Purchase
1	XYZ COMPANY LIMITED	XXXXXXXXXX	Self-Declared - GST	590000.0	-
2	XYZ LIMITED	XXXXXXXXXX	Self-Declared - GST	176097.0	-
3	XYZ	XXXXXXXXXX	Self-Declared - GST	-	22000.0
			Total A	7,66,097	22,000
			GST Data B	61,86,509	3,97,326
			% of Related Transaction to GST Data (A/B)*100	12.38 %	5.54 %

The checker can click on “Related Party” and view the sales & purchase details with the related parties. The Name and relationship with the related parties will also be mentioned.

PROPOSAL - DOWNLOADS



The screenshot shows a proposal detail page for 'XYZ & CO'. The proposal details include:

- Loan Amount:** 13,96,000 Rupees
- Type of Loan:** Term Loan
- Product Name:** Fixed Assets to Turnover and Margin Method
- Application Type:** New
- Key Vertical of Funding:** Finance and Financial Services
- Since:** April 1984
- Promoter Contribution:** 3,60,000 (12.37%)

The 'Downloads' tab is highlighted with a red box. Below it, there are download links for:

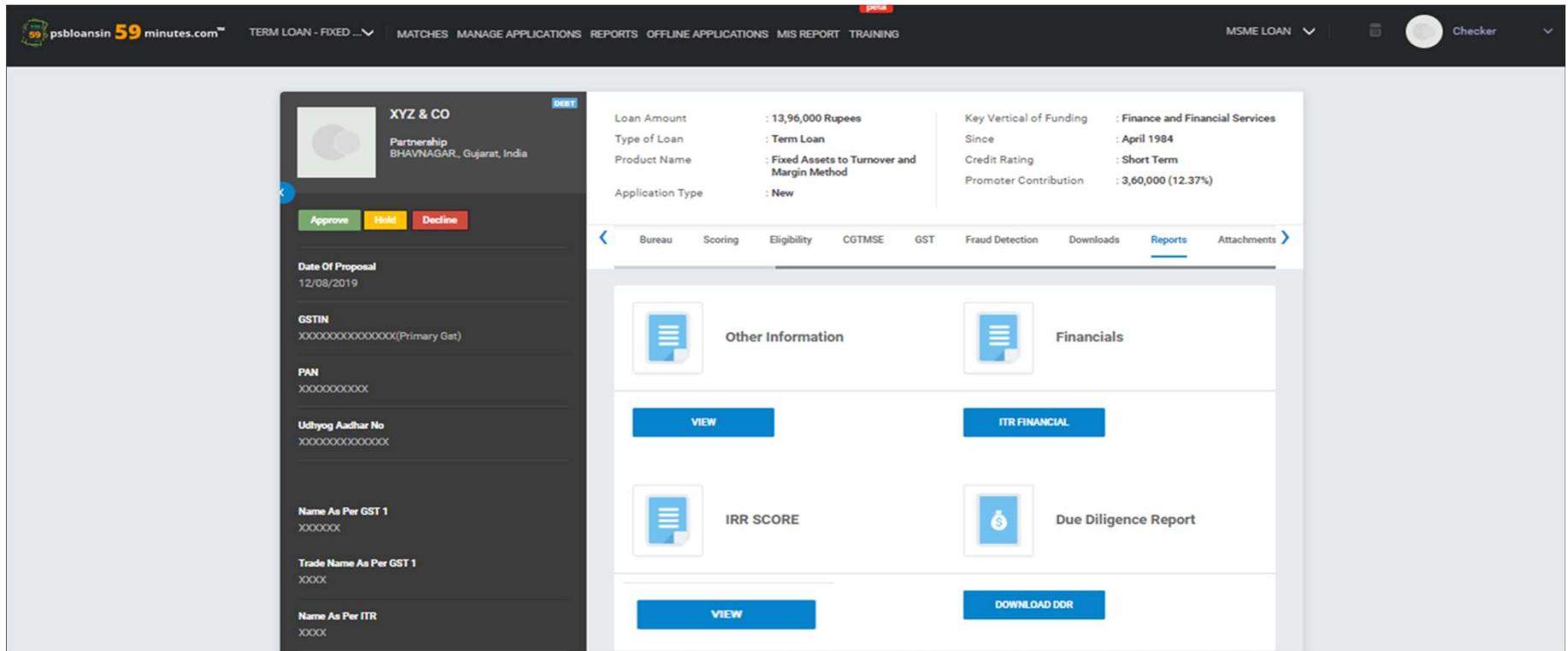
- COMMERCIAL BUREAU REPORT:** CibilCommercialReport_AAGFV5271N_10001205.html
- CONSUMER BUREAU REPORT:** CibilIndividualReport_AZJPB1058R_10001205_462410994_2614021.html, CibilIndividualReport_AMKPM4281B_10001205_462411047_2614023.html
- BANK STATEMENT FOR LAST 6 MONTHS:** statement.pdf

At the bottom, there are buttons for 'Download Zip', 'CAM', 'Bank Statement', and 'View More Details'.

The checker can click on "Downloads". Here, the checker can download Consumer & Commercial Bureau Reports, 'Zip' file of all uploaded documents, 'CAM' report and 'Bank Statements' of the Proposal.

"Download Zip", "CAM", "Bank Statement" and "View More Details" buttons will be common for all the sections of the Detailed Proposal View and are placed at the bottom of each section page.

PROPOSAL – REPORTS



The screenshot shows a loan proposal for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India). The proposal amount is 13,96,000 Rupees, and the type is a Term Loan. The application is new. Key verticals of funding include Finance and Financial Services, since April 1984, with a short-term credit rating and promoter contribution of 3,60,000 (12.37%). The 'Reports' tab is selected, displaying sections for Other Information, Financials, ITR FINANCIAL, IRR SCORE, and Due Diligence Report, each with a 'VIEW' or 'DOWNLOAD DDR' button.

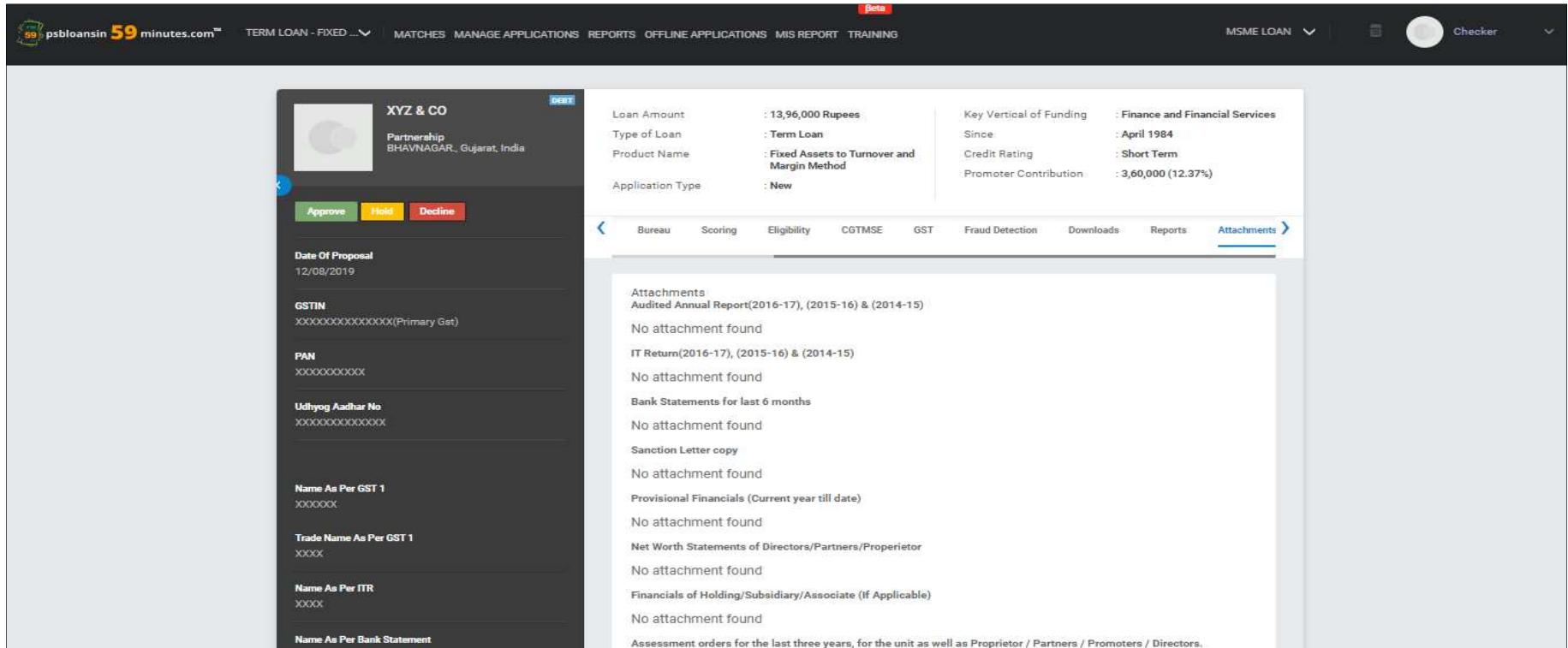
The checker can click on “View More Details” and two more sections will appear for the checker which are reports and Attachments.

The checker can click on “Reports” and view ITR Financials, IRR Report, other information and also download the due diligence report.

Note: - These sections will appear only when the branch checker has approved the due diligence report of that proposal.

Strictly Private & Confidential

PROPOSAL - ATTACHMENTS



The screenshot shows a proposal for XYZ & CO, a Partnership located in BHAVNAGAR, Gujarat, India. The proposal amount is 13,96,000 Rupees, and the type of loan is Term Loan. The key vertical of funding is Finance and Financial Services, and the credit rating is Short Term. The promoter contribution is 3,60,000 (12.37%).

Attachments:

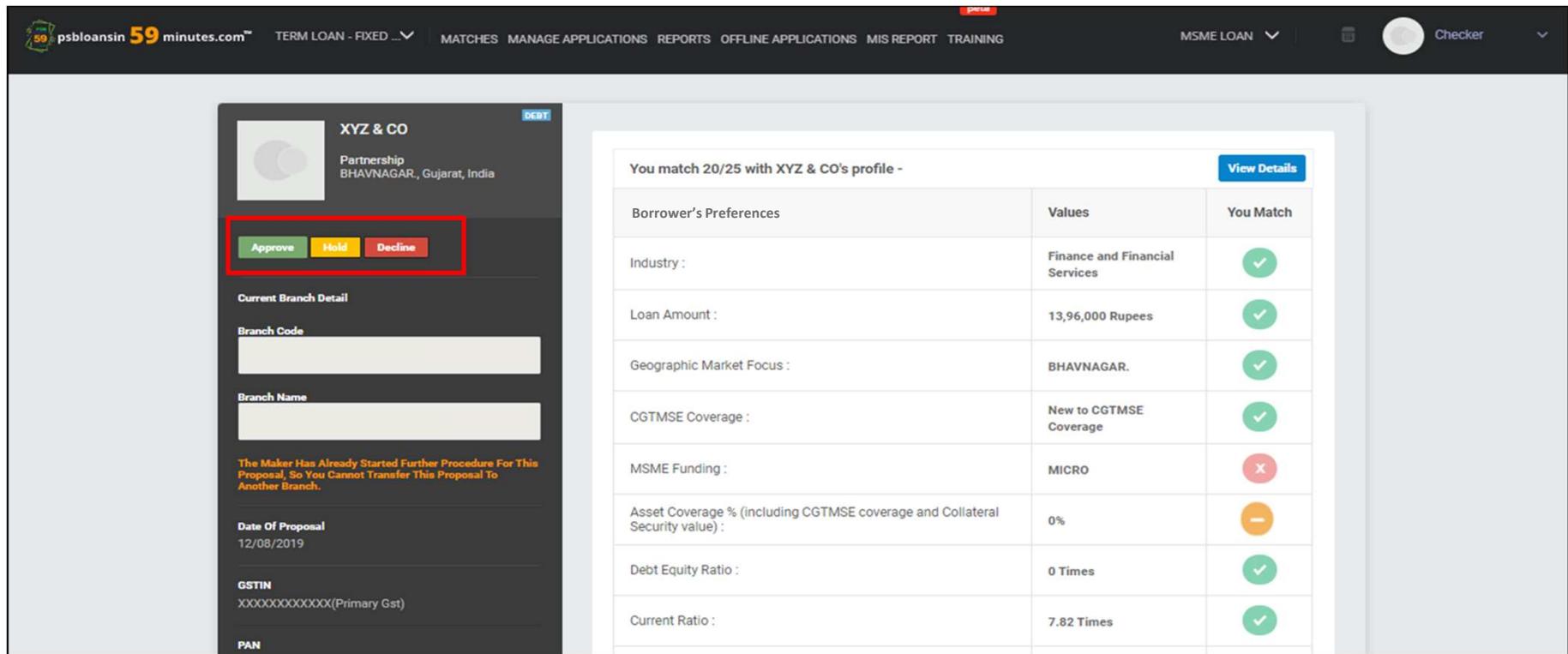
- Audited Annual Report(2016-17), (2015-16) & (2014-15)
- No attachment found
- IT Return(2016-17), (2015-16) & (2014-15)
- No attachment found
- Bank Statements for last 6 months
- No attachment found
- Sanction Letter copy
- No attachment found
- Provisional Financials (Current year till date)
- No attachment found
- Net Worth Statements of Directors/Partners/Proprietor
- No attachment found
- Financials of Holding/Subsidiary/Associate (If Applicable)
- No attachment found
- Assessment orders for the last three years, for the unit as well as Proprietor / Partners / Promoters / Directors.

The checker can click on “Attachments” and view all the attachments uploaded by the branch maker of the proposal. The checker can click on any document in order to download.

SANCTION/REJECT/HOLD/DISBURSE THE IN-PRINCIPLE PROPOSAL

SCREENWISE WALK THROUGH

SANCTION/REJECT/HOLD/DISBURSE



The screenshot shows a software interface for managing loan proposals. On the left, there's a proposal summary for 'XYZ & CO' (Partnership, BHAVNAGAR, Gujarat, India) with a 'DEBT' status. Below it are buttons for 'Approve', 'Hold', and 'Decline', with 'Hold' highlighted by a red box. To the right, a comparison table titled 'You match 20/25 with XYZ & CO's profile -' lists various criteria with their values and matching status (green checkmark, red X, or orange minus sign).

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	-
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓

Checker can click on APPROVE/HOLD/DECLINE button to approve/hold/decline proposal directly from the Proposal view.

