

उत्तर प्रदेश ग्रामीण बैंक
Uttar Pradesh Gramin Bank

प्र.का./अग्रिम/परिपत्र/01/2025-26/07

दिनांक: 01.05.2025

सभी शाखाओं एवं कार्यालयों को परिपत्र

प्रधान कार्यालय के अग्रिम विभाग द्वारा जारी

महोदय/महोदया,

विषय: क्रण उत्पाद

आप अवगत हैं कि भारत सरकार की अधिसूचना दिनांक 07.04.2025 के क्रम में बड़ौदा यू.पी. बैंक, आर्यावर्त बैंक एवं प्रथमा यू.पी. ग्रामीण बैंक को समामेलित कर दिनांक 01.05.2025 से "उत्तर प्रदेश ग्रामीण बैंक" अस्तित्व में आ गया है।

"एक बैंक, एक नीति" के सिद्धांत के अंतर्गत, बैंक के क्रण उत्पादों और योजनाओं में एकरूपता सुनिश्चित करने के लिए, पूर्ववर्ती बैंकों की विभिन्न क्रण योजनाओं का समेकन कर संशोधित योजनाएं तैयार की गई हैं जोकि दिनांक 01.05.2025 से तीनों पूर्ववर्ती बैंकों की सभी शाखाओं में तत्काल प्रभाव से लागू की जा रही हैं।

कृपया नोट करें कि इन क्रण योजनाओं के अतिरिक्त पूर्ववर्ती बैंकों की अन्य कोई भी योजना/उत्पाद आज दिनांक से प्रभावी नहीं रहेगी।

अतः आपको सलाह दी जाती है कि क्रण स्वीकृति सम्बन्धी निर्णय से पूर्व इन योजनाओं का सूक्ष्मता से अवलोकन करें साथ ही परिपत्र की विषयवस्तु से समस्त कार्मिकों को अवगत कराते हुए तदनुसार कार्यवाही सुनिश्चित करें।

भवदीय,

(घनश्याम सिंह)

महाप्रबंधक

संलग्न: यथोपरी

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डाक्टर्स लेन्स योजना (LOAN TO DOCTORS)

Purpose	<ul style="list-style-type: none"> ➤ Setting up/Purchase of ready possession of new Nursing Home/Clinic/Hospital/ Pathological Laboratory/Diagnostic Centres. ➤ Expansion/Renovation/Modernization of existing Nursing Home/Clinic/Hospital/ Pathological Laboratory/Diagnostic Centres. ➤ Setting up/develop new Nursing Home/Clinic/Hospital / Pathological Laboratory/ Diagnostic Centres over self owned plot/land and purchased through sale deed from private/ person/ development authorities or Lease deed from Govt. development authorities with no restriction clause for mortgage/sale . ➤ Equipment for scanning centres/ poly clinic/ pathological laboratory/ Diagnostic centre/ Physiotherapy centre set up by Radiologist/ qualified Doctors. ➤ Purchase of new medical diagnostic equipment as also equipment, viz. computers, air conditioners office furniture etc. ➤ Setting up of operation theatre. ➤ To meet working capital requirements including stock of medicines. ➤ Construction of rest house, staff quarters. ➤ Purchase of ambulance for hospital/ Clinic. ➤ Purchase of vehicle for use by Doctor Promoter/ Doctor Employees, when taken along with loan for other purposes i.e. Premises, equipment etc. i.e. Composite loan. <p>Note: Stand alone car loan in personal name may be sanctioned under car loan scheme and will not be covered under this scheme will be classified under non-priority sector advances.</p>
Eligibility	<p>At-least one of the Promoters/Directors/partners (in case of non-individual)/ Doctors should have requisite qualification in any branch of medical science from a recognized University like-</p> <ul style="list-style-type: none"> ➤ MBBS (Bachelor of Medicine & Bachelor of Surgery) ➤ BAMS (Bachelor of Ayurvedic Medicine and Surgery), ➤ B.H.M.S.(Bachelor of Homoeopathic Medicine and surgery), ➤ BDS (Dentist) or <p>Degree/Diploma in Para Medical services like :-</p> <ul style="list-style-type: none"> ➤ X-Ray Technology and Radiology ➤ Medical Laboratory Technology ➤ Physiotherapy ➤ Optometry of Ophthalmic Technology <p>Note: All courses/ degrees should be recognised by statutory authority in India.</p> <p>For Loans up to Rs. 10.00 lakh:</p>

	<ul style="list-style-type: none"> ➤ Individuals having minimum age of 21 year, & should be qualified medical practitioner of any medical stream for at least last one year. For Loans above Rs. 10.00 lakh: ➤ Individuals having minimum age of 21 year, & should be qualified medical practitioner of any medical stream for at least last three year. ➤ Partnership/proprietorship firms, society, public limited companies (Bye Laws of company must have provisions for providing medical facility/services)
Credit Rating	"Credit rating is to be carried out to ascertain risk profile of the borrower as per MSME and loan amount shall be sanctioned on the basis of Credit Rating Score .
Loan Limit	<p>Maximum limit:</p> <ul style="list-style-type: none"> ➤ Rural Branches : Rs. 25 lakh ➤ Semi- Branches : Rs. 100 lakh . ➤ Urban Branches : Rs. 300 lakh . ➤ Metro Branches: Rs 500 lakh. <p>NB: No restrictions of limit subject to Head Office approval.</p> <ul style="list-style-type: none"> ➤ Term Loan: 75% of the cost of chargeable, movable immovable assets as per Project detail /quotations in form of Need Based Credit. ➤ Working Capital Need based upto 10% of the annual sale or gross income/receipts, subject to maximum 20% of the overall limit approved.
Rate of Interest	Rate of interest will be applicable as advised by Bank from time to time. Interest Applicable: Monthly Rest.
Margin	25% as per extant norms of MSME scheme.
Disbursement	<ul style="list-style-type: none"> ➤ Readymade premises: payment made directly to the seller. ➤ For construction/development of premise for nursing home: <ul style="list-style-type: none"> (a) 1st Instalment : 30% of loan sanctioned for construction purpose only (Plinth level) (b) 2nd Instalment : 40% of loan sanctioned for construction purpose only {slab (roof) level } (c) 3rd Instalment : 25% of loan sanctioned for construction purpose only (Finishing level) (c) 4th Instalment : 5% of loan sanctioned for construction purpose only (after completion) <p>Before disbursement of the next instalment, branch have to verify the end use of last instalments & same will be noted in Post inspection report. Simultaneously, work completion certificate will be obtained from approved/empanelled valuer of the bank.</p> <ul style="list-style-type: none"> ➤ For purchase of equipment/ambulance/vehicle, the payment will be made directly to dealer along with margin money after due diligence.
Type of	Term Loan/Overdraft

Credit facility	
Repayment	<p>Term Loan</p> <ul style="list-style-type: none"> ➤ If Term loan includes construction of Nursing home: 84 Equated monthly instalments with grace period of maximum 18 months or starts from the next month of completion of project, whichever is earlier. ➤ In rest cases, 84 Equated monthly instalments, with grace period of maximum 6 months or starts from the next month of completion of project, whichever is earlier ➤ During the grace period, recovery of interest will be made separately by the borrower. <p>Overdraft: Based on annual review and subject to compliance of terms & conditions of the scheme & successfully running of the project.</p>
Security	<p><u>Primary security:</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of medical equipment's /Office Equipment and other assets of Nursing Home / Clinic / Hospital acquired out of the bank loan. <p><u>Collateral security:</u></p> <p>Loan upto Rs. 10.00 lakh:</p> <ul style="list-style-type: none"> ➤ No collateral required for Loan upto Rs 10 Lakh. ➤ <u>No Activity clearance required for loan upto Rs 10.00 Lakh.</u> ➤ Personal guarantees of 01 person apart from Proprietor /Promotor /Director having net worth equal to bank loan & acceptable to the bank. <p>Loan more than Rs. 10.00 lakh:</p> <ul style="list-style-type: none"> ➤ Personal guarantees of 2 persons having net worth equal to bank loan & acceptable to the bank. and, ➤ Equitable mortgage of Land & Building in the personal name of Promoter/ Director of Nursing Home/Clinic/ Hospital or in the personal name of the close relatives of Promoters/Directors as borrower/co-borrower/guarantor for a minimum value equal to bank Loan shall be obtained. 'or' <p>Liquid Security for a minimum value (In case NSC/KVP Face value & Bank's Term Deposit Book Value/ In Case LIC Policy Surrender Value) equal to Bank Loan, in the personal name of Promoter/Director or in the personal name of close relatives of Promoters/ directors as co-borrower/ guarantor shall be obtained. In case of LIC policy, policy must be in the name of promoters/directors.</p>

Documents	<ul style="list-style-type: none"> ➤ Attestation Memo ➤ DP Note (As per constitutions of the borrower) ➤ Letter of instalment with acceleration clause (In case of Term Loan) ➤ Hypothecation of stock/Machinery/ equipment/vehicles ➤ Letter of continuing security (In case of Cash Credit/Overdraft) ➤ General Form of Guarantee ➤ Declaration cum Undertaking cum authority. ➤ Letter of Sole Proprietor/ Partnership Firm, if applicable. ➤ Post Dated Cheque (PDC) ➤ In case of Ambulance: ➤ TTO form-20,29,30 & 35; ➤ Irrecoverable Power of attorney ➤ Registration of vehicle with Bank's name as financer & Comprehensive insurance of the vehicle with Bank clause. ➤ Other, if any
Others	<ul style="list-style-type: none"> ➤ For establishment of Nursing home permission from concerned/competent authority must be obtained. ➤ Audited Balance Sheet and profit & Loss or income – expenditure statement for the last 3 years in case of existing Institution. ➤ Project report in case of new project. ➤ Credit rating of the account to be carried out as per bank's extant guidelines and the borrowers with credit rating not less than 'B' to be financed under the Scheme. ➤ For takeover of the accounts, all extant takeover norms to be complied in full. ➤ For advances to Registered Trusts, approval of Charity Commissioner for creation of equitable mortgage of the trust properties as well as guarantees of the trustees as per extant guidelines, etc., is to be obtained. ➤ Report of Credit Bureau to be accessed on the promoters/partners/directors/ from consumer data. ➤ In case of sole lending, borrower to mandatorily open current account with our bank. (Where working capital is not availed) and route all the proceeds through that account only. ➤ Borrowers to route the income through their overdraft/ current account with our bank. ➤ Credit Information Report (CLR) on promoters or their existing hospitals/business is obtained from their existing financers wherever applicable. ➤ In case of Company, charges to be registered with ROC. ➤ Salary accounts of all the staff of the hospital/clinic to be opened/ transferred mandatorily with our bank. ➤ Branch to endeavour to display bank's name as financer for publicity angle.

	<ul style="list-style-type: none"> ➤ Financial Deviations once approved shall continue only for review/review with decrease cases where there is no further deterioration in the financial health of the company. However deviation needs to be taken, if any, in case of Review with increase. ➤ All other terms & conditions of existing SME scheme will remain unchanged.
Registration & Insurance	Security (Primary/Collateral)/ Property/Vehicle/Ambulance, charged/mortgaged should be insured as per Bank's Norms.
Category of loan	Since the Loan Sanctioned under this scheme is categorised under MSME sector hence, treated as priority sector.

परिवहन ऋण योजना (SRTO Loan)

उद्देश्य	<p>ग्रामीण, अर्धशहरी एवं शहरी क्षेत्रों में यात्री वाहन एवं माल/कृषि उपज को ले आने/ले जाने वाले वाहनों को बैंक ऋण सुविधा उपलब्ध कराना।</p> <p>सङ्क परिवहन क्षेत्र में कार्यरत अथवा इस क्षेत्र में कार्य के इच्छुक निम्न नए व्यवसायी, वह उपयोगी वाहन क्रय हेतु ऋण सुविधा अनुमान्य-</p> <ol style="list-style-type: none"> 1. व्यावसायिक / टैक्सी प्रयोजन हेतु हल्के, मध्यम, भारी व्यावसायिक वाहन यथा श्री न्हीलर, जीप, कार, टैक्सी, ट्रैक्टर-ट्रॉली सहित, डेलीवरी वैन (यात्री/मालवाहक) 2. भारी व्यावसायिक वाहन: ऐसे वाहन जिनका प्रयोग माल ढोने/निर्माण/खनन (ट्रक/ट्रैलर/लोडर/एस्केटर/ड्रिल्स/ड्रेगलाइन/JCB/POKELAND etc.) 3. यात्री बस/सेमी लक्जरी/लक्जरी बस/मिनी बस/स्कूल बस आदि <p>इस योजनान्तर्गत केवल नये वाहनों के क्रय हेतु ही क्रण प्रदान किया जायेगा।</p>
पात्रता	<ol style="list-style-type: none"> 1. व्यक्तिगत या संयुक्त ग्राहक, प्रोपराइटरशिप फर्म, भागीदारी फर्म (LLP सहित), लिमिटेड कंपनी, सोसाइटी, कृषक जो ट्रांसपोर्ट व्यवसाय कर रहे हों या करने की इच्छुक हों। 2. आवेदक का पिछला ट्रैक रिकार्ड संतोषजनक हो एवं अपने स्रोतों से अंश धन निवेश में सक्षम हो। 3. वाहन को स्वयं चलाने के मामलों में परिवहन अधिकारी से जारी कार्मशियल ड्राइविंग लाइसेंस होना चाहिए। यदि आवेदक द्वारा वाहन संचालन की स्वयं व्यवस्था की जानी है परन्तु वाहन उनके ड्राइवर द्वारा चलाया जाना है तो इसकी एक अन्डरटेकिंग तथा ड्राइवर का कार्मशियल वैध ड्राइविंग लाइसेंस। 4. परिवहन विभाग के नियमों के अनुसार वैध रूट परमिट धारक।
क्रेडिट रेटिंग	<p>"Credit rating is to be carried out for loan amount more than Rs. 5.00 lakh to ascertain risk profile of the portfolio as per Credit Rating system applicable to MSME.</p> <p>Credit facility will not be permissible in case of Credit Rating 'C' & 'D'.</p>
ऋण सीमा	ऋण राशि अधिकतम रु 100 लाख
वाहन की अधिकतम संख्या	अधिकतम 10 वाहन
परियोजना लागत	<ul style="list-style-type: none"> • परियोजना लागत की गणना करते समय वाहन का मूल्य (Ex-show room price), चेसिस बॉडी बनाने की लागत, Fabrication cost, Registration Charge, Road Tax, बीमा खर्च, टैंकर लागत को शामिल किया जाएगा। • ऐसेसरी की लागत को परियोजना लागत में शामिल नहीं किया जाएगा उसे ऋणी द्वारा स्वयं वहन किया जाएगा। • चेसिस बॉडी बनाने की लागत, Fabrication cost का निर्धारण करते समय शाखा को Due diligence का ध्यान रखना चाहिए एवं सर्वेक्षण/वाजार मूल्यों के आधार पर ही चेसिस बॉडी बनाने की लागत व Fabrication cost को अनुमोदित किया जाएगा।
अंश धन	परियोजना लागत का न्यूनतम 25 प्रतिशत
ऋण का प्रकार	सावधि ऋण
प्रतिभूति	<p>➤ प्राथमिक प्रतिभूति : वित्तपोषित वाहन का वृष्टिबंधन – आर.टी.ओ अफिस में रजिस्ट्रेशन पजिका पर वित्तपोषित वाहन का बैंक के पक्ष में हाइपोथिकेशन अनिवार्य रूप से अंकित किया जायेगा। *शाखा द्वारा उक्त का सत्यापन https://vahan.nic.in/nrservices/faces/user/searchstatus.xhtml द्वारा किया जाना चाहिए।</p> <p>➤ समपार्श्विक प्रतिभूति : <u>सीजीटीएमएसई आच्छादन सहित</u>: वाहन ऋण का सीजीटीएमएसई में आच्छादन उपलब्ध होने पर</p>

	<p>प्रति व्यक्ति/फर्म/कंपनी के अधिकतम रु 2.00 करोड़ तक के ऋणों (पूर्व में आच्छादन सहित) का (यदि समुचित समर्पित प्रतिभूति उपलब्ध नहीं हो) सीजीटीएमएसई में आच्छादन प्राप्त किया जा सकता है। परंतु सीजीटीएमएसई में आच्छादन में ऋणों को स्वीकृति से पूर्व क्षेत्रीय प्रबंधक से अनुमोदन अनिवार्य होगा।</p> <p>➤ <u>सीजीटीएमएसई आच्छादन रहित:</u></p> <p>1. <u>ऋण राशि रु 10 लाख तक :</u></p> <p>क. रु 10.00 लाख तक के एम.एस.एम.ई. ऋणों में कोई भी समर्पित प्रतिभूति प्राप्त नहीं की जायेगी।</p> <p>ख. रु 2.00 लाख से अधिक के एम.एस.एम.ई. ऋणों की स्वीकृति से पूर्व शाखाओं को अपने क्षेत्रीय प्रबंधक से Activity Clearance प्राप्त किया जाना आवश्यक होगा।</p> <p>ग. कम्पनी/फर्म के सभी प्रवर्तकों/निदेशकों की व्यक्तिगत जमानत प्राप्त करना अनिवार्य होगा।</p> <p>घ. प्रवर्तकों/निदेशकों के अतिरिक्त एक व्यक्ति की व्यक्तिगत जमानत जिसकी शुद्ध सम्पत्ति बैंक ऋण के समतुल्य हो।</p> <p>2. <u>ऋण राशि रु 10 लाख से अधिक :</u></p> <p>पद्ध बैंक को स्वीकार्य दो व्यक्तियों की जमानत जिनकी बैंक को स्वीकार्य दो व्यक्तियों की जमानत जिनकी शुद्ध सम्पत्ति बैंक ऋण के समतुल्य हो।</p> <p>(ii) ऋण राशि का 75 प्रतिशत तरल प्रतिभूति (Term Deposit of Bank / LIC policy (surrender value) / NSC's / KVP's) प्राप्त की जानी चाहिए।</p> <p>अथवा</p> <p>बैंक ऋण के समतुल्य भू—सम्पत्ति/भवन का साम्यिक बंधक।</p> <p>(iii) पार्टनर/प्रमोटर/डायरेक्टर की व्यक्तिगत गारंटी।</p> <p>NB:</p> <p>(i) यदि बंधक की जाने वाली संपत्ति/तरल प्रतिभूति तृतीय पक्ष के नाम हो तो ऐसे व्यक्ति की व्यक्तिगत गारंटी अवश्य प्राप्त की जानी चाहिए।</p> <p>(ii) शत—प्रतिशत तरल प्रतिभूति उपलब्ध होने पर जमानतदार की आवश्यकता नहीं होगी।</p>
ऋण वितरण	<ul style="list-style-type: none"> ऋण का वितरण आवेदक के मार्जिन मनी को बैंक शाखा में जमा करने के उपरांत कुल परियोजना लागत के अनुरूप ड्राफ्ट सीधे आपूर्तिकर्ता के नाम से जारी कर किया जायेगा। ट्रक/बस के ऐसे प्रस्ताव जिनमें चेसिस एवं बाड़ी का भुगतान अलग—अलग होना है उनमें चेसिस आपूर्तिकर्ता एवं बाड़ी मेंकर को उनके द्वारा दिये गये कोटेशनों के अनुसार अलग—अलग ड्राफ्ट जारी कर किया जायेगा। शाखा प्रबंधक आपूर्तिकर्ता को ड्राफ्ट के स्थान पर NEFT/RTGS द्वारा भी धनराशि का प्रेषण कर सकते हैं। शाखा को वितरण के समय ड्यू डिलिजन्स का ध्यान रखना चाहिए।
पुनर्भुगतान	ऋण अदायगी 60 समान मासिक किश्तों (EMI) के अनुसार होगी। जहां बॉडी/टैंकर आदि बनना आवश्यक है की दशा में अधिकतम 3 माह का ग्रेस पीरियड दिया जा सकता है।
पंजीकरण एवं बीमा	<ul style="list-style-type: none"> परिवहन अधिकारी कार्यालय में वाहन का कार्मशियल रजिस्ट्रेशन जिसमें वित्तीय संस्था के रूप में बैंक का नाम एवं प्रभार (ग्रहणाधिकार) दर्ज किया जाना अनिवार्य है। उक्त की प्रमाणित प्रति ऋण अभिलेखों के साथ संलग्न की जाएगी। वाहन के कुल मूल्य का व्यापक बीमा (Comprehensive Insurance) जिसमें समस्त प्रकार के जोखिम आच्छादित होंगे। बीमा पालिसी बैंक के पक्ष में Assign करायी जायेगी। बीमा का वार्षिक आधार पर नवीनीकरण कराया जायेगा। बैंक को यह अधिकार होगा कि यदि ऋणी द्वारा समय से बीमा नवीनीकरण करा कर बीमा

	पालिसी बैंक में उपलब्ध नहीं करायी गयी है तो ऋणी का खाता नामे कर बीमा करा उसकी सूचना ऋणी को दे दी जायेगी।
ब्याज दर	<ul style="list-style-type: none"> ➤ As applicable in SME scheme and subject to change from time to time. ➤ Interest Application: Monthly Rest
दस्तावेज	<ul style="list-style-type: none"> • Attestation memo • DP note (as per constitution) • Hypothecation of vehicle • Letter of instalments with acceleration clause • Declaration cum undertaking cum authority • Irrevocable power of Attorney • TTO form 20,29,30 & 35 • Memorandum of mortgage (as applicable) • General form of Guarantee. • Partnership deed /Memorandum and Articles of Association for Ltd. company/Registration Certificate , • Board resolution in case of Ltd. company, - Performa invoice for vehicle to be purchased (not older than 15 days as on date of application), • Copies of Route permit issued under section 31A of the Motor Vehicle Act, by RTO, wherever applicable. • Letter of Sole Proprietor/ Partnership Firm. • Post Dated Cheque (PDC) • Other, if any
अन्य	ऋण प्रस्ताव के अप्रेजल के समय लाभप्रदता (आय-व्यय एवं DSCR बैंचमार्क 1.50) की गणना की जानी चाहिए , अर्थात् आर्थिक सम्भाव्यता सुनिश्चित की जानी चाहिए ।

Weavers Credit Card Scheme (WCC)

Purpose	The Weavers Credit Card Scheme aims at providing adequate & timely assistance from the Bank to the weavers to meet their credit requirements i.e. for investments needs as well as for working capital in a flexible and cost effective manner. The scheme would be implemented both in rural & urban areas.
Eligibility	<ul style="list-style-type: none"> • All weavers and ancillary workers involved in weaving activities (including new borrowers who are eligible for credit facilities for carrying out the proposed activities under any of the existing Bank Schemes) would be eligible. • Preference would be given to weavers identified under the Third Census of Handloom weavers conducted by Development Commissioner (Handlooms), Ministry of Textiles as well as to weavers identified by the State Government. • Thrust in financing would be on clusters of weavers and ancillary workers who have joined to form Primary Weavers Co-Operative Societies/Self Help Groups (SHGs)/Joint Liability Groups (JLGs). While membership in such bodies would give greater comfort to banks in lending under the scheme, bank finance will be given to weavers in their individual capacity. • All existing weaver borrowers of the Bank enjoying credit facilities and having satisfactory dealings with the Bank will also be eligible to avail credit facilities under the scheme for a three year period as also the benefits from simplified procedures stipulated under this scheme for availment for such credit.
Issue of Card	<ul style="list-style-type: none"> • The beneficiaries under the scheme would be issued a Pass Book Cum Card with photo indicating, name, address, sanctioned limit & validity period of credit facility. The Weavers Credit Card Cum Pass book will be used for identification purpose, recording of transaction on ongoing basis.
Limit	<ul style="list-style-type: none"> • The credit facility will be fixed based on assessment of working capital requirements as well as cost of tools & equipment required for carrying out the weaving activity. • The maximum limit to individual weaver will be upto Rs.2.00 lacs. • The limit is expected to be utilized as a revolving cash credit and will provide for any number of drawls & repayment within the limit. The term loan provided for tools & equipment will be paid in 36 monthly instalments. As the WCC would be normally for 03years, the need to accommodate incremental working capital will be kept keeping in view the satisfactory turn over in the WCC during the past years. ▪ NB: The working capital requirement would depend upon the

	operating cycle, nature & type of yarn used for weaving etc.
Rate of Interest	Rate of interest will be applicable as advised by Bank from time to time.
Nature of Credit Facility	Term Loan & Cash-Credit
Repayment Period	<p>The WCC will be normally valid for 03 years subject to an annual review by the Bank.</p> <ul style="list-style-type: none"> • The review limit may result in continuation of the facility, enhancement of the limit or cancellation of the facility depending upon the performance of the borrower. Need based enhancement will be considered within the overall limit of Rs. 2.00 lacs for borrowers having satisfactory performance/conduct of account. • For the purpose of annual review the borrower may not be required to submit any financial statement. • Based on the assessment of performance during the inspection of the field staff and operation in the account, the review exercise will be carried out annually and the decision on continuation or cancellation of the limits sanctioned will be taken. • No fees will be charged at the time of review/renewal of the WCC.
Margin	<ul style="list-style-type: none"> ➤ Up to Rs.25000/- - NIL. ➤ Above Rs.25000/- - 20%
Security	As per applicable to MSME scheme.
Operational details	The issuing branch would maintain the account in respect of WCC accounts and all the operations in the account will normally be through the branch. Considering the nature of operations of weavers, it is expected that most of the drawings in the accounts would be in cash and this may be facilitated through withdrawal slip/cheques accompanied by the pass book. For newly setup units disbursement will be made in phases based on implementation of the scheme.
Document	<ul style="list-style-type: none"> ➤ Attestation Memo. ➤ DP Note. ➤ Hypothecation Non- Agriculture ➤ Declaration cum undertaking cum authority ➤ Letter of Continuing Security, if applicable ➤ Letter of instalments with acceleration clause, if applicable. ➤ Other, if any
Classification	Priority Sector-MSME(Micro)

Mahila Swavalamban Rin Yojana

S.No.	Parameter	Description
1.	Name of the Scheme	Mahila Swavalamban Rin Yojana
2.	Objective	To encourage and empower women entrepreneurs for undertaking gainful income and employment generation activities by providing hassle free institutional finance.
3.	Purpose	For any business-related activity (viz. manufacturing, services, trading etc.) comprising of but not limited to working capital requirement, acquisition/ construction/ expansion/ renovation/ modernization of existing Unit(s)/shop(s) or any other purpose falling within the scope of the said activities except for any speculative purpose or activity barred to be financed by the Bank.
4.	Target Group:	Women-owned or lead units: Micro units, including Proprietary, Partnership, etc (Individual woman member must be above 18 years of age.) Women Self-Help Groups (SHGs): Women SHG - lead initiatives.
5.	Age	Minimum: 18 Years Maximum: Age-65 Years
6.	Applicability/ Coverage of the Scheme	(a) Any income-generating project in manufacturing, service, and trading/business etc. (b) Both new and existing units can apply under the scheme for Term loan and/or working capital loan/ composite loan.
7.	Non-applicability/ Exclusions of the Scheme	(a) Defaulter borrowers of any Bank/Financial Institution will not be eligible under the scheme. (b) There shall be no overdue for more than 30 days with any Bank/FI during last 12 months.
8.	Nature of Facility	Term loan/Working Capital.
9.	Loan Amount	Minimum Loan Amount: Rs. 0.50 Lakh Maximum Loan Amount: Rs 5.00 Lakh Maximum for SHGs: ₹10 lakh.
10.	Margin	Loans up to ₹50000: Nil. Loans above ₹50000 up to ₹5 lakh: Minimum 10% Loans above ₹5 lakh up to ₹10 lakh: Minimum 15%
11.	Assessment of limits	As per MSME Guidelines
12.	Repayment	A. For Term loan

	Period	Maximum 120 Months including moratorium period, subject to annual review Moratorium Period: Maximum upto 6 Months(Interest to be paid during moratorium period). B. For cash credit facility- Limit to be reviewed every year.
13.	Security	Primary Security: Hypothecation/charge on assets created out of our Bank's Finance. Collateral: No Collateral is required. Guarantee coverage will be available under CGFMU/CGTMSE, as applicable.
14.	Credit Risk Rating	As per extant guidelines of the Bank applicable for MSME Loans.
15.	Rate of Interest(ROI)	0.25% less than ROI applicable for MSME Loans.
16.	Penal Charge	As per extant guidelines of the Bank as updated from time to time.
17.	Processing charges	Loans up to ₹1 lakh: No processing charges. Loans above ₹1 lakh: 0.25%
18.	Insurance	All assets charged to the Bank/financed by the Bank shall be adequately insured with the Bank's clause
19.	Frequency of Inspection	As per extant guidelines of the Bank as updated from time to time.
20.	Sanctioning Authority	As per extant guidelines of the Bank as updated from time to time.
21.	Checklist	1.Proof of identity - KYC guidelines of the Bank to be followed scrupulously. Self-certified copy of Voter's ID card / Driving License/ PAN Card/Aadhaar Card/Passport/Photo Ids issued by Govt authority etc. 2.Photos (two copies) of applicants/guarantors. 3.Proof of SC/ST/OBC/Minority, if applicable. 4.Proof of Identity/Address of the Business Enterprise - Copies of relevant Licenses/Registration Certificates/lease or Rent agreement/ Other Documents, pertaining to the ownership identity of address of business unit. 5.Statement of Account/s from the existing Banker for the last six months, if available 6.Proforma Invoices/Quotations for the assets to be purchased and estimates for the civil works, if any to be obtained and satisfied upon. 7.Application Form duly filled in and signed by applicant/ proprietor/ partners 8.Form No. 135A: Details of applicant/proprietor/partners/ family and Assets & Liability (Investment Details with

		<p>supporting documents like NSC, LIC, etc.)</p> <p>9.Financial Statements as per MSME guidelines</p> <p>10.Any other documents required/deemed fit by sanctioning Authority/required as per Bank's guidelines.</p>
22.	Due Diligence	As per extant guidelines of the Bank
23.	Classification of Advances	All the loans under this scheme shall be classified under Priority Sector category in accordance with RBI guidelines.
24.	Other Provisions	<p>1.Borrowers should route the sales and all other transactions through their Cash Credit Account/Operative account (in case of only term loan) with the branch.</p> <p>2.Stock/Book Debts statement to be obtained as per extant guidelines.</p> <p>3.Pre-sanction inspection to be conducted and report to be kept on record.</p> <p>4.Periodic Inspection to be carried out as per extant guidelines and inspection report to be kept on record.</p> <p>5.Financial statements i.e. Balance Sheet and Profit & Loss a/c to be obtained every year.</p> <p>6.Declarations on annual sales supported by Returns/Assessment on GST, Income Tax etc(if applicable) be obtained and kept on record at the time of annual review.</p> <p>7.Branch to ensure end use of the funds.</p> <p>8. Our Bank's charge to be noted with CERSAI as per extant guidelines of the Bank.</p> <p>9. For activities which are restricted to be financed under a specific/special scheme, the sanction to be done under that scheme only.</p>

YES (Young Entrepreneur Scheme)

