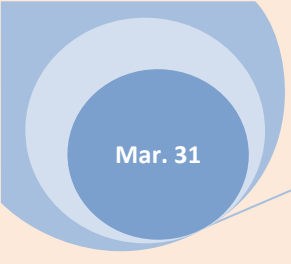2017

Handloom Weavers MUDRA Portal

User Manual

Centralized Online Claim Disbursement System - COCD

USER MANUAL

Introduction

Ministry of Textiles, Govt. of India has desired for online disbursement of Margin money, interest subsidy and CGTSME fees to various banks and beneficiaries, through PNB. Member Banks will access the web portal through internet provided by PNB.

This document includes the detail user requirement and understanding of the handling and navigation of Claim disbursements to respective banks and beneficiaries.

Software will include total automation of the Claim disbursements, which are presently handled manually.

Member Banks can access the Web portal through internet.

Roles and responsibility of the Entity:

S no	Entity	Roles and Responsibilities
1.	PNB admin user	Creation of different bank Admin users, generation of Reports for all participants' banks.
2.	Bank admin user	Creation of their Maker, checker, Claim authorizer users, generation of Reports for their bank.
3.	Regional office Maker User	Claim entry for Margin money, CGTMSE claim, interest subvention.
4.	Regional office Checker User	Verifying the Claim entry for Margin money, CGTMSE claim, interest subvention entered by Maker.
5.	Regional office Claim Authorizer User	Authorizing the Claim entry for Margin money, CGTMSE claim, interest subvention entered by Maker for approval of final disbursement/payment to beneficiaries and banks. Sole responsibility will be with the Banks who are entering the claim.

Login Page

URL: https://www.mypnb.in/COCD/login.aspx

After user has entered his login id, he needs to click on Get OPT button. OTP will be sent to user's registered mobile no.

On clicking Reset password the new password will be sent to user's registered email id.

On successful login for the first time, System will force the user to change their default password.

Bank Admin – Create Regional Office

Bank Admin will create Regional office for their own Bank.

Regional Office ID: Regional office ID can contain alphabets or digits.

Regional Office Name: Regional Office name can have a maximum length of 80.

** It should be noted that Regional office ID and Regional Office name should be unique for one's own bank.

Bank Master ▶ Aadhaar ▶ Reports ▶ View ▶ Change Password

: Bank Master : Add Regional Office

Instruction

Enter Regional Office ID	@	Regional Office ID should be alphanumeric(Min Length:1 and MaxLength:6)
Enter Regional Office Name	@	Regional Office Name can contain letters,digits,spaces,comma,apostrophe,dot(.)(Min Length:1 and MaxLength:80)

Add Regional Office

Bank Admin – Create Users

After creating   Regional Office Bank Admin will create Maker, Checker and Claim Authorizer of one's own bank.

Checker and Claim Authorizer of a bank should have the same Regional Office ID and Regional Office Name as that of Maker in order to approve any claims.

 User id should be unique for a user and can contain only digits (Minimum Length: 1 Maximum Length: 8)

User name can have a maximum length of 80

Mobile no should be unique for all users.OTP will be sent to it.

Make sure users email id is correct.

Login ID creation process

Login ID= User id + Bank ID

 E.g.: 349017 + PUNB

Bank ID will get automatically append to user id. No need to add it manually.

On successful user creation Login Id along with password will be sent to user's registered email Id.

On first login user will be prompted to change his password.

: Bank Master : Create User

Instruction

Userid	
User Name	
Email	
Enter Mobile No:	
Bank Name	
Choose Regional Office Name	--Select-- ▼
Choose Role	--Select-- ▼
	Create User

Bank Admin – Update Users

Bank Admin can update user's email id and mobile no

Bank Admin – Account Master

Bank Admin needs to add CGTMSE and Interest Subsidy account details.

Margin money subsidy will be credited to beneficiary account and CGTMSE and Interest subsidy will be credited to Bank CGTMSE and Interest subsidy account no.

Only one CGTMSE and Interest subsidy account allowed for each bank.

Instruction
Add or Modify CGTMSE and Intrest Subsidy Account Number.

