

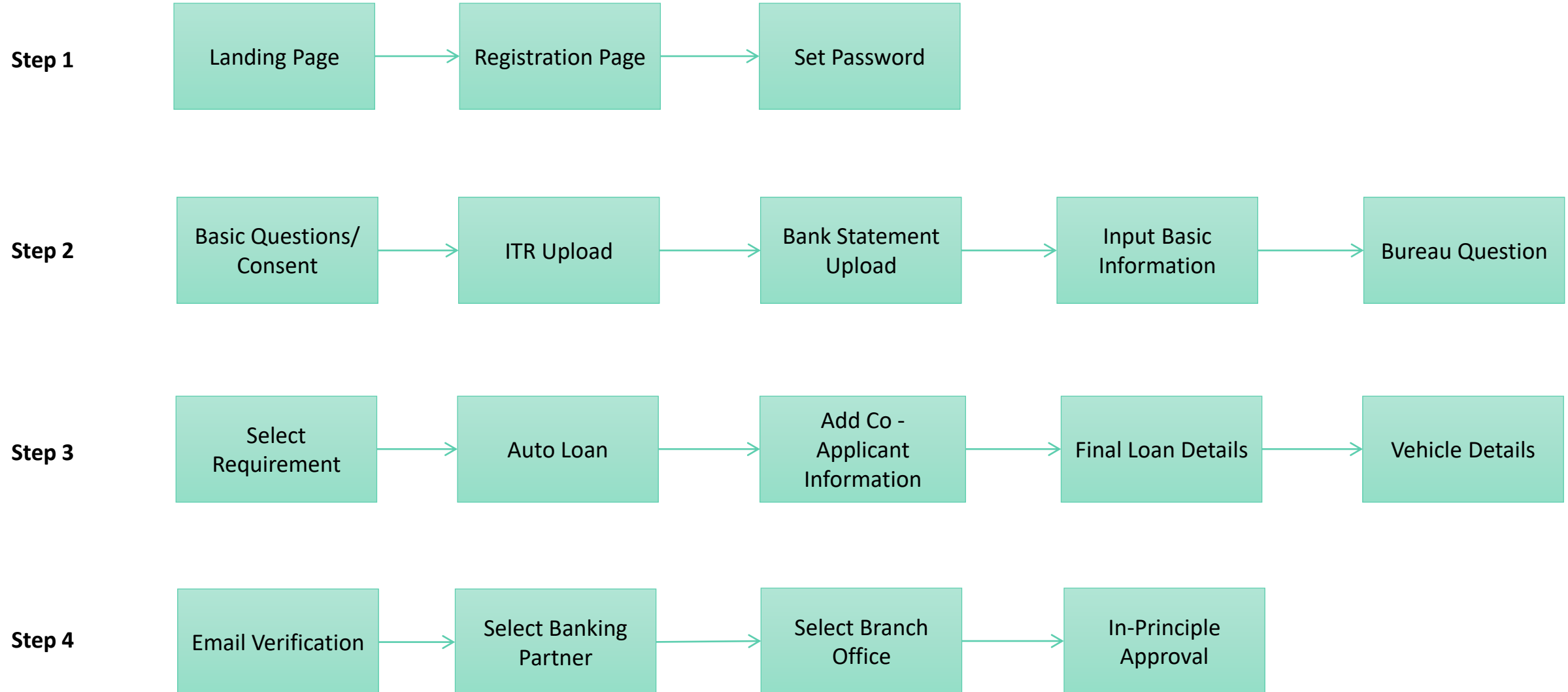
BORROWER JOURNEY

TRAINING MODULE

INDEX

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-

PROCESS FLOW





SCREEN WISE WALK THROUGH

BORROWER'S JOURNEY – AUTO LOAN





LANDING PAGE

[HOME](#) [FAQ'S](#) [BUSINESS LOAN](#) [HOME LOAN](#) [PERSONAL LOAN](#) [LOGIN](#) [REGISTER](#)


(Setup by an Act of Parliament under)
Department of Financial Services,GoI



[About the Initiative](#) [Contact Us](#) [Apply Now](#) [WATCH VIDEO](#)



● ○ ○ ○ ○ ○ ○ ○

THE INITIATIVE

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



REGISTRATION PAGE

HOME

FAQ'S

LOGIN

REGISTER

Sign Up

GET OTP

Resend OTP

☐ I agree to [Privacy policy](#), [Terms & conditions](#) and [Disclaimers](#).

Proceed


Already a Member? [Login](#)


Borrower will Register using Name, Mobile No. and Email Address.

Enter OTP Received on the Registered Mobile No. to proceed.

SET PASSWORD

[HOME](#) [FAQ'S](#) [LOGIN](#) [REGISTER](#)


(Setup by an Act of Parliament under)
Department of Financial Services, Govt of India

 psbloansin **59** minutes.com™


Enter New Password

Use at least 8 characters in the combination of alphanumeric and special characters, for e.g. abcd@123


Proceed

Borrower will be required to set a password. The same can be used for future login.


SELECTION OF FUNDING REQUIREMENT


SELECT LOAN
APPLICATION

Select Your Requirement






**Need Fund For
Business Loan**



**Need Fund For Home
Loan / Personal Loan
& Auto Loan**

Borrower will select either Business Loan or Retail Loan based on his/her funding requirements.

CONSENT PAGE

 SELECT LOAN  APPLICATION 

1

2

3

4

ConsentUpload SectionPersonal DetailsLoan Section

10%

Check the statements which are true

☒

I am applying as Individual.

☒

I have filed my Income tax returns (ITR 1/2/3/4S).

☒

I have salary/savings account and last 6 months banks statement are available.


☒

I have not defaulted in repayment of any loans.

Proceed →

The Retail Borrower will be required to answer certain questions before proceeding for an application on the Platform.

UPLOAD SECTION


SELECT LOAN
APPLICATION

Consent


Upload Section


Personal Details

Loan Section

10% Applicant

Please Upload these Details


Income Tax Return


Bank Statement

In the Upload Section, the Borrower need to upload latest Income Tax Returns (ITR) and Bank Statements.

UPLOAD SECTION – INCOME TAX RETURN

psbloansin 59 minutes.com™
SELECT LOAN
APPLICATION

Consent
Upload Section
Personal Details
Loan Section
10%

Please Upload Your Income Tax Returns

You can upload upto last 3 years Income Tax Return/s

Assessment Year 2018-19*

Choose a file to upload
No file chosen

Assessment Year 2017-18

Choose a file to upload
No file chosen

Assessment Year 2016-17

Choose a file to upload
No file chosen

If you haven't filled any ITR yet and your annual income is less then 2.5 lakh
[Click Here To Continue](#)

How to download ITR Forms(PDF / XML Format) ?

Step 1. Visit www.incometaxindiaefiling.gov.in, click on the "Login Here" button and insert your credentials to log in to your Income Tax account.

Step 2. Click on the "My Accounts - View e-Filed Returns / Forms", Select Income Tax Returns in the drop down provided and click on "Submit" button.