S.No	Parameter	Description
1.	Name of the Scheme	YES (Young Entrepreneur Scheme)
2.	Objective	<ul style="list-style-type: none"> ➤ Empower young entrepreneurs to start and grow businesses. ➤ Provide accessible financing and business development support. ➤ Foster innovation and job creation across various sectors, including technology, manufacturing, services, and agriculture. ➤ Bridge the urban-rural divide by supporting young entrepreneurs in both urban and rural areas.
3.	Purpose	<p>Startup Loans: Offer low-interest loans to young entrepreneurs aged 21-40. Loan amounts can range from ₹5 lakh to ₹50 lakhs, depending on the type and scale of the business.</p> <p>Microcredit Facility: Provide microloans (Above ₹1,00,000 - ₹5,00,000) with minimal documentation requirements for small-scale businesses, especially in rural areas. This can be targeted towards side businesses, small shops etc.</p>
4.	Target Group:	<p>All units engaged in the Manufacturing/Services /Trading activity, eligible to be classified under MSME.</p> <p>Enterprises engaged in speculative activities/Real Estate activities are not eligible for finance under this scheme.</p> <p>Sectors Covered: Technology, agriculture, retail, healthcare, education, manufacturing, and service-based businesses.</p> <p>MSME Units constituted as:</p> <ul style="list-style-type: none"> • Individuals • Proprietorship firm • Partnership firm • Private Limited Company. • LLP • One Person Company <p>Following entities are not eligible:</p> <ul style="list-style-type: none"> • HUF • Trust • Society • Partnership firm where any of the partners is HUF <p>Note:</p>

		<ul style="list-style-type: none"> • New Units can be accepted subject to satisfactory Market Opinion on the promoters and prospects of the project/Business proposed. • The applicant/promoter should preferably have working-skill / experience in the intended line of business. • Existing customers/borrowers of our Bank are also eligible under this scheme, subject to fulfilling the scheme criteria
5.	Age	<p>Minimum: 21 Years Maximum Age-40 Years</p> <p>Note:</p> <p>(1) The age criterion is applicable only in case of Individual borrower/Proprietor.</p> <p>(ii) In case of individual or proprietor borrower with age above 40 years, Credit facility is not to be allowed under this scheme.</p> <p>(i) In case of Partnership Firm, Company, LLP, OPC, at least 50% of all Partner/Promoter/Director's age should be qualified under the age Criterion.</p>
6.	Applicability/ Coverage of the Scheme	<p>(a) Any income-generating project in manufacturing, service, and trading/business etc.</p> <p>(b) Both new and existing units can apply under the scheme for Term loan and/or working capital loan/ composite loan.</p>
7.	Non-applicability/ Exclusions of the Scheme	<p>a) Defaulter borrowers of any Bank/FI will not be eligible under the scheme.</p> <p>b) There should not be any overdue exceeding 30 days in any loan account with any Bank/Financial Institution during the last 12 months</p>
8.	Nature of Facility	Term loan/Working Capital/Non-Fund based facilities.
9.	Loan Amount	<p>Startup Loans & Revenue-Based Financing: Minimum Loan Amount: Above Rs. 5.00 Lakh Maximum Loan Amount: Rs 50.00 Lakh</p> <p>Microcredit Facility: Minimum Loan Amount: Above Rs. 1.00 Lakh Maximum Loan Amount: Rs 5.00 Lakh</p>
10.	Margin	<p>For working capital limits:</p> <ul style="list-style-type: none"> • 10% for credit limit up to Rs. 10 lacs • 25% for credit limits above Rs. 10 lacs <p>For term loans:</p> <ul style="list-style-type: none"> • Land & Building – 35% • Machinery & Equipment, Furniture & Fixture, Commercial vehicle,etc – 25%

11.	Assessment of limits	<p>A. For Working Capital limits: Higher of First Method or Turnover Method [Min 25%].</p> <p>*In case digital sales turnover exceeds 25% of the total/assessed turnover, additional 5% of the digital sales turnover will be added to the total assessment of working capital i.e. 30% of turnover for Digital sales and 25% of non-digital sales added together will be the working capital limit.</p> <p>B. For Others:</p> <p>As per extant guidelines of the MSME.</p> <p>Note: Maximum cap of 30% on land and building procurement out of total loan amount.</p>
12.	Financial ratios benchmark	Financial ratios benchmark as per Loan Policy guidelines, updated from time to time, to be followed.
13.	Repayment Period	<p>A. For Term loan</p> <p>Maximum 120 Months including moratorium period, subject to annual review</p> <p>Moratorium Period: Maximum 6 Months.(Interest to be paid during moratorium)</p> <p>B. For cash credit facility- Limit to be reviewed every year.</p>
14.	Primary Security	All assets created out of Bank's finance shall be charged in favor of Bank by way of hypothecation/mortgage etc.
15.	Hard Security Coverage (Collateral)	<ul style="list-style-type: none"> ➤ No collateral should be insisted in case of loans up to Rs.10 lacs extended to units in the MSE sectors & Rs.20.00 Lakh extended to units in The MUDRA scheme(whether eligible under CGTMSE or not) ➤ All loans up to Rs. 25 lacs extended to Micro & Small Enterprises and eligible for coverage under credit guarantee scheme of CGTMSE should be covered without any exception. ➤ For loans not covered under CGTMSE, collateral security coverage of minimum 75 % of total credit facility is to be obtained.
16.	Credit Risk Rating	As per extant MSME guidelines of the Bank.
17.	Rate of Interest	<p>Loan upto Rs.25.00 Lakh :10% p.a.(Subject to revision from time to time)</p> <p>For loans above ₹25.00 lakh, the Rate of Interest (ROI) applicable for MSME shall be based on the internal rating applicable to MSME.</p>
18.	Penal Charge	As per extant guidelines of the Bank as updated from time

		to time.
19.	Processing charges	<ul style="list-style-type: none"> • 50% concession on processing charges applicable for MSME. • All other charges as per extant MSME guidelines of the Bank
20.	Insurance	All assets charged to the Bank/financed by the Bank shall be adequately insured with the Bank's clause
21.	Checklist	<p>1. Proof of identity - KYC guidelines of the Bank to be followed scrupulously. Self-certified copy of Voter's ID card / Driving License/ PAN Card/Aadhaar Card/Passport/Photo Ids issued by Govt authority etc.</p> <p>2. Proof of property tax receipt (not older than 2 months) Voters, Aadhaar Card, Passport of Individual/ Proprietor/Partners Directors/Guarantors etc.</p> <p>3. Photos (two copies) of applicants/guarantors months.</p> <p>4. Proof of SC/ST/OBC/Minority if applicable.</p> <p>5. Proof of identity/Address of the Business Enterprise - Copies of relevant Licenses/Registration Certificates/lease or Rent agreement/ Other Documents, pertaining to the ownership identity of address of business unit.</p> <p>6. Mandatory UDYAM Registration Number generated from Udyam Registration Portal/Udyam Assist portal and submitted with loan application.</p> <p>7. Mandatory GST registration</p> <p>8. Statement of Account/s from the existing Banker for the last six months, if available</p> <p>9. Proforma Invoices/Quotations for the assets to be purchased and estimates for the civil works, if any to be undertaken. Aspect of technical feasibility and economic viability may be discussed with borrower if felt necessary.</p> <p>10. Application Form duly filled and signed by applicant/ proprietor/ partners/ Directors/guarantor</p> <p>11. Form No. 135A: Details of applicant/proprietor/partners/ Directors/ & family & Assets & Liability (Investment Details with supporting documents like NSC, LIC, etc.)</p> <p>12. Two Passport Size Photographs of applicant/guarantor.</p> <p>13. GST returns- Last FY and current FY up to last month, wherever applicable</p> <p>14. Brief profile of applicant/Proprietor/Partners/Directors, Guarantors and Company/firm etc.</p> <p>15. Financials (wherever applicable) - Last two years, estimated for current year & projected for 2 years.</p> <p>16. Detailed project report wherever applicable.</p> <p>17. Any other documents required deemed fit by</p>

		sanctioning Authority/required as per Bank's guidelines.
22.	Due Diligence	As per extant guidelines of the Bank
23.	Classification of Advances	All the loans under this scheme shall be classified under Priority Sector category in accordance with RBI guidelines.
24.	Other Provisions	<p>1.Borrowers should route the sales and all other transactions through their Cash Credit Account/Operative account (in case of only term loan) with the branch.</p> <p>2.Stock/Book Debts statement to be obtained as per extant guidelines.</p> <p>3.Pre-sanction inspection to be conducted and report to be kept on record.</p> <p>4.Periodic Inspection to be carried out as per extant guidelines and inspection report to be kept on record.</p> <p>5.Valuation norms as per the extant guidelines of the Bank be adhered to.</p> <p>6.Legal search, NEC, TCR, Legal Audit, Stock audit related guidelines to be followed as per Bank's extant guidelines.</p> <p>7.Financial statement i.e. Balance Sheet and Profit & Loss a/c are to be obtained every year Declarations on annual sales supported by Returns/Assessment on GST, Income Tax etc be obtained and kept on record at the time of annual review.</p> <p>8.Branch to ensure end use of the funds,</p> <p>9.The data elements required for classification of segments such as MIS code, Activity code, scheme code etc to be entered correctly in CBS and the correct combination of codes to be ensured by the Branch.</p> <p>10.Bank's name plate to be prominently displayed at the place of storage of the goods/machinery charged to the Bank and other business places of the concern.</p> <p>11.Prescribed undertaking in respect of details of legal heirs, immovable properties and other matters are to be obtained from the partners, directors & guarantors.</p> <p>12.Our Bank's charge to be noted with ROC/CERSAI as per extant guidelines of the Bank.</p> <p>13. During currency of credit facility(ies) if stake of young entrepreneur's decreases in the entity/firm (re. below 51%), all concessions in the account to be withdrawn and ROI/charges applicable for general MSME advances to be applied from the date of change in stake/ from the date of such event till liquidation of the account or conversion to other scheme/general MSME advance. Branch to ensure compliance of the same at the time of review of account or as soon as the fact is known, whichever is earlier. Also, the followings to be ensured:</p>

		<p>(i) Borrower should be given option to liquidate the facility (ii)The borrower may be allowed to continue the facility with our Bank Subject to satisfactory conduct upon found eligible under any other scheme prevailing at that point of time.</p> <p>* All other terms and conditions of the advance as laid down by the Bank from time to time to be followed / observed by the branch scrupulously without any relaxation</p>
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Contractor Scheme

Objective	To provide working capital assistance (fund based / non fund based) in the form of running limit (overdraft), Bank Guarantee for meeting working capital needs to the existing and prospective contractors / sub-contractors and Term Loan: For purchase of Construction and Mining Equipment.
Target Group	<p>All Registered Civil, Construction, Electrical, Mechanical, Mining, Labour and Transport Contractors undertaking works on behalf of Central / State Government Department / PWD / Public Sector Undertakings and Reputed Private sector organizations.</p> <p>For Sub-Contractors-</p> <ul style="list-style-type: none"> • They should be executing works on behalf of main contractors are also eligible under this product subject to profitable business for more than three years with progressive financials. • There should be an underlying registered agreement between main contractor and sub-contractor with an enabling clause to receive the payment directly from the principle. • All required permission and licenses / registration are available. <p>Note: Contractors / Sub-contractors engaged in Real Estate Sector (Commercial / Residential) or any other activity of speculative nature will not be covered under this product.</p>
Nature of Credit Facility	<p>Term Loan</p> <p>Overdraft</p> <p>Bank Guarantee</p>
Eligibility	<p>MSME units engaged in contractor / sub-contractor activity and falling within the meaning of Micro, Small & Medium Enterprises as defined in MSMED Act, 2006 and Non Regulatory units as per Bank's extant guidelines which are profitable during last three years.</p> <p>Proprietorship firms, Partnership firms, Limited Liability Partnership, Joint Ventures, Private Limited Companies, Limited Companies, Trust / AOP/ Co-operative societies are eligible under the Scheme.</p> <p>(HUF as proprietor / partner are not eligible)</p>
Age (applicable for individuals)	<p>Minimum 21 years at the time of loan application.</p> <p>Maximum 70 years at the expiry of proposed loan tenure. If exceeding, blood relative either as Co-applicant/Guarantor meeting the age criteria to satisfy this norm should be taken.</p>

Purpose	Working capital requirements both FB and NFB facilities. Working Capital: FB & NFB WC limits to meet day to day requirement / materials / labour payment / statutory payments etc. Bank Guarantee: For bidding of tenders, mobilization of advance money, performance of the contract, guarantee in favour of Central / State Govt. & its various departments and reputed Pvt. / Ltd. companies, guarantee for release of retention money. Term Loan: For purchase of Construction and Mining Equipment related to project.
Margin	Margin: Minimum 25%
Assessment of Non Fund Based Limit	As per Annexure Security on Bank Guarantee: <ul style="list-style-type: none">• Minimum 20% liquid security in case BG.• 100% cash margin for Financial Guarantee & BG against disputed liabilities.
Minimum and Maximum Limits	Minimum Limit: Rs. 10.00 lakh Maximum Limit: Rs. 10.00 crore (Including FB and NFB) (Rs. 5.00 Crore in case of sub contractor) Inter-changeability from OD limit to BG may be permitted by the sanctioning authority on merits. Up to 25% inter-changeability from BG to OD may be allowed by sanctioning authority on case to case basis with cogent reasons /justification provided collateral security for OD limits does not fall below 100% of FBWC Limit after such inter-changeability.
Tenure	Term Loan- 60 Months OD: Up to 12 months Bank Guarantee: -12- months. The facilities are subject to annual review as per extant guidelines.
Moratorium (only for TL)	Maximum – 2 months (Interest to be capitalized during Moratorium period.)
CIC Report	As per Bank's Norm
Rate of Interest	As applicable for MSME
IRAC Norms	As applicable for MSME
Charges / Commission	Applicable unified processing charges and commission on BG as per guidelines.

	All other charges to be levied as per extant guidelines.
Adhoc Limit	<p>Adhoc Limits can be allowed as per existing DLP. All other extant guidelines pertaining to Adhoc viz. sanctioning authority, number of times Adhoc allowed in a year to be complied with.</p> <p>Conditions for Adhoc Limit:</p> <ul style="list-style-type: none"> a) Conduct of account is satisfactory. b) Turnover in the account is satisfactory. c) No irregularity persists in the account. d) Account has not occurred in SMA 1 or below in past 6 months. <p>Note: Adhoc should not be allowed in new accounts, i.e., dealing of less than -12- months with our Bank.</p>
Security	<p>Primary:</p> <ul style="list-style-type: none"> ▪ Cash margin as applicable. ▪ Hypothecation of Goods, Book Debts, Machineries, Equipment/other items as the case may be. <p>Collateral:</p> <p>Mortgage of SARFAESI compliant immovable properties {residential/commercial (industrial not applicable)}, owned by the promoters, or their family members (including non-encumbered, clear, demarcated vacant land).</p> <p>-Valuation of properties (Realizable or Marketable whichever is lower) to be carried out as per bank's guidelines.</p> <ul style="list-style-type: none"> ▪ Overall security coverage from immovable + Cash margin should not be lower than 100% of the total exposure. <p>Any security in the name of HUF is not admissible. Personal Guarantee of Promoters / Directors / Partners / Proprietor to be obtained.</p>
Conditions under theScheme	<ul style="list-style-type: none"> • Age wise Quarterly book debt statement duly certified by Chartered Accountant. • Audited Annual Financial Statement(Wherever applicable). • Stock statement to be obtained annually. • Half yearly progress report of project in case of sanction of Bank Guarantee containing the estimation given to the Bank vis-à-vis percentage completion of work. Penal Charge @ 2.00% p.a. to be charged in case of non-submission of progress report. • Inspection to be carried out as per extant guidelines. • The borrower should solely bank with us for working capital limits and shall route the entire turnover with us. No current account to be allowed with any other Bank. <p>Note: In cases where a justifiable need arises, the sanctioning authority may consider allowing the operation of a current account with another bank.</p>

Other Compliances	<ul style="list-style-type: none"> • Sanctioning authority: As per Discretionary Lending Powers based on extant guidelines. • Before issuing Bank Guarantee, Legal Vetting from Legal Department, RO has to be obtained certifying that no erroneous clause are there in the Guarantee Bond. • In case of takeover of accounts, takeover norms (both, financial and non - financial) and deviation from takeover norms as per Loan Policy/ extant guidelines shall apply. • In case of takeover, ensure that the operation of accounts with the existing lender is ensured satisfactorily for the entire duration of the tenure. • All other extant guidelines of the bank to be complied with. • Ensure to check validity of contract agreement. • Ensure to create Bank Charge over CERSAI portal.
Post Disbursement inspection	<p>1.Branch must ensure physical inspection/verification of assets as per stipulated Bank's norm.</p> <p>2.In case of Plant & Machinery, Branch to arrange for the same and report along with photographs and chassis imprint of the vehicle/Make & Model of machinery(wherever applicable) and should keep the same for records. Additionally, Branch to cross verify that –</p> <ul style="list-style-type: none"> • The registration details from Vahan Site of the Govt.(www.vahan.nic.in) • Tally the model, engine no., Chassis no., etc mentioned in the RC book with the invoice and insurance. • In case of non-register-able asset, the engine & Chassis number/ machine serial number to be tallied with Original invoice and insurance. • Original Invoice (for non-register able asset) to be invariably kept on record. • Documentary evidence of all the above to be kept on record. <p>3. Others as per Bank's Norm.</p>

Annexure

Assessment of Fund Based Working Capital Limits (Overdraft)

S. No.	Particulars	Estimated	Projected
1 A	Estimated total value of works contract to be awarded in next year		
1 B	Value of contracts already in hand, i.e., balance work of contracts already awarded		
1 C	Estimated value of total work to be completed in next year (1A + 1B)		
1 D	Monthly work to be completed in next year (1C / 12)		
2 A	Value of Materials required for average.....months (only minimum material required to be taken)		
2 B	Value of Receivables for average..... months (invoices raised / bills to be verified and satisfied upon)		
2 C	Retention money held with the customers / Govt. authorities (excl. the amount which has been released against BG)		
2 D	Advance Payments for the purchases, if any (copies of supply contracts to be verified and satisfied upon)		
2 E	Other Monthly Operating Expenses		
2 F	Total Finance Requirements (2A + 2B + 2C + 2D + 2E)		
3 A	Release of Retention money during the current period		
3 B	Advance Payments Received from customers		
3 C	Value of Credit Purchases for average.....months		
3 D	Total Finance Available (3A + 3B + 3C)		
4 A	Working Capital Requirement (2F – 3D)		
4 B	Promoters' margin(as estimated by the borrower subject to minimum 25%)		
	Maximum Overdraft Limit (4A – 4B)		

Assessment of Bank Guarantee limit:

S. No.	Particulars	Amount
A	Estimated Bidding of Contracts in the coming year	
B	Success Ratio (%)	
C	Contracts Estimated to be awarded in the coming year (A x B)	
D	Performance BG Required @.....% of (C)	
E	Period of Performance BG (months)	
	Amount of Performance BG (D x E/12) ----- (1)	
F	BG for Mobilization Advance Required @.....% of (C)	
G	Period of Mobilization Advance BG (months)	
	Amount of Advance Mobilization BG (F x G/12) ----- (2)	
H	BG for Bid Bond / Earnest Money Deposit Required @.....% of (C)	
I	Period of Bid Bond / EMD BG (months)	
	Amount of Bid Bond / EMD BG (F x G/12) ----- (3)	
	Bank Guarantee for Security Deposit ----- (4)	
	Bank Guarantee for release of Retention Money ----- (5)	
	Total Bank Guarantee Required (1+2+3+4+5)	
	Add: Existing Bank Guarantee outstanding	
	Less: Bank Guarantee estimated to be released during the year	
	Net Requirement of Bank Guarantee	

Note: If the period of Bank Guarantee is over 12 months, maximum period up to 12 months only is to be taken for assessment of limit.

MUDRA LOAN

उद्देश्य	<ul style="list-style-type: none"> ➤ The scheme envisages lending to smaller of the micro enterprises in manufacturing, trading and service sector whose credit needs are upto Rs.20.00 lacs. ➤ The loans extended to this segment for income generation shall be known as MUDRA loans under the Pradhan Mantri MUDRA Yojana(PMMY). ➤ MUDRA loan is not for consumption/personal needs.
पात्रता	<ul style="list-style-type: none"> ➤ All entrepreneurs i.e. Individuals above 18 years of age/ Proprietary Concern/Partnership Firm/Private Ltd. Company/Public Company/ Any other legal firms. ➤ Activities allied to Agriculture, e.g. Pisciculture, beekeeping, poultry, livestock, rearing grading, sorting, aggregation agro industries, dairy, fishery, agriculture and agribusiness centres, food & Agro processing etc (excluding crop loans, land improvement such as canals, irrigation wells). ➤ The applicant should not be defaulter to any bank or financial institution. The individual borrowers may be required to possess the necessary skills/experience/ knowledge to undertake the proposed activity. The need for educational qualification, if any, needs to be assessed based on the nature of the proposed activity, and its requirement. ➤ Loans under the scheme are available for aspiring as well as for enhancement by established businesses.
वर्गीकरण	<ul style="list-style-type: none"> ➤ All advances granted, falling under the above category shall be classified as MUDRA loans under PMMY.
ऋण सीमा	<p>Upto to Rs. 10 lakh in three categories viz.</p> <ul style="list-style-type: none"> • Shishu : Up to Rs. 50,000/- • Kishore: >Rs. 50,000/- up to Rs. 5.00 Lakh • Tarun : >Rs. 5.00 Lakh up to Rs. 10.00 Lakh • Tarun Plus: covering loans above 10 lakh and upto 20 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category.
अंश धन	<ul style="list-style-type: none"> ➤ <u>For Shishu Loans (Upto Rs. 50000/-)</u> - No Margin ➤ <u>For Kishore (Above Rs. 50,000/- up to Rs. 5.00 Lakh) &</u> ➤ <u>Tarun & Tarun Plus(Above Rs. 5.00 Lakh up to Rs. 20.00 Lakh) -</u> <p>(i) In case of Agri allied activities: Up to Rs. 2.00 lakh - NIL >Rs. 2.00 lakh - min. 10%</p> <p>(ii) In case of Non-Farm activities: Up to Rs. 1.00 lakh - min. 10% >Rs. 1.00 lakh - min. 25%</p>
ऋण का प्रकार	Need based term loan/OD limit/working capital/composite loan.
ऋण वितरण	Term Loan: Payment will be made directly to the seller or as per request of borrower. Cash-Credit/Overdraft: As per requirement of the borrower
पुनर्भुगतान	Term Loan: To be repaid in 60 installments with maximum moratorium period of 90 days wherever required. OD & CC Limit: Repayable on demand. Renewal and Annual Review as per extant

	guidelines.
प्रतिभूति	<p>Primary Security:</p> <ul style="list-style-type: none"> ➤ Hypothecation of goods, plant & machinery, stock, fixed assets etc. ➤ Mortgage of work shed/property/plot associated with the project for which bank loan is obtained (wherever title deed is available). <p>Collateral Security:</p> <p>For Agri Allied activities:</p> <p>For loans up to Rs. 2,00,000/-: Guarantee of two persons acceptable to the bank having total net worth equal to Bank Loan, no collateral security is required.</p> <p>For loans above Rs. 2,00,000/-:</p> <ol style="list-style-type: none"> 1. Simple mortgage of agriculture land worth 200% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 1,60,000/-. 2. Value of land will be considered after deducting 200% of loan amount sanctioned by the branch/other bank. In case of CC/OD account sanctioned amount will be taken into consideration and in case of Term Loan outstanding loan amount will be taken into consideration 3. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan. (Wherever applicable) <p>For Non-Farm activities:</p> <p><u>सीजीटीएमएसई/सी.जी.एफ.एम.यू आच्छादन सहित* :</u></p> <p>ऋण का सीजीटीएमएसई/ सी.जी.एफ.एम.यू में आच्छादन उपलब्ध होने पर प्रतिव्यक्ति/फर्म/कंपनी के अधिकतम रु 20 लाख तक के ऋणों (पूर्व में आच्छादन सहित) का (यदि समुचित सम्पार्श्विक प्रतिभूति उपलब्ध नहीं हो) सीजीटीएमएसई/ सी.जी.एफ.एम.यू में आच्छादन प्राप्त किया जा सकता है। परंतु सीजीटीएमएसई/ सी.जी.एफ.एम.यू में आच्छादन में ऋणों को स्वीकृति से पूर्व क्षेत्रीय प्रबंधक से अनुमोदन अनिवार्य होगा।</p> <p><u>सीजीटीएमएसई/ सी.जी.एफ.एम.यू आच्छादन रहित:</u></p> <p>ऋण राशि रु 20 लाख तक :</p> <ul style="list-style-type: none"> - रु 10.00 लाख तक के एम.एस.एम.ई. ऋणों में कोई भी संपार्श्विक प्रतिभूति प्राप्त नहीं की जायेगी। - रु 2.00 लाख से अधिक के एम.एस.एम.ई. ऋणों की स्वीकृति से पूर्व शाखाओं को अपने क्षेत्रीय प्रबन्धक से Activity Clearance प्राप्त किया जाना आवश्यक होगा। - कंपनी/फर्म के सभी प्रवर्तकों / निदेशकों की व्यक्तिगत जमानत प्राप्त करना अनिवार्य होगा। - प्रवर्तकों / निदेशकों के अतिरिक्त एक व्यक्ति की व्यक्तिगत जमानत जिसकी शुद्ध सम्पत्ति बैंक ऋण के समतुल्य हो।
दस्तावेज	<ul style="list-style-type: none"> ➤ Attestation Memo. ➤ DP Note (As per constitutions of the borrower) ➤ Letter of instalment with acceleration clause (In case of Term Loan) ➤ Hypothecation of stock/Machinery/equipment's ➤ General Form of Guarantee, if required.

	<ul style="list-style-type: none"> ➤ Letter of continuing security (In case of Cash Credit/ Overdraft) ➤ Declaration cum Undertaking cum authority. ➤ Memorandum of mortgage (wherever applicable) ➤ Any other document if required and applicable as per the purpose/scheme
ब्याज दर	Rate of interest will be applicable as advised by Bank from time to time. Interest Applicable: Monthly Rest.
स्कीमकोड	According to purpose of loan.

Saral Vyapar Rin Yojna

01.	Target Group	Individuals, Proprietorship & Partnership Firm, LLP, PVT Ltd Companies and Regd Co-Operative Societies engaged in Trade of any commodity/ goods in physical form required by the community and trading in them is not prohibited by law or opposed to public interest. Dealers in Silver/Gold Jewellery, HUF & Public Ltd. companies are not eligible.
02.	Purpose	<ul style="list-style-type: none"> • Overdraft: Working Capital Requirements • Demand Loan/Term Loan: development of shop (Purchase of equipment, Air Conditioner, Furniture etc,) but not for purchase of shop, for need based requirements subject to maximum of 25% of the working capital limit sanctioned.
03.	Eligibility	<ul style="list-style-type: none"> • The Business unit should be profit making and established in the line of business for a minimum period of -2- years • For a partnership Firm, PBT will be considered after adding remuneration to its Partners and interest on Partner's capital. • Trading units established by our existing Current A/c or Advance A/c customers with satisfactory dealings for the last -1- year or their close relatives can be considered, even if these are established for less than -2- years.
04.	Nature of facility	For Working Capital – Overdraft/WCTL For Fixed Assets – Term Loan
05.	Maximum Loan Limit	<p>Minimum : Rs. 50,000/-</p> <p>Maximum: As Under -</p> <p>(I) Rural Branch: Rs. 100.00 lacs (II) Semi Urban Branch: Rs. 200.00 lacs (III) Urban/Metro Branches: Rs.300.00 lacs.</p> <p><u>Assessment of Working Capital:</u> 20% of the accepted projected sales, subject to verification of Sales Tax/GST returns of the previous years / quarters. 'OR' Advance value of collateral assets to be charged whichever is lower.</p> <p><u>Assessment of Shop Development</u> Need based finance to be considered as per requirements subject to a maximum of 25% of the working capital limit sanctioned. However, Working capital limit & loan for shop development together should not exceed advance value of collateral security or maximum limit specified for the scheme.</p>

06.	Rate of Interest	<p>As advised by Bank from time to time.</p> <p>NB: Interest Application will be applicable on Monthly Rest.</p> <p>NB: Credit Rating up to the limit of Rs.5.00 lacs not required in the scheme and above Rs. 5.00 lacs it is mandatory in all cases. However, pricing will be linked with internal risk rating of loan amount above Rs. 25.00 lacs and No credit facility shall be granted under this scheme / category for Credit rating below 50.00%.</p> <p><u>At the time of review:</u></p> <ul style="list-style-type: none"> • At the time of annual review of the accounts (with respect to sanction date), the risk based pricing should be linked to internal rating of the borrowers and bureau score validations for proprietor/partners as the case may be. • As such, effective ROI from the date of review should be based on the internal rating of the borrower. The credit spread based in the internal rating prevailing at the date of review.
07.	Repayment period	<p>Term loan: Maximum 60 months (Depending on repayment capacity).</p> <p>Overdraft: 12 months, subject to annual review.</p>
08.	Credit rating/ Cut-off	<p>Credit facility may be provided to the borrowers having credit rating A+, A, B & minimum rating score 50% (i.e. upper side of rating 'C').</p> <ul style="list-style-type: none"> • Internal credit rating to be done at the time of sanction/review of the account. • However, No Credit Rating shall be required for a credit facility up to Rs. 5.00 Lacs. • Facilities > Rs. 5.00 Lac & up to Rs. 3.00 Crore be rated as per Bank's Rating Model. <p><u>Internal Credit Rating cut-off:</u></p> <p>For limits > Rs. 5.00 Lac & up to Rs. 3.00 Cr: Minimum Rating score 50% (i.e. upper side of rating C). In other words, No credit facility shall be granted under this scheme/ category for Credit rating below 50.00%</p>
09.	Margin	<p>Margin:</p> <p>15% on bank's own FDRs.</p> <p>25% of surrender value of life insurance policy/face value of NSCs/KVPs</p> <p>30% on Realizable Value of immovable properties.</p>

10.	Security	<p>Security:</p> <p>(I) Mortgage of Immovable Properties:</p> <ul style="list-style-type: none"> - Residential property(House/Flat) - Commercial property (Building/Land & Building) - Plot of Land (Non agriculture land) <p>NOTE:</p> <ul style="list-style-type: none"> • In case plot of land, it should be identifiable by boundaries/ demarcation. • Normally, property standing in the name of borrowers or their close relatives is to be mortgaged. <p>However, the property standing in the name of third party can also be accepted, provided the owner of property offers his/her personal guarantee.</p> <ul style="list-style-type: none"> • Periodical asset verification to be done as per extant guidelines i.e. once in a year. <p>(II) NSCs/ Government bonds/FDRs/ Assignment of LICs etc. standing in the name of the borrower/proprietor /partner/Director or their close relatives.</p> <p>Valuation of Property:</p> <ul style="list-style-type: none"> • The property being accepted as security should be got valued by our Bank's approved valuer at the time of considering the facility. • Further, the valuation is to be done once in -3- years. • In case of limit above Rs. 25.00 lacs, 2nd valuation of the property also to be obtained and to be satisfied upon. • The lower of the two valuations to be considered while calculating the limit. • In case of properties acquired within last -3- years, amount of registered sale deed should be taken as value of the property. • If the present realizable value is higher than the registered value (registered within last 3 years) and if it requires considering present realizable value as valuer property, for any reason, prior permission from Regional Authority to be obtained for the same. <p>Age of Property</p> <ul style="list-style-type: none"> • Age of property should not be more than -25-years old. • Building less than -25-years old: Guidelines as applicable to general advances to be followed. • Older than 25 years old: Regional Authority is the authority for considering the deviation. Further the branch will be required to carry out inspection of the property every year at the time of review of facility and obtain structural soundness report from architect every third year along with valuation of the property subject to the residual life of the property is 5 years more than the loan period.
11.	Sector Classification	As per new definition of priority sector applicable to MSME.
12.	Documentation	<ul style="list-style-type: none"> • DP Note (As per constitution of the borrower). • Letter of continuing security (OD facility).

