

Part 1: Customer Journey

The screenshot shows a web browser window with the URL https://ibdpuat.ib.in/MSMELoanApplication_UI/components/viewer/viewform.jsp?callFrom=NewUser&WD_SID=49824536-d588-4915-8036-32c84e47e0a6&WD_RID=. The page features a blue background with the text "MSME Loans" in large white letters. In the center, there is a white login form for Indian Bank. The form includes the Indian Bank logo at the top, followed by the heading "Choose Your Login Method". Below this heading are three buttons: "Mobile Number", "Account Number", and "CIF Number". Underneath these buttons is a section titled "Enter Your Account" with a text input field and a blue "SUBMIT" button. The entire form is held by a stylized hand illustration.

Customers can login by entering any of the following modes.

1. Mobile No
2. Account No
3. CIF No

Customer Journey - CIF Selection

MSMELoanApplication_UI

https://ibdlpuat.ib.in/MSMELoanApplication_UI/components/viewer/viewform.jsp?callFrom=NewUser&WD_SID=2ff02a2a-f770-43a4-925f-eea65b45f76f&WD_RID=

Indian Bank
इनाहाबाद ALLAHABAD

Welcome, Ashish Kumar Agrawal

Customer Type * Non Individual
Customer Identity Type * PAN
PAN * AWHPA3061G
Date of Incorporation 16/05/2023

Business Customer Details

	CIF Number	Account Name	Business Type
<input type="checkbox"/>	04	SHOP	Proprietorship

Personal Customer Details

	CIF Number	Account Name	Constitution
<input type="checkbox"/>	95	grawal	Individual

Annotation: All the CIFs linked to PAN/Mobile/Account No will be displayed. Customer to select applicable CIF to proceed further

Next Button: NEXT

5 cm of rain Saturday
Search
ENG IN
14:52 26-11-2025

Customer Journey - URC Verification – Borrower Details (1/6)

Details of Customer and Beneficial Owners will be displayed

The screenshot displays the Indian Bank Customer Portal interface for URC Verification. The top navigation bar shows the application number: WF-000000003518-MSME. The progress bar indicates the current step is 1, Borrower Details. The form fields include:

- Customer Name *
- Constitution *
- PAN *
- Date of Incorporation *
- Mobile No
- Email ID
- Details of Related Parties - Proprietor and Partners (CIF Number, CUSTOMER NAME)
- UDYAM Registration Number *
- Consent Code *

A modal dialog box is displayed in the center, showing the message: "URC consent code sent to registered mobile number XXXXXX1910" with an "OK" button. Below the form, there are two buttons: "Submit Consent Code" and "Clear UDYAM".

At the bottom of the screen, the Windows taskbar is visible, showing the time as 19:10 on 01-12-2025.

Consent Code will be Auto-triggered to the registered mobile no of URC and same to be entered and validated by customer.

Provision available to update UDYAM by selecting CLEAR UDYAM option

Customer Journey - URC Verification – Borrower Details (2/6)

Indian Bank Application No. : WF-000000003254-MSME

Progress: 1. Borrower Details | 2. Charges & Payment | 3. Banking & Financials | 4. Security Details | 5. Sales | 6. Documents | 7. Review & Submit

Customer Details

Customer Name * [] Constitution * Individual PAN * [] Date of Birth * []

Date of Incorporation 01/04/2011 Mobile No []

Details of Related Parties - Proprietor and Partners

CIF Number	PAN Number	Mobile Number	CUSTOMER NAME

UDYAM Registration Number * UDYAM-TN [] Consent Code * [] Submit Consent Code Net Turnover ₹ 43,33,480.00

Net Investment in Plant and Machinery ₹ 30,00,000.00 MSME Classification MICRO

Renewal / Review & Enhancement facility Details

Instructions for Renewal/Enhancement Facility Details

- If you wish to make any changes such as enhancement to your existing facility, please enter the amount in either the ' Enhancement Amount ' field, based on your requirement

On Successful OTP validation, Turnover, Net Investment and MSME Classification values will be auto-populated from Udyam Portal

Customer Journey – Application Type Selection – Borrower Details (3/5)

