GeM Sahay

Product Manual

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Overview

Welcome to GeMSahay, a web-based, Mobile App-based embedded finance solution designed to revolutionize capital funds requirements based on Purchase Order(PO) for the GeM registered Micro Small and Medium Enterprises(MSME). GeM Sahay is based on the auction-based lending model and OCEN (Open Credit Enablement Network), which helps standardize lending protocols and APIs.

This document is intended for GeM Sahay Lenders and MSMEs

Entities Involved

The following are the entities that are involved in the GeM Sahay portal.

GeM (Government EMarketplace)

GeM is the government agency providing the platform. They are responsible for enabling bidding between Buyers and sellers, handling POs, integrating the Sahay system, and storing and providing necessary data for underwriting

Lenders

Lenders are financial institutions that provide loans to eligible sellers on the GeM platform.

Sellers

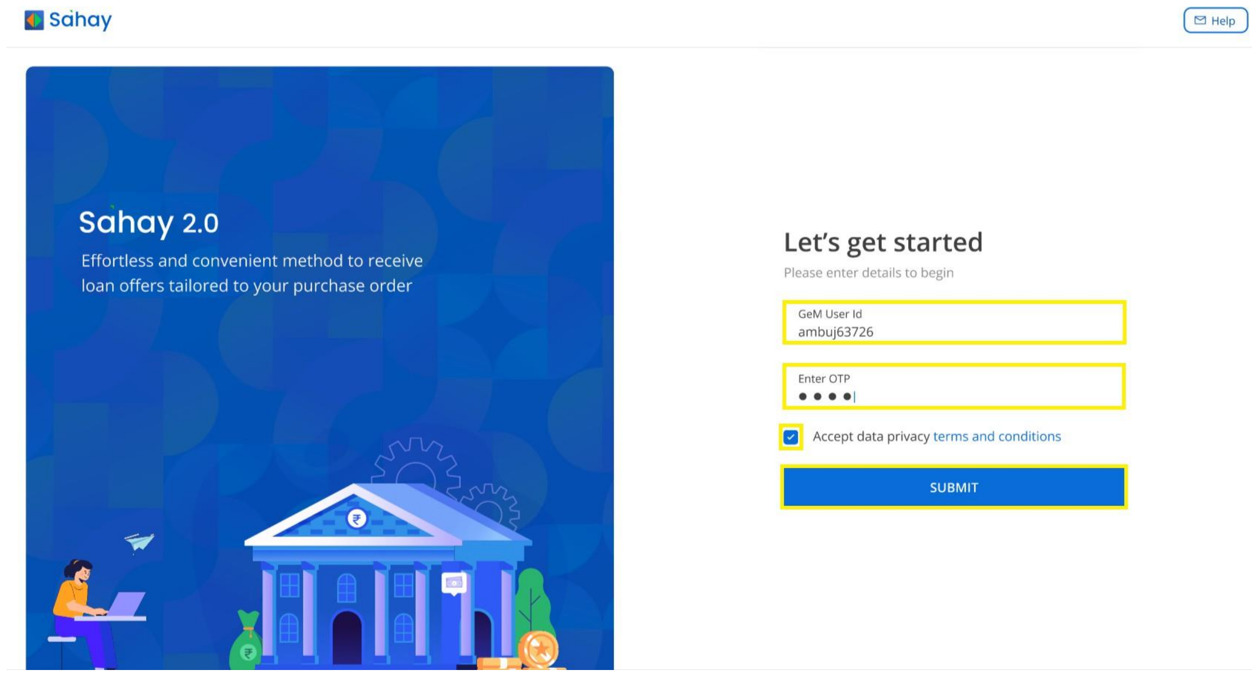
Sellers are businesses registered on the GeM portal to offer goods and services. These sellers act as borrowers in GeM Sahay by availing themselves of loans from lenders to fulfill their orders in GeM.

Getting Started

The sellers need to sign up on the GeM Sahay portal to get services.

To get started,

1. Go to [GeM Sahay.](#)
2. Enter GeM User Id.
3. Authenticate via OTP.
4. Select Accept **terms and conditions**.
5. Select **Submit**.