		<ul style="list-style-type: none"> • Letter of instalment (In case of term loan facility). • Hypothecation of Goods covering Stocks, Equipment/ Other items, purchased out of bank finance. • Mortgage/Place/Assignment of collateral securities, where ever applicable. • General form of guarantee in case the immovable property charged to bank is in the name of other than borrower/s. • Undertaking from the borrower declaring that he does not owe any statutory dues like Sales Tax, Income Tax, Corporation Tax, Professional Tax etc. and has obtained/ renewed licenses from concerned authorities required for trading in the merchandise/ goods every year. • Other as required.
13.	Insurance	Property mortgaged should be insured according to bank's norms. Obtaining insurance the stocks may not be a condition for sanction of the property. However, branches may council their borrowers to have the stock insured in their own interest at their cost.
14.	Unified Processing Charges	<p>The Unified processing charges and modified method of recovering Processing Charges as under:</p> <ol style="list-style-type: none"> 1. The Unified processing charges will include: <ul style="list-style-type: none"> • Processing charges • Documentation charges • Document verification/Vetting Charges • Pre sanction inspection charges. • Bureau Charges • CERSAI charges 2. No concession/deviation will be allowed on processing charges, however, if requested from the customer it may be allowed by the Chairman on case to case basis. 3. For Traders loans, certain minimum amount of processing charges will be recovered upfront as per extant guidelines. Balance amount of processing charges will be recovered at the time of conveying sanction of the loan. 4. Further, stamp duty payable on various loan documents/ agreement as well as for equitable mortgage shall be recovered separately on actual basis. <p>The unified processing charges under Saral Vyapar Scheme are applicable as per Bank Norms.</p> <p>Review Charges:</p> <ul style="list-style-type: none"> • No charges on review in case of term loan/Demand loan. • In case of Overdraft accounts the processing charges as per bank norms to be required. • For Overdraft accounts processing charges are on per annum basis, i.e. if a proposal is reviewed after 6 months from the due date for a further period of 12 months processing charges are to be levied for 18 months. • In case of review with enhancement, the review charges to be taken for entire amount of limit including enhanced portion. <p>However, if the enhancement is before the due date of the next review, processing charges to be taken for the proportionate period for the existing limit and full processing charges to be taken for the enhanced portion.</p>

		Note: Separate charges for periodical inspection of the stock/goods not to be charged.
15.	Pre-Payment Charges	<p>Pre-closure within 12 Months of initial sanction: 2% + GST Pre-closure after 12 Months of initial sanction: NIL Overdraft facility: Pre payment charges will be calculated on the sanctioned limit Term Loan: Pre-payment charges will be calculated bases on amortization balance as per repayment schedule.</p>
16.	Sector Classification	As per new definition of priority sector applicable to MSME.
17.	Other Provisions	<ul style="list-style-type: none"> • Loan for shop development should be disbursed by direct payment to the suppliers. Branch to ensure end use. • If Govt. Bonds/NSCs/KVPs/LIC Policies/ FDRs are offered as security, Bank's extant guidelines/norms to be followed for lien. • Where security is in the form of FDRs, the same should be appropriated in case of default of servicing interest for one quarter and accounts slips to NPA. • Any new sanction or renewal of existing facility to be done only after getting & verification of IT/ GST statements. • However, if the business unit is not under the requirement of GST return/Audited Balance Sheet, minimum 60% turnover as reported in the last Balance Sheet, must have been routed through operative account. If the turnover is not justifiable with the account statement, sanctioning authority has to satisfy itself and justifications to be mentioned in the appraisal. • Pre-sanction inspection to be conducted and report to be kept on record. • In case of overdraft facility, if credit turnover in the account in previous month is not adequate to cover the interest debited, and then interest debited needs to be recovered separately. • Borrowers to route the sales and all other transactions through their Overdraft A/c or Current A/c (in case of Term Loan) with the branch. • Branches are required to ensure that the funds are used in business and are not diverted. • Stock statements to be obtained once in a year i.e. as of last day of February, by 10th of March every year. • Inspection should be carried out once in a year and inspection report to be kept on record. • Obtaining of Balance Sheet and Profit & Loss A/c is dispensed with • However, declarations on annual sales supported by Returns/Assessment on Sales Tax, GST, Income Tax etc, are obtained and kept on record at the time of review. • In case of the Audit of Financial Statements of the Borrower is mandatory due to statutory provisions, Audited Financial Statements to be obtained and examined at the time of fresh sanction as well as at the time of Review. <p>[Note: As per section 44AB, following persons are compulsorily required to get their accounts audited :</p> <p>* A person carrying on business, if his total sales, turnover or gross</p>

		<p>receipts (as the case may be) in business for the year exceed or exceeds Rs. 1 crore. This provision is not applicable to the person, who opts for presumptive taxation scheme under section 44AD and his total sales or turnover doesn't exceed Rs. 2 crores.</p> <p>Note: The threshold limit, for a person carrying on business, is increased from Rs. 1 Crore to Rs. 10 crores in case when cash receipt and payment made during the year do not exceed 5% of total receipt or payment, as the case may be. In other words, more than 95% of business transactions should be done through banking channels.</p> <ul style="list-style-type: none"> * A person carrying on profession, if his gross receipts in profession for the year exceed Rs. 50 lakhs. * An assessee who declare profit for any previous year in accordance with section 44AD and he decreases profit for any of one 5 assessment year relevant to the previous year succeeding such previous year lower than the profit computed as per section 44AD and his income exceeds the amount which is not chargeable to tax.] • Branch to ensure that Borrower displays a plate describing "Our Bank- Uttar Pradesh Gramin Bank..... Branch".
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स्वरोजगारी क्रेडिट कार्ड

उद्देश्य	स्वरोजगार क्रेडिट कार्ड का शहरी एवं ग्रामीण क्षेत्रों में निवास कर रहे छोटे उद्यमियों / व्यवसायियों उदाहरणतया लघुशिल्पकार/दस्तकार, स्वरोजगारियों, मछली पालकों, खुदरा एवं फुटकर व्यवसायियों व अन्य आई0एस0बी0 क्षेत्र की गतिविधियों में ससमय व समुचित धनराशि उपलब्ध कराया जाना है
ऋण की प्रकृति	ऋण की प्रकृति कम्पोजिट ऋण/कार्यशील पूँजी हेतु आवधिक ऋण (WCTL) साख सीमा की होगी।
ऋण सीमा	इस योजनान्तर्गत ऋण की प्रारम्भिक अधिकतम सीमा ₹0 50000/- प्रति लाभार्थी होगी तथा खाते के एक वर्ष तक संतोषजनक संचालन के पश्चात क्षेत्रीय प्रबंधक/क्षेत्रीय कार्यालय के मुख्य प्रबंधक की अनुमति से यह सीमा ₹0.100000/-तक बढ़ायी जा सकती है। यदि लाभार्थी को नकद साख सीमा स्वीकृत की गई हो तो उसके खाते में जमा अवशेषों (Credit Balance) पर बचत खाते में देय ब्याज की भाँति ब्याज देय होगा। नकद साख सीमा उन्हीं आवेदकों को स्वीकृत की जाये जिनकी दुकान/व्यवसाय गत एक वर्ष से सफलतापूर्वक चल रहा हो। व्यवसाय के प्रारम्भ में अचल सम्पत्तियों में विनियोग व कार्यशील पूँजी/आयगत व्ययों की मात्रा का आंकलन करने के उपरान्त ही ऋण की सीमा निर्धारित की जानी चाहिये। आवेदक की कार्यशील पूँजी/आयगत व्ययों की सीमा का निर्धारण आवेदक की ऋण सीमा के निर्धारण में दृष्टिगत रखना चाहिये व ऋण सीमा पुनर्साख सीमा (Revolving Credit) के रूप में दी जानी चाहिए। साख सीमा के निर्धारण में उपभोग ऋण का भी समावेश किया जाना चाहिये। कुल नकद साख/ऋण की सीमा आवेदक के पुनर्भुगतान की क्षमता को ध्यान में रखकर निर्धारित की जानी चाहिये।
ब्याज दर	बैंक द्वारा समय समय पर पुनरीक्षित ब्याज दर लागू होगी।
मार्जिन	₹0.25000/- तक - शून्य, ₹0.25000/- से अधिक ₹.50000/- तक - 10 प्रतिशत, ₹0.50000/- से अधिक ₹.100000/- तक - 25 प्रतिशत
प्रतिभूति	प्राथमिक प्रतिभूतियां : बैंक ऋण द्वारा सृजित परिसम्पत्तियों को प्राथमिक प्रतिभूति के रूप में दृष्टिबंधक किया जायेगा। संपार्शिक प्रतिभूतियां : (अ) ₹0 25000/- तक - शून्य (ब) ₹0 25001/- से ₹0 100000/- तक - (क) दो अच्छी साख वाले व्यक्तियों की जमानतजिन्हें बैंक जानता हो तथा बैंक को स्वीकार्य हों। अथवा (ख) अचल सम्पत्तियों, जिनका बाजार मूल्य ऋण की धनराशि के बराबर/अधिक हो, का साम्यक बंधक कराया जाएगा। अथवा

	<p>(ग) रा.वि.पत्र/कि.वि. पत्र (NSC/KVP) के अंकित मूल्य (Face Value) /बैंक की सावधि जमा रसीदों/जीवन बीमा पालिसियों जिनका समर्पण मूल्य (Surrender Value) ऋण राशि के 50 प्रतिशत के बराबर अथवा अधिक हो को बंधक कराया जाए ।</p> <p>नोट: अचल सम्पत्ति आवेदक के नाम होना चाहिए । यदि अचल सम्पत्ति जीवन साथी/नजदीकी रिश्तेदार के नाम से हो तो सम्पत्ति के स्वामी को भी जमानतदार बनाया जाना चाहिये ।</p> <ul style="list-style-type: none"> - यदि दुकान किराये पर है – ऐसे डॉक्यूमेंट जो यह साबित करे कि ऋणी द्वारा उस दुकान पर व्यवसाय किया जा रहा है ।
डॉक्यूमेंट	<ul style="list-style-type: none"> -डी.पी. नोट - हाइपोथिकेशन ऑफ स्टाक (गुड्स)/मशीनरी/उपकरण (जो लागू हो) - लेटर ऑफ इंस्टालमेंट विद एक्सलेरेशन क्लाइ (wherever applicable) -साधारण गारण्टी पत्र (wherever applicable) - डिक्लेरेशन कम अन्डरटेकिंग कम अथारिटी - एटेस्टेशन मेमो - तरल प्रतिभूतियों पर बैंक लियन/प्लेज/एसाइनमेंट अथवा अचल सम्पत्ति (भू/भवन) का साम्यिक बन्धक ; (wherever applicable) - लेटर आफ कन्टीन्यूइंग सिक्योरिटी
कार्ड का जारी किया जाना	<p>(अ) इस योजनान्तर्गत लाभान्वित लाभार्थी को कार्ड-सह-पासबुक के रूप में एक पहचान पत्र जारी किया जायेगा। इस कार्ड सह पासबुक पर लाभार्थी के द्वारा खाते में किये गये समस्त लेन-देन का विवरण अंकित किया जायेगा। लाभार्थी द्वारा उक्त खाते में नकद आहरण करते समय यह कार्ड सह पासबुक बैंक के समक्ष अनिवार्य रूप से प्रस्तुत करना होगा।</p> <p>(ब) स्वयं सहायता समूहों द्वारा भी इस योजना का लाभ उठाया जा सकता है। ऐसे समूह उक्त ऋण की अदायगी हेतु व्यक्तिगत एवं संयुक्त (Jointly & Individual) रूप से उत्तरदायी होंगे।</p>
स्वरोजगार क्रेडिट कार्ड की समीक्षा	इनकी समीक्षा बैंक नियमानुसार वार्षिक आधार पर की जायेगी।
योजना का परिचालन	<p>अ) बैंक को इस योजनान्तर्गत लाभार्थियों के चयन की पूर्ण स्वतन्त्रता होगी। इस योजना में किसी भी प्रकार का सरकारी अनुदान नहीं है।</p> <p>(ब) इस योजनान्तर्गत लाभान्वित प्रत्येक लाभार्थी को पासबुक जारी करें जिसमें लाभार्थी का नाम, पता, ऋण/नकद साख सीमा, वैधता, बीमा भुगतान विवरण इत्यादि का पूर्ण विवरण अंकित हो, जिससे यह कार्ड लाभार्थी की पहचान के साथ-साथ उसके द्वारा बैंक से किये जाने वाले वित्तीय संव्यवहार का पूर्ण विवरण उपलब्ध करा सके।</p> <p>(स) इस योजनान्तर्गत नकद धन आहरण केवल चेक द्वारा ही स्वीकार किया जायेगा।</p> <p>(द) आवेदक को नया बचत खाता खोलने हेतु बाध्य नहीं किया जायेगा। किन्तु यदि लाभार्थी अपने नाम से बचत खाता खोलना चाहता हो तो उसे अनुमति दे दी जानी चाहिये।</p>

वैधता	इस योजनान्तर्गत स्वीकृत/वितरित क्रण 5 वर्षों तक वैध होंगे बशर्ते कि इसकी वार्षिक समीक्षा ससमय की जाती रही हो, जबकि स्वीकृत नकद साख खाते एक वर्ष तक वैध रहेंगे तथा इनकी साख सीमा का नवीनीकरण बैंक नियमानुसार वार्षिक आधार पर किया जायेगा।
अन्य	के.वाई.सी. नाम्स का अनुपालन किया जायेगा।

स्वरोजगारियों एवं पेशेवर व्यवसायियों हेतु ऋण योजना

उद्देश्य	यह योजना विशेष रूप से स्वरोजगारियों/पेशेवर उद्यमियों / व्यवसायियों की आवश्यकताओं को दृष्टिगत रखते हुए बनाई गई है। इसक अन्तर्गत व्यवसायियों को कार्यशील पूंजी हेतु (मांग अथवा आवधिक ऋण) दुकान/कार्यालयों की स्थापना हेतु (उदाहरणतया कार्यालय हेतु उपकरणों, कम्प्यूटर (पी०सी०) वातानुकूलन (ए०सी०) एवं फर्नीचर इत्यादि की खरीद हेतु सर्विस सेन्टर, टेक्नीशीयन, ब्यूटीपार्लर, गैराज, कैटरिंग, इन्टरनेट कैफे आदि व्यवसाय की आवश्यकता को दृष्टिगत रखते हुए उन्हें अधिविकर्ष/मांग ऋण/आवधिक ऋण के रूप में दिया जायेगा। परंतु किसी भी प्रकार की सटेबाजी/भू-सम्पत्ति क्रय अथवा पूंजी बाजार में निवेश हेतु इस योजना में ऋण प्रदान नहीं किया जायेगा ।
पात्रता	<ul style="list-style-type: none"> व्यक्तिगत पूर्ण स्वामित्व वाले अथवा साझेदारी व्यवसाय करने वाले व्यवसायियों अथवा कंपनी जो किसी पेशे, स्वरोजगार अथवा सेवा क्षेत्र (सर्विस सेक्टर) अर्थात् व्यापारिक गतिविधियों, निर्माण प्रक्रिया एवं परिवहन गतिविधियों से सम्बद्ध उद्योगों को छोड़कर समस्त उद्यमों जैसे सनदी लेखाकारों (Chartered Accountants) चिकित्सकों, वास्तुकारों (Architect) सलाहकारों (Consultants) शिक्षण प्रशिक्षण दे रही संस्थाओं, व्यक्तिगत शिक्षण संस्थाओं (Coaching Institutes) आन्तरिक साज सज्जा हेतु सलाहकारों (Interior Decorators), यात्रा अधिकर्तागण (Travelling Agents) आदि जिनकी समाज को आवश्यकता हो। ध्यान रहे कि उपरोक्त व्यवसाय कानूनी तौर पर निश्चिद्धन हो व जनता के हित में हो। ऋणी की उम्र कम से कम 21 वर्ष होना अनिवार्य है परंतु 65 वर्ष से अधिक न हो। आवेदक किसी बैंक वित्तीय संस्था का बकायेदार (Defaulter) न हो। स्थापित व्यापारिक अथवा पेशेवर इकाई न्यूनतम 2 वर्षों से इसी व्यवसाय से सम्बद्ध होना चाहिये। बैंक के ग्राहकों द्वारा स्थापित इकाइयों, जिनका स्वयं का अथवा उनके नजदीकी सम्बन्धियों (जैसे जीवन साथी, माता-पिता, भाई-बहन, पुत्र-पुत्री) का बैंक से लेन-देन सरोषप्रद हो के विषय में स्थापित इकाई की न्यूनतम अवधि 2 वर्ष से कम भी स्वीकार की जा सकती है। ऐसी इकाइयों जिनकी स्थापना के 2 वर्ष पूर्ण न हुआ हो और उनके बैंक के ग्राहक न होने पर इन इकाइयों का वित्तपोषण क्षेत्रीय कार्यालय की पूर्वानुमति के उपरान्त ही किया जा सकता है जिस के लिये क्षेत्रीय प्रबन्धक अधिकृत होंगे। अविभाजित हिन्दू पारिवारिक प्रतिष्ठान, सहकारी समितियाँ एवं निजी एवं सार्वजनिक कं० इस ऋण हेतु अयोग्य समझी जाये।
अधिकतम ऋण सीमा	अधिकतम रु. 1500000 - (पन्द्रह लाख मात्र)
अंश धन	प्रोजेक्ट कास्ट का न्यूनतम 25 प्रतिशत।
ऋण सीमा औंकलन	<p>सावधि ऋण परियोजना लागत का 75 प्रतिशत</p> <p>अधिविकर्ष: शुद्ध वार्षिक आप (Net Annual Income) का दोगुना अथवा</p> <p>संपार्शिक प्रतिभूतियों के विरुद्ध स्वीकृति योग्य अग्रिम धनराशि (Advance Value) अथवा</p>

	<p>अधिकतम क्रृष्ण सोमा रु. 1500000/- (पन्द्रह लाख मात्र) उपरोक्त तीनों में से जो कम हो।</p> <p>नोट: स्वीकृति योग्य अधिकतम (Advance Value) में तात्पर्य प्रतिभूतियों के मूल्य माइनस अनुमन्य मार्जिन (Margin)</p>
अग्रिम मूल्य	<ul style="list-style-type: none"> ➤ अचल सम्पत्तियों के बाजार मूल्य का 50% ➤ बैंक के सावधि जमा (अंकित मूल्य) का 90% ➤ जीवन बीमा पालिसियों के सेरेन्डर (अभ्यर्पित) मूल्य का 80% ➤ यदि एनएससी / केवीची की परिपक्वता तिथि तीन वर्ष के अन्दर हो वैल्यू का 85प्रतिशत तथा यदि परिपक्वता तिथि 03 वर्ष से अधिक हो तो फेस वैल्यू का 80प्रतिशत (As the case may be)
प्रतिभूति	As per applicable to MSME scheme.
क्रृष्ण का प्रकार	TL/CC
क्रृष्ण वितरण	<p>आवधिक क्रृष्ण: शाखा द्वारा तथा समान भुगतान सीधे विक्रेता को किया जाएगा प्रत्येक किश्त के उपयोग का सत्यापन करके ही अगली किश्त का भुगतान किया जाएगा।</p> <p>अधिविकर्ष: अधिविकर्ष खाते का संचालन क्रृष्णी द्वारा जारी चेक द्वारा आवश्यकतानुसार की जाएगी।</p>
पुनर्भुगतान	<p>अधिविकर्ष –Based on annual review subject to compliance of terms & Conditions of the scheme and successfully running of the project.</p> <p>क्रृष्ण-टर्म लोन अधिकतम 60 बराबर मासिक किश्तों में।</p> <p>आवेदक एवं सह-आवेदक की कुल कटौतियों (वर्तमान एवं प्रस्तावित) 60% से अधिक नहीं होना चाहिए।</p>
बीमा	बैंक द्वारा क्रृष्ण से सृजित आस्तियों का बैंक क्लाज के साथ नियमानुसार बीमा कराया जाएगा।
दस्तावेज	<ul style="list-style-type: none"> • अटेस्टेशन मेमो • डी०पी० नोट • डिक्लरेशन कम अण्डरटेकिंग कम एथोरिटी • विक्रेता को सीधे भुगतान किये जान हेतु अधिकार पत्र (जहां लागू हो) • लेटर आफ कान्टिन्यूटी सिक्यूरिटी (अधिविकर्ष की स्थिति में) • लेटर आफ इन्स्टालमेन्ट (सावधि क्रृष्ण की स्थिति में) • संपार्श्विक प्रतिभूति का बंधक / समनुदेशन/बन्धक (Pledge/Assign/Mortgage) स्वीकृत क्रृष्ण की शर्तों व नियमों के अनुसार। • जनरल फार्म आफ गारण्टी • हाइपोथिकेशन आफ मशीनरी (फर्नीचर / कार्यालयीय उपकरणों हेतु) • क्रृष्ण से इस आशय का वचनपत्र (Undertaking) प्राप्त किया जाएगा कि उसके

	<p>द्वारा समस्त वित्तीय लेन-देन बैंक शाखा के माध्यम से किये जायेंगे।</p> <ul style="list-style-type: none"> ऋणी से इस आशय का बचत पत्र (Undertaking) प्राप्त किया जाएगा कि उसके द्वारा किसी भी प्रकार का कर जैसे जी एस टी, आयकर, निगमकर, व्यवसाय कर Professional Tax) इत्यादि बकाया नहीं है व उसके द्वारा व्यवसाय चलाने हेतु सम्बन्धित विभाग से अनुज्ञापत्र (License) प्राप्त कर लिया गया है एवं उसका प्रतिवर्ष नवीनीकरण कराया जाता है। अन्य, यदि लागू हों
ब्याज दर	<p>ब्याज दर समय समय पर निर्धारित बैंक नियमानुसार लागू होगा।</p> <p>खाते में ब्याज मासिक आधार पर प्रभारित किया जायेगा।</p>
अन्य शर्तें	<ul style="list-style-type: none"> ऋणी को अपना समस्त क्रय-विक्रय अधिविकर्ष खाते के माध्यम से करना होगा। ऋणी द्वारा बचत पत्र / किंविं पत्र / जीवन बीमा पालिसी को संपार्शीक प्रतिभूति के रूप में रखने पर बैंक में वर्तमान में लागू दिशा निर्देशों के अनुरूप बंधक /समानुदेशन कराना होगा। इस योजनान्तर्गत लाभान्वित ऋणी को अन्य समान्य ऋण योजनायें जो बैंक में स्वरोजगारियों/पेशेवर व्यक्तियों/ व्यापारिक प्रतिष्ठानों के लिए चल रही है, हेतु आवेदन करने पर विचार नहीं किया जाएगा। किन्तु यदि कोई लाभार्थी पूर्व ऋण योजनाओं के अंतर्गत बैंक शाखा से ऋण प्राप्त कर चुका है व वह इस योजना अंतर्गत ऋण लेना चाहता है तो इस योजना अंतर्गत वांछित संपार्शीक प्रतिभूतियां प्राप्त करके उसे बैंक द्वारा इस योजना अंतर्गत लाभान्वित किया जा सकता है। परियोजना का निरीक्षण प्रतिवर्ष किया जाये व निरीक्षण प्रतिवेदन ऋण प्रलेखों के साथ रखा जाये। ऋणी से वित्तीय प्रलेख जैसे तुलन पत्र (Balance Sheet) लाभ हानी खाता पत्र (P/L A/C) इत्यादि प्राप्त किया जाएगा ताकि ऋण की धनराशि का आकलन किया जा सके लाभार्थी से वार्षिक विक्रय/आय के घोषणा पत्र के साथ आयकर/विक्रीकर/सेवाकर के आकलन पत्र (Return/Assessments) प्राप्त किये जायें व उन्हें ऋण दस्तावेजों के साथ रखा जाए। KYC नाम्स का अनुपालन किया जाएगा।

GENERAL CREDIT CARD SCHEME

Objective	The objective of the Revised GCC is to increase the flow of credit to individuals for entrepreneurial activity in the non-farm sector for productive purposes.
Eligibility	All persons/individuals residing in the area of operation of the Bank or their project situated in the Bank's area of operation, who intend to avail GCC for non-farm activities subject to the condition that loan is eligible for classification under Priority Sector guidelines of RBI. NB: Persons already having any type of card such as KCC, SCC, ACC & LUCC will not be eligible for GCC.
Coverage	The GCC scheme shall be implemented in entire country i.e. Metro, Urban, Semi Urban & Rural Areas will be covered under the scheme.
Nature of Financial accommodation	Any credit facility extended under the scheme would include both working capital & term loan requirements of entrepreneurs. The GCC will be issued as a credit card cum pass book incorporating the name, address, photograph of the holder, particulars of the borrowing limit, validity period etc. It will serve both as an identity card as well as facilitate recording of the transactions on an ongoing basis.
Quantum of Bank Loan	There will be no ceiling on the loan amount as long as the loan is for the purpose of non-farm entrepreneurial activity and is otherwise eligible for classification as priority sector. The limit shall be fixed based on the need based credit requirements, repayment capacity, and risk assessment, financial & technical viability of the activity on case to case basis.
Margin	(i) For Loans upto Rs.25,000/- Nil (ii) For Loans above Rs.25,000/- to Rs.1,00,000/- 10% (iii) For Loans above Rs.1,00,000/- 25%
Rate of interest	As per Extent Norms of the Bank.
Primary Security	(i) Hypothecation of goods, plant & machinery, stock, fixed assets etc. (ii) Mortgage of work shed/property/plot associated with the project for which bank loan is obtained (wherever title deed is available).
Collateral Security	Applicable as per MSME security norms.
Service charges (Unified Including documentation Charges)	As per Extent Norms of the Bank.
Classification of advances	MSME /OPS as the activity is defined under Priority Sector guidelines.
Validity of GCC	GCC will be valid for 05 years subject to satisfactory annual review
Others	Others norms applicable as per Loan Policy.

Financing to "Farmer Producer Company/Organizations (FPC/FPO)"

Target group	Farmer Producer Company/Organizations(FPC/FPO)
Definition	<p>Farmer Producer Companies: It is a company of farmer producer members incorporated/ registered under part IX A of the Indian Companies Act, 1956 (including any amendments there to or re-enactment thereof) and incorporated with the Registrar of Companies (ROC).</p> <p>Farmer Producer Organizations: It is a society of farmers registered under Cooperative Societies Act of the State including Mutually Aided or Self-reliant Cooperative Societies Act by whatever name it is called.</p>
Eligibility	All registered Farmer Producer Company/Organizations with at least 3 months of operations since registration.
Purpose	<p>Loan facilities may be considered for any agriculture based activities by the FPC/FPO benefitting their farmer as:</p> <ul style="list-style-type: none"> • For agriculture and allied activities viz. dairy, fishery, animal husbandry, poultry, bee keeping etc. • Purchase of Input material for supplying to the Farmers. • Warehouse receipt finance. • Marketing activities • Working Capital Requirements to promote productive/business activity of FPC/FPO. • Setting up of Common Service Centres. • Setting up of Processing Centres. • Common Irrigation Facility. • Purchase of produce from members for forward linkage. • Custom Purchase/Hiring of Farm Equipment. • Purchase of High-Tech Farming Equipment. • On lending to members for their various agriculture needs as mentioned above. • Purchase of vehicle helpful in promotion of productive/business activity of FPC/FPO. • Other productive purposes-based on submitted investment plan. <p>Note: These are indicative list of activities, however applications may be considered for FPOs towards any other activities related to agriculture and allied activities.</p>
Loan Limit	Minimum-Rs 3.00 lakh Maximum Loan Limit-Rs 500 lakh
Rate of Interest	As applicable to Direct Agriculture Advances
Nature of Credit	Cash Credit/Term Loan

Facility	
Method of Assessment	<p>A. Facilities towards Farm Credit activities:</p> <p>1. Farm Income:</p> <p>A) 6 times of net annual income(Farm Receipts-Expenses incurred) Or</p> <p>B) 3 times of total annual farm receipts/ value of crops. (Anticipated from the farm, taking into consideration the type of crops, area under cultivation, etc.)</p> <p>Lesser of A & B mentioned above</p> <p style="text-align: center;">Plus:</p> <p>2. Other income/income from allied activities, rental and salary Income.</p> <p>3 times of net anticipated Annual Income/profit from economic Activities/allied activities (existing and proposed to be undertaken)/salary Income if any.</p> <p>B. Other Facilities:</p> <p>Working capital and Term loan requirements are to be assessed on the methods and bench mark ratios as formulated for MSMES.</p>
CIC Report	Exempted for Board of Director.
CIC Rating	Facilities towards Farm Credit activities: No Rating Other facilities: As applicable in MSME advances
Disbursement	The Term Loan disbursement can be made in multiple tranches based on the requirement of the project and progress of work. Payment may be made directly to the suppliers/sellers.
Validity/Repayment Period	<p>For Cash-Credit Limit-12 Months subject to annual review.</p> <p>For Term Loan -</p> <ul style="list-style-type: none"> ➤ Repayable in 3 to 7 years period including moratorium of 3 to 12 months depending upon the purpose of loan, economic life of asset and cash flow of the activity. ➤ Repayment of the Term Loan can be fixed at monthly/quarterly/half yearly/yearly rests based on the proposed activity/cash flow of the project considered for financing. ➤ Moratorium Period: As per extant bank norms depending upon the purpose of investment and cash flow of the activity.
Margin	15%
Security	<p>Primary: Hypothecation of assets purchased or created out of bank finance.</p> <p>Collateral: Equitable Mortgage of Non-agriculture property (land/building) of promoters/Directors of FPC or individuals for a minimum value (150% of the loan). Alternatively Liquid Security for a minimum value 75% of the loan may</p>

	<p>also be obtained</p> <p>[Note: Regarding credit guarantee coverage under NABSanrakhshan to FPO financing (CGSFPO) Please refer Circular no.HO/03/ADV/2022-23/87 dated 23.06.2022</p>
Pre-sanction documents Whichever Applicable (Illustrative list, Branch may obtain documents as per extent guidelines)	<ol style="list-style-type: none"> 1.Complete loan application with detailed project report 2.Registration Certificate/Cooperative registration document of FPCs/FPOs 3.Memorandum of Association & Article of Association of FPC 4.List of board of directors & office bearers 5.PAN, GST, DIN, TIN registration etc. 6.Audit Statement for last two years or at least six months for new FPCs/FPOs. 7.Promoters' request letter address to the Branch Manager over original letter head 8.Equity/CA certificate 9.Roc search report 10.Resolution for obtaining loan. 11.Bank statement for the last six months. 12.KYC Documents of the Directors.
Processing & other charges	As per extant bank norms
KYC compliance	KYC verification with arranging/enduring due diligence shall be ensured, and pre-sanction inspection etc., final sanction will be advised by the respective branch.
Post sanction Documents	<ul style="list-style-type: none"> ► Attestation Memo. ► DP note ► Hypothecation Agreement ► Letter of Instalment (for term loan) ► Letter of continuing security (for CC) ► Declaration cum undertaking cum Authority ► General form of Guarantee ► Other, if any as per activity
Others	<ul style="list-style-type: none"> ► Technical feasibility of the project will be verified by the branch before any sanction. ► Branch to process and decide on the loan applications strictly on merit and in compliance with the laid down norms of our bank norms under Agriculture and repayment capacity of the borrower. ► Branch needs to monitor the loan account and maintain records of periodical monitoring and actions initiated on observations, if any. ► The branch shall ensure through an Agreement with the FPCs/FPOs that the borrower shall not create any charge on the assets held as primary security for the credit facilities without seeking prior permission.

