PROCESS FLOW

LENDER JOURNEY –

PERSONAL LOAN

OVERALL PROCESS
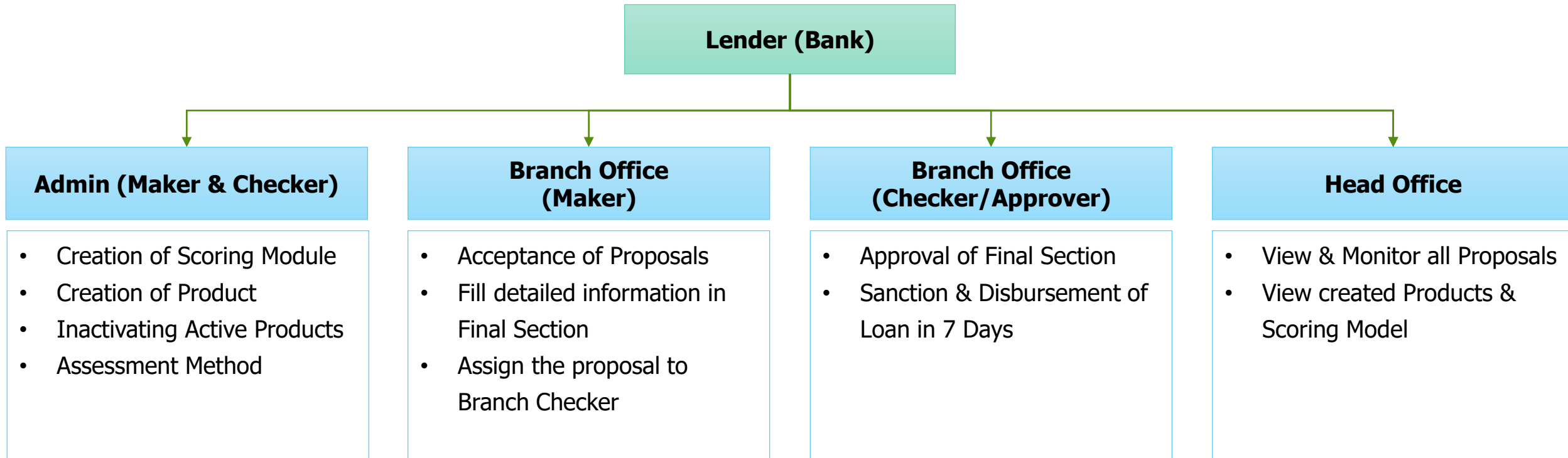
Lender (Bank)

Admin (Maker & Checker)	Branch Office (Maker)	Branch Office (Checker/Approver)	Head Office
• Creation of Scoring Module • Creation of Product • Inactivating Active Products • Assessment Method	• Acceptance of Proposals • Fill detailed information in Final Section • Assign the proposal to Branch Checker	• Approval of Final Section • Sanction & Disbursement of Loan in 7 Days	• View & Monitor all Proposals • View created Products & Scoring Model

LENDER (BANK)

DETAILED PLATFORM JOURNEY

LENDER JOURNEY

In-principle Approval (Admin)