Step 3. Click on the number provided below the header "Ack. No." and click on "ITR Form" for ITR 1/2/4S and "XML" For ITR 3 under the heading "Downloads/Status Description".

Step 4. Click on the "Back" button and download the "PDF/XML" files by following Step-3 for the relevant "A.Y."

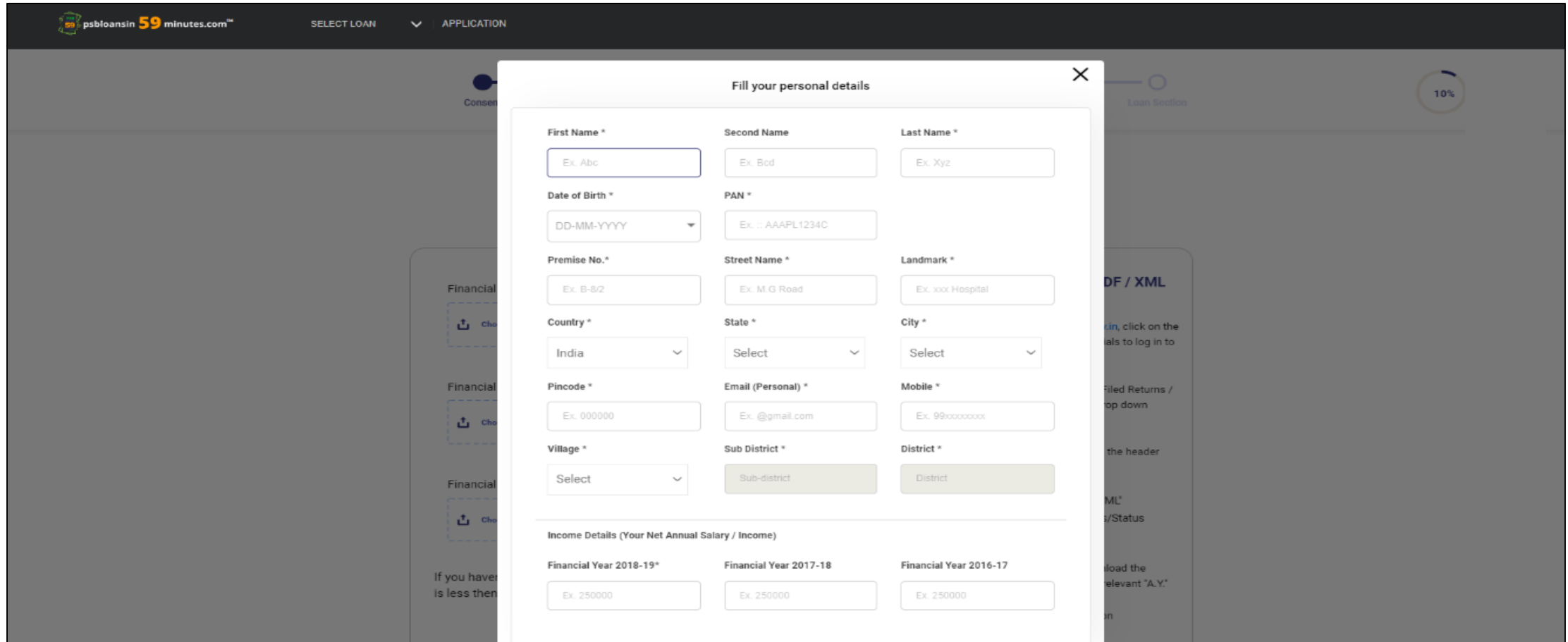
Step 5. Upload the saved "PDF / XML" files on www.psbloansin59minutes.com

Watch Video

Cancel
Proceed →

The Platform requires the Borrower to upload ITR for at least one year. The Borrower can upload ITRs for maximum of 3 years.

INCOME TAX – MANUAL FILL



Fill your personal details X


First Name * Ex. Abc	Second Name Ex. Bcd	Last Name * Ex. Xyz
Date of Birth * DD-MM-YYYY	PAN * Ex. : AAAPL1234C	
Premise No.* Ex. B-8/2	Street Name * Ex. M.G Road	Landmark * Ex. xxx Hospital
Country * India	State * Select	City * Select
Pincode * Ex. 000000	Email (Personal) * Ex. @gmail.com	Mobile * Ex. 9900000000
Village * Select	Sub District * Sub-district	District * District

Income Details (Your Net Annual Salary / Income)

Financial Year 2018-19* Ex. 250000	Financial Year 2017-18 Ex. 250000	Financial Year 2016-17 Ex. 250000
--	---	---

In case Borrower is not statutorily obligated to file ITR, the Borrower can provide the required details manually.

