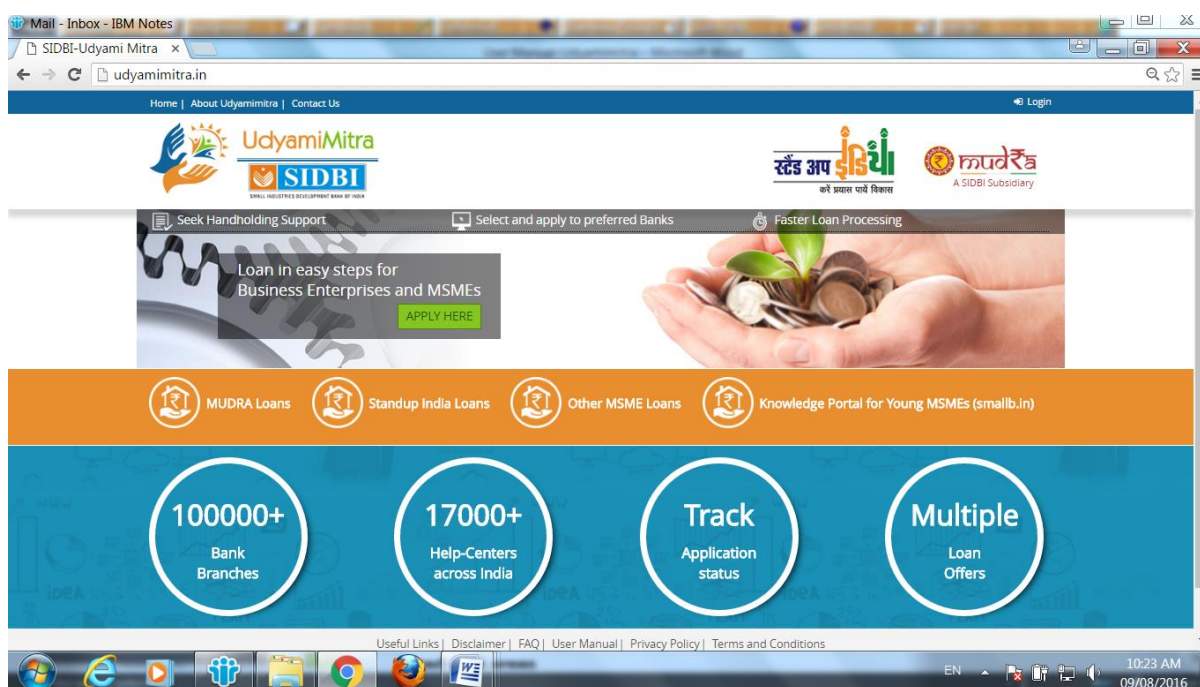


## Udyamimitra Portal – User Manual

- SIDBI Udyamimitra [www.udyamimitra.in] is an enabling platform which leverages IT architecture of Stand-Up Mitra portal and aims at instilling ease of access to MSMEs financial and non-financial service needs.
- It provides for loans under various categories such as MUDRA, STAND UP INDIA and general MSME Loans, the need for an exclusive portal dedicated to varied MSME enterprise loans have been felt and the new portal is designed as vehicle for these requirements.
- The present user manual aims at enabling 'Navigation with Ease' of the portal.

### **I. Features and functionalities of Portal ([www.udyamimitra.in](http://www.udyamimitra.in))**



- The Portal, as a virtual market place endeavours to provide 'End to End' solutions not only for credit delivery but also for the host of Credit-plus services by way of hand holding support, application tracking, multiple interface with stakeholders (i.e. banks, service providers, applicants). The important features include:-
  - **Matchmaking platform-** It provides a unique match making platform to MSME loan seekers, lenders as also handholding agencies. The portal has designed capability to accept varied MSME loan applications. Presently loans upto `1 crore can be accessed. The portal aims to be a crucial interface layer to create a support system involving varied stakeholder.
  - **Inclusive Access to all -** It provides access to both financial ( 1.29 lakh bank branches) and non financial services (17000+ handholding agencies) with three distinct features viz. (i) seek

