User Manual

For

"Credit Enhancement Guarantee Scheme
For
Schedule Caste"

Role – RO (MLI)

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Purpose of the document:

The purpose of this document is to describe the functionality and give assistance to the stakeholders of the CEGSSC Online Portal of IFCI system. This user manual has been developed to help better understand the usability and feature that apply to the system by providing user with a simple, easy-to-use reference that will help them navigate the critical areas. This manual intended to make the portal more accessible and understandable to the user of the system.

IFCI - Industrial Finance Corporation of India

At the time of independence in 1947, India's capital market was relatively under-developed. Although there was significant demand for new capital, there was a dearth of providers. Merchant bankers and underwriting firms were almost non-existent and commercial banks were not equipped to provide long-term industrial finance in any significant manner.

It is against this backdrop that the government established The Industrial Finance Corporation of India (IFCI) on July 1, 1948, as the first Development Financial Institution in the country to cater the long-term finance needs of the industrial sector. The newly-established DFI was provided access to low-cost funds through the central bank's Statutory Liquidity Ratio or SLR

About Credit Enhancement Guarantee Scheme for Scheduled Castes

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that a sum of 200 crore will be allocated towards credit enhancement facility for young and start-up entrepreneurs, belonging to Scheduled Castes, who aspire to be part of neo middle class category with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in Schedule Castes.

The Sponsoring Agency for the said scheme is Ministry of Social Justice and Empowerment. IFCI being the nodal agency has been entrusted with the responsibility of implementation the scheme.

1. CEGSSC Login:

Step No.	Action	Description
Step 1	Enter valid Email Id & Password.	Enter "Email id" and "Password" received from admin.
Step 2	Enter captcha code.	Enter code of image as captcha.
Step 3	Click on "Login"	Click on Login to access the portal .

2. CEGSSC Forgot Password:

Step No.	Action	Description
Step 1	Click on "Forgot Password" link. Enter valid email id and captcha code.	For resetting password link will send on provided email address. By clicking on this link we will navigate to "Reset password" window.
Step 2	Enter new password and confirm password.	Here can set new password on this window.
Step 3	Click on "Reset" button	By clicking on this we can reset password and can Login by using Step 1.

3. CEGSSC RO Dashboard:

Dashboard page shows overall status of requested applications in form of bar chart. Status are as follows:

1) Total
2) Submitted
3) Pending
4) Cancelled
5) Closed
6) On hold
7) Sent back
8) Incomplete

By clicking on "Home" menu we can navigate to Dashboard page from anywhere in application.

Step No.	Action	Description
Step 1	Click on "Application Form" Select first submenu option "Add/View Application"	For fill application click on "Application Form" or click on bar chart. Then click on "Add/View Application", It navigates to "Application details" page. For navigating application form click on "Create" button.
Step 2	Click on "Create New" button For view old application click "View"	By clicking on "Create New" button, It navigates to Application from which contains borrower, enterprise, loan details. For viewing old application click on "View" link which is in table of application forms on "Application details" page.

4. CEGSSC Application Eligibility Criteria:

Step No.	Action	Description
Step 1	RO will check the Eligibility Criteria as per the guidelines.	As per the guidance fulfill the criteria by checking check boxes.
Step 2	Click on Next	Click on "Next" for next form details. RO must prepare with details.

5. CEGSSC Application Form:

Step No.	Action	Description
Step 1	RO will fill the Borrower/Enterprise details and other mandatory fields	RO fill the details according to guidelines and available information.
Step 2	Ro will fill Loan details and other mandatory fields	RO will fill the loan amount. It will set guaranty cover itself. RO needs to enter loan amount as per "Constitution".
Step 3	Click on Save & Upload Documents	After filling details RO need to upload documents.

6. CEGSSC Application Form Upload Documents:

Step No.	Action	Description
Step 1	RO will upload the mandatory documents and click on upload	For uploading documents only .pdf, .jpg formats are allowed.
Step 2	Click on Save at the bottom of the page	By clicking "Save" button form will move to IFCI.