- The branch shall undertake regular monitoring of the borrowing FPCs/FPOs and report should be kept on bank's record.
- The repayment will be linked according to the cash flow proposed by FPCs/FPOs borrower.
- FPCs/FPOs borrower shall maintain sole banking relationship with our bank
- Interest subvention or subsidy and grants if any applicable for the FPC/FPO shall be routed through the account maintained with us.
- Bank reserves the right to inspect the project as and when required.

- Branch to ensure that the track record of the borrower is satisfactory.
- All other terms and conditions with regard to appraisal, follow up, due diligence, monitoring and recovery of loans as applicable, to be adhered.

आर्टिजन्स केडिट कार्ड योजना

उद्देश्य	उद्योगों से सम्बद्ध आर्टिजन्स को सरल शर्तों पर ऋण प्रदान करना जिसके अन्तर्गत आस्तियों का सुजन तथा आय प्राप्त हो सके।
पात्रता	<ul style="list-style-type: none"> • सभी आर्टिजन्स जो उत्पादन / मैनुफैक्चरिंग गतिविधियों में संलिप्त हैं। ऐसे आर्टिजन्स भी पात्र होंगे जिन्होंने पूर्व में बैंक से अन्य किसी योजना में ऋण ले रखा है एवं उसकी अदायगी नियमित रूप से की जा रही है। • ऐसे आर्टिजन्स जो कमिश्नर हस्तशिल्प के यहाँ पंजीकृत हैं। को प्राथमिकता दी जाएगी। • सभी अर्टिजन्स क्लस्टर एवं अर्टिजन्स स्वयं सहायता समूहों को वित्त पोषित किया जाएगा। • अन्य शासकीय योजनाओं में लाभान्वित आर्टिजन्स को ए.सी.सी. के अन्तर्गत कवरेज दिया जाएगा।
कार्ड निर्गत किया जाना:	लाभार्थी को योजनान्तर्गत एक कार्ड कम पासबुक निर्गत किया जाएगा, जिसमें ऋण सम्बन्धी सूचनाएं यथा- ऋण की राशि, स्वीकृत धनराशि, ऋणी का पता, कार्ड की अवधि इत्यादि अंकित की जाएगी।
ऋण सीमा का निर्धारण:	<p>ए.सी.सी. के अन्तर्गत ऋण सीमा का निर्धारण आर्टिजन्स की मशीनरी एवं कार्यशील पूँजी की आवश्यकताओं को ध्यान में रखते हुए किया जाएगा। योजनान्तर्गत न्यूनतम ऋण सीमा रु. 25000/- होगी तथा खाते के सफल संचालन के आधार पर एक वर्ष पश्चात क्षेत्रीय प्रबंधक से पूर्व अनुमति प्राप्त कर ऋण सीमा में वृद्धि की जा सकती है। टर्मलोन एवं कार्यशील पूँजी लोन को मिलाकर बैंक ऋण रु0 2.00 लाख से अधिक नहीं होगा।</p> <p>कार्यशील पूँजी का निर्धारण नायक कमेटी के अनुरूप एन्टीसिपेटेड टर्नओवर (Anticipated Turnover) का 20% होगा।</p> <p>ए.सी.सी. की वैधता 3 वर्षों की होगी। टर्मलोन का भुगतान आसान किश्तों में किया जाएगा तथा कार्यशील पूँजी ऋण रिवाल्विंग क्रेडिट के रूप में स्वीकृत किया जाएगा। जिसमें लाभार्थी अपनी सुविधानुसार ऋण सीमा के अन्दर लेन-देन कर सकता है।</p>
ब्याज दर	बैंक द्वारा समय पर लागू / पुनरीक्षित ब्याज दर।
प्रतिशूति	25000/- तक शून्य रु0 25000/- से अधिक एवं 200 लाख तक 25 प्रतिशत
प्रतिशूति	<p>इस योजना के अन्तर्गत वित्तपोषित आस्तियाँ प्रतिशूति के रूप में बैंक के पक्ष में प्रभारित की जाएगी। साथ ही बैंक/भारतीय रिजर्व बैंक द्वारा समय-समय पर जारी किए गए निर्देशों के अनुसार प्रतिशूति प्राप्त की जाएगी।</p> <p>वित्त पोषित इकाई/शेड/गोदाग को बैंक के पक्ष में बंधक किया जाएगा।</p> <p>योजनान्तर्गत ऋणों को सी.जी.एफ.टी. योजना के अंतर्गत कबर किया जा सकता है। परन्तु परियोजना की भूमि/भवन / मशीनरी का दृष्टिबंधक किया जाएगा। (वर्तमान में</p>

	<p>(बैंक केडिट गारंटी फंड ट्रस्ट का सदस्य नहीं है)</p> <p>प्रतिभूति की शर्ते एम.एस.एम.ई. क्रृष्ण के अनुसार होंगी।</p>
वैधता/नवीनी करण:	<p>एस.सी.सी. ३ वर्षों हेतु वैध रहेगा, बशर्ते कि वार्षिक समीक्षा में संतोषजनक लेन देन किया जाना पाया जाता है।</p> <p>वार्षिक समीक्षा के दौरान क्रृष्ण खाते में परिचालन को ध्यान में रखते हुए एस.सी.सी. अगले वर्ष हेतु जारी रखा जाएगा, या क्रृष्ण सीमा में आवश्यकतानुसार वृद्धि की जाएगी अथवा क्रृष्ण सुविधा समाप्त कर दी जाएगी।</p> <p>वार्षिक समीक्षा हेतु क्रृष्णी द्वारा बैंक को कोई भी वित्तीय स्टेटमेंट नहीं देना होगा। परन्तु प्रमुख working results यथा विकी लाभ-हानि, खरीद, स्टाक इत्यादि का विवरण बैंक को देना होगा।</p> <p>यदि ए.सी.सी. का परिचालन अच्छा रहता है, तो बैंक क्रृष्ण सीमा में वृद्धि करने हेतु (अधिकतम सीमा रु० 200 लाख तक) विचार कर सकती है।</p> <p>समीक्षा के दौरान लाभार्थी से कोई भी रिव्यू / नवीनीकरण शुल्क नहीं लिया जाएगा।</p>
परिचालनात्म क विवरण:	<p>ए.सी.सी. क्रृष्ण खातों में आहरण चेक के माध्यम से किया जाएगा।</p> <p>भुगतान सीधे विक्रेता को किया जाएगा या आवश्यकतानुसार वितरण नकद किया जाएगा। नई इकाईयों के सम्बन्ध में, क्रृष्ण वितरण किश्तों में किया जाएगा एवं प्रत्येक अवमुक्त किश्त का भौतिक सत्यापन हो जाने के पश्चात् ही अगली किश्तों का भुगतान किया जाएगा।</p>
क्रृष्ण दस्तावेज़:	<p>डी०पी० नोट हाईपोथिकेशन ऑफ प्लांट-मशीनरी/गुड्स टर्मलीन हेतु लेटर ऑफ इन्स्टालमेंट जनरल फार्म ऑफ गारंटी नकद साख वेत्र लेटर ऑफ कंटीन्यूइंग सिक्योरिटी डिक्लेरेशन कम अन्डरटेकिंग कम अथारिटी लेटर अटेस्टेशन मेमो हाईपोथिकेशन ऑफ गुड्स</p>
बीमा कवरेज	<p>ऐसे लाभार्थी (आर्टिजन्स) जो विकास आयुक्त (हस्तशिल्प) के यहाँ पंजीकृत है, उनका हस्तशिल्प के सहयोग से सामूहिक बीमा किया जाएगा। जिसमें सरकार एवं लाभार्थी द्वारा 60:40 के अनुपात में प्रीमियम वहन किया जाएगा।</p> <p>वित्तपोषित परिसम्पत्तियों का बीमा "बैंक हित" क्लाज सहित किया जाएगा। केडिट गारंटी फंड ट्रस्ट (बैंक के रजिस्टर्ड होने पर, वर्तमान में बैंक केडिट गारंटी फंड ट्रस्ट का सदस्य नहीं है) के अन्तर्गत पात्र क्रृष्णों को योजनानुरूप बीमा कवरेज प्राप्त होगा एवं प्रीमियन राशि हस्तशिल्प विभाग द्वारा प्रतिपूर्ति की जाएगी।</p>

मानिटरिंग:	ऋण वितरण पश्चात बैंक द्वारा समय-समय पर परिसम्पत्तियों का भौतिक सत्यापन किया जाएगा एवं ग्राम खातों में परिचालन पर निगरानी रखी जाएगी, जिससे ऋण खाता एन.पी.ए न हो सके। के.वाई.सी. नाकर्स का अनुपालन किया जायेगा।
अन्य	KYC नोर्म्स का अनुपालन किया जाए। अन्य शर्तें ऋण नीति के अनुसार होगी।

GST EXPRESS LOAN SCHEME

SN	PARAMETERS	PARTICULARS
1.	Purpose/Objective	To provide hassle free credit to meet working capital requirements related to business activity or for expansion of business.
2.	Eligibility	<p>a) Business entities which are individuals, firms, companies, Limited Liability Partnership, co-operative societies, dealing in manufacturing/ trading/ services activities, which are not prohibited by law.</p> <p>b) GST registered units which have filed GST returns at least for the last six months. Branch needs to ensure online verification of GST return submitted by the customer for its Authenticity.</p>
3.	Area of Operation	All Branches
4.	Type of facility	Cash Credit
5.	Loan Amount	<p>Above ₹10.00 Lakh to ₹ 200.00 Lakh.</p> <p>(For the purpose of clarity, it is informed that the customers whose total credit requirement is more than 200.00 Lakh and having/ requiring multiple facilities (CC including Term loan, BG, LC etc.) but Working capital (WC) requirement is upto ₹200.00 Lakh, WC facility can be allowed to be covered under this scheme. Facility/ies other than Cash Credit limit shall be sanctioned under any other suitable scheme/lending norms of the Banks.</p> <p>In this case, residual value of the collateral security i.e. value in excess of 100% of the sanctioned limit for cash Credit facility, shall be extended to cover other facility/ies.</p>
6.	Assessment of Loan	<p>a) MPBF for Cash Credit Facility shall be allowed based on 25% of the sales reported in the GST returns in the last one year (last 12 months).</p> <p>b) Wherever GST returns have been filed for less than one year, MPBF shall be arrived based on 25% of the annual sales after annualizing GST returns filed for that</p>

		<p>period provided customer has filed minimum GST returns of the last 6 months.</p> <p>(Method of assessment of loan under the scheme is annexed as Appendix-I and the same shall form part of the appraisal note)</p>
7.	Margin	Not stipulated for arriving MPBF.
8.	Stock Statement / DP	<p>Drawing Power (DP) shall be arrived based on Stock Statement submitted by the borrower with maintaining minimum 25% margin. Further, Frequency of obtaining stock statement shall be as under:</p> <ul style="list-style-type: none"> ❖ Half Yearly: For loan upto ₹50.00 Lakh. ❖ Quarterly: For loan above ₹50.00 Lakh to ₹200.00 Lakh
9.	Benchmark Ratio	No specific benchmark ratio is stipulated as there is no requirement of submitting financial statement under the Scheme.
10.	Tenure of Loan	One Year. However, limit shall be renewed every year.
11.	Credit Risk Rating	As there is no requirement of submitting financial statement under the scheme, a simplified Scoring Model has been developed for GST EXPRESS LOAN SCHEME and enclosed as Annexure-I.
12.	CIR Score	As per Bank's extant guidelines.
13.	Primary Security	Hypothecation of assets created out of the Bank finance along with entire current assets and non-current assets (Present & Future) of the unit shall be ensured.

14. Collateral Security	<p>a) Minimum 100% Collateral security in the shape of SARFAESI compliant immovable property or Bank approved liquid security.</p> <p>b) For immovable property, Realizable Value shall be taken as collateral value. For NSCs/KVPs/ FDR/CDR, Accrued Value and for LIP, Surrender Value shall be taken as collateral coverage.</p> <p>c) Guarantee of owner of property shall be obtained invariably in case of security standing in the name of third party.</p> <p>d) Credit Guarantee coverage as applicable.</p>
15. Extension of Charge over security for other accounts	<p>Respective sanctioning authority is empowered for permitting as under:</p> <p>a. Security in the form of Immovable property already mortgaged in any existing loan account can be extended for the loan to be availed under this Scheme for the purpose of Security Coverage. However, it must be ensured that Loan to Value (Realizable Value) Ratio be kept at 100% minimum or as prescribed in the scheme for existing loan (sanctioned limit in case Working capital limit), whichever is higher.</p> <p>b. Immovable property charged in the account sanctioned under this Scheme can be extended to cover other facility to the extent of residual value of the property i.e. property value in excess of 100% of the sanctioned limit as per the latest valuation.</p>
16. Rate of Interest	As per MSME scheme.
19. Penal Charges	As per Bank's guidelines.
19. Processing Fee	As per Bank's extant Guidelines.
20. Documentation and Other charges	As per Bank's extant guidelines.

21.	Prepayment charge	As per Bank's Policy guidelines.
22.	Classification of Advances	Accounts under the scheme be classified as per RBI norms of Priority Sector classification.
23.	Insurance	Insurance cover for all securities i.e. Stock/mortgaged property be obtained in joint names of the Bank and Borrowers under agreed Bank clause.
24.	Frequency of Inspection	As per Bank's extant guidelines.
25.	Sanctioning/ Deviation Authority	As per Bank's Policy guidelines.
26.	Any other feature of the Scheme	<p>Exclusive dealing clause:</p> <ul style="list-style-type: none"> ❖ Endeavour should be made to have entire banking arrangements of the borrower with our Bank. ❖ Existing customer if availed Term loan / Channel financing from other banks shall continue. But, any fresh Term loan/channel financing shall be allowed with prior NOC from our bank. ❖ Format of Appraisal Note: Relevant appraisal format shall be used as applicable to MSME loans. However, assessment method as per Appendix-I enclosed shall be used.
28.	Coverage of existing account:	Our existing borrowers enjoying Working Capital facility with our bank are permitted to be covered under GST Express Loan Scheme subject to ensuring compliances of the Scheme guidelines.
30.	Other terms and conditions	<ol style="list-style-type: none"> a) The party shall undertake to utilize the fund for the purpose it is sought for and the same shall not be utilized for speculative purpose or any business activity prohibited by law. b) Branch/Sanctioning authority to satisfy itself about there payment capacity of the borrower based on

	<p>past performance/estimates/other factors.</p> <ul style="list-style-type: none"> c) Borrowers to undertake that they do not owe any overdue statutory liabilities like GST, Income Tax, Corporation Tax, Professional Tax, etc. and have obtained/renewed licenses from statutory authorities required for carrying out their business activity. The borrower shall provide requisite photocopy of the above said payments/receipt/documentation confirming the compliance of this clause. d) The valuation certificate and legal opinion cum search report shall be obtained invariably in accordance with Bank's Lending Policy from approved Architect/ Valuer/Panel Advocate. e) Borrower shall display Bank's name as financier at the place of the business. f) Prior to release of the facility, legal vetting shall be obtained as per the extant bank's guidelines. g) All other guidelines as per Credit policy of the Bank shall be complied with.
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ASSESSMENT OF LIMIT UNDER GST EXPRESS LOAN SCHEME

Particulars	Amt. in Lakh
A. In case GST Returns of last 12 months is available with the Customer:	
1. Actual Sales reported as per GST Returns in the last 12 months	
2. Maximum Permissible Bank Finance(25% of sales reported i.e. 25% of 1)	
B. In case GST Returns of the last12 months is not available with The customer:	
1. Actual Sales reported as per GST Returns (at least for the last 6 months)	
2. Annual sales (12 months)after annualising GST returns#	
3. Maximum Permissible Bank Finance(25% of annualized sales i.e. 25% of 2)	
#In case GST Returns of the last 12 months is not available with the customer, annual sales shall be arrived as under:	
Actual Sales reported on GST Returns/No. of months of actual sales reported *12	

**Officer
(Recommending Officer)**

(Sanctioning Authority)

Parameter of GST Express Loan Scheme Score model

S N	Parameter	Max Marks	Attributes	Marks	Tentative Source of Information/Data
1	Education & Experience of the promoter(Highest of all the partners should be taken in case of partnership firm and promoter in case of Pvt. Limited/ Proprietorship)	5	Professionally qualified in related activity and having more than 2 year experience	5	Education certificates, Experience certificates, license to practice and income tax returns reflecting income from captioned business or profession etc.
			Professionally qualified in related activity and having less than 2 year experience	3	
			Not professionally qualified in related activity but having more than 2 year experience	3	
			Not professionally qualified in related activity but having less than 2 year experience	2	
			Not professionally qualified in related activity and no experience	0	
			Owned by self/spouse	5	Self-attested Copy of:
			Owned by parents	3	

2	Ownership of current residence on record	5	Rented and others	0	Title deed of the property Rent Agreement Electricity Bill/ Water Bill or any other document acceptable to the Bank.
3	Ratio of Borrowers' net worth (excl. collateral) to loan amount	5	Above 1.5	5	Confidential reports prepared from data provided by the borrower.
			Above 1.0 up to 1.5	3	
			Above 0.50 up to 1.0	1	
			Above 0.25 up to 0.50	0	
			Up to 0.25	0	
			Below 0.25	0	
4	Guarantors net worth (including partner's net	5	Above 200% of loan amount	5	Confidential reports prepared from data provided by the
			Above 100% up to 200% of loan amount	4	

	worth in case of partnership firm)		Up to 100% of loan amount	2	borrower/guarantor .
			No Guarantee	0	
5	Ratio of value of collateral to Loan Amount	10	Above 2.0	10	The Latest valuation report/registration values (in case property purchased within last 12 months) in case of IP and surrender value in case of liquid securities
			Above 1.5 up to 2.0	8	
			Above 1.0 up to 1.5	5	
			Up to 1.0	2	
6	TOL/TNW	10	Up to 100% of loan amount	10	The same is to be calculated from ABS/Self certified financials provided by the applicant and in case the same is not available/applicable , from confidential reports prepared.
			More than 1 and up to 2	7	
			More than 2 and up to 3	4	
			More than 3	0	
7	Type of collateral proposed		Liquid Assets like FDR, NSC, KVP, LIC etc. / Self occupied house of the promoter/ spouse	10	Loan application wherein the applicant will specify the nature of security he/she
			Residential property other than those mentioned	8	

		10	above		is proposing to mortgage/pledge with the bank.
			Factory land building	7	
			Plant & machinery	3	
8	Distance of Unit/Factory from Financing Branch	5	Up to 10 kms	5	Loan application as well as GST registration certificate etc.
			Above 10 upto 20 kms	2	
			Above 20 kms	0	
9	Credit History i.e. CIBIL MSME rant (for other than individual borrower)	5	Score range 1–3	5	CIBIL, CMR Rank to be extracted for the applicant.
			Score range 4–6	3	
			Score range 7–9	1	
			Score 10	0	
			No Credit History	0	
			Not Applicable*	0	
1	Credit History	5	Above 851	5	CIR report of the

0	(For individual borrowers only)		801-850 751-800 650-750 601-650 Less than 600 No Credit History	4 3 2 0 0 0	captioned applicant as well as promoters/guarantors and the score will be the lowest of the applicant as well as promoters and guarantors
1 1	GST Filing Status	10	Up to 12 month with regular filing	6	GSTIN website as well as from copy of GST returns provided by the applicant
			12 Month to 24 Month with regular filing	8	
			More than 24 Month with regular filing	10	
			More than 12 Month with irregular filing	7	
			Less than 12 Month with irregular filing	3	
1 2	Sales proceeds through Digital channel	10	Above 75% of sales proceeds in the last 12 months routed through digital channels.	10	To be analysed from bank statement of the captioned applicant.
			Above 50% but upto 75% of sales proceeds in the last 12 months routed through digital channels.	7	

			Below 50% of sales proceeds in the last 12 months routed through digital channels.	3	
			Not use digital platform for sales proceeds.	0	
1 3	Credit summations vis- a-vis sales	10	Above 60% and up to 80% of sales routed through the account	10	To be analysed from bank statement of the captioned applicant and GST returns.
			Above 50% and up to 60% of sales routed through the account	8	
			Up to 50% sales routed through the account	5	

			Less than 50% sales routed through the account	0	
1 4	Returning inward cheque return due to financial reasons	5	No Cheque return during last 12 months	5	To be analysed from bank statement of the captioned applicant.
			No Cheque return during last 6 months	3	
			Cheque return during last 12 months	0	

*In case the CMR rank isn't available and parameter has been marked as NA, remaining scores will be scaled up to 100 and marks will be assigned accordingly.

*Minimum score should be 58%.

Total Marks Obtained	
Sanctioning Authority as per marks obtained	

Officer

(Recommending Officer)

(Sanctioning Authority)

**Bank Loan-financing guidelines for MSMEs integrated with MSME
Clusters and those producing GI Products under
Sthaniya Dharohar Sanvardhan Yojna (SDSY)**

S.N.	Parameters	Description
1	Target Borrower/ Constituent of the Borrowers	Individual Micro Enterprises, Individuals, Proprietorship firms, Partnership firms, FPO (Farmer Producer Organization), SHG (Self Help Group), Joint Liability Groups, Co-operatives, Pvt. Limited companies etc. working in the identified MSME Clusters and those involved in production of GI Tagged Products.
2	Purpose	For setting up of a new project or For up-gradation of existing units. or For meeting the working capital requirements or both.
3	Eligibility	<ul style="list-style-type: none"> a. For Capital Investment or Working Capital or for both. b. The applicant should have ownership right of the enterprise. c. Age – minimum 18 years of age maximum 50 years of age d. Educational Qualification – No minimum stipulation. e. Cost of Land/rental or lease work-shed should not be included in the Project Cost. f. Need based Working Capital Limit can be sanctioned as per project report. g. All applicants shall mandatorily have or to be registered (for new projects) UDYOG AADHAAR. h. A confirmation letter from the concerned MSME Cluster of their association or Registration Certificate under GI Tag shall be produced by the applicant. Branch Manager/Credit Officer shall visit facilitation centres of such clusters and verify the same. An endeavour shall be made in association with these clusters to route the remunerations of the MSME Units through the respective Branch.
4.	Facility	<p>Facilities can be sanctioned according the Detailed Project Report-</p> <ul style="list-style-type: none"> a. Composite Loan where Term Loan would be sanctioned for Capital Investment portion and need based Cash Credit limit for working capital requirements.

		b. Term Loan for capital investment can also be sanctioned where working capital requirements are being handled by the applicant herself/himself/itself.
5	Quantum of Loan	Need Based finance as per Loan policy of the Bank.
6	Margin	<p>General Category - Minimum 25% by way of promoter contribution</p> <p>Target group (SC, ST, OBC, Minority, Women, Divyangjan, Ex Servicemen) - Minimum 20% by way of promoter contribution</p> <p>Any government subsidy, seed money etc. will be over and above promoter's margin.</p>
7	Moratorium	<p>Need based Moratorium shall be extended only in new/upgrading projects.</p> <p>Moratorium period will be decided as per the actual time stipulated for implantation/start of the project.</p> <p>Maximum moratorium shall be of 3 months. However, to increase the moratorium beyond this period permission shall be obtained from the delegated authority.</p>
8	Tenure of Loan	<p>Maximum 7 years from the date of loan disbursement including Moratorium period.</p> <p>The frequency of repayment shall be monthly/quarterly/half yearly/yearly based on the cash flow of the project.</p> <p>The details of tenure, moratorium period, repayment frequency would be as per the DPR.</p>
9	Assessment of Limits	<p>The assessment of Working Capital limits to be carried out as per Bank's Loan Policy (First method of lending/Turnover Method etc.) based on cash flow and quantum of credit limits.</p> <p>The assessment of term loan shall be based on DSCR as per Bank's Loan Policy.</p>
10	Security	<p>i. Primary – First charge (by way of Hypothecation, pledge, EQM etc.) on the assets created out of Bank Finance.</p> <p>ii. Third Party guarantee shall be obtained as per bank norms.</p> <p>iii. Eligible activities with credit limit of upto ₹10 Lakh can be</p>

		<p>covered under CGFMU (NCGTC)/CGTMSE cover.</p> <p>IV. For all Loans above ₹10 Lakh: Security (in the form of Land & Building or Liquid Security, whether available as Primary or Collateral or composition of both) required for the loans above 10 Lakh shall be as following:</p> <ul style="list-style-type: none"> i. If Liquid Security – minimum 50% of exposure ii. If Land & Building – minimum 60% of exposure <p>NOTE:</p> <p>1. If account is eligible for Tarun Plus scheme no collateral is required for loan upto 20 lakh and covered under CGFMU (NCGTC)/CGTMSE is mandatory.</p> <p>2. In case of accepting own Bank TDR 100% current value of the TDR can be considered for collateral coverage. In case of LIC/KVP/NSC 75% of the Surrender Value shall be considered for collateral coverage.</p> <p>3. In any case value of Land & building to Total Exposure should not be less than 60% or value of Liquid Security to Total Exposure should not be less than 50%.</p> <p>4. In case of convergence with government sponsored schemes (only where Capital Subsidy is available) the exposure will be considered as net of subsidy for the purpose of calculation of collateral coverage.</p>
11	Credit Rating	As per existing norms in the loan policy.
12	Convergence	The Scheme is eligible for convergence with other Govt. Sponsored Schemes. Applicants identified under the scheme shall be encouraged to also apply in other Govt. Sponsored Schemes if otherwise eligible. Applicant Shall be encouraged to use the service of JanSamarth portal for the same.
13	Rate of Interest	<p>ROI shall be 0.50 % less than ROI in MSME sector according to policy</p> <p>However, in case of convergence of the credit facility with other schemes such as AIF, NRLM, NSFDC, NHFDC, NBCDC, VISVAS Yojna etc. extant guidelines as per respective scheme should be taken into consideration.</p>

14	Service Charges	Service Charges shall be waived for all applications upto ₹5 Lakhs. Service Charges as applicable to MSME Sector shall be recovered for all facilities above ₹5 Lakh.
15	Due Diligence	<p>a) All necessary due diligence as per KYC norms viz. verification of CICs Report/RBI defaulters list etc. are to be carried out and it shall be ensured that the findings are satisfactory.</p> <p>b) Pre-Sanction, Pre- disbursement & Post Sanction shall be carried on diligently as per the extant guidelines.</p>
16	Documentation	As designated for the MSME Schemes and as per the sanctioned project.
17	Delegation	As per existing norms of DLP in the loan policy.
18	Detailed Project Report (DPR)	<p>a) At the time sanction the sanctioning authority shall check and verify all directions/terms and conditions brought out in the DPR. Sanctioning authority to ensure the compliance of all terms and conditions meticulously before sanction of loan.</p> <p>b) The eligible Project cost as per DPR shall comprise the cost of Plant and Machinery and technical civil work.</p> <p>c) It shall be ensured that if technical civil work forms part of capital investment as per DPR it shall not be more than 30% of the eligible Project Cost.</p> <p>d) It shall further be ensured that cost of land/rental or lease work shed is not included in the project cost</p> <p>e) The total cost of Capital Investment shall be matched with the Quotations provided by the applicant.</p> <p>f) Proper due diligence should be carried out on the supplier of the machineries as mentioned in the Quotations.</p> <p>g) DPR shall be studied meticulously and the sanctioning authority shall satisfy itself about the financials and projections.</p>
19	Other guidelines	<p>a) Credit Audit & Vetting shall be carried out as per extant guidelines</p> <p>b) Inspection to be carried out as per bank guidelines</p> <p>c) End use of funds shall invariably be ensured as per bank guidelines.</p> <p>d) Reporting under PSRS should be ensured.</p>

		e) Records such as pre/post sales, inflow of stock & book debts, bills/vouchers if applicable along with any other proof should be kept in file for audit.
20	Marketing & Scaling	<p>i. The Scheme shall be marketed as a game changer in the Sector. The Marketing Teams of all Regional Offices shall identify supporting/implementing Agencies of the Clusters in their Regions and seek association for routing of applications from their stakeholders.</p> <p>ii. The Regions having GI Tag Products shall identify all registered producers and approach them to canvass proposals from them.</p> <p>iii. Marketing Team then shall advise the Credit department of Regional Offices of the Branches falling in the identified Clusters or where GI tagged products are being manufactured.</p> <p>iv. Credit Department at the Head Office shall map and allocate budget to these branches for extending credit under the scheme. This shall be further advised to Head office.</p> <p>v. Regional Managers shall monitor and take stock of the progress under the Scheme.</p>
21	IRAC Norms	As applicable for MSME Sector
22	Resources	<p>i. FAQ regarding GI Tag is available on https://ipindia.gov.in/faq-gi.htm a dedicated site of Ministry of Commerce & Industry.</p> <p>ii. NABARD Assistance Framework for GI Products is enclosed as Annexure C for reference.</p>

MSME SCHEME

SN	PARAMETERS	PARTICULARS
1.	Name of the Scheme	MSME
2.	Target Group	Customers classified under MSMEs and Agri-Infrastructure
3.	Purpose	<p>Facility under the scheme shall be provided for the following purposes for genuine business needs, not prohibited by applicable law:</p> <p>A) To meet the Working Capital requirement</p> <p>B) Term Loan for the following purposes:</p> <ul style="list-style-type: none"> i. Purchase/ Construction / Renovation of Business Premises, Factory / Offices /Shop / Godown etc. ii. Purchase of Plant & Machinery / Equipment/ Vehicles etc. for business activities. iii. Any other purpose whereby asset is created out of Bank's finance for the purpose of running the business.
4.	Eligibility	<ul style="list-style-type: none"> a) Individuals/ Proprietorship / Partnership / Limited Liability Partnership (LLP) / Pvt. Ltd. Co. / Public Ltd. Co/Trust/ Societies & Co-operative Societies (registered and incorporated under applicable law) & any other legal entity having GST Registration No. (wherever applicable) & valid Udyam Registration. b) Existing as well as New Borrowers
5.	Restrictions	<ul style="list-style-type: none"> a) Loan for Speculative purpose/ Real Estate shall not be covered under this Scheme. b) The borrower shall not be in the defaulters list of the Bank/caution list circulated by RBI /IBA /CIC /ECGC / other banks /FIs /Govt. of India from time to time. c) Restrictions and other guidelines shall be applicable as per Bank's extant Credit Policy, Valuation Policy, Lending Powers and Takeover guidelines.
6.	Type of Facility	<ul style="list-style-type: none"> a) Working Capital (Fund based & non-Fund based) b) Term Loan (For creation of fixed assets / P & M/ Equipment/ Vehicles etc.)