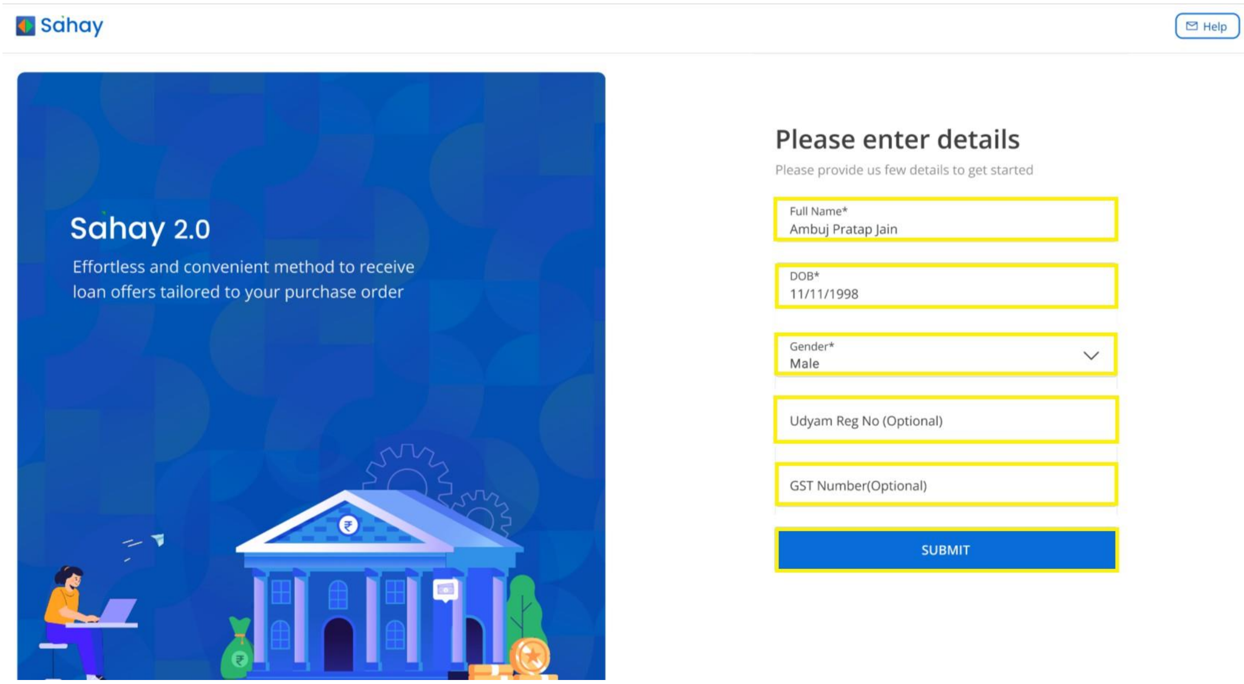
The user is asked for additional information.

6. Enter **Basic Details**

   The following table provides a detailed description of the fields for Sign Up.

Field	Description
Full Name	Enter Full Name of the Seller
DOB	Enter Date of Birth
Gender	Select Gender
Udyam Reg No	Enter Udyam Registration Number. ***Note**: This is an optional parameter.*
GST Number	Enter GST Number. ***Note**: This is an optional parameter.*

7. Select **Submit**.



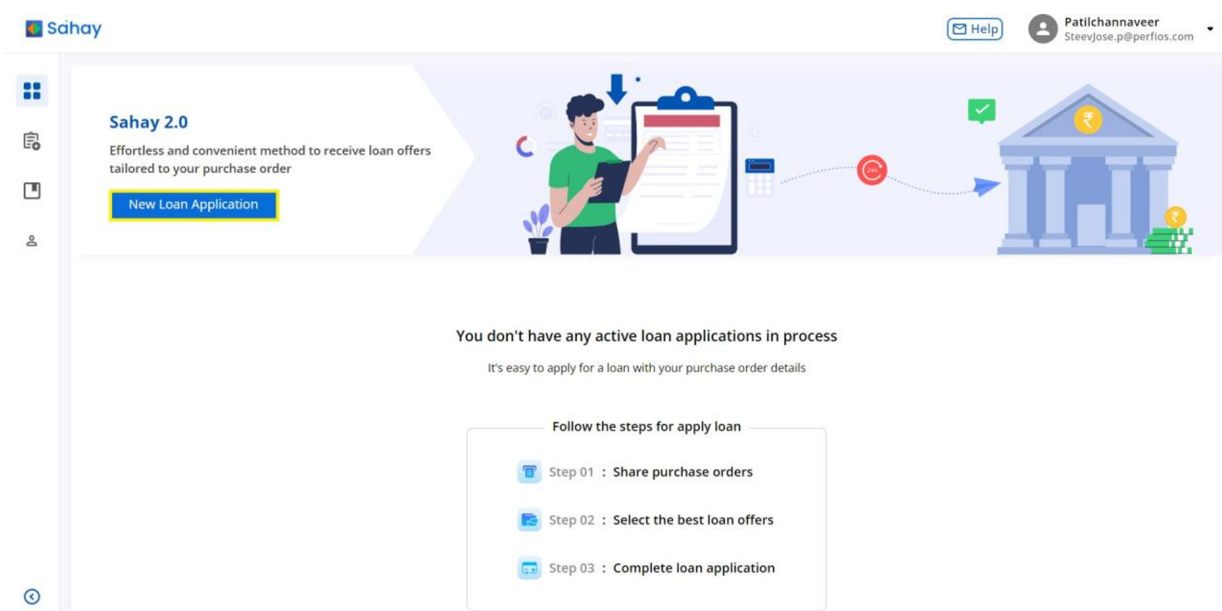
The user is signed in to the GeM Sahay portal.

