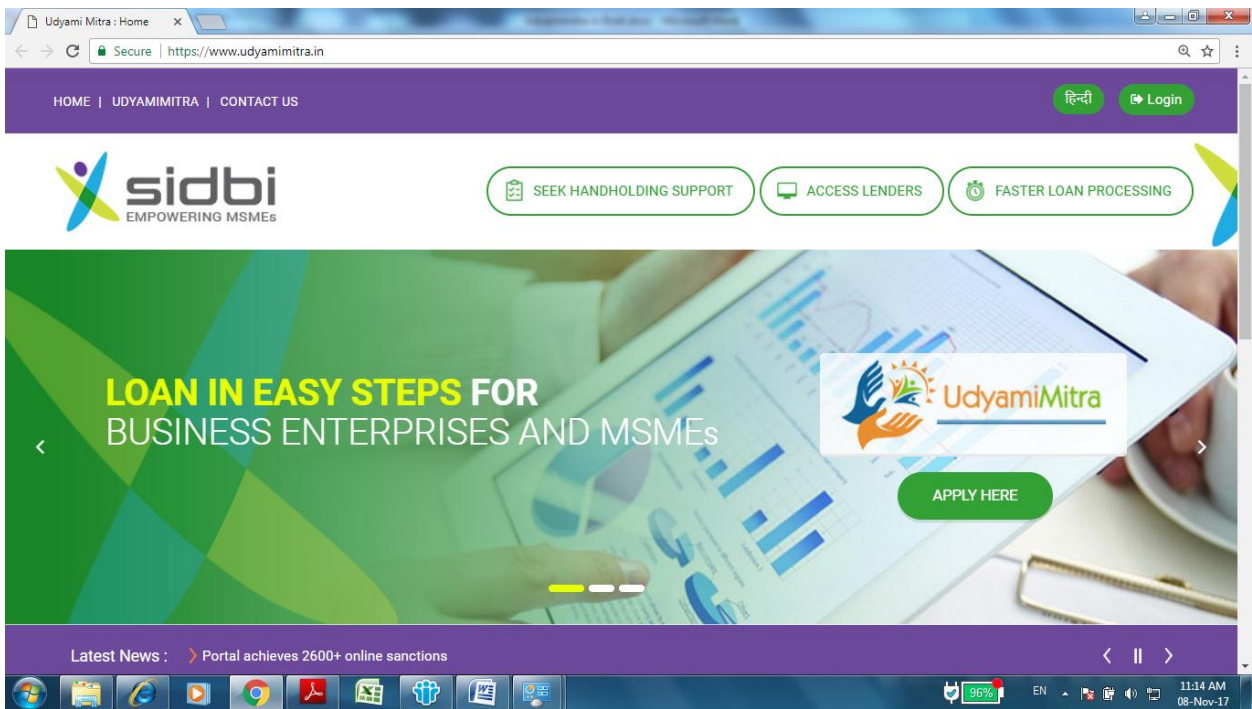




CREDIT + CONNECT through Udyamimitra Portal



For more details, visit at www.udyamimitra.in
For assistance, write to us at support@udyamimitra.in

Udyamimitra Portal - Enabling Inclusive Access to Financial and Non-financial Services

I. Background

SIDBI, being the Principal Financial Institution for MSMEs, has all along been endeavouring to bring institutional solutions. In its series of digital delight initiatives involving various portals such as www.sidbi.in, www.smallB.in, www.sidbistartupmitra.in and www.standupmitra.in, SIDBI has positioned www.udyamimitra.in as an universal enterprise loan portal.

II. Key Features

Besides credit and handholding services, portal enables convergence with aligned agencies thus, offering Credit+ solutions. Some of the key offerings include:-

1. **Type of Loans:** The portal has designed capability to accept varied MSME loan Applications viz. MUDRA, STAND UP INDIA and MSME loans upto ₹ 2 crore.
2. **E-Categorization:** The self assessment module on portal categorizes the applicant into 'Trainee' (those needing training before they are ready for entrepreneurial pursuit) and 'Ready' borrowers (ready enough to approach lenders) and guides them to access handholding support, if trainee borrower. Aspirants are also guided about scheme eligibility.

A to E (Access to e Platform)

- ✓ Any type of enterprise loans, anywhere, anytime access across the country
- ✓ Business ideas and knowledge pool from smallB.sidbi.in,
- ✓ Credible Connect- Access 103 banks (1.25 lakh bank branches) including Small Finance Banks and 41 NBFCs/Fintech and 17000+ handholding agencies across the country.
- ✓ Decide – Self Assessment (Trainee/Ready/Schemes).
- ✓ Enablers-
 - Loan Market Place.
 - Standardised application forms acceptable across banks.
 - Transparency & responsiveness – customised dash board-track your proposal
 - E Alerts.
 - Rule engine for collateral free eligibility.