7. CEGSSC Final Sanction RO:

After token is generated by IFCI supervisor RO will receives notification. Now RO can make changes in loan amount if wants.

Step No.	Action	Description
Step 1	Click on "Application from" Select submenu option "Final Sanction MLI"	RO will receive the notification for Final Sanction MLI once Indicative Token No is generated
Step 2	Click on "edit"	By clicking on "edit" on table, It navigates to page of MLI Sanction.

8. CEGSSC Final Sanction RO (Loan Details):

Step No.	Action	Description
Step 1	If needs to change loan details then click on "Change Loan Details" button.	RO can click on change loan details if required to make any changes on loan amount, term generated loan, wok capital loan, moratorium period and it will set guaranty cover amount itself. And fill mandatory field "Reason for change Guaranty cover"
Step 2	Click on "Upload" button	RO will upload the Appraisal Note & Final Sanction Letter
Step 3	Click on Submit	After filling details RO need to submit page, It will move to checker for final sanction.

9. CEGSSC View /Download Document:

After generation of Final Token No, GPN to make any Demand Draft will be auto generated and users will receive an email. Demand Draft and other documents can viewed/download under "Report" tab.

Step No.	Action	Description
Step 1	Click on "Report" menu on left side of screen Select first submenu option "View Application"	After clicking on "View Application" will navigate to "All Application" page.
Step 2	Click on "View Attachment"	For downloading attachments click on this link, If wants to view then click on "View Application" link in table. After clicking "View Attachment" will navigate to Download attachment page.
Step 3	Click on "Download"	For download attachment click "Download" on regarding document. Or select document type from dropdown on top of page then click on "download" link.

10. CEGSSC Payment RO:

Step No.	Action	Description
Step 1	Click on "Payment" menu on left side of screen Select submenu "CEG Payment Details".	By clicking on this RO navigates to "Payment Details By MLI" page.
Step 2	Click on "Add Payment" link.	To make a new payment , click on Add Payment
Step 3	If wants to see payment then click on "View Payment" link.	To view previous payment, click on view payment

10.1. CEGSSC Add Payment RO:

After clicking on "Add Payment" RO navigates to "Payment Details" page. RO can make multiple payments.

Step No.	Action	Description
Step 1	Select "Token No" then "Transaction Code"	After selection of these fields "Enterprise Name", "Amount", "Paid Amount", "Balance Amount" will fill records itself.
Step 2	Enter "Unique Transaction Reference Number(UTR) no", "Bank Name", "Amount Paid", "Amount Paid Date" and today's date "Date" at top right.	RO fill details of the payment. Here can make payment less than "Paid Amount" field.
Step 3	Click on Submit	By clicking on submit Payment details will submitted.

11. CEGSSC Repayment by RO:

After generation of Final Token No, GPN, Demand Draft payment to IFCI, RO receives notification for IFCI Supervisor payment sanction. It means account is ready to pay (installments) repayment for given loan amount. RO can make repayment from this tab.

Step No.	Action	Description
Step 1	Click on "Repayment Module" menu on left side of screen. Select submenu "EMI Details".	After clicking of this RO navigates to "Repayment Schedule by MLI" It shows tabular form "Borrower Details"
Step 2	Click on "Add Payment" link	By clicking on this RO navigates to payment details page.
Step 3	If wants to see payment then click on "View Payment" link.	To view previous payment details, click on view payment.

11.1. CEGSSC Add Repayment by RO:

Step No.	Action	Description
Step 1	Select "Repayment Frequency" and other mandatory details.	After selection of "Repayment Frequency" is it Quarterly or monthly, As per selection of frequency "Term Loan As Per Schedule" will set itself. RO can make payment less than "Term Loan As Per Schedule".
Step 2	Enter "Amount Disbursed" and other mandatory details	"Outstanding Amount" will calculate as per "Amount Disbursed" entered. And "Interest Overdue" will added is "Outstanding Amount"
Step 3	Click on Save	By clicking on "Save" Payment details will submitted.