7.	In case of Service provider & Traders (TermLoan facility for Purchase / Construction of Shop & Showroom	<p>a) Standalone Term loan may also be considered for Purchase/ Construction of Shop & Showroom (Acquiring premises/land & constructions thereon) on ownership basis, required for running the business.</p> <p>b) In case of acquiring premises, 25% margin shall be ensured. In case of purchase of land, margin shall be 30% of the cost of land (including cost of registration). However, loan amount for the purchase of the land shall not be more than 50% of the total term loan amount sanctioned.</p>										
8.	Quantum of Exposure	as per extant MSME guidelines										
9.	Margin	<p>a) For Working Capital Facility:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 2px;">Particulars</th> <th style="text-align: center; padding: 2px;">Margin</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Stock & Book Debt*</td> <td style="text-align: center; padding: 2px;">25%</td> </tr> </tbody> </table> <p style="margin-left: 20px;">*Authorities at the level of Regional Managers and above only may exercise delegated lending powers to consider credit facility against hypothecation of book debts, provided the constituents offer sufficient tangible collateral security, the value of which being 200% of the advance, by way of mortgage of immoveable property and/ or other securities/NAV of liquid securities equal to Bank loan. In case of any deviation, the same should be recommended to Head Office along with valid justifications.</p> <p>b) Term Loan Facility:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 2px;">Particulars</th> <th style="text-align: center; padding: 2px;">Margin</th> </tr> </thead> <tbody> <tr> <td style="padding: 2px;">Plant & Machinery/ Equipment/ ipment/Vehicles (on road price) where stration with RTO is required</td> <td style="text-align: center; padding: 2px;">25%</td> </tr> <tr> <td style="padding: 2px;">Margin for purchase of Land (as a part of project) and Land & Building</td> <td style="text-align: center; padding: 2px;">30%</td> </tr> </tbody> </table>	Particulars	Margin	Stock & Book Debt*	25%	Particulars	Margin	Plant & Machinery/ Equipment/ ipment/Vehicles (on road price) where stration with RTO is required	25%	Margin for purchase of Land (as a part of project) and Land & Building	30%
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10.	Rate of Interest	Rate of Interest as applicable to MSME Loans as per existing Circular If loan is covered under AIF Scheme than AIF ROI will be applicable as per AIF Circular and amendment made therein from time to time shall be adhered to.										
11.	Assessment of Loan	As per extant guidelines of the Bank. Assessment method of loan has been provided in loan policy of the bank and the same shall be referred while considering the proposal under this scheme.										
12.	Benchmark Financial Ratio	Benchmark Financial Ratio as per loan policy and amendment made therein from time to time shall be adhered to.										

13.	Disbursement (For Term Loan)	<ul style="list-style-type: none"> a) Disbursement to be made directly to the suppliers. Multiple disbursements can be made as per the requirements. b) Due diligence of suppliers must be done through the available sources / mode.
14.	Repayment/ Moratorium (For Term Loan)	<p>❖ Repayment:</p> <ul style="list-style-type: none"> a) Working capital facility shall be sanctioned for a period of one year and the same shall be renewed on annual basis. b) Tenure of the loan shall be maximum of 7 years for Term Loan (including moratorium period). Interest to be serviced during the moratorium period as and when due. <p>❖ Moratorium:</p> <p>Need based. Normally upto 12 months.</p> <p>However, moratorium period beyond 12 months may be permitted as per Bank's extant guidelines.</p>
15.	Credit Rating	<p>a) Internal Risk Rating — As per extant guidelines of the Bank.</p> <p>Proposals under the scheme, shall be considered upto B rated (or equivalent rating) accounts.</p>
16.	Primary Security	<ul style="list-style-type: none"> a) Hypothecation of Assets i.e. Stock, Book Debts, P&M, Equipment, Vehicles etc. created out of Bank finance (present and future). b) In case of Multiple Banking / Consortium, Loan facility shall rank pari-passu with the existing credit facilities, in respect of underlying security as well as cash flows for repayment. c) Mortgage of Project Land with existing / future construction thereon.

17.	Collateral Security	<p>Advance shall be covered by collaterals in the form of Immovable property (IP) & Bank's approved liquid security covering at least 100 % of loan amount</p> <p>Note:</p> <ul style="list-style-type: none"> a. No collateral security is required for Term Loan portion, in case Primary Security is in the shape of Land or Land & Building. Further, Residual value of land & building (charged as primary security) over and above 135% of the total Term loan exposure shall be treated as collateral security for credit facility/ies, other than Term Loan. b. Facility may also be covered under Credit Guarantee Schemes like CGTMSE as per Bank's Policy guidelines. Facility can also be covered under "Hybrid Security" model of CGTMSE under which Bank can obtain collateral security for a part of the credit facility, whereas the remaining part of the credit facility up to a maximum of ₹200 lakhs can be covered under Credit Guarantee Scheme of CGTMSE. c. SARFAESI compliant security should be obtained as per Bank's extant guidelines and after conducting due diligence.
18.	Extension of Charge over security for other accounts	<p>Respective sanctioning authority is empowered for permitting as under:</p> <ul style="list-style-type: none"> a. Property already mortgaged in any existing loans, may be extended in this scheme subject to availability of residual realizable value (after carving out 135% of the RV of the security of the existing exposure or as per security coverage norms of the scheme (whichever is higher) under which existing facility has been sanctioned). b. Property charged in this scheme may be extended to cover any other facility to the extent of spill over available i.e.property value in excess of 135% of the exposure. <p>Note:</p> <p><i>The owner of the property mortgaged with the Bank shall stand as guarantor in the account.</i></p>
19.	Insurance	<p>All assets charged to the Bank shall be comprehensively insured with agreed Bank Clause against fire, theft, burglary &/or any other special risk to safeguard the interest of Bank as per loan policy of the bank.</p> <p>Branches may explore the possibilities of obtaining insurance cover from companies which are in tie-up arrangement with our Bank.</p>
20.	Stock Statement	Stock Statement to be obtained as per loan policy of the bank.

21.	End use of Funds	<p>a) For ensuring end use of funds, the disbursement shall be made directly to the Supplier.</p> <p>b) CA Certificate/ Chartered Engineer's certificate (in applicable cases) on actual status of implementation & infusion of funds to be obtained.</p> <p>c) CA Certificate of end use of funds should be obtained (in applicable cases).</p> <p>d) The financial statements (Balance Sheet and Profit & Loss Account or other relevant statements etc.) be obtained from the borrower in time to ensure end use of the funds.</p>
22.	Take over from other Banks	As per Bank's loan policy
23.	Servicing of Interest/EMI	Repayment shall be made as per terms of sanction. However, interest shall be serviced as and when due.
24.	Processing Fee/ Upfront Fee Documentation Charges/Other Charges	As per Present Loans & Advances Circular and changes made therein from time to time.
25.	Classification	Account shall be classified as per RBI norms/ Bank's extant guidelines circulated from time to time.
26.	TOD/ Adhoc	As per present Loan policy and changes therein from time to time.
27.	Penal Charge/ Pre-Payment Penalty	As per present loan policy and changes therein from time to time.
28.	Sanctioning Authority	As per Discretionary Loaning Power and changes made their in from time to time.
29.	Proposals not eligible under the Scheme	It is possible that a credit proposal may not be in line with the scheme guidelines. In such instances, respective sanctioning authority can consider such proposals in line with Bank's general lending guidelines viz. Loan Policy, Loaning Power, other guidelines issued from time to time.
30.	Documentation	<ul style="list-style-type: none"> • Attestation Memo • D. P. Note • Composite hypothecation or hypothecation of plant and machinery, Hypothecation of stock • General form of guarantee • Memorandum for mortgage of land & building if applicable • Letter of sole proprietor

		<ul style="list-style-type: none"> • Declaration cum undertaking cum authority • Letter of installment with acceleration clause (Term Loan) • Letter of continuing security (CC) • Other if applicable
31	Other terms and conditions	<ul style="list-style-type: none"> a. KYC Compliance/Credit Information Report (CIR)/ Confidential Report (CR) / Documentation to be done as per Bank's extant guidelines. b. Unit should have required regulatory approvals. c. The valuation certificate and legal opinion cum search report shall be obtained invariably in accordance with Bank's extant guidelines from approved Architect/Valuer/ Panel Advocate. d. In case of standalone Term Loan, borrower shall be required to open an operative A/c with our Bank. e. The party shall undertake to utilize the fund for the purpose it is sought for and the same shall not be utilised for speculative purpose or any business activity prohibited by law. f. Parties to undertake that they do not owe any overdue statutory liabilities like GST, Income Tax, Corporation Tax, Professional Tax, etc. and have obtained/renewed licenses from statutory authorities required for carrying out their business activity. The party shall provide requisite photocopy of the above said payments/receipt/documentation support in confirming the compliance of this clause. g. Branch / Office shall safeguard the securities in respect of the credit facility in good and enforceable condition. h. Borrower shall display Bank's name as financier at the place of the business. i. In case of Takeover, Existing & New Accounts, an undertaking to be obtained from borrower/ firm stating that the Unit will not avail credit facilities further from any Bank/ FI in future years, unless NOC is obtained from sanctioning authority . j. Branch/ Office to ensure proper classification of sector as per extant guidelines. k. All other applicable Bank's guidelines, not specifically mentioned in the scheme here, shall be complied with.

DETAILED GUIDELINES OF AGRI-CLINICS AND AGRI-BUSINESS CENTRES SCHEME (ACABC)

The Ministry of Agriculture and Farmer Welfare, Government of India, in association of NABARD has launched a unique programme to take better methods of farming to each and every farmer across the country. The Scheme of Agri- Clinic & Agri-Business Centers has been implemented by our bank. It provides self employment opportunities to the technically qualified and trained persons.

Detailed guidelines of the scheme issued by NABARD are furnished in Annexure-I for implementation. The scheme covers full support for training and handholding, provision of loan and credit linked back ended composite subsidy @ 36% of Total Financial Outlay (44% in the case of candidates belonging to SC/ST, women and all categories of candidates from North-Eastern and Hilly States).

The Branches are advised to take immediate steps to popularize the scheme among the prospective borrowers/entrepreneurs and also take steps to provide the required support and assistance to them in the light of the Total Financial Outlay and Composite Subsidy provided by the Government.

The extract of operational guidelines is as under: -

SNo .	PARAMETERS	DETAILS
1	Beneficiaries	<p>The scheme is open to following candidates of age group of 18 to 60 years.</p> <ul style="list-style-type: none">➤ Graduates in agriculture and allied subjects like Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering, Forestry Food Technology, Food Nutrition and Dietetics etc, from SAUs/ Central Agricultural Universities/ Universities and graduates in Environmental Science, Botany, Zoology and Chemistry recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, Government of India on recommendation of the State Government.➤ Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects

		<p>offered by other agencies (autonomous bodies, UGC affiliated universities etc.) are also considered subject to approval of Department of Agriculture & Cooperation, Government of India on recommendation of the state Government.</p> <ul style="list-style-type: none"> ➤ Post Graduation in Agriculture & allied subjects. ➤ Degree course recognized by UGC having more than 60 percent of the course content in Agriculture and allied subject. ➤ Diploma/Post graduate diploma with more than 60 percent of course content in agriculture and allied subject, after B.Sc. with biological sciences from recognized colleges and universities. ➤ Agriculture related course at intermediate (i.e., plus two) level, with at least 55% marks.
2	Total Financial Outlay	<p>The actual credit sanctioned by the bank for a venture established under the scheme could be higher depending on the financial viability and technical feasibility of the venture/Project.</p> <p>Ceiling of project cost for subsidy is Rs. 20 lakh for an individual project (25 lakh in case of extremely successful individual projects) and up to Rs. 100 lakh for a group project (Established by a group comprising at least 5 trained persons under the scheme) and the determination of subsidy in different categories of group project (joint venture) will be determined on the basis of individual eligibility of the beneficiary as per the NABARD vide Circular No. 59/DoR-9/2023 dated 28.03.2023</p> <p>The bank may, nevertheless, subject to their own satisfaction, finance groups formed by 2 or more trained persons under the scheme, with in the TFO ceiling Rs. 20 lakh per trained person and overall ceiling of Rs. 100 lakh, whichever is less for the purpose of subsidy.</p> <p>Thus, for instance, if an individual is granted a loan for TFO of Rs. 35 lakhs, subsidy shall be reckoned only on TFO of Rs. 20 lakhs.</p> <p>Revised guidelines on TFO ceiling, revised rates of subsidy etc., would be applicable only for cases sanctioned by banks on or after August 4, 2010.</p> <p>To encourage exceptionally successful individual agripreneurs, the project cost limit for subsidy purposes may be extended by Rs. 5 lakh in addition to the generally applicable project cost limit of Rs 20 lakh for calculating subsidy. This will serve as an incentive to an agripreneur to expand his/her already established and</p>

		<p>successful venture. Format for considering such cases refer the cir Ref No.NB.DoR/2615/ACABC-4/2018-19.</p> <p>To encourage more women candidates to the scheme parents/husbands/in-laws of the trained women candidate can be made co-borrowers with the eligibility for subsidy.</p> <p>The term loan would be composite in nature and participating bank(s) would extend bank loan as per the TFO, which would include fixed capital cost and working capital for one operating cycle. Loan sanctioned will be the differential amount between TFO and margin money.</p> <p>Composite subsidy will be provided even for low capital investment cases as it is definitely possible that some agri-preneurs already have capital (e.g. a building) to start a venture, thereby requiring minimal capital investment. At least 10% value of the Total Financial Outlay of the project should be in capital form.</p> <p><u>As it under working capital of one operating cycle, Only term loan sanctioned and disbursed under the scheme are entitled for subsidy claim.</u></p>						
3	Subsidy	Subsidy pattern has been revised from "capital and interest subsidy" to "Composite Subsidy" which will be back-ended in nature. It will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. Interest subsidy scheme is replaced with enhanced quantum of back-ended subsidy.						
4	Margin Money	<table border="1"> <thead> <tr> <th>Amount of Loan</th><th>Margin Money</th></tr> </thead> <tbody> <tr> <td>Upto Rs.5 Lakh</td><td>NIL</td></tr> <tr> <td>Above Rs.5 Lakh</td><td>25%</td></tr> </tbody> </table> <p>(i)Where subsidy is available, the same should be treated as margin and no further margin money should be stipulated unless subsidy falls short of requisite margin (ii)Labour and materials, etc., contributed by farmer should towards building up of margin. (iii) Where the scheme has been approved by NABARD or any other Govt. agency the terms and conditions stipulated by NABARD or Govt. agency in respect of margin shall be followed. (iv) In respect of Govt. sponsored schemes, the margin/security norms shall be as per the respective schemes for agricultural advances or the above mentioned margin, whichever is lower.</p> <p>The stipulations on margin money shall be in accordance with the</p>	Amount of Loan	Margin Money	Upto Rs.5 Lakh	NIL	Above Rs.5 Lakh	25%
Amount of Loan	Margin Money							
Upto Rs.5 Lakh	NIL							
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		<p>guidelines of Reserve Bank of India issued from time to time. In case of loans up to Rs. 5 lakh, no margin money is required as per present norms.</p> <p>The margin money to be contributed by the general category entrepreneur will be as per prevailing norms. However, concessions would be made in respect of SCs/STs, women and beneficiaries of North-Eastern States, Hill areas. In such cases, a maximum of 50% of the margin money prescribed by banks could be given by NABARD to meet the shortfall in borrower's contribution, if the bank is satisfied that the borrower is unable to meet the margin money requirements. Such assistance to banks by NABARD will be without any interest. The banks may, however, levy a service charge up to 2% per annum from the borrowers.</p>				
5	Security	<table border="1"> <tr> <td>For loan up to Rs.5.0 lakh</td><td>Hypothecation of crops and/or assets created out of bank loan</td></tr> <tr> <td>For loan above Rs.5.0 lakh</td><td> <p>(i)Hypothecation of crops and/or assets created out of bank loan AND (ii)Charge on land as per Agricultural Credit operations and miscellaneous provisions Act of the State concerned/Mortgaged of Agricultural land valued at 100% of amount of loan for other farmers and 75% of the loan amount for small farmer/marginal farmers. OR (iii)Alternate security viz. charge/lien over liquid securities such as term deposits /NSC/KVP/etc. which may be considered adequate to cover the 100% of loan amount.</p> </td></tr> </table> <p>As most of the eligible activities pertain to agricultural input supply and services and the cost of investment will be less than Rs. 25 lakh in most cases, the security norms applicable to tiny industries would be made applicable to these units.</p>	For loan up to Rs.5.0 lakh	Hypothecation of crops and/or assets created out of bank loan	For loan above Rs.5.0 lakh	<p>(i)Hypothecation of crops and/or assets created out of bank loan AND (ii)Charge on land as per Agricultural Credit operations and miscellaneous provisions Act of the State concerned/Mortgaged of Agricultural land valued at 100% of amount of loan for other farmers and 75% of the loan amount for small farmer/marginal farmers. OR (iii)Alternate security viz. charge/lien over liquid securities such as term deposits /NSC/KVP/etc. which may be considered adequate to cover the 100% of loan amount.</p>
For loan up to Rs.5.0 lakh	Hypothecation of crops and/or assets created out of bank loan					
For loan above Rs.5.0 lakh	<p>(i)Hypothecation of crops and/or assets created out of bank loan AND (ii)Charge on land as per Agricultural Credit operations and miscellaneous provisions Act of the State concerned/Mortgaged of Agricultural land valued at 100% of amount of loan for other farmers and 75% of the loan amount for small farmer/marginal farmers. OR (iii)Alternate security viz. charge/lien over liquid securities such as term deposits /NSC/KVP/etc. which may be considered adequate to cover the 100% of loan amount.</p>					
6	Time limit for completion of the project	<ul style="list-style-type: none"> ➤ Time limit for completion of the project would be as envisaged under the project, subject to maximum of 6 months period from the date of disbursement of the first instalment of loan by financial institution, which may be extended by a further period of 6 months, if reasons for 				

		<p>such delay are considered justifiable by the financial institution concerned.</p> <ul style="list-style-type: none"> ➤ If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the participating bank, if any, will have to be refunded forthwith to NABARD.
7	Rate of Interest	As per Present Circular
8	Sanctioning Power	As per Present Circular
9	Processing and service charges	As per Present Circular
10	Eligibility for Subsidy	<ul style="list-style-type: none"> ✓ Subject to fulfillment of all other eligibility conditions under the scheme, a Committee headed by Director General (DG), National Institute of Agricultural Extension Management (hereinafter referred to as MANAGE) used to take a decision in such matters. ✓ As agreed in the Review- Meeting held on 09.11.2010 trained candidates whose knowledge acquired during the training might have become obsolete due to passage of time, may undergo a refresher course. Whether or not a candidate trained sufficiently long time ago needs his skills to be upgraded by refresher courses, shall be decided by the Selection Committee for candidates at the NTI level. However, need for such refresher trainings shall not be considered, if the training has been within 5 years before date of loan application. Funds for such skill upgradation courses can be pooled from various resources including MANAGE coordination charges, savings from funds allocated for refresher courses and budget earmarked for advertisement and publicity of ACABC Scheme with DOE. ✓ Delivery of extension services shall be the main component of ACABC projects for availing of the benefit of subsidy under the Scheme.
11	Procedure for claim of Subsidy	<ul style="list-style-type: none"> ✓ An interested Agri-entrepreneur will submit the project proposal for term loan and subsidy to the bank on an application form as prescribed by the bank concerned along with the project report and other documents for appraisal and sanction of loan. ✓ In all new cases, subsidy will be released as composite subsidy (Annexure XIII). The subsidy in all such cases will be worked out on basis of the fixed capital and one operating cycle of the working capital as a composite loan. ✓ The cases where capital subsidy has been disbursed but

	<p>interest subsidy is yet to be disbursed or vice-versa, as per the pre-revised scheme, such cases will be reopened and balance of composite subsidy as per the modified guidelines will be released in one lump-sum by NABARD to the concerned bank. Regional Offices of NABARD would obtain a claim for balance subsidy in such cases and sanction the same in the prescribed format. (Annexure XIV)</p> <p>Loan/subsidy (i.e. capital and interest) cases sanctioned so far (but not yet closed) shall be converted to Composite Subsidy regime and the differential amount between the Composite Subsidy and subsidy already released shall be paid to the Agricultural entrepreneur (agripreneurs) as per the Scheme Guidelines. (Annexure XIV)</p> <p>'Not yet closed' would be interpreted as 'all cases where at least an installment of subsidy (capital or interest) is yet to be released by NABARD and those cases where full subsidy (capital and interest) has been released but loan account is not closed (i.e. not fully repaid) as on 04 August, 2010. However, the loan accounts (not closed) which are NPA as on August 4, 2010 will not be eligible for composite subsidy (only those who are regular in repayment should get the benefit of subsidy).</p> <ul style="list-style-type: none"> ✓ Entrepreneurs whose loan accounts have been closed can avail fresh loan to expand the project activity or start a new venture under the scheme in which case the TFO for subsidy calculation be limited to Rs. 20 lakh (25 lakh in case of extremely successful) Individual project and Rs. 100 lakh for Group project (Annexure- XV). ✓ Candidates trained under this Scheme can avail subsidy from any Scheme of Central or State Government related to his/her field of agri-business, if it is beneficial to the candidate. However, subsidy for the same project cannot be availed from more than one Scheme by a candidate. Sometimes entrepreneurs start small and then ramp up their business later on. Therefore, it has been decided that the benefit of subsidy will be extended up to 2 times to a candidate under the Scheme as per the approved rates of the project cost of Rs. 20/25 lakhs or Rs. 100 lakhs as the case may be. Such cases may include cases where the project is expanded in phases or financed in phases. However, if an existing venture is expanded or financed in phases, Composite Subsidy limits shall be reckoned only on such incremental component of Total Financial Outlay. Following are the cases where such a facility can be availed: ✓ When two independent projects are financed to same beneficiaries.
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	<ul style="list-style-type: none"> ✓ When an existing project (that has availed subsidy under the scheme) is undergoing expansion. ✓ If the fresh/expansion of project is sanctioned by the bank before August 4, 2010, the TFO ceiling of 10.00 lakh (pre-revised) will be applicable. The TFO ceiling of 20.00 lakh (revised) would be applicable only for fresh/expansion of project sanctioned by the bank on or after August 4, 2010. ✓ However, in all such cases the maximum amount of subsidy shall be limited to the stipulated TFO ceiling (for both projects put together). In case of expansion of an existing venture, composite subsidy shall be computed only on the TFO for expansion. This will not include the project cost of the existing project. ✓ The banks have to process the application and take a decision of acceptance or rejection within a time frame of 15 days. ✓ A copy of the sanction letter acknowledged by the beneficiary should be kept along with documents without giving scope to the borrower for pleading ignorance regarding provisions of time limit for completion of the project. ✓ After sanction of the project and disbursal of first installment of loan, the branch will furnish a brief project profile-cum-claim form for subsidy in the prescribed format along with a copy of bank's sanction letter to HO :Credit for further submission to the Regional office of NABARD within 15 days of disbursal of first installment of loan. <p>As the scheme provides the back ended composite subsidy, Following documents are to be submitted to HO (in hard copy):</p> <p>Consolidated Claim form should contain:</p> <ul style="list-style-type: none"> ✓ Mandatory Documents : ✓ MANAGE Certificate. ✓ Letter of Sanction (As per the attached format). ✓ Project Report. ✓ Proof of Date of Birth. ✓ Project Completion certificate indicating the exact date of completion of project. ✓ Statement of account indicating transactions from first disbursement to till date. ✓ Annexure XI (Original) indicating the delivery of extension services provided by the borrower duly filled and signed by the any of the two competent authorities as per guidelines
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	<p>below guidelines mentioned.</p> <ul style="list-style-type: none"> (i) Block Technology Manager/Subject Matter specialists under ATMA (ii) Chairman(or his nominee), ATMA Block Farmers advisory Committee (iii) Panchayat Members (iv) NABARD / Bank official (v) Block level officer of State Department of Agriculture and Allied sectors. <ul style="list-style-type: none"> ✓ Caste certificate in case of SC/ST. ✓ Educational Certificates ✓ Repayment Schedule ✓ Original Affidavit from the borrower ✓ Post Disbursement inspection report ✓ Copy of Refresher training Certificate/NTI certificate regarding usefulness of the training to be submitted in case date of sanction is more than 5 years from the date of training. <p>✓ Subsidy Claim Forms :</p> <p>Annexure XIII for 1st Subsidy</p> <ul style="list-style-type: none"> ✓ Annexure XIII to be submitted in original duly filled in and signed by the controlling office. ✓ Account details to be indicated correctly (Both for term loan and working capital Loan) ✓ Date of sanction, date of disbursement of 1st instalment of bank loan and date of inspection to be indicated in the Annexure. ✓ Subsidy claimed to be correctly indicated. ✓ Clarification required, in case, TFO as considered by banks exceeds the TFO as submitted in the project report. <p>Annexure XV for 2nd Subsidy</p> <ul style="list-style-type: none"> ✓ Annexure XV to be submitted in original (duly filled in and signed by the controlling office) ✓ Utilization certificate in respect of the first subsidy received as per Annexure XVII of the guidelines. <p>The claim application i.e. Annexure-XIII/ Annexure XV along with the mandatory documents are advised to be submit to HO within 15 days from the date of disbursement of loan.</p> <p>So that the same can be submitted to the competent authority for claim well in time. Any delay in the submission of claim form may leads to rejection from the competent authority and is sole responsibility of the concerned staff in Branch.</p>
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12	Linking subsidy adjustment to delivery of extension services	<ul style="list-style-type: none"> ➤ Adequate safeguards are put in place to ensure providing extension services necessarily by the agripreneurs to their clients. In particular, payment of back-ended subsidy will be linked to extension services provided by the agripreneurs. For this purpose, any two out of a group of rank and status not below the following officials/ persons would make a periodic / surprise inspection at least on quarterly basis and submit its report to NABARD/ financing bank/ office of ATMA. Record of advisory services provided to farmers by the agripreneurs as per the format given at Annexure XI may form the basis for providing the report. <ul style="list-style-type: none"> (i) Block Technology Manager/Subject Matter Specialists under ATMA (ii) Chairman (or his nominee), ATMA Block Farmers Advisory Committee (iii) Panchayat Members (iv) NABARD / Bank official (v) Block level officer of State Department of Agriculture and allied sectors. ➤ The financing bank will consider the periodic or surprise visit reports mentioned above while releasing the back-ended composite subsidy to the agripreneur under this Scheme. A consolidated report has to be finalized before the expiry of three years lock-in period. The financing bank has to send the report to the NABARD and ATMA for information. The report may highlight nature of enterprise initiated by agripreneur, its coverage / reach, impact on income of agripreneur, impact on farmers and agricultural development in the area.
13	Subsidy Linkage & Maximum permissible subsidy	<ul style="list-style-type: none"> ➤ The subsidy admissible under the scheme will be kept in the "Subsidy Reserve Fund Account" (Borrower-wise) in the books of the financing bank. ➤ The balance lying to the credit of the "Subsidy Reserve Fund Account" will not form part of Demand and Time Liabilities. ➤ NABARD will ensure that the banks do not charge interest on subsidy portion of the loan, as back-ended subsidy is released to banks up-front. In the view of this, for the purposes of charging interest on the loan component, the subsidy amount should be excluded. ➤ The subsidy will be back - ended with minimum 3 years lock-in period. This implies that once the loan is taken with subsidy, the account cannot be closed within three years.

		<ul style="list-style-type: none"> ➤ The subsidy, which is back ended, will be admissible only if all repayments till date had been made. ➤ The subsidy will be adjusted in one lump-sum against the last remaining instalments of repayment of bank loan. ➤ Banks should prescribe interest rates as per declared policy of the bank for the relevant sector, at the time of sanction of loan amount. <p>The maximum permissible subsidy amount shall be restricted to the amount of bank loan sanctioned.</p> <p>The repayment of bank loan in such cases may be fixed as under:</p> <ul style="list-style-type: none"> ✓ Repayment period shall be minimum three years and the borrower has to pay only the interest portion till the subsidy amount is released to bank. ✓ From the date of receipt of subsidy amount from NABARD, interest shall not be charged from the borrower. ✓ Bank shall adjust the subsidy amount already deposited by NABARD with the loan principal amount. ✓ If the borrower has paid some portion of principal amount in addition to the interest, NABARD may restrict the subsidy amount to the balance principal amount. ✓ If NABARD has released subsidy in excess to the balance principal amount, the bank shall return the excess amount released after adjusting the balance principal at the end of third year. ✓ If the repayment period is fixed as 5 years or more by the bank, the same principle shall be followed.
14	End-Utilization Certificate	<p>After crediting the subsidy in the Subsidy Reserve Fund Account of the borrowers under the Scheme, a Utilization Certificate in the prescribed format (Annexure XVII) shall be submitted by the participating bank to NABARD to the effect that the amount of subsidy received by them has been fully utilized and adjusted in the books of account as per the sanctioned terms and conditions of the project within the overall guidelines of the scheme.</p> <p>With reference to Point no-11, it may be clarified that in case unsatisfactory report is recorded during periodic/ surprise visits or where mis-utilization of subsidy has been noticed the financing bank shall refund the subsidy to NABARD for remitting to the GOI. NABARD shall not to be required to pay interest on the amount of advance subsidy placed with them.</p>

15	Monitoring	<p>The progress under ACABC scheme shall be reviewed invariably in all District Level Consultative Committee and State Level Bankers Committee meetings with a view to sort out any problem /issues that may be emerge during implementation of the Scheme.</p> <p>The Branches shall follow up and monitor each unit on regular basis.</p> <p>All Regional Offices have to furnish the quarterly reporting as per Annexure III.</p>
16	Annexure	<p>Annexure I - Indicative list of Agri ventures under ACABC scheme (only an indicative and not an exhaustive list).</p> <p>Annexure II – Loan Sanction Letter</p> <p>Annexure III – Quarterly reporting</p> <p>Annexure XI – Advisory Services provided by the Agri-preneur</p> <p>Annexure XIII – Composite Subsidy (For 1st Subsidy)</p> <p>Annexure XIV – Differential Subsidy</p> <p>Annexure XV – Seeking second loan Subsidy (For 2nd Subsidy)</p> <p>Annexure XVI – Utilization Certificate for Old cases (Capital & Interest)</p> <p>Annexure XVII – Utilization Certificate for composite subsidy</p>
17	Scheme Code in CBS	<p>Scheme code is TLACS.</p> <p>It is mandatory that the loan account should be subsidy linked account under this scheme.</p>
18	Reference	As per NABARD Circular issued from time to time.

All concerned field functionaries are advised to go through the consolidated scheme carefully for meticulous compliance.

For inspecting officials: Concurrent/Regular Auditors are advised to ensure compliance of the above guidelines as mentioned in the circular during audit.

Annexure-III

Name of the Branch/RO:

Branch Sol ID :

Report for the quarter ending: June/Sept./Dec./March 20...

(Rs. In lacs)

Loan sanctioned				Subsidy Received				Pending loan application upto the reporting quarter		Pending subsidy upto the reporting quarter	
During the reporting quarter		Cumulative (Since inception upto the reporting quarter)		During the reporting quarter		Cumulative (Since inception upto the reporting quarter)					
No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt.	No.	Amt

We certify that the information furnished above is true and correct.

The repayment schedule will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).

Repayment period will depend on the nature of activity and will vary between 5 to 10 years. The repayment period may include a maximum grace period of 2 years (to be decided by the financing bank as per needs of individual projects).

