



Government of India | Ministry of Ports, Shipping & Waterways
Sagarmala Finance Corporation Limited (SMFCL)

IIF Portal

Interest Incentivization Fund — Shipbuilding Scheme

User Guide for Borrowers and Lenders

What this guide covers	How to register, log in, apply for IIF tagging, submit compliance documents and claim interest subvention — step by step with screenshots
Portal	https://iifmdf.in
Version	1.0 — 08 October 2026
For	Borrowers (shipyards and maritime enterprises) and Lenders (bank / financial-institution nodal officers)

Issued by Sagarmala Finance Corporation Limited

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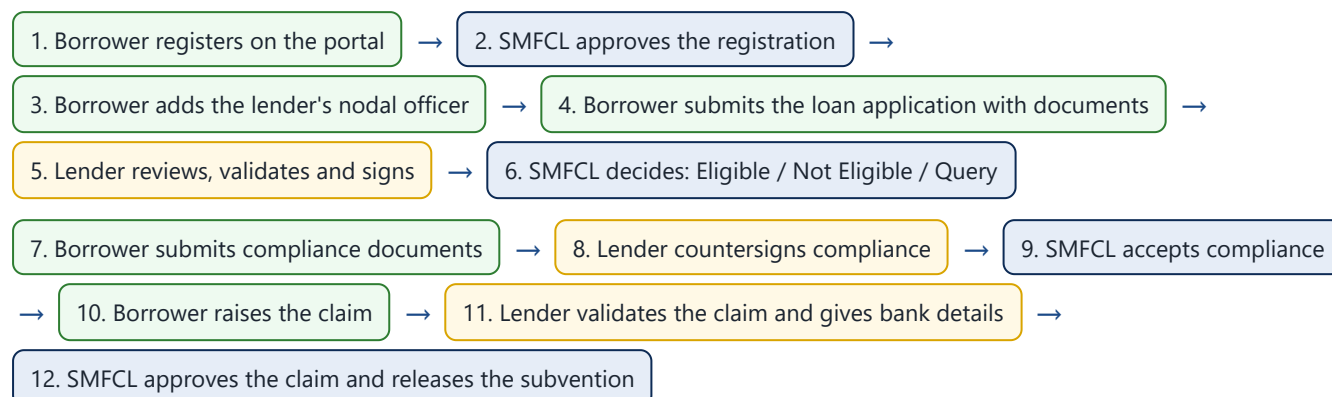
1 Welcome to the IIF Portal

The **IIF Portal** (<https://iifmdf.in>) is the online system of Sagarmala Finance Corporation Limited (SMFCL), Ministry of Ports, Shipping & Waterways, for the **Interest Incentivization Fund (IIF) — Shipbuilding Scheme**. Through the portal a shipbuilding enterprise that has taken a loan can apply for interest subvention, its bank can validate the loan, and SMFCL can approve the application and release the subvention — all online, with every step tracked.

1.1 Who uses the portal

You are a...	You use the portal to
Borrower (shipyard, ship-owner or maritime enterprise that has taken a loan for a shipbuilding project)	Register your organisation, add your bank's nodal officer, submit your loan application, upload compliance documents, raise interest-subvention claims and track the status of everything you have submitted
Lender (nodal officer of the bank or financial institution that sanctioned the loan)	Review the borrower's application, validate the loan against the scheme checklist, countersign the compliance documents, validate the claim and give the bank account for release of subvention
SMFCL	Approve new borrower registrations, decide whether an application is eligible, accept compliance and release the subvention. SMFCL's work is described in this guide so that you know what happens after your step

1.2 How the process works



Green boxes are done by the Borrower, yellow boxes by the Lender and blue boxes by SMFCL. After every step the portal records the new status, shows it on your dashboard and application list, sends you a notification, and — for the important steps — an e-mail.

1.3 Numbers you will receive

Number	Example	When you get it
Borrower ID	BRW-2026-000012	When your registration is completed
Application Number	IIF-BRW-2026-000049	When you submit a loan application
Claim Number	CLM-BRW-2026-000006	When you submit a claim

Quote these numbers whenever you write to SMFCL or your lender.

1.4 What you need before you start

- A computer, tablet or phone with an up-to-date browser (Chrome, Edge, Firefox or Safari) and internet access.
- A working **e-mail address** and **mobile number** for the organisation — one-time passwords, your login details and all approvals are sent by e-mail.
- Your organisation's **PAN** and **GST** numbers.
- Scanned copies of your documents as **PDF, JPG or PNG** files (see the document checklist in Chapter 5).

2 Getting Started

2.1 Registering as a Borrower

Only borrowers register themselves. Lender logins are created by the borrower (see "Add Lender Information" in Chapter 3), and SMFCL staff are set up by SMFCL.

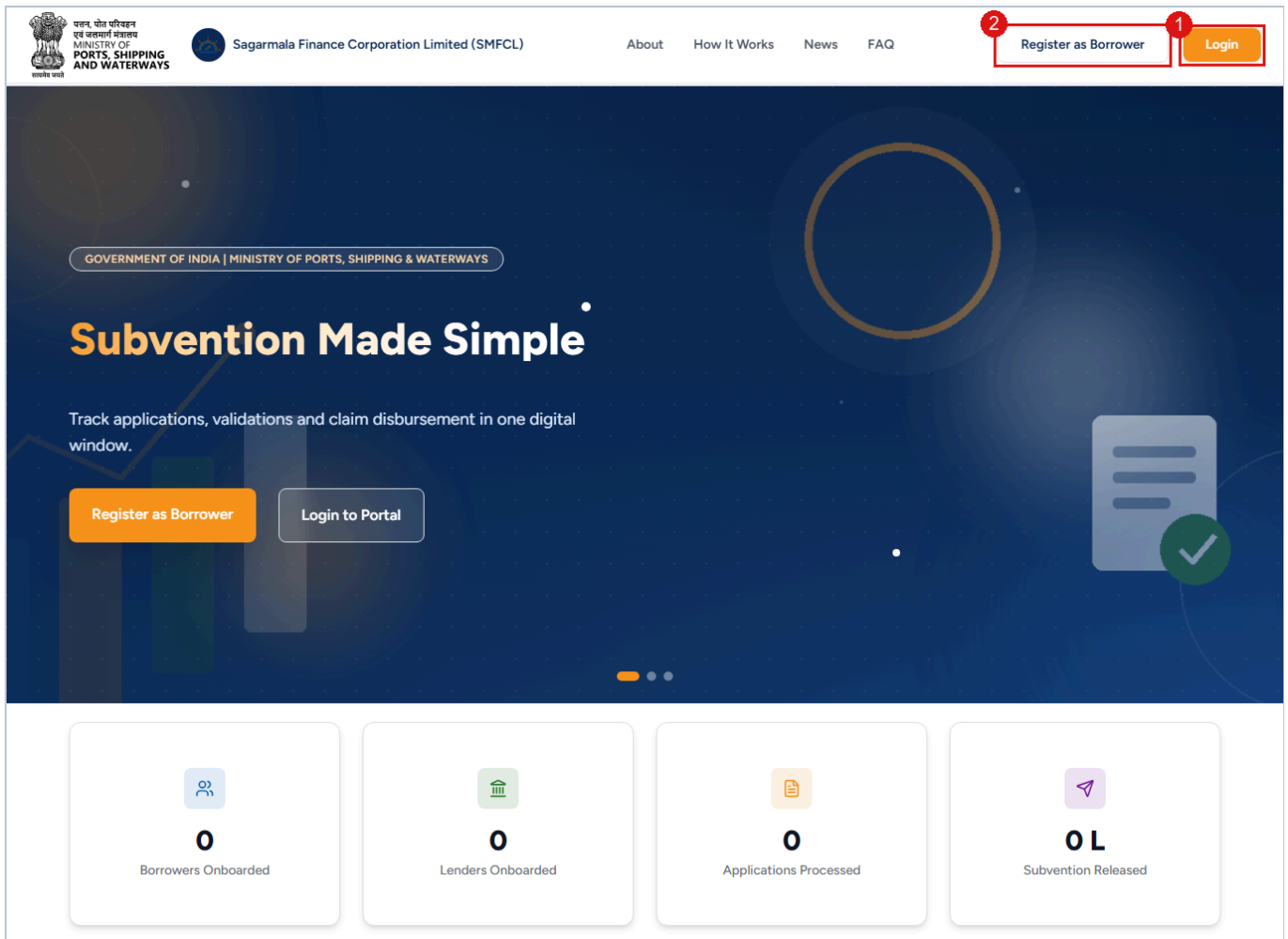


Figure 1. The public home page: use Register as Borrower (2) to create an account, or Login (1) if you already have one

Open <https://iifmdf.in> and click **Register as Borrower**. The registration form has five sections. Complete them one after the other; each section must be complete before **Next Section** lets you continue.

2.1.1 Section 1 — Account Setup

Borrower Registration
Complete all sections below to register as a borrower in the Finance & Loan Management System.

Important Instructions

- All fields marked with * are mandatory
- Ensure PAN, GST details match your official documents
- Email must be verified before submission

1 Account Setup

1 Email *
Email Address
2 Send OTP

3 Mobile Number *
Mobile Number

4 Password *
Enter your password
1. 8 to 32 characters long
2. At least one uppercase letter (A-Z)
3. At least one lowercase letter (a-z)
4. At least one number (0-9)
5. At least one special character (e.g. !@#\$%)

5 Confirm Password *
Re-enter password

6 Next Section >

Figure 2. Account Setup: (1) Email, (2) Send OTP, (3) Mobile Number, (4) Password, (5) Confirm Password, (6) Next Section

1. Enter the organisation's **Email** address and click **Send OTP**. A 6-digit one-time password is e-mailed to you; enter it in the **OTP** box within 5 minutes. This e-mail becomes your login ID.
2. Enter the **Mobile Number** (10 digits).
3. Choose a **Password** (8 to 32 characters) and repeat it under **Confirm Password**.
4. Click **Next Section**.

2.1.2 Section 2 — Borrower Information

Borrower Registration

Complete all sections below to register as a borrower in the Finance & Loan Management System.

Important Instructions

- All fields marked with * are mandatory
- Ensure PAN, GST details match your official documents
- Email must be verified before submission

1 Account Setup

2 Borrower Information

1 Borrower Type *
Select

2 Organization Name *
Enter organization name

3 PAN Number *
ABCDE1234F

4 GST Number *
27ABCDE1234F1Z5

5 Verify

[← Previous Section](#) [Next Section >](#)

3 Contact Details

Figure 3. Borrower Information: (1) Borrower Type, (2) Organization Name, (3) PAN Number, (4) GST Number, (5) Verify

1. Select the **Borrower Type** (for example Private Limited Company, Partnership Firm, Government Undertaking).
2. Enter the **Organization Name** exactly as on your registration documents.
3. Enter the 10-character **PAN Number** and the 15-character **GST Number**, then click **Verify**. The portal checks the GST number online and confirms it on screen. Registration cannot be submitted until the GST number is verified.
4. Click **Next Section**.

An organisation can register only once: if the PAN or GST number is already registered, the portal tells you so.

2.1.3 Section 3 — Contact Details

Borrower Registration
Complete all sections below to register as a borrower in the Finance & Loan Management System.

Important Instructions

- All fields marked with * are mandatory
- Ensure PAN, GST details match your official documents
- Email must be verified before submission

1 Account Setup

2 Borrower Information

3 Contact Details

1 Contact Person Name 1 *
Enter full name of contact person

2 Designation *
Designation

3 Mobile Number *
9876543210

4 Email Address *
email@example.com

5 Send OTP

6 Add More

Figure 4. Contact Details: (1) Contact Person Name 1, (2) Email Address, (3) Send OTP, (4) Add More for a second or third contact

1. Enter the **name**, **designation**, **mobile number** and **e-mail address** of the first contact person, click **Send OTP** next to the e-mail and enter the OTP received.
2. Use **Add More** to add up to two more contact persons (optional). Each contact must have a different mobile number and e-mail address, and these must also differ from the organisation's own.
3. Click **Next Section**.

2.1.4 Section 4 — Address Details

4 **Address Details**

Corporate Address

1 Address Line 1 *
Street address, building number, floor

Address Line 2
Landmark, area, locality (optional)

2 PIN Code *
400001

3 State *
Select State

4 District *
Select District

City *
Enter city name

5 **Communication Address** ☐ Same as corporate address)

Address Line 1 *
Street address, building number, floor

Address Line 2
Landmark, area, locality (optional)

PIN Code *
400001

State *
Select State

District *
Select District

City *
Enter city name

[← Previous Section](#) [Next Section >](#)

5 **Declaration & Consent**

Declaration:

I/We hereby declare that the information and documents provided in this registration form are true, complete, and correct to the best of my/our knowledge and belief. I/We understand that any false statement or misrepresentation may result in rejection of the application and/or legal action.

I/We authorize the Finance & Loan Management System (FLMS) and its authorized representatives to verify the information provided, conduct credit checks, and obtain credit reports from credit information companies as may be necessary for processing the loan application.

I/We agree to comply with all applicable laws, regulations, and guidelines related to the loan application and undertake to provide any additional information or documents as may be required by the lending institution.

Figure 5. Address Details: (1) Address Line 1, (2) PIN Code, (3) State, (4) District, (5) Same as corporate address

1. Enter the **Corporate Address**: Address Line 1 (Address Line 2 is optional), **PIN Code**, **State**, **District** and **City**.
Typing the 6-digit PIN code fills the state and district automatically.
2. Enter the **Communication Address** in the same way, or tick **Same as corporate address** to copy it.
3. Click **Next Section**.

2.1.5 Section 5 — Declaration & Consent

The screenshot shows the 'Declaration & Consent' section of the IIF Portal. The form is divided into two main parts. The top part contains two identical sets of input fields for PIN Code, State, District, and City. The bottom part contains a declaration text, a consent checkbox (marked with a red '1'), and a 'Register' button (marked with a red '2').

Section 5 Declaration & Consent

Declaration:

I/We hereby declare that the information and documents provided in this registration form are true, complete, and correct to the best of my/our knowledge and belief. I/We understand that any false statement or misrepresentation may result in rejection of the application and/or legal action.

I/We authorize the Finance & Loan Management System (FLMS) and its authorized representatives to verify the information provided, conduct credit checks, and obtain credit reports from credit information companies as may be necessary for processing the loan application.

I/We agree to comply with all applicable laws, regulations, and guidelines related to the loan application and undertake to provide any additional information or documents as may be required by the lending institution.

1 ☐ I have read and consent to the [Privacy Policy](#) and authorize processing of my personal data as described therein.*

2

Figure 6. Declaration & Consent: (1) tick the consent box, (2) Register

1. Read the declaration, tick **I have read and consent to the Privacy Policy...**
2. Click **Register**. The portal shows "Registration Successful" and your Borrower ID.

What happens next: Your registration is sent to SMFCL for approval. Until SMFCL approves it you cannot log in — the login page will say "Your account verification is currently pending with SMFCL." When SMFCL approves, you receive the e-mail "**SMFCL - Registration Approved**" with a link to log in. If SMFCL does not approve, you receive "**SMFCL - Registration Rejected**"; contact the SMFCL IIF Scheme Cell to know the reason.

2.2 Logging in

Figure 7. Login page: (1) Email, (2) Password, (3) Forgot your password?, (4) LOG IN, (5) Register as Borrower

1. Open <https://iifmdf.in> and click **Login** (or go directly to <https://iifmdf.in/login>).
2. Enter your registered **Email** and **Password**. If a CAPTCHA image is shown, type the characters you see; click **Refresh CAPTCHA** if it is hard to read.
3. Click **LOG IN**. You land on your dashboard.

Tips:

- Passwords are case-sensitive.
- After 5 wrong attempts the login is paused for a short time; after repeated failures the account is locked for 30 minutes.
- Only one session per account: logging in from a second browser logs the first one out.
- You are logged out automatically after 2 hours without activity.

2.3 First login for Lenders

When a borrower adds you as the lender's nodal officer, you receive the e-mail "**SMFCL - Account Created**" with your login e-mail and a **temporary password**.