Application No. : WF-000000003518-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Renewal / Review & Enhancement facility Details

Instructions for Renewal/Enhancement Facility Details

- If you wish to make any changes such as enhancement to your existing facility, please enter the amount in either the ' Enhancement Amount ' field, based on your requirement
- If you do not need any additional facilities or changes such as enhancement to your existing facility, please select the checkbox labeled ' Review / Renewal '

Review/Renewal

Facility Type	Account Number	Sanctioned Amount	Outstanding Amount	Enhancement Amount	Proposed Loan Amount
CC/OD	[REDACTED]	₹ 5,00,000	-₹ 4,74,535	₹ 2,00,000	₹ 7,00,000

New Facility Details

Instructions For Fresh Facility

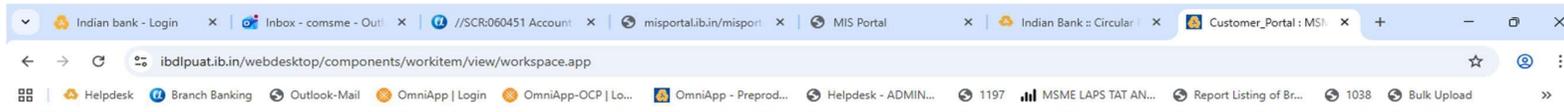
Existing Credit facilities of the Borrower will be displayed, enabling the following options.

1. Review / Renewal of existing facilities only.
2. Enhancement of existing credit facilities, and
3. Application of additional(New) facility.

1.Review / Renewal – Renewal only allowed. Enhancement /Addition of facility will be disabled.

2.Enhancement of existing facility – Enhancement amount to be entered. Proposed loan amount will be auto-populated

Customer Journey – New Facility Addition– Borrower Details (4/5)



Indian Bank

Application No. : WF-000000003518-MSME

1 Borrower Details
2 Charges & Payment
3 Banking & Financials
4 Security Details
5 Sales
6 Documents
7 Review & Submit

New Facility Details

Instructions For Fresh Facility

- If you need a fresh loan, please enter the ' required loan amount ' based on your requirement.
- For existing CC/OD, BG, and LC limits, a fresh loan under the same type is not allowed. You can apply for an enhancement or reduction of the existing limit in the ' Renewal / Review and Enhancement ' section below.
- If more than one term loan is required, please click the ' Add ' button next to the term loan to add additional term loans

New Facility Type
 Select

Required Loan Amount

Add

3. Application of additional Facility.

Facility type to be selected and enter loan amount required.

Click on ADD button.

New Facility Details

Instructions For Fresh Facility:

Instructions For Fresh Facility

- If you need a fresh loan, please enter the ' required loan amount ' based on your requirement.
- For existing CC/OD, BG, and LC limits, a fresh loan under the same type is not allowed. You can apply for an enhancement or reduction of the existing limit in the ' Renewal / Review and Enhancement ' section below.
- If more than one term loan is required, please click the ' Add ' button next to the term loan to add additional term loans

New Facility Type
 Select

Required Loan Amount

Add

	New Facility Type Required	Required Loan Amount (₹)
<input type="checkbox"/>	Term Loan	1,00,000.00
<input type="checkbox"/>		1,00,000.00

Successfully added facility will be displayed

Customer Journey –Borrower Details–Address (5/5)

Indian Bank Application No. : WF-000000003518-MSME

Progress: 1. Borrower Details (Active) | 2. Charges & Payment | 3. Banking & Financials | 4. Security Details | 5. Sales | 6. Documents | 7. Review & Submit

New Facility Type Required Required Loan Amount (₹)

Address Details

Registered Business Address

Address Line 1	Address Line 2	Pin Code	City
, RANIPET , RANIPET	NO.18/9 , RANIPET	632401	VELLORE

State: TAMIL NADU

Communication Address

Communication address same as Registered Address
 Communication address as per other source

Preferred Branch

Preferred State	Preferred District	Preferred Branch *
TAMIL NADU	NAGAPATTINAM	VEDARANYAM

NEXT

System tray: 25°C Cloudy, Search, 19:11, 01-12-2025

Registered Business Address details will be auto-populated from UDYAM portal

Option enabled to update address as per other documentary proof

Customer Journey – Charges & Payment (1/1)

