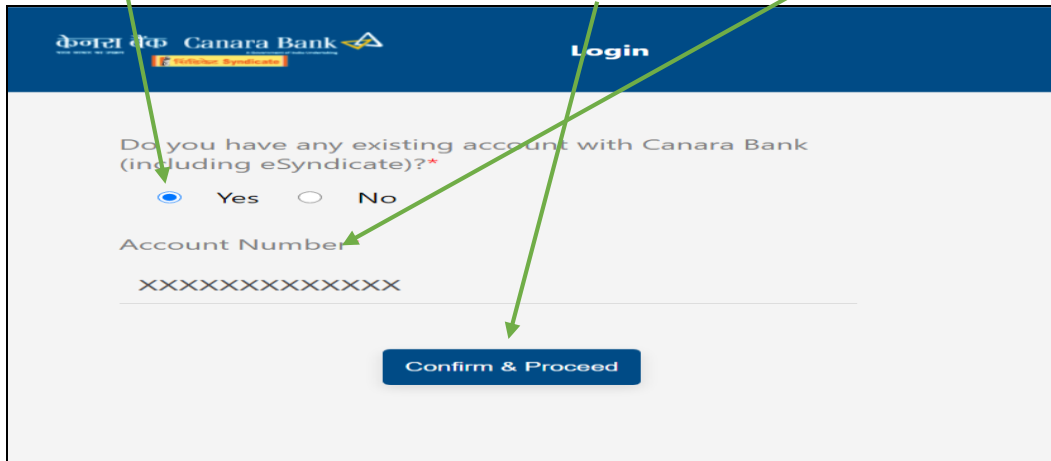


How to apply for Shishu Mudra Loans – User Manual

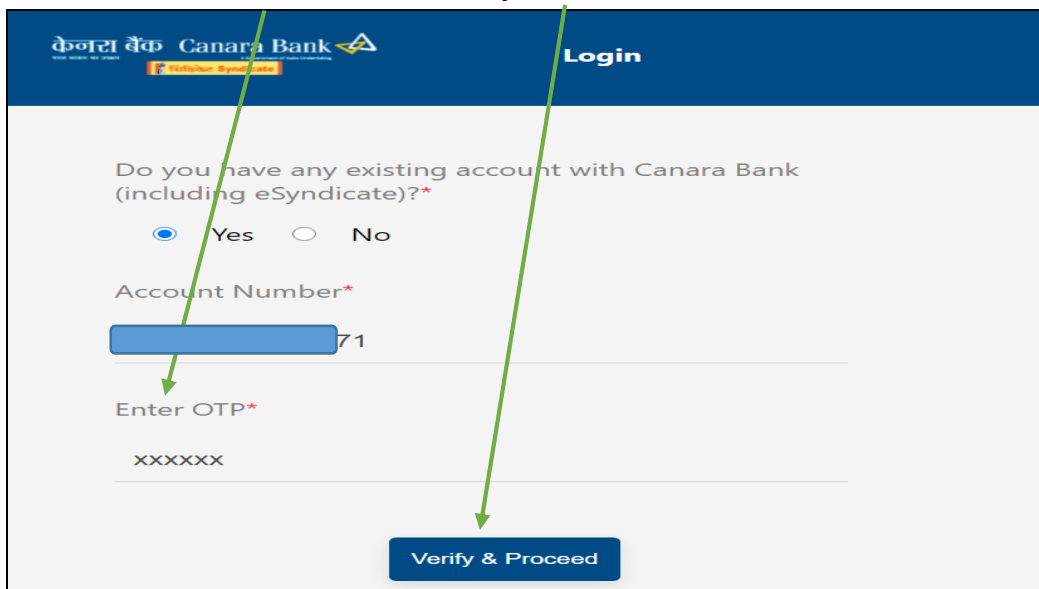
Login

1. Open the application by clicking url <https://canarabank.net.in/MudraLoan/>
Or
Bank Website → Online MSME Loan → Online Shishu Mudra Loan
2. Select **Yes** (existing customers of the Canara Bank) and provide **existing account number** with our Bank. Click on **Confirm & Proceed**