1. Log in with the temporary password.
2. The portal opens the **Change Password** screen. Enter and confirm a new password of your own.
3. You are then taken to the Lender dashboard. Use the new password from now on.

2.4 Forgot your password?

पत्तन, पोत परिवहन
एवं जलमार्ग मंत्रालय
MINISTRY OF
PORTS, SHIPPING
AND WATERWAYS

Sagarmala Finance Corporation Limited (SMFCL)

IIF Portal
Interest Incentivization Fund — Shipbuilding Scheme

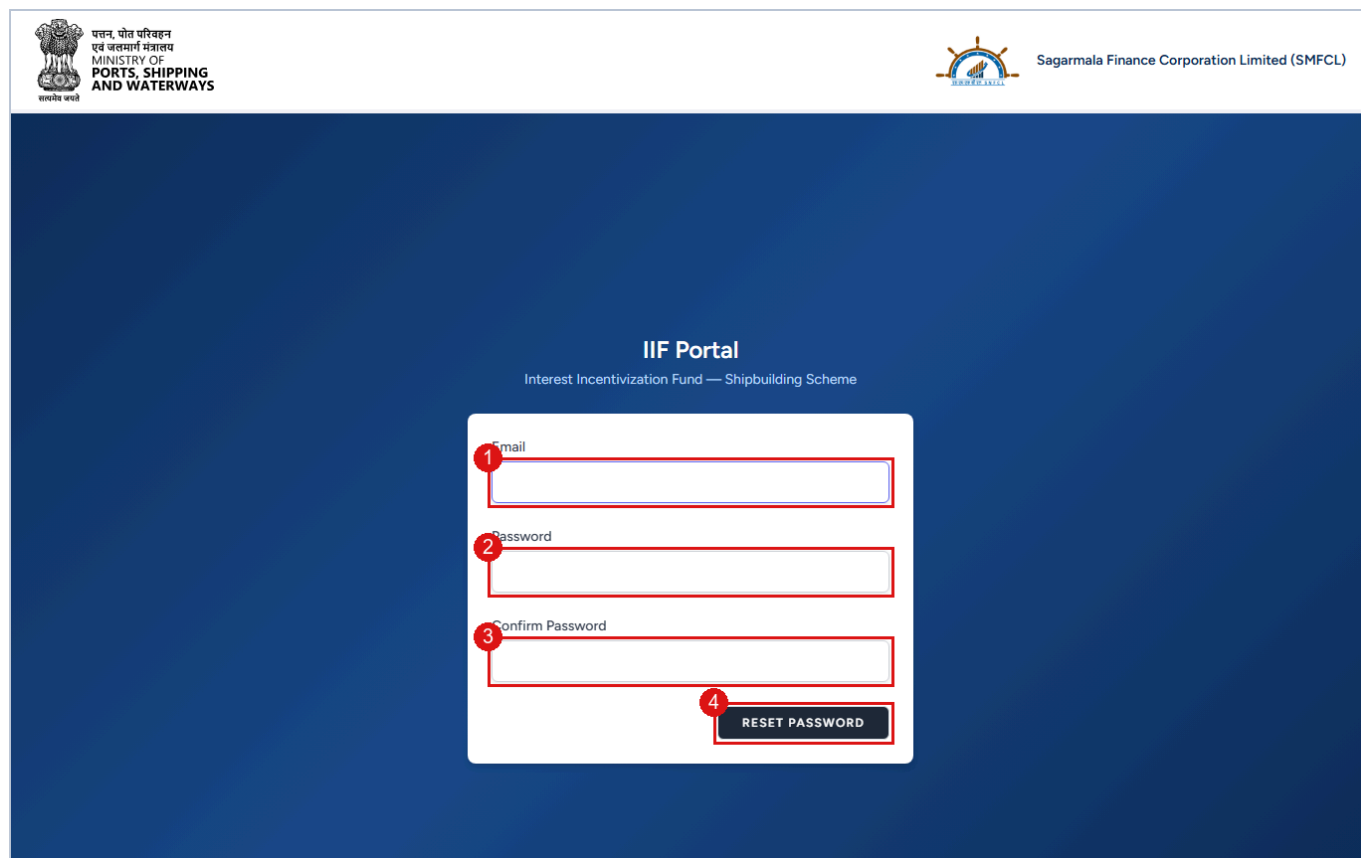
Forgot your password? No problem. Just let us know your email address and we will email you a password reset link that will allow you to choose a new one.

1 mail

2 EMAIL PASSWORD RESET LINK

Figure 8. Forgot password: (1) enter your Email, (2) EMAIL PASSWORD RESET LINK

1. On the login page click **Forgot your password?**
2. Enter your registered e-mail and click **EMAIL PASSWORD RESET LINK**.
3. Open the e-mail and click the link (it is valid for a limited time).



The screenshot shows the IIF Portal login interface. At the top left is the Ministry of Ports, Shipping and Waterways logo with text in Hindi and English. At the top right is the Sagarmala Finance Corporation Limited (SMFCL) logo. The main heading is "IIF Portal" with the subtitle "Interest Incentivization Fund — Shipbuilding Scheme". Below this is a white login box containing three input fields: "Email" (labeled 1), "Password" (labeled 2), and "Confirm Password" (labeled 3). A "RESET PASSWORD" button (labeled 4) is located at the bottom right of the box.

Figure 9. Reset password: (1) Email, (2) new Password, (3) Confirm Password, (4) RESET PASSWORD

4. Enter your e-mail, the new password twice, and click **RESET PASSWORD**. Log in with the new password.

2.5 Your profile and password

Profile Information
Update your account's profile information and email address.

Name
Borrower User

Email
borrower@gmail.com

1 **SAVE**

Update Password
Ensure your account is using a long, random password to stay secure.

Current Password

New Password

Confirm Password

2 **SAVE**

Delete Account
Once your account is deleted, all of its resources and data will be permanently deleted. Before deleting your account, please download any data or information that you wish to retain.

3 **DELETE ACCOUNT**

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Figure 10. Profile page: update your name and e-mail

Click your name at the top right and choose **Profile**. Here you can update your **name** and **e-mail address (Save)**, and change your password under **Update Password** by entering the current password and the new password twice.

Profile Information
Update your account's profile information and email address.

Name
Borrower User

Email
borrower@gmail.com

SAVE

Update Password
Ensure your account is using a long, random password to stay secure.

Current Password

New Password

Confirm Password

SAVE

Figure 11. Update Password section of the profile page

2.6 Notifications

ADG ONLINE SOLUTIONS PRIVATE LIMITED — Borrower Dashboard

9 Approved Project
Rs. 32,600.00 Lakhs
[Click for Detail](#)

21 Pending Application
Rs. 10,213,522.90 Lakhs pending
[Click for Detail](#)

Rs. 113,752.00 Lakhs
Total Subvention Released
[Click for Detail](#)

Notifications [Mark all as read](#)

- Eligible Application**
Your application has been deemed eligible.
1 day ago
- Eligible Application**
Your application has been deemed eligible.
1 day ago
- Eligible Application**
Your application has been deemed eligible.
2 days ago
- Eligible Application**
Your application has been deemed eligible.
2 days ago

4 Pending Claim
[Click for Detail](#)

Recent Notifications [View All](#)

- Lender Accepted But Pending Validation — IIF-BRW-2026-000029**
30 Sep 2026, 11:23 AM - 2 days ago
- SMFCL Accepted Compliance — IIF-BRW-2026-000088**

Figure 12. The notification bell lists every status change on your applications; Mark all as read clears the counter

The **bell** at the top right shows how many unread notifications you have. Click it to see the latest ones; clicking a notification marks it as read. The dashboard also lists **Recent Notifications**. In addition, important steps (registration approval, account creation, eligibility) are sent to your e-mail.

2.7 Logging out

The screenshot displays the Borrower Dashboard for ADG ONLINE SOLUTIONS PRIVATE LIMITED. The dashboard is organized into several sections:

- Top Bar:** Includes the Ministry of Ports, Shipping and Waterways logo, the Sagarmala Finance Corporation Limited (SMFCL) logo, a notification bell icon with a red dot, and a user menu dropdown showing 'Borrower User' and 'Borrower'.
- Left Sidebar:** Contains navigation links: Dashboard, My Applications, Add Lender Information, Lenders Information, Create New Loan Application, Application for IIF..., Compliance, Claims, and My Report.
- Main Content Area:**
 - ADG ONLINE SOLUTIONS PRIVATE LIMITED — Borrower Dashboard**
 - Approved Project:** 9 projects, Rs. 32,600.00 Lakhs. Click for Detail.
 - Pending Application:** 21 applications, Rs. 10,213,522.90 Lakhs pending. Click for Detail.
 - Pending Compliance:** 3 pending, Rs. 24,500.00 Lakhs pending. Click for Detail.
 - Rejected Application:** 3 rejected, Rs. 456,433.00 Lakhs. Click for Detail.
 - Total Subvention Released:** Rs. 113,752.00 Lakhs. Click for Detail.
 - Pending Claim:** 4 pending. Click for Detail.
 - Recent Notifications:** A list of notifications, including 'Lender Accepted But Pending Validation' and 'SMFCL Accepted Compliance'.

Figure 13. User menu with Profile and Log Out

Click your name at the top right and choose **Log Out**. Always log out on shared computers.

3 Borrower Guide

3.1 Your dashboard

ADG ONLINE SOLUTIONS PRIVATE LIMITED — Borrower Dashboard

1 Dashboard

My Applications

- Add Lender Information
- Lenders Information
- Create New Loan Application
- Application for IIF...
 - Eligible Application
 - Not Eligible Application
- Compliance
- Claims
- My Report

9 Approved Project
Rs. 32,600.00 Lakhs
[Click for Detail](#)

21 Pending Application
Rs. 10,213,522.90 Lakhs pending
[Click for Detail](#)

3 Pending Compliance
Rs. 24,500.00 Lakhs pending
[Click for Detail](#)

3 Rejected Application
Rs. 456,433.00 Lakhs
[Click for Detail](#)

Rs. 113,752.00 Lakhs
Total Subvention Released
[Click for Detail](#)

4 Pending Claim
[Click for Detail](#)

Recent Notifications

- Lender Accepted But Pending Validation — IIF-BRW-2026-000029
30 Sep 2026, 11:23 AM · 2 days ago
- SMFCL Accepted Compliance — IIF-BRW-2026-000088
29 Sep 2026, 11:30 PM · 2 days ago

2 [View All](#)

3 Application **4** Compliance **5** Claim **6** All Showing 21 Applications

7 Review

Subvention Release

Cumulative

Working Capital (WC) Subvention Released ₹ 13 Lakhs

Term Loan Subvention Released ₹ 1,13,739 Lakhs

CUMULATIVE ₹ 1,13,752 Lakhs Total Subvention

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Figure 14. Borrower dashboard: (1) menu, (2) View All notifications, (3–6) Pending Action tabs, (7) Review

After login you see the Borrower dashboard. The left menu gives you:

Menu	What it is for
Dashboard	Summary of all your applications
My Applications	List of all applications you have submitted, with their status

Menu	What it is for
Add Lender Information	Register your bank's nodal officer (do this before your first application)
Lenders Information	List of the lenders you have registered
Create New Loan Application	Start a new application
Application for IIF Tagging → Eligible Application / Not Eligible Application	Applications that SMFCL has decided
Compliance	Submit compliance documents for eligible applications and see their status
Claims	Raise and track interest-subvention claims
My Report	Your own summary report, downloadable as Excel

The cards at the top count your **Approved Projects**, **Pending Applications**, **Pending Compliance**, **Rejected Applications**, **Total Subvention Released** and **Pending Claims**. Click **Click for Detail** on a card to see the applications behind the number.

The screenshot shows the IIF Portal dashboard for a Borrower User. A modal window titled 'Approved Project' (9 Approved) is open, displaying a table of applications finally approved under the IIF Scheme. The table has columns for Application #, Lender, Type of Loan, Loan Amount, Status, and Approved On. Below the table, it shows 'Total: 9 applications' and buttons for 'View Full List' and 'Close'. The background dashboard includes a sidebar menu, a top navigation bar, and several summary cards for 'Total Subvention Released', 'Pending Claim', and 'Rejected Application' (Rs. 456,433.00 Lakhs). A 'Recent Notifications' section is also visible at the bottom.

Application #	Lender	Type of Loan	Loan Amount	Status	Approved On
IIF-BRW-2026-000079	ICICI Bank Limited	Term Loan	Rs. 1,800.00 Lakhs	Final Approval Granted	28 Sep 2026
IIF-BRW-2026-000076	Indian Bank	Term Loan	Rs. 5,000.00 Lakhs	Final Approval Granted	25 Sep 2026
IIF-BRW-2026-000075	HDFC Bank Limited	Term Loan	Rs. 5,000.00 Lakhs	Final Approval Granted	24 Sep 2026
IIF-BRW-2026-000049	ICICI Bank Limited	Term Loan	Rs. 12,000.00 Lakhs	Final Approval Granted	24 Sep 2026
IIF-BRW-2026-000073	HDFC Bank Limited	Term Loan	Rs. 500.00 Lakhs	Final Approval Granted	23 Sep 2026
IIF-BRW-2026-000072	HDFC Bank Limited	Working Capital	Rs. 800.00 Lakhs	Final Approval Granted	23 Sep 2026
IIF-BRW-2026-000071	HDFC Bank Limited	Term Loan	Rs. 1,500.00 Lakhs	Final Approval Granted	22 Sep 2026
IIF-BRW-2026-000069	HDFC Bank Limited	Term Loan	Rs. 5,000.00 Lakhs	SMFCL - Approval Granted	20 Sep 2026
IIF-BRW-2026-000004	Indian Bank	Term Loan	Rs. 1,000.00 Lakhs	Final Approval Granted	15 Sep 2026

Figure 15. Click for Detail opens the list of applications behind a card

The **Pending Action** list shows what is currently waiting — with the **Application**, **Compliance**, **Claim** and **All** tabs — and how many days each item has been waiting. **Review** opens a short summary of the item.

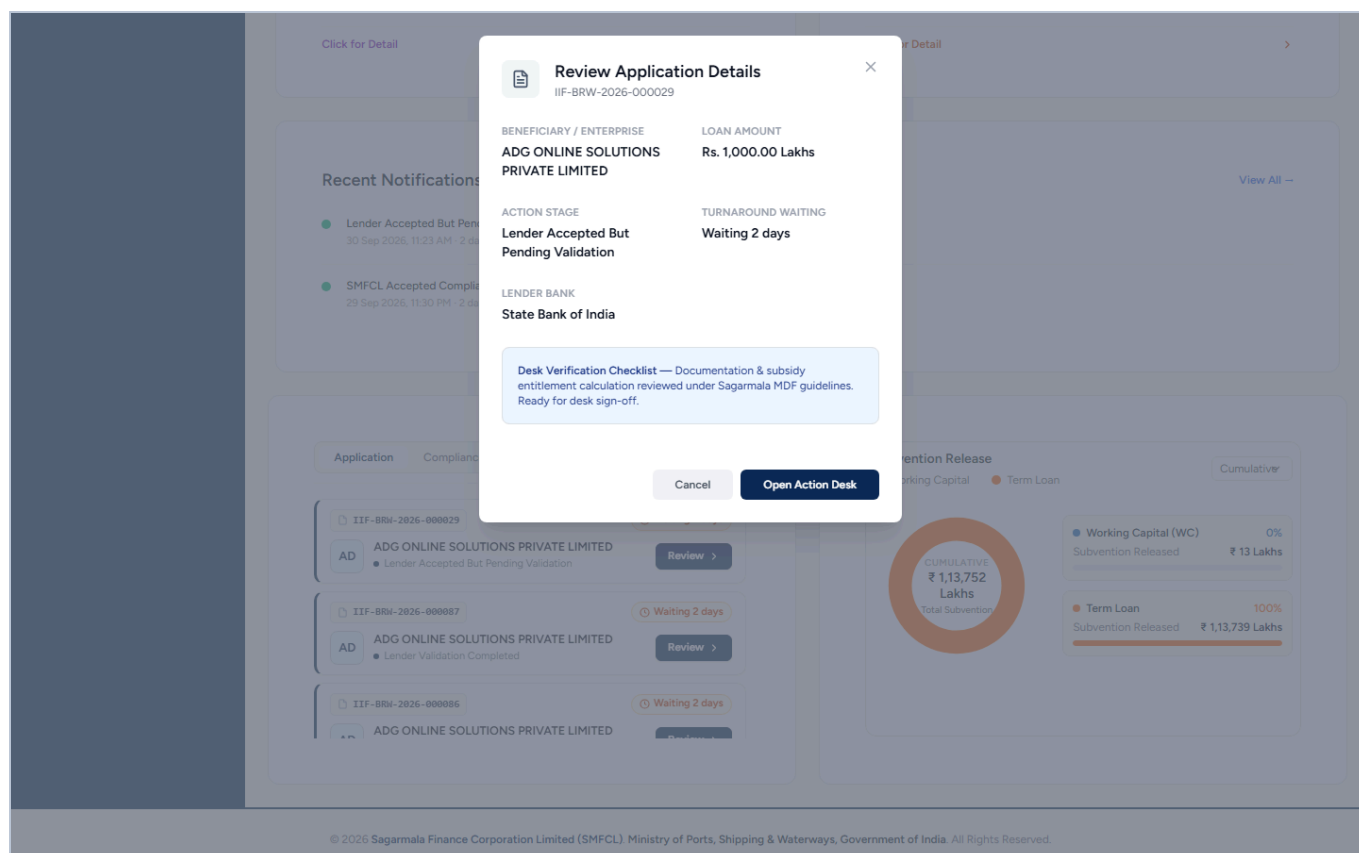


Figure 16. Review shows the stage, the party it is waiting for and the waiting time

3.2 Step 1 — Add Lender Information

Before you can create an application you must register the **nodal officer of the bank or institution that sanctioned your loan**. The portal creates a login for the officer and e-mails it to them; the officer will later review and validate your application.