Exploring the Interface

Create a Loan Application

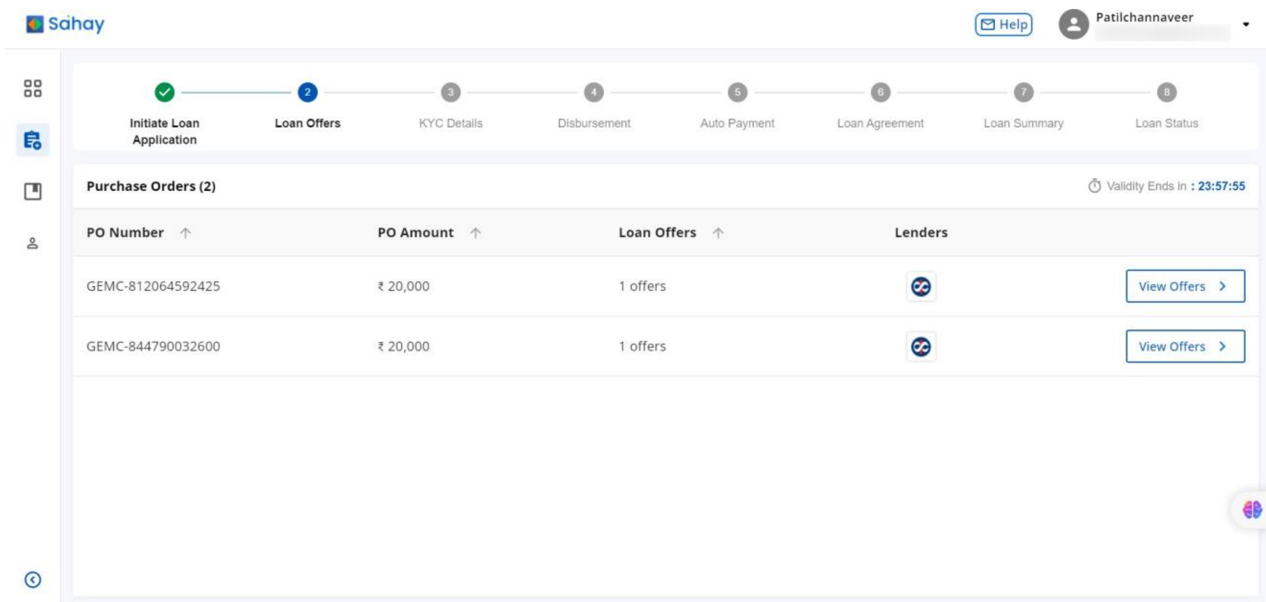
To create a loan application,

1. On the Home page, select **New Loan Application**.

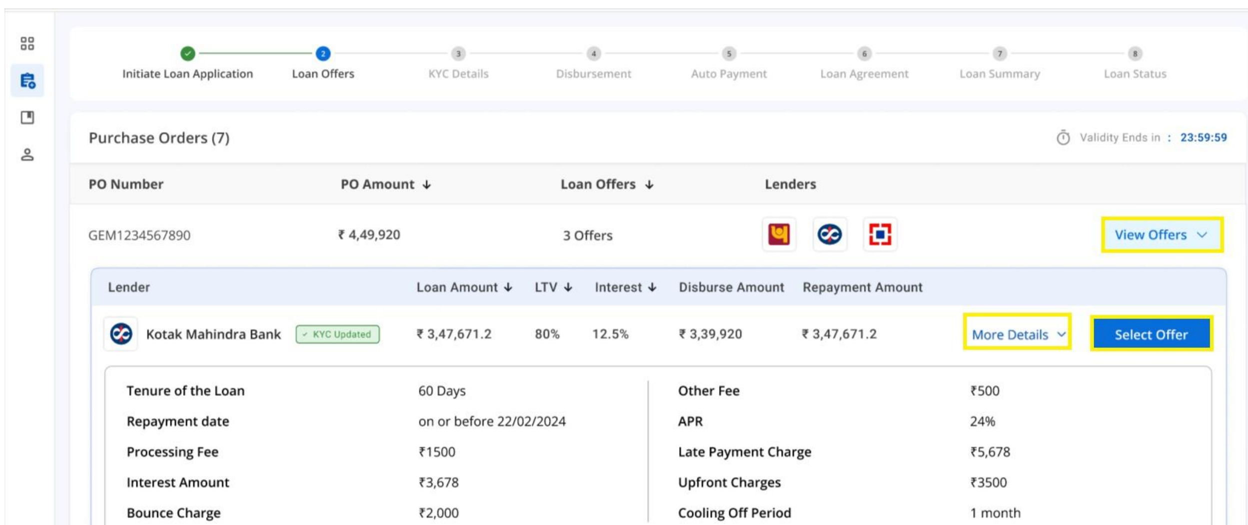


After selecting **New Loan Application**, POs, and basic details are shared with lenders.

The application fetches multiple offers from lenders.