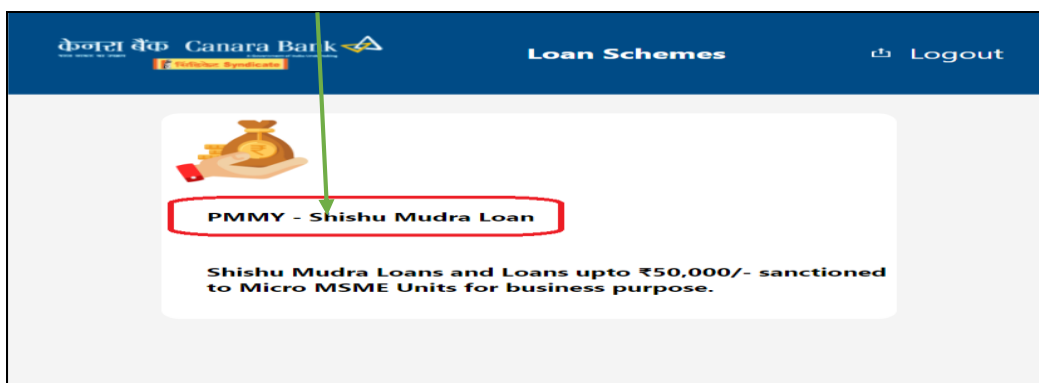
The screenshot shows the Canara Bank login interface. At the top, there is a header with the Canara Bank logo and the word "Login". Below the header, there is a question: "Do you have any existing account with Canara Bank (including eSyndicate)*?". There are two radio buttons: "Yes" (which is selected) and "No". Below this, there is a text input field labeled "Account Number" containing "XXXXXXXXXXXXXX". At the bottom of the form, there is a blue button labeled "Confirm & Proceed". Green arrows point from the text in step 2 to the "Yes" radio button, the "Account Number" field, and the "Confirm & Proceed" button.

3. On clicking Confirm and Proceed, an OTP will be sent to the Bank registered mobile number. Enter the **OTP** and click **Verify & Proceed**



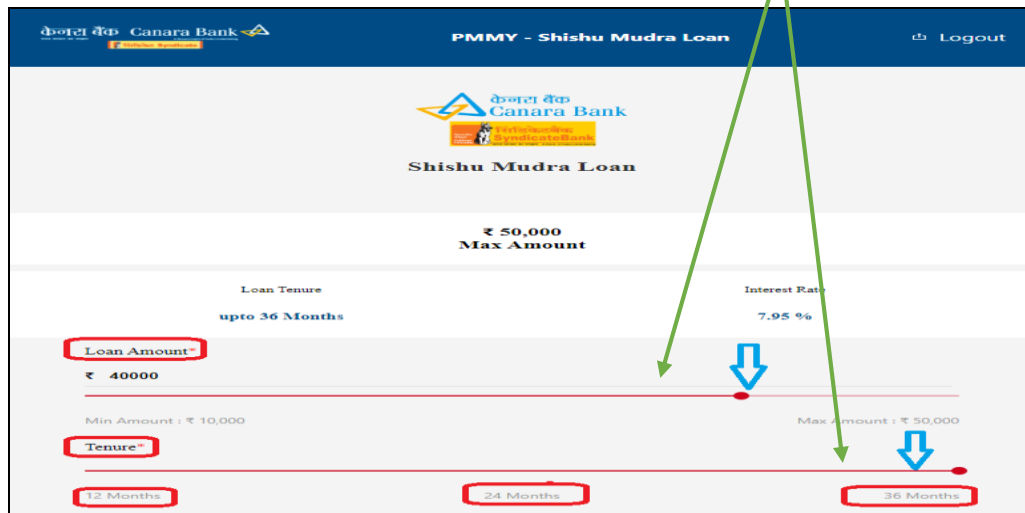
The screenshot shows the Canara Bank login interface after the first step. The header is the same. The question "Do you have any existing account with Canara Bank (including eSyndicate)*?" is still present, with "Yes" selected. Below it, the "Account Number" field now shows "71". There is a new text input field labeled "Enter OTP*" containing "XXXXXX". At the bottom, there is a blue button labeled "Verify & Proceed". Green arrows point from the text in step 3 to the "Yes" radio button, the "Account Number" field, the "Enter OTP*" field, and the "Verify & Proceed" button.