The screenshot shows the 'Add Lender Information' form in the SMFCL portal. The sidebar on the left contains a menu with 'Add Lender Information' highlighted by a red box and a red '1' next to it. The main form area contains the following fields:

- Name of Lender/ Bank ***: A text input field with a placeholder 'Type to search lender'.
- Lender Category**: A dropdown menu with a placeholder 'Lender Category'.
- Branch Address ***: A text input field with a placeholder 'Exact address of the branch'.
- Nodal Officer ***: A text input field with a placeholder 'e.g. John Doe'.
- Contact Number ***: A text input field with a placeholder 'e.g. 98765 43210'.
- Email Id ***: A text input field with a placeholder 'e.g. example@domain.com'.
- Pin Code ***: A text input field with a placeholder 'e.g. 400001'.
- State ***: A dropdown menu with a placeholder '-- Select --'.
- District ***: A dropdown menu with a placeholder '-- Select --'.

At the bottom of the form, there is a red box around the 'Submit' button with a red '2' next to it.

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Figure 17. Add Lender Information form: (1) sidebar entry, (2) Submit

1. In the menu click **Add Lender Information**.
2. Start typing the bank's name under **Lender** and pick it from the list of empanelled banks; the **Lender Category** fills automatically.
3. Enter the **Branch Address**, the **Nodal Officer** name, the officer's **Contact Number** and official **Email ID**, the branch **PIN Code**, **State** and **District**.
4. Click **Submit**. The portal confirms "Lender created successfully".

What happens next: The nodal officer receives the e-mail "SMFCL - Account Created" with a temporary password. The lender now appears under **Lenders Information** and in the **Name of Lender/Bank** list of the application form.

Lenders
Listing of Lenders

10 entries per page Search:

S.No.	Lender	Email	Lender Category	Branch Address	Nodal Officer	State	District	PIN CODE
1	HDFC Bank Limited	hdfc.nodal.test@example.com	Private Sector Bank	3rd Floor, Business Tower, Nariman Point, Mumbai	Rakesh Sharma	MAHARASHTRA	MUMBAI	400021
2	Bank of Baroda	santosh@yopmail.com	Public Sector Bank	Civilines New Delhi	Santosh	DELHI	SOUTH WEST DELHI	110023
3	HDFC Bank Limited	umesh01@yopmail.com	Private Sector Bank	fardibad charmwood test	Umesh	HARYANA	FARIDABAD	121001
4	HDFC Bank Limited	rahul@yopmail.com	Private Sector Bank	noida	rahul	UTTAR PRADESH	GAUTAM BUDDHA NAGAR	203207
5	State Bank of India	rahul@yopmai.com	Public Sector Bank	noida	rahul	UTTAR PRADESH	GAUTAM BUDDHA NAGAR	203207
6	Axis Bank Limited	nodal2@axisbank.com	Private Sector Bank	Axis Bank, Connaught Place Branch, New Delhi	Suresh Patel	DELHI	CENTRAL DELHI	110001
7	HDFC Bank Limited	nodal@hdfcbank.com	Private Sector Bank	HDFC Bank, MG Road Branch, Fort, Mumbai	Ramesh Kumar	MAHARASHTRA	MUMBAI	400001
8	State Bank of India	ramesh@gmail.com	Public Sector Bank	H -block sector -3, new delhi, delhi	ramesh	DELHI	NORTH DELHI	110006
9	Indian Bank	784157574543454557455@gmail.com	Public Sector Bank	--=-75455	fvbjhbnjhj	DELHI	NORTH DELHI	110006
10	State Bank of India	kush.chhabra29@yopmail.com	Public Sector Bank	fardibad charmwood test	ayush	HARYANA	FARIDABAD	121001

Showing 1 to 10 of 16 entries

« 1 2 »

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Figure 18. Lenders Information: all lenders you have registered

Each e-mail address can be registered only once. If your officer's e-mail is already in use, the portal tells you.

3.3 Step 2 — Create a loan application

Application Details
Enter the project and loan details to start a new application.

1 Create New Application
Project & Loan Details

2 Application Review & Submission
Review All Details & Submit Application

1 Project Identification
Core details of the shipbuilding project

Project Name *
e.g. Greenfield Shipyard — Phase I, Mumbai

Project Type *
Select project type

Site / Facility Address *
Exact address of the shipyard / project site

PIN Code *
6-digit PIN code

State *
Select State

District *
Select District

Nearest Port / Waterway *
e.g. Jawaharlal Nehru Port, Nhava Sheva

2 Loan Details
Individual loan account information

Type of Loan *
Select Type

Sanctioned Loan Amount (Rs. in Lakhs) *
e.g. 5000.00

Purpose of Loan *
Purpose of Loan

Name of Lender/Bank * [\[Add Lender\]](#)
Select Lender

Rate of Interest (% p.a.) *
e.g. 8.50

Validity of Sanction Date *
02/10/2026

Date of Sanction *
02/10/2026

Periodicity of Repayment Installment
Monthly

Loan Repayment Period (In Months) *
e.g. 60

Loan Account Number
e.g. 12345678901234

IFSC Code
E.G. SBIN0001234

2 Save & Continue

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Figure 19. Create New Loan Application, step 1: Project Identification and Loan Details; Save & Continue (2)

Click **Create New Loan Application**. The form has two steps.

3.3.1 Step 1 of 2 — Project & Loan Details

Project Identification

1. **Project Name** and **Project Type** (Greenfield Shipyard, Brownfield Shipyard, Shipbuilding, Other).
2. **Site / Facility Address**, **PIN Code** (the State and District fill automatically), **Nearest Port / Waterway**.

Loan Details

3. **Type of Loan** — *Term Loan* or *Working Capital*.

4. For a **Term Loan**: **Sanctioned Loan Amount (Rs. in Lakhs)**, **Rate of Interest (% p.a.)** and **Validity of Sanction Date**.
5. For **Working Capital**: the **Sanction Limit** and a **Facility Detail** table — add one row per facility with the facility name, type (Fund Based / Non-Fund Based), amount, interest rate and validity date.

Application Details
Enter the project and loan details to start a new application.

1 Create New Application
Project & Loan Details

2 Application Review & Submission
Review All Details & Submit Application

1 Project Identification
Core details of the shipbuilding project

Project Name *
e.g. Greenfield Shipyard — Phase I, Mumbai

Project Type *
Select project type

Site / Facility Address *
Exact address of the shipyard / project site

PIN Code *
6-digit PIN code

State *
Select State

District *
Select District

Nearest Port / Waterway *
e.g. Jawaharlal Nehru Port, Nhava Sheva

2 Loan Details
Individual loan account information

Type of Loan *
Working Capital

Sanction Limit (Rs. in Lakhs) *
e.g. 5000.00

Purpose of Loan *
Purpose of Loan

Name of Lender/Bank * [Add Lender](#)
Select Lender

Date of Sanction *
02/10/2026

Periodicity of Repayment Installment
Monthly

Loan Repayment Period (in Months) *
e.g. 60

Loan Account Number
e.g. 12345678901234

IFSC Code
E.G. SBIN0001234

FACILITY NAME	FACILITY TYPE	AMOUNT (RS. IN LAKHS)	INTEREST RATE	VALIDITY DATE	ACTION
Facility Name	Select	Amount	Interest Rate	Validity Date	

[Add More](#)

[Save & Continue »](#)

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Figure 20. Working Capital loan: the Sanction Limit and the Facility Detail table appear

6. **Purpose of Loan**, **Name of Lender/Bank** (choose the lender you added; the **[Add Lender]** link takes you to the lender form if it is missing), **Date of Sanction**, **Periodicity of Repayment Installment**, **Loan Repayment Period (in months)**, and optionally the **Loan Account Number** and **IFSC Code**.
7. Click **Save & Continue »**.

Fields marked * are mandatory; the portal highlights anything missing. Loans sanctioned before the scheme's cut-off date are not accepted.

Your entries are saved as a **draft**. You can close the browser and come back later — **Create New Loan Application** reopens the draft, and drafts are listed under **My Applications**.

3.3.2 Step 2 of 2 — Review & Documents

Application Details
Enter the project and loan details to start a new application.

1 Create New Application
Project & Loan Details

2 Application Review & Submission
Review All Details & Submit Application

1 Project Identification
Core details of the shipbuilding project

Project Name *
e.g. Greenfield Shipyard — Phase I, Mumbai

Project Type *
Select project type

Site / Facility Address *
Exact address of the shipyard / project site

PIN Code *
6-digit PIN code

State *
Select State

District *
Select District

Nearest Port / Waterway *
e.g. Jawaharlal Nehru Port, Nhava Sheva

2 Loan Details
Individual loan account information

Type of Loan *
Select Type

Sanctioned Loan Amount (Rs. in Lakhs) *
e.g. 5000.00

Purpose of Loan *
Purpose of Loan

Name of Lender/Bank * [\[Add Lender\]](#)
Select Lender

Rate of Interest (% p.a.) *
e.g. 8.50

Validity of Sanction Date *
02/10/2026

Date of Sanction *
02/10/2026

Periodicity of Repayment Installment
Monthly

Loan Repayment Period (In Months) *
e.g. 60

Loan Account Number
e.g. 12345678901234

IFSC Code
E.G. SBIN0001234

Save & Continue »

3 Documents Uploads

Figure 21 (1 of 2). Step 2: review the details and upload the documents; Submit Application — part 1: top of the page

Claims

My Report

Site / Facility Address *

Exact address of the shipyard / project site

PIN Code *

6-digit PIN code

State *

Select State

District *

Select District

Nearest Port / Waterway *

e.g. Jawaharlal Nehru Port, Nhava Sheva

2 Loan Details

Individual loan account information

Type of Loan *

Select Type

Sanctioned Loan Amount (Rs. in Lakhs) *

e.g. 5000.00

Purpose of Loan *

Purpose of Loan

Name of Lender/Bank * [\[Add Lender\]](#)

Select Lender

Rate of Interest (% p.a.) *

e.g. 8.50

Validity of Sanction Date *

02/10/2026

Date of Sanction *

02/10/2026

Periodicity of Repayment Installment

Monthly

Loan Repayment Period (in Months) *

e.g. 60

Loan Account Number

e.g. 12345678901234

IFSC Code

E.G. SBIN0001234

Save & Continue »

2 Documents Uploads

Request Letter of Borrower

Required PDF / JPG / PNG - Max 20 MB

Upload

GST Registration Certificate

Required PDF / JPG / PNG - Max 20 MB

Upload

PAN Card Organization

Required PDF / JPG / PNG - Max 20 MB

Upload

Loan Sanction Letter

Required PDF / JPG / PNG - Max 20 MB

Upload

Detail Project Report

Required PDF / JPG / PNG - Max 20 MB

Upload

Any Other Document

PDF / JPG / PNG - Max 20 MB

Upload

← Back

Submit Application

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Figure 21 (2 of 2). Step 2: review the details and upload the documents; Submit Application — part 2: bottom of the page

1. Check the summary of what you entered. Use ← **Back** to correct anything.
2. Under **Documents Uploads** click **Upload** for each document and choose the file (PDF, JPG or PNG, up to 20 MB each): * Request Letter of Borrower (required) * GST Registration Certificate (required) * PAN Card of Organization (required) * Loan Sanction Letter (required) * Detail Project Report (required) * Any Other Document (optional)
3. Tick the declaration and click **Submit Application**.

What happens next: The portal shows "Application Submitted Successfully" with your **Application Number** (IIF-BRW-YYYY-NNNNNN). The application is sent to your lender, whose nodal officer receives a notification. Its status is **Submitted - Lender Review Pending**.

Interest Incentivization Fund — Shipbuilding Scheme

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3.4 Step 3 — Track your applications

My Projects
Listing of Projects

Status: All Statuses

10 entries per page

Search: Search...

S.No.	Application #	Lender	Loan Type	Loan Amount (in Lakhs)	Status	Last Updated	Action
1	IIF-BRW-2026-000088	Indian Bank	Term Loan	1000.00	SMFCL Accepted Compliance	Tue, 29 Sep'26 23:30	👁
2	IIF-BRW-2026-000087	HDFC Bank Limited	Term Loan	10001.00	Lender Validation Completed	Tue, 29 Sep'26 16:23	👁
3	IIF-BRW-2026-000086	HDFC Bank Limited	Term Loan	655.00	Submitted - Lender Review Pending	Tue, 29 Sep'26 16:14	👁
4	IIF-BRW-2026-000085	HDFC Bank Limited	Term Loan	10001.00	Submitted - Lender Review Pending	Tue, 29 Sep'26 15:57	👁
5	IIF-BRW-2026-000084	HDFC Bank Limited	Term Loan	10000.00	Borrower Submitted Compliance	Tue, 29 Sep'26 15:47	👁
6	IIF-BRW-2026-000081	HDFC Bank Limited	Working Capital	9384894	Lender Validation Completed	Mon, 28 Sep'26 15:55	👁
7	IIF-BRW-2026-000079	ICICI Bank Limited	Term Loan	1800.00	Final Approval Granted	Mon, 28 Sep'26 09:35	👁
8	IIF-BRW-2026-000078	ICICI Bank Limited	Term Loan	2500.00	Lender Returned to Borrower	Mon, 28 Sep'26 01:48	👁
9	IIF-BRW-2026-000077	HDFC Bank Limited	Term Loan	456333.00	SMFCL - Final Rejection	Fri, 25 Sep'26 16:29	👁
10	IIF-BRW-2026-000076	Indian Bank	Term Loan	5000.00	Final Approval Granted	Fri, 25 Sep'26 09:57	👁

Showing 1 to 10 of 42 entries

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Figure 22. My Applications: every application with its lender, loan type, amount and status; the eye icon opens the details

My Applications lists all your applications. Use the search box, sort the columns, and click the **eye** icon to open an application.