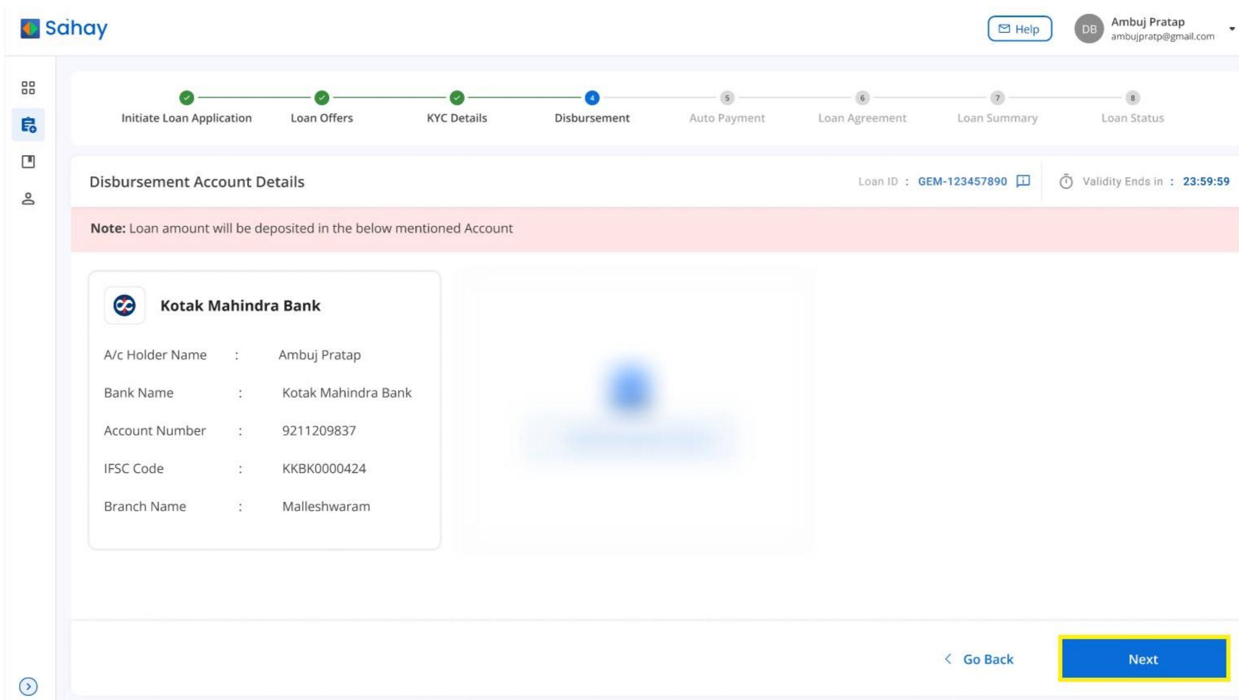


2. To view offers from Lenders, select **View Offers** and to see multiple offers and select **More Details** to view detailed offer. Once you are satisfied with the offer, click **Select Offer**.

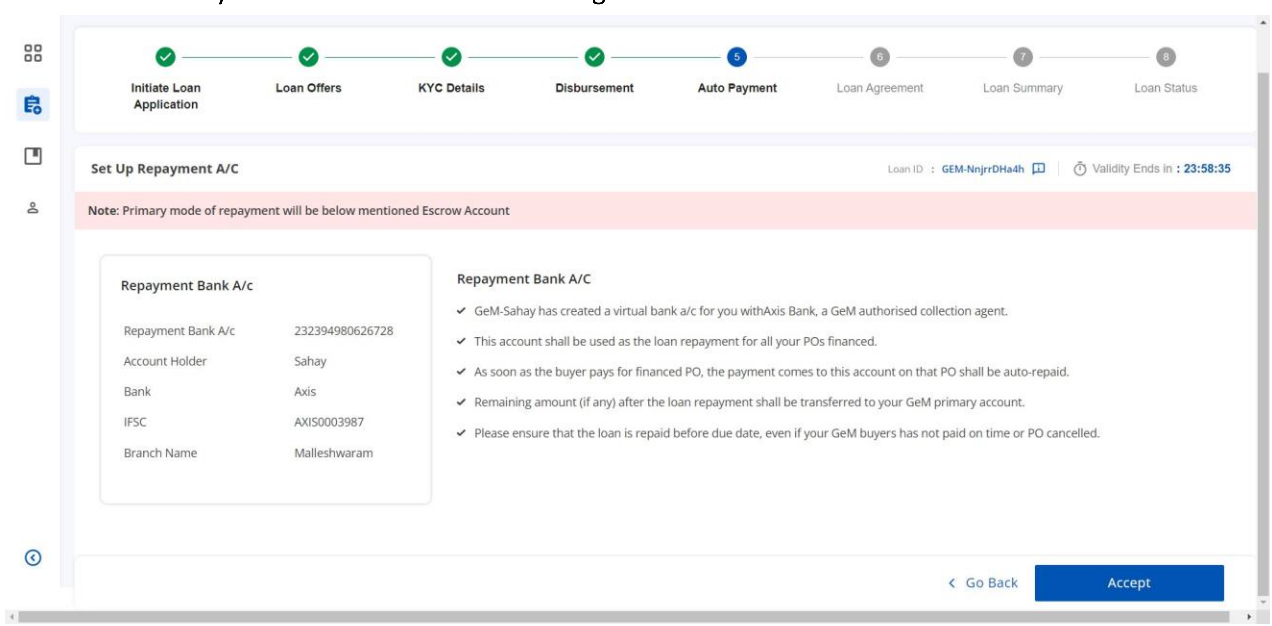


The **Disbursement Account Details** page appears where the amount will be deposited.