UPLOAD SECTION


SELECT LOAN
APPLICATION

Consent


Upload Section


Personal Details

Loan Section

30%

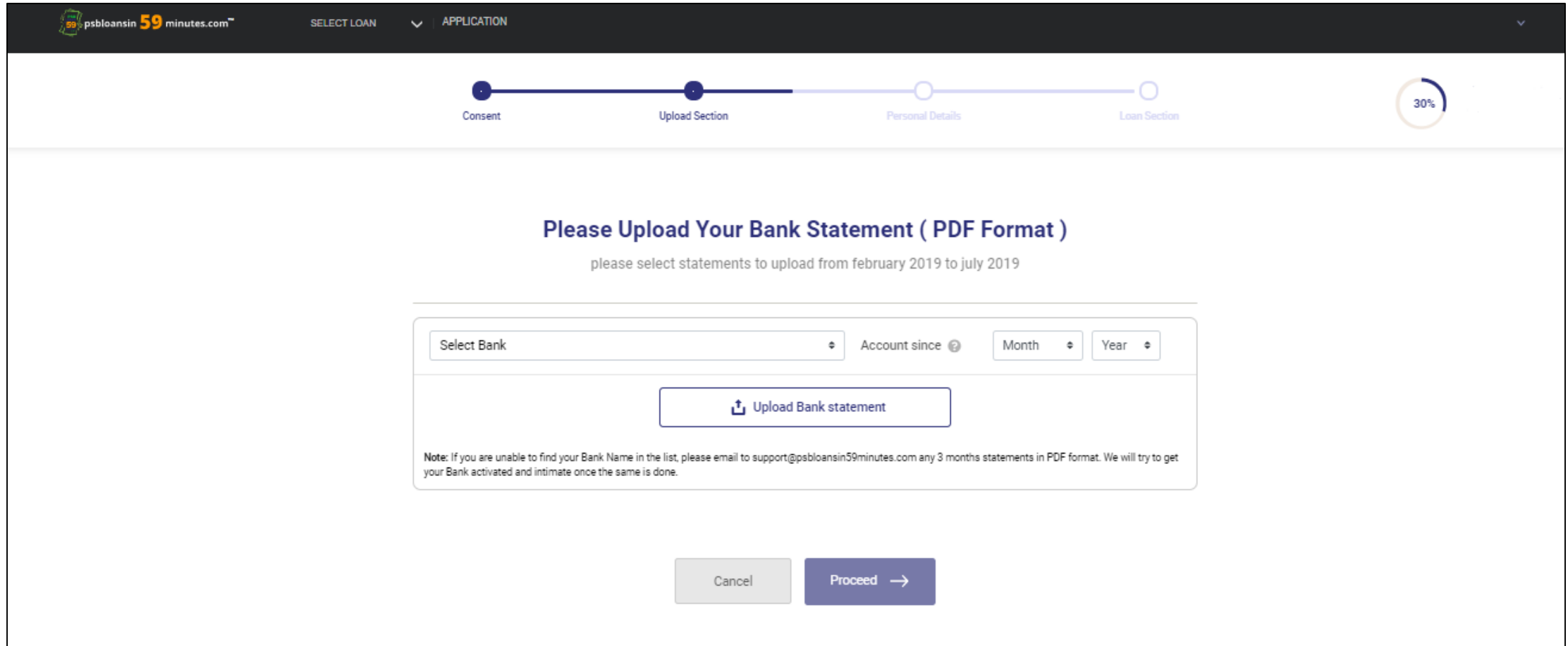
Please Upload these Details


Income Tax Return


Bank Statement

On successfully providing ITR details, the Borrower can move onto upload his/her bank statement.

UPLOAD SECTION - BANK STATEMENT




The screenshot shows the 'Upload Section' of the PSB Loans application. At the top, there is a progress bar with four steps: 'Consent', 'Upload Section' (current), 'Personal Details', and 'Loan Section'. A circular progress indicator on the right shows 30% completion. The main heading is 'Please Upload Your Bank Statement (PDF Format)' with a sub-instruction 'please select statements to upload from february 2019 to july 2019'. Below this is a form with a 'Select Bank' dropdown, an 'Account since' field with a help icon, and 'Month' and 'Year' dropdowns. A large 'Upload Bank statement' button with a cloud upload icon is centered. A note at the bottom of the form states: 'Note: If you are unable to find your Bank Name in the list, please email to support@psbloansin59minutes.com any 3 months statements in PDF format. We will try to get your Bank activated and intimate once the same is done.' At the bottom of the form are 'Cancel' and 'Proceed →' buttons.

The platform requires the Borrower to upload Bank Statement for last 6 months in the PDF format.

Note: The bank statement should be either downloaded from Net Banking Facility or as received in mail from the bank. Platform will not accept scanned copies of the account statement.

UPLOAD SECTION


SELECT LOAN
APPLICATION

Consent


Upload Section

Personal Details


Loan Section

30%

Thank you for uploading details



Income Tax Return




Bank Statement

Proceed →

On successfully providing Bank Statement, the Borrower can proceed to provide his/her Personal Details.

PERSONAL DETAILS


SELECT LOAN
APPLICATION

Consent


Upload Section


Personal Details


Loan Section


30%

Personal details (0/4 Completed)


Basic Information


Employment Details



Contact Information


Credit Information

Under the Personal Details Section, the Borrower will be required to provide the following details:

- Basic Information
- Employment Details
- Contact Information

PERSONAL DETAILS – BASIC INFORMATION


SELECT SECTION
APPLICATION

Consent

Upload Section

Personal Details

Loan Section

30%

Basic Information

Salutation
Select

First Name *
JYOTI

Middle Name
M.

Last Name *
SHAH

Date of Birth *
06-10-1944

PAN *
AJDPS6883K

Gender *
Male

Category *
General

Mobile No *
+91 9426211701

Telephone (Landline)
Ex. : 041XXXXXXX

Email (Personal) *
vmshahandco@gmail.co

Father Name
Ex. : Abinca

Education Qualification *
Post Graduate

Networth*
₹ 5200000
₹ 52,00,000

Nationality *
Resident India

Dependent *
0

Marital Status *
Married

Spouse Employment *
Employed

Spouse Annual Income *
500000
₹ 5,00,000

Cancel

Proceed →

Borrower will be required to provide his/her Basic Details.

PERSONAL DETAILS – EMPLOYMENT DETAILS

psbloansin 59 minutes.com™
SELECT LOAN
APPLICATION

Consent
Upload Section
Personal Details
Loan Section
40%

Employment Details

Employment Type *
Salaried

Employment With *
Educational Institute

Educational Institute *
Select

Employment Status *
Regular

Designation *
Select

Mode of salary *
Select

Gross Monthly Income* ?
₹ Ex. 20000

Net Monthly Income* ?
₹ Ex. 15000


Total Job Experience *
Years
Months

Present Job Experience *
Years
Months

Cancel
Proceed →

Borrower will be required to provide his/her Employment Details.

PERSONAL DETAILS – CONTACT INFORMATION


SELECT LOAN
APPLICATION

Consent

Upload Section

Personal Details

Loan Section

50%

Contact Information

Premise No. name *

Street Name *

Land Mark *

A

A

A

Country *

State *

City *

Pincode *

India

Andaman and Nicobar

Bombuflat

400098

Village/Town *

District *

Sub-District *

(Vidyanagari S.O) Murr

Mumbai

Mumbai

Type of Residence *

Residence Since *

Select

Months


Years

Cancel

Proceed →

Borrower will be required to provide his/her Contact Information.

PERSONAL DETAILS – CREDIT INFORMATION


SELECT LOAN
APPLICATION

Consent


Upload Section

Personal Details


Loan Section

60%


Personal details (3/4 Completed)