SANCTION OF PROPOSAL

APPROVAL
FOR TERM LOAN



Fixed Assets to Turnover and
Margin Method
Maharashtra, India



FUND SEEKER
XYZ & CO
Gujarat, India,

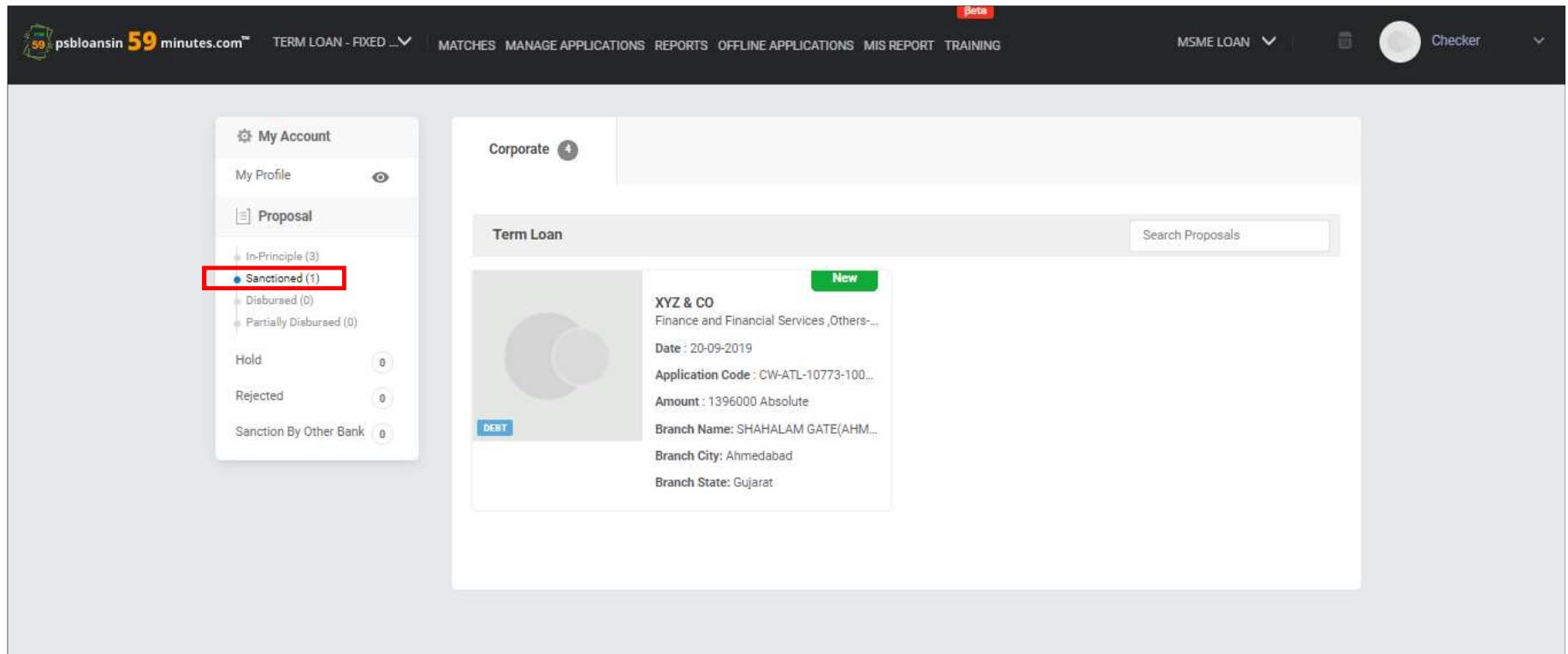
Sanctioned Amount(Rs.)*	Tenure (yrs) *	Rate of Interest (%)*	Processing Fee (%)*
1396000	5	11	0.5

Remarks (if any)

Submit

The checker can click on 'Approve' and a pop-up window will appear for the checker to fill required details to Sanction the Proposal. A branch checker can increase or decrease the amount to be sanctioned from the amount mentioned in the In-principle approval letter. The checker needs to fill-in the required details and click on "Submit".

SANCTIONED PROPOSALS

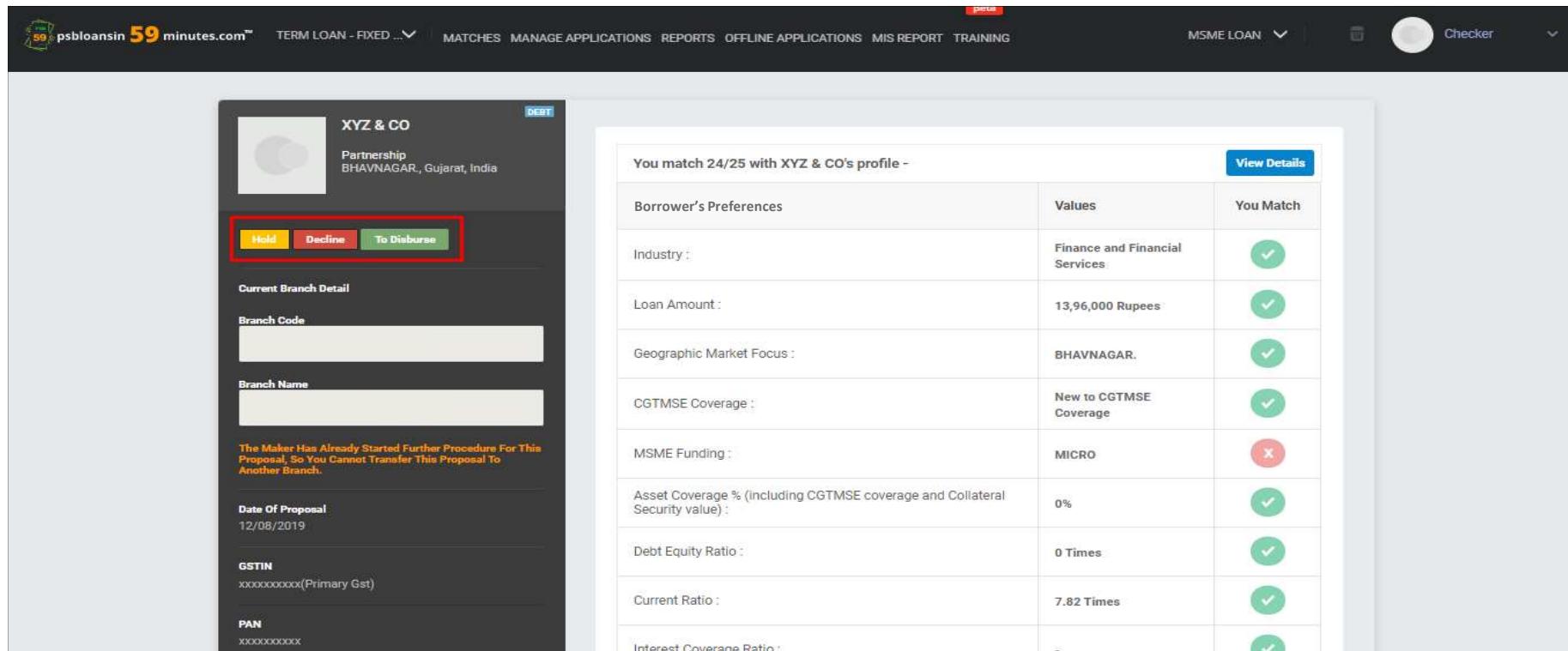


The screenshot shows the 'SANCTIONED' stage of a proposal within the 'Corporate' section of the platform. On the left, a sidebar displays account and proposal statistics, with the 'Sanctioned (1)' link highlighted by a red box. The main content area shows a single proposal for 'XYZ & CO' with the following details:

- New
- XYZ & CO
Finance and Financial Services ,Others-...
- Date : 20-09-2019
- Application Code : CW-ATL-10773-100...
- Amount : 1396000 Absolute
- Branch Name: SHAHALAM GATE(AHM...
- Branch City: Ahmedabad
- Branch State: Gujarat

The Sanctioned proposal will shift to 'Sanctioned' stage. The checker can view a list of all the sectioned proposals.

SANCTIONED PROPOSAL



You match 24/25 with XYZ & CO's profile -

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

To disburse a proposal, the checker needs to go to the proposal view of a sanctioned proposal.

This is the proposal view of a sanctioned proposal. On the left-hand side, 'Hold', 'Decline' and 'To Disburse' buttons will be shown.

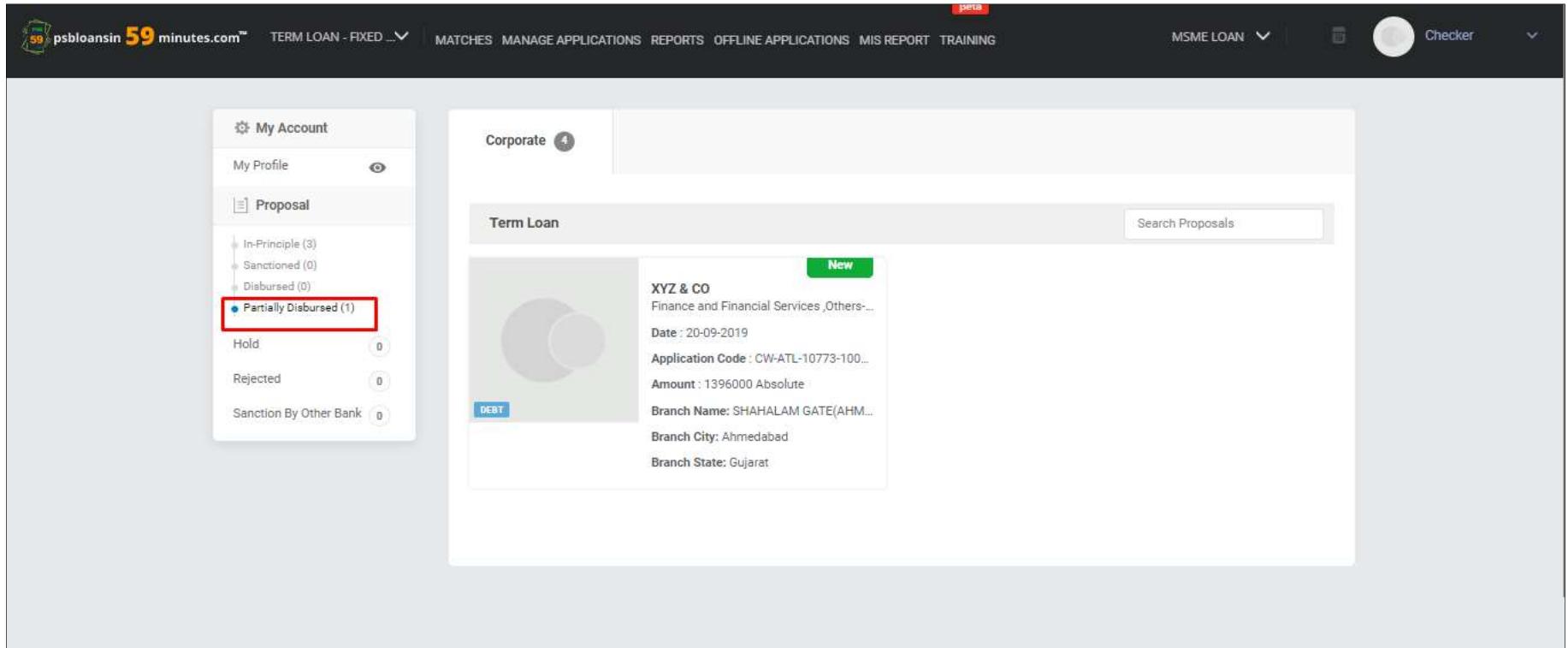
PARTIAL DISBURSEMENT OF PROPOSAL

**DISBURSEMENT
FOR TERM LOAN**

STATE BANK OF INDIA (YOU) Fixed Assets to Turnover and Margin Method Maharashtra, India	FUND SEEKER: XYZ & CO Gujarat, India,	
Date of Disbursement 2019-09-12	Transaction Ref. No. XXXXXXXXXXXXXX	Mode. NEFT
Amount Sanctioned (Rs.) 1396000	Tenure 5	Rate of Interest 11
Amount To be Disbursed ₹1,396,000.00		
698000		
Remarks (if any) PARTIAL DISBURSEMENT OF PROPOSAL		
Previous Disbursement History No Disbursement History!!		
Submit		

The checker can click on 'To Disburse' and a pop-up window will appear for the checker to fill the required details to Partially or Fully Disburse the Proposal. Fill-in the required details and click on "Submit". The Partially disbursed proposal shifts to 'Partially Disbursed' Stage.

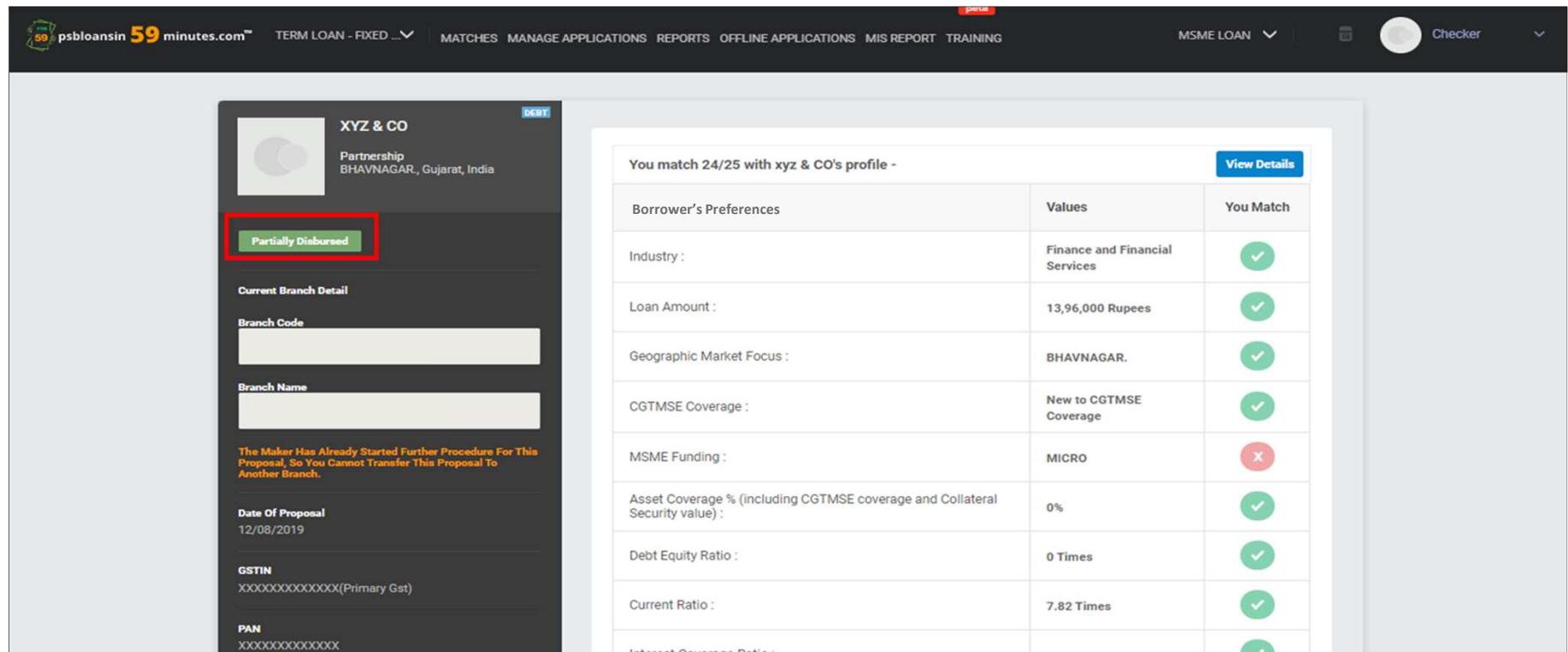
PARTIALLY DISBURSED PROPOSALS



The screenshot shows the user interface of the psbloansin 59 minutes.com website. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. Under 'Proposal', the 'Partially Disbursed (1)' option is highlighted with a red box. The main content area shows a 'Corporate' section with a 'Term Loan' card for 'XYZ & CO'. The card displays details: Date: 20-09-2019, Application Code: CW-ATL-10773-100..., Amount: 1396000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, and Branch State: Gujarat. A green 'New' button is visible at the top right of the card.

The checker can click on “Partially Disbursed” to view a list of all the Partially Disbursed proposals.

PARTIALLY DISBURSED PROPOSAL



You match 24/25 with xyz & CO's profile -		
Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

To partially or fully disburse a partially disbursed proposal, the checker needs to go to the proposal view of a partially disbursed proposal. This is the proposal view of a Partially Disbursed Proposal.

