



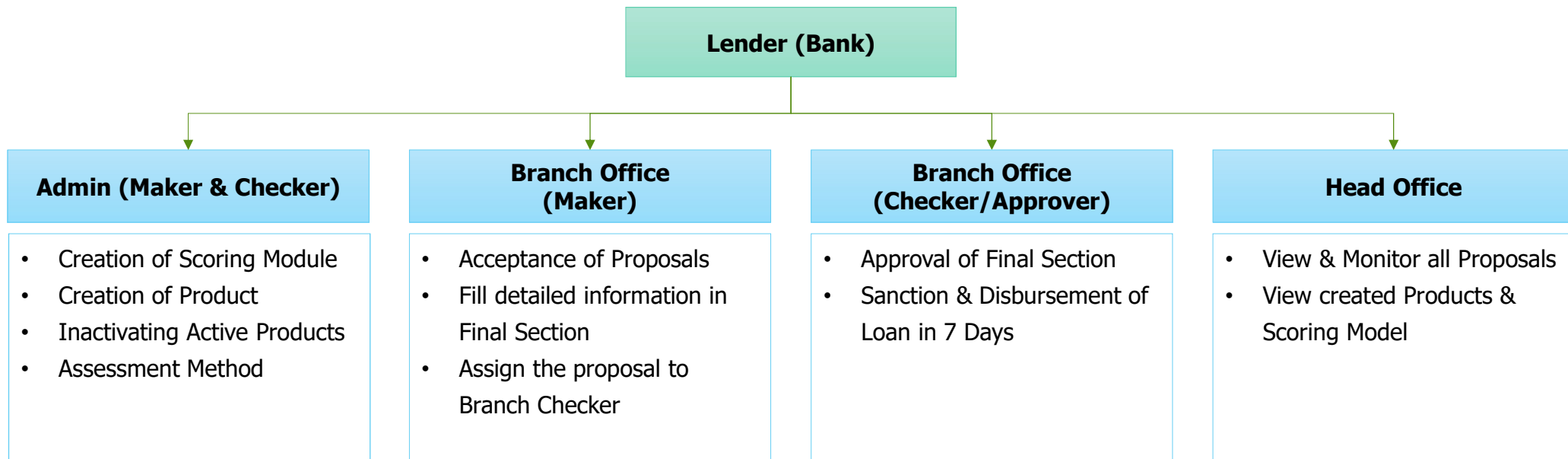
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# **PROCESS FLOW**

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LENDER JOURNEY –  
PERSONAL LOAN

# OVERALL PROCESS



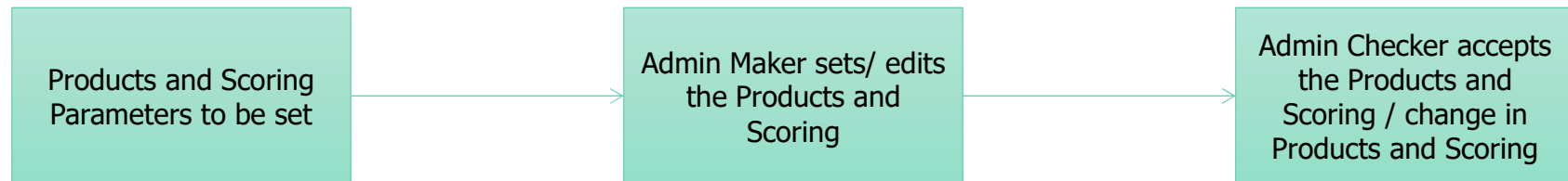
A close-up photograph of a hand stacking several silver coins on a dark wooden surface. The coins are stacked in four small piles of varying heights. The hand is positioned on the right side of the frame, with fingers carefully placing a coin on top of the tallest stack. The background is softly blurred, showing more of the wooden surface and some light filtering through. The overall tone is professional and financial.

