

2021

Handicrafts Artisan MUDRA Portal

Handicrafts

**HANDICRAFTS DEPT, MINISTRY OF
TEXTILE, GOVT. OF INDIA**

Powered By Punjab National Bank



USER MANUAL



Handicrafts Artisan MUDRA Portal

Introduction

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

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

Software includes total automation of the Claim disbursements.

Roles and responsibility of the Entities:

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/Circle office Maker User	Claim entry for Margin money, interest subvention.
4.	Regional/Circle office Checker User	Verifying the Claim entry for Margin money, interest subvention entered by Maker.
5.	Regional/Circle office Claim Authorizer User	Authorizing the Claim entry for Margin money, 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.

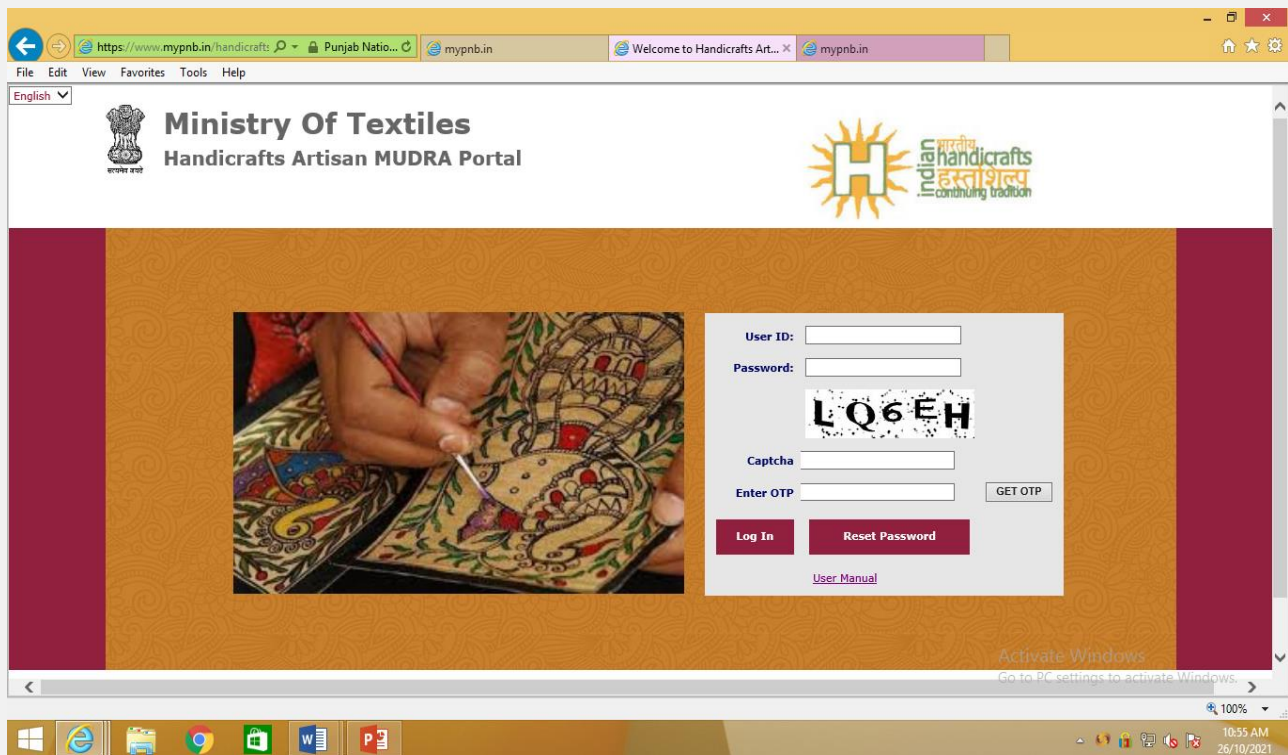
Once claims are lodged and successfully authorized payment process will be initiated.