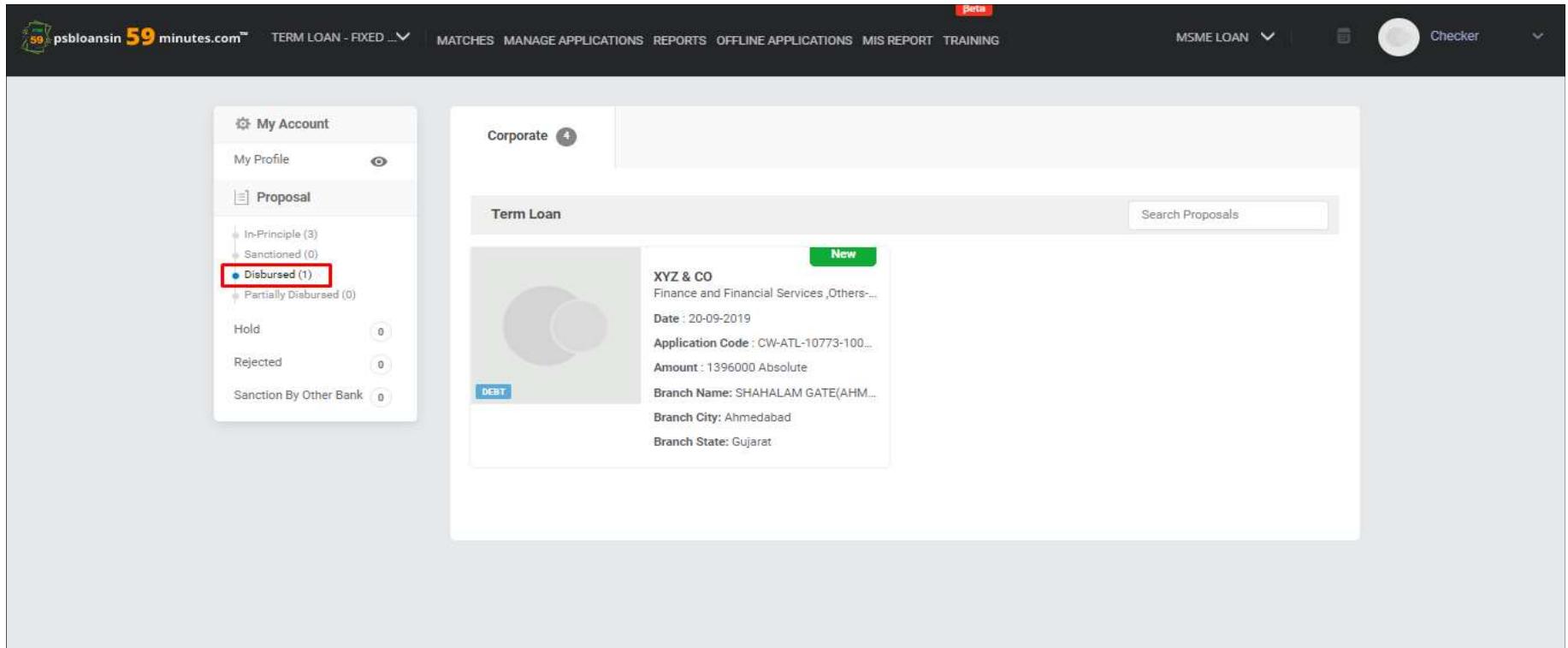
FULL DISBURSEMENT OF PROPOSAL

DISBURSEMENT
FOR TERM LOAN

Fixed Assets to Turnover and Margin Method Maharashtra,India	FUND SEEKER XYZ & CO Gujarat,India.	
Date of Disbursement 2019-09-11	Transaction Ref. No. 1111111111111111	Mode. NEFT
Amount Sanctioned (Rs.) 1396000	Tenure 5	Rate of Interest 11
Amount To be Disbursed ₹1,326,200.00		
1326200		
Remarks (if any) FINAL DISBURSEMENT		
Previous Disbursement History		
DISBURSED DATE 2019-09-11	DISBURSED AMOUNT ₹69,800.00	
Submit		

The checker needs to click on “Partially Disburse” and a pop-up window will appear for the checker to fill-in the required details to fully disburse or partially disburse the Proposal. The checker needs to fill-in the required details and click on “Submit”. The Fully disbursed proposal will shift to 'Disbursed' stage.

DISBURSED PROPOSALS



The screenshot shows the user interface of the psbloansin 59 minutes.com website. The top navigation bar includes links for TERM LOAN - FIXED ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker. A 'Beta' button is also present. The main content area is titled 'Corporate' and shows a 'Term Loan' proposal for 'XYZ & CO'. The proposal details are as follows:

- New
- XYZ & CO
- Finance and Financial Services ,Others--
- Date : 20-09-2019
- Application Code : CW-ATL-10773-100...
- Amount : 1396000 Absolute
- Branch Name: SHAHALAM GATE(AHM...)
- Branch City: Ahmedabad
- Branch State: Gujarat

The left sidebar under 'Proposal' shows the following counts:

- In-Principle (3)
- Sanctioned (0)
- Disbursed (1)** (highlighted with a red box)
- Partially Disbursed (0)

The branch checker can click on “Disbursed” to view a list of all the Disbursed proposals.

DISBURSED PROPOSAL

psbloansin 59 minutes.com™ TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

XYZ & CO
Partnership
BHAVNAGAR., Gujarat, India

Fully Disbursed

Current Branch Detail

Branch Code:

Branch Name:

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal: 12/08/2019

GSTIN: XXXXXXXXX(Primary Gst)

PAN: XXXXXXXXX

You match 24/25 with XYZ & CO's profile - [View Details](#)

Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	✓
Loan Amount :	13,96,000 Rupees	✓
Geographic Market Focus :	BHAVNAGAR.	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	MICRO	✗
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	0%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :	-	✓

This is the proposal view of a Fully Disbursed Proposal.

HOLD PROPOSAL

Reason For Hold*

Select Reason

Submit

Reason For Hold*

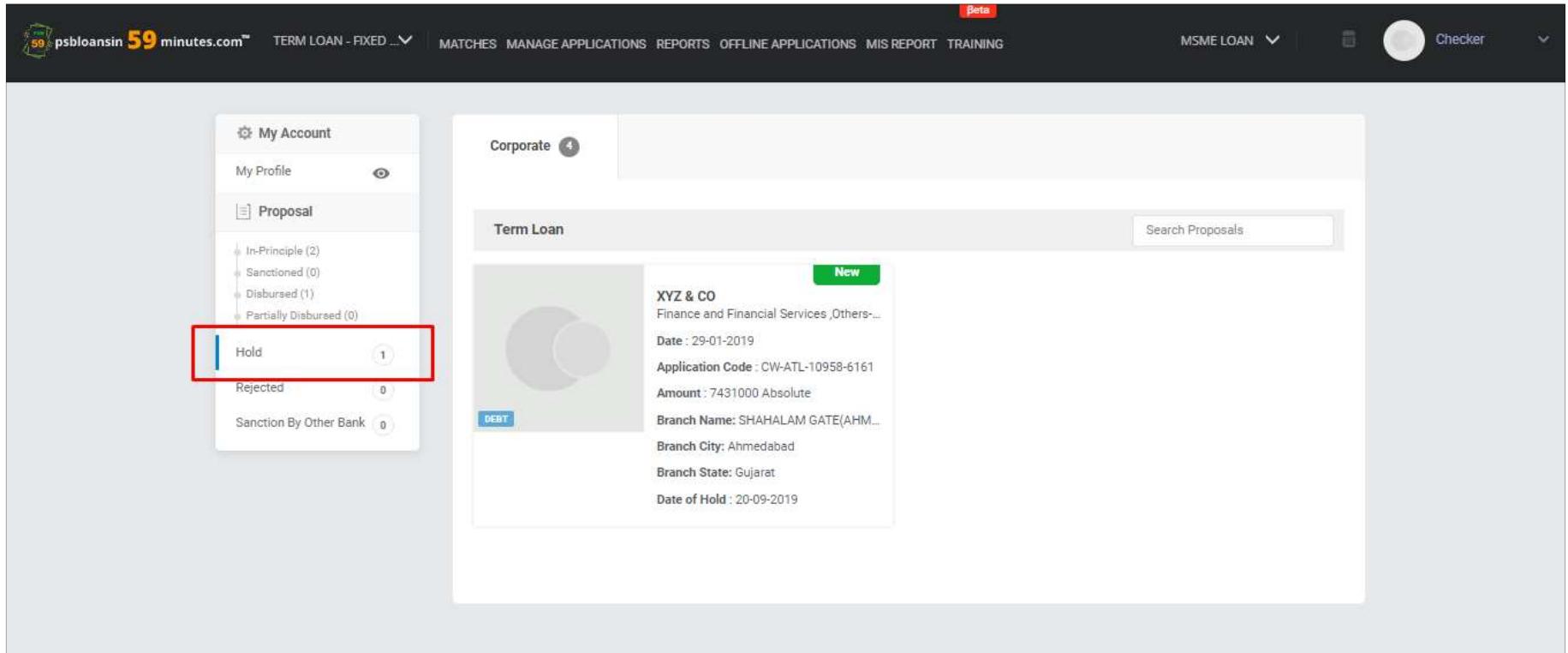
Select Reason

Select Reason

- Client not ready to switch existing facilities to Bank
- Unable to Contact the Client
- Client not ready to provide any Collateral Security
- Sanction Value is Lower which Client is not Accepting
- Data Provided Online is Incorrect
- The client name is in Defaulters / Fraud Database
- Negative Market Reference
- Other

If the checker clicks on ‘Hold’ from an In-principle or sanctioned stage, a pop-up window will appear for the checker to select the reason to hold the proposal. The checker needs to select a reason from the drop-down list and click on “Submit”.

HOLD PROPOSALS



The screenshot shows the software interface for managing loan proposals. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. Under 'Proposal', the 'Hold' category is highlighted with a red box and contains a single item. The main area displays a 'Term Loan' proposal for 'XYZ & CO'. The proposal details are as follows:

- New**
- XYZ & CO**
- Finance and Financial Services ,Others-...
- Date : 29-01-2019
- Application Code : CW-ATL-10958-6161
- Amount : 7431000 Absolute
- Branch Name: SHAHALAM GATE(AHM...
- Branch City: Ahmedabad
- Branch State: Gujarat
- Date of Hold : 20-09-2019

Once the Proposal is put on Hold, the proposal shifts to Hold stage. The branch checker can click on “Hold” to view a list of all the proposals on Hold.

HOLD PROPOSAL

Beta

psbloansin 59 minutes.com™ TERM LOAN - FIXED ... MATCHES MANAGE APPLICATIONS REPORTS OFFLINE APPLICATIONS MIS REPORT TRAINING MSME LOAN Checker

Xyz & CO
Partnership
Bhavnagar, Gujarat, India
DEBT

Approve

Decline

Reason For Hold

Current Branch Detail

Branch Code

Branch Name

The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch.

Date Of Proposal

24/01/2019

GSTIN

XXXXXXXXXX

PAN

XXXXXXXXXX

You match 23/23 with xyz & CO's profile - View Details

Borrower's Preferences	Values	You Match
Industry :	Retail and E-Commerce	✓
Loan Amount :	12,58,000 Rupees	✓
Geographic Market Focus :	Bhavnagar	✓
CGTMSE Coverage :	New to CGTMSE Coverage	✓
MSME Funding :	Micro	✓
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	1709%	✓
Debt Equity Ratio :	0 Times	✓
Current Ratio :	7.82 Times	✓
Interest Coverage Ratio :		✓

This is the proposal view of a Proposal put on Hold.

REJECT PROPOSAL

Reason For Rejection*

Select Reason

Submit

Reason For Rejection*

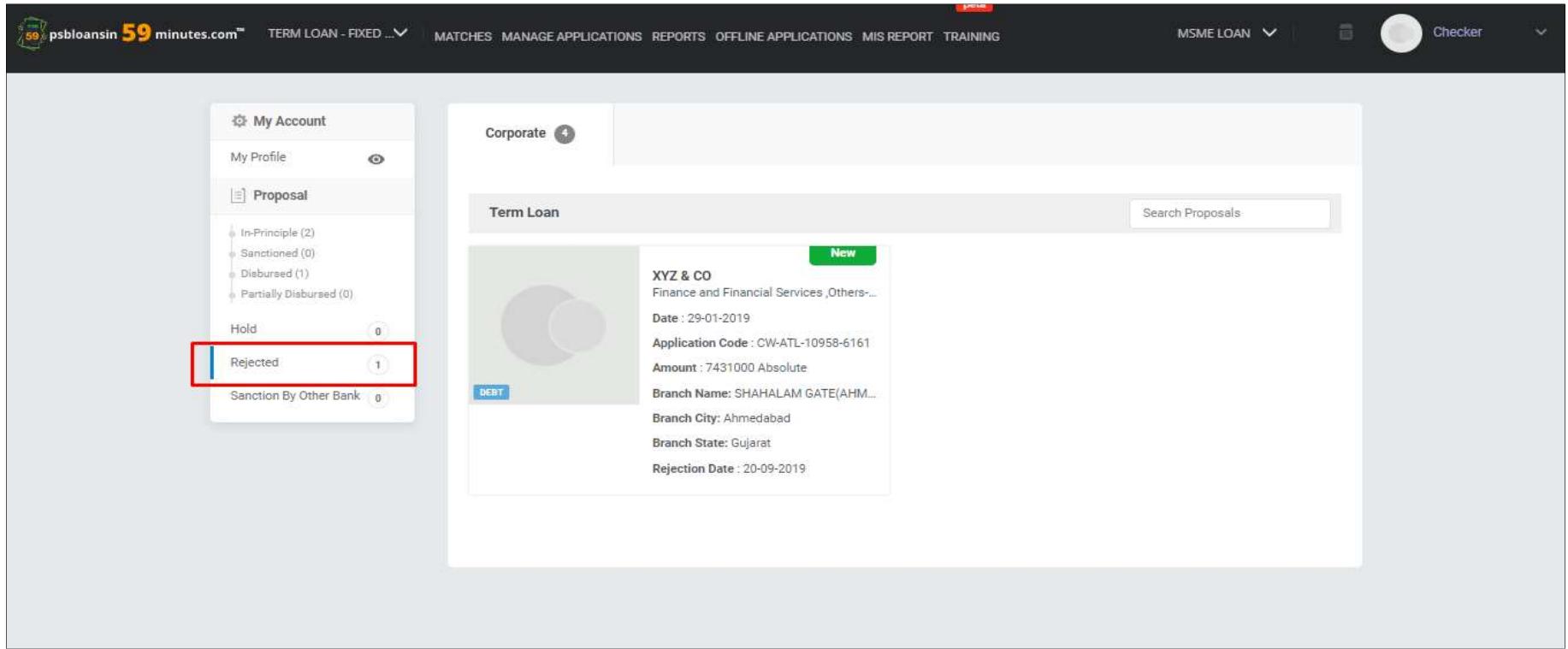
Select Reason

Client not ready to switch existing facilities to Bank

Unable to Contact the Client
Client not ready to provide any Collateral Security
Sanction Value is Lower which Client is not Accepting
Data Provided Online is Incorrect
The client name is in Defaulters / Fraud Database
Negative Market Reference
Borrower is not within the branch's jurisdiction/service area
Borrower is availing other facilities with other lenders
Other

If the checker clicks on ‘Declined’ from an In-principle or sanctioned stage, a pop-up window will appear for the checker to select the reason for rejection. The checker needs to select a reason from the drop-down list and click on “Submit”.

