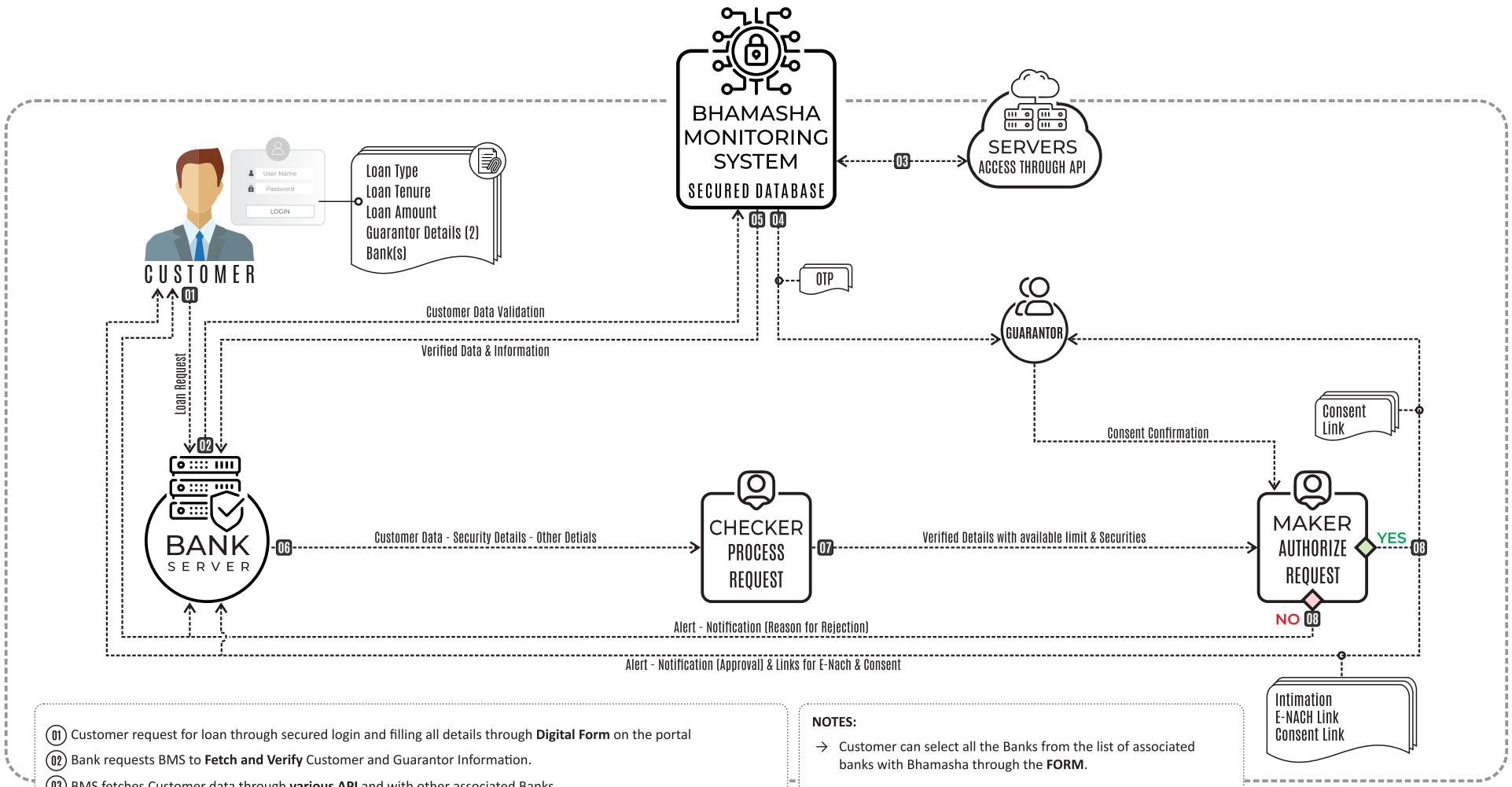
BHAMASHA
Innovative Solutions

COMPLETE DIGITAL LOAN PROCESSING WORKFLOW



(01) Customer request for loan through secured login and filling all details through **Digital Form** on the portal

(02) Bank requests BMS to **Fetch and Verify** Customer and Guarantor Information.

(03) BMS fetches Customer data through **various API** and with other associated Banks.

(04) BMS authenticates Guarantors information t**hrough OTP.**

(05) BMS forwards all Data to **Bank Server** including available Credit & Securities.

(06) Bank Server forwards the Data to **Checker** for processing.

(07) Checker processes the Data and forward it to **Maker.** Maker verifies the Data and take appropriate decision.

(08) **NO:** Maker sends the rejection information and reason to Customer & Bank Server.

(08) **YES:** Maker sends Digital Consent links to Guarantors. Maker also sends the e-Nach and Consent links to the Customer.

NOTES:

→ Customer can select all the Banks from the list of associated banks with Bhamasha through the **FORM**.

→ Rest of the process remains the same for all Banks. All the selected Banks will receive the request and follow the same process.

→ **Security against Loan** is Banks internal decision.

→ In case of no security Bank may suggest a **perfect plan with security and returns** to the customer, or may grant the loan without any security.