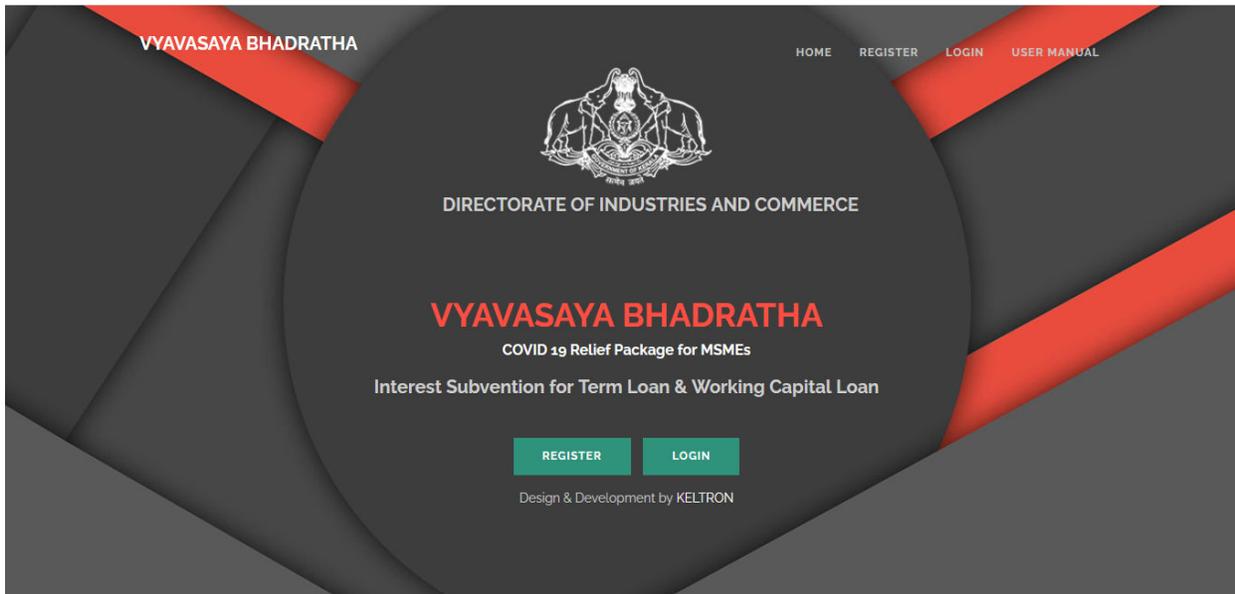


## **COVID-19-MSME-VYAVASAYA BHADRATHA- Interest Subvention Scheme on Term loan and Working Capital Loan**

As per G.O.(Rt)No.362/2020/ID Dated 02.06.2020 , a Special Package of Relief Schemes and Financial Assistance for Micro Small Medium Enterprises (MSMEs) under the title “VYAVASAYA BHADRATHA” was declared to support and sustain the state MSMEs. Among them , the “Scheme for Interest Subvention on Term Loan And Working Capital Loan “ (the Units engaged on manufacturing activities / job works which are badly affected by the lockdown due to Covid-19 pandemic) is included in the package to provide Interest Subvention for six months for new /additional term loan and / or working capital loan availed from 1<sup>st</sup> April 2020 to 31<sup>st</sup> December 2020.

An online web application portal has been developed for submitting the application for the above scheme and the portal link (<http://dic.kerala.gov.in/iss/web/index.php>) will be available in the official website of Directorate of Industries and Commerce (<http://www.industry.kerala.gov.in/>).

## User Manual for Applicant's Login



### Register

First register the applicant using **Register** link available in Home screen.

Applicant must enter **Name of Applicant, Mobile Number, Email Id , Password** and **Captcha** then press **SUBMIT** button. (**Email Id , Password** must remember for future use)