4. Click on **PMMY- Shishu Mudra Loan**



The screenshot shows the Canara Bank "Loan Schemes" page. At the top, there is a header with the Canara Bank logo, the text "Loan Schemes", and a "Logout" button. Below the header, there is a white box containing an icon of a hand holding a gold coin. Below the icon, there is a red-bordered button labeled "PMMY - Shishu Mudra Loan". Below this button, there is text: "Shishu Mudra Loans and Loans upto ₹50,000/- sanctioned to Micro MSME Units for business purpose." A green arrow points from the text in step 4 to the "PMMY - Shishu Mudra Loan" button.

5. Select Applied **Loan Amount** and **Tenure** by dragging the **slider** and click on **Apply** to accept the terms and conditions/instructions and proceed further.



- 5.1 Please go through the eligibility criteria and click on **Apply** to proceed further.

Eligibility

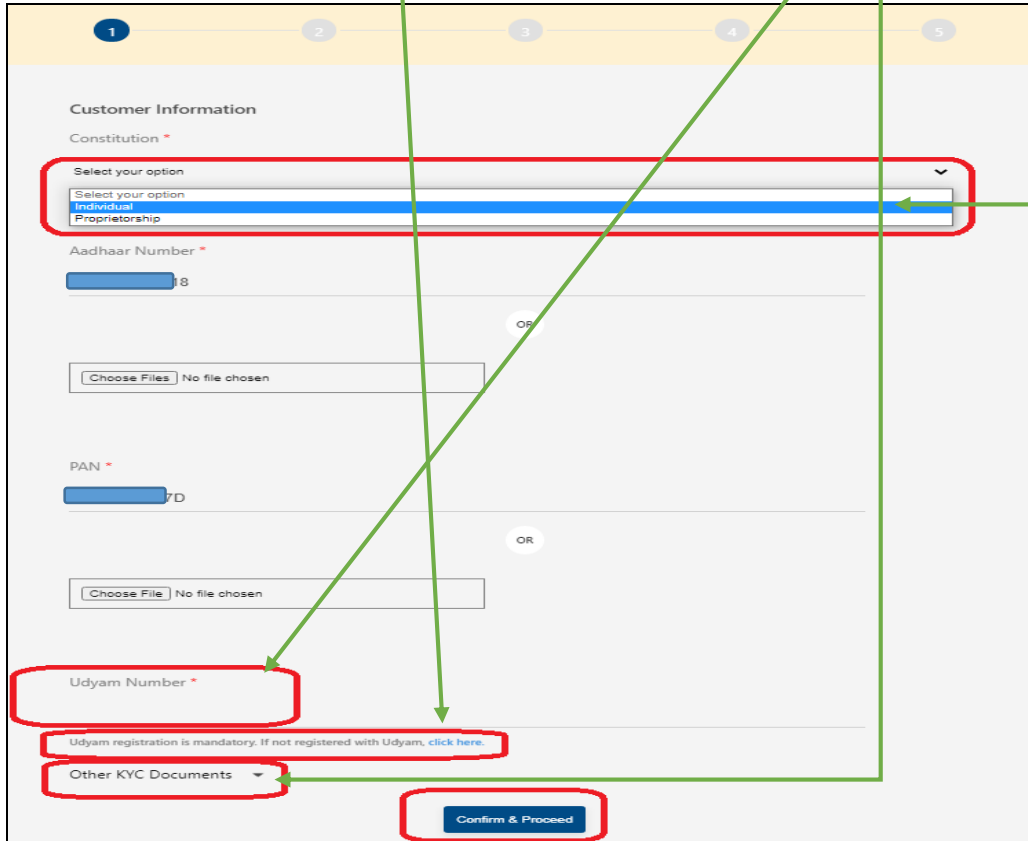
1. Only Individuals / Sole Proprietorship applicants are eligible to apply loan on this platform. Please do not proceed further if your business entity type is not Individual / Sole Proprietorship
2. Applicants within age range of 25 to 55 only can apply through this platform
3. Only "Indian" nationals are allowed to proceed through this platform
4. It is the discretion of Bank to sanction/reject loan based on bureau score/past dealings/business experience etc.
5. Applicant must be in business for at least last 06 months and should possess a valid Bank account for at least last 06 months
6. Applicant should not be enjoying any credit facility for business purpose from any lending institution.
7. Minimum Loan amount allowed to be processed through this platform is 10,000/- and maximum 50,000/-.
8. Applicants should be eligible to be classified as Micro MSME Unit and must possess a valid Udyam Registration Certificate
9. By proceeding further to the application, Applicant authorize/s Canara Bank to verify and fetch his/her Aadhaar and other details from UIDAI for Loan account processing purpose, to read SMS, to fetch existing account details with Canara Bank and to pull bureau report for the purpose of loan account processing and opening
10. By accepting these instructions/Conditions user also certifies that all information provided by him/her and any information provided for deriving/calculating/fetching data is/are correct. In case of any discrepancy, only he/she will be held responsible for the instances arising due to production of wrong information. The applicant shall not hold bank or any of its staff liable for any instance arriving due to production of wrong information.
11. Applicant should not share any OTP/SMS/Email/password or any other information /data/verification codes/confidential information etc with anyone.
12. Loan through this application is classified as Shishu mudra loans hence it can be utilized for business purpose only. Utilizing proceeds of this loan for any purpose other than stated in the application will be treated as violation of sanction terms and conditions.
13. Canara Bank reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these Terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether.
14. By accepting these instructions and processing further for application user authorizes Canara bank and its representatives to communicate via SMS, Call or any other media regarding this application. This consent overrides any registration for DNC/NDNC
15. Rate of Interest, Processing, Documentation and other charges etc will be levied as per extant Bank guidelines.