Rate of interest on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. Interest would be chargeable on borrower's accounts as per RBI/Bank's policy

Date

Place

Signature of Authorized Signatory

Agri Clinic Scheme

1	Purpose	<ul style="list-style-type: none"> ➤ To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri- entrepreneur, local needs and affordability of target group of farmers; ➤ To support agricultural development ➤ To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses
2	Definition	<p>Agri-Clinics:</p> <ul style="list-style-type: none"> ➤ Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post-harvest technology and clinical services for animals, food and fodder management, and prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers. <p>Agri-Business Centers:</p> <ul style="list-style-type: none"> ➤ Agri-Business Centres are commercial units of agri ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post-harvest management and market linkages for income generation and entrepreneurship development.

3	<p>Activity</p> <ul style="list-style-type: none"> ➤ Extension consultancy services ➤ Soil and water quality cum inputs testing laboratories ➤ Crop protection services, including pest surveillance, diagnostic and control services (with culture rooms, autoclaves, microscopes, ELISA Kits etc. for detection of plant pathogens including viruses, fungi, bacteria, nematodes, and insect pests) ➤ Micro-propagation including plant tissue culture labs and hardening units; ➤ Production, maintenance and custom hiring of agricultural implements and machinery including micro irrigation systems; ➤ Seed production and processing units; ➤ Vermiculture units; Production of bio-fertilizers, bio-pesticides & other bio-control agents; ➤ Apiaries (bee-keeping) and honey & bee products' processing units; ➤ Agricultural insurance services; ➤ Agri tourism Agri journalism - film production, farm publications and exhibitions; ➤ Poultry and fishery hatcheries; ➤ Livestock health cover, veterinary dispensaries & services including frozen semen banks and liquid nitrogen supply and artificial insemination; ➤ Information technology kiosks; ➤ Feed production, marketing and testing units; ➤ Value addition centres; ➤ Cool chain including cold storage units. ➤ Post-harvest management centres for sorting, grading, standardization, storage and packaging: ➤ Metallic and non-metallic storage structures. ➤ Horticulture clinic, nursery, landscaping, floriculture Sericulture; ➤ Vegetable production and marketing: Retail marketing outlets for processed agri-products; ➤ Production and marketing of farm inputs& outputs; Contract farming; ➤ Crop production and demonstration; Mushroom production; ➤ Production, processing and marketing of medicinal and aromatic plants; ➤ Production units like dairy, poultry, piggery, fisheries, sheep rearing, goat rearing, emu rearing, rabbit rearing etc. <p>Note: The above activities are indicative in nature. Any other activity in agriculture, horticulture, sericulture, animal husbandry, fisheries, allied sectors will also be eligible under the Scheme.</p>
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4	Eligibility	<p>The scheme is open to following categories of candidates of age group of 18 to 60 years.</p> <ul style="list-style-type: none"> ➤ Graduates in agriculture and allied subjects like Horticulture, Sericulture, Dairy Animal Husbandry Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering Forestry, Food Technology, Food Nutrition and Dietetics etc., from Central Agricultural Universities/ Universities and graduates in Environmental Science, Botany, Zoology and Chemistry recognized by ICAR/ UGC. ➤ Diploma (with at least 50% marks)/Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture & Cooperation, government of India on recommendation of the State Government. ➤ Biological Science Graduates with Post Graduation in Agriculture & allied subjects. ➤ Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and allied subjects. ➤ Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences, from recognized colleges and universities. ➤ Agriculture related courses at Intermediate (i.e. plus two) level, with at least 55% marks
5	Rate of Interest	<ul style="list-style-type: none"> • Rate of interest will be applicable as advised by Bank from time to time. • Interest Applicable: Monthly Rest.
6	Credit Rating	<p>Ventures, which score minimum 75 marks, as per format prescribed by NABARD (attached), will be considered extremely successful.</p>

7	Subsidy	<ul style="list-style-type: none"> ➤ Subsidy pattern has been revised from “capital and interest subsidy” to “Composite Subsidy” which will be back-ended in nature. It will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. ➤ The subsidy in all such cases will be worked out on the basis of the Fixed Capital and one Operating Cycle of the Working Capital as a Composite Loan. ➤ The subsidy admissible under the scheme will be kept in the “Subsidy Reserve Fund Account” (Borrower-wise) in the books of the financing bank. No interest will be charged on this by the bank. ➤ Ceiling of project cost for subsidy is Rs. 20.00 lakh for an individual project (Rs. 25.00 lakh in case of extremely successful individual projects /ventures approved by the Empowered Steering Committee) and up to Rs. 100.00 lakh for a group project (Established by a Group comprising at least 5 trained persons under the scheme) ➤ Candidates trained under this Scheme can avail subsidy from any Scheme of Central or State Government related to his/her field of agri-business, if it is beneficial to the candidate. However, subsidy for the same project cannot be availed from more than one Scheme by a candidate. ➤ If an existing venture is expanded or financed in phases, Composite Subsidy limits shall be reckoned only on such incremental component of Total Financial Outlay. Following are the cases where such a facility can be availed: <ul style="list-style-type: none"> i. When two independent projects are financed to same beneficiaries ii. When an existing project (that has availed subsidy under the scheme) is undergoing expansion. <p>However, in all such cases the maximum amount of subsidy shall be limited to the stipulated TFO ceiling (for both projects put together). In case of expansion of an existing venture, composite subsidy shall be computed only on the TFO for expansion. This will not include the project cost of the existing project.</p> ➤ The subsidy will be back - ended with minimum 3 years locking period. This implies that once the loan is taken with subsidy, the account cannot be closed within three years. ➤ The subsidy, which is back ended, will be admissible only if all repayments till date had been made. ➤ The subsidy will be adjusted in one lump-sum against the last remaining instalments of repayment of bank loan
8	Nature of Credit Facility	<ul style="list-style-type: none"> • Term Loan & Cash Credit • All loans disbursed under this scheme will be categorised as Indirect Agriculture Advances

9	Repayment	<ul style="list-style-type: none"> • Term Loan: <ul style="list-style-type: none"> ■ 5 to 10 years as per the activity. Grace Period - Maximum 2 years as per the activity (to be decided as per needs of individual projects). • Working Capital: <ul style="list-style-type: none"> ■ As per Term Loan subject to annual review and compliance of Terms & Conditions of the scheme.
10	Security	<ul style="list-style-type: none"> • Upto Rs. 5.00 Lakh <ul style="list-style-type: none"> ■ Hypothecation of Assets created out of bank finance. • Above Rs. 5.00 lakh <ul style="list-style-type: none"> ■ Hypothecation of Assets created out of bank finance ■ Guarantee of two persons, acceptable to bank, whose net worth should not be less than the bank loan. ■ Equitable mortgage of residential/commercial land/building having market value twice of the bank loan. or ■ Liquid security equal to the bank loan.
11	Documents	<ul style="list-style-type: none"> • Attestation Memo • D P Note • Hypothecation Agriculture • General Form of Guarantee, if applicable • Declaration cum undertaking cum Authority • Equitable Mortgage of Residential/ Commercial Land/ Building • Other, if any

Agri-Junction Scheme

Sr. No.	Parameter	Description
	योजना का नाम	प्रशिक्षित कृषि उद्यमी स्वावलम्बन योजना
01	परिचय	<p>कृषि में प्रशिक्षित युवाओं की सेवाओं का उपयोग कृषक हित में करने के उद्देश्य से उत्तर प्रदेश सरकार द्वारा कार्यक्रम एग्रीजंक्शन (प्रशिक्षित कृषि उद्यमी स्वावलम्बन) योजना संचालित है। कार्यक्रम का उद्देश्य किसानों को उनके फसल उत्पादों के लिए कृषि केन्द्र (एग्रीजंक्शन) के बैनर तले समस्त सुविधायें "वन स्टाप शॉप" के माध्यम से उपलब्ध कराया जाना है। साथ ही बेरोजगार कृषि स्नातकों को रोजगार का अवसर प्राप्त हो सकेगा। इन एग्रीजंक्शन (वन स्टाप शॉप) केन्द्रों के माध्यम से निम्न सेवाओं को एक छत के नीचे उपलब्ध कराये जाने की व्यवस्था की जायेगी।</p>
02	उद्देश्य	<ul style="list-style-type: none"> ● इस कार्यक्रम का मुख्य उद्देश्य किसानों को उनके फसल उत्पादों के लिए कृषि केन्द्र (एग्रीजंक्शन) के बैनर तले समस्त सुविधायें "वन स्टाप शॉप" के माध्यम से उपलब्ध कराया जाना है। ● साथ ही बेरोजगार कृषि स्नातकों को रोजगार का अवसर प्राप्त हो सकेगा। इन एग्रीजंक्शन (वन स्टाप शॉप) केन्द्रों के माध्यम से निम्न सेवाओं को एक छत के नीचे उपलब्ध कराये जाने की व्यवस्था की जायेगी- <ol style="list-style-type: none"> 1. उच्च गुणवत्ता के बीज, उर्वरक, जैव उर्वरक, माइक्रोन्यूट्रियन्ट्स, वर्मी कम्पोस्ट, कीटनाशक तथा जैव कीटनाशकों सहित समस्त कृषि निवेशों की आपूर्ति। 2. प्रसार सेवाये तथा कृषि प्रक्षेत्र निर्देशन। 3. मृदा स्वास्थ्य कार्ड पर संस्तुत उर्वरक एवं खाद की संतुलित मात्रा के बारे में किसानों को मार्ग-दर्शन देना। 4. लघु कृषि यंत्रों को किराये पर उपलब्ध कराये जाने की व्यवस्था। 5. नवीन तकनीकी की जानकारी। 6. विभिन्न कृषि योजनाओं जैसे प्रधान मंत्री फसल बीमा योजना आदि के सम्बन्ध में परामर्शी सेवाएं दिए जाने एवं प्रचार हेतु एग्रीजंक्शन केन्द्रों पर LCD/ AV Aids के लगाये जाने की व्यवस्था। <p>उक्त के अतिरिक्त एग्रीजंक्शन केन्द्रों द्वारा कृषि उपकरणों की मरम्मत तथा अनुरक्षण पशु आहार, कृषि उत्पादों एवं प्रसंस्कृत कृषि उत्पादों की बिक्री मौसमविपणन व अन्य / सम्बन्धित सूचनायें उपलब्ध कराने जैसे कार्य भी किये जायेगे।</p>
3	कार्य क्षेत्र	<ul style="list-style-type: none"> ● प्रदेश के समस्त 75 जनपद

4	अनुमन्य सुविधाएँ	<p>1. एप्रीजंक्शन की स्थापना हेतु चयनित लाभर्थियों को उद्यम स्थापना एवं संचालन हेतु निःशुल्क प्रशिक्षण।</p> <p>2. एप्रीजंक्शन स्थापना के लिए बैंकों से ऋण प्राप्त करने में सहायता तथा 7.50 % की दर से ऋण पर ब्याज अनुदान की व्यवस्था है। यह अनुदान बैंक की बैंक बैंक इडेड सब्सिडी के रूप में रखा जायेगा तथा वर्ष की समाप्ति पर ऋणी के खाते में क्रेडिट कर दिया जायेगा।</p> <p>3. एक वर्ष तक के लिए परिसर के किराये के 50 प्रतिशत की धनराशि जो रूपया 1000/- प्रतिमाह से अधिक न हो।</p> <p>4. कृषि व्यवसाय गतिविधियों के लिए लाइसेन्स प्राप्त करने में सहायता तथा लाइसेन्स फीस के व्यय की प्रतिपूर्ति निम्न विवरण के अनुसार की जायेगी-</p> <ul style="list-style-type: none"> ● बीज लाइसेंस शुल्क हेतु (रूपये 1000/- प्रति केन्द्र) ● उर्वरक लाइसेंस शुल्क बुन्देलखण्ड क्षेत्र हेतु (रूपये 625/-प्रति केन्द्र) ● उर्वरक लाइसेंस शुल्क सामान्य क्षेत्र हेतु (रूपये 1250/-प्रति केन्द्र) ● कीटनाशी लाइसेंस शुल्क शहरी क्षेत्र हेतु (रूपये 7500/-प्रति केन्द्र) ● कीटनाशी लाइसेंस शुल्क ग्रामीण क्षेत्र हेतु (रूपये 1500/-प्रति केन्द्र) <p>नोट:</p> <p>कीटनाशी लाइसेंस शुल्क की प्रतिपूर्ति हेतु प्रत्येक जनपद में ग्रामीण एवं शहरी क्षेत्र का अनुपात रखा गया है 75:25, फिर भी स्थानीय आवश्यकता के अनुरूप लाइसेंस मद हेतु ग्रामीण एवं शहरी क्षेत्रों के केन्द्रों के निर्धारित लक्ष्यों में परिवर्तन किया जा सकेगा तथा तदनुसार आवंटित धनराशि का उपयोग जनपदीय उप कृषि निदेशक द्वारा किया जायेगा।</p> <p>5. एप्रीजंक्शन उद्यमियों के लिए अवस्थापना सुविधाओं के विकास हेतु अन्य योजनाओं से अभिसरण।</p>	
5	सहायताअनुदान/	क्र.सं. कार्य विवरण	धनराशि(.रु)

		<p>1 क्रण सीमा की धनराशि रूपये 5.00 लाख पर अग्रिम ब्याज अनुदान अधिकतम् प्रति केन्द्र रु0 60000 (बैंक इन्डेड सब्सिडी के रूप में वर्तमान ब्याज दर में) परियोजना पर बैंक क्रण स्वीकृति रु0 5.00 लाख से कम होने की दशा में अग्रिम ब्याज अनुदान (बैंक इन्डेड सब्सिडी) तदनुसार अनुपातिक रूप से कम होगा।</p> <p>2 परिसर किराया 50 प्रतिशत अथवा अधिकतम् रूपये 12000/- किराया (अधिकतम् रु0 1000/- प्रतिमाह की दर से केवल प्रथम वर्ष के लिए) 12,000/-</p> <p>3 निवेशों पर निर्गत: गत किए जाने वाले लाइसेन्स शुल्क की प्रतिपूर्ति कृषि निवेशवार लाइसेन्स शुल्क प्रतिपूर्ति का विवरण-:</p> <ul style="list-style-type: none"> A. बीज लाइसेन्स शुल्क हेतु (रूपये 1000/-प्रति केन्द्र) B. <ul style="list-style-type: none"> I. उर्वरक लाइसेन्स बुन्देलखण्ड क्षेत्र के प्रस्तावित शुल्क (रु. 625/- प्रति केन्द्र) II. उर्वरक लाइसेन्स सामान्य क्षेत्रों में प्रस्तावित केन्द्रों हेतु शुल्क (रूपये 1250/-प्रति केन्द्र) C. i) कीटनाशी रसायन लाइसेन्स शहरी क्षेत्रों में प्रस्तावित केन्द्रों हेतु शुल्क (रु0 7500/-प्रति केन्द्र) ii). कीटनाशी रसायन लाइसेंस ग्रामीण क्षेत्रों में प्रस्तावित केन्द्रों हेतु शुल्क (रूपये 1500/-प्रति केन्द्र) 	60,000/-	
			12,000/-	
			5,250/-	

		<table border="1"> <tr> <td style="text-align: center;">4</td><td>13 दिवसीय प्रशिक्षण के आयोजन, विज्ञापन, स्टेशनरी कार्यालय के अन्य विविध व्यय रु. 8200 प्रति केन्द्र प्रशिक्षण व्यय) @ रु0 400/ लाभार्थीप्रति दिन/, 13 दिन हेतु कुल रु0 5200 अन्य व्यय रु0 3000)</td><td style="text-align: center;">8,200/-</td><td></td></tr> <tr> <td></td><td style="text-align: center;">योग</td><td style="text-align: center;">85,450/-</td><td></td></tr> </table>	4	13 दिवसीय प्रशिक्षण के आयोजन, विज्ञापन, स्टेशनरी कार्यालय के अन्य विविध व्यय रु. 8200 प्रति केन्द्र प्रशिक्षण व्यय) @ रु0 400/ लाभार्थीप्रति दिन/, 13 दिन हेतु कुल रु0 5200 अन्य व्यय रु0 3000)	8,200/-			योग	85,450/-	
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	योग	85,450/-								
6	योजना का क्रियान्वयन	<ul style="list-style-type: none"> ● एग्रीजंक्शन हेतु पात्रता: <ul style="list-style-type: none"> ■ उत्तर प्रदेश में निवास करने वाले कृषि स्नातक / कृषि व्यवसाय प्रबन्धन स्नातक / स्नातक जो कृषि एवं सहबद्ध हबद्ध विषयों यथा उद्यान, पशुपालन, वानिकी दुग्ध, दुग्ध, पशुचिकित्सा, मुर्गी पालन एवं इस तरह की गतिविधियां जो किसी राज्य/केन्द्रीय विश्वविद्यालय या किसी अन्य विश्वविद्यालयों से डिग्रीधारी हैं, जो ICAR/UGC द्वारा मान्यता प्राप्त हों, पात्र होंगे। ■ इसके अतिरिक्त अनुभव प्राप्त डिप्लोमाधारी/कृषि विषय में इन्टरमीडिएट योग्य प्रार्थी पर भी विचार किया जायेगा। ● चयन प्रक्रिया <ul style="list-style-type: none"> ■ उत्तर प्रदेश में निवास करने वाले कृषि में प्रशिक्षित युवाओं का चयन जिला स्तरीय गठित समिति द्वारा आवेदकों द्वारा प्रस्तुत आवेदन पत्रों की छंटनी (Screening) के उपरान्त किया जायेगा। इस समिति में मजिस्ट्रेट। मुख्य विकास अधिकारी, उप निदेशक (कृषि विभाग), एल०डी०एम० एवं सचिव मुख्य कार्यपालक अधिकारी, जिला सहकारी बैंक लि० सदस्य होंगे। अन्य विभागों से सम्बन्धित प्रतिनिधियों को भी आमंत्रित किया जा सकता है। 								
7	चयन प्रक्रिया	<p>चयन की प्रक्रिया जनपद में गठित समिति द्वारा पारदर्शी ढंग से की जाएगी। इस हेतु समिति द्वारा एक निर्धारित समय-सीमा में आवेदन पत्र प्राप्त करते हुए शासनादेश में आयु सीमा के मानक के दृष्टिगत चयन सुनिश्चित किया जाएगी। इसके साथ ही पारदर्शी प्रतीक्षारत सूची भी श्रेणीबद्ध की जाएगी।</p> <p>जनपद में निर्धारित लक्ष्य के सापेक्ष 50 प्रतिशत अधिक लाभार्थियों का चयन किया जाय, जिससे कि अपरिहार्य परिस्थितियों में भी जनपदीय लक्ष्य की प्रतिपूर्ति शत-प्रतिशत की जा सके। चयन के उपरान्त लाभार्थी शपथ पत्र प्रस्तुत करेंगे (संलग्नक-3)। जिसमें यह घोषणा होगी कि तीन वर्ष तक उनके द्वारा 'वन स्टाप शॉप' का संचालन किया जायेगा अन्यथा की स्थिति में कृषि विभाग की समस्त योजनाओं से उन्हें</p>								

		प्रतिबन्धित (ब्लैक लिस्ट) कर दिया जावेगा तथा उन पर किये गये व्यय की विभाग द्वारा वसूली होगी। चयनित लाभार्थी द्वारा शपथ पत्र प्रस्तुत न करने की स्थिति में प्रतीक्षा सूची के लाभार्थियों को अवसर दिया जायेगा।
8	प्रति एय्रीजंक्शन कुल न्यूनतम प्रोजेक्ट लागतः	₹ 6.00 .लाख
9	ऋण सीमा	₹ 5.00 .लाख
10	अंशधन	<ul style="list-style-type: none"> ● रु. 1.00 लाख (प्रोजेक्ट लागत का 17.00 प्रतिशत) ऋणी आवेदक द्वारा अभिदान किया जायेगा। ● प्रशिक्षित कृषि उद्यमी कृषि निवेशों की आपूर्ति एवं अन्य क्रिया कलापों के लिए अनुमन्य अनुदान प्राप्त करने के लिए मान्य होंगे। ● योजना का उद्देश्य क्रेडिट निवेश दर को बढ़ावा देकर उत्तर प्रदेश में कृषि पूँजी सृजित करना ताकि "वन स्टाप शॉप" के स्थापना से कृषकों को लाभान्वित किया जा सके।
11	ब्याज दर	<ul style="list-style-type: none"> ● ब्याज दर बैंक द्वारा समय-समय पर दी गई सलाह के अनुसार लागू होगी
12	ऋण कि प्रकृति	<ul style="list-style-type: none"> ● सावधि ऋण या नकद ऋण सीमा तक
13	ऋण वितरण	<ul style="list-style-type: none"> ● प्रशिक्षण अवधि पूर्ण करने के उपरान्त
14	लाक इन पीरियड	<ul style="list-style-type: none"> ● 36 माह (75% अग्रिम ब्याज अनुदान की धनराशि 03 वर्षों के प्रस्तावित कार्य हेतु बैंक इन्डेड सब्सिडी के रूप में अधिकतम रूपये 60,000/- की सीमा तक दी जाएगी, परन्तु लाभार्थी द्वारा ऋण खाता 03 वर्ष से पूर्व बन्द नहीं किया जायेगा।) ● ऋण स्वीकृति रूपये 5.00 लाख से कम होने की दशा में अग्रिम ब्याज अनुदान (बैंक इन्डेड सब्सिडी) तदनुसार अनुपातिक रूप से कम होगा।
15	परियोजना अवधि	<ul style="list-style-type: none"> ● परियोजना पूर्ण होने की अवधि बैंक द्वारा ऋण की प्रथम क्रिस्त अवमुक्त/ वितरण होने के पश्चात 6 माह होगी, जिसे ऋण स्वीकर्ता बैंक द्वारा समुचित कारण इंगित किये जाने की दशा में अधिकतम 3 माह तक और बढ़ाया जा सकता है।
16	पुनर्भुगतानः	<ul style="list-style-type: none"> ● 03 माह के मौरैटोरियम अवधि को सम्मिलित करते हुए 36 से 60 माह में किया जायेगा। ● पुनर्भुगतान शेड्यूल, ऋण की सम्पूर्ण धनराशि के सापेक्ष इस प्रकार निर्धारित

		<p>किया जायेगा कि सब्सिडी की धनराशि का समायोजन शुद्ध ऋण की धनराशि की भरपाई (liquidation) के पश्चात हो।</p> <p>नोट-</p> <p>यदि परियोजना निर्धारित अवधि में पूर्ण नहीं की जाती है तो अनुदान (subsidy) की धनराशि अनुमत्य नहीं होगी और यदि कोई अनुदान की धनराशि बैंक को दी गयी है तो वह सम्बंधित उप कृषि निदेशक को बैंक द्वारा वापस किये जाने की बाध्यता होगी तथा वापस होने वाली अनुदान की धनराशि उप कृषि निदेशक द्वारा राजकोष में जमा की जाएगी।</p>
17	प्रतिभूति	<ul style="list-style-type: none"> ● प्राथमिक प्रतिभूति <ul style="list-style-type: none"> ■ बैंक वित्त से निर्मित परिसंपत्तियों का दृष्टिबंधन ■ परियोजना से संबंधित कार्य शेड/संपत्ति/भूखंड का बंधक जिसके लिए बैंक ऋण प्राप्त किया गया है (जहां भी शीर्षक विलेख उपलब्ध है) ● संपार्शिक प्रतिभूति <p>सीजीटीएमएसई के अंतर्गत आने वाले मामलों के लिए किसी संपार्शिक की आवश्यकता नहीं होगी। हालांकि, ऐसे मामलों में मंजूरी से पहले क्षेत्रीय प्रबंधक से गतिविधि मंजूरी प्राप्त की जाएगी।</p> <p>क. 2, 00,000/- रुपये तक के ऋण के लिए: किसी संपार्शिक प्रतिभूति की आवश्यकता नहीं होगी।</p> <p>ख. 2, 00,000/- रुपये से अधिक के ऋण के लिए:</p> <ol style="list-style-type: none"> A. यदि कृषि भूमि बंधक के लिए उपलब्ध है: कृषि भूमि पर बैंक ऋण की न्यूनतम 100% कीमत के बराबर प्रभार का सृजन, यदि कुल ऋण राशि (मौजूदा और प्रस्तावित) 2,00,000/- से अधिक है। बैंक को स्वीकार्य 2 व्यक्तियों की गारंटी, जिनकी कुल निवल संपत्ति बैंक ऋण के बराबर हो। B. यदि कृषि भूमि बंधक के लिए उपलब्ध नहीं है: गैर-कृषि भूमि/भवन का समतुल्य बंधक, जिसका न्यूनतम मूल्य बैंक ऋण राशि के बराबर हो। यदि समतुल्य/सरल बंधक के लिए उपलब्ध प्राथमिक प्रतिभूति का मूल्य बैंक ऋण के बराबर/अधिक है, तो बंधक के रूप में किसी अतिरिक्त संपार्शिक की आवश्यकता नहीं है। बैंक को स्वीकार्य दो गारंटर जिनकी निवल संपत्ति बैंक ऋण के बराबर हो।

		नोट : साम्यिक बंधक, चाहे प्राथमिक हो या संपार्शीक, का न्यूनतम मूल्य बैंक ऋण राशि के बराबर होना चाहिए।
18	वर्गीकरण	<ul style="list-style-type: none"> प्राथमिक क्षेत्र
19	बीमा	<ul style="list-style-type: none"> बैंक परियोजना अंतर्गत सृजित परिसंपत्तियों का बीमा भी सुनिश्चित कराएँगे।
20	अन्य शर्तें	<ul style="list-style-type: none"> ऋण प्रदान करने वाले बैंक द्वारा निर्धारित अवधि में या समय-समय पर औचक निरीक्षण कर बैंक एडेड सब्सिडी हेतु उद्यमी की पात्रता की पुष्टि करनी होगी एवं विभाग को इसकी रिपोर्ट भी प्रेषित की जाएगी। बैंक द्वारा तीन साल के लॉक-इन अवधि के अंत में एक Consolidated रिपोर्ट तैयार कर विभाग को भेजी जाएगी। बैंक एन्डेड सब्सिडी के रूप में प्राप्त होने वाली धनराशि को बैंक द्वारा "Subsidy Reserve fund Account" में रखा जायेगा तथा इस पर कोई भी ब्याज नहीं लिया जाएगा। उद्यमी का लोन खाता अलग संचालित किया जाएगा।
21	प्रशिक्षण एण्ड हैण्ड होलिंग	<ul style="list-style-type: none"> चयनित आवेदकों को योजनान्तर्गत प्राविधानित धनराशि से प्रशिक्षण राज्य कृषि प्रबन्ध विस्तार प्रशिक्षण संस्थान (समेती, रहमानखेड़ा, लखनऊ/आर-सेटीज) द्वारा कम से कम 13 दिन का ग्रामीण व्यवसाय विकास योजना (आर०ई०डी०पी०) का प्रशिक्षण प्रदान कराया जायेगा। चयनित लाभार्थियों को दिये जाने वाले 13 दिवसीय प्रशिक्षण हेतु विषय वस्तु (संलग्नक-4) पर उपलब्ध है।
22	प्रशिक्षित उद्यमियों के कर्तव्य एवं दायित्व	<ul style="list-style-type: none"> एग्रीजंक्शन उद्यमी अपने क्षेत्र के किसानों को गुणवत्तायुक्त कृषि निवेश आपूर्ति के साथ-साथ नवीनतम् कृषि तकनीकी और विभागीय योजनाओं का प्रचार-प्रसार करेंगे। विभाग द्वारा संचालित मेला, गोष्ठी एवं अन्य कार्यक्रमों में प्रतिभाग करेंगे और कृषि विभाग के प्रसार कार्यकर्ताओं को उनके कार्य में सहयोग प्रदान करेंगे। समय-समय पर कृषि विभाग के सहयोग से अपने ज्ञान को समुन्नत करते हुए स्वयं को तकनीकी रूप से दक्ष बनाये रखेंगे।
23	योजना का अभिसरण	<ul style="list-style-type: none"> एग्रीजंक्शन केन्द्रों को कृषि के विविध आयामों से युक्त, सुदृढ़ और अधिक प्रभावी बनाने के लिए इस योजना का अभिसरण अन्य योजनाओं के अनुमन्य प्राविधानों और प्रचलित दिशा-निर्देशों में अनुमन्यता के अधीन किये जाने हेतु प्रयास किया जायेगा। ताकि इस योजना के लाभार्थियों के लिए यह उद्यम आर्थिक रूप से सफल सिद्ध हो सके। उदाहरण स्वरूप कृषि विभाग की कतिपय योजनाओं से इनका अभिसरण किया जा सकता है। जैसे-क. एग्रीजंक्शन केन्द्रों को कृषि यंत्रीकरण योजनाओं के अन्तर्गत कर्स्टम हायरिंग

		<p>सेंटर स्थापना हेतु चयन में प्राथमिकता दी जाये।</p> <p>ख. एग्रीजंक्शन केन्द्र स्थापना उपरान्त यदि लाभार्थी द्वारा एग्रीजंक्शन केन्द्र को समिति के रूप में पंजीकृत करा लिया जाता है अथवा उनके द्वारा समूह गठित कर कृषि सम्बन्धी क्रिया कलाप संचालित किये जाते हैं तो उन्हें फार्म मशीनरी बैंक अन्तर्गत लाभान्वित किया जाये।</p> <p>ग. एन०एफ०एस०एम० योजनान्तर्गत फार्म स्टोरेज रूम/स्ट्रॉक्वर (50 मै० टन क्षमता) हेतु अनुदान सुविधा (लागत का 50 प्रतिशत अधवा रु०-3.34 लाख जो भी कम हो) देकर स्थानीय स्तर पर भण्डारण क्षमता का विकास।</p> <p>घ. एन०एफ०एस०एम० योजनान्तर्गत् छोटी प्रसंस्करण इकाईयों (मिनी राइस मिल, दाल मिल, ऑयल एक्सपेलर आदि) पर देय अनुदान सुविधा उपलब्ध कराते हुए स्थानीय स्तर पर प्रसंस्करण सुविधा के माध्यम से मूल्य संवर्द्धन कर कृषकों की आय में वृद्धि</p> <p>ड. मॉडल के रूप में विकसित एग्रीजंक्शन केन्द्रों को कृषकों के भ्रमण/प्रशिक्षण हेतु उपयोग में लाया जाये तथा ऐसे एग्रीजंक्शन के लाभार्थियों को रिसोर्स परसन/अग्रणी कृषक/प्रचार-प्रसार कार्यकर्ता के रूप में उपयोग किया जाये।</p>
24	योजना का क्रियान्वयन एवं अनुश्रवण	<ul style="list-style-type: none"> योजना के क्रियान्वयन का पूर्ण उत्तरदायित्व जनपद स्तर पर उप कृषि निदेशक का होगा तथा मण्डल स्तर पर संयुक्त कृषि निदेशक इसके पर्यवेक्षण हेतु पूर्ण रूप से जिम्मेदार होंगे। उप सम्भागीय कृषि प्रसार अधिकारी क्षेत्रीय स्थल पर क्रियान्वयन सुनिश्चित करायेंगे। योजना के सफल संचालन हेतु राज्य स्तर पर अपर कृषि निदेशक (प्रसार) योजना के नियंत्रण अधिकारी होंगे।
25	दस्तावेज	<ul style="list-style-type: none"> अटेस्टेशन मेमो मांग वचन पत्र कृषि वित्त के क्तिए सांक्तमश्र दृक्तिबांधक करार पत्र Declaration Cum Undertaking Cum Authority Letter वृद्धि धारा (खण्ड) के साथ क्रिस्त पत्र सतत प्रतिभूति पत्र उत्तर प्रदेश कृषि क्रृषि अधिनियम, 1973 की धारा 6(1) के अंतर्गत घोषणा प्रशिक्षण प्रमाणपत्र शैक्षिक योग्यता प्रमाणपत्र माल का बंधक अन्य जो लागू हो

AGRICULTURE INFRASTRUCTURE FUND (AIF)

PARAMETERS	DESCRIPTION
Objective of Scheme	To mobilize a medium- long term debt finances facility for investment in viable projects for post- harvest management infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.
Implementation Period	The Scheme will be operational from 2020-21 to 2032-33.
Eligible Beneficiaries	<ul style="list-style-type: none"> i. Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri- entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects, State Agencies, Agricultural Produce Market Committees (Mandis), National & State Federations of Cooperatives, Federations of FPOs (Farmer Produce Organizations) and Federations of Self Help Groups (SHGs) ii. All business entities including companies, partnership firms etc. iii. APMCs operating regulated markets for agriculture and allied sector produce including fisheries shall also be eligible. iv. PACS who have adopted digitization for handling its Operations will be given preference under this scheme. v. Banks should ask for and verify the legal documents/ MoU/ Agreements of eligible community applying for financing facility under the said scheme in order to ensure collective responsibility of the eligible community.
Extent of Loan	Need based. Limit will be decided on the basis of project cost and total financial outlay of the project
Nature of facility	The financing will be done in shape of term loan.
Eligible Projects	<p>Following projects are eligible for all beneficiaries including private entities as well as group such as FPOs, PACS, SHGs , JLGs , Cooperatives , National and State Level Federation of Co-operatives , FPO federations , Federations of SHGs , National and State Level Agencies:</p> <p>A. Post-Harvest Management Projects like:</p> <ul style="list-style-type: none"> i. Supply chain services including e-marketing platforms

	<ul style="list-style-type: none"> ii. Warehouses & Silos iii. Cold Stores and Cold Chain iv. Packaging Units v. Assaying units vi. Sorting & grading units vii. Logistics facilities-Reefer Van & Insulated vehicle viii. Ripening Chambers ix. Farm residue/waste management infrastructures x. Primary processing activities*(see table 1) <p>B. Community Farming Assets</p> <ul style="list-style-type: none"> i. Organic inputs production -Vermicomposting etc. ii. Compressed Biogas (CBG) Plant iii. Bio stimulant production units iv. Infrastructure for smart and precision agriculture v. Purchase of drone, putting up specialized sensors on field, Block chain and AI in agriculture etc. vi. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications. vii. Nursery viii. Tissue culture ix. Seed Processing x. Custom Hiring Center-farm machinery implements (minimum 4 in units.) xi. Farm/Harvest Automation (combine harvester ,sugarcane harvester ,boom sprayers etc.) xii. Standalone solar pumping system(PMKUSUM component B xiii. Solarization of grid connected agri-pump under (PM-KUSUM component C) xiv. Integrated Spirulina production & processing units. xv. Sericulture processing unit. xvi. Honey processing xvii. Plant quarantine units. xviii. Projects identified for providing supply chain infrastructure for clusters of crops including export clusters. xix. Projects promoted by Central/State/Local Governments or their agencies under PPP for building community
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	farming assets or post-harvest management projects.
	<p>The following projects are eligible for only groups such as FPOs , PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies as they qualify as community framing assets.</p> <ul style="list-style-type: none"> i. Hydroponic Farming – Hydroponics is a type of horticulture and a subset of hydro culture which involves growing plants without soil, by using mineral nutrient solutions in an aqueous solvent. ii. Mushroom farming – Mushroom Spawn, preparing of compost, Spawning of mulch, Casing, mushroom production, harvest and supply chain infrastructure iii. Vertical farming – It is the practice of growing crops in vertically stacked layers. It often incorporates controlled-environment agriculture, which aims to optimize plant growth, and soil-less farming techniques. iv. Aeroponic farming- It is the process of growing plants in an air or mist environment without the use of soil or an aggregate medium. v. Poly house/ Greenhouse - It is a technique where specialized polythene sheet is used as a covering material under which the crops can be grown in partially or fully controlled climatic conditions. vi. Logistic facilities (including non-refrigerator/insulated vehicle. vii. Tractors <p>Note:</p> <ul style="list-style-type: none"> i. Digital Connectivity and optic fiber infrastructure shall be eligible investment as part of development of the aforementioned eligible projects ii. Solarization of any of the eligible infrastructure can also be financed under AIF.