Figure 23 (1 of 2). Application Details: the Status & Timeline, project, loan and uploaded documents — part 1: top of the page

The screenshot displays the 'Application Details' page, which is divided into four main sections:

- Status & Timeline:** A vertical list of three steps:
 - SMFCL - Approval Granted** (SMFCL) on 10-09-2026 05:44 PM, with a link to 'Eligibility letter'.
 - Lender Validation Completed** (Lender) on 10-09-2026 05:43 PM.
 - Submitted - Lender Review Pending** (Borrower) on 10-09-2026 05:39 PM.
- 1 Project Identification** (Core details of the shipbuilding project):
 - Application Number: IIF-BRW-2026-000049
 - Project Name: My Test Project
 - Project Type: Shipbuilding
 - Site / Facility Address: DELHI
 - PIN Code: 121001
 - State: HARYANA
 - District: FARIDABAD
 - Nearest Port / Waterway: Waterway
 - Lender Email Address: lender@gmail.com
- 2 Loan Details** (Individual loan account information):
 - Type of Loan: Term Loan
 - Sanctioned Loan Amount (Rs. Lakhs): 12000.00
 - Purpose of Loan: Maintenance
 - Lender/Bank: ICICI Bank Limited
 - Rate of Interest (% p.a.): 5.00
 - Validity of Sanction Date: 10/09/2026
 - Date of Sanction of Loan: 10/09/2026
 - Periodicity of Repayment Installment: Monthly
 - Loan Tenure (in Months): 60
 - Loan Account Number: 12345123451234512345
 - IFSC Code: SBIN2342323
- 3 Uploaded Documents** (Uploaded documents related to the loan application):
 - Request Letter of Borrower [View File]
 - GST Registration Certificate [View File]
 - PAN Card Organization [View File]
 - Loan Sanction Letter [View File]
 - Detail Project Report [View File]
 - Any Other Document [View File]

At the bottom of the page, a footer states: © 2026 Sagarmala Finance Corporation Limited (SMFCL). Ministry of Ports, Shipping & Waterways, Government of India. All Rights Reserved.

Figure 23 (2 of 2). Application Details: the Status & Timeline, project, loan and uploaded documents — part 2: bottom of the page

The **Application Details** page shows the **Status & Timeline** — every step taken so far, by whom and when, with the documents attached at that step (for example the eligibility letter or the signed documents) — followed by the Project Identification, Loan Details and Uploaded Documents.

What the main statuses mean for you:

Status shown	Meaning	What you should do
Submitted - Lender Review Pending	With your lender for review	Wait; you can still Edit or Cancel
Lender Returned to Borrower	The lender wants corrections (see the remarks in the timeline)	Edit the application and resubmit
Lender Accepted But Pending Validation / Lender Validation Completed	The lender is validating / has validated and sent it to SMFCL	Wait

Status shown	Meaning	What you should do
SMFCL Raised Query	SMFCL has asked the lender for a clarification	Nothing, unless your lender contacts you
SMFCL - Approval Granted	Your application is Eligible (IIF-tagged)	Submit the compliance documents (Step 4)
SMFCL - Final Rejection	Your application is Not Eligible	See the reason in the timeline
Cancelled by Borrower	You cancelled the application	—

3.4.1 Correcting or cancelling an application



Sagarmala Finance Corporation Limited (SMFCL)

Borrower User
Borrower

Dashboard
My Applications
Add Lender Information
Lenders Information
Create New Loan Application
Application for IIF...
Eligible Application
Not Eligible Application
Compliance
Claims
My Report

Edit Application — IIF-BRW-2026-000078

Correct the details below and resubmit. This sends the application back into the normal review queue.

Project Identification

Project Name *
Test Automation Shipyard Expansion

Project Type *
Greenfield Shipyard

Site / Facility Address *
Plot 12, Industrial Area, Test City

PIN Code *
400701

State *
MAHARASHTRA

District *
THANE

Nearest Port / Waterway *
Jawaharlal Nehru Port, Nhava Sheva

Loan Details

Type of Loan *
Term Loan

Sanctioned Loan Amount (Rs. in Lakhs)
2500.00

Purpose of Loan *
Shipyard modernization equipment purchase

Name of Lender/Bank *
784157574543454557455@gmail.com - Indian Be

Rate of Interest (% p.a.)
8.50

Validity of Sanction Date
31/03/2027

Date of Sanction *
28/09/2026

Periodicity of Repayment Installment
Monthly

Loan Repayment Period (In Months) *
60

Loan Account Number

IFSC Code

Uploaded Documents

Leave a document unchanged, or upload a replacement.

Request Letter of Borrower
[View current file]
Choose File No file chosen

GST Registration Certificate
[View current file]
Choose File No file chosen

PAN Card Organization
[View current file]
Choose File No file chosen

Loan Sanction Letter
[View current file]
Choose File No file chosen

Detail Project Report
[View current file]
Choose File No file chosen

Any Other Document
Choose File No file chosen

Cancel

1

Save & Resubmit

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Figure 24. Edit Application: correct the details and Save & Resubmit

While the application is with the lender (or has been returned by the lender), open it from **My Applications** and use **Edit** to change the details or replace documents, then **Save & Resubmit**. The lender sees the corrected application again.

The screenshot displays the 'Application Details' page for a user logged in as a 'Borrower User'. The page shows the application status as 'Submitted - Lender Review Pending' with a timestamp of '12-09-2026 09:33 PM'. A modal dialog titled 'Cancel Application' is open, prompting the user to provide a reason for cancellation. The dialog includes a text input field labeled 'Reason for cancellation...', a 'Close' button, and a red 'Confirm Cancellation' button. The background page shows sections for 'Project Identification' and 'Loan Details'.

Project Identification		
Core details of the shipbuilding project		
Application Number	IIF-BRW-2026-000055	
Site / Facility Address	test	
District	Nearest Port / Waterway	Project Type
BULANDSHAHR	noida	Greenfield Shipyard
		State
		UTTAR PRADESH
		Lender Email Address
		kush@yopmail.com

Loan Details		
Individual loan account information		
Type of Loan	Sanctioned Loan Amount (Rs. Lakhs)	Purpose of Loan
Term Loan	50.00	test
Lender/Bank	Rate of Interest (% p.a.)	Validity of Sanction Date

Figure 25. Cancel Application: give a reason and confirm

To withdraw an application that is still pending with the lender, open it and click **Cancel Application**, enter the reason and confirm. A cancelled application cannot be reopened; submit a new one if needed.

3.5 Step 4 — Submit compliance documents (after approval)

When SMFCL marks your application **Eligible** you receive the e-mail "Eligible Application Notification" with the eligibility letter attached. The application appears under **Application for IIF Tagging → Eligible Application** with a **Proceed to Compliance** button, and the compliance stage opens.



Dashboard

My Applications

Add Lender Information

Lenders Information

Create New Loan Application

Application for IIF...

- Eligible Application
- Not Eligible Application

Compliance

Claims

My Report


Sagarmala Finance Corporation Limited (SMFCL)

Borrower User

Borrower

Eligible Application

List of Loans that have been finally approved by SMFCL and validated by lender

10 entries per page

Search: Application #...

S.No.	Application Number	Lender Name	Loan Type	Amount/Limit (In Lakhs)	Loan Purpose	IIF Tagging Date	Action
1	IIF-BRW-2026-000088	Indian Bank	Term Loan	1000.00	Full pipeline test	2026-09-29 17:06:27	1 Proceed to Compliance
2	IIF-BRW-2026-000084	HDFC Bank Limited	Term Loan	10000.00	Nulla ullamco volupt	2026-09-29 15:45:22	2 Proceed to Compliance
3	IIF-BRW-2026-000079	ICICI Bank Limited	Term Loan	1800.00	Dry dock upgrade for full lifecycle QA test	2026-09-28 02:12:14	3 Proceed to Compliance
4	IIF-BRW-2026-000076	Indian Bank	Term Loan	5000.00	Full lifecycle testing purpose	2026-09-25 09:50:42	4 Proceed to Compliance
5	IIF-BRW-2026-000075	HDFC Bank Limited	Term Loan	5000.00	QA testing purpose	2026-09-24 23:08:04	5 Proceed to Compliance
6	IIF-BRW-2026-000073	HDFC Bank Limited	Term Loan	500.00	Purchase of shipbuilding equipment and working capital	2026-09-23 10:24:06	6 Proceed to Compliance
7	IIF-BRW-2026-000072	HDFC Bank Limited	Working Capital	800.00	Working capital for raw material procurement and yard operations	2026-09-23 05:09:13	Proceed to Compliance
8	IIF-BRW-2026-000071	HDFC Bank Limited	Term Loan	1500.00	Procurement of shipbuilding equipment and yard infrastructure upgrade	2026-09-22 23:28:27	Proceed to Compliance
9	IIF-BRW-2026-000069	HDFC Bank Limited	Term Loan	5000.00	Officiis corporis id	2026-09-20 04:54:11	Proceed to Compliance
10	IIF-BRW-2026-000066	Bank of Baroda	Working Capital	9800	Test Purpose	2026-09-15 18:13:35	Proceed to Compliance

Showing 1 to 10 of 17 entries

« 1 2 »

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Figure 26. Eligible Application list: Proceed to Compliance

Compliance
Application Details.

1 Project Identification
Core details of the shipbuilding project

Application Number IIF-BRW-2026-000069	Type of Loan Term Loan	Lender/Bank HDFC Bank Limited	Sanctioned Loan Amount (Rs. in Lakhs) 5000.00
Purpose of Loan Officiis corporis id	Rate of Interest (% p.a.) 5.50	Validity of Sanction Date 24/05/2018	Periodicity of Repayment Installment Monthly
Date of Sanction 06/06/2026	Loan Repayment Period (in Months) 35	Loan Account Number 30	IFSC Code DFGDFGDFGFD

Compliance Documents

DOCUMENT	FILE	ACTION
Enter document name	Upload Document * PDF / JPG / PNG - Max 20 MB Upload	N/A

1 Add More Documents

3 Compliance Remarks
Enter any additional information related to the submitted documents.

Enter your compliance remarks here...

☐ I agree to the terms and conditions.

2 Submit to Lender

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Figure 27. Proceed to Compliance: (1) Add More Documents, (2) Submit to Lender

1. Click **Proceed to Compliance** (from the Eligible list or from **Compliance**).
2. Under **Compliance Documents** enter a **document name** and click **Upload** to attach the file (PDF, JPG or PNG, up to 20 MB). Use **Add More Documents** for each additional document required by the eligibility letter.
3. Add any **Compliance Remarks**, tick **I agree to the terms and conditions**, and click **Submit to Lender**.

What happens next: Your lender countersigns the documents and forwards them to SMFCL. If the lender returns them, the application reappears in **Compliance** with the lender's remarks — open it, replace or add documents and submit again. When SMFCL accepts the compliance, the **Compliance** list shows **Proceed to Claim**.

Compliances

10 entries per page Search: application #, project name etc...

S.No.	Application #	Project Name	Project Type	Latest Status	Created At	Action
1	IIF-BRW-2026-000088	Full Pipeline Test	Greenfield Shipyard	SMFCL Accepted Compliance	2026-09-29 17:03	Completed
2	IIF-BRW-2026-000084	Kenyon Garcia	Brownfield Shipyard	Borrower Submitted Compliance	2026-09-28 16:00	-
3	IIF-BRW-2026-000079	Test Automation Full Approval Path	Greenfield Shipyard	Final Approval Granted	2026-09-28 01:49	-
4	IIF-BRW-2026-000076	Full Lifecycle Test Project	Greenfield Shipyard	Final Approval Granted	2026-09-25 09:46	-
5	IIF-BRW-2026-000069	Malcolm Crane	Other	SMFCL - Approval Granted	2026-09-20 04:47	Proceed to Compliance
6	IIF-BRW-2026-000066	Miranda Anderson	Greenfield Shipyard	Claim Approved by Lender	2026-09-15 18:01	-
7	IIF-BRW-2026-000065	Montana Page	Greenfield Shipyard	Lender Returned Compliance	2026-09-15 17:45	Proceed to Compliance
8	IIF-BRW-2026-000060	Mira Ramirez	Brownfield Shipyard	Claim Approved by Lender	2026-09-15 15:43	-
9	IIF-BRW-2026-000049	My Test Project	Shipbuilding	Final Approval Granted	2026-09-10 17:38	-
10	IIF-BRW-2026-000031	Haley Santiago	Greenfield Shipyard	Claim Submitted by Borrower	2026-09-07 01:00	-

Showing 1 to 10 of 13 entries

4 5 6 7 1 2

Figure 28. Compliance list: status of each submission; Proceed to Claim appears once SMFCL has accepted Applications that SMFCL marked **Not Eligible** are listed under **Not Eligible Application** for your record.



Dashboard

My Applications

Add Lender Information

Lenders Information

Create New Loan Application

Application for IIF...

Eligible Application

Not Eligible Application

Compliance

Claims

My Report


Sagarmala Finance Corporation Limited (SMFCL)


Borrower User
Borrower

Not Eligible Application

Below is the list of Not Eligible applications and their current status

10 entries per page

Search: Application #...

S.No.	Application Number	Lender Name	Loan Type	Sanctioned/Existing Amt	Latest Status	Action
1	IIF-BRW-2026-000077	HDFC Bank Limited	Term Loan	456333.00	SMFCL - Final Rejection	View
2	IIF-BRW-2026-000028	ICICI Bank Limited	Working Capital		SMFCL - Final Rejection	View

Showing 1 to 2 of 2 entries

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Figure 29. Not Eligible Application list

3.6 Step 5 — Raise a claim for interest subvention

समस्त, पोत परिवहन एवं जलमार्ग मंत्रालय
MINISTRY OF PORTS, SHIPPING AND WATERWAYS

Sagarmala Finance Corporation Limited (SMFCL)

Borrower User
Borrower

- Dashboard
- My Applications
- Add Lender Information
- Lenders Information
- Create New Loan Application
- Application for IIF...
 - Eligible Application
 - Not Eligible Application
- Compliance
- Claims**
- My Report

Projects with Pending Claims

Listing of Projects with Outstanding Claims

Status

All Statuses

10 entries per page

Search: Application #, project name, type etc...

S.No.	Application #	Project Name	Project Type	Loan Type	Sanctioned Amount	Status	Created At	Action
1	IIF-BRW-2026-000088	Full Pipeline Test	Greenfield Shipyard	Term Loan	Rs. 1,000.00 Lakhs	SMFCL Accepted Compliance	2026-09-29 17:03:10	Proceed to Claim
2	IIF-BRW-2026-000079	Test Automation Full Approval Path	Greenfield Shipyard	Term Loan	Rs. 1,800.00 Lakhs	Final Approval Granted	2026-09-28 01:49:34	Proceed to Claim
3	IIF-BRW-2026-000076	Full Lifecycle Test Project	Greenfield Shipyard	Term Loan	Rs. 5,000.00 Lakhs	Final Approval Granted	2026-09-25 09:46:00	Proceed to Claim
4	IIF-BRW-2026-000075	QA Full-Flow Test Shipyard 2	Greenfield Shipyard	Term Loan	Rs. 5,000.00 Lakhs	Final Approval Granted	2026-09-24 23:04:12	Proceed to Claim
5	IIF-BRW-2026-000073	Test Shipyard Expansion E2E	Greenfield Shipyard	Term Loan	Rs. 500.00 Lakhs	Final Approval Granted	2026-09-23 09:52:53	Proceed to Claim
6	IIF-BRW-2026-000072	WC Test Shipyard — Working Capital Facility	Brownfield Shipyard	Working Capital	Rs. 0.00 Lakhs	Final Approval Granted	2026-09-23 03:56:00	Proceed to Claim
7	IIF-BRW-2026-000071	E2E Test Shipyard — Phase I, Mumbai	Greenfield Shipyard	Term Loan	Rs. 1,500.00 Lakhs	Final Approval Granted	2026-09-22 23:17:41	Proceed to Claim
8	IIF-BRW-2026-000066	Miranda Anderson	Greenfield Shipyard	Working Capital	Rs. 0.00 Lakhs	Claim Approved by Lender	2026-09-15 18:01:15	
9	IIF-BRW-2026-000060	Mira Ramirez	Brownfield Shipyard	Term Loan	Rs. 1,000.00 Lakhs	Claim Approved by Lender	2026-09-15 15:43:29	
10	IIF-BRW-2026-000049	My Test Project	Shipbuilding	Term Loan	Rs. 12,000.00 Lakhs	Final Approval Granted	2026-09-10 17:38:32	Proceed to Claim

Showing 1 to 10 of 13 entries

« 1 2 »

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Figure 30. Claims: applications ready for a claim and the claims already raised

Figure 31 (1 of 2). Claim Request: claim period, transaction summary and the claim documents; Submit — part 1: top of the page

XXXX7766 01/09/2026 30/06/2027

Previous Release History

Claim Number	Claim Period	Date of Release	Released Amount (₹)	Excel
No any previous history found !				