3. To proceed, select **Next**.

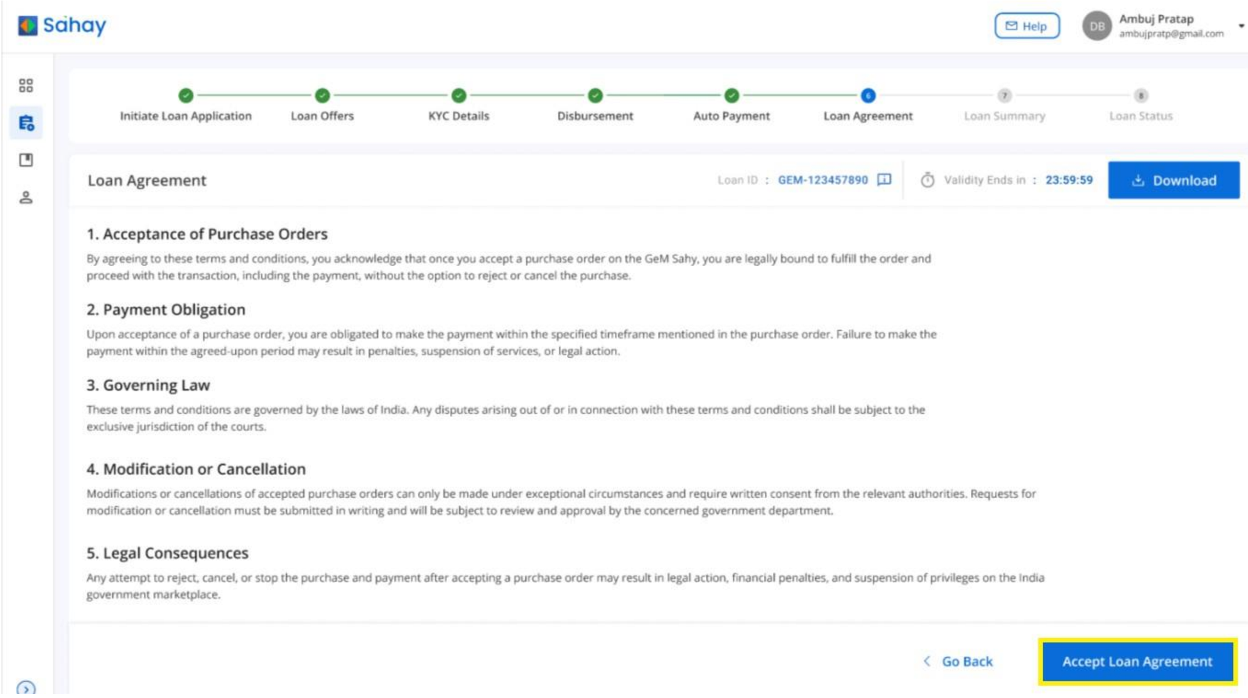


Setup Repayment A/C page appears with account details. **Repayment Bank A/C** is a virtual account created by a GeM authorized collection agent.