Indian Bank Application No.: WF-0000000003254-MSME

1 Borrower Details 2 **Charges & Payment** 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Charge Breakdown

Consumer Bureau Charge CIBIL/Experian credit report processing	₹ 46.00
Commercial Bureau Charge Business credit report verification	₹ 815.00
Total Amount	₹ 861.00

Select Payment Method

Indian Bank

Account Number
Select

I agree to the Payment Terms and Conditions and authorize Indian bank to debit the account for the payment of these charges. These charges are non-refundable.

Back Next

Display of linked accounts for collection of charges

Consent to be provided by customer for charges recovery

Standard Operating Procedure - MSME Autorenewal cum Enhancement for exposure up to Rs. 20.00 Lakhs

Customer Journey - Banking and Financials – GST (1/3)

The screenshot shows the Indian Bank web portal interface. At the top, there is a navigation bar with various links like 'Helpdesk', 'Branch Banking', 'Outlook-Mail', etc. The main content area displays a progress bar with seven steps: 1. Borrower Details, 2. Charges & Payment, 3. Banking & Financials (highlighted), 4. Security Details, 5. Sales, 6. Documents, and 7. Review & Submit. Below the progress bar, there is a 'Trade Name' dropdown menu set to 'FLOWSUN ENERGY AND ENGINEERING SYSTEM'. The main part of the screen is a table listing GSTINs with columns for SNO, List of GSTIN, Legal Name, Status, GST User Name, Send OTP, OTP, Verify OTP, and Turnover. The table contains six rows of data, each with a 'Send OTP' button and a 'Verify OTP' button. The total turnover for all entries is ₹ 50,00,000.00. At the bottom, there is a Windows taskbar showing the system tray with weather, search, and various application icons.

GST No details of customer will be auto-fetched based on PAN of the borrower

Customer to enter GST username and to click on SEND OTP.

OTP triggered from GST Portal to be entered and validated, for fetching of GST Sales / Turin over.

In case of multiple GST, same has to be repeated against each GSTIN

Customer Journey – Banking and Financials - Income Tax Return (2/3)

Indian Bank
Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Income Tax Return

Have you filed your Income Tax Returns for the latest two assessment years?
 Yes No