REJECTED PROPOSALS

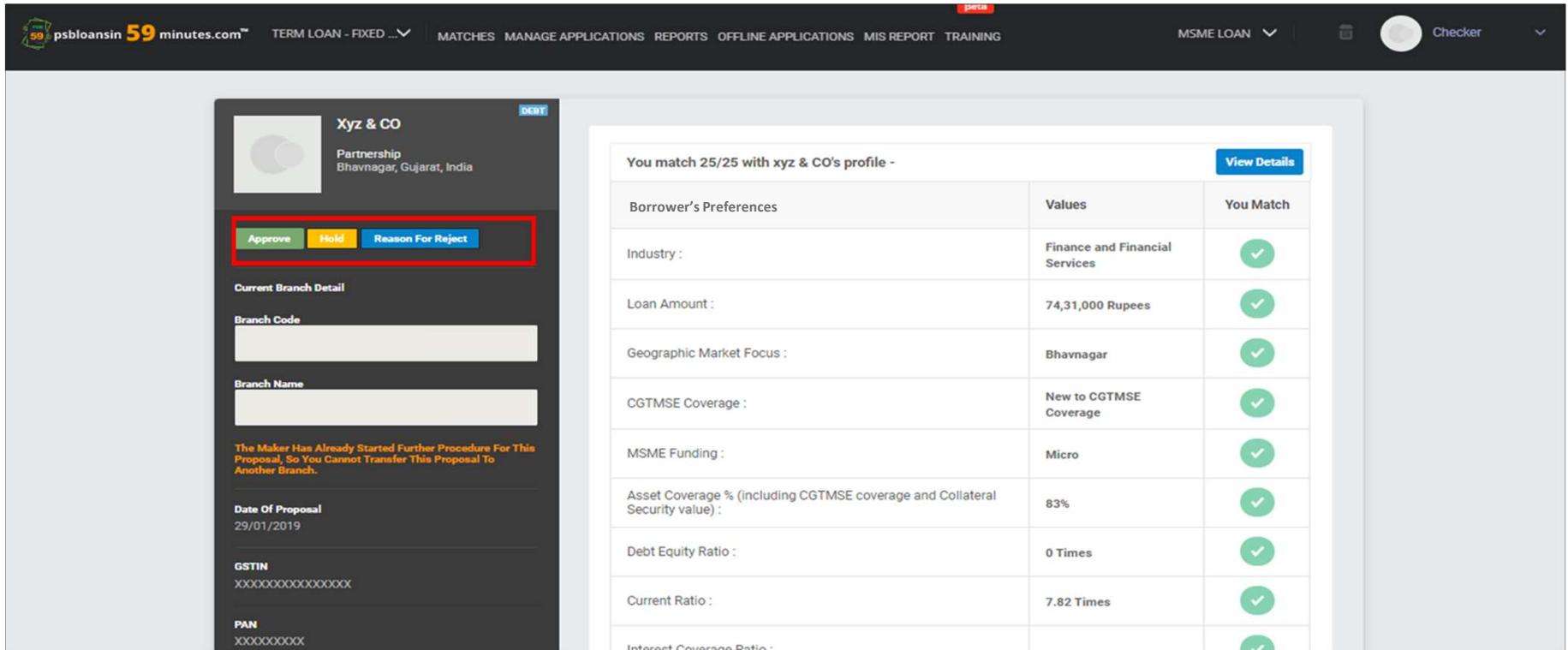


The screenshot shows the 'Proposal' section of the psbloansin 59 minutes.com website. On the left, a sidebar lists proposal statuses: In-Principle (2), Sanctioned (0), Disbursed (1), Partially Disbursed (0), Hold (0), and Rejected (1). The 'Rejected' option is highlighted with a red border. The main area displays a 'Term Loan' proposal for 'XYZ & CO' under the 'Corporate' category. The proposal is marked as 'New'. Key details include:

- XYZ & CO, Finance and Financial Services ,Others-...
- Date : 29-01-2019
- Application Code : CW-ATL-10958-6161
- Amount : 7431000 Absolute
- Branch Name: SHAHALAM GATE(AHM...
- Branch City: Ahmedabad
- Branch State: Gujarat
- Rejection Date : 20-09-2019

The Rejected proposal will shift to ‘Rejected’ stage. The branch checker can click on “Rejected” to view a list of all the Rejected proposals.

REJECTED PROPOSAL

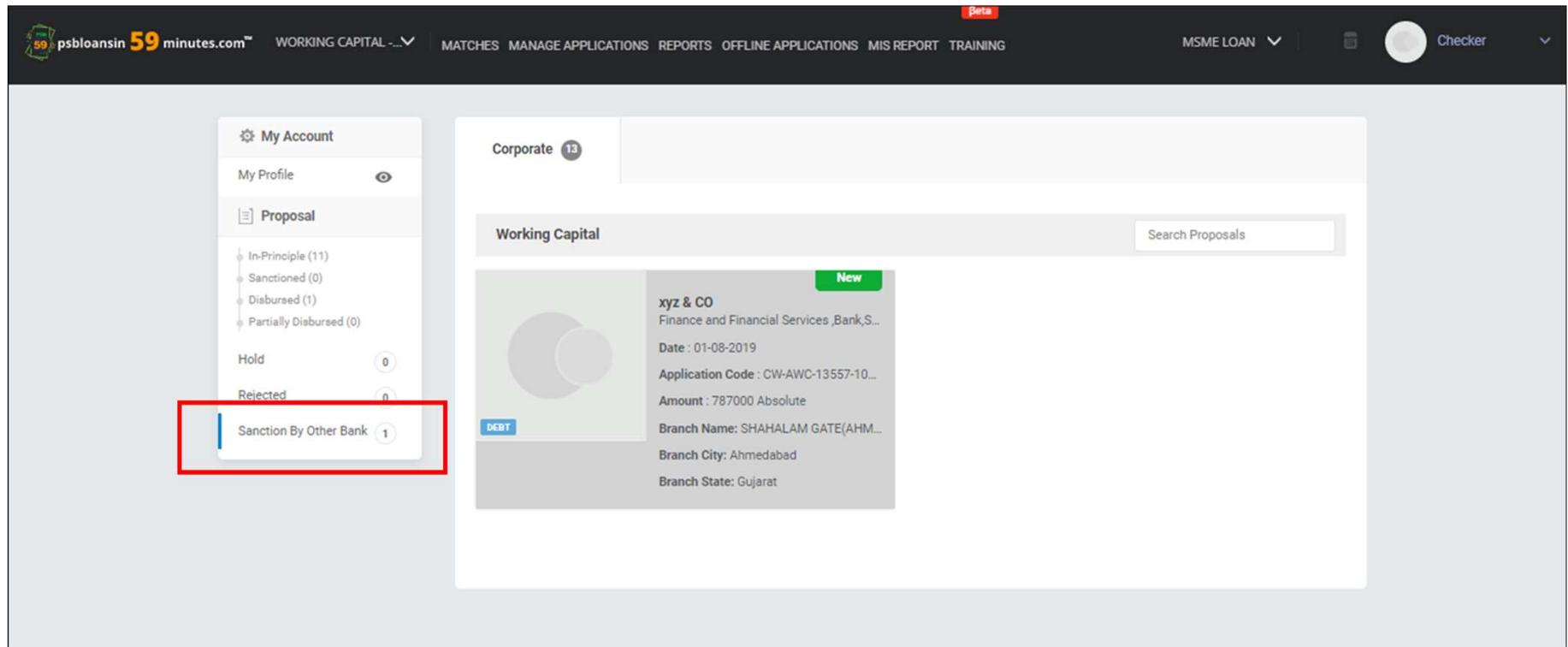


The screenshot shows a proposal for "XYZ & CO" (Partnership, Bhavnagar, Gujarat, India). The proposal status is "Rejected". The "Reason For Reject" button is highlighted with a red box. The "Current Branch Detail" section shows fields for "Branch Code" and "Branch Name", both of which are empty. A note below states: "The Maker Has Already Started Further Procedure For This Proposal, So You Cannot Transfer This Proposal To Another Branch." The "Date Of Proposal" is 29/01/2019. The "GSTIN" and "PAN" fields also contain placeholder text.

You match 25/25 with xyz & CO's profile -		
Borrower's Preferences	Values	You Match
Industry :	Finance and Financial Services	
Loan Amount :	74,31,000 Rupees	
Geographic Market Focus :	Bhavnagar	
CGTMSE Coverage :	New to CGTMSE Coverage	
MSME Funding :	Micro	
Asset Coverage % (including CGTMSE coverage and Collateral Security value) :	83%	
Debt Equity Ratio :	0 Times	
Current Ratio :	7.82 Times	
Interest Coverage Ratio :		

This is the proposal view of a Rejected Proposal.

SANCTIONED BY OTHER BANK



The screenshot shows the software interface for managing loan applications. On the left, there's a sidebar with 'My Account' and 'Proposal' sections. Under 'Proposal', there are categories: In-Principle (11), Sanctioned (0), Disbursed (1), Partially Disbursed (0), Hold (0), Rejected (0), and Sanction By Other Bank (1). The 'Sanction By Other Bank' item is highlighted with a red box. The main panel shows a 'Corporate' section with 13 items. Below it is a 'Working Capital' section with a proposal from 'xyz & CO'. The proposal details are: New, Date: 01-08-2019, Application Code: CW-AWC-13557-10..., Amount: 787000 Absolute, Branch Name: SHAHALAM GATE(AHM...), Branch City: Ahmedabad, Branch State: Gujarat.

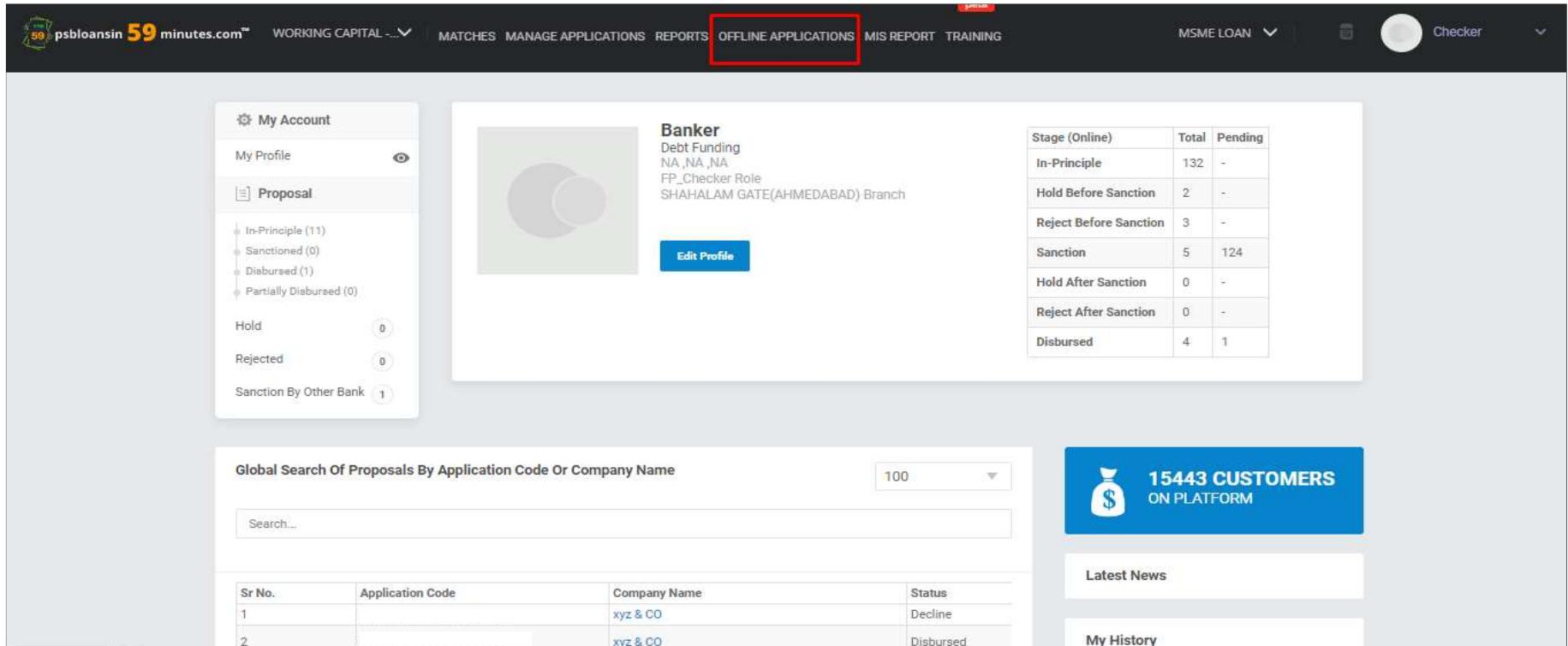
The checker can click on 'sanctioned by other bank' and view a list of proposals sanctioned by other banks. These proposals are the transferred proposals to another bank as the borrowers have chosen another bank to forward the proposal to due to inactivity by the lender for certain period.



SANCTION/DISBURSEMENT OF OFFLINE PROPOSALS

SCREENWISE WALK THROUGH

OFFLINE PROPOSALS



The screenshot shows the software interface for managing loans. At the top, there's a navigation bar with links like MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS (which is highlighted with a red box), MIS REPORT, TRAINING, MSME LOAN, and Checker. On the left, there's a sidebar with sections for My Account (My Profile, Proposal status: In-Principle 11, Sanctioned 0, Disbursed 1, Partially Disbursed 0), Hold 0, Rejected 0, and Sanction By Other Bank 1. The main area displays a profile for a Banker named NA, NA, NA, FP_Checker Role, SHAHALAM GATE(AHMEDABAD) Branch, with an 'Edit Profile' button. To the right is a table showing loan stages: Stage (Online), Total, and Pending. The table data is as follows:

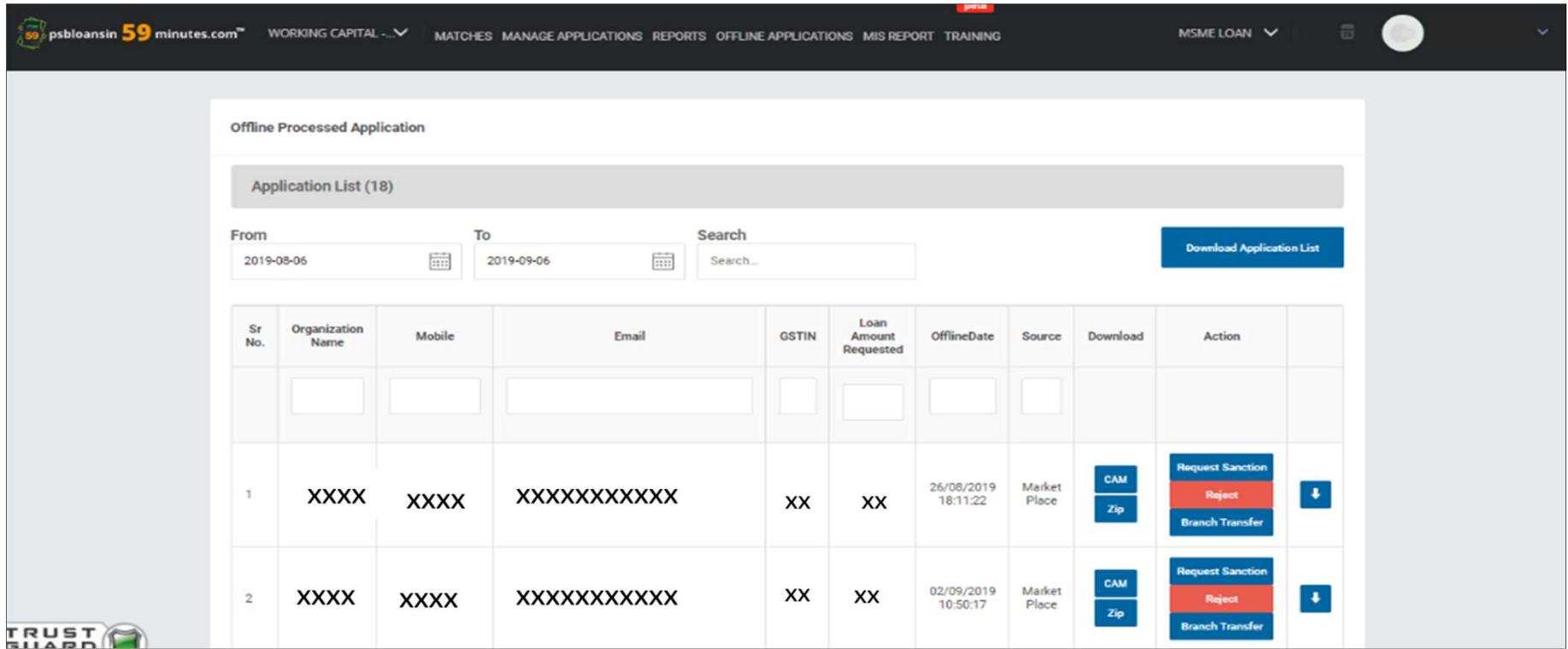
Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

Below this are sections for Global Search Of Proposals By Application Code Or Company Name (with a dropdown set to 100 and a search input field), a blue banner showing 15443 CUSTOMERS ON PLATFORM with a money bag icon, Latest News, and My History.