Apply

- 5.2 Click on "Apply" tab

STEP 1

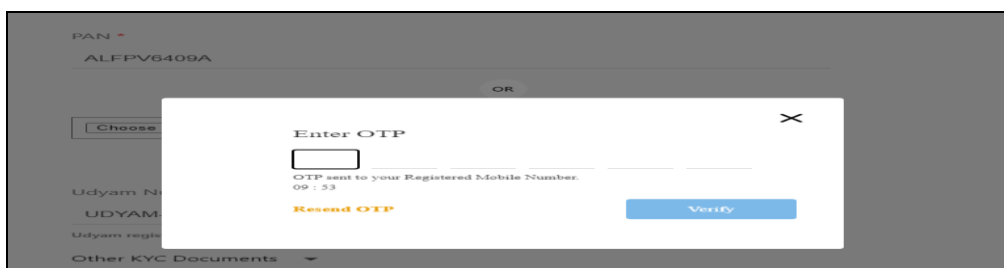
6. **Aadhar** and **PAN** registered with Bank will auto populate. Select **Constitution** of the borrower (Individual/Proprietorship) and Provide **Udyam Registration Number**.(In case applicant is not having Udyam registration they can proceed for the fresh registration by clicking **“click here”** option. Provide **additional KYC details** (if required) and click on **“Confirm & Proceed”**



The screenshot shows a registration form with the following fields and annotations:

- Customer Information** section:
- Constitution ***: A dropdown menu with options "Individual" (highlighted in blue) and "Proprietorship". A red box highlights the dropdown, and a green arrow points from the text "Select Constitution of the borrower" to it.
- Aadhaar Number ***: A text input field containing "8".
- PAN ***: A text input field containing "7D".
- Udyam Number ***: A text input field. A red box highlights it, and a green arrow points from the text "Provide Udyam Registration Number" to it.
- Udyam registration is mandatory. If not registered with Udyam, click here.**: A link with a red underline. A green arrow points from the text "In case applicant is not having Udyam registration they can proceed for the fresh registration by clicking 'click here' option" to it.
- Other KYC Documents**: A dropdown menu. A red box highlights it, and a green arrow points from the text "Provide additional KYC details (if required)" to it.
- Confirm & Proceed**: A blue button. A red box highlights it, and a green arrow points from the text "click on 'Confirm & Proceed'" to it.