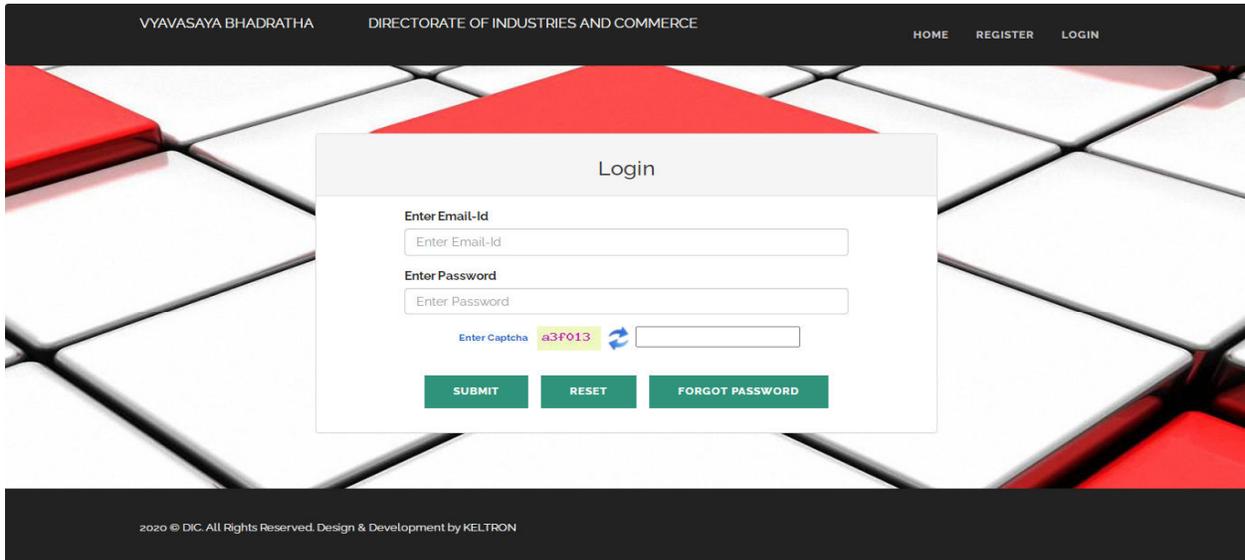
The image shows a 'Register' form overlay on the website. The form has a title 'Register' and several input fields: 'Enter Name of Applicant' (with a sub-field 'Enter Name'), 'Enter Mobile Number' (with a sub-field 'Enter Mobile Number'), 'Enter Email-Id' (with a sub-field 'Enter Email-Id'), 'Enter Password' (with a sub-field 'Enter Password'), and 'Enter Confirm Password' (with a sub-field 'Enter Confirm Password'). Below these fields is a 'Captcha' section with the text 'Enter Captcha', a small image of a captcha '33aaF1', a refresh icon, and an input field. At the bottom of the form are two green buttons: 'SUBMIT' and 'RESET'. The background of the website is visible behind the form, showing the same navigation and header as the previous image.

If Data saved successfully automatically redirected to Login page , otherwise error displayed in screen.

## Login

After successful registration you can login using **LOGIN** link.

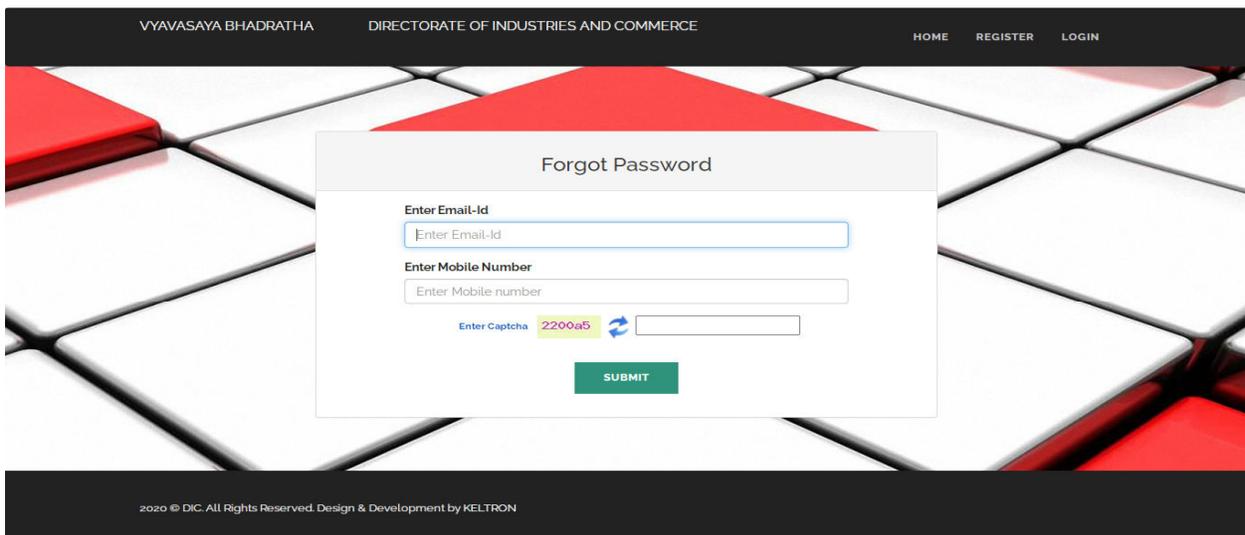
Email Id and Password entered in Registration form required for Login