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LOGIN PAGE:

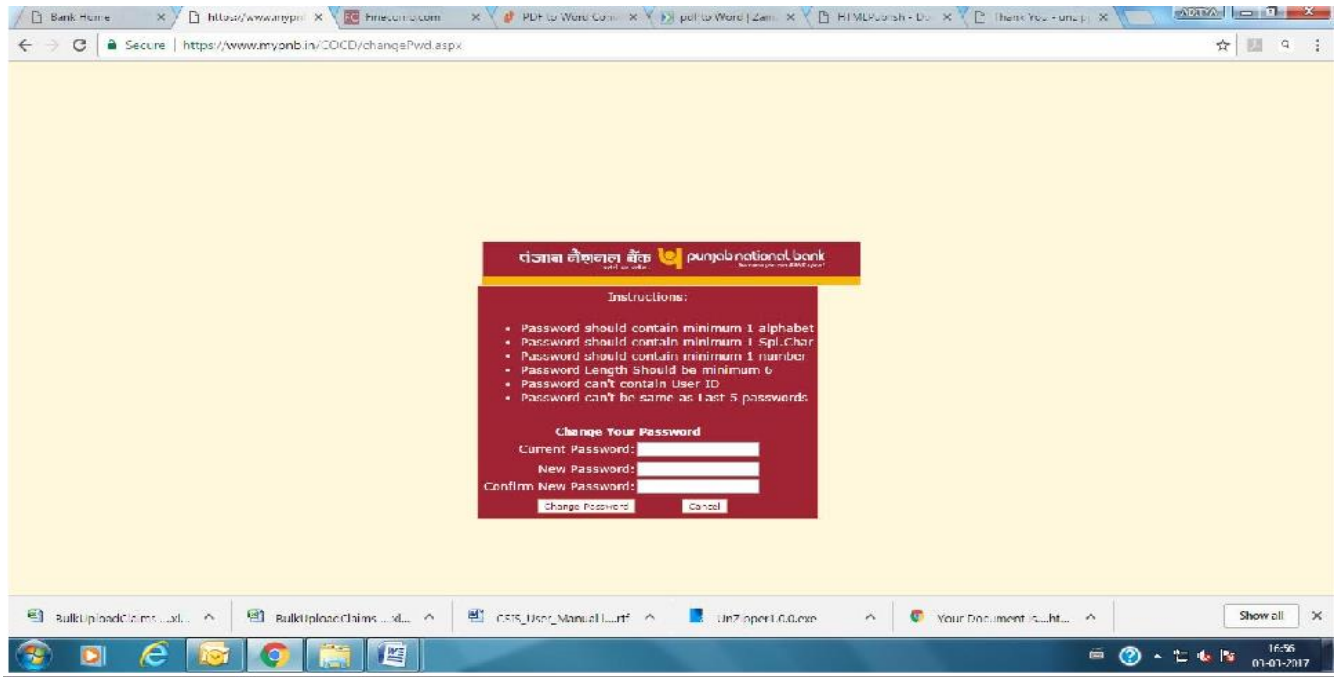
URL: <https://www.mypnb.in/handicrafts/login.aspx>



After user has entered his login id, he/she needs to click on Get OTP 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/Circle Office

Bank Admin will create Regional/Circle office user for their own Bank.