Claim Period

Date From * Date To *

A given period can only be claimed once — a claim overlapping an already-submitted period will be rejected.

Transaction Summary [Download Template](#) [Upload Filled Template](#)

Download the template, fill in your interest periods offline, then upload it here to bulk-fill the table below — review the imported rows before submitting.

ACCOUNT NO	UPLOAD BANK STATEMENT	DATE OF INTEREST CHARGED	RATE OF INTEREST	INTEREST AMOUNT	DATE OF INTEREST PAID	INTEREST PAID	IIF CLAIM
99988877766	Choose File No file chosen	dd/mm/yyyy	8.00		dd/mm/yyyy		—
Account Total	Add Row			0.00		0.00	0.00
Total Interest Amount							—
Total Interest Paid							—
Grand Total — IIF Claim for Release							—

Document Attachments
Upload all required supporting documents for claim processing

Interest Calculation Sheet Required PDF / JPG / PNG · Max 20 MB Upload	Regular Account Certificate Required PDF / JPG / PNG · Max 20 MB Upload
Borrower Repayment Record Required PDF / JPG / PNG · Max 20 MB Upload	Audit Inspection Report Required PDF / JPG / PNG · Max 20 MB Upload
Undertaking Required PDF / JPG / PNG · Max 20 MB Upload	Claim Summary Required PDF / JPG / PNG · Max 20 MB Upload
Add Any Other Documents PDF / JPG / PNG · Max 20 MB Upload	

SUBMIT CLAIM REQUEST

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Figure 31 (2 of 2). Claim Request: claim period, transaction summary and the claim documents; Submit — part 2: bottom of the page

1. Open **Claims** (or **Compliance** → **Proceed to Claim**) and click **Proceed to Claim** for the application.
2. Enter the **Claim Period** (from and to dates).
3. Fill the **Transaction Summary** for the period — the interest charged, repayments received and balances of the loan account, as advised by your lender.
4. Upload the claim documents (PDF, JPG, PNG or GIF, up to 5 MB each): * Interest Calculation Sheet * Regular Account Certificate * Borrower Repayment Record * Audit / Inspection Report * Undertaking * Claim Summary * Other documents (optional)
5. Click **Submit**.

What happens next: The portal shows "Claim Submitted Successfully" with your **Claim Number** (CLM-BRW-YYYY-NNNNNN). The claim goes to your lender for validation, then to SMFCL for approval and release. Earlier claims on the same application are listed under **Previous Release History** with their documents, and **Export to Excel** downloads the transaction summary.

Dashboard
My Applications
Add Lender Information
Lenders Information
Create New Loan Application
Application for IIF...
Eligible Application
Not Eligible Application
Compliance
Claims
My Report

Sagarmala Finance Corporation Limited (SMFCL)

3

Borrower User
Borrower

Claim Request - Release of Interest Subvention (Borrower)

Borrower Name
ADG ONLINE SOLUTIONS PRIVATE LIMITED

Loan Information

Application Number
IIF-BRW-2026-000005

Lender Name
ICICI Bank Limited

Type of Loan
Term Loan

Sanctioned Loan Amount (In Lakhs)
74.00

Loan Account Number
616

Date of Drawdown
04/07/2025

Validity of Sanction
N/A

Previous Release History

Claim Number	Claim Period	Date of Release	Released Amount (₹)	Excel
CLM-BRW-2026-000010	12/09/2026 – 13/09/2026	No SMFCL decision recorded for this round		Download
CLM-BRW-2026-000012	12/09/2026 – 13/09/2026	No SMFCL decision recorded for this round		Download

Claim Period

Date From *
dd/mm/yyyy

Date To *
dd/mm/yyyy

A given period can only be claimed once — a claim overlapping an already-submitted period will be rejected.

Transaction Summary

[Download Template](#)
[Upload Filled Template](#)

Download the template, fill in your interest periods offline, then upload it here to bulk-fill the table below — review the imported rows before submitting.

ACCOUNT NO	UPLOAD BANK STATEMENT	DATE OF INTEREST CHARGED	RATE OF INTEREST	INTEREST AMOUNT	DATE OF INTEREST PAID	INTEREST PAID	IIF CLAIM
616	Choose File No file chosen	dd/mm/yyyy	26.00		dd/mm/yyyy		—
Account Total	Add Row			0.00		0.00	0.00
Total Interest Amount							—
Total Interest Paid							—
Grand Total — IIF Claim for Release							—

Document Attachments

Upload all required supporting documents for claim processing

Interest Calculation Sheet
Required PDF / JPG / PNG · Max 20 MB

Upload

Regular Account Certificate
Required PDF / JPG / PNG · Max 20 MB

Upload

Borrower Repayment Record
Required PDF / JPG / PNG · Max 20 MB

Upload

Audit Inspection Report
Required PDF / JPG / PNG · Max 20 MB

Upload

Figure 32 (1 of 2). Previous Release History on the claim page — part 1: top of the page

Interest Incentivization Fund — Shipbuilding Scheme

Page 39 of 71

Not Eligible Application

Compliance

Claims

My Report

Previous Release History

Claim Number	Claim Period	Date of Release	Released Amount (₹)	Excel
CLM-BRW-2026-000010	12/09/2026 – 13/09/2026	No SMFCL decision recorded for this round		Download
CLM-BRW-2026-000012	12/09/2026 – 13/09/2026	No SMFCL decision recorded for this round		Download

Claim Period

Date From *

dd/mm/yyyy

Date To *

dd/mm/yyyy

A given period can only be claimed once — a claim overlapping an already-submitted period will be rejected.

Transaction Summary

[Download Template](#)
[Upload Filled Template](#)

Download the template, fill in your interest periods offline, then upload it here to bulk-fill the table below — review the imported rows before submitting.

ACCOUNT NO	UPLOAD BANK STATEMENT	DATE OF INTEREST CHARGED	RATE OF INTEREST	INTEREST AMOUNT	DATE OF INTEREST PAID	INTEREST PAID	IIF CLAIM
616	Choose File No file chosen	dd/mm/yyyy	26.00		dd/mm/yyyy		—
Account Total				0.00		0.00	0.00
Total Interest Amount							—
Total Interest Paid							—
Grand Total — IIF Claim for Release							—

Document Attachments

Upload all required supporting documents for claim processing

Interest Calculation Sheet

Required PDF / JPG / PNG · Max 20 MB

Upload

Regular Account Certificate

Required PDF / JPG / PNG · Max 20 MB

Upload

Borrower Repayment Record

Required PDF / JPG / PNG · Max 20 MB

Upload

Audit Inspection Report

Required PDF / JPG / PNG · Max 20 MB

Upload

Undertaking

Required PDF / JPG / PNG · Max 20 MB

Upload

Claim Summary

Required PDF / JPG / PNG · Max 20 MB

Upload

Add Any Other Documents

PDF / JPG / PNG · Max 20 MB

Upload

SUBMIT CLAIM REQUEST

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Figure 32 (2 of 2). Previous Release History on the claim page — part 2: bottom of the page

When SMFCL approves the claim, the **Claims** list shows the released amount and the dashboard card **Total Subvention Released** increases. If the claim is returned, your lender will contact you for the corrections.

Interest Incentivization Fund — Shipbuilding Scheme

Page 40 of 71

3.7 My Report



Dashboard

My Applications

Add Lender Information

Lenders Information

Create New Loan Application

Application for IIF...

Eligible Application

Not Eligible Application

Compliance

Claims

My Report



Sagarmala Finance Corporation Limited (SMFCL)

Borrower User

Download Excel

My Report

Designed by your Administrator. Only your own records are shown.

Applications — 51 record(s)

17.6% Not Yet Submitted (9)

15.7% Final Approval Granted (8)

15.7% Submitted - Lender Review Pending (8)

9.8% Lender Accepted But Pending Validation (5)

7.8% Lender Validation Completed (4)

5.9% SMFCL - Final Rejection (3)

5.9% Lender Returned to Borrower (3)

3.9% Claim Submitted by Borrower (2)

3.9% Claim Approved by Lender (2)

2% SMFCL Raised Query (1)

2% Cancelled by Borrower (1)

2% Lender Accepted Compliance (1)

2% Lender Returned Compliance (1)

2% SMFCL - Approval Granted (1)

2% Borrower Submitted Compliance (1)

2% SMFCL Accepted Compliance (1)

#	Application No.	Project Name	Lender	Project Type
1	IIF-BRW-2026-000088	Full Pipeline Test	Indian Bank	Greenfield Shipyard
2	IIF-BRW-2026-000084	Kenyon Garcia	HDFC Bank Limited	Brownfield Shipyard
3	IIF-BRW-2026-000081	dbfgb	HDFC Bank Limited	Brownfield Shipyard
4	IIF-BRW-2026-000079	Test Automation Full Approval Path	ICICI Bank Limited	Greenfield Shipyard
5	IIF-BRW-2026-000078	Test Automation Shipyard Expansion	ICICI Bank Limited	Greenfield Shipyard
6	IIF-BRW-2026-000077	wreucy fdefe	HDFC Bank Limited	Brownfield Shipyard
7	IIF-BRW-2026-000076	Full Lifecycle Test Project	Indian Bank	Greenfield Shipyard
8	IIF-BRW-2026-000075	QA Full-Flow Test Shipyard 2	HDFC Bank Limited	Greenfield Shipyard
9	IIF-BRW-2026-000085	Sasha House	HDFC Bank Limited	Shipbuilding
10	IIF-BRW-2026-000074	Test WC Facility E2E	HDFC Bank Limited	Shipbuilding
11	IIF-BRW-2026-000073	Test Shipyard Expansion E2E	HDFC Bank Limited	Greenfield Shipyard
12	IIF-BRW-2026-000072	WC Test Shipyard — Working Capital Facility	HDFC Bank Limited	Brownfield Shipyard
13	IIF-BRW-2026-000071	E2E Test Shipyard — Phase I, Mumbai	HDFC Bank Limited	Greenfield Shipyard
14	IIF-BRW-2026-000070	dhhf	HDFC Bank Limited	Brownfield Shipyard
15	IIF-BRW-2026-000069	Malcolm Crane	HDFC Bank Limited	Other
16	IIF-BRW-2026-000068	Eliana Waters	Bank of Baroda	Other
17	IIF-BRW-2026-000066	Miranda Anderson	Bank of Baroda	Greenfield Shipyard
18	IIF-BRW-2026-000065	Montana Page	Bank of Baroda	Greenfield Shipyard
19	IIF-BRW-2026-000064	Sade Russo	Axis Bank Limited	Other
20	IIF-BRW-2026-000063	Justin Clements	Bank of Baroda	Other
21	IIF-BRW-2026-000062	John Park	Bank of Baroda	Other
22	IIF-BRW-2026-000061	Meredith Allison	Bank of Baroda	Brownfield Shipyard
23	IIF-BRW-2026-000060	Mira Ramirez	Bank of Baroda	Brownfield Shipyard
24	IIF-BRW-2026-000086	fdghi	HDFC Bank Limited	Brownfield Shipyard
25	IIF-BRW-2026-000087	Rafael Santos	HDFC Bank Limited	Brownfield Shipyard
26	IIF-BRW-2026-000058	green 14-9	HDFC Bank Limited	Greenfield Shipyard
27	-	Margaret Foster	Indian Bank	Greenfield Shipyard
28	IIF-BRW-2026-000057	Tallulah York	Indian Bank	Shipbuilding

Figure 33 (1 of 3). My Report: your summary report with Download Excel — part 1: top of the page

19	IIF-BRW-2026-000064	Sade Russo	Axis Bank Limited	Other
20	IIF-BRW-2026-000063	Justin Clements	Bank of Baroda	Other
21	IIF-BRW-2026-000062	John Park	Bank of Baroda	Other
22	IIF-BRW-2026-000061	Meredith Allison	Bank of Baroda	Brownfield Shipyard
23	IIF-BRW-2026-000060	Mira Ramirez	Bank of Baroda	Brownfield Shipyard
24	IIF-BRW-2026-000086	fdghi	HDFC Bank Limited	Brownfield Shipyard
25	IIF-BRW-2026-000087	Rafael Santos	HDFC Bank Limited	Brownfield Shipyard
26	IIF-BRW-2026-000058	green 14-9	HDFC Bank Limited	Greenfield Shipyard
27	-	Margaret Foster	Indian Bank	Greenfield Shipyard
28	IIF-BRW-2026-000057	Tallulah York	Indian Bank	Shipbuilding
29	IIF-BRW-2026-000056	test	HDFC Bank Limited	Greenfield Shipyard
30	IIF-BRW-2026-000055	green	Punjab National Bank	Greenfield Shipyard
31	-	Greenfield Shipyard - Phase I, Mumbai	HDFC Bank Limited	Greenfield Shipyard
32	-	Greenfield Shipyard - Phase I, Mumbai	HDFC Bank Limited	Greenfield Shipyard
33	IIF-BRW-2026-000049	My Test Project	ICICI Bank Limited	Shipbuilding
34	IIF-BRW-2026-000031	Haley Santiago	HDFC Bank Limited	Greenfield Shipyard
35	IIF-BRW-2026-000030	Rogan Randolph	HDFC Bank Limited	Brownfield Shipyard
36	IIF-BRW-2026-000029	greenfield	State Bank of India	Greenfield Shipyard
37	-	Green field	State Bank of India	Greenfield Shipyard
38	IIF-BRW-2026-000028	greenfield	ICICI Bank Limited	Greenfield Shipyard
39	IIF-BRW-2026-000020	My Project	ICICI Bank Limited	Greenfield Shipyard
40	IIF-BRW-2026-000013	greenfield	State Bank of India	Greenfield Shipyard
41	-	kkhgjg	Punjab National Bank	Brownfield Shipyard
42	-	gree	Punjab National Bank	Greenfield Shipyard
43	IIF-BRW-2026-000011	greenfiel	Punjab National Bank	Greenfield Shipyard
44	IIF-BRW-2026-000010	Green field	HDFC Bank Limited	Greenfield Shipyard
45	-	Reece Young	Axis Bank Limited	Other
46	-	First Test Project	Axis Bank Limited	Shipbuilding
47	IIF-BRW-2026-000009	greenfild	ICICI Bank Limited	Greenfield Shipyard
48	IIF-BRW-2026-000007	Venus Montoya	ICICI Bank Limited	Greenfield Shipyard
49	IIF-BRW-2026-000006	Garrett English	ICICI Bank Limited	Other
50	IIF-BRW-2026-000005	Arsenio Massey	ICICI Bank Limited	Shipbuilding
51	IIF-BRW-2026-000004	Name	Indian Bank	Greenfield Shipyard

Claims — 14 record(s)		
#	Claim No.	Application No.
1	CLM-BRW-2026-000023	IIF-BRW-2026-000079
2	CLM-BRW-2026-000022	IIF-BRW-2026-000076
3	CLM-BRW-2026-000020	IIF-BRW-2026-000075

Figure 33 (2 of 3). My Report: your summary report with Download Excel — part 2: middle of the page

49	IIF-BRW-2026-000006	Garrett English	ICICI Bank Limited	Other
50	IIF-BRW-2026-000005	Arsenio Massey	ICICI Bank Limited	Shipbuilding
51	IIF-BRW-2026-000004	Name	Indian Bank	Greenfield Shipyard

Claims — 14 record(s)		
#	Claim No.	Application No.
1	CLM-BRW-2026-000023	IIF-BRW-2026-000079
2	CLM-BRW-2026-000022	IIF-BRW-2026-000076
3	CLM-BRW-2026-000020	IIF-BRW-2026-000075
4	CLM-BRW-2026-000019	IIF-BRW-2026-000073
5	CLM-BRW-2026-000018	IIF-BRW-2026-000072
6	CLM-BRW-2026-000017	IIF-BRW-2026-000071
7	CLM-BRW-2026-000015	IIF-BRW-2026-000066
8	CLM-BRW-2026-000014	IIF-BRW-2026-000060
9	CLM-BRW-2026-000012	IIF-BRW-2026-000005
10	CLM-BRW-2026-000011	IIF-BRW-2026-000031
11	CLM-BRW-2026-000010	IIF-BRW-2026-000005
12	CLM-BRW-2026-000006	IIF-BRW-2026-000049
13	CLM-BRW-2026-000002	IIF-BRW-2026-000004
14	CLM-BRW-2026-000001	IIF-BRW-2026-000004

Compliance — 12 record(s)		
#	Application No.	Project Name
1	IIF-BRW-2026-000088	Full Pipeline Test
2	IIF-BRW-2026-000084	Kenyon Garcia
3	IIF-BRW-2026-000079	Test Automation Full Approval Path
4	IIF-BRW-2026-000076	Full Lifecycle Test Project
5	IIF-BRW-2026-000066	Miranda Anderson
6	IIF-BRW-2026-000065	Montana Page
7	IIF-BRW-2026-000060	Mira Ramirez
8	IIF-BRW-2026-000005	Arsenio Massey
9	IIF-BRW-2026-000049	My Test Project
10	IIF-BRW-2026-000004	Name
11	IIF-BRW-2026-000031	Haley Santiago
12	IIF-BRW-2026-000020	My Project

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Figure 33 (3 of 3). My Report: your summary report with Download Excel — part 3: bottom of the page

My Report shows a summary of your applications and claims as designed by SMFCL. Click **Download Excel** to save it.