***Table 1 Crop wise primary processing activities**

Sl. No.	Crops	Eligible Activities	Ineligible Activities
1	Cereals & Millets Wheat, Rice, Sorghum ,Barley, Maize, Oat, Etc.	Cleaning, De-Stoning, Sorting & Grading, Hulling, Milling (Flour, Maida, Sooji, Daliya), Pounding, Grinding, Tempering, Parboiling, Soaking, Drying, Sieving, Irradiation, Packaging, Flaking, Storage (Warehouse, Silos)	Fermentation, Baking, Puffing, Frying, Extrusion, Blending, Roasting, Rice Fortification, (Bread, Biscuits, Pasta, Snack Foods, etc.)
2	Fruits And Vegetables	Washing, Cleaning, Drying, Sorting, Grading, Freezing (IQF & Blast), Blanching For Primary Processing, Cooling, Waxing, Conditioning, Pack house, Cold Store, Ripening Chamber, Reefer Van, Bucket Elevators, Packaging	Dehydrated Products, Concentrated Products, Canning, Juice Extraction, Sauces, Candies, Jam And Jellies, Pickles
3	Oilseeds & Oil Palms Groundnut, Rapeseed & Mustard, Soybean, Sunflower, Sesame, Safflower, Linseed, Olives, Oil Palm Etc.	Cleaning, De-Stoning, De-Husking, (Decorticating Machines), Winnowing, Oil Extraction (Ghani, Hydraulic Press etc.), Solvent Extraction, Oil Seed Cake	Refining
4	Pulses Bengal Gram , Pigeon Peas, Green Gram, Chick Peas, Black Gram, Red Kidney Beans, Black Eyed Peas, White Peas etc.	Cleaning, De-Stoning, Drying, Sorting & Grading, De-Husking, Splitting, De- Hulling, Milling (Besan) , Irradiation, Packaging, Storage	Canning, Products like Papads, Pulse based ready to eat foods, Puffed Chickpea

5	Spices Red Chilli, Cumin, Clove, Coriander, Cinnamon, Garlic, Ginger, Turmeric, Fenugreek, Cardamom Etc	Cleaning, Drying, Sorting, Boiling, Polishing, Grinding, Packaging, Storage, Irradiation	Roasted Products, Paste
6	Cash Crops		
	Cotton	Cleaning, Drying, Ginning, Pressing & Bailing, Linting, Cotton Seed Oil, Seed Cake	Fibre Making, Fibre scouring, Weaving
	Sugarcane	Cane Unloading, Cleaning, Cane Breaking, Cane Milling, Straining, Evaporators, Centrifugation, Storage Tanks, Dryers, Sugar Crystals, Jaggery, Packaging & Storage	Making Paper & Board with Bagasse, Fermentation, Alcoholic Distillation
	Jute	Cutting, Retting, Stripping, Washing, Drying, Bailing, Packing, Storage	Making Jute Cloth, Bags, Sacks
	Tea & Coffee	Cleaning & Washing, Withering, Rolling, Fermentation, Drying, Sorting, Drying Of Cherries, Hulling, Pulping, Oxidation, Packaging (Including Tea Bags) , White Tea, Green Tea, Black Tea	Chocolate Making
	Coconut	Dehusking, Deshelling, Cutting, Drying (Copra) , Grinding, Extraction Of Coconut Water, Coconut Milk Extraction, Centrifugation, Hot Processing, Virgin Coconut	Cream, Butter

		Oil, Packaging	
	Rubber	Mastication, Mixing, Shaping, Curing, Irradiation	Secondary Rubber Products Like Tyres, Mattresses, Bottles, Boots etc.
	Tobacco	Cleaning, Grading, Sorting, Curing, Drying, Storage	Making of Chew, Cigars, Dips Etc.
7	Nuts Cashew , Almonds, Walnuts, Pistachios etc	Cleaning, Grading, Streaming In Boiler, Shell Cutting, Drying, Peeling, Grading, Packaging, Shelling, Separation, Packaging, Hulling, Washing, Drying, Storage, Packaging, Conveying Belts	Cashew Fruit Juice, Roasted Products, Nut Spreads, Almond Milk, Powder, Spreads, Roasting
8	Herbal, Medicinal & Aromatic Crops Barberry, Liquorice, Bael, Isabgol,Guggal, Kerth, Aonla, Chandan, Senna, Baiberang, Brahmi, Eucalyptus, Jatamansi Etc.	Cleaning, Sorting, Drying, Milling, Extraction Of Oil, Packaging, Storage	Syrup, Pills, Cream, Frying
9	Bamboo	Drying, Cutting, Stripping, Formation Of Sheets, Bamboo Charcoal , Powder, Granules, Bamboo Treatment Plant, Bamboo Depots & Godown	Processed Food Products like Pickles, Curry Etc., Products such as Fibre, Furniture, Agarbatti, etc
10	Fodder Crops Berseem, Forage Sorghum, Etc.	Cutting, Mixing, Grinding	Pelleting

11	Tuber Crops Sweet Potatoes, Cassava Etc	Peeling And Washing, Grating, Fermentation, Drying, Sieving, Milling, Storage	Alcoholic Products, Starch
12	Arecanut	Cleaning, Dehusking, Peeling, Splitting, Boiling, Drying, Packaging	Hardboard, Insulation Wool, Cushions, Paper, Paper Board etc.

Rate of Interest	ROI will be applicable in terms of bank's extant guidelines.
Interest Subvention	All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore.
Credit Guarantee	Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 50 Lakh. Loans upto Rs 10 Lakh which are eligible for coverage under Credit Guarantee Scheme of CGTMSE are to be considered on merit .Where the loan amount is above Rs 10 Lakh to 50 Lakh ,wherever collateral security is available ,Branch Heads in all the scales are empowered to sanction the loans, as per extant guidelines within vested loaning powers. However, if any eligible loan is proposed to be covered under CGTMSE, prior concurrence be obtained from Head Office. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee coverage available upto 2 crore under NAB SANRAKSHAN.

Number of Projects per entity eligible under the scheme	<p>i. Interest subvention for a loan upto ₹2 crore in one location is eligible under the scheme. Multiple projects in one location are also eligible with an overall cap of Rs.2 crore. In case, one eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto ₹ 2 crore. However, for a private sector entity, such as farmer agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs and federation of SHGs. Location will mean physical boundary of a village or town having a distinct LGD (Local Government Directory) code. Each of such project should be in a location having a separate LGD (Local Government Directory) Code.</p> <p>ii. For APMCS, multiple projects of different infrastructure types can be sanctioned in its designated market area. In such cases, interest subvention for a loan upto ₹ 2 Crore will be provided for each project of different infrastructure types e.g. cold storage, sorting, grading and assaying units, silos, etc. within the designated market area of the APMC.</p>						
Public Financial Management System	<p>i. Interest subvention and credit guarantee support will be released to Banks and lending institutions through PFMS.</p> <p>ii. Disbursal of funds by lending entities to beneficiaries under this scheme shall be in Aadhaar linked bank account..</p>						
Security	<p>COLLATERAL SECURITY:</p> <table border="1"> <thead> <tr> <th>S. No.</th> <th>Extent of Loan</th> <th>Collateral Security</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>Loan amount up to Rs. 2 Crore</td> <td> <p>Loans up to Rs. 10 Lakh which are eligible for coverage under Credit Guarantee Scheme of CGTMSE are to be considered on merits .</p> <p>Where the loan amount is above Rs 10 Lakh to 50 Lakh ,wherever collateral security is available ,Branch Heads in all the scales are empowered to sanction the loans, as per extant guidelines within vested loaning powers. However, if any eligible loan is proposed to be covered under CGTMSE, prior concurrence be obtained from Head Office.</p> </td></tr> </tbody> </table>	S. No.	Extent of Loan	Collateral Security	a.	Loan amount up to Rs. 2 Crore	<p>Loans up to Rs. 10 Lakh which are eligible for coverage under Credit Guarantee Scheme of CGTMSE are to be considered on merits .</p> <p>Where the loan amount is above Rs 10 Lakh to 50 Lakh ,wherever collateral security is available ,Branch Heads in all the scales are empowered to sanction the loans, as per extant guidelines within vested loaning powers. However, if any eligible loan is proposed to be covered under CGTMSE, prior concurrence be obtained from Head Office.</p>
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		<p>For FPO: In case of FPOs the credit guarantee coverage available upto Rs. 2 Crore under NAB SANRAKSHAN</p> <p>Note: For loans up to Rs. 2.00 Cr which are not eligible for coverage under CGTMSE, Collateral is to be Obtained in terms of Bank's extant guidelines.</p> <p>b. Loan amount above Rs. 2 Crore</p> <p>Collateral security is to be obtained as per Bank's extant guidelines. Sanctioning authority in all the scales are empowered to sanction the loans, as per extant guidelines</p>
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Guidelines regarding CGTMSE Coverage circulated L&A Cir No. 44/2022, dated 15.10.2022 and other subsequently amendments issued from time to time are to be adhered to.

NOTE:

- a.** Valuation of IPs is to be done as per Bank's extant guidelines.
- b.** Where mortgage cannot be created immediately, other collateral security (IP/ Liquid Security) to be taken.
- c.** In situations where the mortgage by deposit of title deed is not possible, the property being ancestral property (without title deed), the sanctioning authority may accept, at its discretion, the registered mortgage of such property, if possible and/ or equitable/ registered mortgage of some other property. However, in above cases following should be ensured:
 - I)** The property should be clearly demarcated and identifiable and should have an independent access.
 - II)** In case the above conditions are not compliable, all the co-owners should be made mortgagee.
- d.** Mortgage of IPs is to be obtained as per extant guidelines circulated by Bank.
- e.** Detailed guidelines on mortgage of immovable Property/assets and filing of particulars of transaction creating security interest (Mortgages) by way of deposit of Title Deeds with Central Registry (CERSAI) to be complied with.

Margin Norms	Limit up to	Margin (% of Project cost)
	Up to Rs. 50.00 Lakh	10%

	<table border="1"> <tr> <td>50 Lakh- 2 Crore</td><td>15%</td></tr> <tr> <td>Above 2 Crore</td><td>25%</td></tr> </table>	50 Lakh- 2 Crore	15%	Above 2 Crore	25%
50 Lakh- 2 Crore	15%				
Above 2 Crore	25%				
NOTE: Any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility. In cases of capital subsidy such amount shall be considered as promoter's contribution. However, a minimum of 10% of the project cost shall be mandatory as promoter's contribution.					
Processing & Documentation Charges	All guidelines regarding service charges/ documentation charges/ inspection charges/ other charges to be complied with in terms of Bank's extant guidelines, presently in terms of L&A Circular No.32/2022 dated 06.09.2022.				
Loaning Powers	Loaning powers to be exercised in terms of Bank's extant guidelines.				
Repayment period	Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.				
Credit Risk Rating	Rating/ scoring to be done in terms of extant guidelines of the bank.				
Sector Specific Focus	24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.				
Classification	Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location with an aggregate sanctioned limit of ₹100 crore per borrower from the banking system shall be eligible for classification under Agriculture: Agriculture Infrastructure . Other advances will be classified in MSME in terms of the Reserve Bank of India guidelines.				
Insurance	All the securities charged to the Bank should be kept fully insured against fire and other risks as per Bank guidelines. The insurance policies should be in the joint names of the borrower and the Bank with the agreed Bank clause. Securities mortgaged or hypothecated to the Bank shall be insured at borrower's cost as per extant guidelines of the Bank.				

Documentation	Application Form (upto Rs. 100 Lakh)
	Application Form (>Rs.100 Lakh upto Rs.200 Lakh)
	Application Form (Above Rs. 200 Lakh)
	OTHER DOCUMENTS
	Authority letter for insurance
	Hypothecation of assets to secure term loan
	Term Loan agreement
	Agreement of guarantee
	Documentary Promissory Note
	Field Visit Report
Mode of Disbursement	Term Loan may be disbursed in installments as per the stages of development of project. Disbursement should be made directly to the supplier.
Purpose of Advance	Priority

मुख्यमंत्री युवा उद्यमी विकास अभियान (CM-YUVA)

अवगत हो कि सूक्ष्म, लघु एवं मध्यम उद्यमों (MSME) को गति प्रदान करने एवं इस क्षेत्र में अधिक से अधिक रोजगार सृजित किये जाने के उद्देश्य से उत्तर प्रदेश सरकार द्वारा निर्गत शासनादेश संख्या-49/2024/1650/477/18-2-2024 दिनांक 04-10-2024 के माध्यम से अपनी अति-महत्वाकांक्षी योजना "मुख्यमंत्री युवा उद्यमी विकास अभियान (CM-YUVA)" प्रारम्भ की गयी है।

उक्त योजना का मुख्य उद्देश्य कौशल प्रशिक्षण प्राप्त युवाओं को उत्पाद एवं सेवा आधारित उद्यम स्थापित करने हेतु प्रोत्साहित कर स्वरोजगार का सृजन कराना है। यह योजना युवाओं के आर्थिक सशक्तिकरण के साथ-साथ राज्य में औद्योगिक विकास को भी नई दिशा प्रदान करेगा।

उक्त योजना के अंतर्गत राज्य सरकार द्वारा जारी दिशा-निर्देशों के अनुसार, योजना में पात्र युवाओं को वित्तीय सहायता उपलब्ध कराई जाएगी साथ ही राज्य सरकार द्वारा समय-समय पर जारी दिशा-निर्देश/संशोधन योजना के अंतर्गत लागू रहेंगे।

क्र. सं.	पैरामीटर	विवरण
01	योजना का नाम	मुख्यमंत्री युवा उद्यमी विकास अभियान (CM-YUVA)"
02	योजना का उद्देश्य	उत्तर प्रदेश के शिक्षित व प्रशिक्षित युवाओं को स्वरोजगार से जोड़कर नए सूक्ष्म उद्यमों कि स्थापना के माध्यम से ग्रामीण एवं शहरी क्षेत्रों में रोजगार सृजित करना
03	योजना का लक्ष्य	प्रतिवर्ष 01 लाख युवाओं को वित्त पोषित कर इस स्वरोजगार मिशन द्वारा आगामी 10 वर्षों में 10 लाख सूक्ष्म इकाईयों की स्थापना करना
04	योजना की पात्रता एवं शर्तें	पात्रता- क. आवेदक उत्तर प्रदेश का निवासी होना चाहिए ख. आवेदक की आयु 21 वर्ष से 40 वर्ष (प्रथम चरण हेतु) होनी चाहिए ग. आवेदक कि शैक्षणिक योग्यता न्यूनतम कक्षा 8 उत्तीर्ण होनी चाहिए। (इंटरमीडिएट उत्तीर्ण अथवा समकक्ष को वरीयता दी जाएगी) घ. आवेदक सरकार द्वारा संचालित प्रशिक्षण योजनाओं जैसे विश्वकर्मा श्रम सम्मान योजना, एक जनपद एक उत्पाद प्रशिक्षण एवं टूलकिट योजना, अनुसूचित जाति/जनजाति/अन्य पिछड़ावर्ग प्रशिक्षण योजना, उत्तर प्रदेश स्किल डेवलपमेन्ट मिशन द्वारा संचालित कौशल उन्नयन आदि में प्रशिक्षित हो अथवा किसी मान्यता प्राप्त विद्यालय/शैक्षणिक संस्थान से कौशल संबंधी सर्टीफिकेट कोर्स / डिप्लोमा/डिग्री प्राप्त हो। ड. पूर्व में पीएम स्वनिधि योजना के अतिरिक्त राज्य अथवा केन्द्र सरकार द्वारा संचालित किसी अन्य योजना में ब्याज अथवा पूंजी उपादान का

		लाभ प्राप्त न किया हो। अभ्यर्थी द्वारा इस आशय का नोटरी द्वारा प्रमाणित शपथ-पत्र अनिवार्य रूप से उपलब्ध कराना आवश्यक होगा।
05	योजनान्तर्गत आवेदन	<ul style="list-style-type: none"> कार्यक्रम की सहयोगी संस्था समाधान समिति द्वारा रु. 05.00 लाख तक के संभावित उद्योग / सेवा क्षेत्र की परियोजनाओं की परियोजना रिपोर्ट तैयार की जा रही है। योजना में सम्भावित परियोजनाओं की परियोजना रिपोर्ट निःशुल्क रूप से समाधान समिति द्वारा उपलब्ध करायी जायेगी। शाखा स्तर से भी ऐसी परियोजनाएँ यथा- टेलरिंग/ बुटिक / ब्यूटी पार्लर / हेयर कांटिंग सैलून/ रेस्टोरेंट /कार-वाशिंग सेंटर / मोटर व अन्य रिपेयरिंग केन्द्र / साइबर कैफे / मोबाइल रिपेयरिंग/ आटा चक्की / एक्सपेलर / बेकरी उत्पाद/ नमकीन निर्माण/साथ ही जिले के प्रचलित हस्तशिल्प उत्पादों से सम्बन्धित उद्योग/ सेवा/फूड ट्रक/लॉडी/लाइट-टेंट हाउस / डेयरी उत्पाद/छोटे मोटर वाहन इत्यादि व अपने जिले की पोटेंशियल के अनुसार अन्य सम्भावित परियोजनाओं का चिन्हांकन कर लिया जाये जिससे लाभार्थियों को आसानी से आवेदन कराया जा सकें।
06	स्वीकृति एवं वितरण	<p>ऋण स्वीकृति एवं वितरण की सघन मॉनिटरिंग एवं बैंकों से समन्वय उपायुक्त उद्योग/ सहायक आयुक्त उद्योग / सहायक प्रबन्धक / अपर संरिध्यकीय अधिकारी / सी.एम. युवा फेलो आदि के माध्यम से की जायेगी। अतः -</p> <ul style="list-style-type: none"> आवेदन पत्र प्राप्ति के 07 दिनों के भीतर ॠण स्वीकृति की कार्यवाही सुनिश्चित करायी जाये। ऋण स्वीकृति के उपरान्त विलम्बतम् 10 दिनों में ॠण वितरण की कार्यवाही सुनिश्चित करायी जाये। <p>उपायुक्त उद्योग इस योजना हेतु डेडीकेटेड टीम गठित करेंगे एवं प्रतिदिन योजना की प्रगति की मॉनिटरिंग करेंगे जिससे समय से लक्ष्यों की पूर्ति हो सकें।</p>
07	वित पोषण	<p>प्रथम चरण:-</p> <p>क. उद्योग एवं सेवा क्षेत्र की अधिकतम रु. 5.00 लाख तक की परियोजनाओं के ॠण पर अनुदान निर्धारित किया जायेगा।</p> <p>ख. रु. 5.00 लाख से अधिक रु. 10.00 लाख तक परियोजना लागत वाली इकाइयों में ॠण/ वित्त की व्यवस्था लाभार्थी को स्वयं के स्रोतों से करनी होगी, जिसके सापेक्ष कोई अनुदान देय नहीं होगा। 'उद्योग' एवं सेवा क्षेत्र की परिभाषा भारतीय संसद द्वारा अधिनियमित सूक्ष्म, लघु एवं मध्यम उद्यम विकास अधिनियम- 2006 में यथा परिभाषित से है। 'उद्योग' का स्पष्ट आशय विनिर्माण क्षेत्र (Manufacturing Sector) से है। विनिर्माण क्षेत्र में संलग्न होने वाली सभी इकाइया उद्योग की श्रेणी में</p>

	<p>वर्गीकृत की जायेगी। 'सेवा क्षेत्र' का आशय ऐसी इकाइयों से है, जो ट्रेडिंग (किसी सामान को क्रय कर उसको उसी रूप में विक्रय करना) तथा विनिर्माण क्षेत्र से भिन्न हो तथा किसी तरह की सेवा से संबंधित हो।</p> <p>ग. ऋण कम्पोजिट लोन प्रकृति का होगा।</p> <p>घ. कुल परियोजना लागत का न्यूनतम 10 प्रतिशत टर्म लोन के रूप में होना अनिवार्य होगा।</p> <p>ड. परियोजना में भूमि-भवन का क्रय सम्मिलित नहीं होगा।</p> <p>च. सामान्य वर्ग के लाभार्थी को परियोजना लागत का 15 प्रतिशत, अन्य पिछड़ा वर्ग के लाभार्थी को परियोजना लागत का 12.5 प्रतिशत तथा अनुसूचित जाति/ अनुसूचित जनजाति/ दिव्यांगजन के लाभार्थी को परियोजना लागत का 10 प्रतिशत स्वयं के अंशदान के रूप में जमा करना होगा। साथ ही प्रदेश में आर्थिक रूप से पिछड़े भौगोलिक क्षेत्रों (बुन्देलखण्ड एवं पूर्वाचल क्षेत्र) तथा भारत सरकार द्वारा घोषित प्रदेश के आकांक्षात्मक जनपदों (Aspirational Districts) जैसे चित्रकूट, चंदौली, सोनभद्र, फतेहपुर, बलरामपुर, सिद्धार्थनगर, श्रावस्ती, बहराइच के लाभार्थियों/ आवेदकों को भी परियोजना लागत का 10 प्रतिशत स्वयं के अंशदान के रूप में जमा करना होगा। यह अंशदान फ्रंट इण्डेड होगा।</p> <p>छ. लाभार्थी को परियोजना लागत अथवा अधिकतम रु. 5.00 लाख, जो भी कम हो का 10 प्रतिशत मार्जिन मनी सब्सिडी के रूप में दिया जायेगा। यह अनुदान बैंक इण्डेड होगा।</p> <p>ज. परियोजना लागत अथवा अधिकतम रु. 5.00 लाख, जो भी कम हो, के सापेक्ष बैंक/ वित्तीय संस्था से लिये गये ऋण के शत-प्रतिशत ब्याज का उपादान वित्त पोषण की तिथि से अगले 4 वर्षों के लिये दिया जायेगा। सीजीटीएमएसई कवरेज हेतु आवश्यक धनराशि का वहन भी 4 वर्षों तक राज्य सरकार द्वारा किया जायेगा। यदि लाभार्थी द्वारा स्वयं के स्रोतों से किसी ऋण पर वित्तीय संस्था/ बैंक से सीजीटीएमएसई कवरेज की सुविधा ली गयी हो, तो भी प्रस्तावित योजना में उसे ऋण एवं सीजीटीएमएसई कवरेज दिये जाने पर कोई रोक नहीं होगी।</p> <p>झ. ब्याज उपादान मासिक आधार पर दिया जायेगा।</p> <p>अ. लोन की तिथि से 6 माह की अधिस्थगन अवधि (Moratorium Period) दी जायेगी।</p> <p>ट. ऋण डिफाल्ट होने की स्थिति में अथवा किस्तों की अदायगी में लाभार्थी द्वारा देरी किये जाने पर बैंक द्वारा लगाये जाने वाले पेनल इन्ट्रेस्ट को उपादान में शामिल नहीं किया जायेगा परन्तु पेनल इन्ट्रेस्ट लाभार्थी द्वारा ही देय होगा।</p>
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- ठ. परियोजना स्थापित न करने अथवा 4 वर्षों की समयावधि में परियोजना बन्द होने की स्थिति में मार्जिन मनी सब्सिडी की धनराशि वापस ले ली जायेगी। यह सब्सिडी इकाई के 4 वर्षों तक कार्यरत होने के उपरांत उसके खाते में समायोजित की जायेगी।
- ड. 4 वर्षों की अवधि में मूलधन की पेनल इन्ट्रेस्ट सहित वापसी करने वाला लाभार्थी योजनान्तर्गत **द्वितीय चरण** वित्त पोषण का पात्र होगा।

द्वितीय चरण:-

- ढ. प्रथम स्टेज के वित्त पोषण के लाभार्थी जिनके द्वारा लोन अदायगी में डिफाल्ट की गयी हो द्वितीय चरण वित्त पोषण के लिये अपात्र माने जायेंगे।
- ण. द्वितीय चरण (विस्तारीकरण) की परियोजना लागत **अधिकतम रु. 10.00 लाख** हो सकेगी तथा प्रथम स्टेज में लिए गये ऋण का अधिकतम दो गुना अथवा रु. 7.50 लाख, जो भी कम हो, की ऋण धनराशि पर **50 प्रतिशत ब्याज** उपादान वित्त पोषण की तिथि से अगले **3 वर्षों** के लिए दिया जायेगा। द्वितीय चरण की परियोजना में कोई मार्जिन मनी सब्सिडी देय नहीं होगी।
- त. कम्पोजिट द्वितीय चरण लोन में परियोजना लागत का **न्यूनतम 10 प्रतिशत टर्म** लोन होना अनिवार्य होगा तथा इसमें वर्कशाप/ वर्कशेड की लागत शामिल की जा सकेगी।
- थ. द्वितीय चरण के अंतर्गत रु. 10.00 लाख से अधिक किन्तु अधिकतम रु. 20.00 लाख की परियोजना लागत की इकाइयां विस्तारित की जा सकेंगी, किन्तु इनमें **अधिकतम रु. 7.50 लाख** तक की धनराशि पर ही देय वार्षिक ब्याज का 50 प्रतिशत अनुदान वित्त पोषण की तिथि से अगले 3 वर्षों के लिए दिया जायेगा। शेष ऋण/वित्त की व्यवस्था लाभार्थी को स्वयं के स्रोतों से करनी होगी।
- द. द्वितीय चरण में भी सीजीटीएमएसई कवरेज हेतु आवश्यक धनराशि का वहन भी 3 वर्षों तक राज्य सरकार द्वारा किया जायेगा।
- ध. डिजिटल ट्रांजेक्शन के सापेक्ष रु. 01 प्रति ट्रांजेक्शन तथा अधिकतम रु. 2000 प्रति वर्ष का अतिरिक्त अनुदान प्रति इकाई/लाभार्थी देय होगा।
- न. मिशन के अंतर्गत ऐसी परियोजनाएं ऋण/ अनुदान हेतु अनुमन्य नहीं होगी, जो Negative list के अंतर्गत होंगी। योजनान्तर्गत Negative list इस प्रकार होगी:
- तम्बाकू उत्पाद, गुटखा, पान मसाला, इत्यादि।
 - अल्कोहल, वातयुक्त पेय पदार्थ, कार्बोनेटेट उत्पाद आदि।