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┌─────────────────────┐      ┌─────────────────────┐      ┌─────────────────────┐
│ Products and Scoring│ ───▶ │ Admin Maker sets/   │ ───▶ │ Admin Checker       │
│ Parameters to be set│      │ edits the Products  │      │ accepts the Products│
│                     │      │ and Scoring         │      │ and Scoring / change│
│                     │      │                     │      │ in Products and     │
│                     │      │                     │      │ Scoring             │
└─────────────────────┘      └─────────────────────┘      └─────────────────────┘
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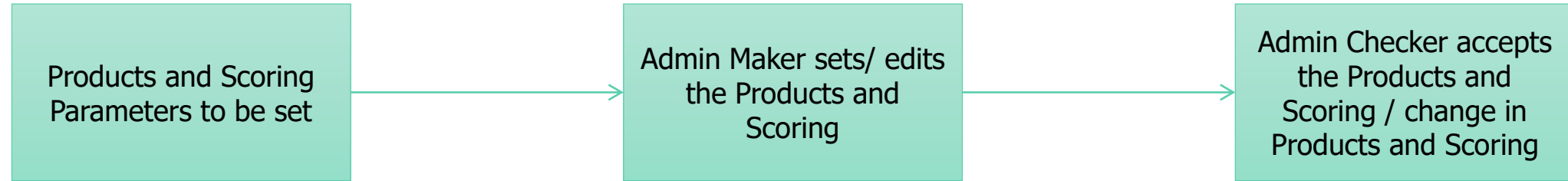
Sanction/ Disbursement (Branch Office)
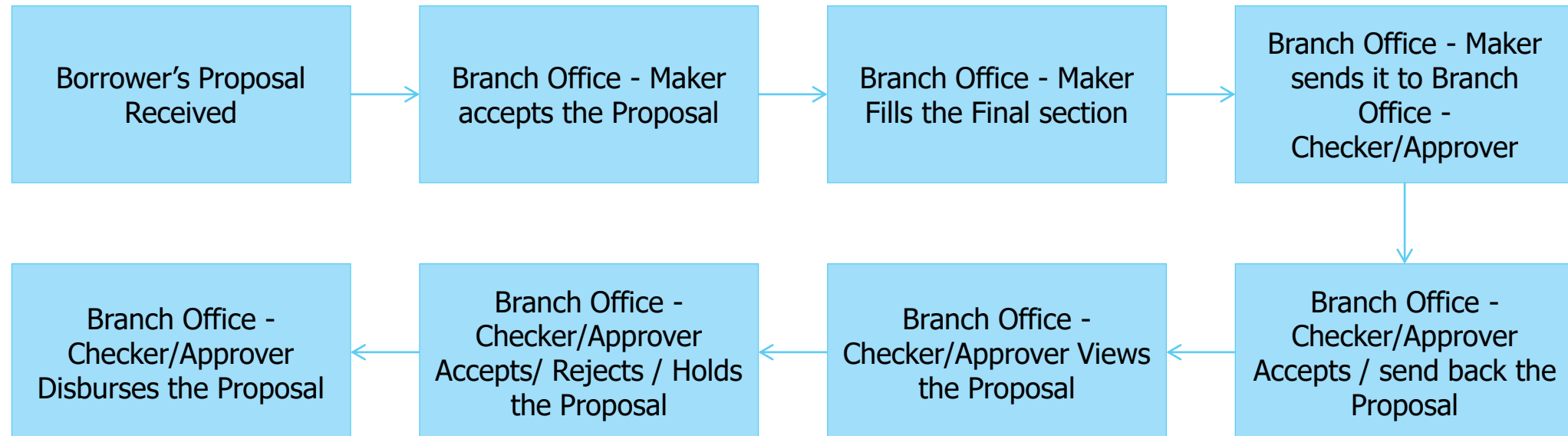
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┌─────────────────┐   ┌─────────────────┐   ┌─────────────────┐   ┌─────────────────┐
│ Borrower's      │──▶│ Branch Office - │──▶│ Branch Office - │──▶│ Branch Office - │
│ Proposal        │   │ Maker accepts   │   │ Maker Fills the │   │ Maker sends it  │
│ Received        │   │ the Proposal    │   │ Final section   │   │ to Branch       │
│                 │   │                 │   │                 │   │ Office -        │
│                 │   │                 │   │                 │   │ Checker/Approver│
└─────────────────┘   └─────────────────┘   └─────────────────┘   └─────────────────┘
                                                                           │
                                                                           ▼
┌─────────────────┐   ┌─────────────────┐   ┌─────────────────┐   ┌─────────────────┐
│ Branch Office - │◀──│ Branch Office - │◀──│ Branch Office - │◀──│ Branch Office - │
│ Checker/Approver│   │ Checker/Approver│   │ Checker/Approver│   │ Checker/Approver│
│ Disburses the   │   │ Accepts/ Rejects│   │ Views the       │   │ Accepts / send  │
│ Proposal        │   │ / Holds the     │   │ Proposal        │   │ back the        │
│                 │   │ Proposal        │   │                 │   │ Proposal        │
└─────────────────┘   └─────────────────┘   └─────────────────┘   └─────────────────┘
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ADMIN MAKER

- Creation of scoring module(s)

ADMIN MAKER

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

ADMIN CHECKER

- 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
Borrower 1	5,00,000.00 ✓	57000 Yearly ✗	27 Years ✓	✗	799 City ✗	👁

- Monitors (view) proposals

BRANCH OFFICE - MAKER

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

BRANCH OFFICE - CHECKER/ APPROVER

- 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

- 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