Basic Information



Employment Details



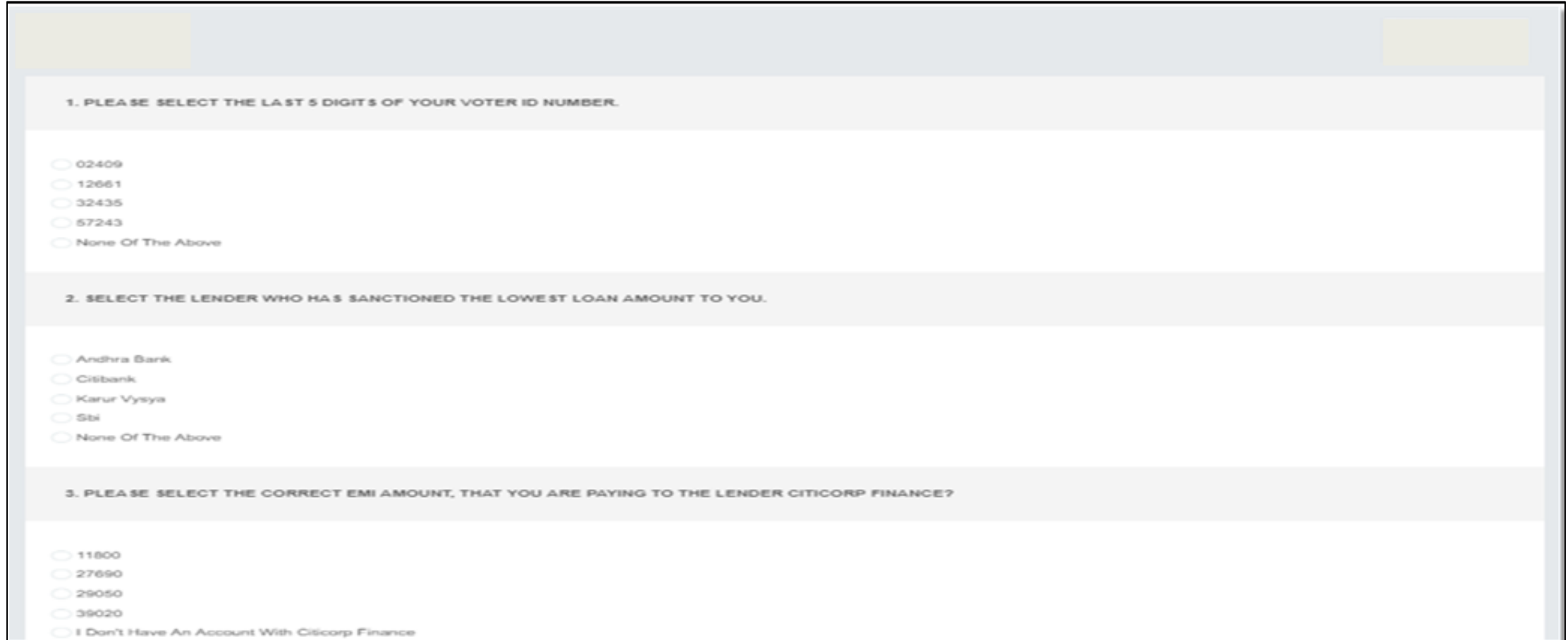
Contact Information



Credit Information

Based on the Borrower's information, a bureau call will be made to fetch the Borrower's credit history.

PERSONAL DETAILS – CREDIT INFORMATION



1. PLEASE SELECT THE LAST 5 DIGITS OF YOUR VOTER ID NUMBER.

☐ 02409
☐ 12661
☐ 32435
☐ 57243
☐ None Of The Above

2. SELECT THE LENDER WHO HAS SANCTIONED THE LOWEST LOAN AMOUNT TO YOU.

☐ Andhra Bank
☐ Citibank
☐ Karur Vysya
☐ Sbi
☐ None Of The Above


3. PLEASE SELECT THE CORRECT EMI AMOUNT, THAT YOU ARE PAYING TO THE LENDER CITICORP FINANCE?

☐ 11800
☐ 27690
☐ 29050
☐ 39020
☐ I Don't Have An Account With Citicorp Finance

An OTP will be sent on the mobile number registered with the bureau to verify the request.

In case the OTP is not received, the Borrower can choose to answer the bureau questions. (Sample questions provided in the above image)

PERSONAL DETAILS – CREDIT INFORMATION


SELECT LOAN
APPLICATION

Consent

Upload Section

Personal Details

Loan Section

60%

Credit Information

Loan type	Lender	Sanction	Outstanding	EMI
Auto Loan (Personal)	Select	1235000	312320	2133
Credit Card	Select	Enter amount	1313	Enter amount
Consumer Loan	Select	21312	5135	1222

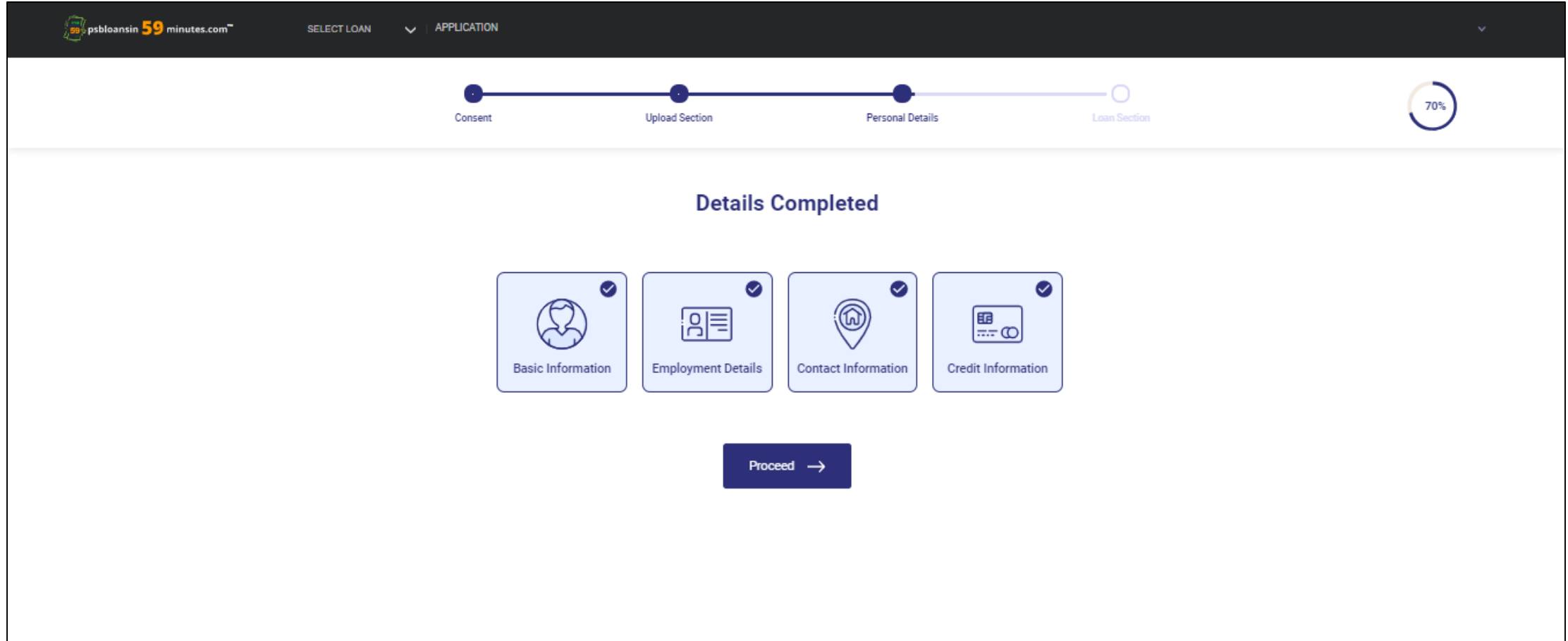
⊕ Add Credit info

Cancel
Proceed →

The bureau call will fetch the Borrower's existing financial arrangements and the same will be displayed to the Borrower.

The Borrower will be required to declare Name of the Lender with whom he is availing the facility.