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- hand holding support; (ii) select and apply for loans to preferred banks; (iii) enable faster loan processing.
- On entering the Portal, the user is guided for registration and login. Based on information furnished by a prospective entrepreneur, the system categorizes the applicants into 'trainee' (those needing training or other help before they are ready for entrepreneurship) and 'ready' borrower (borrower feels he/she is ready to approach lenders for loan). It then guides them to access handholding support or direct loan application module as per their requirement.
  - Ready Borrower can submit its loan application online with instant acknowledgement through SMS/email. The submitted application flows to the preferred bank as selected by the loan applicant with online notification to the Nodal Officer of the bank as also Lead District Managers.
  - It facilitates
    - **Access to Non Financial Services** - The applicant may search for contact details of the required hand holding agency in the vicinity of his place of proposed enterprise (based on the state and district given at the time of registration) to avail services. The portal has mapped hand holding agencies in different areas of expertise viz. financial training, skill development, project report preparation, application filling, work sheds and access to margin money/subsidy support being operated by various state/central organizations/corporations. The aim is to evolve this as a portal attending to the entrepreneurs need during entire enterprise development cycle.
    - **Access to Finance** - The portal replaces the manual operations with electronic platform where pre-sanction process shall get standardised in a simpler way in all banks. The portal has a MARKET PLACE where bankers would be able to compete themselves in their loan delivery mechanism.
  - While submitting the loan applications, the applicants have the option of choosing upto 3 preferred bank/bank branches. The Portal is designed to obtain application forms, gather and provide information, enable registration, provide links for handholding and assist in tracking request for handholding or loan. At the loan market place, a preferred banker or any other banker who are active, undertake P3 (peruse, pick and process) on the loan applications offline as also mark their sanctions and rejections online. Applications from the virtual loan market are picked up by lenders on the basis of the preferences of the applicants (i.e. both Ready and Trainee Borrowers) and disposal of the applications are expected to be ensured as per Code of Commitment for its Customers adopted by respective banks.

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- All submitted applications will be available at virtual market place for credit access to entrepreneurs and status visible to all stakeholders viz. lenders, handholding agencies, applicants, SIDBI, NABARD and Govt. agencies till the same is disbursed by one of the banks.
- Online Monitoring and Evaluation:- Whether the cases are picked online or offline, once banks submit information (as per prescribed format) the same shall be processed for monitoring and evaluation without resorting to banks, time and again.
- Leverage other schemes/institutions:- The portal endeavours to provide a platform to converge with other Central and State Government subsidy/margin money schemes, subject to compliances prescribed in the opted schemes.
- Frequently Asked Questions (FAQs) have been hosted on the portal for the benefit of applicants and bankers.
- Submission of the application is linked with AADHAAR reducing the possibilities for submission of multiple applications by one borrower.
- Loan applications can be lodged from anywhere anytime across the country even from home computers.

### II. User guide for Applicants

- Upon clicking of Handholding support or apply for loan button, it would lead to a Login page.

The screenshot displays the Udyamimitra Portal's login interface. At the top, there are navigation tabs for 'Calendar', 'Addresses', 'Reminders', 'Reference', 'Business Product', 'Suite/Help', 'SmartSuite', and 'Internet'. The browser's address bar shows the URL 'https://www.standupmitra.in/Login#NoBack'. The page header features the Government of India logo, the motto 'सह्यो आनंदो भवति' (Sahyo Anando Bhavati), and the SIDBI logo. A dropdown menu labeled 'Login' is visible. Below the header, a horizontal flowchart outlines the user process: 1. Register (blue circle with a mouse icon), 2. Choose Hand Holding Support (orange circle with a hand icon), 3. Fill Application Form (yellow circle with a document icon), and 4. Apply to preferred Bank (green circle with a bank icon). The central focus is the 'Login' form, which includes input fields for 'User Name' and 'Password', a 'Remember Me' checkbox, and three buttons: 'Login' (blue), 'New User?' (orange), and 'Forgot Password?' (green). The footer contains copyright information: '© Copyright 2016. Stand-Up India. All rights reserved.' and 'Made in India - Designed, Developed and Hosted by ESDS Software Solution Pvt. Ltd. Best viewed with Internet Explorer 10+ or Latest versions of Google Chrome & Mozilla Firefox.' The Windows taskbar at the bottom shows the system tray with the date '20/06/2016' and time '7:20 PM'.

- In the log-in page, the applicant gets three options – Login-in, New User, Forgot Password.
- To begin with, the applicant would have to Register first through the New User option.

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### • **Registration**

- **Registration** would enable to check eligibility of the applicant, whether he / she is a Trainee or a Ready borrower, along with the demographic details, category, nature of business and past experience, if any.
- In case, you are not eligible for SUI loan, you can apply for loan under MUDRA or other MSME loans through the portal, depending upon the loan amount.
- Upon registration, user id and password would be forwarded to your registered email id and simultaneously an SMS alert would be sent to the registered mobile number.

### • **Login Details**

- Once the applicant logs in, the applicant will get the customized Dashboard, along with applicant's log-in icon on the top right corner of the screen. The information about the LDMs & Connect Centres (along with the website link, if any) would automatically appear in the Dashboard in line with the State and District as chosen by the applicant at the time of registration.
- A Ready borrower can directly fill up the application form and forward to the chosen bank. The applicant can choose 3 preferred banks.

### **Handholding Request**

- A customized menu is available on the Dashboard. The applicant can select a hand-holding agency as per his/ her choice and area.
- A Trainee borrower can choose the hand-holding agency in the desired areas viz. skilling, financial training, EDPs, mentoring, application filling/project report preparation, work sheds from District Industries Centres (DICs) and margin money support.
- Upon selection of agency, one auto generated email would flow to the agency concerned about the requirement.
- Post selection of the hand-holding agency, the selected hand-holding agency details will appear under the tab 'My Hand Holding Agency' which user gets after login.
- Under the 'My details' tab, the applicant's detailed profile will appear. The portal allows need based updation, if required.
- Under 'My hand holding agency', one can "view the agency details", "change the agency", "mark the service complete" or "cancel the service". Icons for the same are provided under the "Action" tab.
- Upon completion of handholding support, the applicant would have to mark the service as complete after rating the agency and providing completion date.
- Upon cancellation of the service request, the applicant must provide the cancellation reasons.

