ONLINE PSB LOANS™

psbloansin 59 minutes.com™

LENDER JOURNEY

TRAINING MODULE

USER: ADMIN MAKER

INDEX

OVERALL PROCESS

Lender

Admin (Maker & Checker)

- Creation of Scoring Model and Scaling Matrix.
- Setting up Go-No-Go. Parameters for the Product.
- Assessment Method.

Branch Maker

- Conducting Due Diligence and Final checks on the In-Principle Approved Proposals.
- Compiling detailed information of the Borrower and fill the Final Section.

Branch Checker

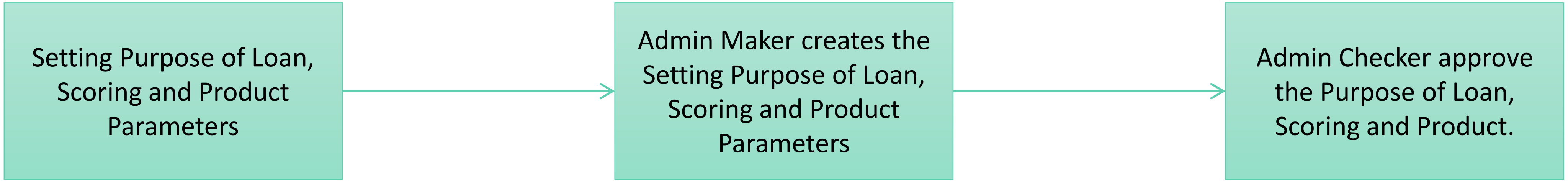
- Approving the Due Diligence Report.
- Sanction/Hold/Reject the proposals.
- Disburse the sanctioned proposal.

Head Office

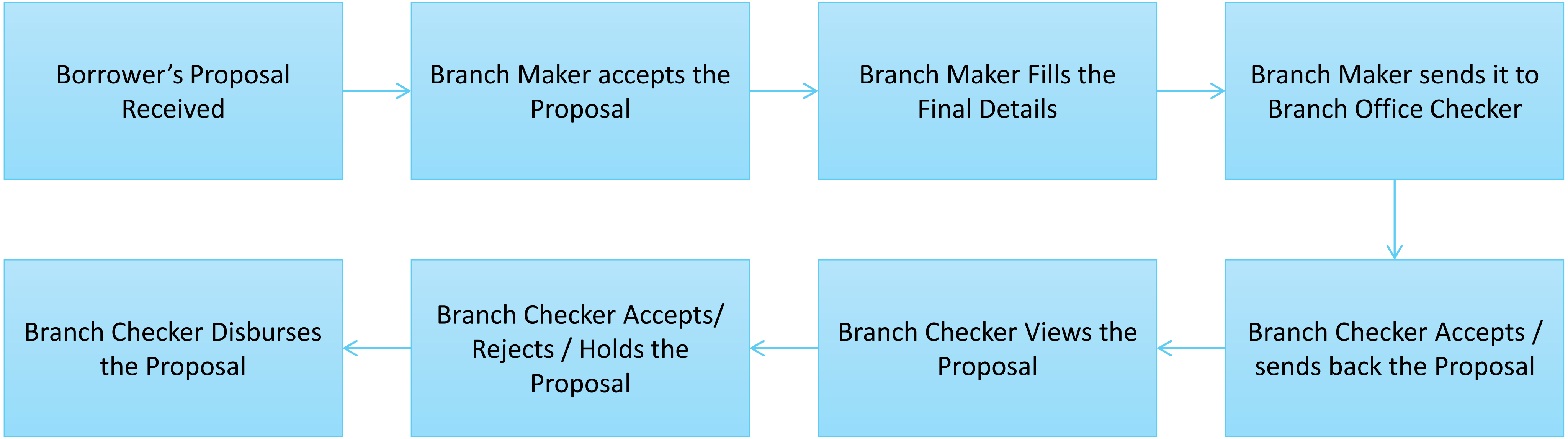
- Monitoring Proposals at their Branches.
- Monitoring Branches Performance.

LENDER JOURNEY

In-principle Approval (Admin)



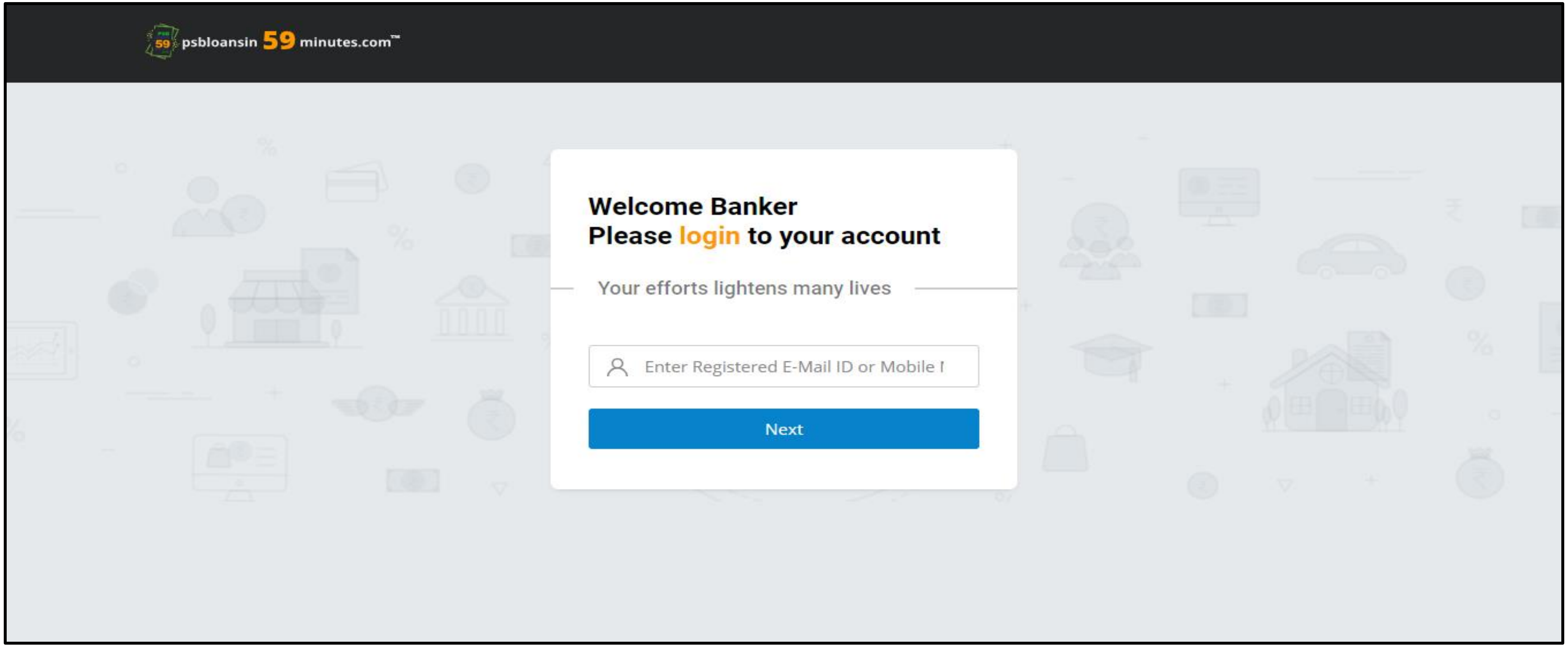
Sanction/ Disbursement (Branch Office)