# LENDER (BANK)

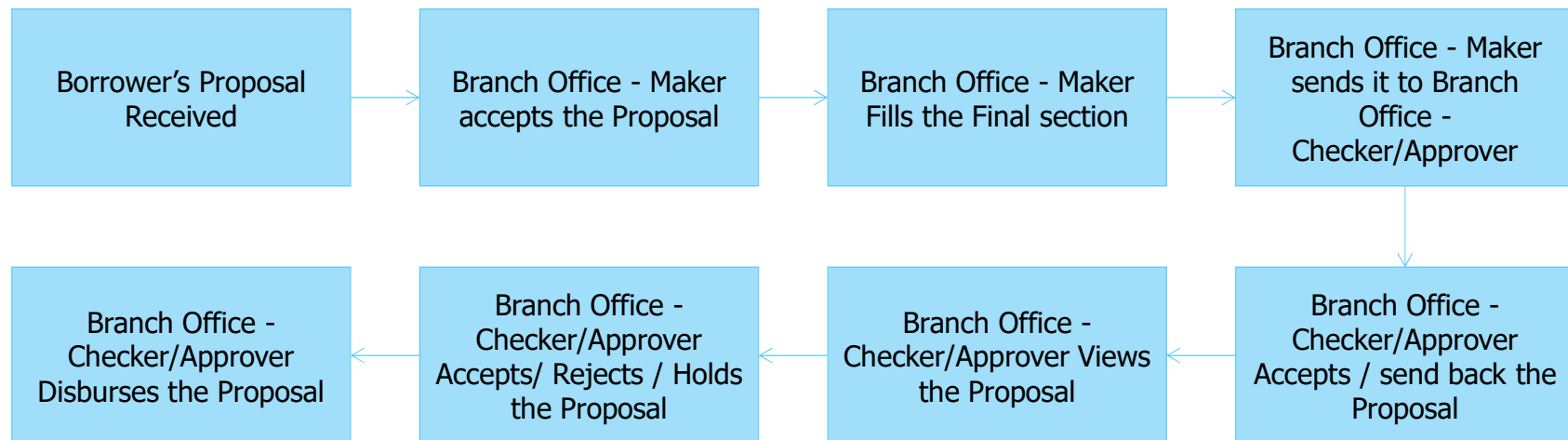
## DETAILED PLATFORM JOURNEY

# LENDER JOURNEY

## In-principle Approval (Admin)



## Sanction/ Disbursement (Branch Office)



# ADMIN MAKER

General

Products

Scoring

APPROVED

PENDING

TESTING SC

Total Score

114

ADD NEW

PERSONAL RISK

To be considered

FINANCIAL RISK

To be considered

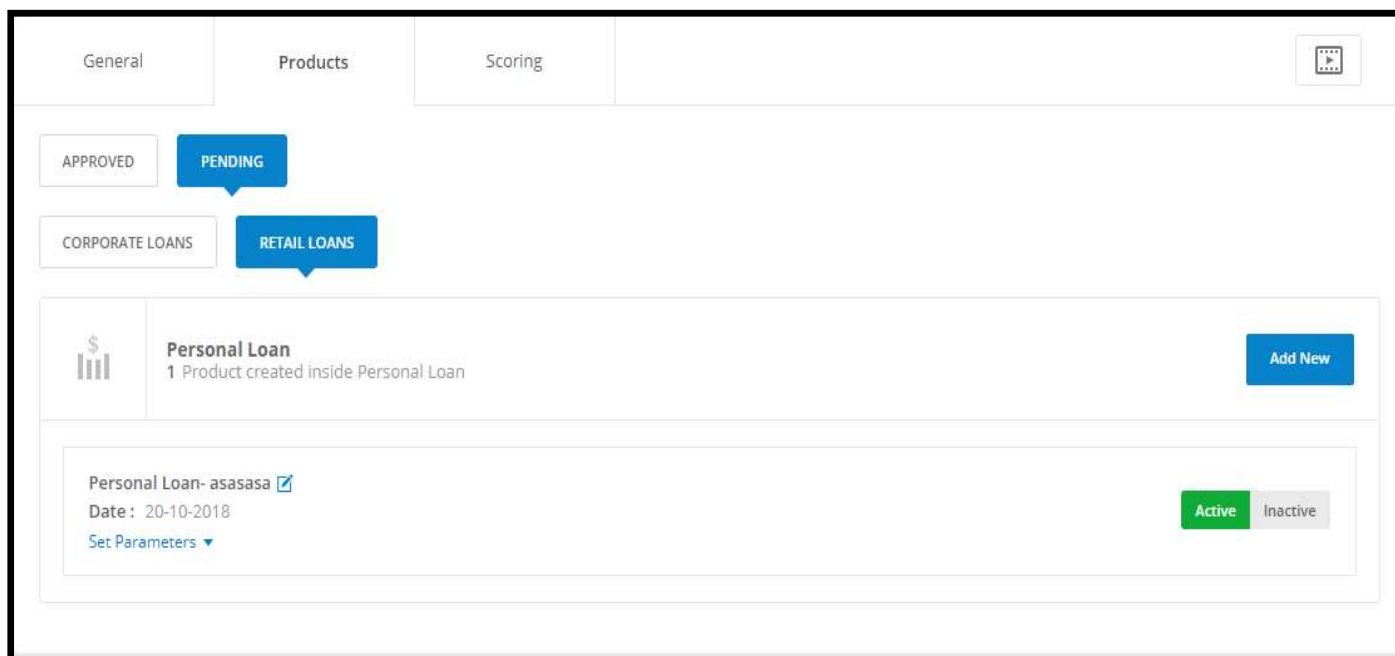
SCALING MATRIX

Send For Approval

Save

- Creation of scoring module(s)