Figure 34. The claim transaction summary exported to Excel

4 Lender Guide

4.1 Your dashboard

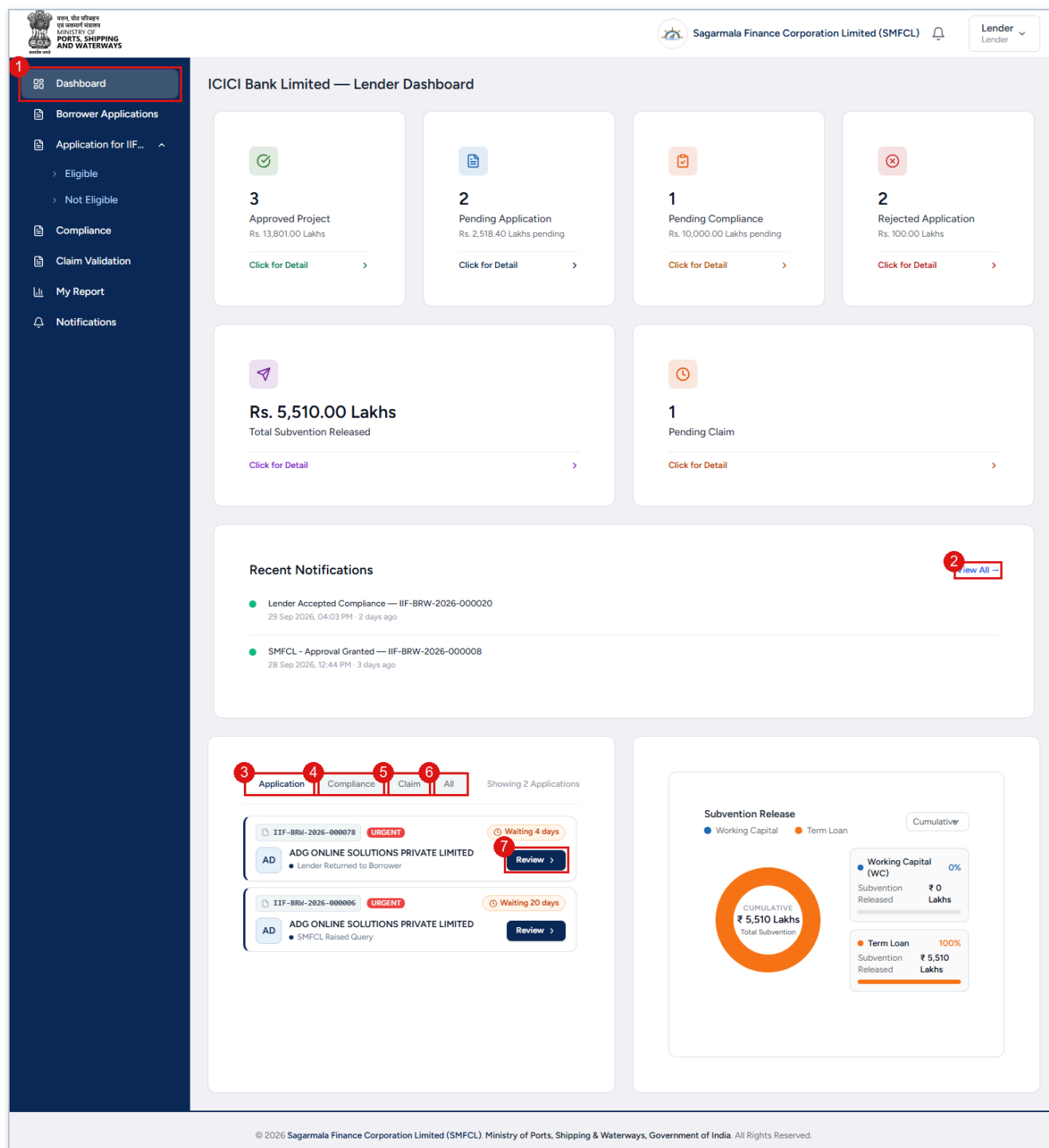


Figure 35. Lender dashboard with the summary cards and the Pending Action list

After login you see the Lender dashboard. The left menu gives you:

Menu	What it is for
Dashboard	Summary of all applications assigned to you
Borrower Applications	Applications waiting for your review or validation

Menu	What it is for
Application for IIF Tagging → Eligible / Not Eligible	Applications you validated and SMFCL has decided
Compliance	Compliance documents submitted by borrowers for your countersignature
Claim Validation	Claims waiting for your validation
My Report	Your own summary report, downloadable as Excel

The cards count the applications at each stage and the subvention released on your validated claims. **Click for Detail** lists the applications behind a card; the **Pending Action** list shows what is waiting for you and for how long.

The screenshot displays the IIF Portal interface. A modal window titled "Approved Project" (3 Approved) is open, showing a table of applications finally approved under the IIF Scheme. The table has columns for Application #, Beneficiary, Type of Loan, Loan Amount, Status, and Approved On. Below the table, it shows "Total: 3 applications" and buttons for "View Full List" and "Close".

Application #	Beneficiary	Type of Loan	Loan Amount	Status	Approved On
IIF-BRW-2026-000008	PVG ONLINE SOLUTIONS PRIVATE LIMITED	Working Capital	Rs. 1.00 Lakhs	SMFCL - Approval Granted	28 Sep 2026
IIF-BRW-2026-000079	ADG ONLINE SOLUTIONS PRIVATE LIMITED	Term Loan	Rs. 1,800.00 Lakhs	Final Approval Granted	28 Sep 2026
IIF-BRW-2026-000049	ADG ONLINE SOLUTIONS PRIVATE LIMITED	Term Loan	Rs. 12,000.00 Lakhs	Final Approval Granted	24 Sep 2026

Below the modal, the main dashboard shows cards for "Total Subvention Released" (Rs. 5,510.00 Lakhs), "Pending Claim" (1), and "Rejected Application" (2). A "Recent Notifications" section at the bottom lists updates like "Lender Accepted Compliance" and "SMFCL - Approval Granted".

Figure 36. Click for Detail lists the applications behind a card

4.2 Step 1 — Review a new application

Borrower's Applications
Below the list of borrower applications and their current status

10 entries per page

Search: application #, project name etc...

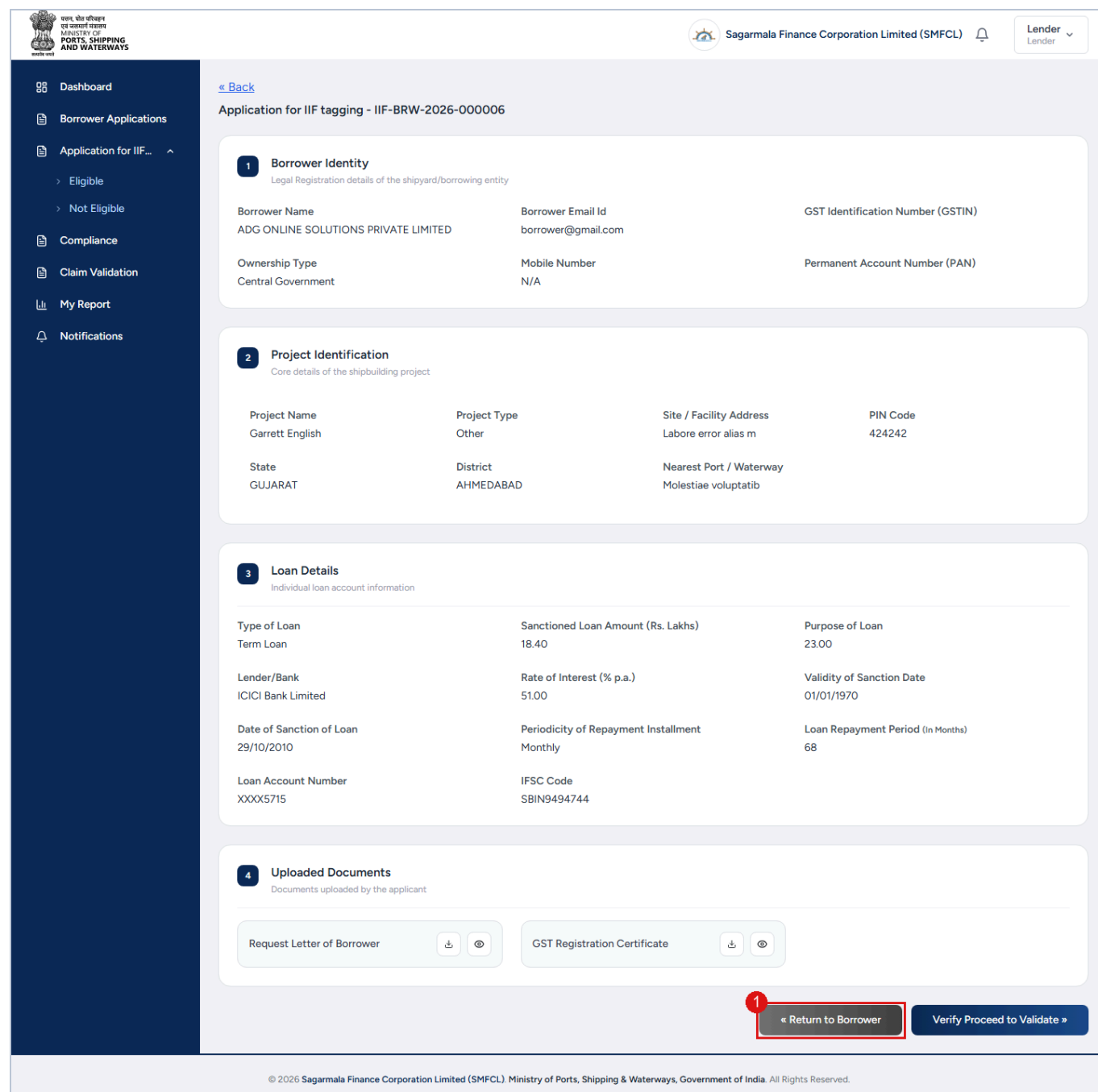
S.No.	Application #	Borrower Name	Project Name	Loan Type	Loan Amount (In Lakhs)	Status	Last Updated	Action
1	IIF-BRW-2026-000078	ADG ONLINE SOLUTIONS PRIVATE LIMITED	Test Automation Shipyard Expansion	Term Loan	2500.00	Lender Returned to Borrower	2026-09-28 01:48:18	
2	IIF-BRW-2026-000006	ADG ONLINE SOLUTIONS PRIVATE LIMITED	Garrett English	Term Loan	18.40	SMFCL Raised Query	2026-09-12 00:18:31	

Showing 1 to 2 of 2 entries

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Figure 37. Borrower Applications: the queue of applications assigned to you

Open **Borrower Applications**. New applications carry the status **Submitted - Lender Review Pending**. Click the action button of a row to open it.



Application for IIF tagging - IIF-BRW-2026-000006

1 Borrower Identity
Legal Registration details of the shipyard/borrowing entity

Borrower Name ADG ONLINE SOLUTIONS PRIVATE LIMITED	Borrower Email Id borrower@gmail.com	GST Identification Number (GSTIN)
Ownership Type Central Government	Mobile Number N/A	Permanent Account Number (PAN)

2 Project Identification
Core details of the shipbuilding project

Project Name Garrett English	Project Type Other	Site / Facility Address Labore error alias m	PIN Code 424242
State GUJARAT	District AHMEDABAD	Nearest Port / Waterway Molestiae voluptatib	

3 Loan Details
Individual loan account information

Type of Loan Term Loan	Sanctioned Loan Amount (Rs. Lakhs) 18.40	Purpose of Loan 23.00
Lender/Bank ICICI Bank Limited	Rate of Interest (% p.a.) 51.00	Validity of Sanction Date 01/01/1970
Date of Sanction of Loan 29/10/2010	Periodicity of Repayment Installment Monthly	Loan Repayment Period (In Months) 68
Loan Account Number XXXX5715	IFSC Code SBIN9494744	

4 Uploaded Documents
Documents uploaded by the applicant

Request Letter of Borrower	GST Registration Certificate
----------------------------	------------------------------

1 « Return to Borrower » Verify Proceed to Validate »

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Figure 38. Application review page: « Return to Borrower, or Verify Proceed to Validate »

The review page shows the borrower's organisation details, the project and loan details and the uploaded documents (**View File / Download File**). You have two choices:

A. Return it to the borrower — if something is missing or wrong:



Sagarmala Finance Corporation Limited (SMFCL)
Lender

Dashboard
Borrower Applications
Application for IIF...
Eligible
Not Eligible
Compliance
Claim Validation
My Report
Notifications

[« Back](#)
Application for IIF tagging - IIF-BRW-2026-000006

1 Borrower Identity
Legal Registration details of the shipyard/borrowing entity

Borrower Name ADG ONLINE SOLUTIONS PRIVATE LIMITED	Borrower Email Id borrower@gmail.com	GST Identification Number (GSTIN)
Ownership Type Central Government	Mobile Number N/A	Permanent Account Number (PAN)

2 Project Identification
Core details of the shipbuilding project

Project Name Garrett English	Project Type Other	Site / Facility Address Labore error alias m	PIN Code 424242
State GUJARAT	District AHMEDABAD	Nearest Port / Waterway Molestiae voluptatib	

3 Loan Details
Individual loan account information

Type of Loan Term Loan	Sanctioned Loan Amount (Rs. Lakhs) 18.40	Purpose of Loan 23.00
Lender/Bank ICICI Bank Limited	Rate of Interest (% p.a.) 51.00	Validity of Sanction Date 01/01/1970
Date of Sanction of Loan 29/10/2010	Periodicity of Repayment Installment Monthly	Loan Repayment Period (In Months) 68
Loan Account Number XXXX5715	IFSC Code SBIN9494744	

4 Uploaded Documents
Documents uploaded by the applicant

Request Letter of Borrower
GST Registration Certificate

« Return to Borrower
Verify Proceed to Validate »

Return to Borrower – Remarks & Attachments

Figure 39 (1 of 2). Return to Borrower: enter your remarks, attach a file if needed, and confirm — part 1: top of the page

State GUJARAT	District AHMEDABAD	Nearest Port / Waterway Molestiae voluptatib
------------------	-----------------------	---

3 Loan Details

Individual loan account information

Type of Loan Term Loan	Sanctioned Loan Amount (Rs. Lakhs) 18.40	Purpose of Loan 23.00
Lender/Bank ICICI Bank Limited	Rate of Interest (% p.a.) 51.00	Validity of Sanction Date 01/01/1970
Date of Sanction of Loan 29/10/2010	Periodicity of Repayment Installment Monthly	Loan Repayment Period (In Months) 68
Loan Account Number XXXX5715	IFSC Code SBIN9494744	

4 Uploaded Documents

Documents uploaded by the applicant

Request Letter of Borrower

GST Registration Certificate

« Return to Borrower
Verify Proceed to Validate »

Return to Borrower – Remarks & Attachments

Remarks *

Remarks...