The screenshot shows the login interface on the Directorate of Industries and Commerce website. The header includes the text "VYAVASAYA BHADRATHA" and "DIRECTORATE OF INDUSTRIES AND COMMERCE" on the left, and navigation links "HOME", "REGISTER", and "LOGIN" on the right. The main content area features a "Login" modal form with the following fields: "Enter Email-Id", "Enter Password", and "Enter Captcha" (with a refresh icon). Below the fields are three buttons: "SUBMIT", "RESET", and "FORGOT PASSWORD". The footer contains the text "2020 © DIC. All Rights Reserved. Design & Development by KELTRON".

If the Applicant lost password then **FORGOT PASSWORD** option available for reset Password.

Email id and Mobile number required for reset Password



The screenshot shows the "Forgot Password" modal form on the Directorate of Industries and Commerce website. The header is identical to the login page. The "Forgot Password" form includes the following fields: "Enter Email-Id", "Enter Mobile Number", and "Enter Captcha" (with a refresh icon). A single "SUBMIT" button is located below the fields. The footer contains the text "2020 © DIC. All Rights Reserved. Design & Development by KELTRON".

After Successful login Applicants reaches Applicant Home page

Top navigation bar: VYAVASAYA BHADRATHA Home Application Form Status Logout arun@keltron.org DIRECTORATE OF INDUSTRIES AND COMMERCE

Welcome arun1@keltron.org

[New Application](#)

Application Details

SL No	Application Number	Name of Applicant	Name of Unit	Assistance Applied	Submitted Date	Status	Edit/Print
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In Home page Menus are displayed in top Bar ,

Menus are

**Home**->navigate to home page

**Application Form**->Showing application details /start new application

**Status**->Check Status of submitted application

**Logout**->Logout

For Filling New Application click the New Application link in home screen.

Application form consist of Personal Details, Term Loan Details, Working Capital Loan /ECLGs and Submission.

Fill Personal details form -all field are mandatory

VYAVASAYA BHADRATHA Home Application Form Status Logout [arun@keltron.org](mailto:arun@keltron.org) DIRECTORATE OF INDUSTRIES AND COMMERCE

### Application Form

1. Personal Details 2. Term Loan 3. Working Capital Loan/ECLGS 4. Submission

#### 1. Personal Details

Name of Applicant\*  Name of Enterprise\*

Select District\*  Select block/municipality/corporation (Location of the Enterprise)\*

Address of Enterprise\*

Social Category\*  Select Gender

Constitution of the Unit\*  Category of Unit

Number of Employees\*  Date of Commencement of Commercial production/Activity\*

Udyam/Udyog aadhar No\*  Udyam/Udyog aadhar date\*

Acknowledgement of UAM /Udyam\*  No file chosen

Items of Manufacture/Job Work\*

Assistance applied for,\*

Interest Subvention on Term Loan\*  Interest Subvention on Working capital Loan/Emergency Credit Line Guarantee Scheme (ECLGS)\*

**SAVE & NEXT**

click **SAVE & Next** button for saving entered values in Personal details form

Term Loan Details- In Personal Details Assistance applied for **Interest Subvention on Term Loan** is checked then filled Term loan details otherwise this option not available

VYAVASAYA BHADRATHA Home Application Form Status Logout [arunmker@gmail.com](mailto:arunmker@gmail.com) DIRECTORATE OF INDUSTRIES AND COMMERCE