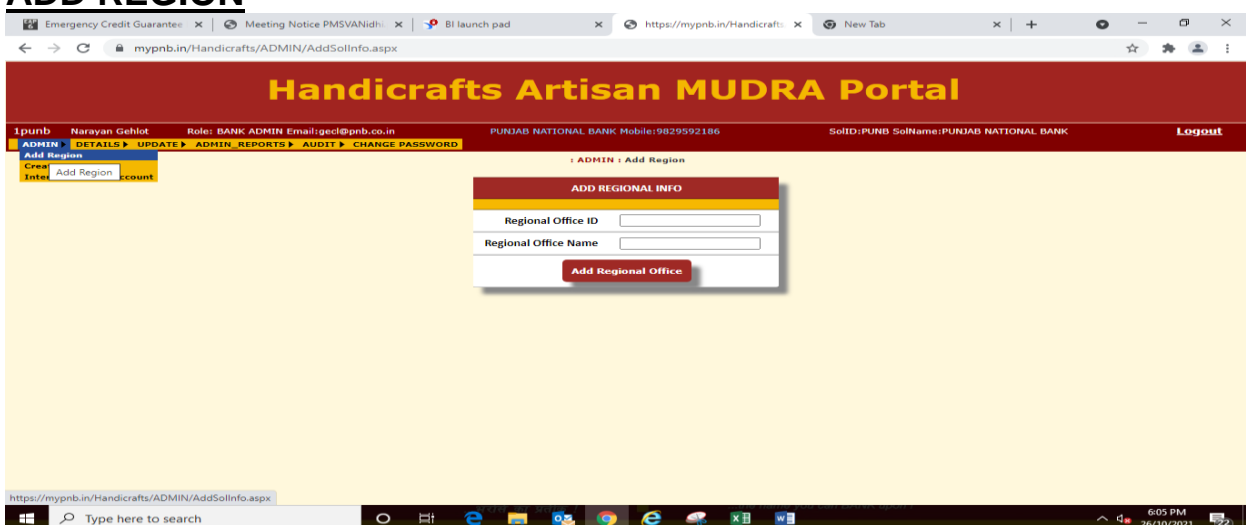
Regional Office ID: Regional office ID can contain alphabets or digits.

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.

STEPS PERFORMED BY ADMIN

1. ADD REGION





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2. CREATE USER: 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.

The screenshot shows a web browser window with the URL <https://mypnb.in/Handicrafts/ADMIN/CreateUser.aspx>. The page title is "Handicrafts Artisan MUDRA Portal". The user is logged in as "ADMIN" with the role "ADMIN: Create User". The form contains the following fields:

- Userid:
- User Name:
- Email:
- Mobile No:
- Bank Name: PUNJAB NATIONAL BANK
- BankID: PUNB
- Regional Office Name: --Select--
- Regional Office ID:
- Role: --Select--

A "Create User" button is located at the bottom of the form.



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3. ADD ACCOUNT

Bank Admin needs to add Interest Subsidy account details before lodgement of any interest subsidy claim by the regional /circle office user.

Margin money subsidy will be credited to beneficiary account and **Interest subsidy will be credited to Bank Interest subsidy account number.**

Only one Interest subsidy account allowed for each bank.

4. UPDATE USER/RESET PASSWORD

Bank Admin can update user's email id and mobile number.

UPDATE USER											
	LoginID	User Name	Email	Mobile	Sol	Sol Name	Bank Name	Role	Is Approved	Is Locked Out	Failed Password Attempt Count
Reset Password	EditDetails	COBURA	manojnar6@pnb.co.in	9829592186	379400	BURDWAN	PUNJAB NATIONAL BANK	CLAIM AUTHORIZER	True	False	0



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5. ADD ADDRESS

The screenshot shows a web browser window with the URL <https://mypnb.in/Handicrafts/UPDATE/DistrictBlock.aspx>. The page has a dark red header with the title "Handicrafts Artisan MUDRA Portal" in yellow. Below the header is a navigation bar with the following items: "ipunb", "Narayan Gehlot", "Role: BANK ADMIN Email:gecl@pnb.co.in", "PUNJAB NATIONAL BANK Mobile:9829592186", "SolID:PUNB SolName:PUNJAB NATIONAL BANK", and "Logout". A menu bar contains "ADMIN", "DETAILS", "UPDATE", "ADMIN_REPORTS", "AUDIT", and "CHANGE PASSWORD". The "UPDATE" menu is expanded, showing "User Details" and "Add Address". The "Add Address" option is selected, leading to a form titled "ADD DISTRICT BLOCK". The form contains a dropdown menu labeled "Choose to Add District and Block" with "--Select--" as the current selection, and a red "Submit" button. The browser's taskbar at the bottom shows the Windows logo, a search bar with "Type here to search", and several application icons. The system tray on the right shows the time as 6:02 PM and the date as 26/10/2021.



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STEP PERFORMED BY MAKER: Insert and Edit or Delete Margin Money and Interest Subsidy 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 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.