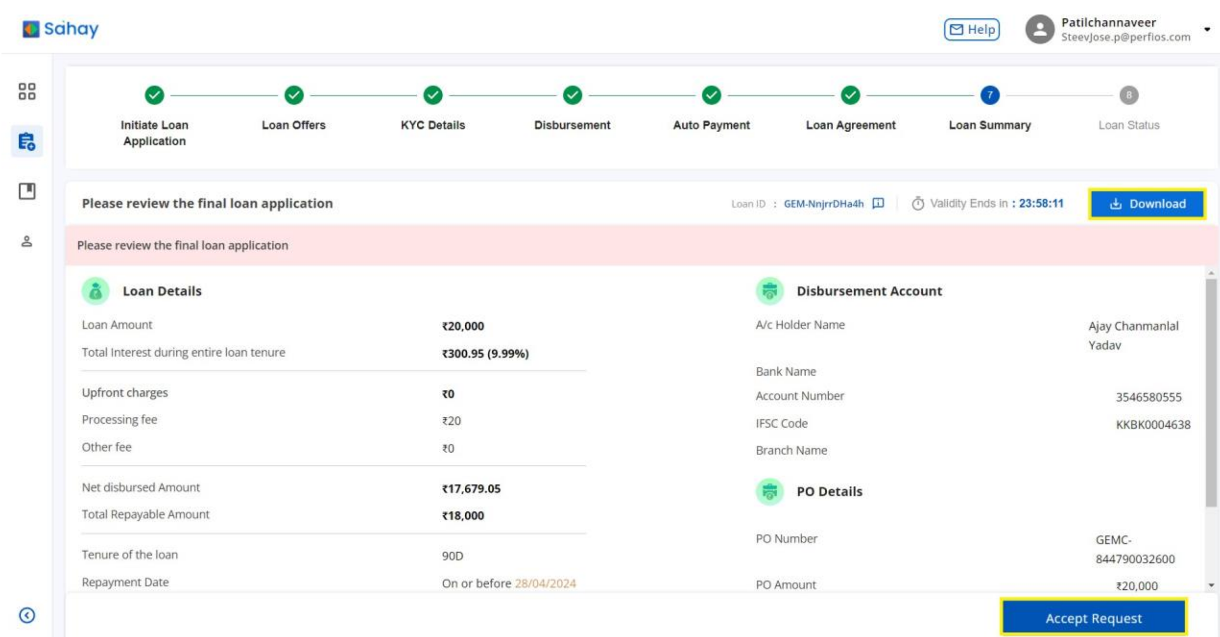


4. To proceed, select **Accept**.
   The **Loan Agreement** page appears along with terms and conditions.

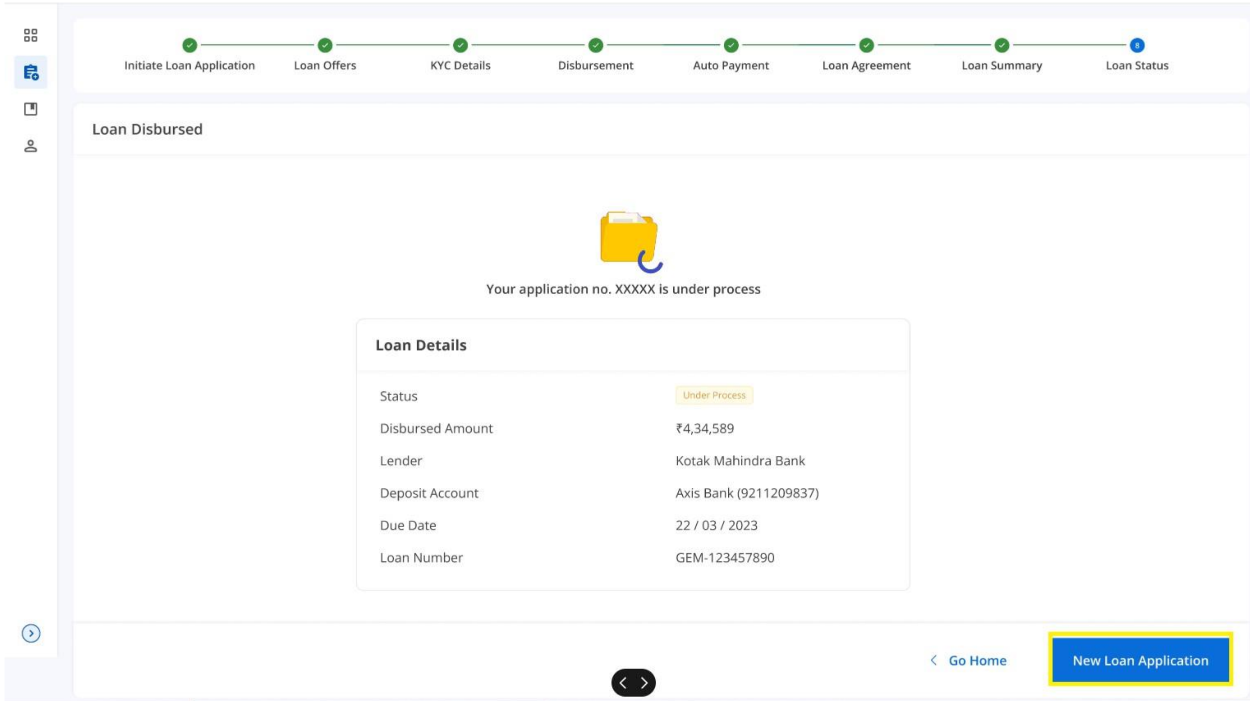
5. If you are OK with the agreement, select **Accept Loan Agreement.** If you want to download the document, select **Download**.



6. After reviewing the Loan Application, Select **Accept Request.** If you want to download the document, select **Download**.



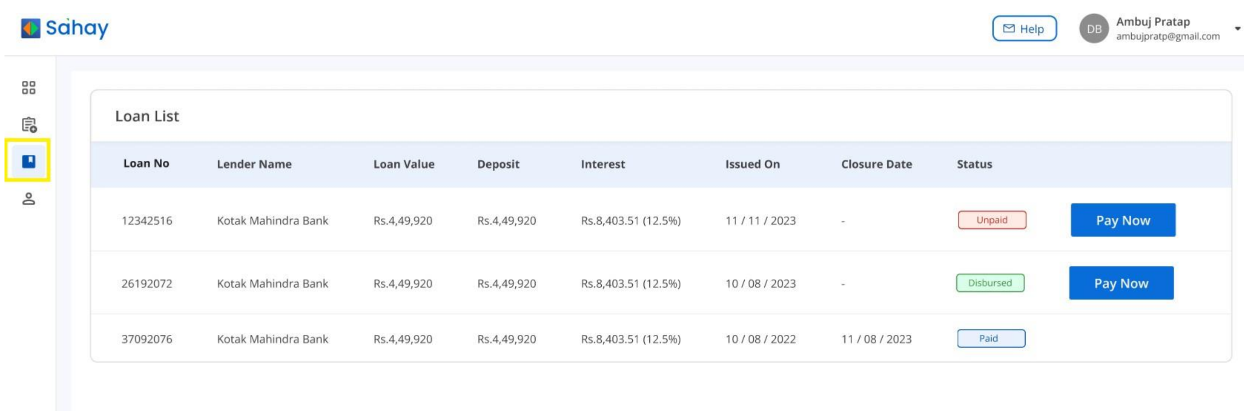
The loan status is changed to "under process". For creating a new loan application, select **New Loan Application.**



The loan is disbursed to the account.

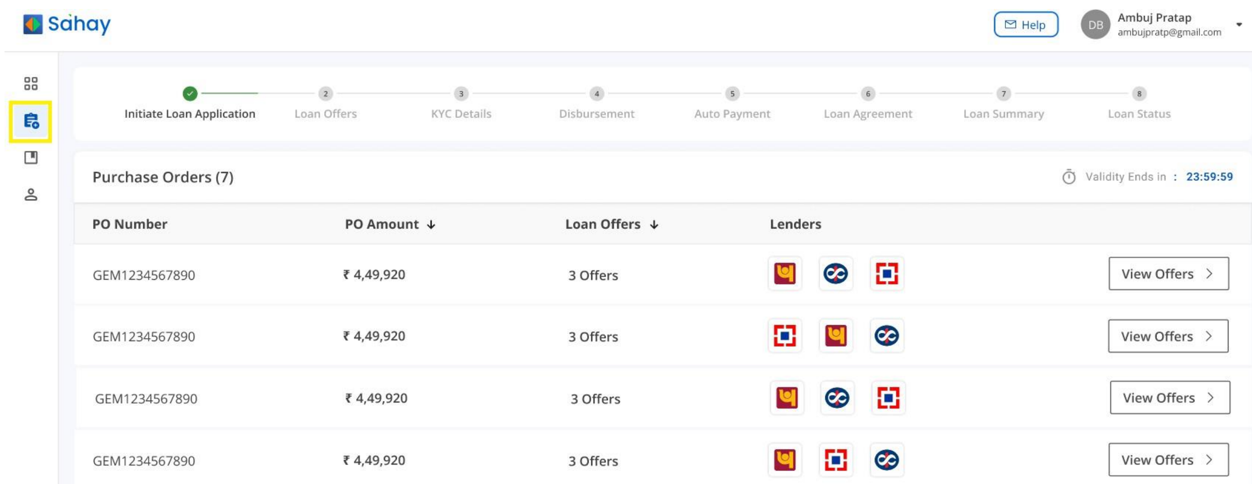
Loan List

Loan List provides a comprehensive list of loans taken by the seller.