LOGIN & PROFILE

SCREENWISE WALK THROUGH

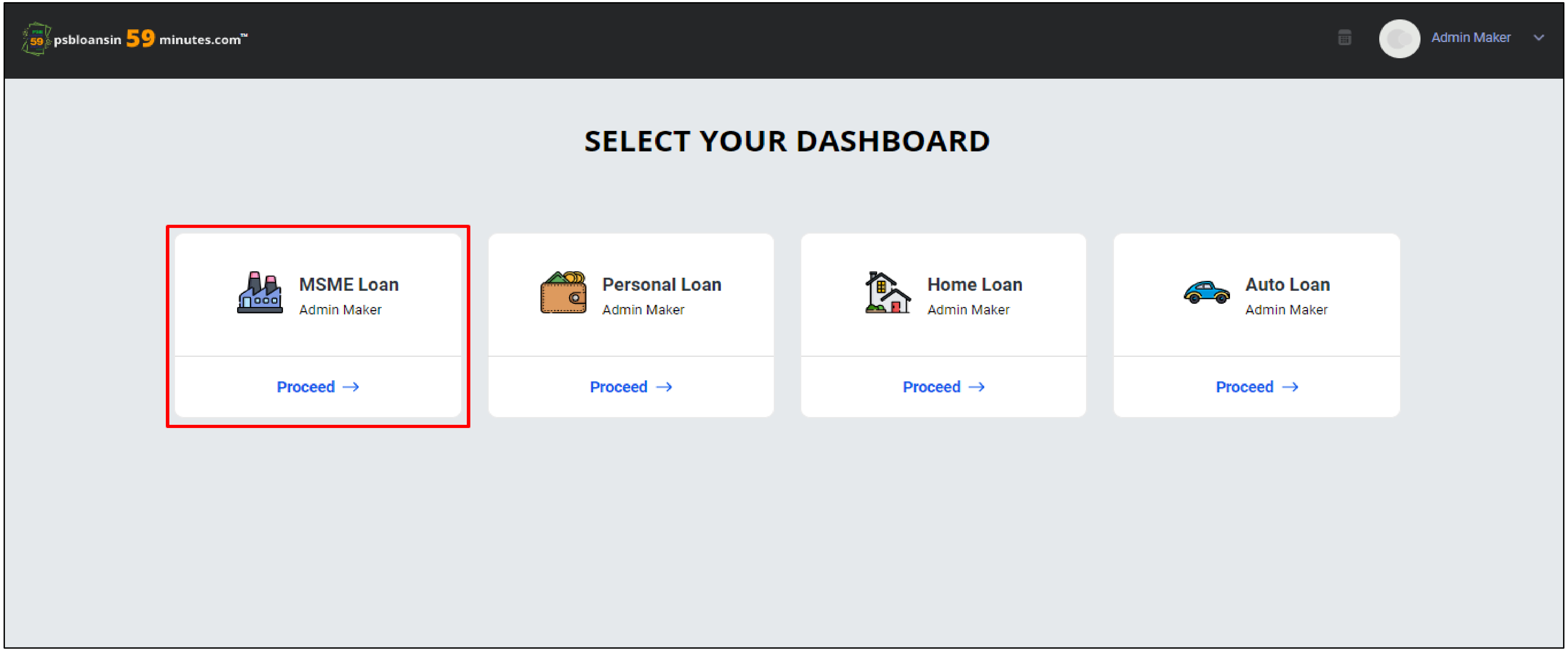
LOGIN



The URL is: https://www.psbloansin59minutes.com/**banker**

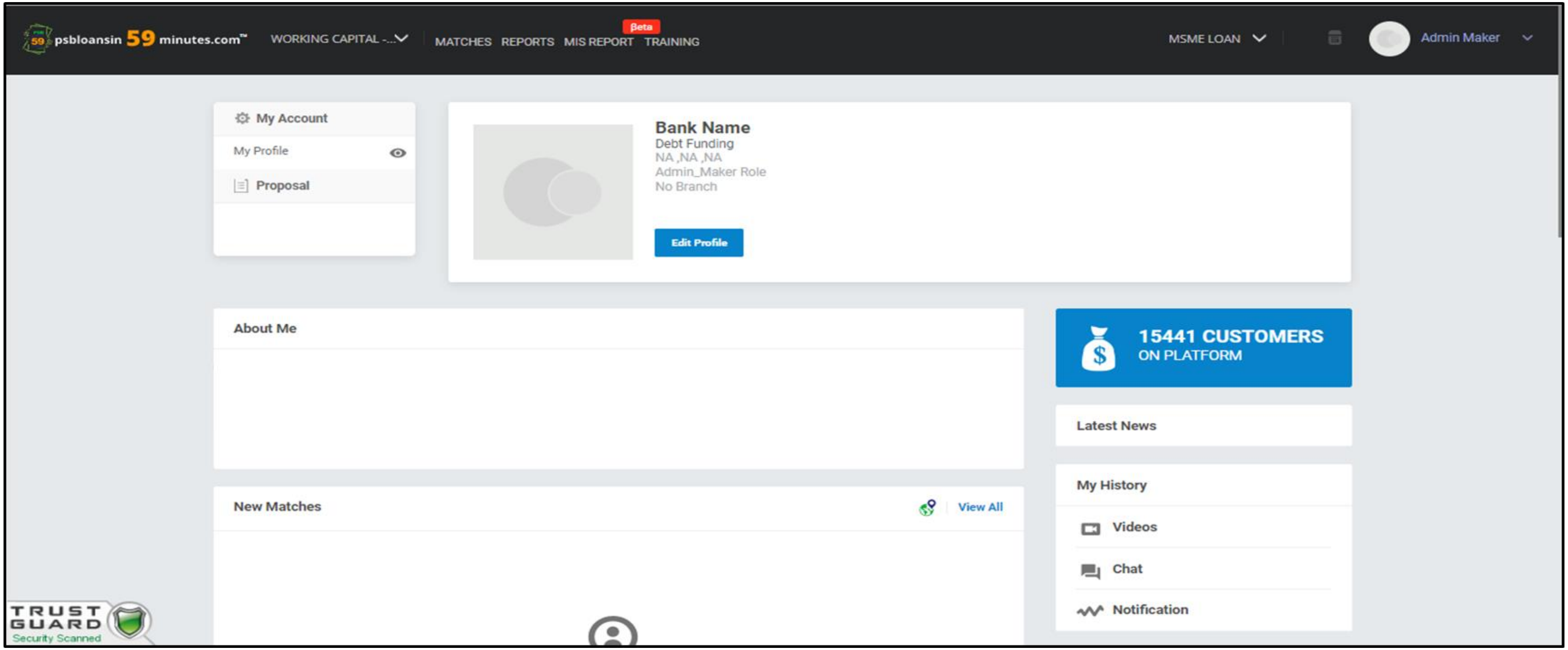
This is the Login Page for Lenders. A lender can login using User Id and Password or through Registered Mobile number and OTP.

DASHBOARD



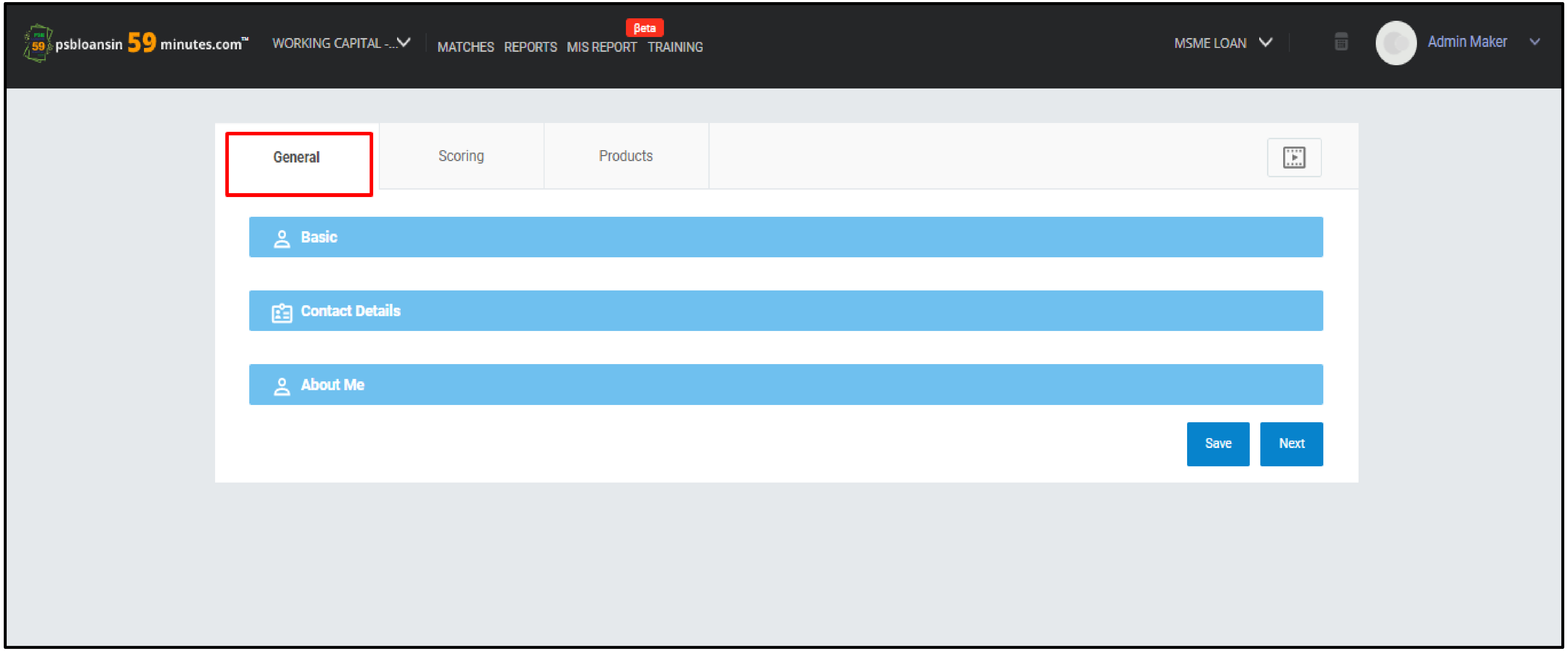
Select the dashboard i.e. "MSME Loan" and click on "Proceed". The dashboard selection options will be shown based on the roles assigned to the user.

LANDING PAGE



This is the landing page for Admin Maker.

BASIC PROFILE

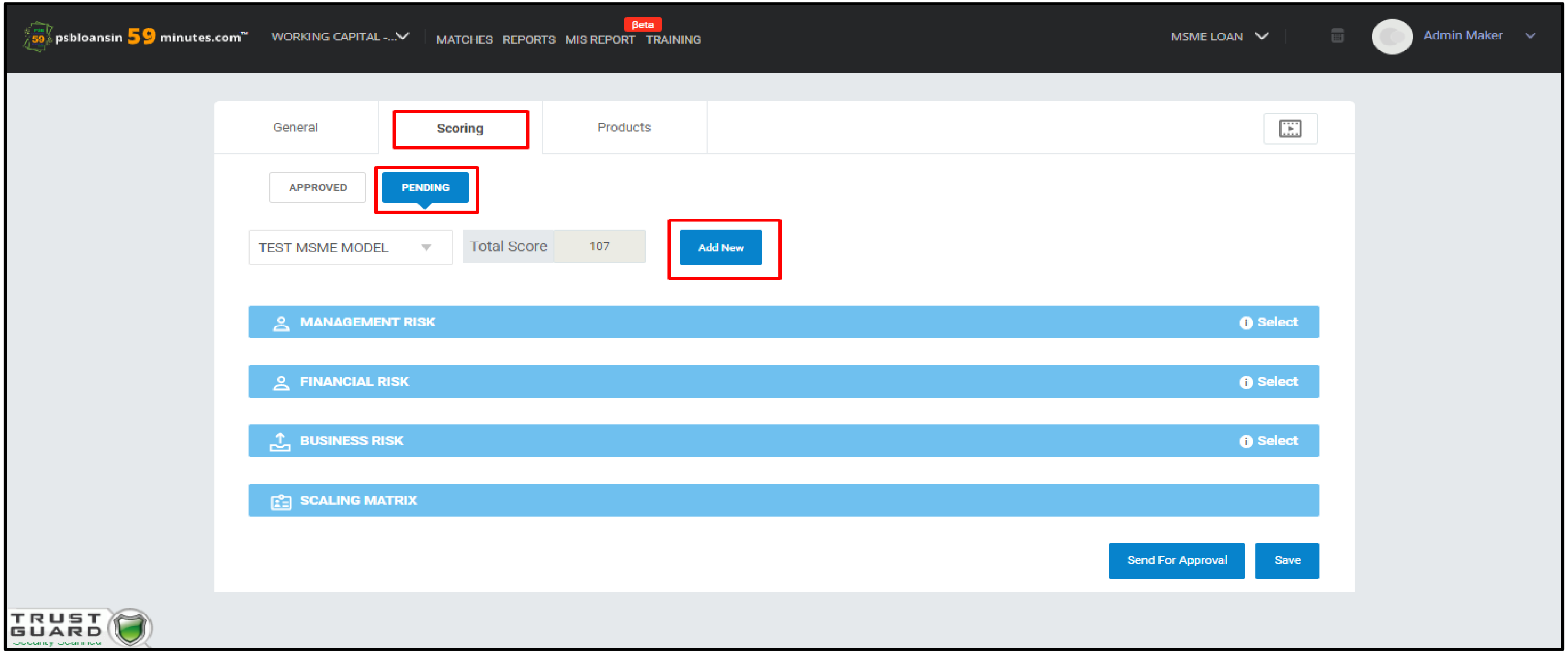


The Admin Maker can click on “Edit Profile” to view the Basic profile.