1. NEW CLAIM

MAKER - New Claim

LODGE ARTISIAN INTEREST SUBSIDY CLAIM					
State	<input type="text" value="--Select--"/>	District	<input type="text" value="--Select--"/>	Block	<input type="text" value="--Select--"/>
Bank Name	<input type="text" value="PUNJAB NATIONAL BANK"/>	Branch Office	<input type="text" value=""/>	Borrower Name	<input type="text" value=""/>
Cluster	<input type="text" value=""/>	Category	<input type="text" value="--Select--"/>	Religion	<input type="text" value="--Select--"/>
Gender	<input type="text" value="--Select--"/>	Qualification	<input type="text" value=""/>	Borrower Address	<input type="text" value=""/>
Borrower Block	<input type="text" value=""/>	Borrower District	<input type="text" value=""/>	Borrower Pincode	<input type="text" value=""/>
Working Capital	<input type="text" value=""/>	Sanctioned Loan Amount	<input type="text" value=""/>	Interest Subsidy	<input type="text" value=""/>
Account Number	<input type="text" value=""/>	Account Name	<input type="text" value="GURUDUGUR"/>	Account IFSC	<input type="text" value=""/>
Borrower Mobile	<input type="text" value=""/>	Borrower Aadhaar	<input type="text" value=""/>	Date of Sanction	<input type="text" value=""/>
Borrower State	<input type="text" value=""/>				

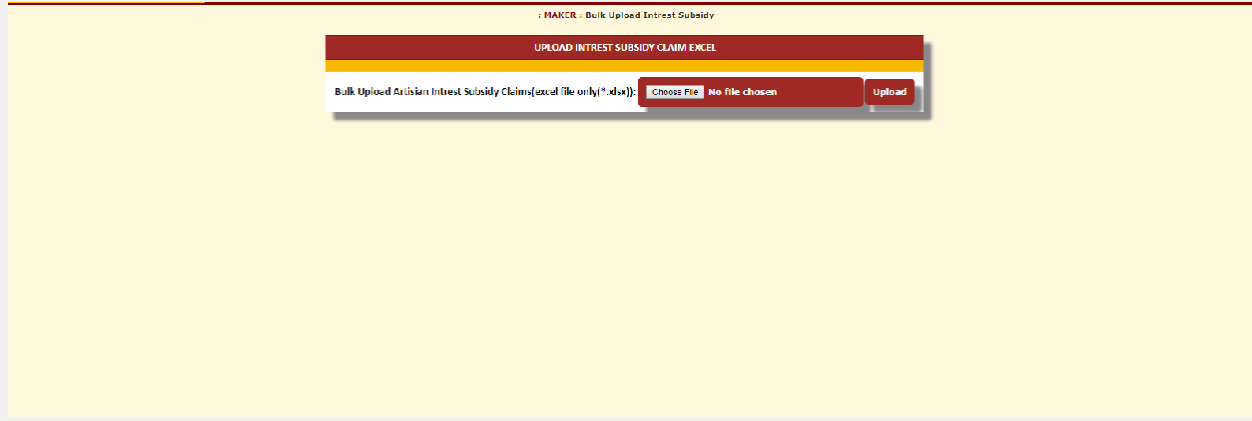
2. EDIT CLAIM

MODIFY ARTISIAN INTEREST SUBSIDY CLAIM					
State	<input type="text" value="CHHATTISGARH"/>	District	<input type="text" value="BALODA BAZAR"/>	Block	<input type="text" value="BHELAIKARH"/>
Bank Name	<input type="text" value="LICD BANK"/>	Branch Office	<input type="text" value="FFF"/>	Borrower Name	<input type="text" value="PSFFF"/>
Cluster	<input type="text" value="PAPAPERPA"/>	Category	<input type="text" value="ONC"/>	Religion	<input type="text" value="HINDU"/>
Gender	<input type="text" value="MALE"/>	Qualification	<input type="text" value="JAHUJA"/>	Borrower Address	<input type="text" value="HJOSHJOS"/>
Borrower Block	<input type="text" value="GHUGU"/>	Borrower District	<input type="text" value="HJGJHGHJ"/>	Borrower Pincode	<input type="text" value="88888"/>
Working Capital	<input type="text" value="176156.00"/>	Sanctioned Loan Amount	<input type="text" value="78161.00"/>	Interest Subsidy	<input type="text" value="7875.00"/>
Account Number	<input type="text" value=""/>	Account Name	<input type="text" value="SHILUSHUS"/>	Account IFSC	<input type="text" value=""/>
Borrower Mobile	<input type="text" value="9898989898"/>	Borrower Aadhaar	<input type="text" value="111111111111"/>	Date of Sanction	<input type="text" value="26/09/2015"/>
Borrower State	<input type="text" value="JHARKH"/>				