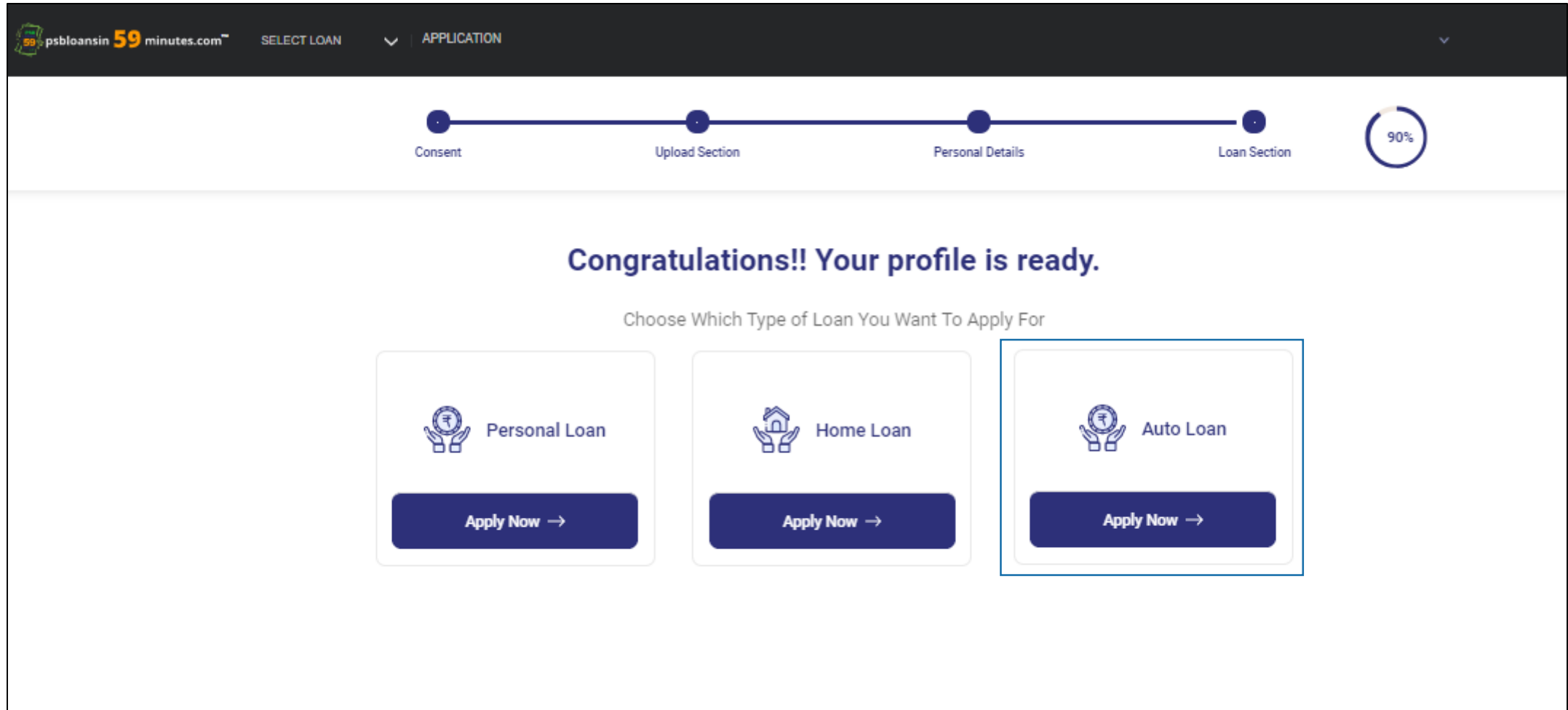
PERSONAL DETAILS – CREDIT INFORMATION



The screenshot displays the PSB Loans application interface. At the top, a dark header bar contains the logo 'psbloansin 59 minutes.com™', a 'SELECT LOAN' dropdown, and an 'APPLICATION' dropdown. Below the header, a progress bar shows four steps: 'Consent', 'Upload Section', 'Personal Details' (the current step, marked with a blue dot), and 'Loan Section' (marked with a white dot). A circular progress indicator on the right shows '70%'. The main content area is titled 'Details Completed' and features four blue boxes, each with a white icon and a checkmark, representing completed sections: 'Basic Information' (person icon), 'Employment Details' (ID card icon), 'Contact Information' (location pin icon), and 'Credit Information' (credit card icon). A blue 'Proceed →' button is centered at the bottom of the main content area.

Once all the details are successfully provided, the above screen will be displayed to the Borrower.

LOAN SECTION




The screenshot displays the 'Loan Section' of the PSB Loans application. At the top, a dark navigation bar contains the logo 'psbloansin 59 minutes.com™', a 'SELECT LOAN' dropdown, and an 'APPLICATION' dropdown. Below this, a progress bar shows four steps: 'Consent', 'Upload Section', 'Personal Details', and 'Loan Section'. A circular progress indicator on the right shows '90%'. The main content area features a congratulatory message: 'Congratulations!! Your profile is ready.' followed by the instruction 'Choose Which Type of Loan You Want To Apply For'. Three loan options are presented in white boxes with blue borders: 'Personal Loan' (with a rupee symbol icon), 'Home Loan' (with a house icon), and 'Auto Loan' (with a car icon). Each option includes a blue 'Apply Now →' button. The 'Auto Loan' option is highlighted with a blue border.

The Borrower will be shown an option to select type of Retail Loan he/she requires.

The Borrower can select either Personal Loan, Home Loan or Auto Loan based on requirement.

AUTO LOAN

AUTO LOAN



SELECT LOAN

APPLICATION

90%

XYZ
Applicant

Applicant Information

You can add Co-applicant/s, if you want ?