In case a borrower is ineligible for a contactless journey, the borrower can still choose to forward the proposal for manual processing by selecting the Bank, State and City. These are called offline proposals.

The checker needs to click on “**Offline Applications**” in the Header. All the applications processed offline will be listed here.

OFFLINE PROPOSALS

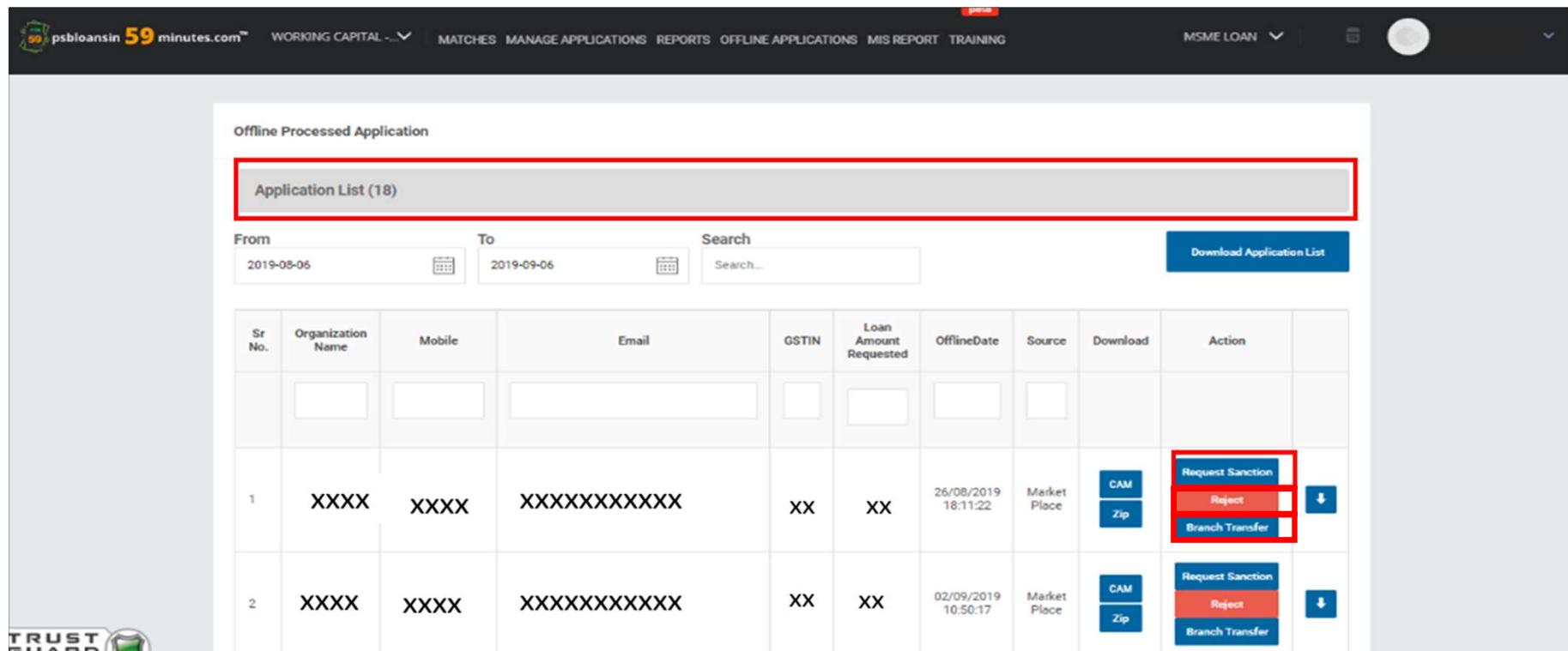


The screenshot shows the 'Offline Processed Application' page with the following interface elements:

- Header:** psbloansin 59 minutes.com™, WORKING CAPITAL ..., MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and a user profile icon.
- Section Title:** Offline Processed Application
- Sub-Section Title:** Application List (18)
- Search Filters:** From (2019-08-06), To (2019-09-06), Search (Search...), and a Download Application List button.
- Table:** A grid displaying application details for two entries. The columns are: Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, OfflineDate, Source, Download, and Action.
- Row 1 Data:** Sr No. 1, Organization Name XXXX, Mobile XXXX, Email XXXXXXXXXX, GSTIN XX, Loan Amount Requested XX, OfflineDate 26/08/2019 18:11:22, Source Market Place, Download CAM Zip, Action Request Sanction, Reject, Branch Transfer, and a download icon.
- Row 2 Data:** Sr No. 2, Organization Name XXXX, Mobile XXXX, Email XXXXXXXXXX, GSTIN XX, Loan Amount Requested XX, OfflineDate 02/09/2019 10:50:17, Source Market Place, Download CAM Zip, Action Request Sanction, Reject, Branch Transfer, and a download icon.

The Offline Proposal page is divided into five sections – ‘Application List’, ‘Sanctioned List’, ‘Disbursed List’, ‘Reject List’ and ‘Other List’.

OFFLINE PROPOSALS- APPLICATION LIST



The screenshot shows the 'Offline Processed Application' interface. At the top, there's a navigation bar with links like 'WORKING CAPITAL ...', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a user profile icon. Below the navigation is a search bar with 'From' (2019-08-06), 'To' (2019-09-06), 'Search' (Search...), and a 'Download Application List' button. The main area is titled 'Offline Processed Application' and contains a table titled 'Application List (18)'. The table has columns for Sr No., Organization Name, Mobile, Email, GSTIN, Loan Amount Requested, Offline Date, Source, Download, and Action. Two rows of data are shown:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Offline Date	Source	Download	Action
1	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	26/08/2019 18:11:22	Market Place	CAM Zip	Request Sanction Reject Branch Transfer
2	XXXX	XXXX	XXXXXXXXXXXX	XX	XX	02/09/2019 10:50:17	Market Place	CAM Zip	Request Sanction Reject Branch Transfer

From the Application list, the checker can view the CAM report, download the zip file and reject or sanction the proposal as well as transfer the proposal to another Branch. An offline proposal CAM report will not include eligibility, bank scoring and CGTMSE calculations. The checker can click on “Down Arrow” to view details of any proposal.

OFFLINE PROPOSALS- REQUEST SANCTION



APPROVAL

Sanctioned Amount(Rs.) *

Tenure (yrs) *

Rate of Interest (%) *

Processing Fee (%) *

Please provide reason for making the case eligible.

Amount

Tenure

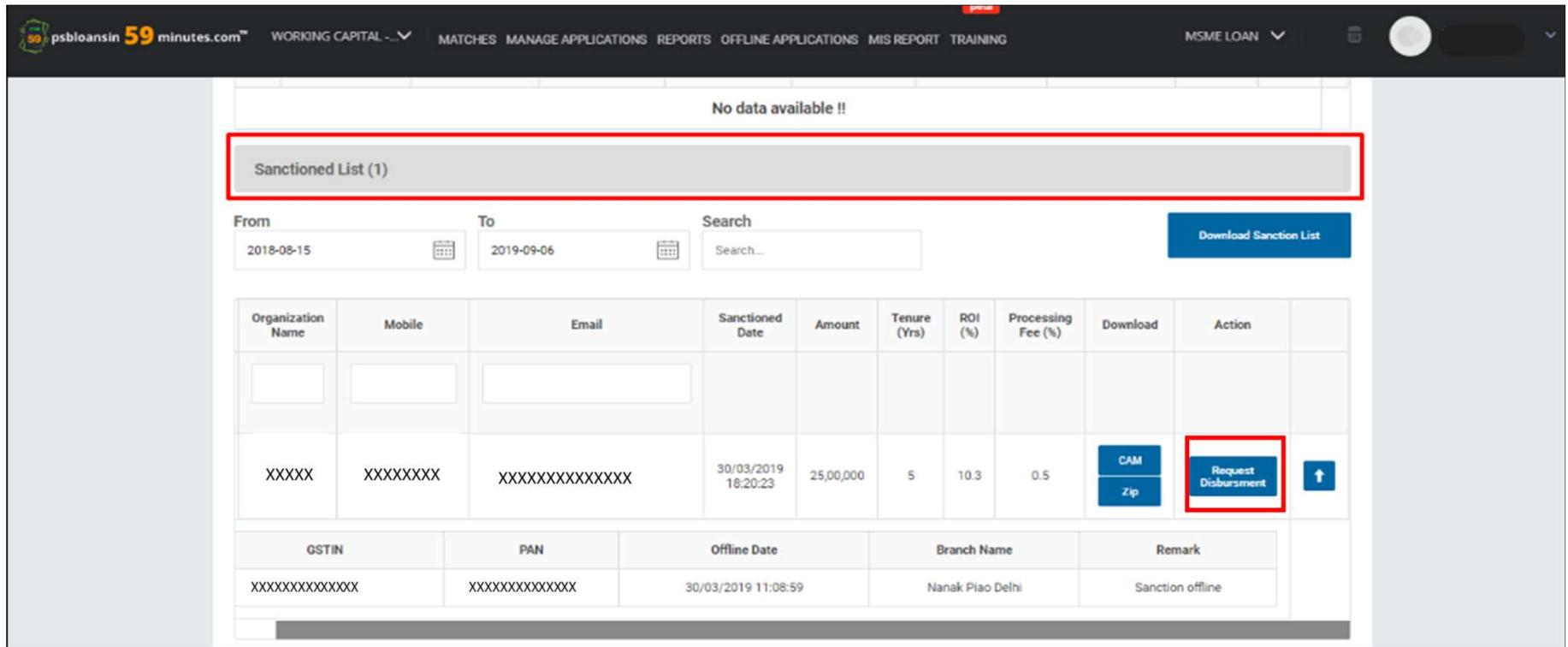
ROI

Processing Fee

Submit

The checker can click on “Request Sanction” and a pop-up window will appear. The checker needs to fill-in the required details and click on “Submit” to sanction the proposal.

OFFLINE PROPOSALS- SANCTIONED LIST



No data available !!

Sanctioned List (1)

From	To	Search	Download Sanction List						
2018-08-15	2019-09-06	Search...							
Organization Name	Mobile	Email	Sanctioned Date	Amount	Tenure (Yrs)	ROI (%)	Processing Fee (%)	Download	Action
XXXXX	XXXXXXXXXX	XXXXXXXXXXXXXXXXXX	30/03/2019 18:20:23	25,00,000	5	10.3	0.5	CAM Zip	Request Disbursement
GSTIN	PAN	Offline Date			Branch Name		Remark		
XXXXXXXXXXXXXX	XXXXXXXXXXXXXX	30/03/2019 11:08:59			Nanak Piao Delhi		Sanction offline		

The offline sanctioned proposal will shift to 'Sanctioned List'. The checker can view a list of all the offline sanctioned proposals. The checker can view the CAM report, download the zip file and request disbursement of the proposal.

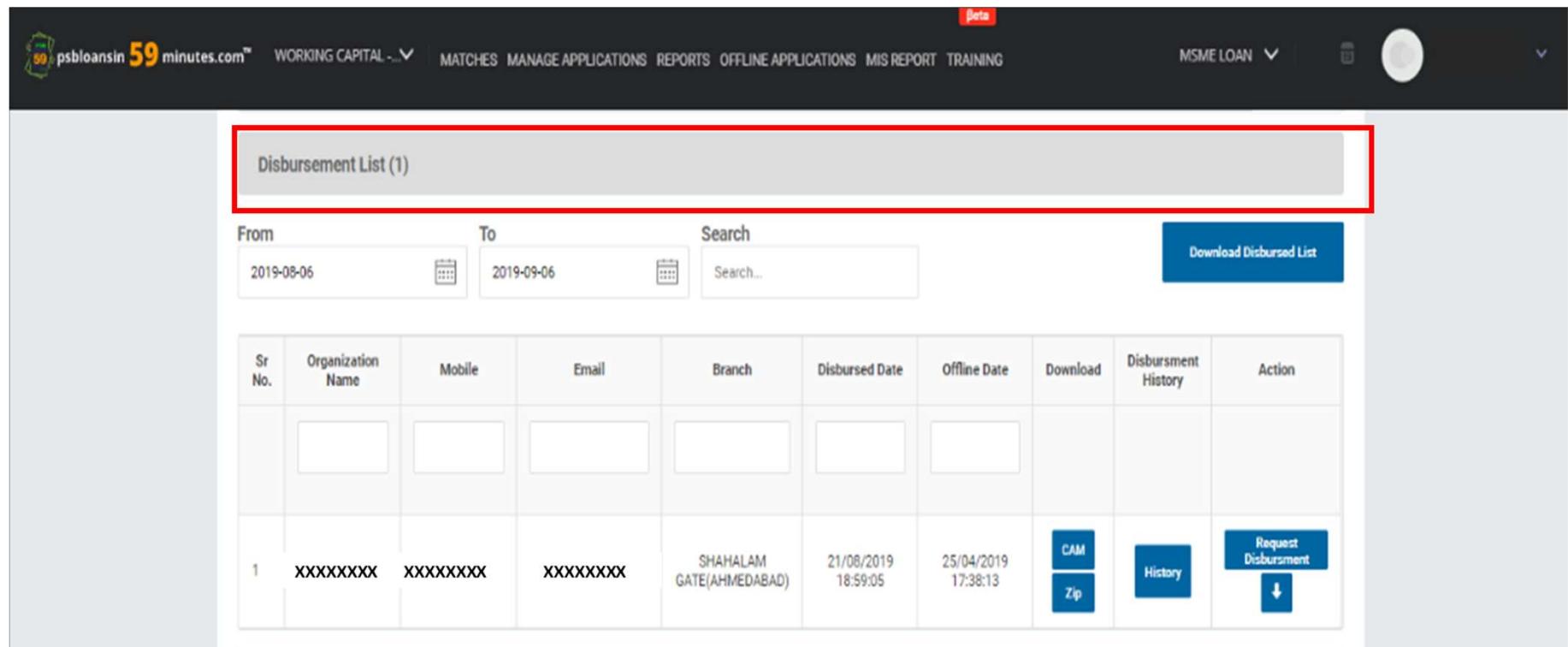
OFFLINE PROPOSALS- DISBURSEMENT

DISBURSEMENT

Date of Disbursement	Transaction Ref. No.	Mode:
<input type="text"/>	Enter Your Transaction Ref. No	Select Mode
Amount Sanctioned (Rs.)	Tenure	Rate of Interest
2500000	5	10.3
Amount To be Disbursed		
Amount		
Remark		
Previous Disbursement History No Disbursement History!!		
Submit		

The checker can click on “Request Disbursement” and a pop-up window will appear. The checker needs to fill-in the required details and click on “Submit”.

OFFLINE PROPOSALS- DISBURSED LIST



Disbursement List (1)

From: 2019-08-06 To: 2019-09-06 Search... [Download Disbursed List](#)

Sr No.	Organization Name	Mobile	Email	Branch	Disbursed Date	Offline Date	Download	Disbursement History	Action
1	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	SHAHALAM GATE(AHMEDABAD)	21/08/2019 18:59:05	25/04/2019 17:38:13	CAM Zip	History	Request Disbursement

The offline disbursed proposal will shift to 'Disbursed List'. The checker can view a list of all the partially and fully disbursed offline proposals. The checker can view the CAM report, download the zip file and view the disbursement history of the proposal. To again partially disburse or fully disburse a partially disbursed proposal, the checker can click on "Request Disbursement" and follow the same process. The checker can click on "History" to view the disbursement dates.