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3. BULK UPLOAD CLAIM



STEPS PERFORMED BY CHECKER: Verify Margin Money 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.

1. VERIFY CLAIM

CHECKER - VERIFY - HANDICRAFTS INTREST SUBSIDY			
State	OHHATTISGARH	District	BALODA BAZAR
Block		Block	BHILAIGARH
Bank Name	ICICI BANK	Branch Office	FFF
Borrower Name		Borrower Name	FRFF
Cluster	FRFRFRFR	Category	DFC
Religion		Religion	HINDU
Gender	MALE	Qualification	HJAHJUA
Borrower Address		Borrower Address	HJCHJCS
Borrower Block	CHJGJ	Borrower District	HJGJHLJH
Borrower Pincode		Borrower Pincode	883887
Working Capital	176155.00	Sanctioned Loan Amount	78181.00
Interest Subsidy		Interest Subsidy	7676.00
Account Number	XXXXXXXXXX	Account Name	HSHHSHJH
Account IFSC		Account IFSC	0000001111
Borrower Mobile	XXXXXXXXXX	Borrower Aadhaar	XXXXXXXXXX
Date of Sanction		Date of Sanction	20-09-2016
Borrower State	JKJKJG	Maker	54455UCD
Checker		Checker	
Checker Comments		Claim Authorizer Comments	
Claim Authorizer		Claim Authorizer	
CHECKER - VERIFY			
Checker Verified	...Select	Checker Comments	
<input type="checkbox"/> I am not making claim for the second time for the same beneficiary			
Verify			



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STEPS PERFORMED BY CLAIM AUTHORIZER: Authorize Margin Money 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.

1. AUTHORIZE CLAIM

AUTHORIZER - AUTHORIZE - HANDICRAFTS INTEREST SUBSIDY			
State	CHANDIGARH	District	CHANDIGARH
Bank Name	PUNJAB NATIONAL BANK	Branch Office	ZXZ
Cluster	ZKPK	Category	BT
Gender	FEMALE	Qualification	SECAASO
Borrower Block	SUNSHAS	Borrower District	CHANDIGARH
Working Capital	0	Sanctioned Loan Amount	11111.00
Account Number	5123456789	Account Name	GOPODGOPOD
Borrower Mobile	9876543210	Borrower Address	123456789
Borrower State	CHANDIGARH	Maker	123PUNB
Checker Comments	35235	Claim Authorizer Comments	01503NS
AUTHORIZER - AUTHORIZE			
Authorizer	---	Authorizer Comments	
<input type="checkbox"/> 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 interest subsidy money released to the borrower as and when called for by the Ministry of Textiles, Govt.			
Authorize			

COMMON AVAILABLE VIEW FEATURES TO USERS

1. REGION DETAILS

BANK DETAILS			
BANK ID	BANK NAME	REGION ID	REGION NAME
PUNE	PUNJAB NATIONAL BANK	123	PUNBOTOL
PUNE	PUNJAB NATIONAL BANK	123PUN	PUNB GAUC