### • **Application Filling**

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- The portal provides online application filling in 6 easy steps as per the IBA format.
- The mandatory fields can be identified by a red asterisk along with the field specifier.
- The applicant can upload self attested relevant documents while applying.
- The applicant can select three preferred banks and / or branch in order of his/ her choice.
- The application can be saved many a times, but once submitted, no changes are allowed. After submitting the form, an application number is generated and the same is displayed on the page.
- Upon submission of application, the same would be available in market place of dash board for all bankers for viewing/processing.
- Event driven messages would be forwarded to the applicant during the life cycle of the application.
- Applicant can track the application till the first disbursement of loan.

### **III. User guide for Hand Holding Agencies (SUHCs)**

- The portal provides a business opportunity to the handholding agencies to extend necessary support to the budding entrepreneurs. In order to access these requests, handholding agencies need to log on to the portal through 'Other Users'. SIDBI has already shared user id and password to each handholding agency. If not received the same can be requested again on support@standupmitra.in.
- On top right corner of home page, click on Login, Other Users button.
- Each handholding agency has been assigned a User Id and password and Portal will prompt you to change the auto-generated password on first access.
- Once the user logs-in with the new password, the Dashboard would appear
- The users of the hand-holding centres need to click on the hand holding request tab to view the various requests received by them.
- Various filters including 'State' , 'District', 'area of expertise', 'contact person' and 'e-mail-id' help to search for a particular agency.
- In the case of a SUHC, requests sent to the help centre are available for the user to view and act upon. The help centre user can view the details of the applicant too.
- Once you have rendered services satisfactorily, please request the applicant to click on the completion status of service (applicant has to login and do so). This is very important else, it would show as pending at your end.

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- By clicking on the top right corner of the portal, the user can edit the profile, change password and log-out.
- A gear icon allows the user to 'view details'.
- An applicant can select a hand-holding agency by way of log-in. The registered applicant has to click on 'Select Handholding Agency' to begin the process of seeking a hand holding support.
- Using three drop-down search filters 'State', 'District' & 'Select Area of Expertise' the applicant can search for the desired hand holding agency.
- Once the applicant sends a request to the agency, a detailed skill-set of the hand-holding agency is available for reference, along with the status of the support request. Under 'My hand holding agency', one can, "view the agency details", "change the agency", "mark the service complete" or "cancel the service". Icons for the same are provided under the "Action" tab. On taking the mouse over the action icons, the action name will be displayed.
- When any entrepreneur seeks services of a hand-holding agency, it may approach the agency directly or through the portal. In the later case, e-mail intimation will be sent to the agency. Thereafter, the SUHC may proceed to provide the necessary support services to the applicant. The handholding agencies can recover reasonable fee and charges, consistent with prevailing rates for such services, directly from the beneficiaries.

### **IV. User guide for Bankers**

- The portal provides a virtual marketplace to the Bankers to pick up suitable loan applications lodged by applicants on-line across the country. In order to access these loan applications, banker needs to log on to the portal through 'Other Users'.
- On top right corner of home page, click on Login, Other Users button.
- Each Bank has been assigned a Super User Id, which is going to be used by the Nodal User of the Bank. Subsequently, each branches of a Bank have also been assigned a user id and password.
- When the Nodal User of the bank logs in from the Super User ID allotted to the bank, user can view following menus: Offline Loan Application, Home, Market Place, their branch Users & branch Masters.
- Portal will prompt you to change the auto-generated password on first access.
- Market Place is providing a common platform for all the bankers to P3 (pick, peruse and process) any applications. Various on-screen filters will further narrow down the search.
- Any bank which is active on portal and intends to undertake P3 (even if not marked as preferred bank) in respect of loan application can do so.

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- Enabling provision has been accorded in the portal for complete user management, as and when required.
- On logon, respective dashboard will populate all those submitted applications for pick-up to facilitate the first preferred bank to act upon.
- The applications are marked with colour flags eg. Green/ Blue/ Grey flags indicate first/ second /third / other preferred bank branch respectively.
- Data can be filtered by banks in terms of State/District/1<sup>st</sup>, 2<sup>nd</sup> Preferred bank, etc.
- All possible transactions as against the submitted applications can be performed through the drop down menu associated with the linked gear icon.
- The portal has an enabling provision to download the concerned application and track the complete history.
- Upon clicking on 'Download', the loan application along with the uploaded documents will be downloaded as zip file for further processing by a Branch User.
- The Offline Loan Applications Menu may be used by a Branch User to input the details of loans sanctioned by it which were submitted physically at their offices. This will facilitate to capture real time MIS.
- As and when the loan is sanctioned/disbursed, please mark it in the portal.
- Once it is disbursed, the application details would not be available in market place of dash board.

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