# ADMIN MAKER



The screenshot displays the 'Admin Maker' interface, specifically the 'Products' tab. The interface includes a top navigation bar with 'General', 'Products', and 'Scoring' tabs. Below the navigation bar, there are filter buttons for 'APPROVED', 'PENDING', 'CORPORATE LOANS', and 'RETAIL LOANS'. The main content area shows a section for 'Personal Loan' with a sub-header '1 Product created inside Personal Loan' and an 'Add New' button. Below this, a list of products is shown, including 'Personal Loan- asasasa' with a date of '20-10-2018' and a status of 'Active'.

Product Name	Date	Status	Actions
Personal Loan- asasasa	20-10-2018	Active	<a href="#">Set Parameters</a>

- Creation of Product(s) and links Scoring Model
- Selects Assessment Method and links with Product created

# ADMIN CHECKER

General

Products

Scoring

APPROVED

PENDING

CORPORATE LOANS

RETAIL LOANS

\$  
||||

**Personal Loan**  
3 Product created inside Personal Loan

Personal Loan- BOI-PL Mandatory [✎](#)  
Date : 27-10-2018  
[Set Parameters](#) ▼

Personal Loan- BOI-PL Mandatory [✎](#)  
Date : 27-10-2018  
[Set Parameters](#) ▼

- Approving of created Products and Scoring Module(s)
- Changes in Products and/or Scoring Module(s) and if required, sends back to Admin Maker

# HEAD OFFICE

PERSONAL LOAN - PERSONAL LOAN-...  
MATCHES  
MANAGE APPLICATIONS

My Account

My Profile

Proposal

In-Principle (1)

Sanctioned (0)

Disbursed (0)

Partially Disbursed (0)

Hold 0

Rejected 0

Retail 1

Personal Loan

Name	Loan Amount	Income Range	Age	Tenure of Loan	Location	Action
<div><div></div><div>Borrower 1</div></div>	5,00,000.00 ✓	57000 Yearly ✗	27 Years ✓	✗	799 City ✗	<div></div>

- Monitors (view) proposals



# BRANCH OFFICE - MAKER


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

New Proposals (1)

Pending (1)

Assigned to Checker (1)

Proposals with other Makers (0)

Sr. No.	Client Name	Application	Application Date	MCA Status	Action
1	 NA NA, NA, NA	Personal Loan	20/10/2018	NA	<a href="#">Fill Details</a>


- Acceptance of Proposal
- Fill information in Final Information
- Assign the proposal to Branch Checker


# BRANCH OFFICE - CHECKER/ APPROVER

PERSONAL LOAN - PERSONAL LOAN-...

▼

MATCHESMANAGE APPLICATIONS

6

Nia

All Proposals (1)

Received (0)

Reverted (0)

Approved (0)

Search

🔍

Sr. No.	Client Name	Application	Application date	Not Assigned/ Maker Name	Proposal Taken Date	Checker Name	DDR Status	Action
No Proposal Available								

- To review the Proposal along with all the documents received from Maker
- Give inputs to the Maker for changes in the proposal if any.

# BRANCH OFFICE - CHECKER/ APPROVER

The screenshot displays the 'PERSONAL LOAN - PERSONAL LOAN-...' interface. The top navigation bar includes 'MATCHES' and 'MANAGE APPLICATIONS'. A sidebar on the left contains 'My Account' and 'Proposal' sections. The 'Proposal' section lists 'In-Principle (1)', 'Sanctioned (0)', 'Disbursed (0)', 'Partially Disbursed (0)', 'Hold (0)', and 'Rejected (0)'. The main content area shows a 'Retail' tab with a 'Personal Loan' header. Below this is a table with columns: Name, Loan Amount, Income Range, Age, Tenure of Loan, Location, and Action. The table contains one row for 'Borrower 1' with the following details: Loan Amount 5,00,000.00 (green checkmark), Income Range 57000 Yearly (red X), Age 27 Years (green checkmark), Tenure of Loan (red X), Location 799 City (red X), and an Action column with an eye icon highlighted by a black box.

Name	Loan Amount	Income Range	Age	Tenure of Loan	Location	Action
Borrower 1	5,00,000.00 ✓	57000 Yearly ✗	27 Years ✓	✗	799 City ✗	

- To Accept/ Hold/ Reject the Proposal based detailed CAM Report
- Sanction & Disburse in 7 Days
- All Data goes with Bank CBS



# THANK YOU

POWERED BY -

ONLINE PSB LOANS LIMITED