OFFLINE PROPOSALS- REJECT

Reason For Rejection*

Select Reason

Submit

Reason For Rejection*

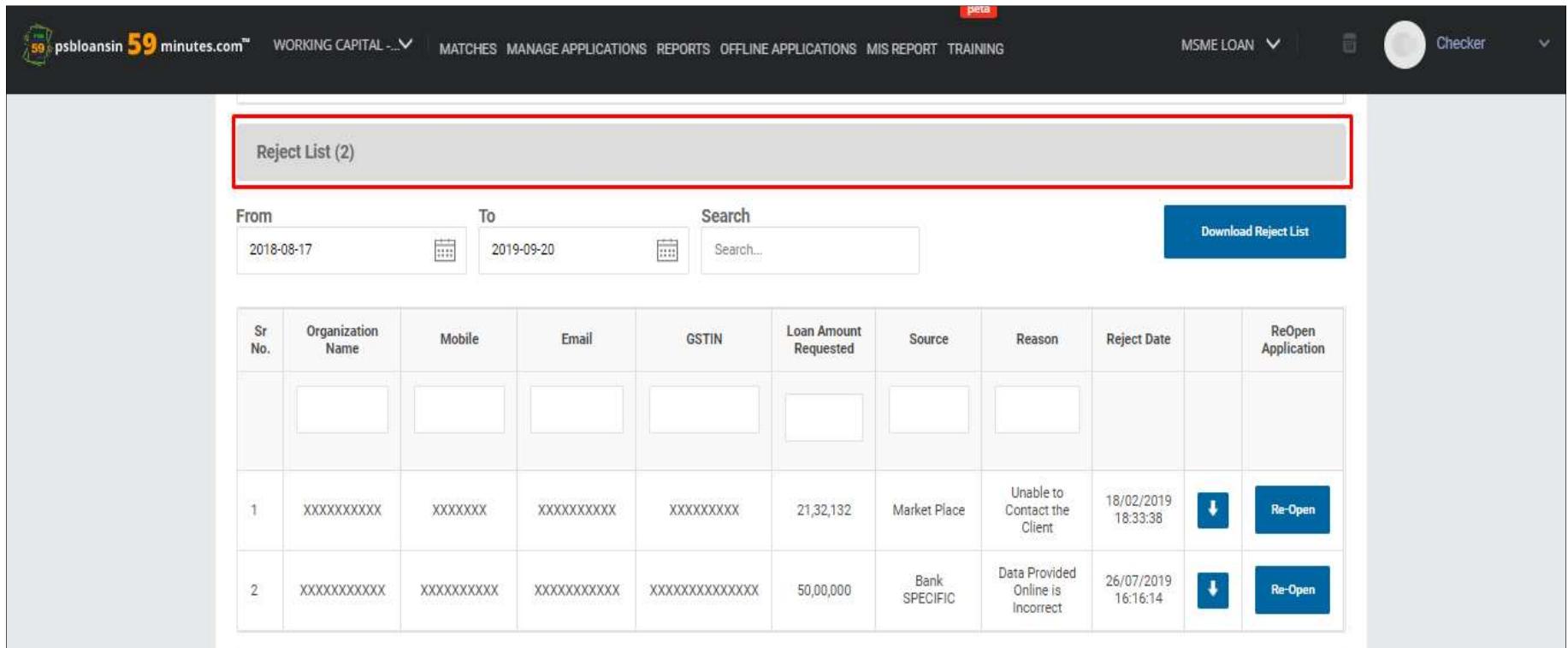
Select Reason

Client not ready to switch existing facilities to Bank

Unable to Contact the Client
Client not ready to provide any Collateral Security
Sanction Value is Lower which Client is not Accepting
Data Provided Online is Incorrect
The client name is in Defaulters / Fraud Database
Negative Market Reference
Borrower is not within the branch's jurisdiction/service area
Borrower is availing other facilities with other lenders
Other

The checker can click on “Reject” from the Application List and a pop-up window will appear. The checker needs to select the reason for rejection from the drop-down list and click on “Submit”.

OFFLINE PROPOSALS- REJECTED LIST

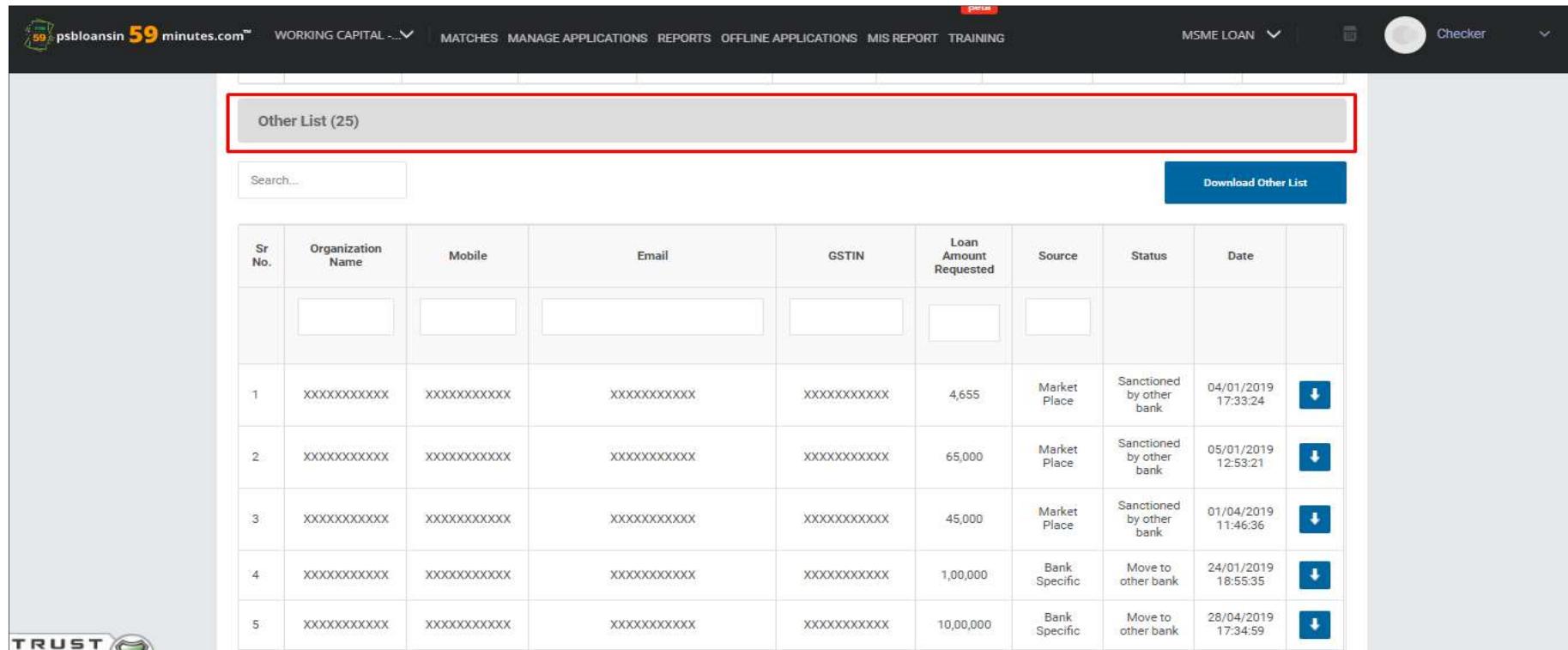


The screenshot shows the software interface for managing offline proposals. At the top, there's a navigation bar with links like 'WORKING CAPITAL', 'MATCHES', 'MANAGE APPLICATIONS', 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and a 'Checker' dropdown. Below the navigation is a search bar with date filters ('From' and 'To') and a 'Search...' input field. A red box highlights the 'Reject List (2)' title. To the right of the search bar is a 'Download Reject List' button. The main area displays a table of rejected proposals:

Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Reason	Reject Date		ReOpen Application
1	XXXXXXXXXX	XXXXXXX	XXXXXXXXXX	XXXXXXXXXX	21,32,132	Market Place	Unable to Contact the Client	18/02/2019 18:33:38		
2	XXXXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXXXXXX	50,00,000	Bank SPECIFIC	Data Provided Online is Incorrect	26/07/2019 16:16:14		

The Offline rejected proposal will shift to 'Rejected List'. The checker can view a list of all the offline rejected proposals of the branch.

OFFLINE PROPOSALS- OTHER LIST



Sr No.	Organization Name	Mobile	Email	GSTIN	Loan Amount Requested	Source	Status	Date	
1	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	4,655	Market Place	Sanctioned by other bank	04/01/2019 17:33:24	
2	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	65,000	Market Place	Sanctioned by other bank	05/01/2019 12:53:21	
3	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	45,000	Market Place	Sanctioned by other bank	01/04/2019 11:46:36	
4	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	1,00,000	Bank Specific	Move to other bank	24/01/2019 18:55:35	
5	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	XXXXXXXXXXXX	10,00,000	Bank Specific	Move to other bank	28/04/2019 17:34:59	

The checker can view a list of the proposals sanctioned by other banks under the ‘Other List’. These proposals have been transferred to “Other List” when a borrower has chosen another bank due to inactivity by the lender for certain period.

REPORTS

SCREENWISE WALK THROUGH

REPORTS

Screenshot of the psbloansin 59 minutes.com dashboard showing the Reports section.

The header includes the logo, navigation links: WORKING CAPITAL ..., MATCHES, MANAGE APPLICATIONS, REPORTS (highlighted with a red border), OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN, and Checker.

My Account:

- My Profile
- Proposal
 - In-Principle (11)
 - Sanctioned (0)
 - Disbursed (1)
 - Partially Disbursed (0)
- Hold (0)
- Rejected (0)
- Sanction By Other Bank (1)

Baker
 Debt Funding
 NA,NA,NA
 FP_Checker Role
 SHAHALAM GATE(AHMEDABAD) Branch

Edit Profile

Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

Global Search Of Proposals By Application Code Or Company Name: Search bar with dropdown set to 100, and a search input field labeled "Search...".

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13674-10000892	XYZ & CO	Decline
2	CW-AWC-13663-10001523	XYZ & CO	Disbursed
3	CW-AWC-13642-10001381	XYZ & CO	Hold

Statistics: 15443 CUSTOMERS ON PLATFORM (with a dollar sign icon).

Links: Latest News, My History, Videos.

The checker can click on “Reports” in the Header.

REPORTS

 MSME BACK TO PLATFORM Checker

Eligible Proposals (96)

From: 17/04/2019 To: 20/09/2019 Search [Download](#)

Product List: Select Product

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	CW-AWC-14252-10716	xxxxxxx	xxxxxxxx	xxxxxxxx	xxxxxxxx	xxxxxxxx	xxxxxxxx	2019-09-17 13:09:32.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	
2	CW-AWC-14252-10713	xxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	2019-09-13 10:09:18.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	
3	CW-AWC-14251-10703	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	xxxxxxxxxx	2019-09-12 16:43:25.000000	787,000.00	SHAHALAM GATE(AHMEDABAD) Ahmedabad(Gujarat)	3046	Market Place (New)	

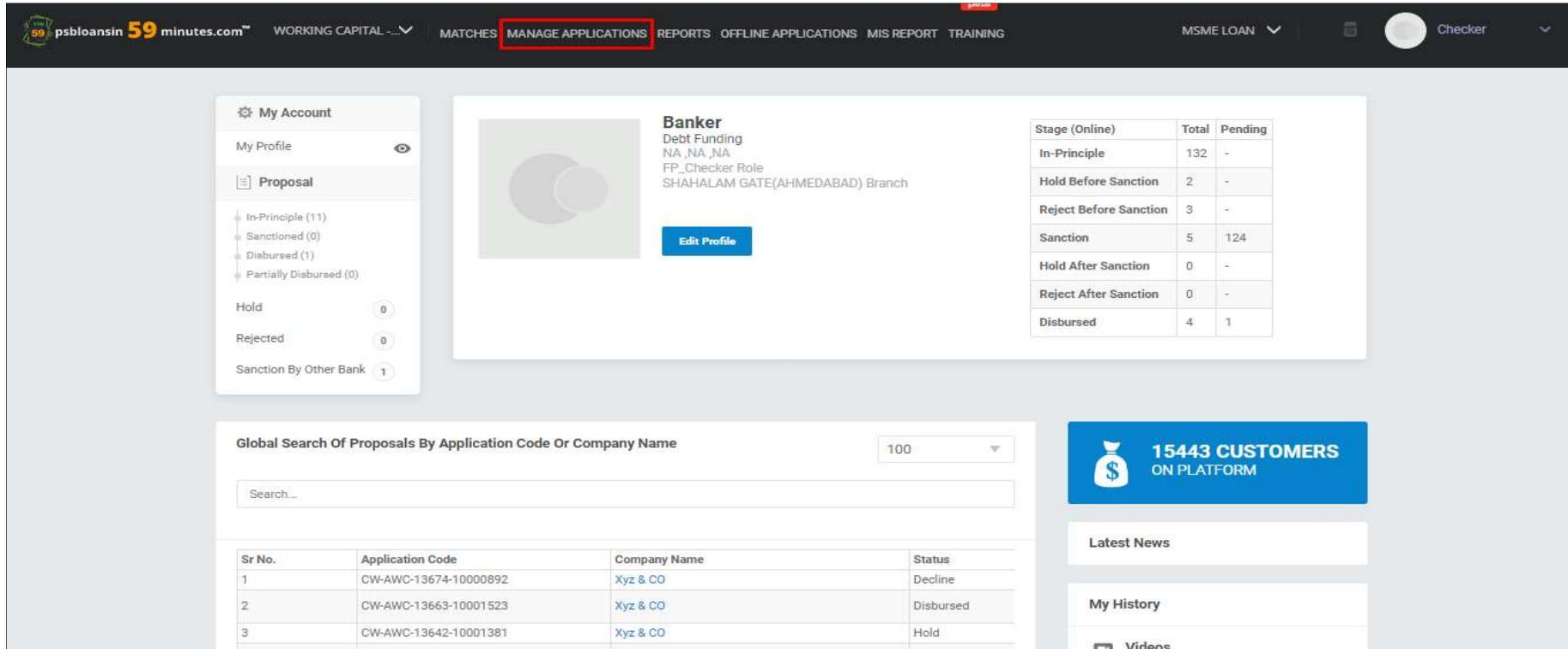
This is the Reports page. A checker can view all the eligible proposals tagged to that branch. Various filters have been provided for the same. The checker can click on “Download” to download the details in excel format. The checker can click on “Drop Down Arrow” to view the details of a proposal.



MANAGE APPLICATIONS (DUE DILIGENCE REPORT)

SCREENWISE WALK THROUGH

MANAGE APPLICATIONS



My Account

- My Profile
- Proposal**
 - In-Principle (11)
 - Sanctioned (0)
 - Disbursed (1)
 - Partially Disbursed (0)
- Hold (0)
- Rejected (0)
- Sanction By Other Bank (1)

Banker

Debt Funding
NA,NA,NA
FP_Checker Role
SHAHALAM GATE(AHMEDABAD) Branch

Edit Profile

Stage (Online)	Total	Pending
In-Principle	132	-
Hold Before Sanction	2	-
Reject Before Sanction	3	-
Sanction	5	124
Hold After Sanction	0	-
Reject After Sanction	0	-
Disbursed	4	1

Global Search Of Proposals By Application Code Or Company Name

Search...