SCORING MODULE CREATION

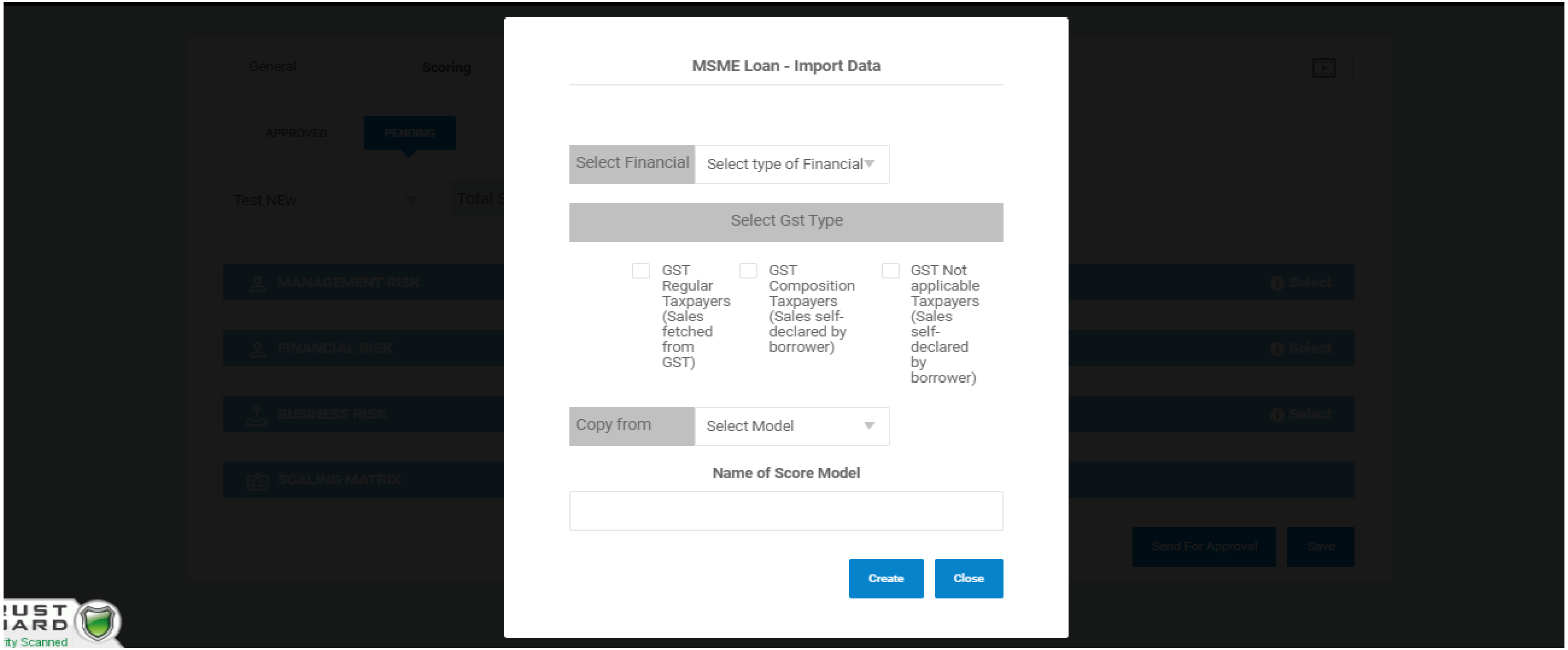
SCREENWISE WALK THROUGH

CREATE SCORING MODULE



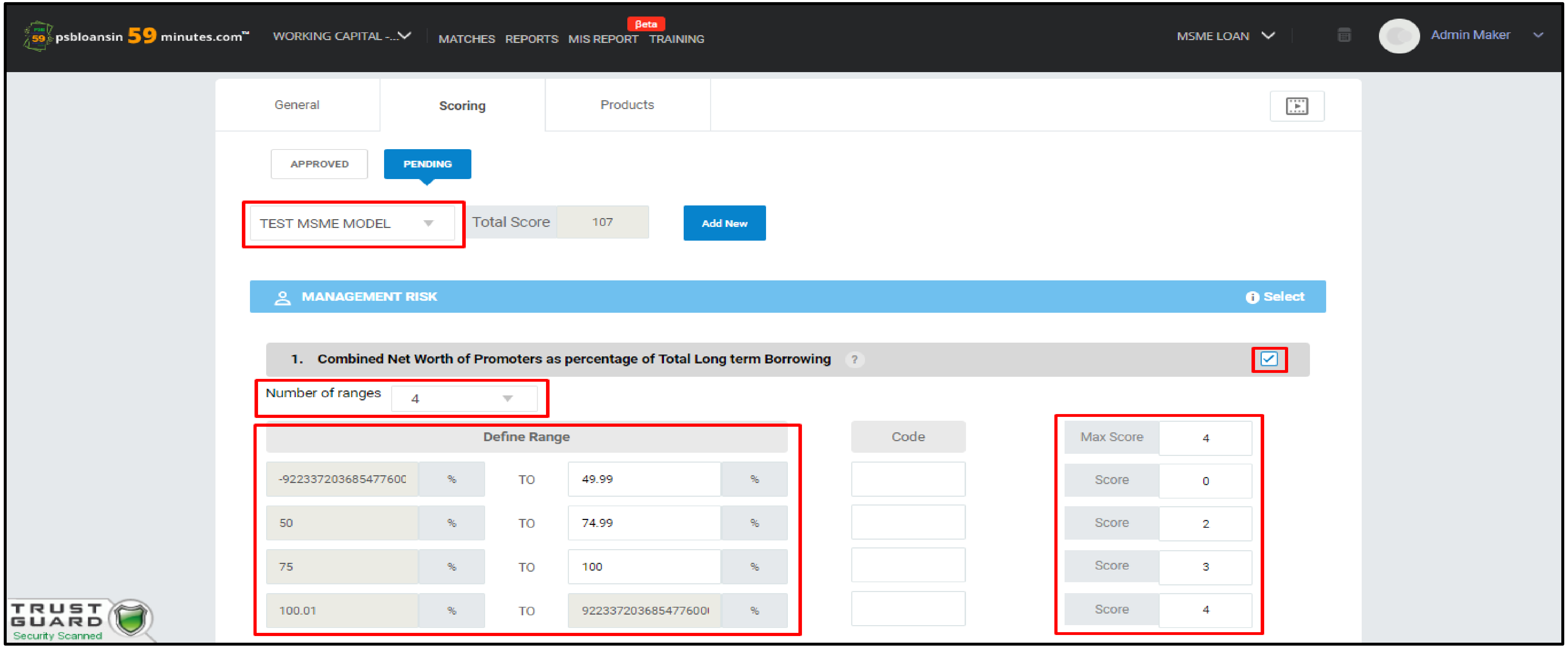
Creation of Scoring Model – Edit Profile → Scoring → Pending → Add New

CREATE SCORING MODULE



- Step 1 – Select Financial Type i.e. Audited Less than 3 years, Audited 3 years or Presumptive
- Step 2 – Select GST Type
- Step 3 – Select existing model from dropdown if the Admin Maker wants to use the existing scoring module data
- Step 4 – Provide Name of the Scoring Model and click on ‘Create’

SET SCORING MODULE PARAMETERS



- Step 1 – Select the Scoring Model from Dropdown.
- Step 2 – Define the range of parameters along with the values for the same.
- Step 3 – Tick only the required parameters (Management Risk, Financial Risk and Business Risk).
- Step 4 – Define the score for every range created for the parameter.

SCALIG MATRIX

psbloansin 59 minutes.com™ WORKING CAPITAL -... MATCHES REPORTS MIS REPORT βeta TRAINING MSME LOAN Admin Maker

SCALING MATRIX

Risk Score

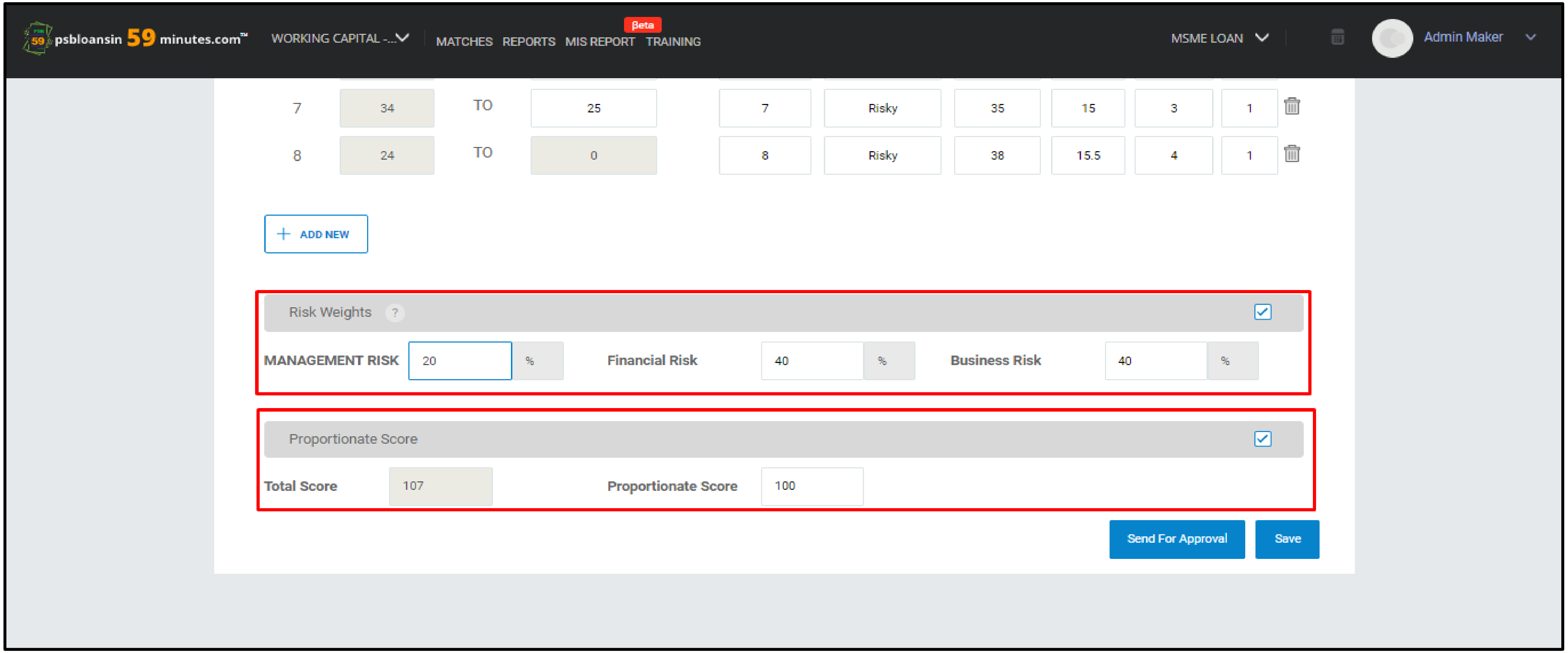
Sr No.	Risk Score Range			Scale	Interpretation	MARGIN (%)	ROI (%)	Tenure (yrs)	PF (%)
1	107	TO	95	1	Highest Safety	20	12	5	1
2	94	TO	85	2	Very High Safety	25	12.5	5	1
3	84	TO	75	3	High Safety	30	13	4	1
4	74	TO	65	4	Adequate Safety	35	13.5	4	1
5	64	TO	45	5	Adequate Safety	40	14	4	1
6	44	TO	35	6	Risky	45	14.5	3	1
7	34	TO	25	7	Risky	50	15	3	1
8	24	TO	0	8	Risky	50	15.5	3	1

TRUST GUARD Security Scanned

- Step 1 – Define a scale for different range of scores.
- Step 2 – Set the ROI, Margin, Tenure (Only for Term Loans) & Processing Fees (PF%) for each score range.

  [Logic – Different scores can be charged with different margin, ROI, etc. as per Lender's Policy].