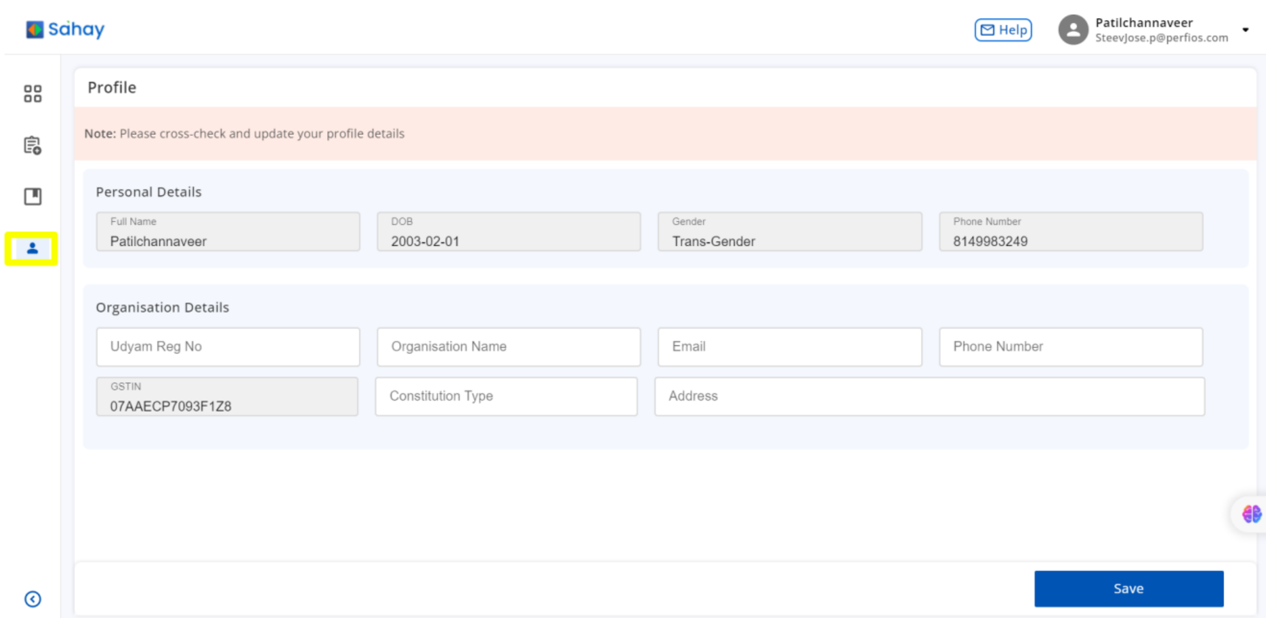
Offers

Offer section provides a comprehensive list of offers that are available from various lenders for each PO number.



Profile

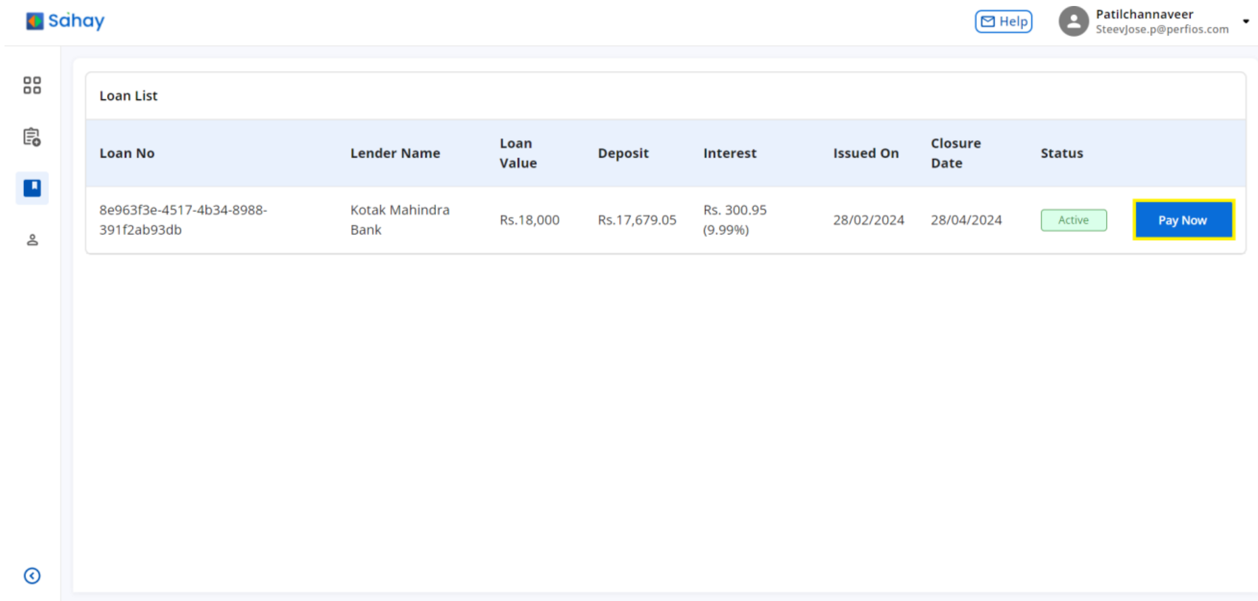
In Profile, Lenders can view and update their profile information.