3. **Access to Handholding Services:** - The applicant may choose handholding agency (HHA) in the vicinity of his/her place of proposed enterprise to avail services. The portal has mapped HHAs in areas of expertise viz. application filling/project report preparation, financial training, skill training, mentoring, EDPs, work sheds and margin money/subsidy schemes.
4. **Ease of Credit Access:** Aspirants get online access to credit through 1.25 lakh branches mapped on the portal. It enables submission of direct loan application online with a choice of preferred lenders/ branches for processing their application. Alerts to applicants (E-acknowledgement on registration, transaction start/ completion, marking of sanction/rejection) as also stakeholders on periodical basis enable quicker responses. All these are available from anywhere and anytime (24*7).

5. **E Market Place:** On the E loan market place, lenders are able to peruse free business leads and pick cases. Upon scrutiny of loan application, if required, lenders can seek additional information and in turn, applicants can submit the same through portal. Applications lie on E market place till it is disbursed. Any lender active on market place can pick, sanction and disburse. All applicants and stakeholders can track the application and keep abreast with the latest credit decision on the proposal.

E Tools on the Portal

- ✓ **Link for Branch Locator**
- ✓ **Self Assessment Module**
- ✓ **Access Tool Kit for all players.**
- ✓ **HAVE - Handholding in A Virtual Environment**
- ✓ **Rule Engine for Collateral Free Loan eligibility through CGTMSE/NCGTC**
- ✓ **Auto Estimation of Working Capital**
- ✓ **e-KYC**
- ✓ **Credit Information Report (CIR) and score from Credit Bureau**

6. **Stakeholders interface:-** Interactive portal helps to exchange messages through the portal with the stakeholders.

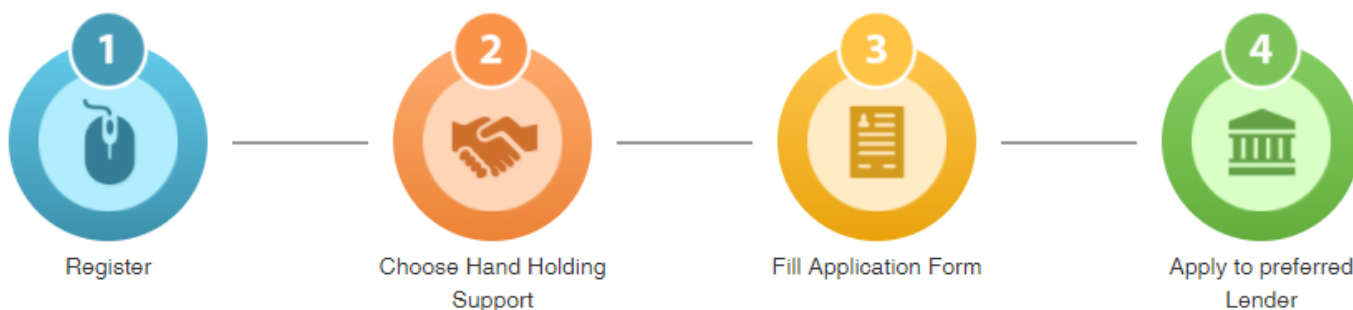
III. Single Point Contact:

Portal provides access to information on scheme(s) including subsidy schemes and standardised application (acceptable across banking fraternity). FAQs (for lenders, applicants, HHA), useful links etc. further ease their access.

IV. Steps for inclusive Access:

The portal can be accessed on a desktop, laptop, mobile and all hand-held devices. Both financial and non financial services can be accessed. On entering Portal, the user is guided for registration and login. Thereafter, the aspirant can proceed with handholding request or online submission of application forms. The submitted application flows to the preferred lender as selected by the loan applicant with online notification to the Nodal Officer of the lender.

Credit Access in 4 Easy Steps



Portal Flow Diagram

Visit www.udyamimitra.in

Loan in easy steps for MSMEs

Registration
(using phone and e-mail)

E-Categorization of
borrower and scheme

MUDRA → < ₹10 lakh

SUI → between ₹10 lakh and ₹1 crore

MSME → upto ₹2 crore (other than SUI)

Publish all
handholding
programs / events
on portal calendar

Handholding
Agencies

fulfills

Trainee Borrower

Ready Borrower

Request for
Handholding

Handholding
Request
responded

Apply for Loans in
e-Marketplace

requirement

Document
Checklist

Rule Engine
auto maps
Guarantee
Eligibility

Submit additional
documents (if any)

Tracking of
Application

Sanctioned

Not Interested

Disbursed

Applicant Intimated

Messaging
through the
Portal

1. Application Filling / Project Report Preparation
2. Skilling (Vocational)
3. Financial Training
4. EDP
5. Margin Money / Subsidy
6. Mentoring
7. Workshed

Help available at
support@udyamimitra.in