Sr No.	Application Code	Company Name	Status
1	CW-AWC-13674-10000892	Xyz & CO	Decline
2	CW-AWC-13663-10001523	Xyz & CO	Disbursed
3	CW-AWC-13642-10001381	Xyz & CO	Hold

\$ **15443 CUSTOMERS ON PLATFORM**

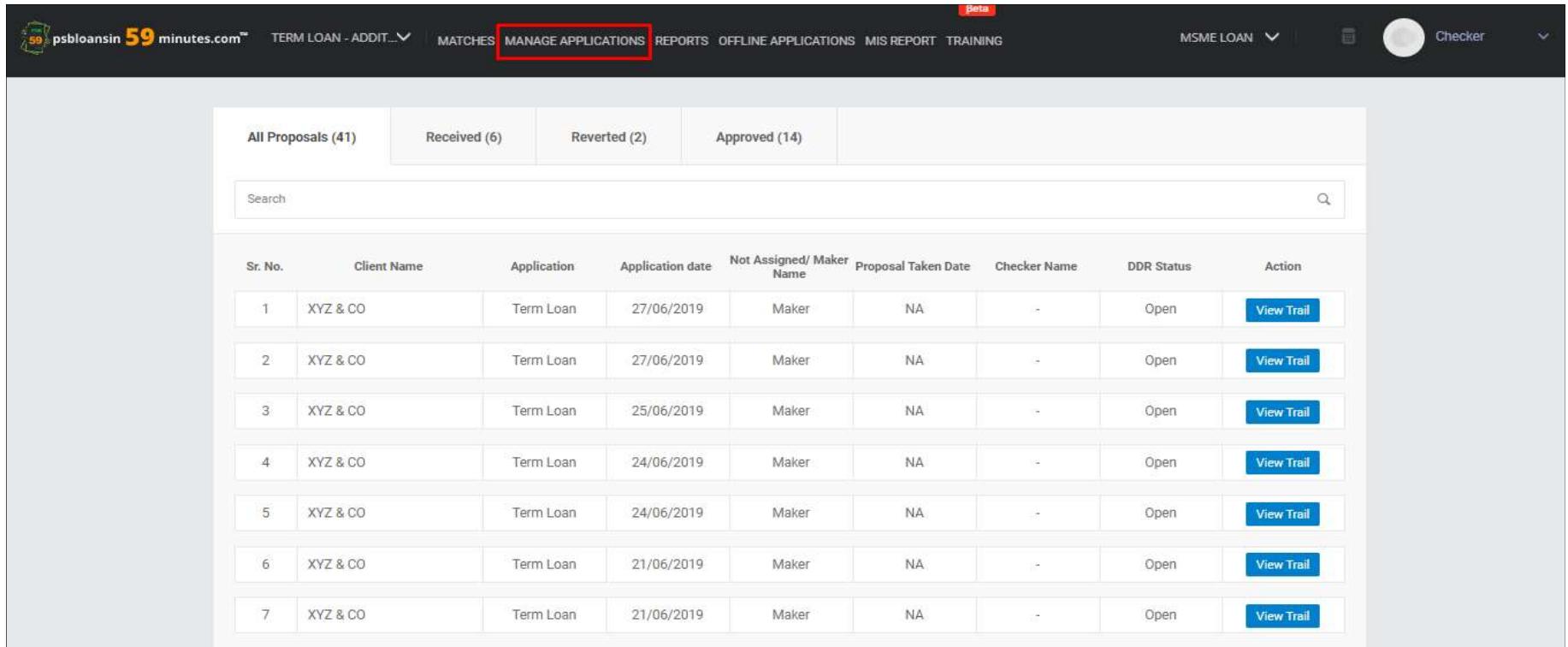
Latest News

My History

Videos

The checker can click on “Manage Applications” in the header and the checker will be directed to the page for applications management.

MANAGE APPLICATIONS

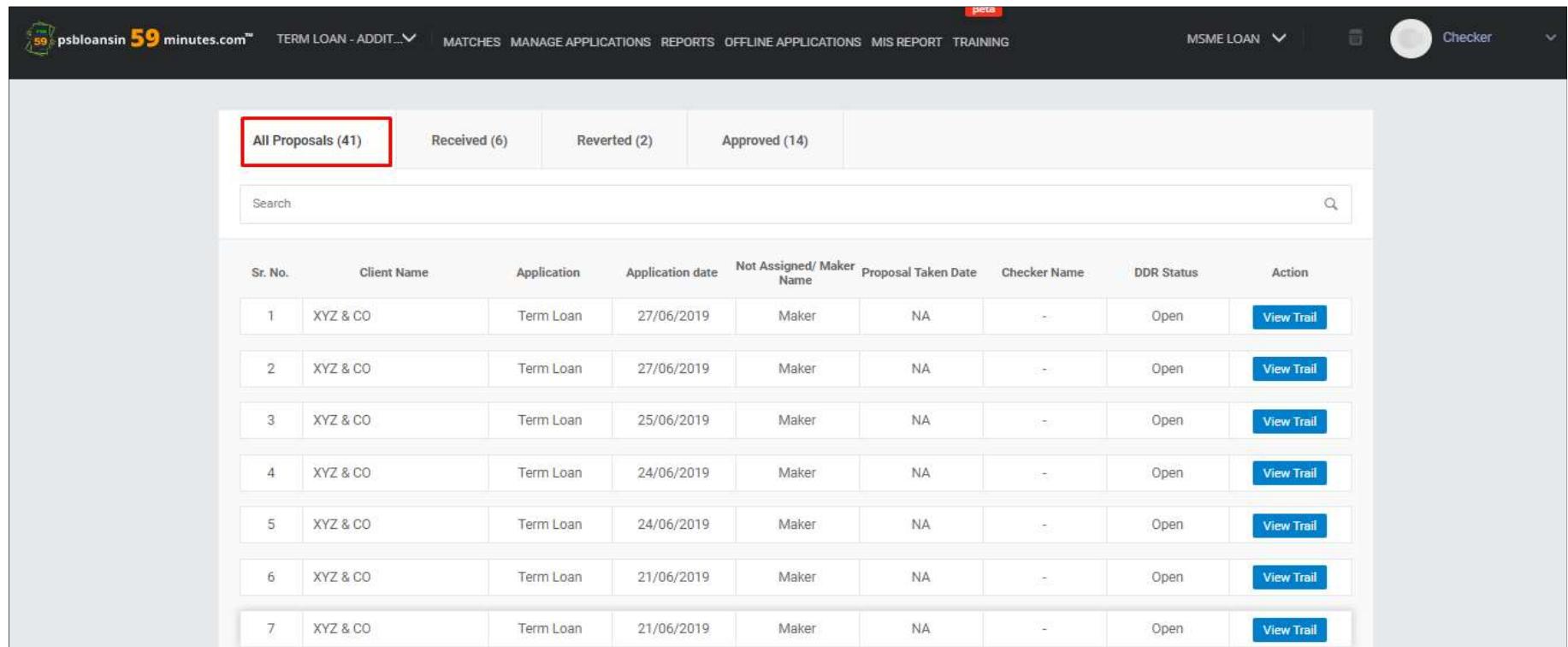


The screenshot shows a web application interface for managing loan applications. At the top, there is a navigation bar with various links: 'psbloansin 59 minutes.com™', 'TERM LOAN - ADDIT...', 'MATCHES', 'MANAGE APPLICATIONS' (which is highlighted with a red box), 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', 'TRAINING', 'MSME LOAN', and 'Checker'. Below the navigation bar is a search bar labeled 'Search' with a magnifying glass icon. The main content area displays a table with 7 rows of loan proposal data. Each row includes columns for Sr. No., Client Name, Application Type, Application Date, Not Assigned/Maker Name, Proposal Taken Date, Checker Name, DDR Status, and Action (with a 'View Trail' button). The data in the table is as follows:

Sr. No.	Client Name	Application	Application date	Not Assigned/Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
1	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	View Trail
2	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	View Trail
3	XYZ & CO	Term Loan	25/06/2019	Maker	NA	-	Open	View Trail
4	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	View Trail
5	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	View Trail
6	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	View Trail
7	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	View Trail

The checker can click on “Manage Applications” in the header and the checker will be directed to the page for applications management. The page is divided into four sections – ‘All Proposals’, ‘Received’, ‘Reverted’ and ‘Approved’.

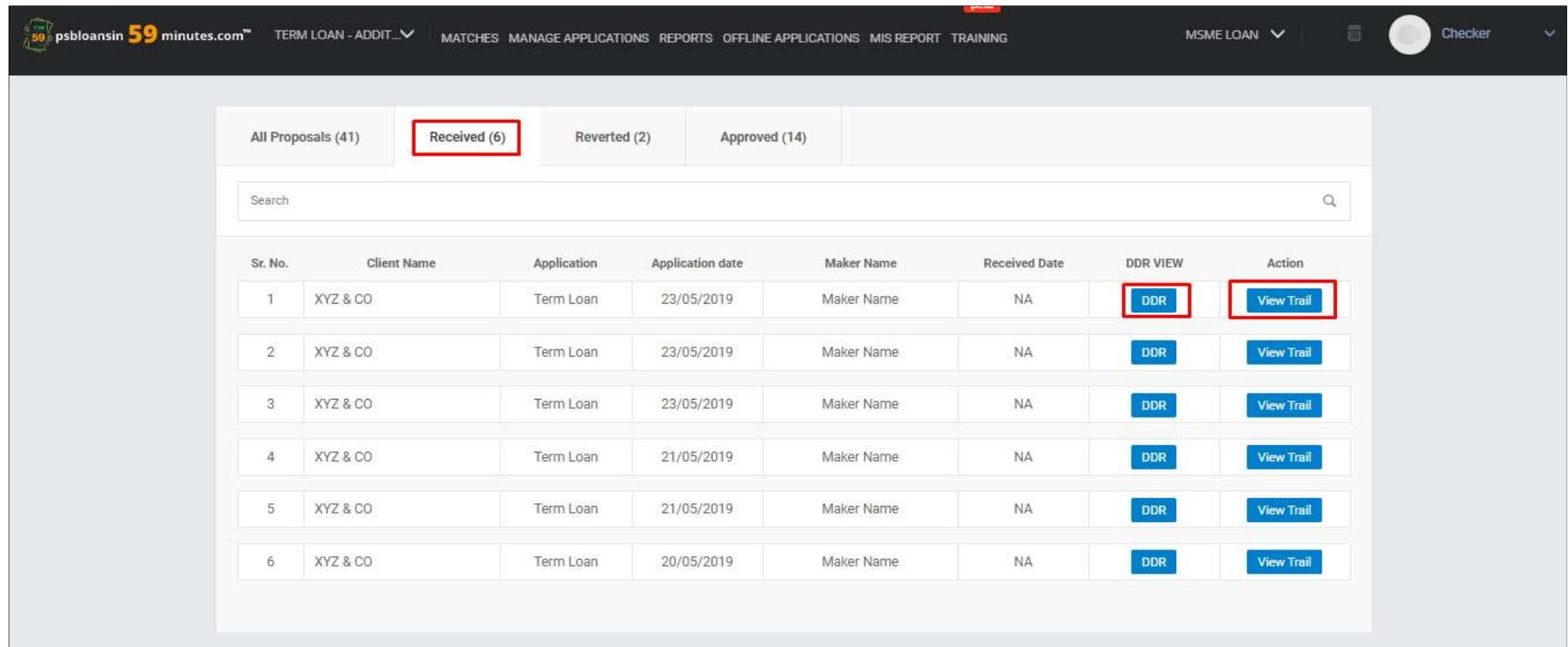
MANAGE APPLICATIONS- ALL PROPOSALS



Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
1	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	View Trail
2	XYZ & CO	Term Loan	27/06/2019	Maker	NA	-	Open	View Trail
3	XYZ & CO	Term Loan	25/06/2019	Maker	NA	-	Open	View Trail
4	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	View Trail
5	XYZ & CO	Term Loan	24/06/2019	Maker	NA	-	Open	View Trail
6	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	View Trail
7	XYZ & CO	Term Loan	21/06/2019	Maker	NA	-	Open	View Trail

The Checker can click on “All Proposals” and view a list of all In-principle proposals tagged to that branch. The checker can view applicant name, loan type, application date, proposal assigned status, proposal taken date, checker name and DDR status. The ‘Open’ status means that the proposal has yet not been assigned to any branch maker. The Checker can click on “View Trail” and a pop-up window will appear to view the proposal traversal dates.

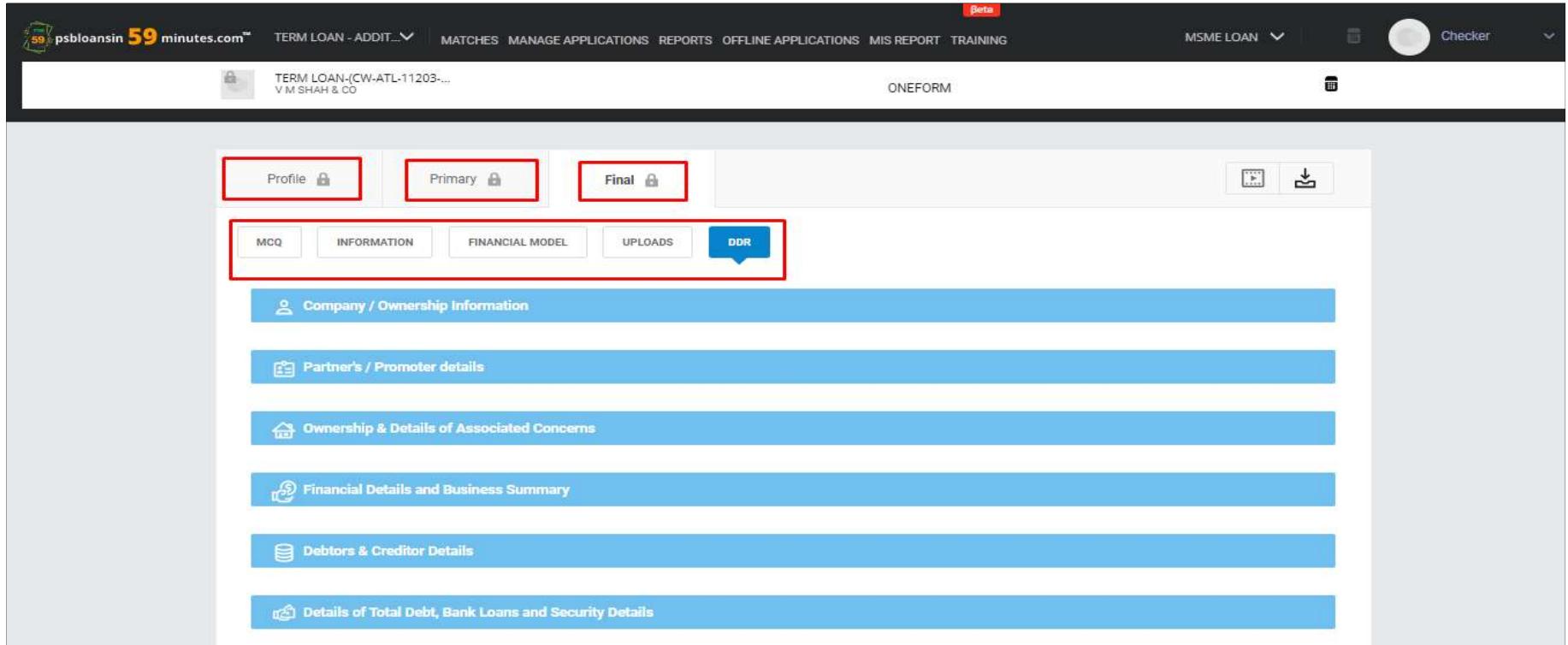
MANAGE APPLICATIONS- RECEIVED



Sr. No.	Client Name	Application	Application date	Maker Name	Received Date	DDR VIEW	Action
1	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	DDR	View Trail
2	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	DDR	View Trail
3	XYZ & CO	Term Loan	23/05/2019	Maker Name	NA	DDR	View Trail
4	XYZ & CO	Term Loan	21/05/2019	Maker Name	NA	DDR	View Trail
5	XYZ & CO	Term Loan	21/05/2019	Maker Name	NA	DDR	View Trail
6	XYZ & CO	Term Loan	20/05/2019	Maker Name	NA	DDR	View Trail

The Checker can click on “Received” to view a list of all the proposals that has been assigned by Branch Makers to the Checker for DDR Approval. The checker can view applicant name, loan type, application date, maker name and proposal received date. The Checker can click on “DDR” to view the due diligence report.