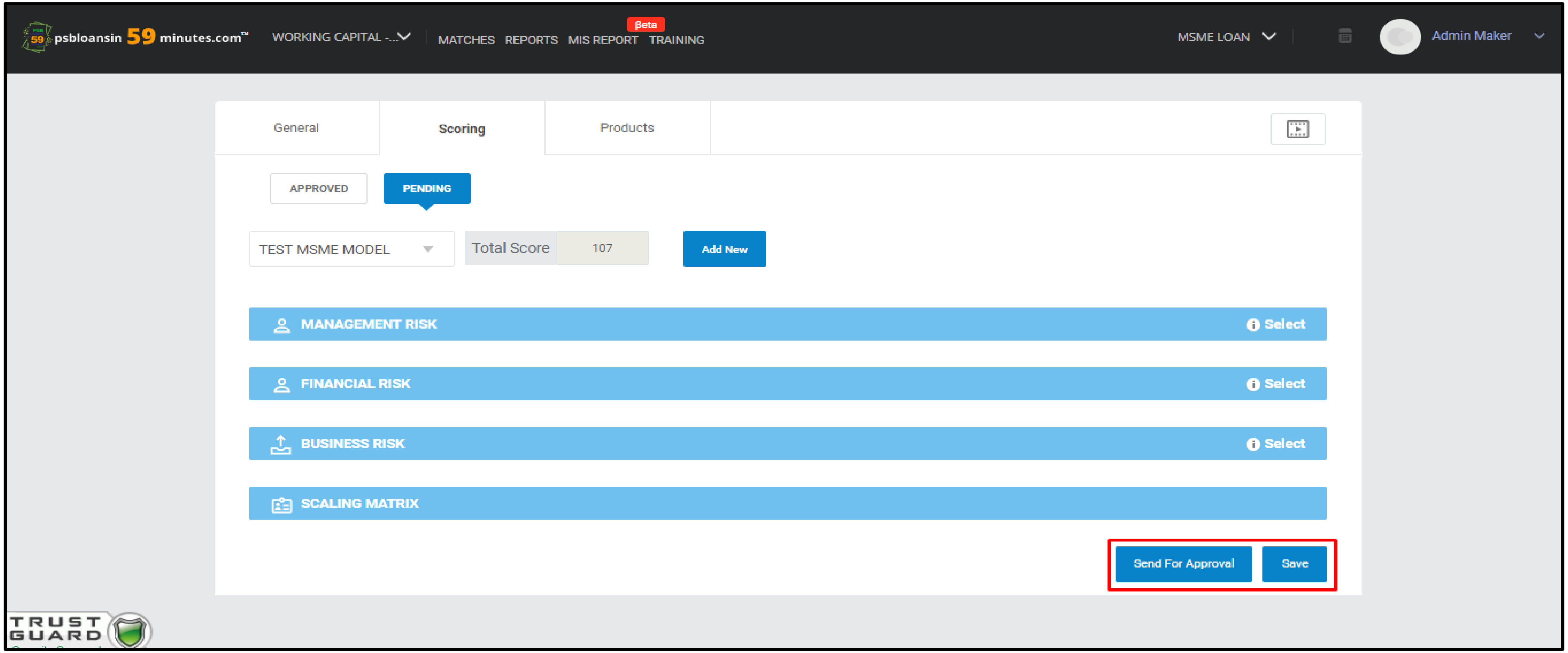
RISK WEIGHTED MATRIX



- Step 1 – Assign different weights to risk categories (If required).
- Step 2 – Proportionate score can also be calculated (If required).

  [Logic – If total score is more than 100 e.g. 107, Proportionate Score can be set at 100 to be standardized].

SCORING APPROVAL



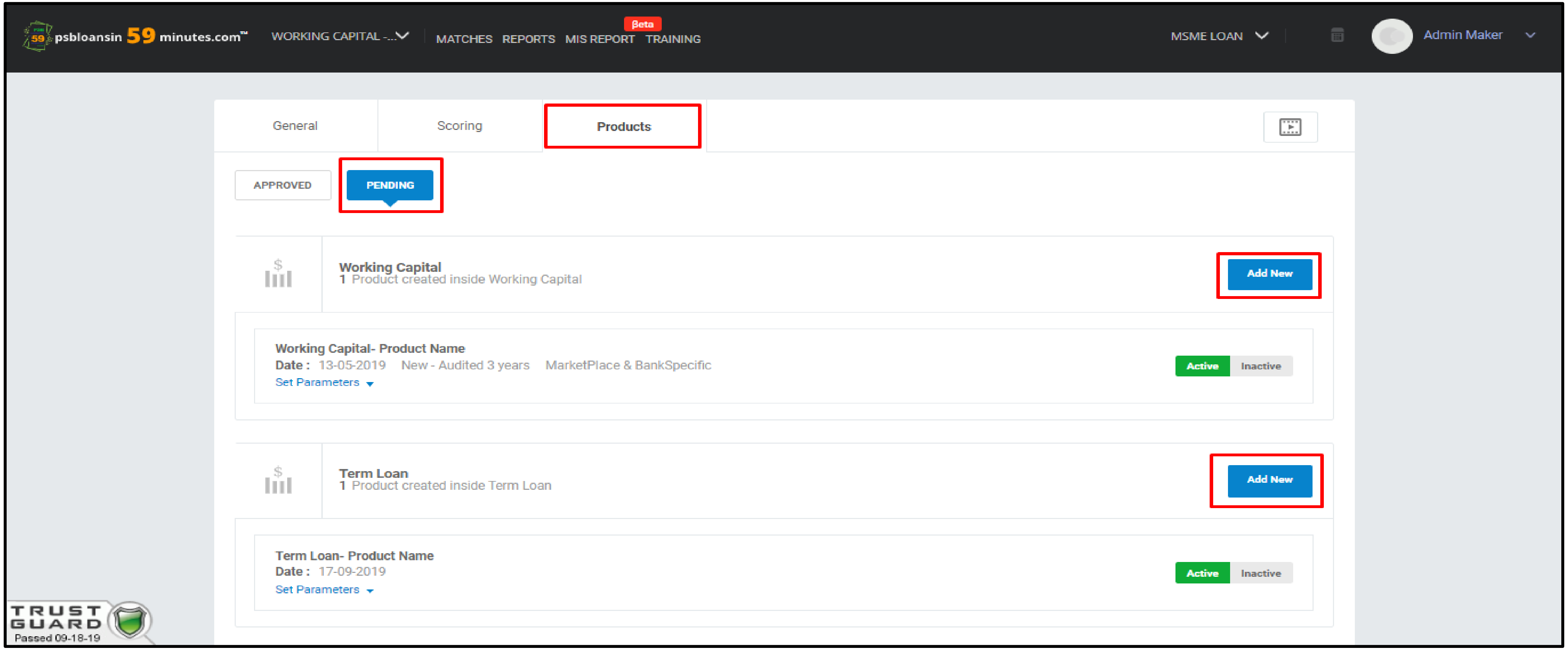
- Step 1 – Send the Scoring module to the Admin Checker for approval.

  Note: The scoring module can only be used for creating a product after it has been approved by the Admin Checker.

PRODUCT CREATION

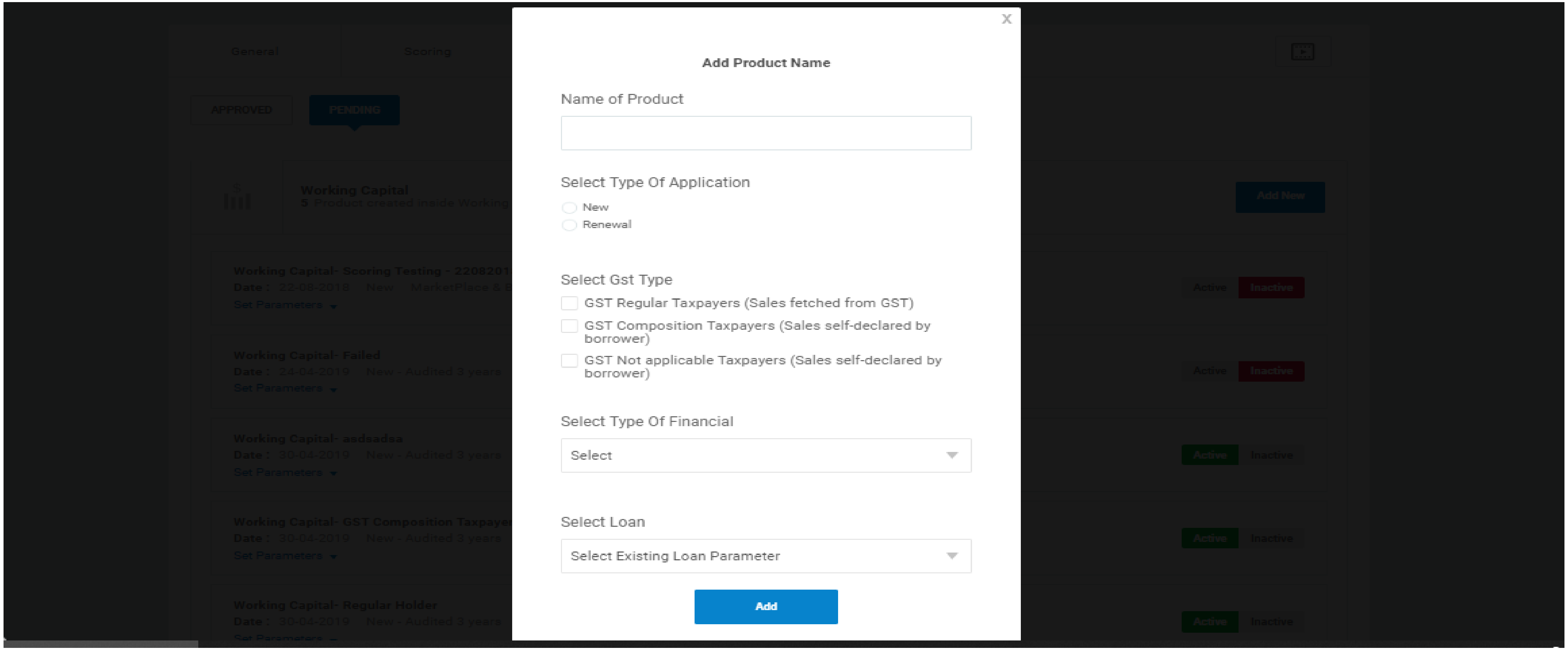
SCREENWISE WALK THROUGH

PRODUCT CREATION



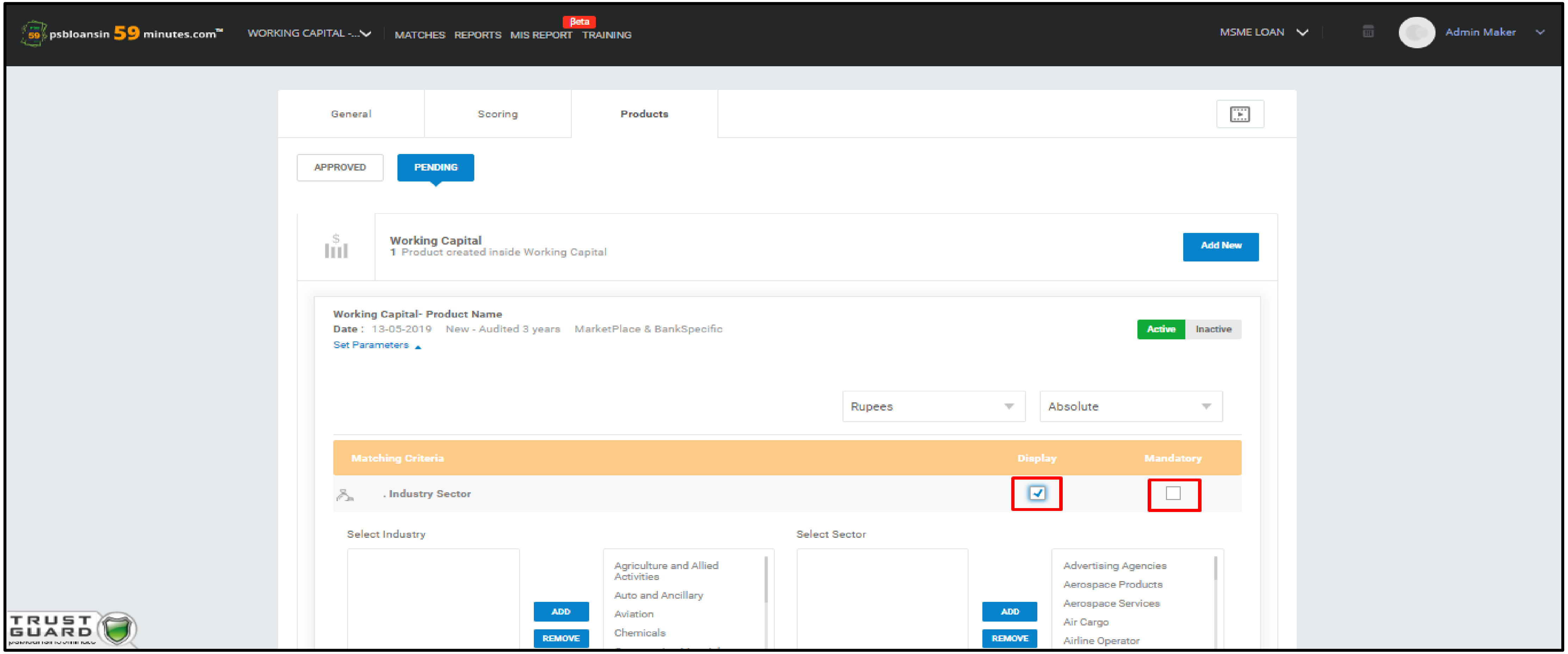
Creation of Product – Edit Profile → Products → Pending → Add New (as per Loan Type)