Choose Account Type:	--Select-- ▼
Enter Account Number:	
Enter Account Name:	
Enter IFSC Code:	
	Add or Update Account Number

Bank Admin - Reports

- ➢ Bank wise summary
- ➢ District wise
- ➢ Religion wise
- ➢ Category wise
- ➢ State wise
- ➢ Block wise
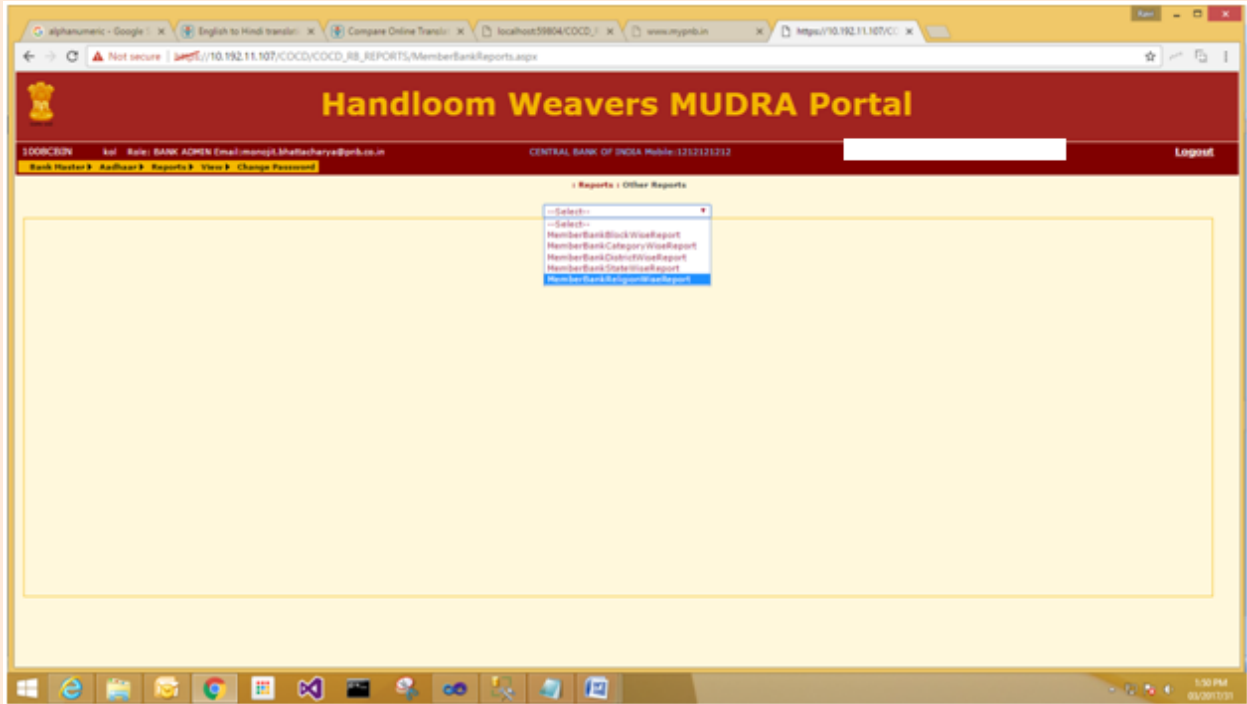
| DATE1 | 09/09/2015 00:00:00 | DATE2 | 09/09/2017 00:00:00 | | | | | | | | | View Report |

Between 09-09-2015 and 09-09-2017

		Borrower's Details										
Claim Type	Claim ID	Name	Aadhaar	Block	District	State	Sanction Date	Subsidy Claimed	Account No	Account Name	IFSC Code	Payment Status
CGTMSE												
	3	ddd		dddd	dddd	dddd	3/12/2017 12:00:00 AM	664		yuyuiyuyu	uuuu0988918	S
	4	3333		333	333333	3333333	3/13/2017 12:00:00 AM	554		yuyuiyuyu	uuuu0988918	S
	5	333		3333	333	333	3/12/2017 12:00:00 AM	4545		yuyuiyuyu	uuuu0988918	S
	6	ddd		dddd	3333	dddd	3/13/2017 12:00:00 AM	566		yuyuiyuyu	uuuu0988918	S
								6329				
INTREST SUBSIDY												
	2	ddd		dddd	dddd	dddd	3/12/2017 12:00:00 AM	7676		hgjhghjg	iiii0991919	S

Maker - Insert and Edit or Delete Margin Money claim

- Subsidy will be calculated at backend. Checker and Claim Authorizer of a Bank must have the same RegionId (Solid), Region Name (Sol name) as that of a Maker to get claims approved.
- Aadhaar number should be unique for each Margin Money Claim.
- Borrower Office name should be correct. It will be used for applying CGTMSE and Interest Subsidy
- Margin Money subsidy: 20% of sanctioned loan amount, Max subsidy allowed: Rs 10,000
- SMS will be sent to Borrower Mobile no once transaction generated.
- Maker can only Edit or Insert any claim.
- Grid displays all rejected claims.