90%

XYZ
Applicant

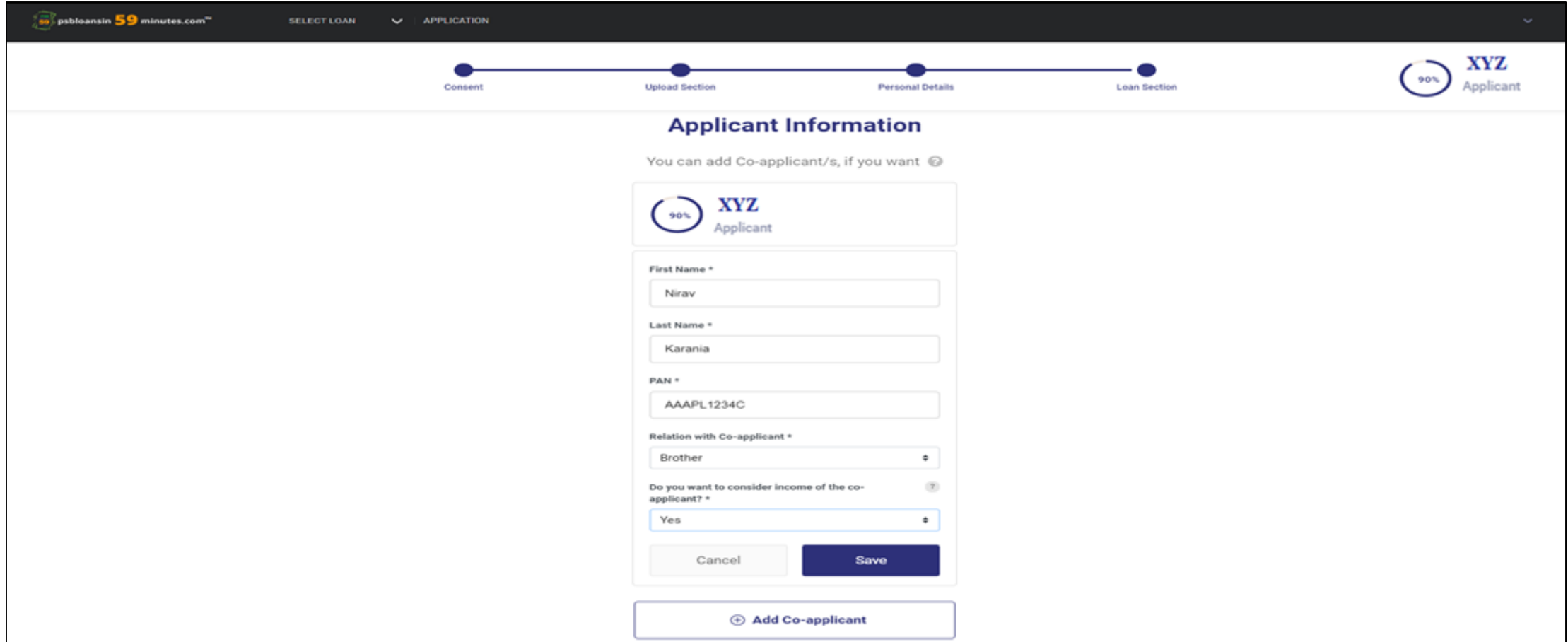
Add Co-applicant

Cancel

Proceed →

Based on the Borrower's selection of Auto Loan, Borrower will be provided an option to add a Co-Applicant.

AUTO LOAN – CO-APPLICANT DETAILS



The screenshot shows the PSB Loans application interface. At the top, there's a navigation bar with 'psbloansin 59 minutes.com™', 'SELECT LOAN', and 'APPLICATION'. Below this is a progress bar with four steps: 'Consent', 'Upload Section', 'Personal Details', and 'Loan Section'. The 'Personal Details' step is currently active. In the top right corner, there's a circular progress indicator showing '90%' and the text 'XYZ Applicant'.

The main section is titled 'Applicant Information'. Below the title, it says 'You can add Co-applicant/s, if you want'. There's a summary box for the existing applicant 'XYZ Applicant' with a '90%' progress indicator. Below this, there are input fields for the co-applicant's details:

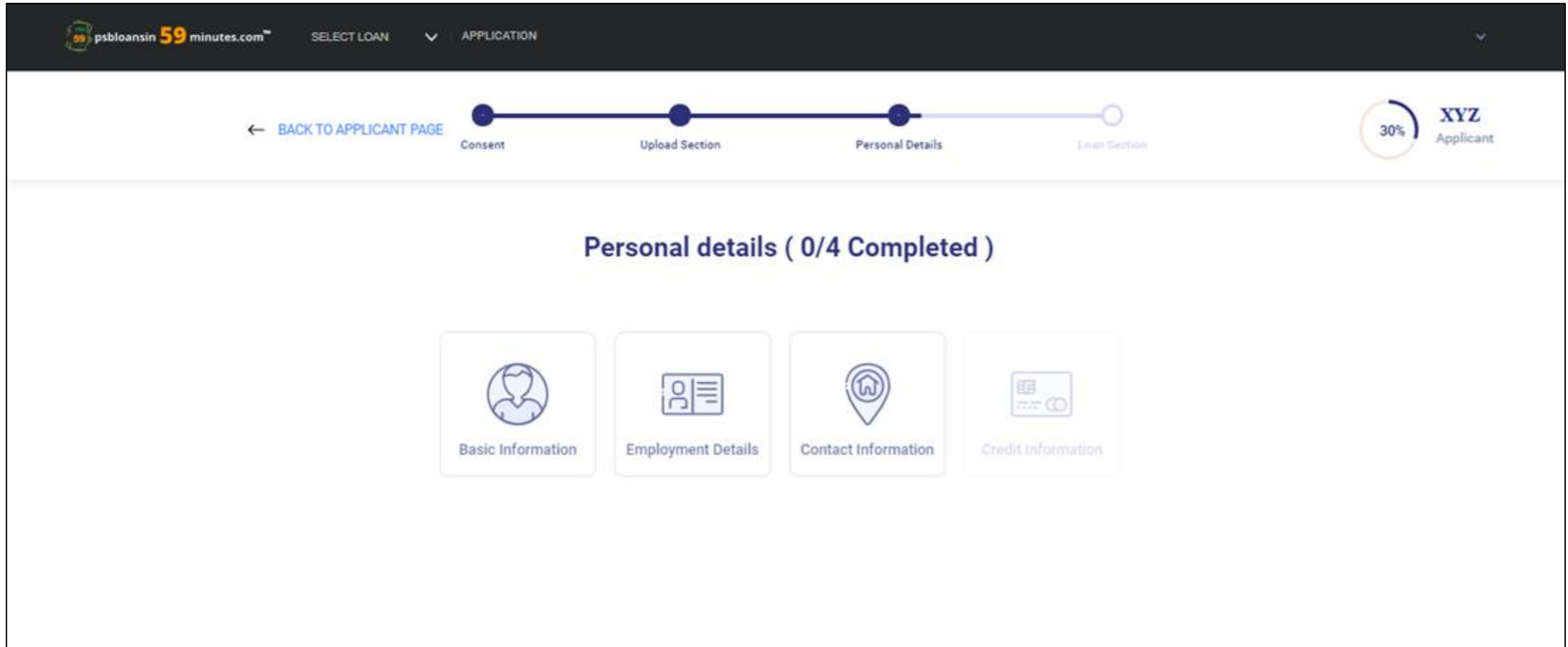
- First Name ***: Input field containing 'Nirav'.
- Last Name ***: Input field containing 'Karanja'.
- PAN ***: Input field containing 'AAAPL1234C'.
- Relation with Co-applicant ***: Dropdown menu showing 'Brother'.
- Do you want to consider income of the co-applicant? ***: Dropdown menu showing 'Yes'.

At the bottom of the form, there are 'Cancel' and 'Save' buttons. Below the form, there's a button labeled '+ Add Co-applicant'.

If Borrower opts to add a co-applicant, following details of the co-applicant will be required:

- Name & PAN
- Relation with the Co-Applicant
- Do you want to consider income of the Co-Applicant?

AUTO LOAN – CO-APPLICANT DETAILS



The screenshot shows the PSB Loans application interface. At the top, there is a navigation bar with the PSB Loans logo, the text "59 minutes.com", and a dropdown menu labeled "SELECT LOAN" and "APPLICATION". Below the navigation bar, there is a progress bar with four steps: "Consent", "Upload Section", "Personal Details", and "Loan Section". The "Personal Details" step is currently active, indicated by a blue dot and a blue line. To the right of the progress bar, there is a circular progress indicator showing "30%" and the text "XYZ Applicant". Below the progress bar, the main heading is "Personal details (0/4 Completed)". Under this heading, there are four icons representing different sections: "Basic Information", "Employment Details", "Contact Information", and "Credit Information". Each icon is a square with a blue outline and a blue icon inside.