PRODUCT CREATION



- Step 1 – Provide Name of Product
- Step 2 – Select Type of Application (i.e. :- New , Renewal)
- Step 3 – Select GST Type
- Step 4 – Select type of Financial (i.e. :- Audited Less than 3 years, Audited 3 years or Presumptive)
- Step 5 – Select existing Product from dropdown if the maker wants to use the existing Product data

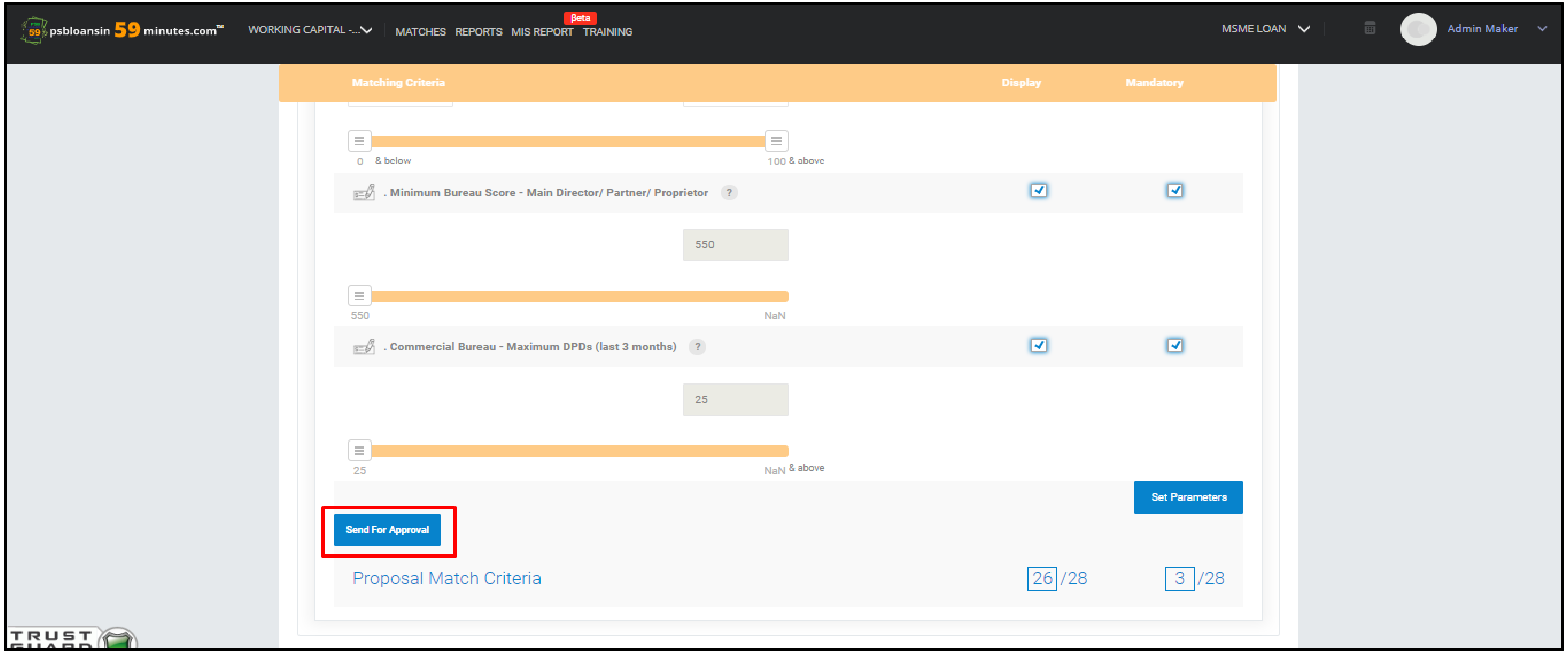
SET PRODUCT PARAMETERS



- Step 1 – Define various parameters to the created product.
- Step 2 – Assign Display / Mandatory to only required parameters.

Note: For selecting a scoring module in a product, approval from Admin Checker for that module is necessary.

SEND PRODUCT FOR APPROVAL



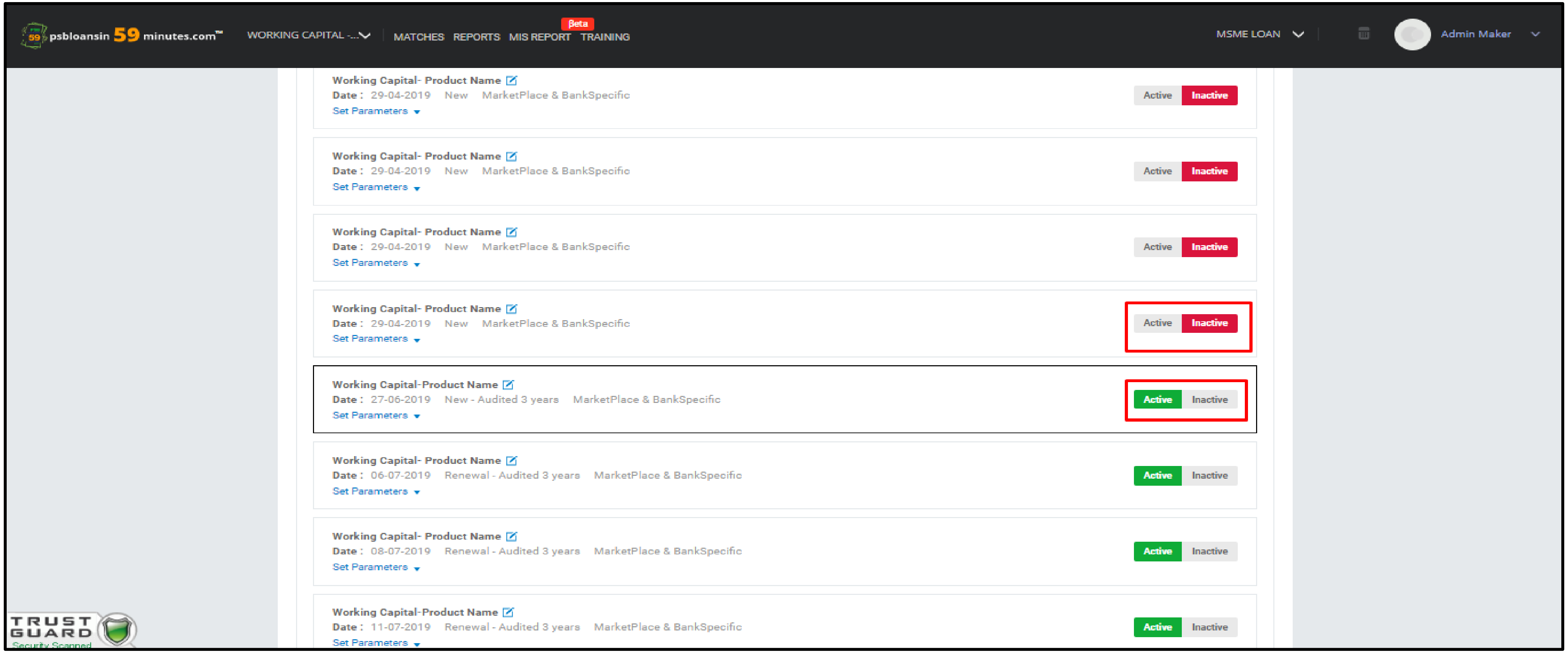
- Step 1 – Send the created Product to Admin Checker for approval.

  Note: The created Product can only be matched with the borrowers only after it has been approved by the Admin Checker.

INACTIVATING ACTIVE PRODUCTS

SCREENWISE WALK THROUGH

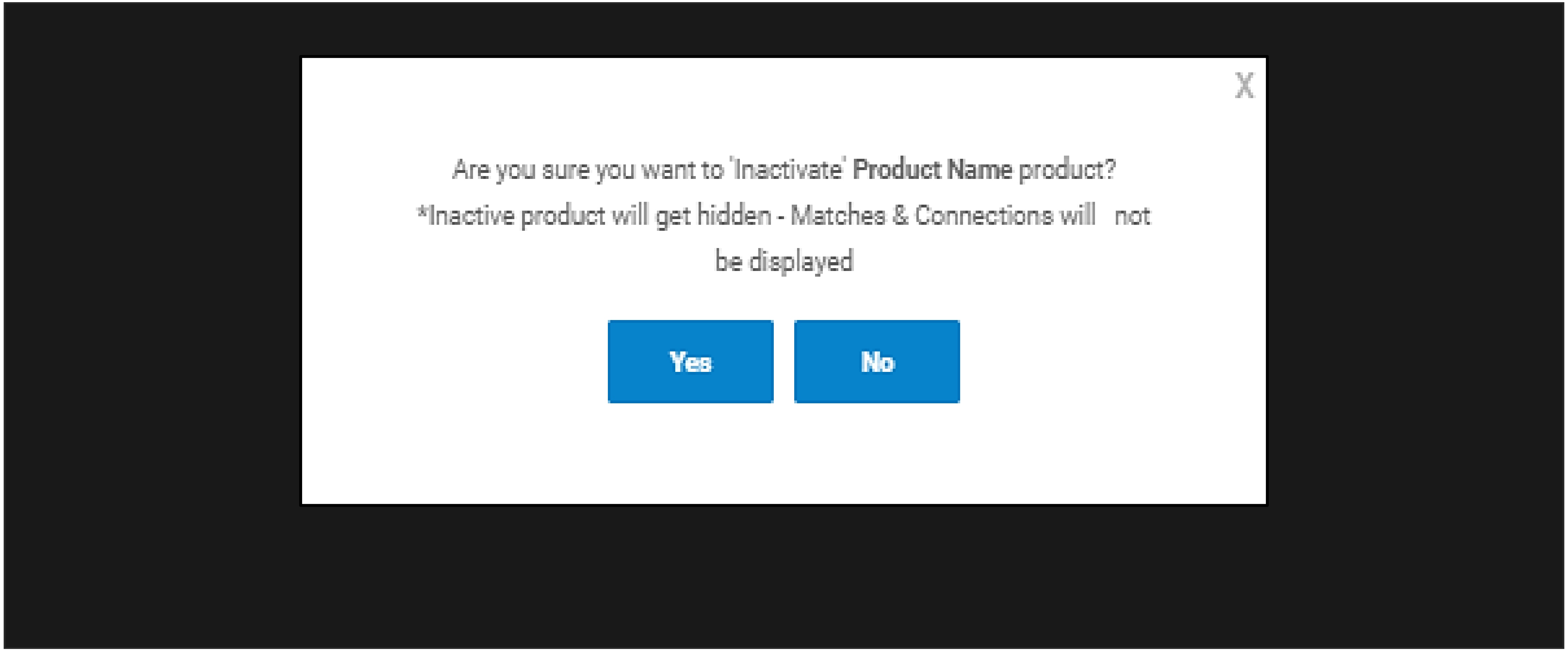
INACTIVATE PRODUCT



- Step 1 – Already created products can be set as “Active” or “In-Active”.
- Step 2 – Click on “Inactive” to inactivate the product or vice-versa.

