- Stand-Up India scheme and web based interactive portal (www.standupmitra.in) were launched by the Hon'ble Prime Minister on April 05, 2016.
- Under the guidance of Dept. of Financial Services, Ministry of Finance, Govt. of India, standupmitra portal has been developed by SIDBI.
- Stand Up India (SUI) Scheme envisages to enhance inclusive access of credit to the excluded segments of the society (SC/ST/Women) and endeavours to activate entire banking network comprising 1.25 lakh bank branches coupled with availability of active handholding agencies across the country.
- The present user manual aims at enabling ' Navigation with Ease' of the portal.

I. Features and functionalities of Portal (www.standupmitra.in)

- The portal acts as a virtual facilitator to provide linkages in the financial services eco-system. It provides a unique match making platform to loan seekers, lenders as also handholding agencies. It has 3 important features viz. (i) handholding support; (ii) loans from banks and (iii) guarantee support for collateral free lending.
- The portal has the capability to accept STAND-UP, MUDRA or other MSME loan applications, presently upto ₹ 10 crore.
- It aims to be a crucial interface layer to create a support system with Lead District Managers (LDMs), Stand Up Help Centres (SUHCs- comprising handholding agencies) and Stand Up Connect Centres (SUCCs- comprising NABARD and SIDBI) .
- Access the website through www.standupmitra.in (hereafter referred to as portal). The portal is best viewed with Internet Explorer 10+ or the latest version of Google Chrome or Mozilla Firefox on a desktop / laptop & all hand-held devices.
- The portal is available on Hindi or English Versions.

Standupmitra Portal – User Manual

- The portal endeavours to replace the manual operations (applicant has option to submit online or physical application with the banks) with electronic platform where pre-sanction process shall get standardised (for example application form is acceptable by all banks active on portal) in a more simpler way in all banks.
- The portal offers a virtual market place where bankers would be able to pick cases lodged online and thus competition is unleashed in loan access / loan delivery mechanism. The loans are presently processed offline followed by marking of sanctions and rejections on the portal itself.
- Based on information furnished by a prospective entrepreneur, the portal
    o categorizes the applicant into 'Trainee' (those needing training before they are ready for entrepreneurial pursuit) and 'Ready' borrowers (ready enough to approach banks or say bankable).
    o guides them to access handholding support, if trainee borrower
    o Enables submission of direct loan application which allows applicants to choose 3 preferred bank/bank branches for processing their application.
- The Portal is designed to enable registration, obtain application forms, gather and upload information and assists in tracking and monitoring. The portal endeavours to activate entire banking network comprising 1.25 lakh bank branches. Those applications which are submitted physically with banks and sanctioned, the same are to be fed on the portal. The portal also has the module to capture offline data pertaining to the loan sanctioned outside the portal.
- 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.
- Collateral free Access:- The Credit Guarantee Scheme for Stand Up India (CGSSI) for collateral free loans under Standup India has been notified (to be effective from April 5, 2016). Please access the website of NCGTC (www.ncgtc.in) for details.
- Short Audio Visual (AV) media is hosted on the portal to facilitate navigation of the portal with ease for the benefit of bankers, applicants and handholding agencies. These are updated from time to time incorporating changes, if any, on the portal.
- Brochure and Flyers have been uploaded on website for dissemination of information on scheme. These can be downloaded for translation in vernacular languages or printing for wider dissemination.
- Frequently Asked Questions (FAQs) have been hosted on the portal for the benefit of applicants and bankers.
- Submission of the application is linked with AADHAR reducing the possibilities for submission of multiple applications by one borrower.
- Presently there is no fee for registration on standupmitra portal and loan application can be lodged through the portal with the bank as per the need of the entrepreneurs. 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.
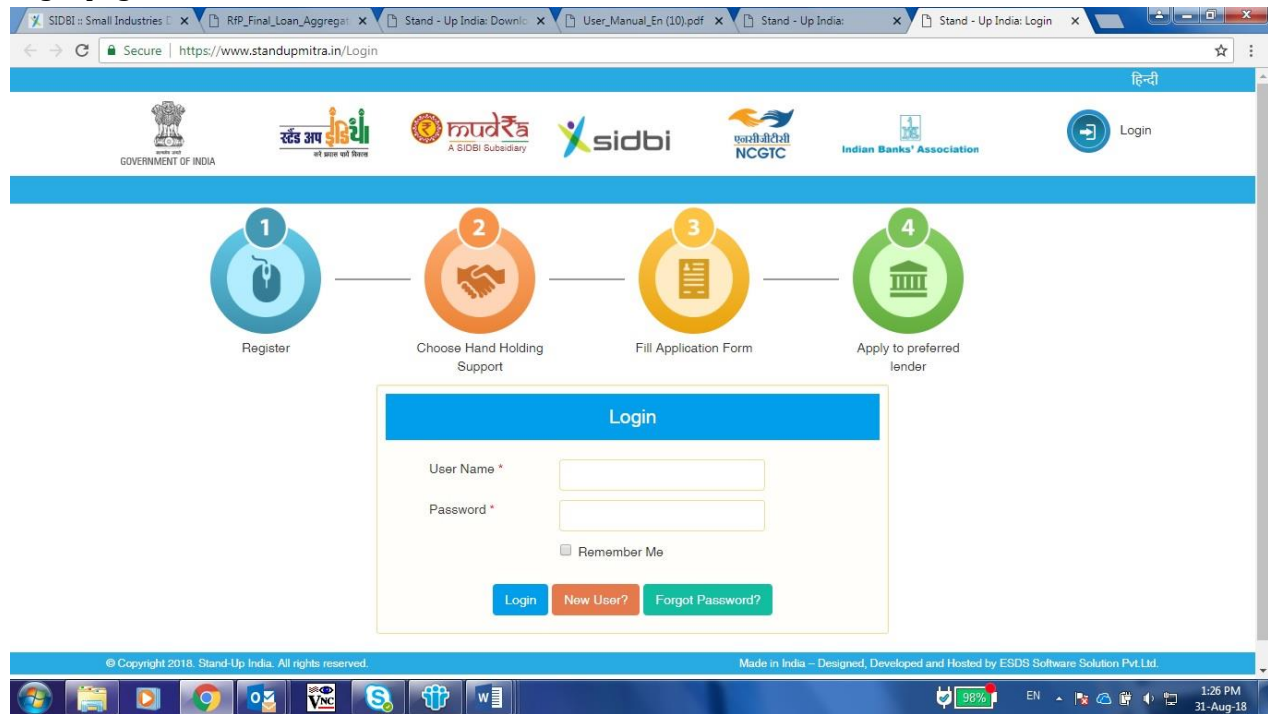
- In the log-in page, the applicant gets three options – Login-in, New User, Forgot Password.
- To begin with, the applicant would have to Register first through the New User option.
- **Registration**
  - o Registration would enable to check eligibility of the applicant, whether he / she is a Trainee or a Ready borrower, along with the demographic details, category, nature of business and past experience, if any.
  - o In case, you are not eligible for SUI loan, you can apply for loan under MUDRA or other MSME loans through udyamimitra portal (www.udyamimitra.in), depending upon the loan amount.
  - o 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**
  - o 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.
  - o 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 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**
  - The portal provides online application filling in 6 easy steps as per the IBA format.
  - The mandatory field 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.
- 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.
- 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/1st, 2nd 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.