On submitting the details, a profile for the Co-Applicant will be created, where the Borrower can provide the Co-Applicant's Basic Information, Contact Information and Credit Information.

The required details of the co-applicant(s) are the same as that of the Borrower.

AUTO LOAN – LOAN DETAILS & PURPOSE OF LOAN

psbloansin 59 minutes.com™
SELECT LOAN

Consent

Upload Section

Personal Details

Loan Section

100% XYZ Applicant

Final Details

Required Loan Details

Required Loan Amt. * ?

Borrower Contribution* ?

Tenure(Years) * ?

₹ 2,00,000

₹ 1,00,000

Purpose of Loan

Loan Purpose*

Detailed Purpose of Loan*

Volume of Engine*

New Two Wheeler Loan

Two Wheeler Loan

Upto 1800 CC

Use of Vehicle*

Ex Show Room Price*

On Road Price *

Personal Use

₹ 2,50,000

₹ 3,00,000

Are you ready for Hypothecation of Vehicle purchased out of Bank Finance?*

☒ Yes
☐ No

Save

Proceed →

Based on the Borrower's selection of Auto Loan, further loan details will be required to be provided by the Borrower. Along with the loan details, Auto Loan Borrowers will be required to provide details of the property that the Borrower is Purchasing or Constructing.

AUTO LOAN – DECLARATION

psbloansin 59 minutes.com™
SELECT LOAN
APPLICATION

Consent

Upload Section

Personal Details

Loan Section

100%

XYZ Applicant

Declaration

Your employer will	
Pay EMI directly from your Salary Account?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Agree to pay loan outstanding from your terminal payments in event you leave your employer?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Pay salary only in your salary account and take Confirmation (NOC) from bank before shifting your salary account?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Whether you (Employee/Borrower) will	
Issue letter to your employer, to pay loan outstanding from your terminal payments in event you leave your employer?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Issue Letter to your employer to not change your salary account and if need to change then take confirmation (NOC) from bank?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Repayment Mode* ⓘ

ECS/Standing Instruction (Other Account) *

Save
Proceed →

Borrower's need to give declaration to avail the loan.

MATCHES & IN-PRINCIPLE

BORROWER'S JOURNEY – AUTO LOAN

E-MAIL ADDRESS VERIFICATION

loansin59 minutes.com

HOME LOAN

APPLIC

Verify your Email address

A One time Password has been sent to the below email address. Please enter the OTP sent to verify your Email Address.

Email-address

Email I'd

Enter OTP

Otp sent successfully.

Resend OTP

VERIFY


Product Info

					Max Loan Amount	Action
Bank Name					₹ 42,642	Proceed →
Bank Name					₹ 42,642	Proceed →
Bank Name	2	8%	2%	4,250	₹ 93,970	Proceed →
Bank Name	2	14%	2%	12,003	₹ 250,000	Proceed →
Bank Name	2	14%	2%	12,003	₹ 250,000	Proceed →

On submitting all the details, the Borrower will be required to verify the e-mail address used during the registration.

An OTP will be sent on the e-mail address and same needs to be provided.

MATCHES PAGE



PERSONAL LOAN APPLICATION

Select the bank

Bank & Product Info	Max Tenure	ROI	Processing Fee	Monthly EMI	Max Loan Amount	Action
Your Existing Bank						
No banks found						
Other Banks						
Bank Name AL 22-02-2019	1	10%	1%	₹ 8,792	₹ 1,00,000	Proceed →
Bank Name AL Test 25022019	1	10%	1%	₹ 8,792	₹ 1,00,000	Proceed →
Bank Name AL NEW 9-5-19	1	10%	1%	₹ 8,792	₹ 1,00,000	Proceed →
Bank Name AL New 21.2.19	1	9%	0.7%	₹ 8,745	₹ 1,00,000	Proceed →
Bank Name New Product 22-2-19	1	10%	8%	₹ 8,792	₹ 1,00,000	Proceed →

On successful verification of the e-mail address, all the products matching with the Borrower's proposal will be displayed.

The Borrower can select any proposal by comparing the Tenure, Rate of Interest (ROI %), Monthly EMI etc. The selection of the product is entirely at Borrower's discretion.

BRANCH SELECTION

psbloansin 59 minutes.com™

PERSONAL LOAN

APPLICATION

Bank & Product Info

Bank Name

PL-22-02-2019

Bank Name

PL Test 25022019

Bank Name

PL NEW 9-5-19

Bank Name

PL New 21.2.19

Bank Name

New Product 22-2-19

Max Loan Amount

₹ 1,00,000

₹ 1,00,000

₹ 1,00,000

₹ 1,00,000

₹ 1,00,000

Action

Proceed →

Proceed →

Proceed →

Proceed →

Proceed →

Select Branch

Maharashtra


Mumbai

Address	Pincode	Action
	400056	SELECT

After selecting a lender's product, the Borrower will be required to select the branch where he wants to forward his proposal for further processing.

IN-PRINCIPLE APPROVAL

psbloansin59minutes.com



Congratulations!

XYZ Bank has given an "In-Principle Approval" to Your Proposal

Type Of Loan	Loan Amount	Tenure	Interest Rate	EMI Amount
Home Loan	Rs. 250,000	2 years	8.8 %	Rs. 11,398

Branch Details

Branch Name:	
Branch Code:	
IFSC Code:	
Address	
Contact Number:	

We have sent an in-principle approval letter to your registered e-mail address.