Do You Want to Upload or Auto Fetch your ITR ?
 Upload Auto fetch from ITR site

PAN Number * Password *

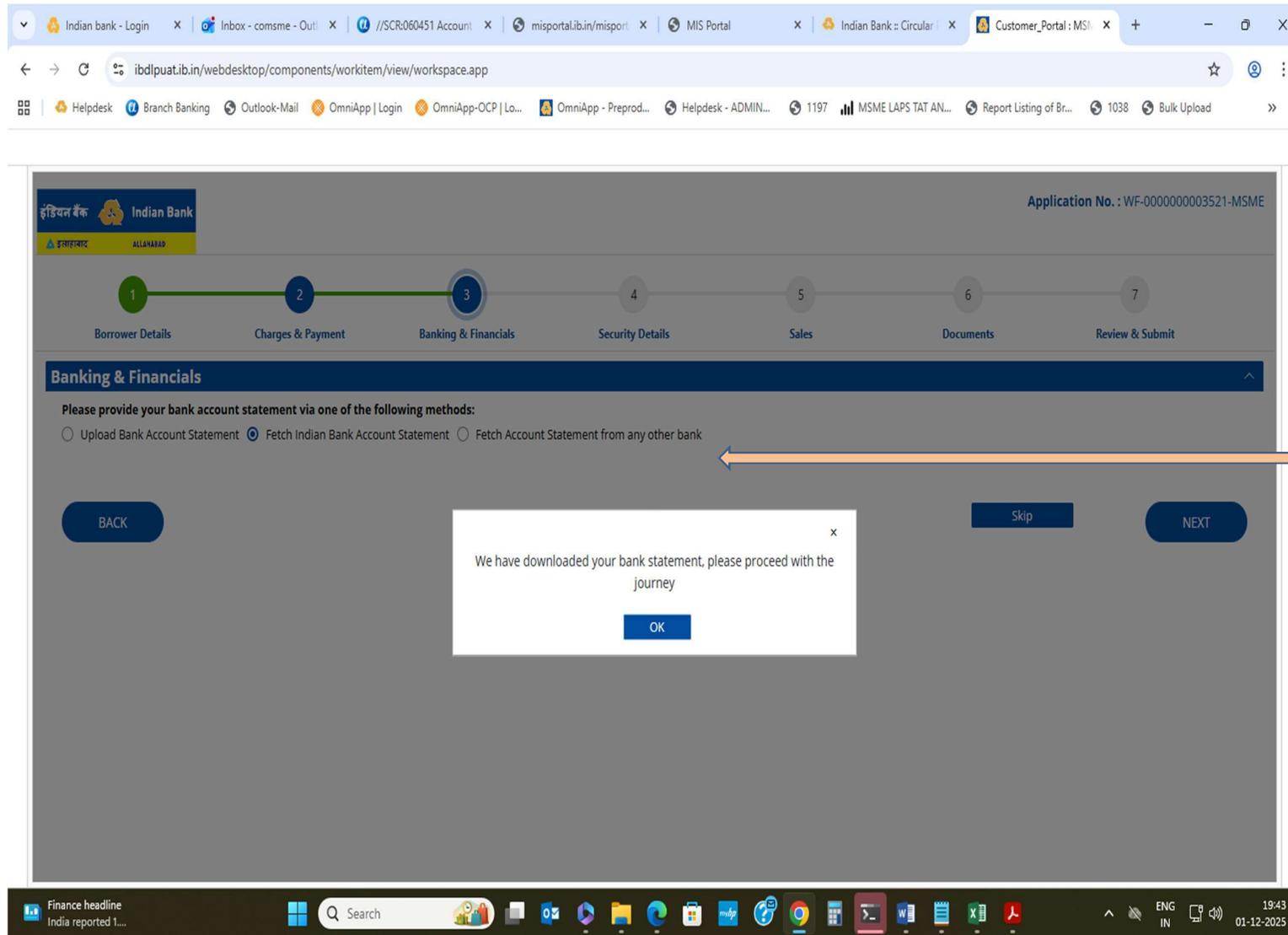
Submit

BACK Skip NEXT

Customer to Select
ITR Upload – E-pdf / JSON only allowed, Auto fetch – Password to be entered

Standard Operating Procedure - MSME Autorenewal cum Enhancement for exposure up to Rs. 20.00 Lakhs

Customer Journey – Banking and Financials – Bank Statement (3/3)



- Customer to upload Bank Statement of last 12 months, in any of the following methods.
1. Upload System generated pdf (Downloaded from Mobile Banking / Net Banking only).
 2. Fetch Indian Bank Statement directly from CBS.
 3. fetch other bank statement through Account Aggregator

Customer Journey - Security Details

Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Primary Security Details *

Note:- Please provide the most recent values of your stocks, book debts, and sundry creditors, dated within the last 1 month.

Stocks (₹) * ₹ 10,00,000.00	Book Debts (₹) * ₹ 5,00,000.00	Sundry Creditors (₹) * ₹ 3,00,000.00	As on Date: * 01/12/2025
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Existing Collateral Security Details

BACK NEXT

Customer has to enter latest value of stock, book debts, sundry creditors and select value date.

Details of existing collateral will be auto fetched and displayed

Customer Journey - Sales (Past Year, Current Year and Projections)

Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Details of Sales

Please provide sales details:

Last Year Sales (₹) ₹ 25,00,000 (Rs. Twenty Five Lakhs Only)	Current Year Sales (₹) ₹ 30,00,000 (Rs. Thirty Lakhs Only)	Projected Sales (₹) ₹ 35,00,000 (Rs. Thirty Five Lakhs Only)
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BACK NEXT

Customer to enter Actual Sales, as per last year Balance sheet, Current Year and Projected Sales for next year (Mandatory)

Standard Operating Procedure - MSME Autorenewal cum Enhancement for exposure up to Rs. 20.00 Lakhs

Customer Journey - Document Upload

Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 6 Documents 7 Review & Submit