V. User guide for SUCCs (NABARD/SIDBI)

- The portal provides a platform to the Connect Centres (Offices of NABARD & SIDBI to liaise with banks and coordinate with LDMs, SUHCs and Applicants.
- In order to access the portal, SUCCs need to log on to the portal through 'Other Users'.
- On top right corner of home page, click on Login, Other Users button.
- Each Connect Centre has been assigned a user id and password.
- Portal will prompt you to change the auto-generated password on first access.
- When a SUCC logs in, the user can view the following menus on dash board: Home, LDMs, Market Place, SUHCs (handholding) and Handholding Requests
- SUCCs would be able to view all handholding requests. They would be able to view the agency and service type requested for (area of expertise) and contact details of both the agency and applicant are available to enable them to facilitate the process and coordinate between the entities. Various on-screen filters will further narrow down the search to enable them to monitor requests pertaining to their State or Districts.
- SUCCs would also be able to view the marketplace to check the details of the application and the application status, to help in coordination with the banker

and applicant. They can download / print the application, view actions (history) by Bankers on the application through clicking on the gear icon next to the application and selecting the appropriate option. Various on-screen filters will further narrow down the search.

- Upon clicking each item of the dash board, data would be generated which can be exported to an excel sheet (Export button is available on the right side of the page)
- These details may be used to report to SLBC/DLCC or other forums wherever required.
- Enabling provision has been accorded in the portal for complete user management, as and when required.
- More details pertaining to individual applications can be viewed through the linked gear icon (wheel type button, available on the right side of each field).

VI.   User guide for LDMs

- The portal provides a platform to LDMs to monitor the progress of the cases.
- In order to access the portal, LDMs need to log on to the portal through 'Other Users'.
- On top right corner of home page, click on Login, Other Users button.
- Each LDM has been assigned a user id and password.
- Portal will prompt you to change the auto-generated password on first access.
- When a LDM logs in, the user can view the following menus on dash board: Home, Market Place, SUHCs and Handholding Requests.
- LDMs would be able to view all handholding requests. They would be able to view the agency and service type requested for (area of expertise) and contact details of both the agency and applicant are available to enable them to facilitate the process and coordinate between the entities. Various on-screen filters will further narrow down the search to enable them to monitor requests pertaining to their State or Districts.
- LDMs would also be able to view the marketplace to check the details of the application and the application status to help in coordination with the banker and applicant. They can download / print the application, view actions (history) by Bankers on the application through clicking on the gear icon next to the application and selecting the appropriate option. Various on-screen filters will further narrow down the search.
- Upon clicking SUHCs, data would be generated which can also be exported to an excel sheet (Export button is available on the right side of the page)
- More details pertaining to individual applications can be viewed through the linked gear icon (wheel type button, available on the right side of each field).
- These details may be used to report to SLBC/DLCC or other forums wherever required.

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