Regional Office

: Enter and Edit Claim Record : Margin Money Claim

Instruction

Insert New Claim Record

Rejected Claims by Checker or Claim Authorizer

| ID | Bank Name | Borrower Name | Maker | Maker Creation Time | Maker Edited Claim | Maker Edited Time | Claim Last Modified On | Claim Last Modified By | Checker Comments | Checker | Checker Modify Time | Claim Authorizer Comments | Cl |

No Claims available which are Rejected by Checker or Claim Authorizer

State:	--Select-- ▼	mandatory	Sanctioned Loan Amount:		mandatory	Margin Money Subsidy Claimed:	
District:	▼		Block/Ward:	▼		Bank Name:	HOUSING DEVELOPMENT BANK
Branch Office:		mandatory	Borrower Name:		mandatory	Borrower Cluster:		mandatory
Borrower Category:	--Select-- ▼	mandatory	Borrower Religion:	--Select-- ▼	mandatory	Borrower Gender:	--Select-- ▼	mandatory
Borrower Qualification:			Borrower Postal Address:		mandatory	Borrower Block:		mandatory
Borrower District:		mandatory	Borrower State:		mandatory	Borrower Pincode:		mandatory
Margin Money Account No:		mandatory	Margin Money AccountName:		mandatory	Margin Money IFSC Code:		mandatory
Working Capital:		mandatory	Aadhaar Number:		mandatory	Date of Sanction(dd-MM-yyyy):		mandatory
Borrower Mobile:		mandatory					

1. I hereby certify that I have checked from CBS database that beneficiary loan account is opened and part disbursment is made.2.I ensure that entered Aadhaar number is associated with only one Margin Money claim.

Insert   Cancel

Maker – Insert or Edit or Delete CGTMSE Claim

- Only those Margin Money claims will be visible which are successfully authorized.
- Enter correct year for which you want to apply CGTMSE.
- For a Margin Money,CGTMSE can be applied three times
- Suppose a Margin Money claim is authorized in 2017, CGTMSE can be applied for 2017, 2018, 2019.
- **ONE CANNOT APPLY CGTMSE FOR A YEAR WHICH IS YET TO COME.**
- Enter correct Subsidy amount for the selected Margin Money Claims.
- Checker and Claim Authorizer of a Bank must have the same RegionId (Solid), Region Name (Sol name) as that of a Maker to get claims approved.

Margin Money Claim Authorized On(Year):	2017 ▼							Instruction					
Branch Office:	ho ▼												
Apply CGTMSE For Year:	2017												
Search Margin Money Claims													

Margin Money Claims for the selected Branch Office and Year

Enter CGTMSE Subsidy	ID	State	District	Block	Bank Name	Branch Office	Borrower Name	Borrower Cluster	Borrower Category	Borrower Religion	Borrower Gender	Borrower Qualification	Sanctioned Amount	Margin Money
5000	140	Madhya Pradesh	Chhindwara	Saunsar	HOUSING DEVELOPMENT BANK	ho	tyy	yyuwuw	OBC	Hindu	Female	667272	500.00	7676767676767

Get selected records

Maker – Insert or Edit or Delete Interest subsidy claim.

- Only those Margin Money claims will be visible which are successfully authorized.
- Enter correct year and quarter for which you want to apply Interest Subsidy.
- For a Margin Money, Interest Subsidy can be applied three times
- Suppose a Margin Money claim is authorized in 2017, Interest Subsidy can be applied for 2017, 2018, 2019.
- **ONE CANNOT APPLY INTREST SUBSIDY FOR A PARTICULAR QUATER IN A YEAR WHICH IS YET TO COME.**
- Enter correct Subsidy amount for the selected Margin Money Claims.
- Checker and Claim Authorizer of a Bank must have the same RegionId (Solid),Region Name (Sol name) as that of a Maker to get claims approved.