Import Document - Google Chrome
 ibdlpuat.ib.in/webdesktop/components/workitem/document/importdoc.app?WD_RID=1e7c466...
 Document : Import Document
 Import Document (Max size : 10MB)
 Browse from Computer or Drag and drop documents below
 1. Workbook 21.xlsx Remove
 Document Types * Net worth Statement Upload As: New
 Comments : Workbook 21
 Close Upload Upload and Close

Document Name	View	Delete
Consent Form*	View	Delete
Project report	View	Delete
CMA*	View	Delete
Net worth Statement*	View	Delete
Audited Balance Sheet and P&L account for last fiscal year FY	View	Delete

Facility for upload of additional documents is made available.
 * marked documents to be uploaded mandatorily

Standard Operating Procedure - MSME Autorenewal cum Enhancement for exposure up to Rs. 20.00 Lakhs

Customer Journey - Application Review and Submission

Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Customer Details

Customer Name * KUMARAN OFFSET
 Constitution * Proprietorship
 PAN AC [REDACTED]
 Date of Incorporation 01/0 [REDACTED]
 Mobile No [REDACTED]
 Enter UDYAM Registration * [REDACTED]
 Net Turnover ₹ 43,33,480.00
 Net Investment in Plant and Machinery ₹ 30,00,000.00
 MSME Classification MICRO

Renewal / Review & Enhancement facility Details

Instructions for Renewal/Enhancement Facility Details:
 If you wish to make any changes such as enhancement to your existing facility, please enter the amount in either the ' Enhancement Amount ' field, based on your requirement
 If you do not need any additional facilities or changes such as enhancement to your existing facility, please select the checkbox labeled ' Review / Renewal '

Facility Type	Account Number	Sanctioned Amount	Outstanding Amount	Enhancement Amount	Proposed Loan Amount
CC/OD	[REDACTED]	₹ 5,00,000	-₹ 4,75,350	₹ 0	₹ 5,00,000

Review/Renewal

Application will all details submitted in journey will be displayed.

Application No. : WF-000000003521-MSME

1 Borrower Details 2 Charges & Payment 3 Banking & Financials 4 Security Details 5 Sales 6 Documents 7 Review & Submit

Facility Type	Account Number	Sanctioned Amount	Outstanding Amount	Enhancement Amount	Proposed Loan Amount
CC/OD	[REDACTED]	₹ 5,00,000	-₹ 4,75,350	₹ 0	₹ 5,00,000

Primary Security Details

Stocks (₹) * ₹ 10,00,000.00
 Book Debts (₹) * ₹ 5,00,000.00
 Sundry Creditors (₹) * ₹ 3,00,000.00
 As on Date: * 01/12/2025

Details of Sales

Last Year Sales (₹) * ₹ 25,00,000
 Current Year Sales (₹) * ₹ 30,00,000
 Projected Sales (₹) * ₹ 35,00,000

Customer can choose either to go back and edit the application or proceed for final submission

Standard Operating Procedure - MSME Autorenewal cum Enhancement for exposure up to Rs. 20.00 Lakhs

Customer Journey - Successful Application Submission

Workitem saved successfully

Application No. : WF-0000000003521-MSME

1	2	3	4	5	6	7
Borrower Details	Charges & Payment	Banking & Financials	Security Details	Sales	Documents	Review & Submit
2	07AADCR2224H1ZO		AKMAL JAHAN	Active		₹ 25,00,000
1	19AADCR2224H1ZJ		AKMAL JAHAN	Active		₹ 25,00,000
						₹ 50,00,000.00

Primary Security Details

Stocks (₹) *	Book Debts (₹) *	As on Date: *
₹ 10,00,000.00	₹ 5,00,000.00	01/12/2025

Details of Sales

Last Year Sales (₹) *	Projected Sales (₹) *
₹ 25,00,000	₹ 35,00,000

GO BACK & EDIT

SUBMIT

Windows taskbar: Type here to search, 20:20, 01/12/2025

On Successful Submission of Application, Pop-up message will be displayed with unique Application ID.

Intimation will be sent customer by SMS/Mail to registered mobile no/email id