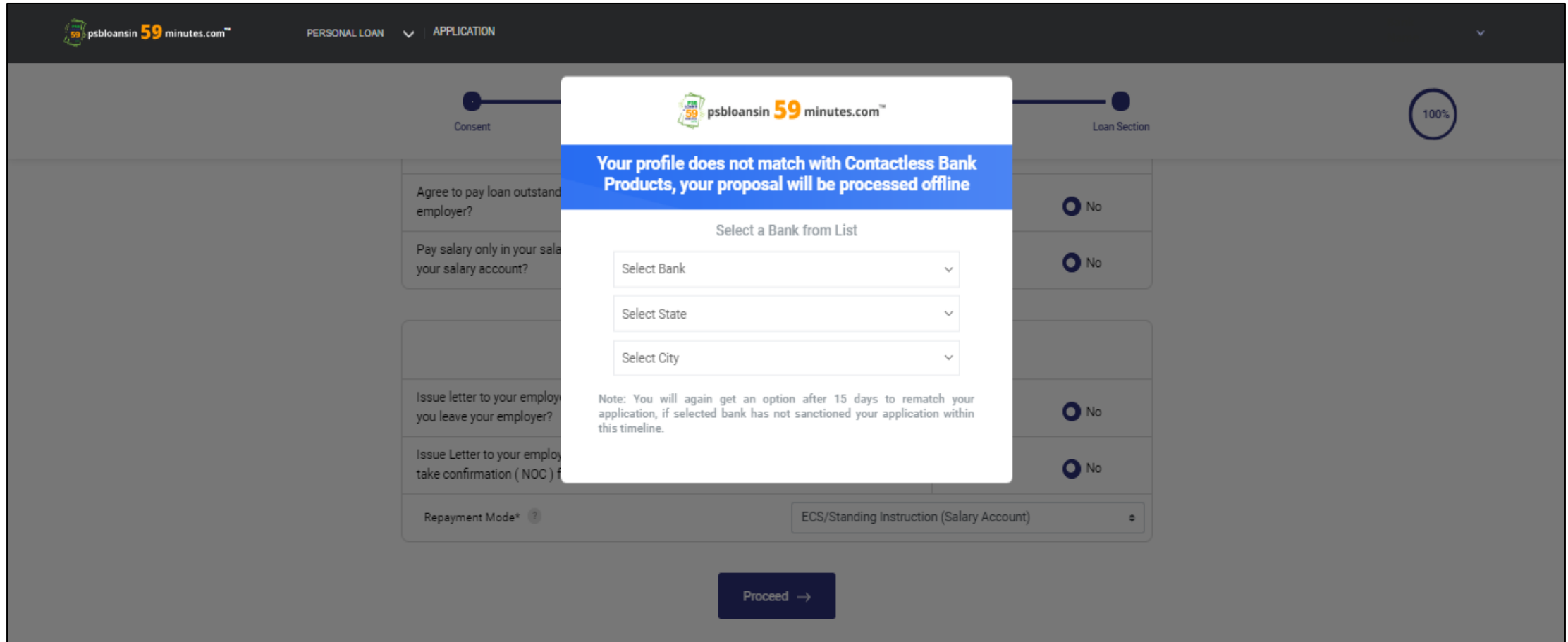
[PROCEED](#)

- On successfully selecting the branch, the Borrower will be afforded an In-Principle Approval Letter.
- The Borrower can download the same and present it at the selected branch.

OFFLINE APPLICATIONS

WHAT IF BORROWER'S ARE INELIGIBLE?

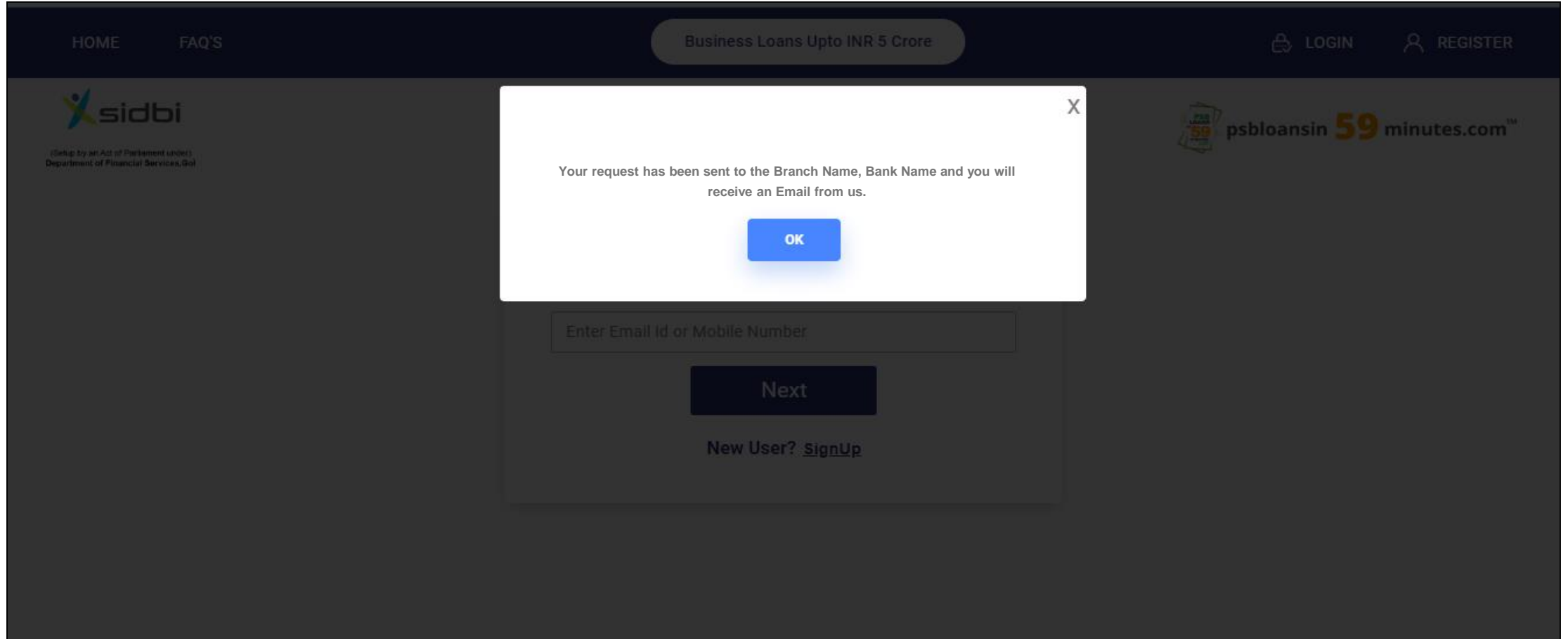
OFFLINE APPLCIATIONS



The screenshot displays the PSB Loans application interface. At the top, the header includes the logo "psbloansin 59 minutes.com™", navigation links "PERSONAL LOAN" and "APPLICATION", and a progress indicator showing "100%". The main content area is divided into sections for "Consent" and "Loan Section". A pop-up window is centered on the screen, titled "Your profile does not match with Contactless Bank Products, your proposal will be processed offline". Below the title, there is a section labeled "Select a Bank from List" with three dropdown menus: "Select Bank", "Select State", and "Select City". A note at the bottom of the pop-up states: "Note: You will again get an option after 15 days to rematch your application, if selected bank has not sanctioned your application within this timeline." The background interface shows various form fields and buttons, including a "Proceed →" button at the bottom.

In worst case scenario, if the Borrower does not match any of the Bank Products, the Borrower is shown a pop-up to apply through offline applications. Offline applications will be processed at Branches like proposals received at the branches as of now.

OFFLINE APPLICATION CONFIRMATION



HOME FAQ'S Business Loans Upto INR 5 Crore LOGIN REGISTER

sidbi
(Set up by an Act of Parliament under)
Department of Financial Services, Govt

psbloansin 59 minutes.com™

Your request has been sent to the Branch Name, Bank Name and you will receive an Email from us.

OK

Enter Email id or Mobile Number

Next

New User? [SignUp](#)

On submitting all the details, the borrower will be required to verify the e-mail address used during the registration.

An OTP will be sent on the e-mail address and same needs to be provided.

THANK YOU

**BANKER JOURNEY STARTS AFTER THIS
Check Banker Journey Training Module**

Mail us at :

Borrower Journey Queries: support@psbloansin59minutes.com
Banker Journey Queries: banksupport@psbloansin59minutes.com

Customer Helpline No: 079-41055999