MANAGE APPLICATIONS- DUE DILIGENCE REPORT

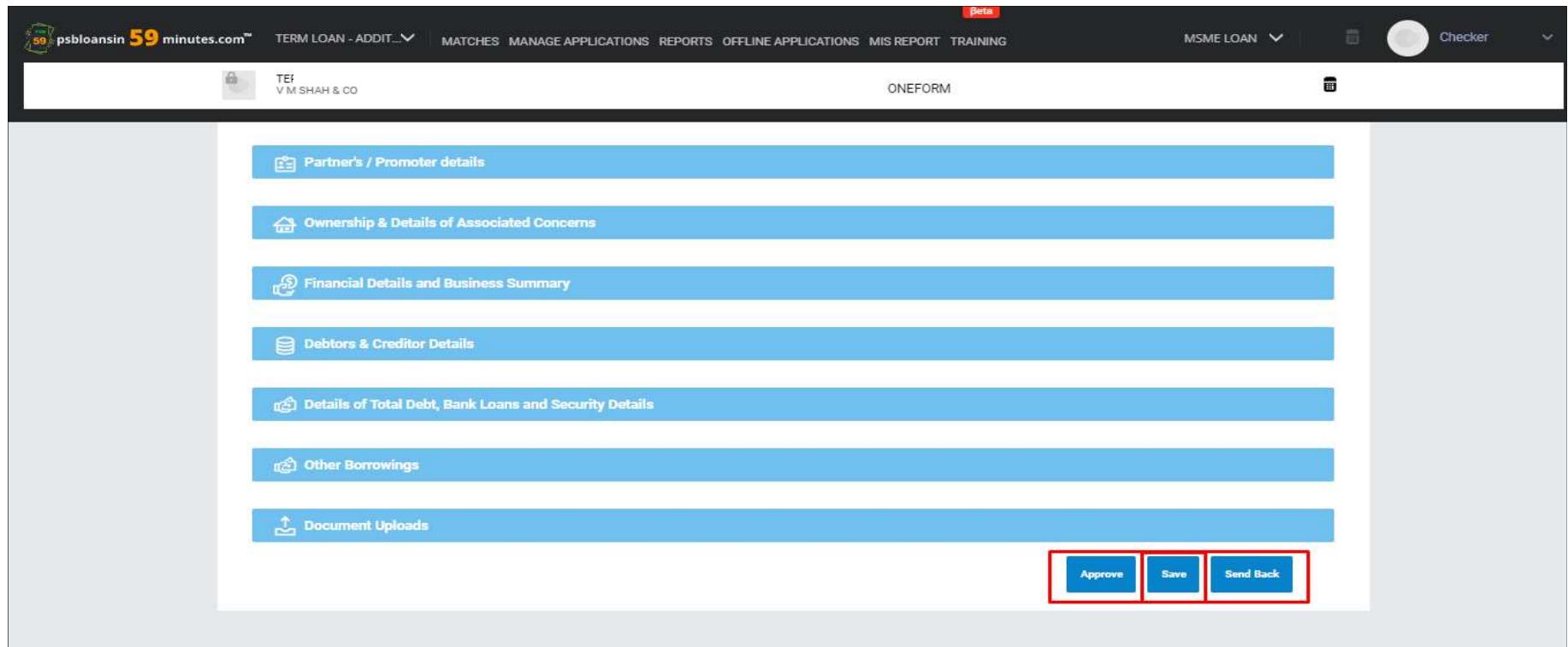


The screenshot shows the application management interface for psbloansin 59 minutes.com. At the top, there are navigation links: TERM LOAN - ADDIT... (with a dropdown arrow), MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN (with a dropdown arrow), and Checker. A 'Beta' badge is visible in the top right corner. Below the header, the application details are shown: TERM LOAN-(CW-ATL-11203-...) and V M SHAH & CO. On the right side, there are buttons for ONEFORM, a video icon, and a download icon.

The main content area displays the Due Diligence Report (DDR) sections. It is divided into three main sections: Profile (locked), Primary (locked), and Final. The Final section is further divided into five sub-sections: MCQ, INFORMATION, FINANCIAL MODEL, UPLOADS, and DDR. The DDR sub-section is highlighted with a blue background and a speech bubble icon. Below these sections, there are six horizontal bars representing different data points: Company / Ownership Information, Partner's / Promoter details, Ownership & Details of Associated Concerns, Financial Details and Business Summary, Debtors & Creditor Details, and Details of Total Debt, Bank Loans and Security Details.

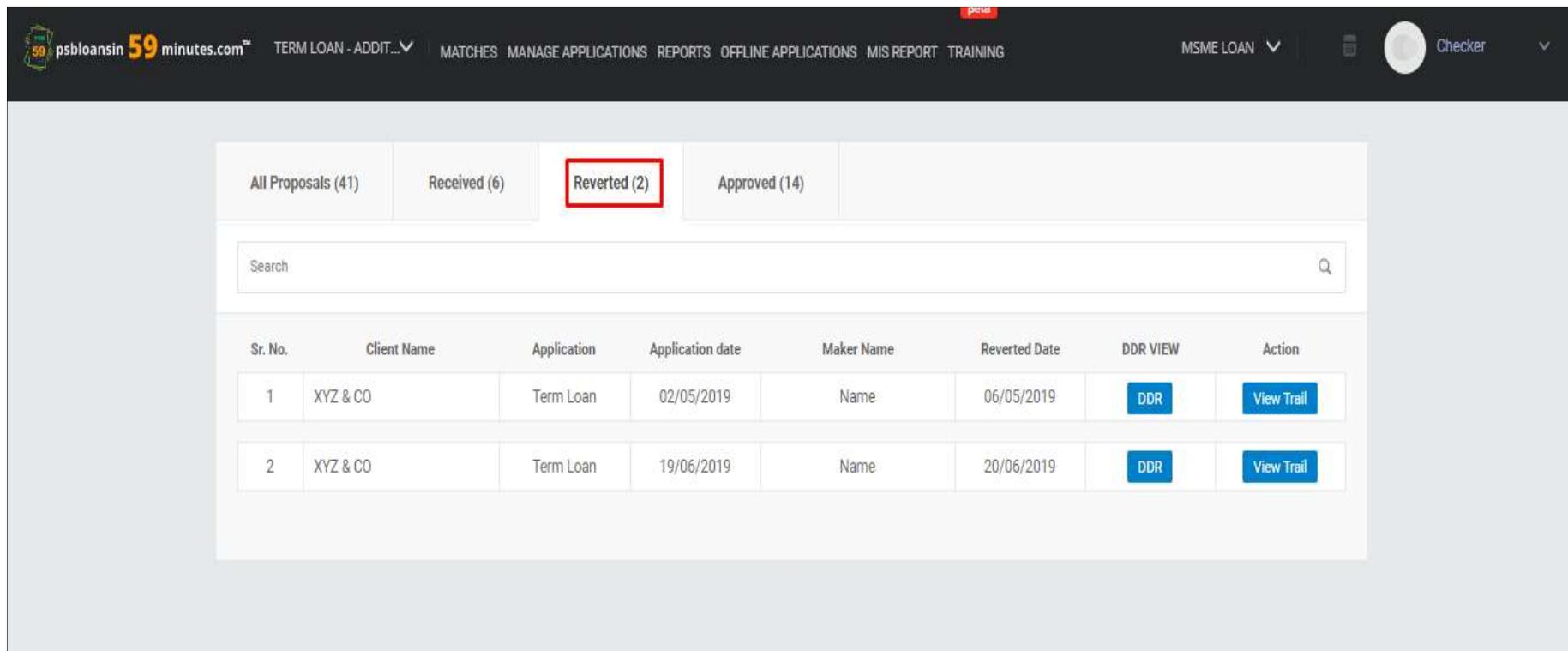
The DDR page is divided into three sections - "Profile", "Primary" and "Final". The profile and primary sections are already filled as per data provided by the borrower and are locked for editing. The Checker can click on "Final" section. The "Final" section is divided into five sub-sections i.e. 'MCQ', 'Information', 'Financial Model', 'Uploads' and 'DDR'. The sub-sections data is already filled-in by the Branch Maker. To view and approve the due diligence report, click on "DDR" subsection.

MANAGE APPLICATIONS- DUE DILIGENCE REPORT



After thoroughly checking all the details under all the information categories, the checker can either “Approve” or “Send Back” the DDR report. The checker can click on “Save” to save the DDR.

MANAGE APPLICATIONS- REVERTED



The screenshot shows the 'psbloansin 59 minutes.com' website interface. At the top, there are navigation links: TERM LOAN - ADDIT... V, MATCHES, MANAGE APPLICATIONS, REPORTS, OFFLINE APPLICATIONS, MIS REPORT, TRAINING, MSME LOAN V, and Checker V. The 'Checker' link is highlighted with a blue circle.

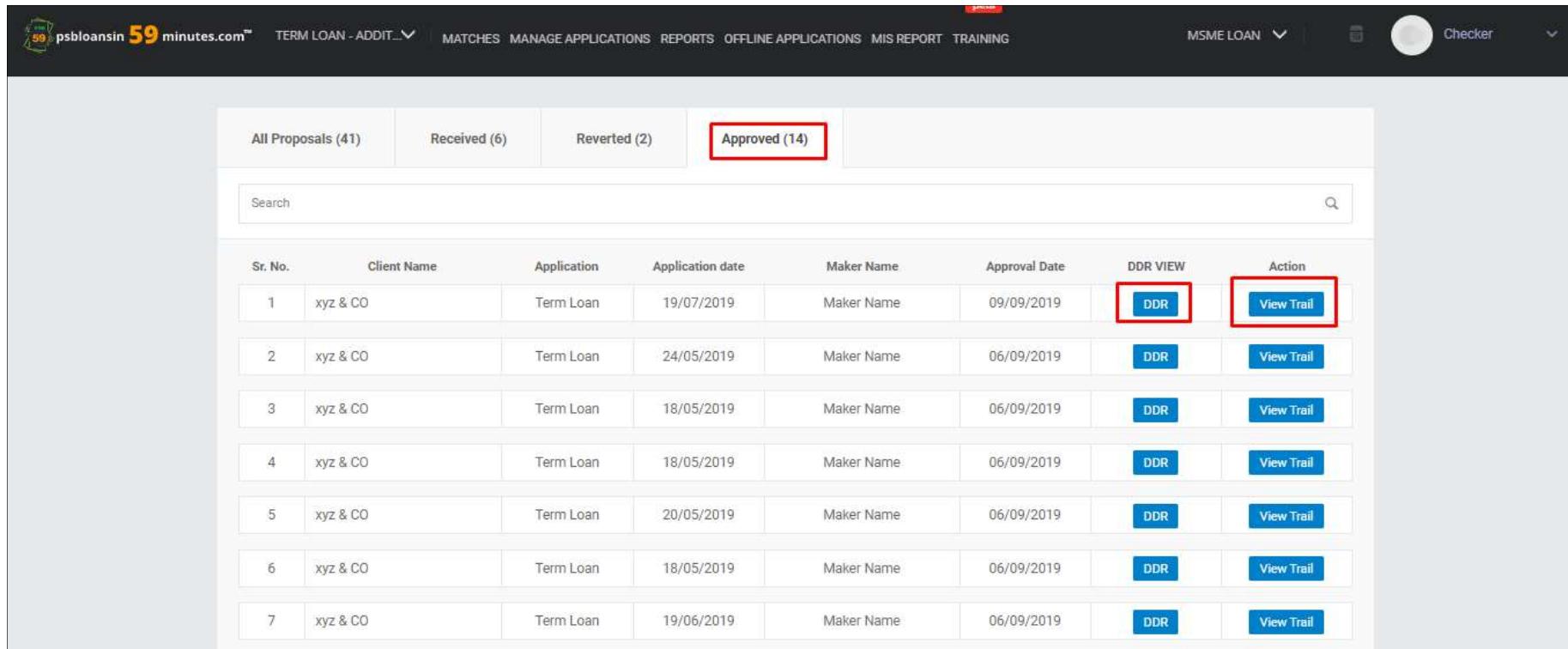
In the center, there is a search bar with the placeholder 'Search' and a magnifying glass icon. Above the search bar, there are four buttons: All Proposals (41), Received (6), Reverted (2) (which is highlighted with a red box), and Approved (14).

Below the search bar is a table with the following columns: Sr. No., Client Name, Application, Application date, Maker Name, Reverted Date, DDR VIEW, and Action.

Sr. No.	Client Name	Application	Application date	Maker Name	Reverted Date	DDR VIEW	Action
1	XYZ & CO	Term Loan	02/05/2019	Name	06/05/2019	DDR	View Trail
2	XYZ & CO	Term Loan	19/06/2019	Name	20/06/2019	DDR	View Trail

The Checker can click on “Reverted” and view a list of all Reverted proposals. The checker can view a list of all the proposals that have been sent back to Branch Makers for modifications. The checker can view applicant name, loan type, application date, maker name and proposal reverted date. The checker can click on “DDR” to view the reverted DDR report. The Checker can click on “View Trail” and a pop-up window will appear for the checker to view the proposal traversal dates.

MANAGE APPLICATIONS- APPROVED



The screenshot shows a web-based application interface for managing loan proposals. At the top, there is a navigation bar with links for 'TERM LOAN - ADDIT...', 'MATCHES', 'MANAGE APPLICATIONS' (which is highlighted in blue), 'REPORTS', 'OFFLINE APPLICATIONS', 'MIS REPORT', and 'TRAINING'. On the right side of the header, there are dropdown menus for 'MSME LOAN' and 'Checker', along with a user profile icon.

Below the header, there is a search bar with the placeholder 'Search' and a magnifying glass icon. Underneath the search bar, there is a table with columns: 'Sr. No.', 'Client Name', 'Application', 'Application date', 'Maker Name', 'Approval Date', 'DDR VIEW', and 'Action'.

The table contains 7 rows of data, each representing a proposal. The first row is highlighted with a red border around the 'Approved (14)' button in the top navigation bar. The 'Action' column for each row contains two buttons: 'DDR' and 'View Trail', both of which are also highlighted with red boxes.

Sr. No.	Client Name	Application	Application date	Maker Name	Approval Date	DDR VIEW	Action
1	xyz & CO	Term Loan	19/07/2019	Maker Name	09/09/2019	DDR	View Trail
2	xyz & CO	Term Loan	24/05/2019	Maker Name	06/09/2019	DDR	View Trail
3	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	DDR	View Trail
4	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	DDR	View Trail
5	xyz & CO	Term Loan	20/05/2019	Maker Name	06/09/2019	DDR	View Trail
6	xyz & CO	Term Loan	18/05/2019	Maker Name	06/09/2019	DDR	View Trail
7	xyz & CO	Term Loan	19/06/2019	Maker Name	06/09/2019	DDR	View Trail

The Checker can click on “Approved” and view a list of all Approved proposals. Here, the checker can view a list of all the approved proposals. The checker can view applicant name, loan type, application date, maker name and proposal approval date. The Checker can click on “View Trail” and a pop-up window will appear for the checker to view the proposal traversal dates. The checker can click on “DDR” to view approved Due Diligence Report. The checker can download the DDR Report and Final CAM report from the “Report” section of the Proposal View.

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