### 2.Term Loan Details

Name of Financing bank/Institution *	Name of Branch *
<input type="text"/>	<input type="text"/>
Address of Bank *	IFSC *
<input type="text"/>	<input type="text"/>
Amount of Loan Sanctioned (Rs) *	Date of Sanction *
<input type="text"/>	<input type="text"/>
Date of Disbursement of 1st Installment *	Loan Account Number *
<input type="text"/>	<input type="text"/>
Rate of Interest Charged by the Bank *	
<input type="text"/>	
Period of interest subvention to be applied for *	
a) 1st 3 months <input type="checkbox"/> b) 2nd 3 months <input type="checkbox"/>	
1st 3 Months From date *	1st 3 Months To date *
<input type="text"/>	<input type="text"/>
1st 3 Months Amount of Interest Paid by the unit (Rs.) *	1st 3 Months Amount of Interest subvention applied (Rs.) *
<input type="text"/>	<input type="text"/>
2nd 3 Months From date *	2nd 3 Months To date *
<input type="text"/>	<input type="text"/>
2nd 3 Months Amount of Interest Paid by the unit (Rs.) *	2nd 3 Months Amount of Interest subvention applied (Rs.) *
<input type="text"/>	<input type="text"/>
Recommendation Letter from the concerned financial institution for term loan *	
<input type="button" value="Choose file"/> No file chosen	

After filling all details related to Term loan click **Save & Next** button

**Working capital Loan/ECLGS Details-** In Personal Details Assistance applied **Interest Subvention on Working capital Loan/Emergency Credit Line Guarantee Scheme (ECLGS)** is checked then filled **Working capital Loan/ECLGS** details other wise this option not available

Application reference ID :-ISS/TVM/2020/516

1. Personal Details 2. Term Loan 3. Working Capital Loan/ECLGS 4. Submission

### 3. Working Capital Loan/ECLGS Details

Name of Financing bank/Institution\*

Name of Branch\*

Address of Bank\*

IFSC\*

Amount of Loan Sanctioned (Rs)\*

Date of Sanction\*

Date of Disbursement of 1st Installment\*

Loan Account Number\*

Rate of Interest Charged by the Bank\*

Period of interest subvention to be applied for\*  
a) 1st 3 months  b) 2nd 3 months

1st 3 Months From date\*

1st 3 Months To date\*

1st 3 Months Amount of Interest Paid by the unit (Rs.)\*

1st 3 Months Amount of Interest subvention applied (Rs.)\*

2nd 3 Months From date\*

2nd 3 Months To date\*

2nd 3 Months Amount of Interest Paid by the unit (Rs.)\*

2nd 3 Months Amount of Interest subvention applied (Rs.)\*

Recommendation Letter from the concerned financial institution for working capital loan  
 No file chosen

After filling all details related to **Working capital Loan/ECLGS** click **Save & Next** button

In Submission section –after filling all details **Preview** option available for re checking and correction . After filling all details **SUBMIT** button available for submit the application. After Submission edit option not available. Print application also available in **PRINT** button

**Application Form**

Application reference ID :-ISS/TVM/2020/5/16

1. Personal Details | 2. Term Loan | 3. Working Capital Loan/ECLGS | 4. Submission

### 4. Submission

Whether similar assistance related to Covid 19 package availed earlier\*

Select

Name of Institution\*

Amount (Rs.)\*

Scheme\*

Any Other Document

Choose file No file chosen

I have read the provisions of the scheme and undertake to abide by them. I also declare that all the above facts are true to the best of my knowledge and belief.

SAVE PREVIEW SUBMIT PRINT

In Home Screen all applications are listed , submitted application only print option available otherwise edit option available.

Welcome arunnker@gmail.com

[New Application](#)

**Application Details**

SL No	Application Number	Name of Applicant	Name of Unit	Assistance Applied	Submitted Date	Status	Edit/Print
1	ISS/TVM/2020/5/5	arun	Arun	Term Loan	03/08/2020	Submitted	<a href="#">Print</a>
2	ISS/TVM/2020/5/9	arun	Arun	Term Loan & Working Capital Loan	03/08/2020	Filling	<a href="#">Edit</a>

Status of Application :- select application number and click check status current status of application displayed.

VYAVASAYA BHADRATHA Home Application Form Status Logout arunmiker@gmail.com DIRECTORATE OF INDUSTRIES AND COMMERCE

### Application Status

Select Application\*

ISS/TVM/2020/5/5

Check Status

Submitted on 03/08/2020

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