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2. USER DETAILS

USER DETAILS							
USER ID	USER NAME	BANK NAME	ROLE	REGION ID	REGION NAME	EMAIL	MOBILE
5000000NB	DDDFD	PUNJAB NATIONAL BANK	CLAIMAUTHORIZER	123PUN	PUNE GAUD	fd3fd4@gmail.com	9876543210
6000000NB	IIDFGHAKER	PUNJAB NATIONAL BANK	ADMIN	PJNB	PUNE	mskerndfc@gmail.com	9876543210
8000000NB	YAHAYAH	PUNJAB NATIONAL BANK	MAKER	123	PUNECAPUL	Pahanahtsign@gmail.com	9876543210
9000000NB	JJHJ	PUNJAB NATIONAL BANK	CHECKER	123	PUNECPOL	Pahanahtsign@gmail.com	9876543210
7000000NB	GJJIGJ	PUNJAB NATIONAL BANK	CLAIMAUTHORIZER	123	PUNECPOL	stgagge@gmail.com	9876543210
4000000NB	JSSSSJK	PUNJAB NATIONAL BANK	MAKER	123PUN	PUNE GAUD	sssksh@gmail.com	9876543210
1000000NB	HHH	PUNJAB NATIONAL BANK	CHECKER	123PUN	PUNE GAUD	iuouoh@gmail.com	9876543210

3. ACCOUNT DETAILS

mypnbn.in/Handicrafts/COMM_BANK/AccountInfo.aspx

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1pnub Narayan Gehlot Role: BANK ADMIN Email:ged@pnbn.co.in PUNJAB NATIONAL BANK Mobile:9829592186 SolID:PUNB SolName:PUNJAB NATIONAL BANK Logout

ADMIN | **DETAILS** | UPDATE | ADMIN_REPORTS | AUDIT | CHANGE_PASSWORD

Bank Account : DETAILS : Bank Account

BANK NAME	ACCOUNT TYPE	ACCOUNT NUMBER	ACCOUNT NAME	IFSC CODE	DATE	CREATED BY
PUNJAB NATIONAL BANK	INTREST SUBSIDY	XXXXXXXXXXXXXXX	INTEREST SUBSIDY AC PNB HANDICRAFT ARTISAN MUDRA	XXXXXXXXXX00	27-08-2021	1pnub

4. VIEW CLAIMS

DETAILS : View Claims

VIEW INTEREST SUBSIDY CLAIMS

Maker Entered(Form Date) 25-06-2017 Maker Entered(To Date) 14-11-2017 Claim Status All Search

ADHAAR

Enter Aadhaar No(Len:11-12) Search Grid Download Grid To Excel

Claim True	State	District	Block	Bank Name	Branch Office	Borrower Name	Cluster	Aadhaar	Sanction Date	Cateogory	Religion	Gender	Qualification	Address	Borrower Block	Borrower District	Borrower State	Borrower Pincode	Mobile	Act
				PUNJAB					14/11/2017											

Click on Bank name to see detailed report

DATE1: 22/09/2011 00:00:00 DATE2: 22/09/2019 00:00:00 [View Report](#)

1 of 1 Find | Next

Bankwise Claims Summary

PUNJAB NATIONAL BANK
Between 22-09-2011 and 22-09-2019

Claim Type	Claim ID	Name	Borrower's Details				Sanction Date	Subsidy Claimed	Account No	
			Aadhaar	Block	District	State				
HANDICRAFTS	1	BORROWER DUMMY	XXXXXXXXX0101	BLOCK	DISTRICT	BORRSTATE	2017-10-10	100	XXXXXXXXXXXX101	PUNBNDUMMYHANDIC
								100		

Save report as excel.

DATE1: 22/09/2011 00:00:00 DATE2: 22/09/2019 00:00:00 [View Report](#)

1 of 1 Find | Next

Bankwise Claims Summary

PUNJAB NATIONAL BANK
Between 22-09-2011 and 22-09-2019

XML file with report data

CSV (comma delimited)

PDF

MHTML (web archive)

Excel

TIFF file

Word

Claim Type	Claim ID	Name	Borrower's Details				Sanction Date	Subsidy Claimed	Account No	
			Aadhaar	Block	District	State				
HANDICRAFTS	1	BORROWER DUMMY	XXXXXXXXX0101	BLOCK	DISTRICT	BORRSTATE	2017-10-10	100	XXXXXXXXXXXX101	PUNBNDUMMYHANDIC
								100		

Other Report

- Member Bank Block Wise Report
- Member Bank State Wise Report
- Member Bank District Wise Report
- Member Bank Religion Wise Report
- Member Bank Category Wise Report