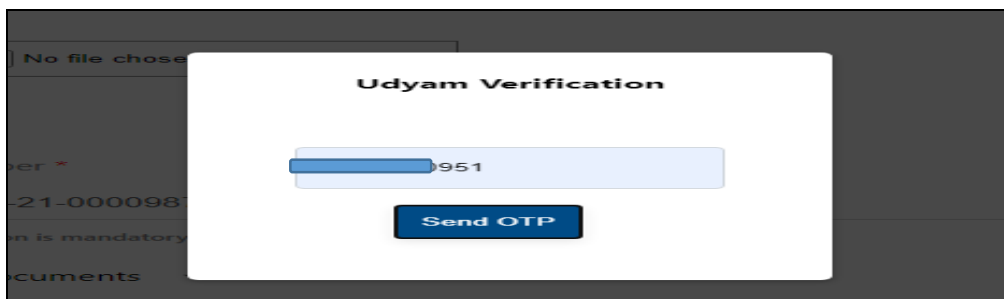
7. OTP will come to Aadhar registered mobile number to verify aadhar. **Enter OTP**



The screenshot shows a modal window titled "Enter OTP" with the following details:

- Input field for the OTP.
- Text: "OTP sent to your Registered Mobile Number. 09 : 53".
- Buttons: "Resend OTP" (in orange) and "Verify" (in blue).

8. Provide Udyam Registered Mobile and Enter OTP to verify Udyam registration.



The screenshot shows a modal window titled "Udyam Verification" with the following details:

- Input field containing "951".
- Button: "Send OTP" (in blue).

STEP 2

9. Details fetched from the Aadhar, Pan and Udyam registration will appear on screen in page 2

The screenshot displays a web form with a progress indicator at the top showing steps 1 through 5. Step 2 is currently active. The form is divided into two sections: 'Business Details' and 'Personal Details'. Each field in both sections is filled with a redacted orange bar.

Business Details	
Name of Enterprise	[Redacted]
Type of Enterprise	[Redacted]
Constitution	[Redacted]
Date of Registration	[Redacted]
Major Business Activity	[Redacted]
Address of the Enterprise	[Redacted]

Personal Details	
Name	[Redacted]
Father's Name	[Redacted]
Address	[Redacted]
Gender	[Redacted]
Age	[Redacted]

10. If the postal address of the customer is different from the pre fetched address, then the user can enter new address and upload the necessary documents.

STEP 3

11. Provide details like **investment** in Plant & Machinery/Equipment, **Turnover**, additional contact numbers etc in Page 3 and click "**Confirm & Proceed**"

The screenshot shows a web form with a progress indicator at the top showing steps 1 through 5. Step 3 is currently active. The form is titled 'Business & Personal Details' and contains several input fields with redacted orange bars for sensitive information.

Business & Personal Details	
Investment In*	
Plants and Machinery	
₹	200000
Purpose of loan *	
Working Capital Requirements	▼
Previous Year Turnover* (For 2019 - 2020)	
₹	150000
Estimated Year Turnover* (For 2020 - 2021)	
₹	250000
Projected Turnover* (For 2021 - 2022)	
₹	350000
Personal Email*	[Redacted]
Business Email*	[Redacted]

STEP 4

12. In next page loan eligibility will appear by analyzing account transactions with our Bank and other eligibility conditions. Eligible loan amount and EMI for tenure of 12 , 24 and 36 months will appear on the screen. Applicant has to select the desired combination by clicking radio button appearing on the screen (user has to select anyone of the options appearing on screen)

The screenshot displays three loan options, each with a radio button for selection. The options are:

- For 36 months** (highlighted in red): EMI - ₹ 1565.67 (highlighted in green), Loan Amount Eligible : ₹ 50000 (highlighted in blue), ROI - 7.95 %. The radio button is selected (highlighted in red).
- For 24 months** (highlighted in red): EMI - ₹ 2079.41 (highlighted in green), Loan Amount Eligible : ₹ 46000 (highlighted in blue), ROI - 7.95 %. The radio button is unselected (highlighted in red).
- For 12 months** (highlighted in red): EMI - ₹ 2000.20 (highlighted in green), Loan Amount Eligible : ₹ 23000 (highlighted in blue), ROI - 7.95 %. The radio button is unselected (highlighted in red).

Green arrows point from the right side of the screen to each of the three radio buttons.