Repay the Loan Amount

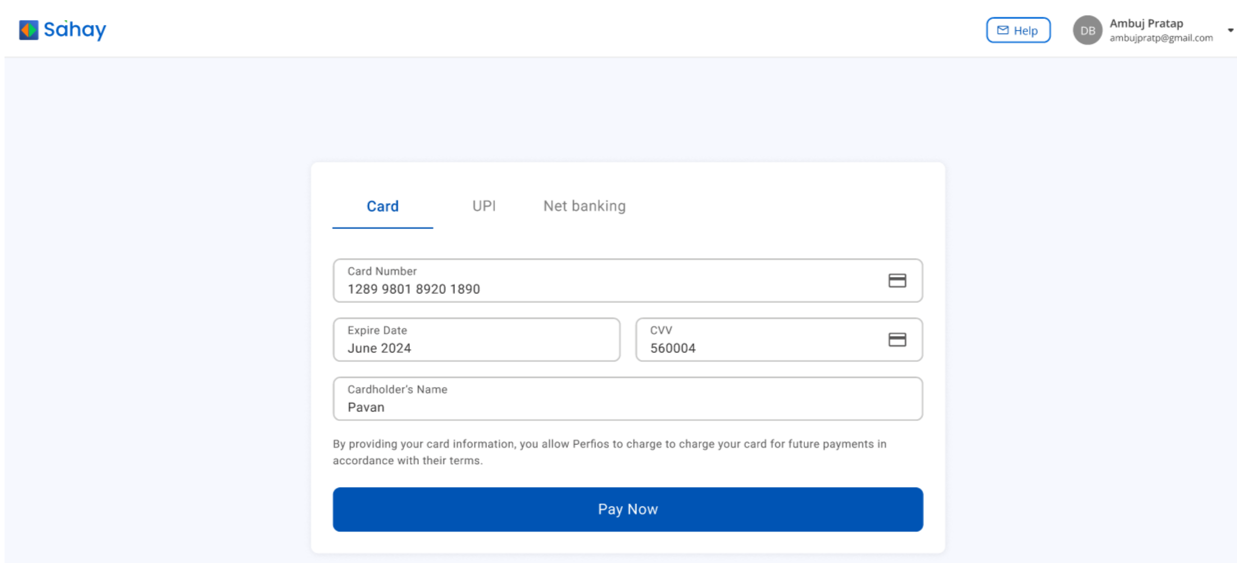
To repay the loan,

1. Go to **Loan List** and select **Pay Now** for the loan that you want to repay.

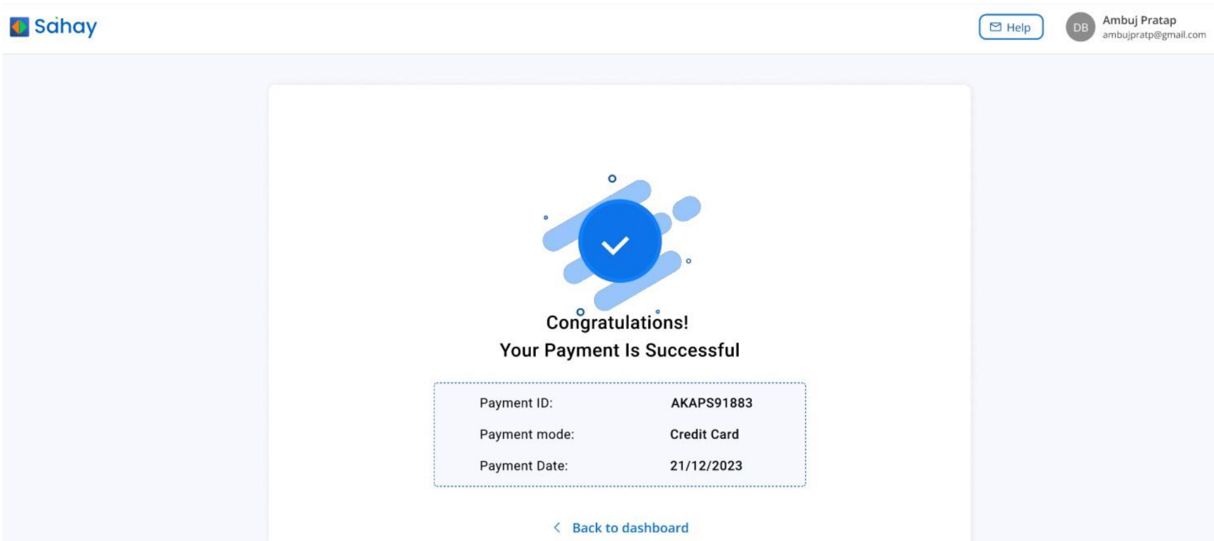


The Lender details along with the loan amount appears.

2. Select **Pay Now.**
3. The lender page appears and complete the payment by selecting **Pay Now**.



The payment is successful and the loan is closed.


Sahay
Help
DB
Ambuj Pratap
ambujpratp@gmail.com
Congratulations!
Your Payment Is Successful
Payment ID: AKAPS91883
Payment mode: Credit Card
Payment Date: 21/12/2023
Back to dashboard