Note: Editing already created products will create “New Products” and not edit the existing product.

INACTIVATE PRODUCT



- Step 1 – Pop-up for Inactivating a proposal.
- Step 2 – Click on “Yes” to send the same to Admin Checker for approval.

Note: Editing already created products will create “New Products” and not edit the existing product.

REPORTS PANEL

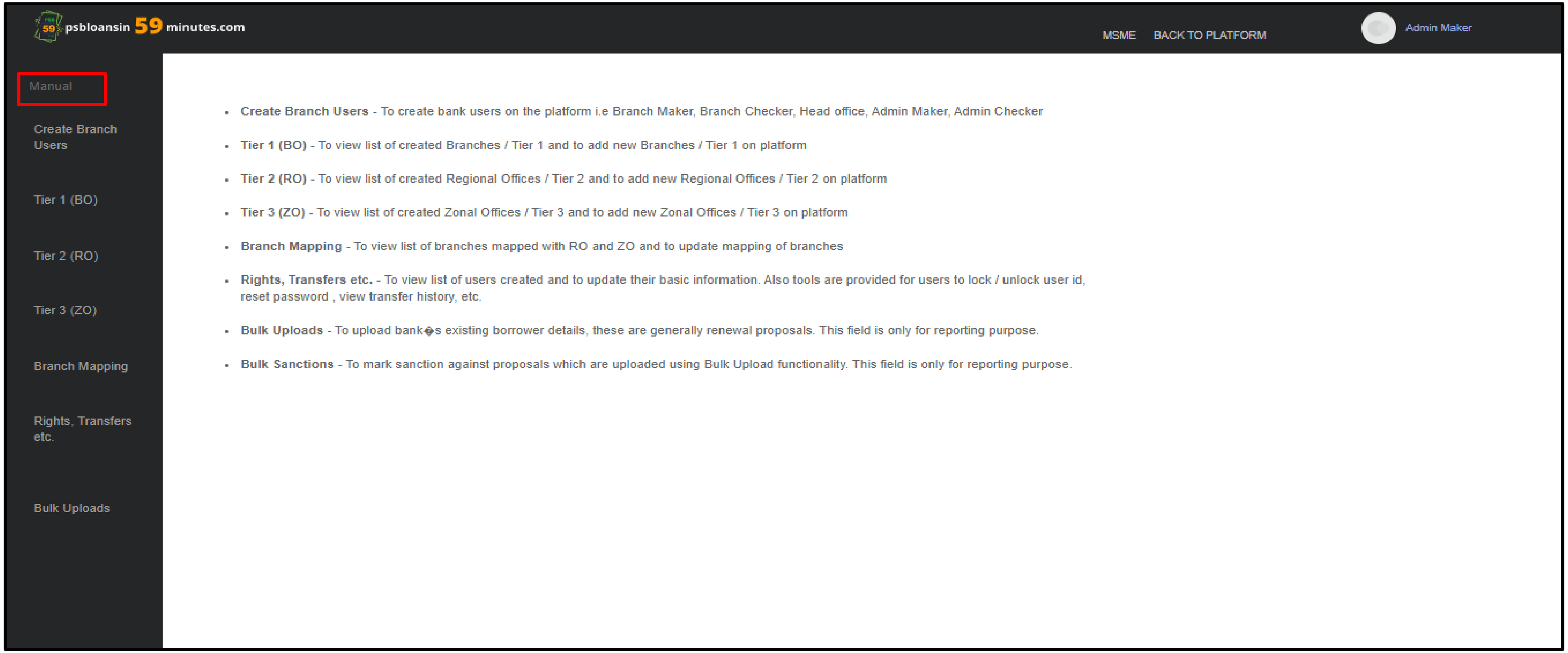
SCREENWISE WALK THROUGH

BRIEF DESCRIPTION

The Admin Maker can -

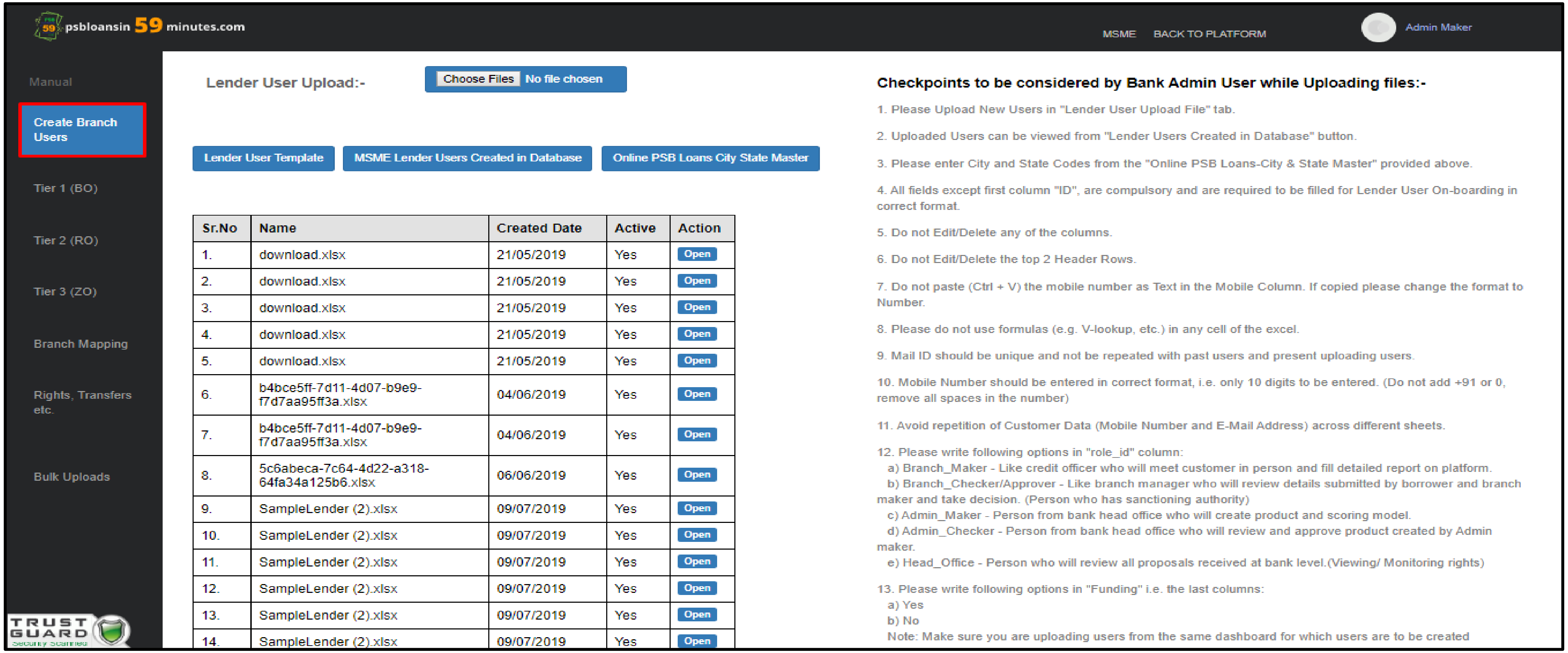
- Find details about the branch users created on the portal.
- Set users as Active/Inactive.
- Unlock any user which is locked.
- Update the mobile number of any user created on the portal.
- Reset the password of the users.
- Download the list of users created on the portal.

REPORTS – MANUAL



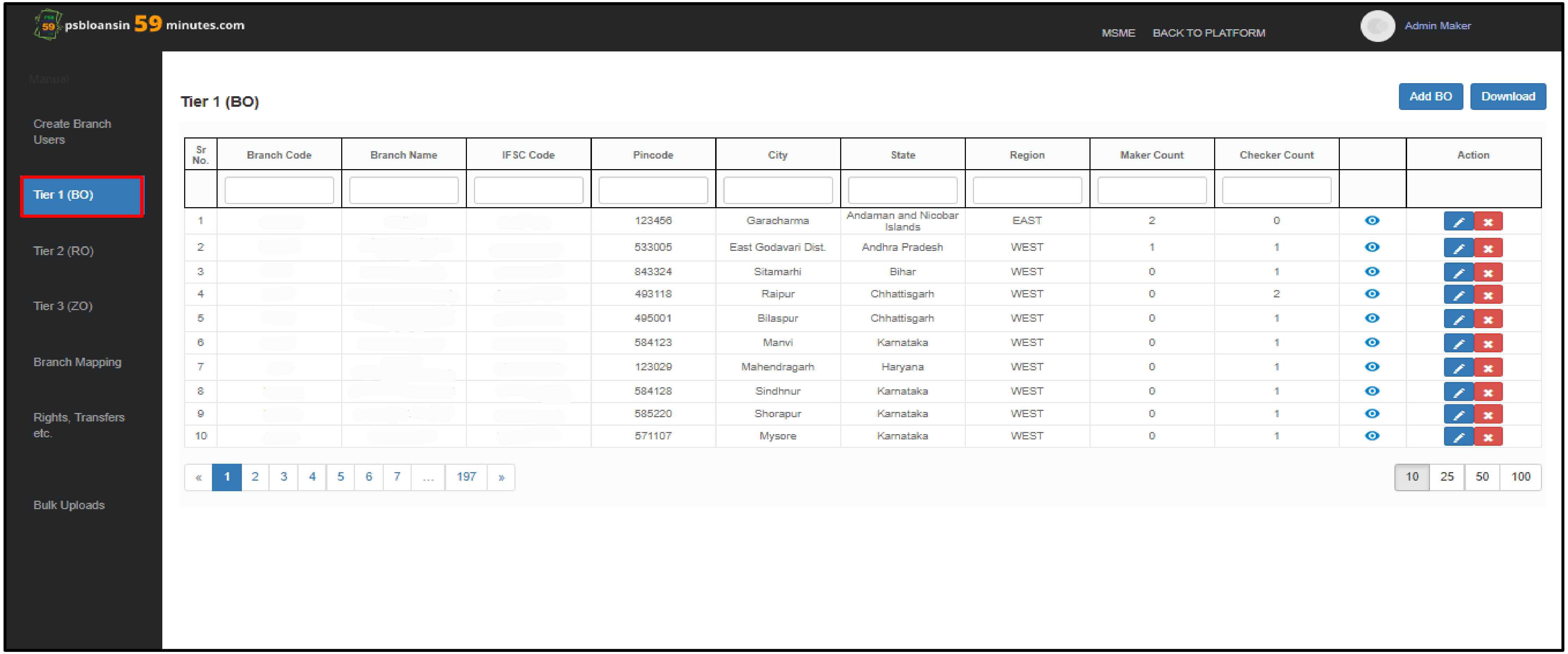
Click on “Manual” to check a list of all the functionalities available in the reports tab.