Edit Rejected CGTMSE Claims
Add Intrest Subsidy Claim
Edit Rejected Intrest Subsidy Claim

Margin Money Claim Authorized On(Year):	2017 ▼					Instruction				
Choose Branch Office:	ho ▼									
Choose Quater:	Jan-Mar(Quater-1) ▼									
Apply Intrest Subsidy For Year:	2017									
Search Margin Money Claims										

Enter Intrest Subsidy	Sanctioned Amount	ID	State	District	Block	Bank Name	Branch Office	Borrower Name	Borrower Cluster	Borrower Category	Borrower Religion	Borrower Gender	Borrower Qualification	Margin Money
500	500.00	140	Madhya Pradesh	Chhindwara	Saunsar	HOUSING DEVELOPMENT BANK	ho	tyy	yyuwuw	OBC	Hindu	Female	667272	7676767676767

Opt For Intrest Subsidy Claims

Checker – Verify Margin Money, CGTMSE and Interest Subsidy claim.

- Checker and Claim Authorizer of a Bank must have the same RegionId (Solid), Region Name (Sol name) as that of a Maker to get claims approved.
- Checker on accepting a claim will move to the queue of claim authorizer and on rejecting it will move to Maker.

	ID	Bank Name	Borrower Name	Maker	Maker Creation Time	Maker Edited Claim	Maker Edited Time	Claim Last Modified On	Claim Last Modified By	Checker Comments	Checker	Checker Modify Time	Claim Authorizer Comment
Select	16		33	1009CBIN	31/03/2017 13:56:50			31/03/2017 13:56:50	1009CBIN				

1 2

ID:	16	State:	Chhattisgarh	
District:	Baloda Bazar	Block/Ward:	Bhilaigarh	Bank Name:
Branch Office:	33	Borrower Name:	33	Borrower Cluster: 333
Borrower Category:	OBC	Borrower Religion:	Hindu	Borrower Gender: Female
Borrower Qualification:	33	Borrower PostalAddress:	333	Borrower Block: 33
Borrower District:	222	Borrower State:	3333	Borrower Pincode: 333333
Margin Money Account No:	222	Margin Money Account Name:	▓▓▓▓	Margin Money IFSCCode: oopo0378937
Working Capital:	2222.00	Sanctioned Loan Amount:	333.00	Margin Money Subsidy Claimed: 66.60
Checker Comments:		Claim Record Status	--Select-- ▾	Adhaar Number: ▓▓▓▓▓▓
Date of Sanction	13/03/2017 00:00:00	☐	1.Margin Money claim borrower account is already present. 2.I am not making claim for the second time for the same benificiary	
Update		Cancel		

Claim Authorizer – Authorize Margin Money, CGTMSE and Interest Subsidy claim.

- Checker and Claim Authorizer of a Bank must have the same RegionId (Solid), Region Name (Sol name) as that of a Maker to get claims approved.
- Claim on rejecting it will move to Maker. On accepting claim it cannot be revert back and will payment process will be initiated via NACH.

	ID	Bank Name	Borrower Name	Maker	Maker Creation Time	Maker Edited Claim	Maker Edited Time	Last Modified On	Last Modified By	Checker Comments	Checker	Checker Modify Time	Claim Authorizer Comments	Claim
Select	16		33	1009CBIN	31/03/2017 13:56:50			31/03/2017 14:09:45	1110CBIN	ok	1110CBIN	31/03/2017 14:09:45		

ID:	16	State:	Chhattisgarh
District:	Baloda Bazar	Block/Ward:	Bhilaigarh	Bank Name:	
Branch Office:	33	Borrower Name:	33	Borrower Cluster:	333
Borrower Category:	OBC	Borrower Religion:	Hindu	Borrower Gender:	Female
Borrower Qualification:	33	Borrower Postal Address:	333	Borrower Block:	33
Borrower District:	222	Borrower State:	3333	Borrower Pincode:	333333
Margin Money Account No:	222	Margin Money Account Name:		Margin Money IFSCCode:	oopo0378937
Working Capital:	2222.00	Sanctioned Loan Amount:	333.00	Margin Money Subsidy Claimed:	66.60
Checker Comments:	ok	Claim Record Status	--Select-- ▼	Claim Authorizer Comments	
Adhaar Number:		Date of Sanction	13/03/2017 00:00:00		

Please check the box: ☐

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India. 2. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount. 3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI

Update   Cancel