13. Applicant to select the preferred Branch where applications has to be submitted. After selection click "Confirm and Proceed"

The screenshot shows three dropdown menus for branch selection:

- Preferred State ***: KARNATAKA
- Preferred City ***: Kumbalagodu
- Preferred Branch ***: SPECIALISED SME BRANCH, KUMBALAGODU

STEP 5

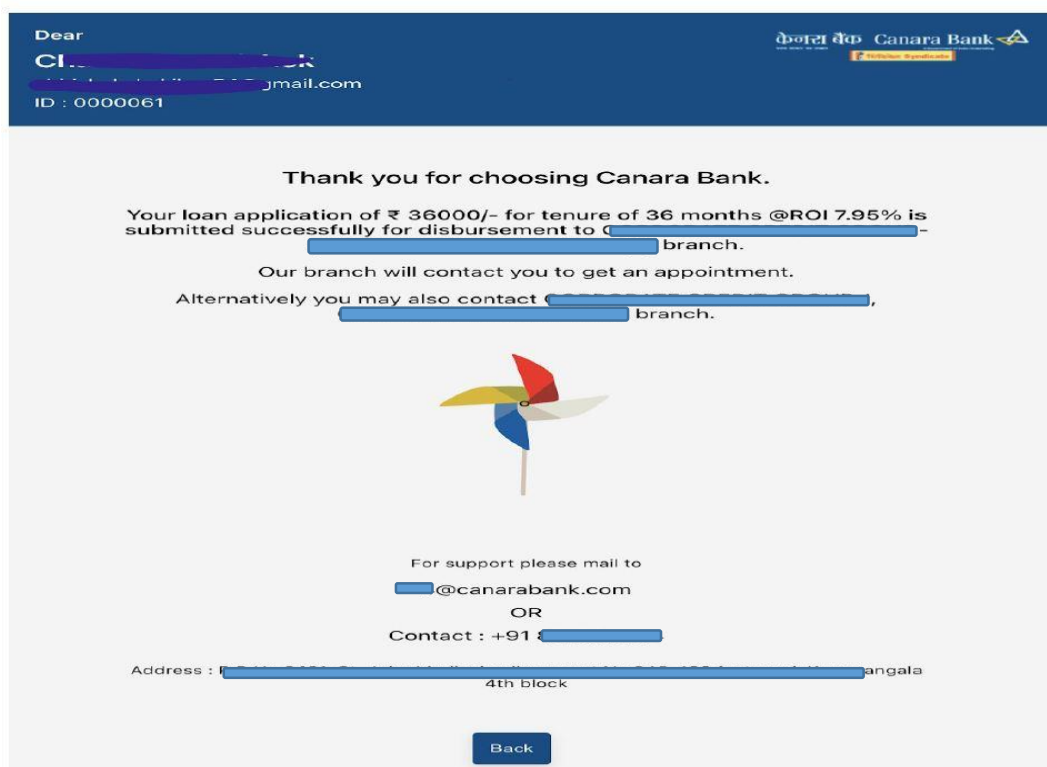
14. In next page , Summary of the application will appear. Applicant has to confirm the details by ticking the **Check Box** and submit application for further processing by clicking "**Accept & Submit**"

The screenshot shows the 'Apply Loan' confirmation page with a progress bar at the top (steps 1-5) and a 'Logout' link. The 'Confirmation' section lists the following details:

- Borrower Name : [Redacted]
- Name of Enterprise : [Redacted]
- Udyam Number : [Redacted]
- PAN : [Redacted]
- Loan Amount : 50000
- Tenure : 36 months
- EMI Amount : ₹1,565.67

Below the details is a 'Preview Application' button. A checkbox is present with the text: "I hereby declare that the information provided is true and with my consent. I accept to abide by the Terms and Conditions." The checkbox is unselected and highlighted with a red circle. At the bottom, there are 'Back' and 'Accept & Submit' buttons. The 'Accept & Submit' button is highlighted with a red box. Green arrows point from the right side of the screen to the checkbox and the 'Accept & Submit' button.

15. Customer will be notified that their application is submitted and the branch will be contacting you.



16. The branch to contact the customer and arrange for a unit visit. Branch Officials will be given a list of documents to be verified manually for each applicant.
17. After satisfactory remarks on the field visit by branch officials, the applicant will be prompted for e-signing and e-stamping.
18. Once Sanctioned, a Final Sanction Letter will be provided and the same will be notified via email and SMS.