Recommendation

Recommendation for the borrower...

Attachment

PDF / JPG / PNG · Max 5 MB

Upload

Submit

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Figure 39 (2 of 2). Return to Borrower: enter your remarks, attach a file if needed, and confirm — part 2: bottom of the page

1. Click « **Return to Borrower**.
2. Enter your **Remarks** (what has to be corrected) and, if useful, attach a file (PDF, JPG or PNG, up to 5 MB).
3. Confirm. The borrower sees your remarks, corrects the application and resubmits it to you.

B. Accept it and validate — click **Verify Proceed to Validate »** to open the validation checklist (Step 2).

4.3 Step 2 — Validate the loan

403 | THIS APPLICATION IS NO LONGER AVAILABLE
FOR VALIDATION.

Figure 40. Validation checklist: loan purposes, eligibility criteria, compliance declarations, documents and signatory details

1. Confirm the **Type of Loan**, give a **Brief Purpose of Loan**, the **Date of Sanction** and the **Tenure (months)**.
2. Tick the applicable **Loan Purposes**, **Eligibility Criteria** and **Compliance Declarations** in the checklist.
3. Upload the lender documents (PDF, JPG or PNG, up to 20 MB each): **Appraisal Note & Brief**, **Compliance Checklist**, **Declaration of Compliance**, and **Any Other Document**.
4. Enter the **Authorised Signatory** name, designation and date, and click **Submit**.

4.3.1 Sign and upload the validation

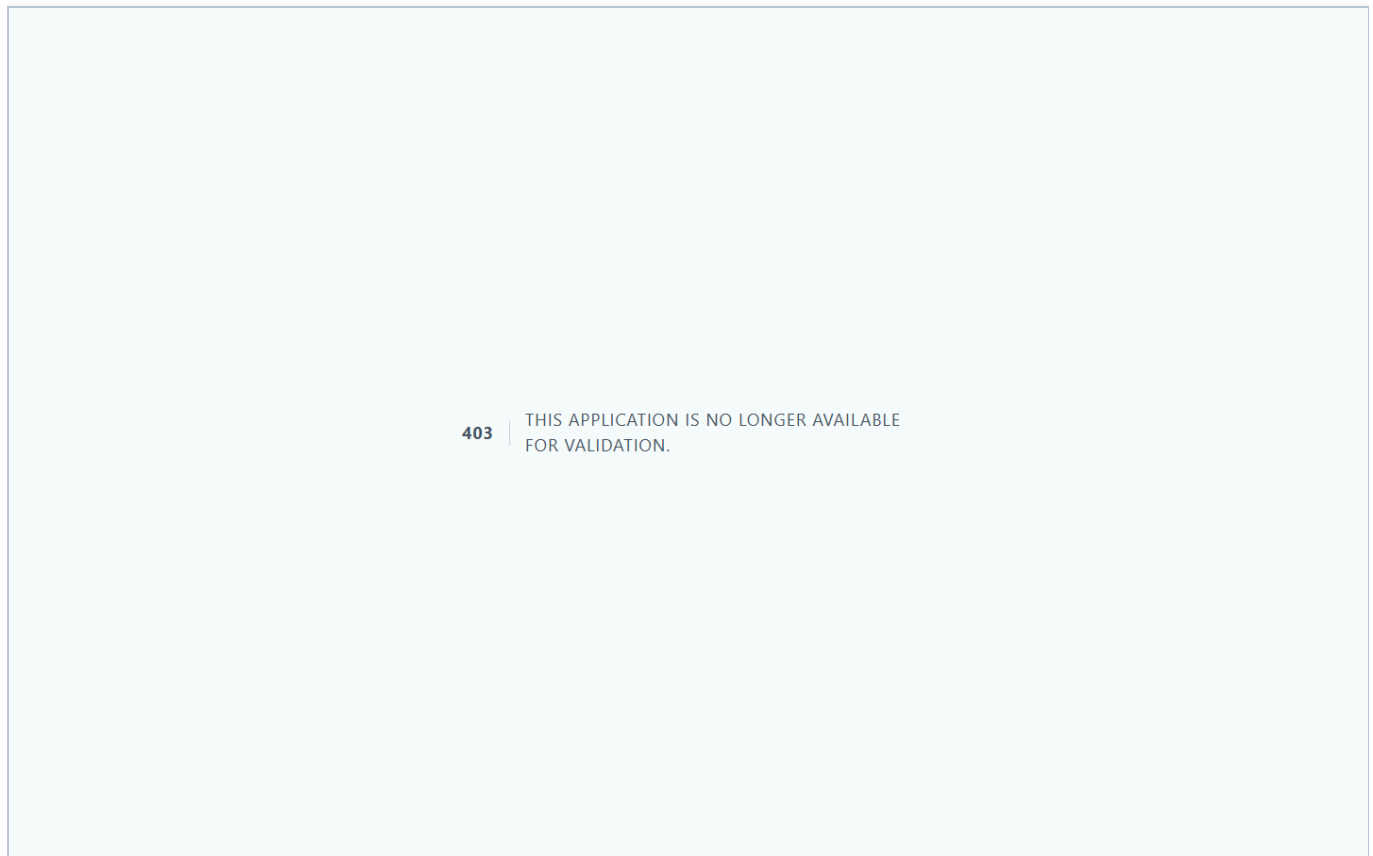


Figure 41. Authorised Signatory: Download Application, then upload the signed copy and confirm

5. Click **Download Application** — the portal generates the application PDF with your validation.
6. Have it signed by the authorised signatory, scan it, and upload it under **Upload Signed Form** (PDF, JPG or PNG, up to 5 MB).
7. Tick the declaration and click **Submit**.

APPLICATION DETAILS			
Borrower Name	ADG ONLINE SOLUTIONS PRIVATE LIMITED	Borrower Unique ID	BRW-2026-000001
Lender Name	ICICI Bank Limited	Date of Application	10/09/2026
Application Number	IIF-BRW-2026-000049	Project Name	My Test Project
Project Type	Shipbuilding	Site / Facility Address	DELHI
PIN Code	121001	State	HARYANA
District	FARIDABAD	Nearest Port / Waterway	Waterway

LOAN DETAILS			
Type of Loan	Term Loan	Sanctioned Loan Amount (Rs. Lakhs)	12000.00
Purpose of Loan	Maintenance	Lender/Bank	ICICI Bank Limited
Rate of Interest (% p.a.)	5.00	Validity of Sanction Date	10/09/2026
Date of Sanction of Loan	10/09/2026	Periodicity of Repayment Installment	Monthly
Loan Repayment Period (In Months)	60	Loan Account Number	12345123451234512345
IFSC Code	SBIN2342323		

Figure 42 (1 of 2). The application PDF generated for signature — part 1: top of the page

LOAN DETAILS			
Type of Loan	Term Loan	Sanctioned Loan Amount (Rs. Lakhs)	12000.00
Purpose of Loan	Maintenance	Lender/Bank	ICICI Bank Limited
Rate of Interest (% p.a.)	5.00	Validity of Sanction Date	10/09/2026
Date of Sanction of Loan	10/09/2026	Periodicity of Repayment Installment	Monthly
Loan Repayment Period (In Months)	60	Loan Account Number	12345123451234512345
IFSC Code	SBIN2342323		

Figure 42 (2 of 2). The application PDF generated for signature — part 2: bottom of the page

What happens next: The status becomes **Lender Validation Completed** and the application goes to SMFCL for the eligibility decision. You can follow it on the **Project Information** page (status and timeline).



Dashboard

Borrower Applications

Application for IIF...

- Eligible
- Not Eligible

Compliance

Claim Validation

My Report

Notifications


Sagarmala Finance Corporation Limited (SMFCL)

Lender Lender

[Back](#)
Project Information

Status & Timeline

Current status: Final Approval Granted

- Final Approval Granted

SMFCL

24-09-2026 02:06 PM

Test under-cap submission

Signed document
- Final Approval Granted

SMFCL

10-09-2026 05:59 PM

sdfsf

Signed document
- Claim Approved by Lender

Lender

10-09-2026 05:53 PM
- Claim Submitted by Borrower

Borrower

10-09-2026 05:50 PM
- SMFCL Accepted Compliance

SMFCL

10-09-2026 05:47 PM
- Lender Accepted Compliance

Lender

10-09-2026 05:46 PM

MY DOC (signed) MY SEC DOC (signed)
- Borrower Submitted Compliance

Borrower

10-09-2026 05:45 PM

MY DOC MY SEC DOC
- SMFCL - Approval Granted

SMFCL

10-09-2026 05:44 PM

Eligibility letter
- Lender Validation Completed

Lender

10-09-2026 05:43 PM
- Submitted - Lender Review Pending

Borrower

10-09-2026 05:39 PM

Application Number

IIF-BRW-2026-000049

Borrower Email

borrower@gmail.com

Mobile Number

N/A

Organization Name

ADG ONLINE SOLUTIONS PRIVATE LIMITED

Figure 43 (1 of 2). Project Information with the Status & Timeline — part 1: top of the page

Submitted - Lender Review Pending - Borrower

10-09-2026 05:39 PM

Application Number

IIF-BRW-2026-000049

Borrower Email

borrower@gmail.com

Mobile Number

N/A

Organization Name

ADG ONLINE SOLUTIONS PRIVATE LIMITED

Validate by Lender

Loan Detail Validate by Lender

Project Details

Project Name

My Test Project

Project Type

Shipbuilding

Nearest Port/ Waterway

Waterway

Site/ Facility Address

DELHI

District Name

FARIDABAD

State

HARYANA

Pin Code

121001

Loan Details

Type of Loan

Term Loan

Sanctioned Loan Amount (in Lakhs)

12000.00

Purpose of Loan

Maintenance

Lender/Bank

ICICI Bank Limited

Rate of Interest (% p.a.)

5.00

Validity of Sanction Date

2026-09-10

Date of Sanction

10/09/2026

Periodicity of Repayment Installment

Monthly

Loan Repayment Period (in months)

60

Loan Account Number

12345123451234512345

IFSC Code of Loan Account

SBIN2342323

Document Validate by Lender (Read Only Review)

S.NO	DOCUMENT TYPE	FILE
1	Request Letter of Borrower	[View File] [Download File]
2	GST Registration Certificate	[View File] [Download File]
3	PAN Card Organization	[View File] [Download File]
4	Detail Project Report	[View File] [Download File]
5	Loan Sanction Letter	[View File] [Download File]
6	Other Document	[View File] [Download File]
7	Appraisal Note Brief	[View File] [Download File]
8	Compliance Checklist	[View File] [Download File]
9	Declaration of Compliance	[View File] [Download File]
10	Lender - Any Other Document	[View File] [Download File]
11	Signed Document	[View File] [Download File]

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Figure 43 (2 of 2). Project Information with the Status & Timeline — part 2: bottom of the page

If SMFCL **raises a query**, the application returns to your **Borrower Applications** queue with the status **SMFCL Raised Query**. Open it, read the query in the timeline, update the validation and submit again.

Once SMFCL has decided, the application is listed under **Eligible** or **Not Eligible**.



Dashboard

Borrower Applications

Application for IIF...

- Eligible
- Not Eligible

Compliance

Claim Validation

My Report

Notifications


Sagarmala Finance Corporation Limited (SMFCL)

Lender Lender

Eligible Application

Below is the list of Eligible applications and their current status

10 entries per page

Search: Application #, Name etc...

S.No.	Application Number	Borrower Name	Lender Name	Loan Type	Loan Amount	Latest Status	Action
1	IIF-BRW-2026-000008	PVG ONLINE SOLUTIONS PRIVATE LIMITED	ICICI Bank Limited	Working Capital	1	SMFCL - Approval Granted	View
2	IIF-BRW-2026-000079	ADG ONLINE SOLUTIONS PRIVATE LIMITED	ICICI Bank Limited	Term Loan	1800.00	Final Approval Granted	View
3	IIF-BRW-2026-000005	ADG ONLINE SOLUTIONS PRIVATE LIMITED	ICICI Bank Limited	Term Loan	74.00	Claim Submitted by Borrower	View
4	IIF-BRW-2026-000049	ADG ONLINE SOLUTIONS PRIVATE LIMITED	ICICI Bank Limited	Term Loan	12000.00	Final Approval Granted	View
5	IIF-BRW-2026-000020	ADG ONLINE SOLUTIONS PRIVATE LIMITED	ICICI Bank Limited	Term Loan	10000.00	Lender Accepted Compliance	View

Showing 1 to 5 of 5 entries

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Figure 44. Eligible: applications SMFCL has tagged under the scheme

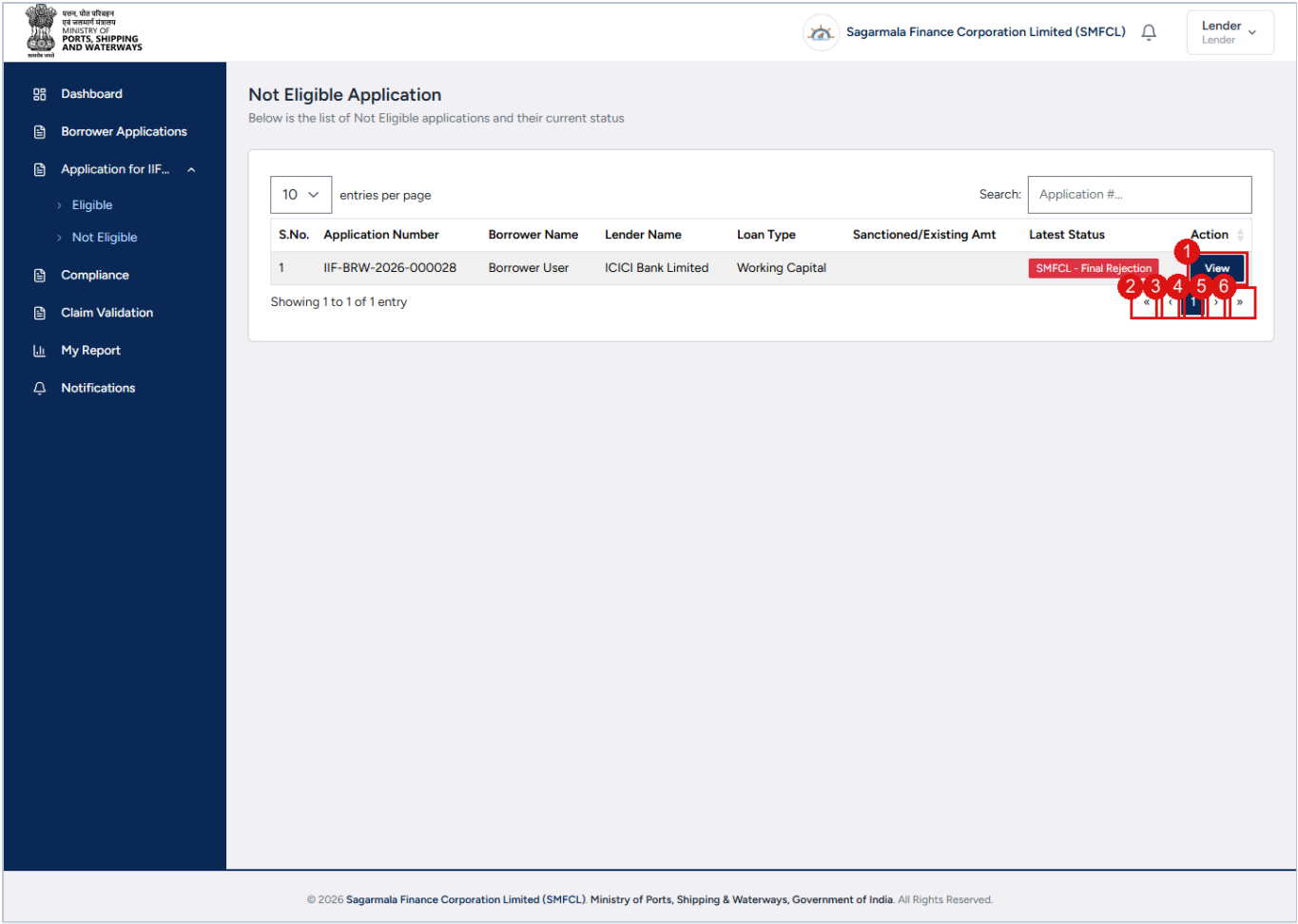


Figure 45. Not Eligible: applications SMFCL has declined

4.4 Step 3 — Countersign compliance documents

After SMFCL marks an application Eligible, the borrower uploads compliance documents. They appear under **Compliance** with the status **Borrower Submitted Compliance**.