REPORTS – CREATE BRANCH USERS



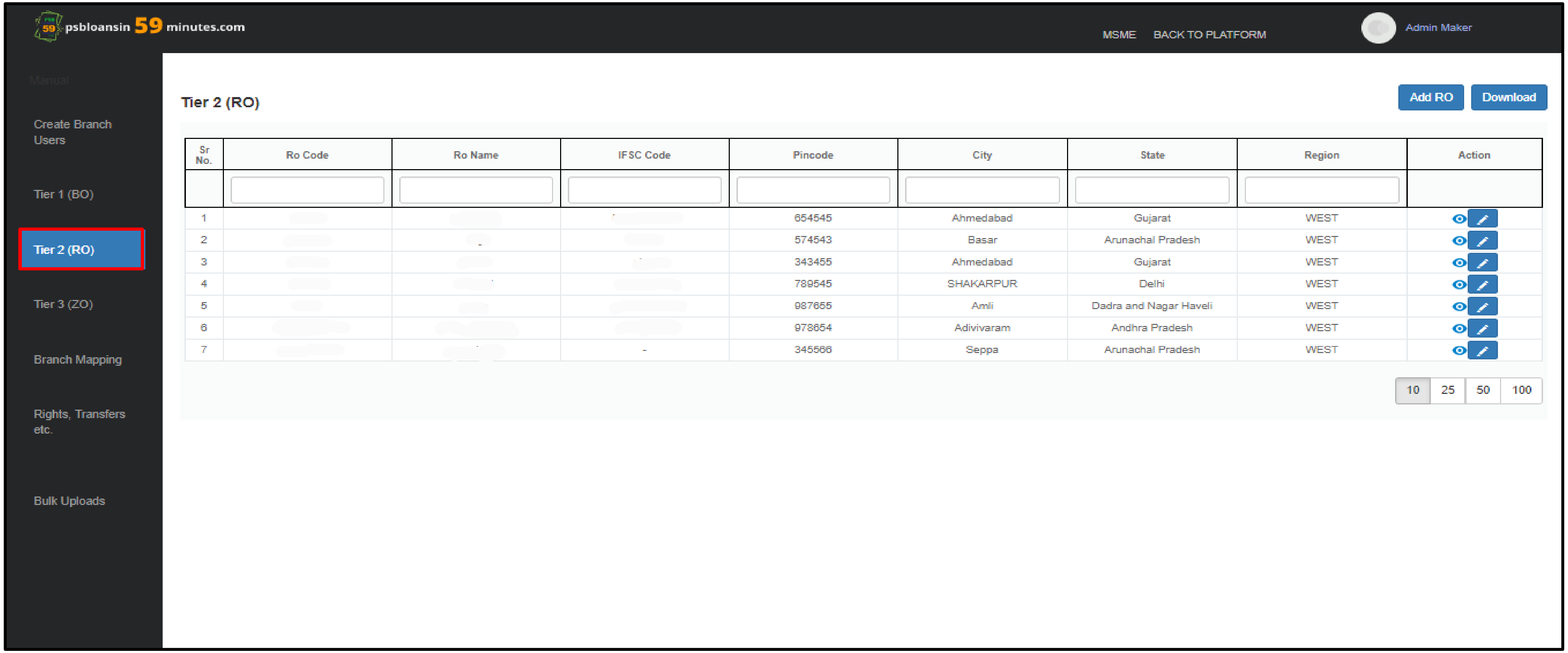
- Step 1 - Download the template to enter the required data.
- Step 2 - Upload Lender User data after entering the same in the template provided.
- Step 3 - Use the City State Master to enter City & State code when creating new users.
- Step 4 - Follow the instructions mentioned on the right-hand side of the page.

REPORTS – TIER 1 (BO)



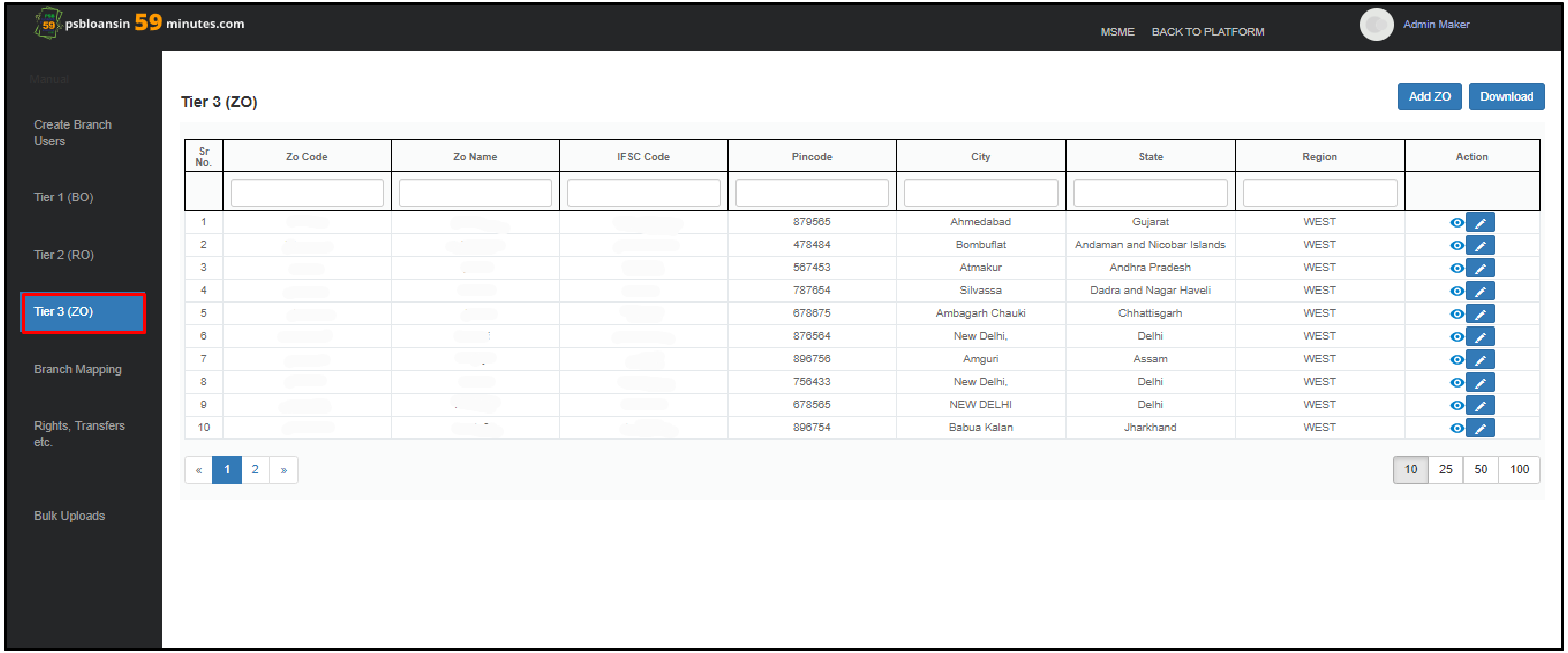
Click on “Tier 1 (BO)” to view a list of all the created Branches / Tier 1. The Admin Maker can also add new Branches / Tier 1 on the platform.

REPORTS – TIER 2 (RO)



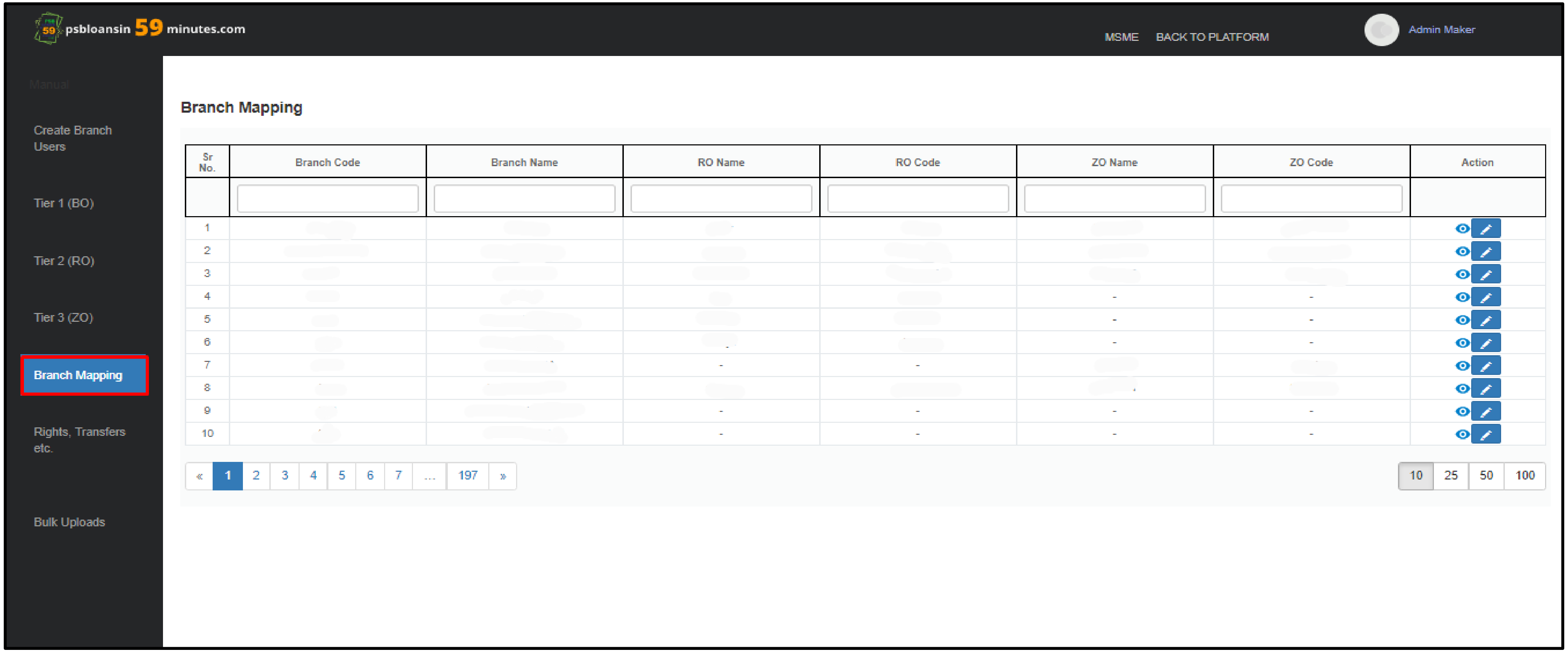
Click on “Tier 2 (RO)” to view a list of all the created Regional Offices / Tier 2. The Admin Maker can also add new Regional Offices / Tier 2 on the platform.

REPORTS – TIER 3 (ZO)



Click on “Tier 3 (ZO)” to view a list of all the created Zonal Offices / Tier 3. The Admin Maker can also add new Zonal Offices / Tier 3 on the platform.

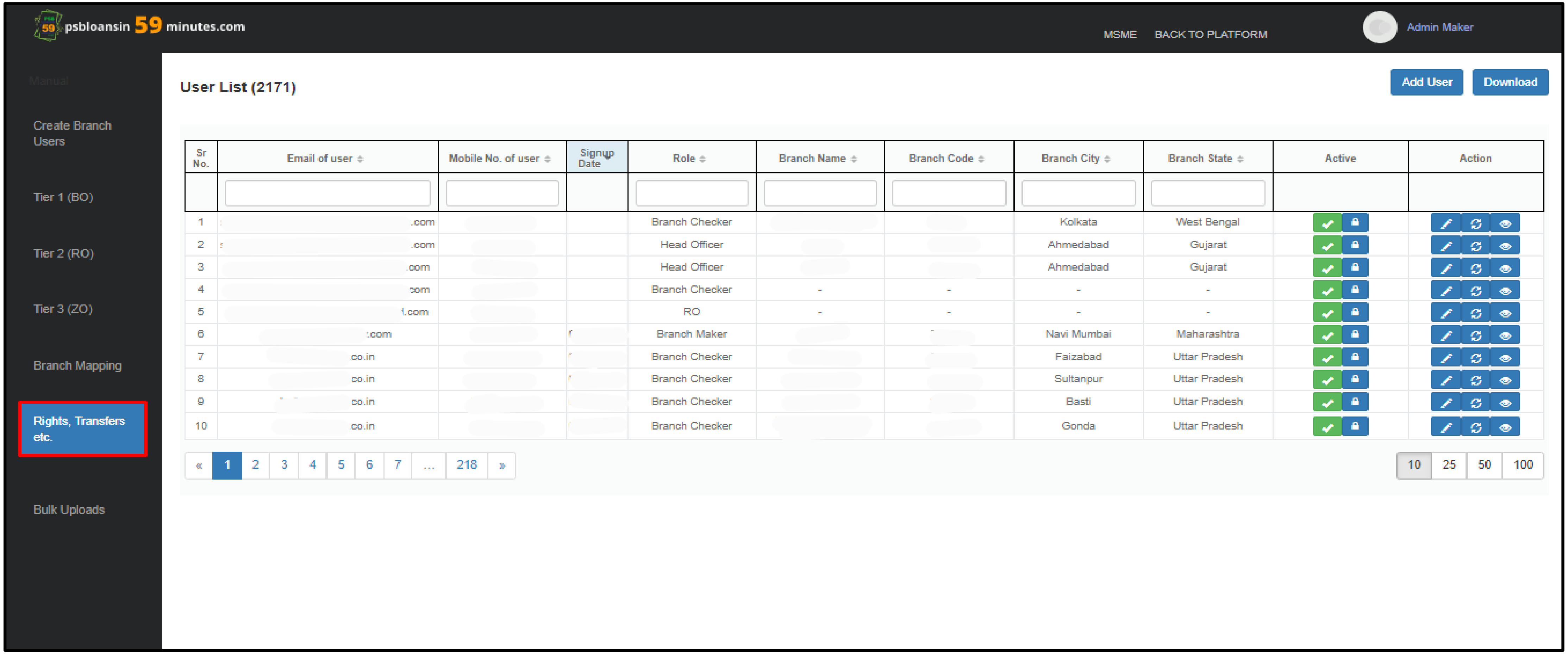
REPORTS – BRANCH MAPPING



Click on "Branch Mapping” to view a list of all the branches mapped with RO and ZO and to update mapping of the branches.

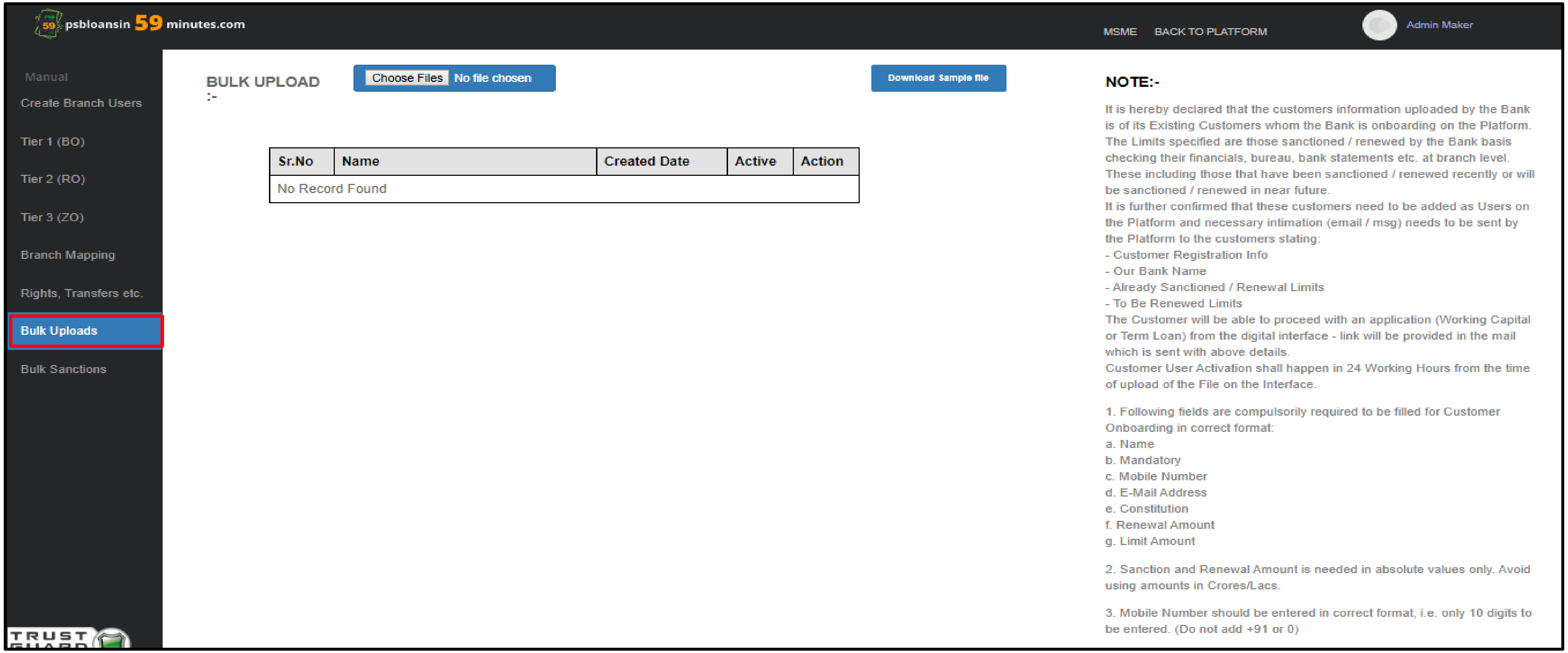
ONLINE PSB LOANS

REPORTS – RIGHTS, TRANSFERS ETC.



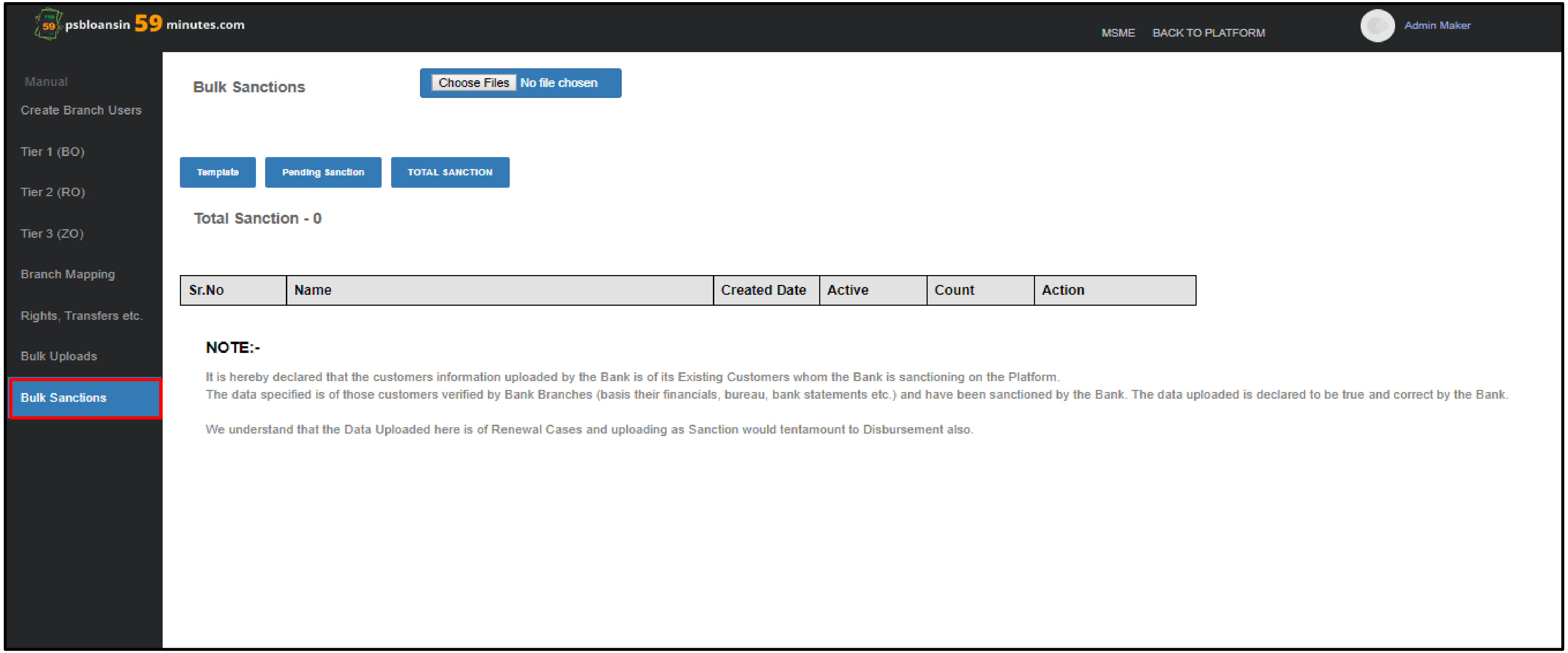
Click on "Rights, Transfers etc.” to view a list of created users. The Admin Maker can also update basic information of users. Tools have been provided for the Admin Maker to lock / unlock user id, reset password, view transfer history, etc.

REPORST – BULK UPLOADS



- Step 1 - Download the Sample file to enter the required data.
- Step 2 - Upload Customer user data after entering the same in the Sample provided.
- Step 3 - Follow the instructions mentioned on the right-hand side of the page.

REPORTS – BULK SANCTIONS



- Step 1 - Download Template file for uploading the Renewal cases sanctioned offline.
- Step 2 - Upload the file for Offline sanctions made of renewal cases by the Branches.
- Step 3 - Follow all the instructions mentioned in the file, for successful upload.

ONLINE PSB LOANS™

psbloansin 59 minutes.com™

THANK YOU

Mail us at :

Borrower Journey Queries:	support@psbloansin59minutes.com
Banker Journey Queries:	banksupport@psbloansin59minutes.com
Customer Helpline No:	079-41055999