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PORTS, SHIPPING
AND WATERWAYS

Dashboard

Borrower Applications

Application for IIF...

Eligible

Not Eligible

Compliance

Claim Validation

My Report

Notifications



Sagarmala Finance Corporation Limited (SMFCL)



Lender
Lender

Compliances

10

entries per page

Search: application #, project name etc...

S.No.	Application #	Borrower Name	Project Name	Project Type	Latest Status	Action
1	IIF-BRW-2026-000020	ADG ONLINE SOLUTIONS PRIVATE LIMITED	My Project	Greenfield Shipyard	Lender Accepted Compliance	N/A

Showing 1 to 1 of 1 entry

2

3

4

5

6

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Figure 46. Compliance: submissions waiting for your countersignature

Compliance
Application Details.

1 Project Identification
Core details of the shipbuilding project

Application Number IIF-BRW-2026-000020	Type of Loan Term Loan	Lender/Bank ICICI Bank Limited	Sanctioned Loan Amount (Rs. in Lakhs) 10000.00
Purpose of Loan Maintenance	Rate of Interest (% p.a.) 12.00	Validity of Sanction Date 31/08/2026	Periodicity of Repayment Installment Monthly
Date of Sanction 01/09/2026	Loan Repayment Period (in Months) 60	Loan Account Number 12345123451234512345	IFSC Code SBIN2242342

2 Compliance Documents

DOCUMENT	VIEW/DOWNLOAD	ACTION						
Lender - Any Other Document Lender can attach any additional document required for compliance validation. Document name and file are mandatory. <table border="1"> <thead> <tr> <th>DOCUMENT</th> <th>FILE</th> <th>ACTION</th> </tr> </thead> <tbody> <tr> <td colspan="3"> 1 Add More Documents </td> </tr> </tbody> </table>			DOCUMENT	FILE	ACTION	1 Add More Documents		
DOCUMENT	FILE	ACTION						
1 Add More Documents								

☐ I confirm that I have reviewed the borrower-submitted documents and any signed documents uploaded by me.

2 « Return to Borrower **3** Submit to SMFCL

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Figure 47. Compliance detail: upload the signed copy of each document, add your own documents, then Submit to SMFCL

1. Open the submission. For each borrower document, view it and upload the **signed / countersigned copy** (PDF, JPG or PNG, up to 20 MB).
2. Use **Add More Documents** to attach any additional lender document.
3. Tick the confirmation and click **Submit to SMFCL**.

If the documents are not in order, click « **Return to Borrower**, enter your remarks and confirm; the borrower corrects and resubmits.



Dashboard

Borrower Applications

Application for IIF...

- Eligible
- Not Eligible

Compliance

Claim Validation

My Report

Notifications


Sagarmala Finance Corporation Limited (SMFCL)

Lender Lender

Compliance

Application Details.

1

Project Identification

Core details of the shipbuilding project

Application Number	Type of Loan	Lender/Bank	Sanctioned Loan Amount (Rs. in Lakhs)
IIF-BRW-2026-000020	Term Loan	ICICI Bank Limited	10000.00
Purpose of Loan	Rate of Interest (% p.a.)	Validity of Sanction Date	Periodicity of Repayment Installment
Maintenance	12.00	31/08/2026	Monthly
Date of Sanction	Loan Repayment Period (in Months)	Loan Account Number	IFSC Code
01/09/2026	60	12345123451234512345	SBIN2242342

2

Compliance Documents

DOCUMENT	VIEW/DOWNLOAD	ACTION
----------	---------------	--------

Lender - Any Other Document

Lender can attach any additional document required for compliance validation. Document name and file are mandatory.

DOCUMENT	FILE	ACTION
----------	------	--------

Add More Documents

☐ I confirm that i have reviewed the borrower-submitted documents and any signed documents uploaded by me.

Return to Borrower

Submit to SMFCL

Lender Compliance Remarks

Enter remarks if clarification/correction is required.

Enter lender remarks here...

Submit

Figure 48. Return compliance to the borrower with remarks

What happens next: SMFCL reviews the compliance. If SMFCL returns it to you, it reappears in **Compliance** with SMFCL's remarks; correct and submit again. When SMFCL accepts, the borrower can raise a claim.

4.5 Step 4 — Validate a claim



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एवं समस्त समस्त
MINISTRY OF
PORTS, SHIPPING
AND WATERWAYS



Sagarmala Finance Corporation Limited (SMFCL)



Lender
Lender

- Dashboard
- Borrower Applications
- Application for IIF...
 - Eligible
 - Not Eligible
- Compliance
- Claim Validation
- My Report
- Notifications

Claim Validation Queue

Interest Subvention Claims Submitted by Borrowers, Pending Lender Validation

Status
All Statuses

10 entries per page

Search: Claim #, Project name, Type etc...

S.No.	Application #	Claim #	Project Name	Project Type	Loan Type	Status	Created At	Action
1	IIF-BRW-2026-000005	CLM-BRW-2026-000012	Arsenio Massey	Shipbuilding	Term Loan	Claim Submitted by Borrower	2026-09-12 19:13:26	1 Validate
2	IIF-BRW-2026-000005	CLM-BRW-2026-000010	Arsenio Massey	Shipbuilding	Term Loan	Claim Submitted by Borrower	2026-09-12 18:21:36	2 Validate

Showing 1 to 2 of 2 entries

3 4 5 6

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Figure 49. Claim Validation: claims submitted by borrowers

Figure 50 (1 of 2). Claim validation page: claim details, transaction summary, borrower documents, Download Application, bank details and Proceed to Validate — part 1: top of the page

Borrower Details

Account Number *
e.g. 12345678901234

Bank Name *
e.g. State Bank of India

IFSC Code *
e.g. SBIN0001234

Present Claim Details

Claim Period From
12/09/2026

Claim Period To
13/09/2026

Claim #
CLM-BRW-2026-000012

Transaction Summary

No transaction entries recorded for this claim.

Release Amount Cap (recommended) N/A

Borrower Attached Documents
All uploaded supporting documents for claim processing

Borrower Repayment Record
[View] | [Download]

Interest Calculation Sheet
[View] | [Download]

Regular Account Certificate
[View] | [Download]

Undertaking
[View] | [Download]

Audit Inspection Report
[View] | [Download]

Claim Summary
[View] | [Download]

Any Other Documents
No any documents found !

Declaration Download & Upload

1 Download Application
Download the pre-filled application with all details.

2 Print & Sign
Print the application, sign it manually.

3 Upload Signed Document
Upload the signed document to proceed with validation.

2 Download Application
Download Application

Upload Signed Document
Required PDF – Max 20 MB

3 Proceed to Validate

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Figure 50 (2 of 2). Claim validation page: claim details, transaction summary, borrower documents, Download Application, bank details and Proceed to Validate — part 2: bottom of the page

1. Open **Claim Validation** and click the claim.
2. Check the **Present Claim Details**, the **Transaction Summary** (use **Export to Excel** if you want to work on it) and the **Borrower Attached Documents**.
3. Under **Declaration Download & Upload** click **Download Application** to get the claim document, have it signed, and upload the signed PDF (up to 20 MB).
4. Enter the **Account Number**, **Bank Name** and **IFSC Code** of the account into which SMFCL should release the subvention.
5. Click **Proceed to Validate**.

Excel export: Transaction_Summary_CLM-BRW-2026-000010.xlsx

Sheet: Transaction Summary

Application Number	IIF-BRW-2026-000005			
Claim Number	CLM-BRW-2026-000010			
Type of Loan	Term Loan			
Claim Period	12/09/2026 - 13/09/2026			
Grand Total - IIF Claim for Release				0.0
Subsidy Limit Percentage applied: 3.00%				

Figure 51. The claim transaction summary exported to Excel

What happens next: The status becomes **Claim Approved by Lender** and the claim goes to SMFCL. SMFCL approves it (and releases the subvention to the account you gave), rejects it, or returns it to you with remarks for correction. Returned claims reappear in **Claim Validation**.

4.6 My Report

Figure 52. My Report with Download Excel

My Report shows a summary of the applications and claims assigned to you. Click **Download Excel** to save it.

5 What SMFCL Does

Between your steps, SMFCL officers act on the application. You do not need to do anything during these stages; the portal informs you of the outcome.

5.1 Approval of your registration

SMFCL checks the details of every new borrower registration and approves or rejects it. You receive the e-mail "**SMFCL - Registration Approved**" (you can now log in) or "**SMFCL - Registration Rejected**".

5.2 Eligibility decision (IIF tagging)

After the lender has validated and signed the application, SMFCL reviews the complete file — the project and loan details, the borrower's documents and the lender's validation — and decides:

Decision	What it means	What you see
Eligible	The loan is tagged under the IIF scheme, with the date of approval and any special conditions	Borrower: e-mail "Eligible Application Notification" with the eligibility letter; the application moves to Eligible Application and compliance can be submitted. Lender: application listed under Eligible
Not Eligible	The application does not qualify	Borrower and Lender: application listed under Not Eligible , with the reason in the timeline
Raise Query	SMFCL needs a clarification from the lender	Lender: application returns to Borrower Applications for an updated validation. Borrower: no action unless the lender asks

Some decisions require more than one SMFCL officer to concur; the status changes only when SMFCL's internal approval is complete.

5.3 Acceptance of compliance

SMFCL reviews the compliance documents countersigned by the lender and either **accepts** them — the borrower can then raise a claim — or **returns** them to the lender with remarks for correction.

5.4 Release of the subvention

SMFCL reviews the validated claim, checks the amount against the scheme rules and then:

Action	What you see
Approved	The subvention is released to the bank account given by the lender. The borrower's Claims list shows the released amount and the UTR number appears in the timeline; the dashboard card Total Subvention Released increases
Rejected	The claim is marked rejected with SMFCL's remarks
Returned to Lender	The claim reappears in the lender's Claim Validation for correction

5.5 Reminders

SMFCL sets a time limit for each stage. Items that are waiting beyond the limit are shown on your dashboard with the number of days waiting, and reminder e-mails are sent.

6 Documents and Status Reference

6.1 Document checklist

When	Document	Format	Max size
Registration	PAN and GST numbers (no upload; GST is verified online)	—	—
Loan application (Borrower)	Request Letter of Borrower; GST Registration Certificate; PAN Card of Organization; Loan Sanction Letter; Detail Project Report; Any Other Document (optional)	PDF, JPG, PNG	20 MB each
Validation (Lender)	Appraisal Note & Brief; Compliance Checklist; Declaration of Compliance; Any Other Document; signed application form	PDF, JPG, PNG	20 MB each (signed form 5 MB)
Compliance (Borrower)	Documents listed in the eligibility letter, each with a document name	PDF, JPG, PNG	20 MB each
Compliance (Lender)	Countersigned copy of each borrower document; additional lender documents	PDF, JPG, PNG	20 MB each
Claim (Borrower)	Interest Calculation Sheet; Regular Account Certificate; Borrower Repayment Record; Audit / Inspection Report; Undertaking; Claim Summary; other documents (optional)	PDF, JPG, PNG, GIF	5 MB each
Claim (Lender)	Signed claim document	PDF	20 MB

Scan documents clearly, keep each file within the size limit, and name files so that you can recognise them.

6.2 What the statuses mean

Status	Meaning	Who acts next
Submitted - Lender Review Pending	Application submitted with documents	Lender
Lender Returned to Borrower	Lender asked for corrections	Borrower
Lender Accepted But Pending Validation	Lender accepted and is validating	Lender
Lender Validation Completed	Lender validated and signed	SMFCL
SMFCL Raised Query	SMFCL asked the lender for clarification	Lender
SMFCL - Approval Granted	Application is Eligible (IIF-tagged)	Borrower (compliance)
SMFCL - Final Rejection	Application is Not Eligible	—
Borrower Submitted Compliance	Compliance documents uploaded	Lender
Lender Returned Compliance	Lender asked for corrections to compliance	Borrower
Lender Accepted Compliance	Lender countersigned the compliance	SMFCL
SMFCL Returned Compliance	SMFCL asked the lender for corrections	Lender
SMFCL Accepted Compliance	Compliance accepted; claim can be raised	Borrower (claim)
Claim Submitted by Borrower	Claim raised	Lender
Claim Approved by Lender	Claim validated with bank details	SMFCL
Final Approval Granted	Claim approved and subvention released	—
Final Rejection	Claim rejected	—

Status	Meaning	Who acts next
Final Return to Lender	Claim returned for correction	Lender
Cancelled by Borrower	Application withdrawn by the borrower	—

7 Frequently Asked Questions

I registered but cannot log in. Your registration is still with SMFCL for approval. Wait for the e-mail "SMFCL - Registration Approved". If it does not arrive within the expected time, contact the SMFCL IIF Scheme Cell.

I did not receive the OTP. Check your spam folder and wait a minute. Click **Send OTP** again — the new OTP replaces the old one and is valid for 5 minutes.

The portal says my PAN or GST is already registered. Your organisation already has an account. Use **Forgot your password?** with the registered e-mail, or contact SMFCL.

My account is locked. After repeated wrong passwords the account is locked for 30 minutes. Wait and try again with the correct password, or use **Forgot your password?**

Why can't I select my bank in the application form? Only lenders you have added under **Add Lender Information** appear in the list. Add your bank's nodal officer first.

What is a draft? An application you saved but have not yet submitted. It has no application number and only you can see it. Reopen it from **Create New Loan Application** or **My Applications** and complete the document upload to submit it.

Can I change an application after submitting it? Yes, while it is still pending with the lender or has been returned by the lender — open it from **My Applications** and click **Edit**. After the lender has accepted it, changes are made through your lender.

How do I know my application is approved? The status becomes **SMFCL - Approval Granted**, it appears under **Eligible Application**, and you receive the e-mail "Eligible Application Notification" with the eligibility letter.

When can I submit compliance documents? As soon as the application is Eligible — the **Proceed to Compliance** button appears in the Eligible Application list and in **Compliance**.

When can I raise a claim? After SMFCL has accepted your compliance — the **Proceed to Claim** button appears in **Compliance** and **Claims**.

Where do I see the subvention released? In **Claims** (released amount) and on the dashboard card **Total Subvention Released**; the release details are also in the application's timeline.

I am a lender and did not receive my login. Ask the borrower to check the e-mail address they entered under Add Lender Information. The e-mail "SMFCL - Account Created" is sent to that address.

I am a lender; why is an application not in my queue? Borrower Applications shows applications that are pending with you. Applications already validated are under **Eligible / Not Eligible**, compliance items under **Compliance**, and claims under **Claim Validation**.

My file upload is rejected. Check the file type (PDF, JPG or PNG; GIF also for claim documents) and the size limit (5 MB or 20 MB depending on the document). Compress or re-scan the file.

The page says "Access denied". The action is not available in the current status of the application (for example compliance before approval). Check the status in **My Applications**.

8 Need Help?

For	Contact
Registration approval, eligibility decisions, compliance and claim release	SMFCL IIF Scheme Cell — contact details are published on the portal home page https://iifmdf.in
Application review, validation and claim validation	Your lender's nodal officer
Login or account problems	SMFCL IIF Scheme Cell (through the contact on the home page)

When you write to SMFCL or your lender, please mention your **Application Number** or **Claim Number**, your registered **e-mail address**, and the exact message shown on the screen. Never share your password with anyone — SMFCL will never ask for it.