		<ul style="list-style-type: none"> पटाखों का विनिर्माण प्लास्टिक कैरीबैग (40 माइक्रॉन से कम) अथवा भारत सरकार/राज्य सरकार द्वारा समय-समय पर प्रतिषिद्ध श्रेणी (Restricted Category) में यथावर्गीकृत मोटाई के प्लास्टिक बैग। समय समय पर प्रतिषिद्ध श्रेणी सूची में श्रेणीकृत अन्य उत्पाद।
08	बैंकों द्वारा मार्जिन मनी / ब्याज / सीजीटीएमएसई शुल्क का क्लेम	<ul style="list-style-type: none"> कार्यालयों / शाखाओं द्वारा ऋण वितरण के उपरान्त योजनान्तर्गत अनुमन्य सब्सिडी / ब्याज / सी.जी.टी.एम.एस.ई. शुल्क का क्लेम पोर्टल के माध्यम से ॲन-लाईन रूप से प्रधान कार्यालय को प्रेषित किया जायेगा। प्रधान कार्यालय योजनान्तर्गत अनुमन्य मार्जिन मनी / ब्याज / सी.जी.टी.एम.एस.ई शुल्क के सभी प्राप्त क्लेम को समेकित करते हुये एवं परीक्षणोंपरान्त (निर्धारित प्रारूप पर) मिशन कार्यालय को पोर्टल के माध्यम से वांछित धनराशि क्लेम करेंगे। मिशन कार्यालय द्वारा उक्त प्रधान कार्यालय/ नोडल बैंकों से प्राप्त सभी प्रकार के Incentives-अनुमन्य मार्जिन मनी / ब्याज / सी.जी.टी.एम.एस.ई शुल्क के क्लेम हेतु प्रेषित किये गये दस्तावेजों, प्रारूप का परीक्षण करते हुये पूल बैंक (इंडियन बैंक) के माध्यम से धनराशि अवमुक्त किया जायेगा। पूल बैंक (इंडियन बैंक) के द्वारा सभी प्रकार के Incentives (अनुमन्य सब्सिडी / ब्याज / सी.जी.टी.एम.एस.ई शुल्क) के क्लेम सम्बन्धित बैंक शाखाओं को उनके नोडल बैंक के जी०एल० एकाउन्ट (General Ledger Account) में अवमुक्त कर दिया जायेगा। <p>A. अनुदान राशि</p> <ul style="list-style-type: none"> अनुदान राशि की मांग शाखा द्वारा सम्बन्धित पोर्टल पर वितरण (Disbursement) मार्क करने के उपरान्त, समेकित रूप से प्रधान कार्यालय स्तर पर किया जाएगा। सम्बन्धित विभाग द्वारा प्रधान कार्यालय को अनुदान राशि प्राप्त होने पर क्षेत्रीय कार्यालय के GL खाते में क्रेडिट कर दी जाएगी साथ ही सम्बन्धित खातों का विवरणी मेल के माध्यम से प्रेषित की जाएगी। क्षेत्रीय कार्यालय, सम्बन्धित शाखा को उक्त राशि को प्रेषित करते हुए सुनिश्चित करेंगे कि- <p style="text-align: center;">शाखा द्वारा सम्बन्धित राशि को SRF में पार्क करते हुए आवश्यक SRF रजिस्टर में अंकन सुनिश्चित करेगा।</p>

		<p> CBS system में SRF पार्क करते समय आवश्यक नोटिंग यथा आवेदक का नाम, ऋण खाता संख्या आदि का उल्लेख करना सुनिश्चित करेंगी।</p> <p>B. ब्याज अनुदान</p> <ul style="list-style-type: none"> मासिक स्तर पर प्रभारित ब्याज की मांग हेतु आवश्यक कार्यवाही प्रधान कार्यालय स्तर से कि जाएगी। प्रति माह खातावार ब्याज अनुदान कि राशि प्रधान कार्यालय स्तर पर पोर्टल पर अंकित किया जाएगा। ब्याज अनुदान राशि प्राप्त होते ही सम्बंधित ऋणी के खाते में प्रधान कार्यालय द्वारा हस्तांतरित कर दी जाएगी। <p>C. सीजीटीएमएसई शुल्क प्रतिपूर्ति</p> <ul style="list-style-type: none"> CGTMSE Portal पर सीजीटीएमएसई आच्छादन हेतु क्षेत्रीय कार्यालय द्वारा वितरित TL एवं CC खाते का आवश्यक विवरण दर्ज करते हुए करेगी तथा सीजीटीएमएसई शुल्क लाभार्थी के सम्बंधित ऋण खाते से नामे किया जाएगा। CM-YUVA पोर्टल पर गारंटी कवर प्राप्त होने पर वांछित सूचनाओं का विवरण यथा गारन्टी शुल्क आदि का विवरण भी प्रविष्ट करना अनिवार्य होगा। CM-YUVA पोर्टल पर प्रधान कार्यालय द्वारा पाक्षिक आधार पर उपलब्ध समेकित सीजीटीएमएसई शुल्क विवरणी का दावा किया जाएगा। सीजीटीएमएसई शुल्क दावा राशि प्राप्त होते ही सम्बंधित ऋणी के खाते में प्रधान कार्यालय द्वारा हस्तांतरित कर दी जाएगी।
09	आवेदन एवं चयन	<p>I. लाभार्थी की पात्रता:-</p> <ol style="list-style-type: none"> आवेदक उत्तर प्रदेश का निवासी होना चाहिए। आवेदक की आयु 21 वर्ष से 40 वर्ष होनी चाहिए। आवेदक कि शैक्षणिक योग्यता न्यूनतम कक्षा 8 उत्तीर्ण होनी चाहिए। इंटरमीडिएट उत्तीर्ण अथवा समकक्ष को वरीयता दी जाएगी। आवेदक सरकार द्वारा संचालित प्रशिक्षण योजनाओं जैसे विश्वकर्मा श्रम सम्मान योजना, एक जनपद एक उत्पाद प्रशिक्षण एवं टूलकिट योजना, अनुसूचित जाति/जनजाति/अन्य पिछड़ावर्ग प्रशिक्षण योजना, उत्तर प्रदेश स्किल डेवलपमेन्ट मिशन द्वारा संचालित कौशल उन्नयन आदि में प्रशिक्षित हो अथवा किसी मान्यता प्राप्त विद्यालय/शैक्षणिक संस्थान से कौशल संबंधी सर्टीफिकेट कोर्स / डिप्लोमा/डिग्री प्राप्त हो। पूर्व में पीएम स्वनिधि योजना के अतिरिक्त राज्य अथवा केन्द्र सरकार

		<p>द्वारा संचालित किसी अन्य योजना में ब्याज अथवा पूँजी उपादान का लाभ प्राप्त न किया हो।</p> <p>II. मुख्यमंत्री युवा उद्यमी विकास अभियान का क्रियान्वयन मिशन मोड में किया जायेगा।</p> <p>III. योजनान्तर्गत आवेदन ऑनलाइन माध्यम से ही प्राप्त किये जायेंगे तथा जिला कार्यक्रम प्रबंधन इकाई (डी.पी.एम.यू.) आवेदनों के चयन, बैंकों में प्रेषण, स्वीकृति एवं समीक्षा के लिए अधिकृत होगी।</p> <p>IV. योजना के संचालन हेतु जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र जिला स्तर पर केन्द्रीय एजेन्सी होगा।</p> <p>V. योजनान्तर्गत लक्ष्यों की पूर्ति हेतु सूक्ष्म, लघु एवं मध्यम उद्यम विभाग के साथ-साथ खादी एवं ग्रामोद्योग विभाग व व्यवसायिक शिक्षा तथा कौशल विकास विभाग को भी लक्ष्य आवंटित किये जायेंगे, ताकि इस योजना का लाभ सभी वर्गों एवं श्रेणियों के शिक्षित एवं प्रशिक्षित युवाओं को मिल सके। किसी अन्य विभाग के संबंध में राज्य स्तरीय शासकीय समिति को निर्णय लेने का अधिकार होगा।</p>
10	सुविधा का प्रकार	मियादी ऋण (TL) एवं नगद साख (CC)
11	ब्याज दर	10%
12	प्रतिभूति	प्राथमिक: बैंक वित्त से सृजित संपत्ति का दृष्टिबंधन और, संपार्श्चिक: बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।
13	सेवा शुल्क	बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।
14	पुनर्भुगतान	क. अधिस्थगन अवधि (सिर्फ प्रथम चरण हेतु) – 6 माह ख. ऋण की अवधि – अधिकतम 4 वर्ष (अधिस्थगन अवधि के साथ)
15	पोर्टल	<ul style="list-style-type: none"> ● उक्त योजना में लॉग इन हेतु मौजूदा MYSY/ODOP के लॉग इन आई डी (Login ID) एवं पासवर्ड (Password) का प्रयोग किया जाएगा। ● URL: msme.up.gov.in
16	ऋण दस्तावेज	<ul style="list-style-type: none"> ● अटेस्टेशन मेमो ● मांग वचन पत्र ● गैर कृषि ऋणों के लिए संमिश्र दृष्टिबंधक करार ● Declaration Cum Undertaking Cum Authority Letter ● Letter of Instalment with acceleration clause ● सतत प्रतिभूति पत्र ● अन्य जो लागू हो

*उक्त योजनान्तर्गत राज्य सरकार द्वारा समय-समय पर जारी दिशा निर्देश/संशोधन यथावत लागू रहेंगे।

Commercial Horticulture Co-production Scheme

Eligibility	<p>एन.एच.बी. योजना के अन्तर्गत निम्न प्रोजेक्ट पात्र होंगे :— उच्च सघन प्लान्टेशन जिसमें उच्च श्रेणी के प्लान्टिंग मैटीरियल सपोर्ट एवं मैनेजमेंट प्रणाली का प्रयोग किया जाना</p> <ul style="list-style-type: none"> ➤ टिशू कल्वर के माध्यम से उत्पादन करना ➤ हाईटेक कल्टीवेशन, पॉली हाउस, ग्रीन हाउसों, नेट हाउसों में इत्यादि ➤ कुशल जल प्रबन्धन के माध्यम से रेन फेड प्रोडक्शन करना जिसमें ड्रिप सिंचाई, स्प्रिंकलर सिस्टम का प्रयोग किया गया हो। ➤ उत्तम क्वालिटी के बीज / सब्जियों, फूलों इत्यादि हेतु प्लान्ट प्रोडक्शन (पौधा उत्पादन) ➤ हाईब्रीड बीज उत्पादन ➤ आर्गेनिक फार्मिंग ➤ पूरे वर्ष प्रोडक्शन हेतु हाइड्रोपोनिक्स ➤ हार्टीकल्वर हेतु प्लास्टिक का प्रयोग ➤ बायोटेक्नालॉजी ➤ जेनेटिकली मोडिफाइड आर्गेनिज्म ➤ प्रोडक्शन पोस्ट हार्वेस्ट हैडलिंग, प्रोसेसिंग एवं मार्केटिंग के विकास हेतु ऋण ➤ मार्केट विकास एवं नये उत्पादों की प्राइमरी प्रोसेसिंग ➤ हार्टीकल्वर, एन्सीलियरी उद्योग का विकास तथा पैकिंग, हार्टीकल्वर मशीनरी, टूल्स इत्यादि
Purpose	<ul style="list-style-type: none"> ➤ चिह्नित क्षेत्रों में अच्छे एवं उच्च श्रेणी के हार्टीकल्वर फार्म्स को तैयार किया जाना, जिससे उक्त क्षेत्रों में कार्मिशियल हार्टीकल्वर को बढ़ावा मिल सके। ➤ पोस्ट-हार्वेस्ट मैनेजमेन्ट हेतु इन्फास्ट्रक्चर का विकास किया जाना ➤ हार्टीकल्वर उत्पादकों एवं मार्केट के मध्य सम्बन्धता में सुधार किया जाना ➤ मार्केटिंग हेतु उचित नेट वर्क का विकास किया जाना ➤ कन्ज्यूमर प्राइज उत्पादकों का अंश बढ़ाना ➤ संसाधनों को बढ़ावा देने हेतु विभिन्न सरकारी एवं गैर सरकारी एजेन्सियों द्वारा कार्य करना।
Components	<p>योजनान्तर्गत कम्पोनेन्ट्स को दो भागों में विभाजित किया गया है जो प्रोडक्शन एवं प्राइमरी प्रोसेसिंग से सम्बन्धित है।</p> <p><u>COMPONENTS:</u></p> <p>A) Production related:</p> <ul style="list-style-type: none"> ➤ High quality commercial horticulture corps ➤ Indigenous crops/produce , herbs ➤ Aromatic plants ➤ Seed & Nursery ➤ Bio-technology ,Tissues culture ➤ Bio –pesticide

	<ul style="list-style-type: none"> ➤ Organic Foods ➤ Establishment of Horti, Health clinics /laboratory ➤ Consultancy Services ➤ Bee-keeping <p>B) PHM/Primary Processing related :</p> <ul style="list-style-type: none"> ➤ Grading / packing /washing /waxing /sorting /drying centres ➤ Pre –cooling unit / Cool Stores ➤ Reefer Van/Containers (with multi-chamber, multi-product facility) ➤ Specialized Transport Vehicle ➤ Retail Outlets ➤ Auction platform ➤ Ripening /curing chamber ➤ Market yards/rope ways ➤ Radiation unit /Dehydration Unit /Vapour Heat Transparent Unit ➤ Primary processing of products fermentation, extraction, distillation, juice vending pulping dressing cutting chopping etc. ➤ Horticulture ancillary industry e.g. tools, equipment, plastics, packing etc. ➤ Plastics Crates, Cartons, Baskets, Aseptic Packing & Nets (50% subsidy),The subsidy @ 50% as per prescribed norms shall be available for crated and nets (shade and anti-hail only) as a party of integrated commercial projects only. However, assistance in case of CFB cartons and Aseptic Packing shall be available on merit for launching a new product during its first year and for introduction of such products in a given horticulture area, as a onetime assistance.
Limit	Up to 75% of the project cost stipulated by National Horticulture board (N.H.B.) or NABARD for horticulture
Rate of Interest	As per applicable from bank time to time
Nature of Credit Facility	Term Loan
Validity/ Repayment Period	Maximum 9 years, according to harvesting of plant cultivation, including grace period of maximum 12 months.
Margin	Minimum 25% of Project cost.

Security	<ul style="list-style-type: none"> • <u>Primary Security:</u> <ul style="list-style-type: none"> ➢ Hypothecation of assets created out of bank finance. ➢ Equitable / Simple Mortgage of property/ plot associated with the project for which bank loan is obtained and is in the name of promoter, director, partner or proprietor. • <u>Collateral Security:</u> <ul style="list-style-type: none"> ➢ <u>For loans up to Rs. 2,00,000/-:</u> No collateral security will be required. ➢ <u>For loans above Rs. 2,00,000/-:</u> <p><u>If agriculture land is available for mortgage:</u></p> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 200% of the bank loan in favour of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan. <p><u>If agriculture land is not available for mortgage:</u></p> <ol style="list-style-type: none"> 1. Equitable mortgage of Non-Agriculture land/Building having minimum value equal to bank loan amount. 2. If value of primary security, available for Equitable / Simple mortgage is solely Equal / more than to Bank loan, No additional collateral is needed by way of mortgage. 3. Two guarantors acceptable to the bank having net worth equal to the bank loan. <p>NB : Equitable mortgage which is whether primary or collateral should have minimum value equal to bank loan amount.</p>
Documentation	<ul style="list-style-type: none"> ➢ अटेस्टेशन मेमो ➢ डी० पी० नोट ➢ कम्पोजिट हाइपोथिकेषन फॉर एग्रीकल्चर फाइनेन्स ➢ जनरल फार्म ऑफ गारण्टी ➢ भूमि बंधक – मार्टगेज मेमोरेण्डम ➢ लेटर आफ इन्टेंट (एन.एच.बी. द्वारा जारी) ➢ लेटर ऑफ इन्स्टालमेन्ट विद एक्सलरेशन क्लॉज ➢ Declaration cum Undertaking cum Authority

	<ul style="list-style-type: none"> ➤ अन्य, यदि लागू हों
सहायता की विधि	<ul style="list-style-type: none"> ➤ ऐसे प्रोजेक्ट जो तकनीकी एवं वित्तीय पहलुओं के आधार पर सही पाए जाएं, उनमें प्रोजेक्ट कॉस्ट का 20 प्रतिशत अधिकतम रु0 25.00 लाख प्रति प्रोजेक्ट बैंक एन्डेड कैपिटल इन्वेस्टमेंट सब्सिडी के रूप में NHB द्वारा दी जानी है। ➤ अनुदान का भुगतान बैंकों के माध्यम से किया जाएगा। ➤ यदि भूमि क्य की जानी है तो उसका मूल्य प्रोजेक्ट कॉस्ट के 10 प्रतिशत से अधिक नहीं होना चाहिए। ➤ बैंक प्रोजेक्ट की स्वीकृति हेतु अप्रेजल अपने अनुसार कर सकती है परन्तु एन.एच.बी. को प्रस्तुत की जाने वाली अप्रेजल नोट वही होनी चाहिए जिसके आधार पर टर्म लोन स्वीकृत किया गया है।
प्राथमिकता क्षेत्र	<p>निम्न गतिविधियों को प्राथमिकता प्रदान की जाएगी :-</p> <ul style="list-style-type: none"> ➤ एक्सपोर्ट ओरियन्ट यूनिट्स / प्रोजेक्ट ➤ को-आपरेटिव सेक्टर के प्रोजेक्ट्स ➤ नयी तकनीकी, मार्केट्स, प्रोसेसिंग क्षेत्र हेतु वितरित ऋण ➤ महिला उद्यमियों एवं भूतपूर्व सैनिकों को प्रदत्त
लेटर ऑफ इन्टेर्ट (एल ओ आई..) हेतु प्रस्ताव प्रेषित करना एवं अनुदान प्राप्त करना	<ul style="list-style-type: none"> ➤ उद्यमी/कृषक द्वारा लेटर ऑफ इंटेर्ट (एल.ओ.आई.) एन.एच.बी. को प्रेषित किया जाएगा। ➤ रु0 10.00 लाख तक के प्रोजेक्ट कॉस्ट हेतु एल.ओ.आई., एन.एच.बी. के राज्य कार्यालय को प्रेषित किया जाएगा जबकि उससे अधिक प्रोजेक्ट कॉस्ट वाली यूनिटों हेतु एल.ओ.आई., एन.एच.बी. के प्रधान कार्यालय को प्रेषित किया जाएगा। ➤ एन.एच.बी. द्वारा यदि कृषक का प्रस्ताव प्रथम दृष्टया सही पाया जाता है तो उसके पक्ष में लेटर ऑफ इन्टेर्ट निर्गत कर दिया जाएगा। ➤ लेटर ऑफ इन्टेर्ट निर्गत तिथि से एक वर्ष हेतु वैध रहेगा। कृषक द्वारा उक्त अवधि के दौरान बैंक से टर्म लोन स्वीकृत कराना होगा। ➤ रु0 30.00 लाख तक के प्रोजेक्ट में टर्मलोन का प्रतिशत प्रोजेक्ट कॉस्ट का कम से कम 25 प्रतिषत होना चाहिए जबकि रु0 30.00 लाख से अधिक प्रोजेक्ट में यह कम से कम 40 प्रतिशत होना चाहिए। ➤ ऐसा प्रस्ताव, जिनमें टेक ओवर लोन शामिल है, विषयक योजनान्तर्गत पात्र नहीं होंगे। ➤ एन.एच.बी. द्वारा ऐसे प्रस्ताव नहीं स्वीकार किये जाएंगे, जिनमें मौसमी/अल्पावधि हार्टीकल्चर काप्स को खुले खेत में उगाया जाएगा। ➤ हाईटेक हार्टीकल्चर काप्स हेतु माइको सिंचाई की आवश्यकता होती है। अतः ड्रिप/स्प्रिंकलर को मेंगा प्रोजेक्ट में शामिल किया जाना चाहिए, अन्यथा अनुदान देय नहीं होगा। ➤ खुले खेत में आर्गनिक सब्जियां एवं पुष्प खेती यथा गैलेडोलियस एवं ट्यूबर रोज को योजना में शामिल किया जाएगा। एन.एच.बी. द्वारा मात्र एल.ओ.आई. निर्गत कर देने से कृषक अनुदान हेतु तब तक पात्र नहीं होगा जब तब एल.ओ.आई. के अनुसार वह प्रोजेक्ट का कियान्वयन नहीं कर लेता है। ➤ कृषक द्वारा मूल्य वृद्धि एवं अन्य अतिरिक्त खर्चों को स्वयं द्वारा वहन करना होगा। ➤ अनुदान निर्धारित करते समय प्रोजेक्ट में होने वाले वास्तविक खर्चों एवं एन.एच.बी. द्वारा
	<ul style="list-style-type: none"> ➤ अन्य, यदि लागू हों
सहायता की विधि	<ul style="list-style-type: none"> ➤ ऐसे प्रोजेक्ट जो तकनीकी एवं वित्तीय पहलुओं के आधार पर सही पाए जाएं, उनमें प्रोजेक्ट कॉस्ट का 20 प्रतिशत अधिकतम रु0 25.00 लाख प्रति प्रोजेक्ट बैंक एन्डेड कैपिटल इन्वेस्टमेंट सब्सिडी के रूप में NHB द्वारा दी जानी है। ➤ अनुदान का भुगतान बैंकों के माध्यम से किया जाएगा। ➤ यदि भूमि क्य की जानी है तो उसका मूल्य प्रोजेक्ट कॉस्ट के 10 प्रतिशत से अधिक नहीं होना चाहिए। ➤ बैंक प्रोजेक्ट की स्वीकृति हेतु अप्रेजल अपने अनुसार कर सकती है परन्तु एन.एच.बी. को प्रस्तुत की जाने वाली अप्रेजल नोट वही होनी चाहिए जिसके आधार पर टर्म लोन स्वीकृत किया गया है।
प्राथमिकता क्षेत्र	<p>निम्न गतिविधियों को प्राथमिकता प्रदान की जाएगी :-</p> <ul style="list-style-type: none"> ➤ एक्सपोर्ट ओरियन्ट यूनिट्स / प्रोजेक्ट ➤ को-आपरेटिव सेक्टर के प्रोजेक्ट्स ➤ नयी तकनीकी, मार्केट्स, प्रोसेसिंग क्षेत्र हेतु वितरित ऋण ➤ महिला उद्यमियों एवं भूतपूर्व सैनिकों को प्रदत्त
लेटर ऑफ इन्टेर्ट (एल ओ आई..) हेतु प्रस्ताव प्रेषित करना एवं अनुदान प्राप्त करना	<ul style="list-style-type: none"> ➤ उद्यमी/कृषक द्वारा लेटर ऑफ इंटेर्ट (एल.ओ.आई.) एन.एच.बी. को प्रेषित किया जाएगा। ➤ रु0 10.00 लाख तक के प्रोजेक्ट कॉस्ट हेतु एल.ओ.आई., एन.एच.बी. के राज्य कार्यालय को प्रेषित किया जाएगा जबकि उससे अधिक प्रोजेक्ट कॉस्ट वाली यूनिटों हेतु एल.ओ.आई., एन.एच.बी. के प्रधान कार्यालय को प्रेषित किया जाएगा। ➤ एन.एच.बी. द्वारा यदि कृषक का प्रस्ताव प्रथम दृष्टया सही पाया जाता है तो उसके पक्ष में लेटर ऑफ इन्टेर्ट निर्गत कर दिया जाएगा। ➤ लेटर ऑफ इन्टेर्ट निर्गत तिथि से एक वर्ष हेतु वैध रहेगा। कृषक द्वारा उक्त अवधि के दौरान बैंक से टर्म लोन स्वीकृत कराना होगा। ➤ रु0 30.00 लाख तक के प्रोजेक्ट में टर्मलोन का प्रतिशत प्रोजेक्ट कॉस्ट का कम से कम 25 प्रतिषत होना चाहिए जबकि रु0 30.00 लाख से अधिक प्रोजेक्ट में यह कम से कम 40 प्रतिशत होना चाहिए। ➤ ऐसा प्रस्ताव, जिनमें टेक ओवर लोन शामिल है, विषयक योजनान्तर्गत पात्र नहीं होंगे। ➤ एन.एच.बी. द्वारा ऐसे प्रस्ताव नहीं स्वीकार किये जाएंगे, जिनमें मौसमी/अल्पावधि हार्टीकल्चर काप्स को खुले खेत में उगाया जाएगा। ➤ हाईटेक हार्टीकल्चर काप्स हेतु माइको सिंचाई की आवश्यकता होती है। अतः ड्रिप/स्प्रिंकलर को मेंगा प्रोजेक्ट में शामिल किया जाना चाहिए, अन्यथा अनुदान देय नहीं होगा। ➤ खुले खेत में आर्गनिक सब्जियां एवं पुष्प खेती यथा गैलेडोलियस एवं ट्यूबर रोज को योजना में शामिल किया जाएगा। एन.एच.बी. द्वारा मात्र एल.ओ.आई. निर्गत कर देने से कृषक अनुदान हेतु तब तक पात्र नहीं होगा जब तब एल.ओ.आई. के अनुसार वह प्रोजेक्ट का कियान्वयन नहीं कर लेता है। ➤ कृषक द्वारा मूल्य वृद्धि एवं अन्य अतिरिक्त खर्चों को स्वयं द्वारा वहन करना होगा। ➤ अनुदान निर्धारित करते समय प्रोजेक्ट में होने वाले वास्तविक खर्चों एवं एन.एच.बी. द्वारा

	<p>निर्धारित स्केल ऑफ फाइनेंस का ध्यान रखा जाएगा।</p> <ul style="list-style-type: none"> ➤ यदि प्रस्तावित प्रोजेक्ट हेतु अन्य किसी एजेन्सी द्वारा अनुदान प्राप्त /स्वीकृत है तो, विषयक योजनान्तर्गत अनुदान देय नहीं होगा। <p>(ब) अनुदान हेतु प्रस्ताव का प्रेषण : एल.ओ.आई. के अनुसार प्रोजेक्ट पूर्ण होने पर बैंक द्वारा ऋण स्वीकृति की प्रति, अप्रेजल नोट, टर्म लोन अवमुक्त करने का स्टेटमेंट एवं कृषक की भूमि के साक्ष्य सम्बन्धी सूचनाएं एन.एच.बी. के मुख्यालय, गुडगांव को प्रेषित किया जाएगा एवं इसकी प्रति राज्य में स्थित उनके कार्यालयों को प्रेषित किया जाएगा। साथ ही बैंक निम्न बिन्दुओं पर अपनी आख्या अलग से प्रेषित करेगी:—</p> <ul style="list-style-type: none"> ➤ ऋणी का नाम, पता, प्रोजेक्ट का लोकेशन ➤ उद्यमी की प्रोफाइल ➤ बैंक का नाम एवं पता ➤ प्रकृति / मुख्य गतिविधियां, जो प्रोजेक्ट के अन्तर्गत प्रस्तावित हैं। ➤ आइटम वार फाइनेंसियल प्रोजेक्षन एवं खर्चों का व्यौरा (वास्तविक एवं अप्रेजल नोट के अनुसार) मीन्स ऑफ फाइनेंस (एन.एच.बी.अनुदान को मिलाकर) ➤ तकनीकी एवं वित्तीय वायबिलिटी के सम्बन्ध में संक्षिप्त नोट। ➤ अन्य कोई सूचना जो प्रोजेक्ट से सम्बन्धित हो।
एन.एच.बी. द्वारा प्रोजेक्ट की स्वीकृति एवं अनुदान भुगतान की प्रक्रिया	<p>बोर्ड द्वारा आंशिक अथवा पूर्ण अनुदान का भुगतान निम्नानुसार किया जाएगा :—</p> <p>(अ) रु0 10.00 लाख तक की परियोजना हेतु ऐसे प्रकरण जिनमें परियोजना लागत रु0 10.00 लाख तक है एवं बैंक द्वारा एल.ओ.आई. के अनुसार टर्मलोन वितरित कर दिया गया है, उनमें बोर्ड द्वारा बैंक से स्वीकृति पत्र प्राप्त होने पर आंशिक अनुदान का भुगतान कर दिया जाएगा।</p> <p>(ब) पूर्ण अनुदान का भुगतान :—</p> <ul style="list-style-type: none"> ➤ प्रोजेक्ट पूर्ण होने की सूचना बैंक द्वारा बोर्ड को दी जाएगी एवं उनसे प्रोजेक्ट के संयुक्त निरीक्षण हेतु अनुरोध किया जाएगा। ➤ रु0 10.00 लाख तक के प्रोजेक्ट का संयुक्त निरीक्षण नहीं होगा, परन्तु बैंक द्वारा निरीक्षण आख्या बोर्ड को प्रेषित की जाएगी। ➤ उक्त प्रक्रिया के उपरान्त बोर्ड द्वारा अनुदान का भुगतान सम्बन्धित बैंक को किया जाएगा। ➤ बैंक द्वारा सब्सिडी यूटीलाइजेशन सर्टफिकेट अनुदान प्राप्त होने के तुरन्त बाद बोर्ड को दिया जाएगा। ➤ अनुदान की राशि बैंक एंडेड सब्सिडी के रूप में रहेगी जो सब्सिडी रिजर्व फण्ड खातों में रखी जाएगी जिसकी ऋणीवार विवरण रखा जाएगा, जिसका लाक-इन-पीरियड 36 माह होगा। सब्सिडी का समायोजन टर्मलोन खाते में अन्तिम इस्टालमेंट के रूप में किया जाएगा। अनुदान राशि प्राप्त होने पर शुद्ध ऋण राशि पर ही ब्याज की गणना की जाएगी।
अन्य शर्तें	<ul style="list-style-type: none"> ➤ प्रोजेक्ट स्थल पर बैंक के साथ—साथ एन.एच.बी. द्वारा सहायता प्राप्त प्रोजेक्ट का भी बोर्ड लगाया जाएगा। ➤ एन.एच.बी. द्वारा प्रोजेक्ट का प्री एवं पोस्ट इंस्पेक्शन किसी भी समय किया जा सकता है। ➤ कृषि भूमि का लीज 10–15 वर्षों हेतु किया जाएगा। ➤ अनुदान की अधिकतम राशि रु0 25.00 लाख होगी। यदि लाभार्थी द्वारा रु0 25.00 लाख तक अनुदान का उपभोग किया जा चुका है तो अनुदान राशि प्राप्त होने की तिथि के 03 साल पश्चात ही विस्तार हेतु प्राप्त नये प्रस्ताव पर विचार किया जाएगा, बशर्ते पूर्व प्रोजेक्ट बन्द न किया गया हो।

एग्रिकल्चरल मैकेनाइजेशन मे कस्टम हायरिंग केंद्र / फार्म मशीनरी बैंक की स्थापना हेतु कृष्ण

नोट: यह योजना कृषि विभाग उत्तर प्रदेश सरकार द्वारा संचालित है।																									
उद्देश्य	<ol style="list-style-type: none"> 1 जिले/गाँव स्तर पर कम उत्पादकता वाले क्षेत्रों मे कृषि यंत्रीकरण को बढ़ावा देना । 2 कृषि कार्यों के निष्पादन हेतु संबन्धित कृषि यंत्रों को किराए पर सेवा उपलब्ध करना। 3 फसल उत्पादन प्रक्रिया मे उन्नत एवं आधुनिकतम विकसित कृषि यंत्रों के उपयोग को बढ़ावा देना । 4 कस्टम हायरिंग सेंटरों पर कृषि यंत्रों एवं मशीनों के क्रियान्वयन एवं मरम्मत प्रक्रिया हेतु कृषि यंत्र निर्माताओं और कृषि विज्ञान केन्द्रों का सहयोग प्राप्त करना । 																								
लाभार्थी एवं चयन	<ul style="list-style-type: none"> ➢ कस्टम हायरिंग केंद्र/ फार्म मशीनरी बैंक की स्थापना की योजनानुसार कृषक/ स्वयं सहायता समूह/ उपभोक्ता समूह/ सहकारी समितियां/ कृषक उत्पादक संघ एवं उद्यमी लाभार्थी होंगे। ➢ लाभार्थी संबन्धित जिले का निवासी हो। ➢ लाभार्थी की आयु निर्धारित तिथि तक 50 वर्ष से अधिक न हो । ➢ लाभार्थी की शैक्षणिक योग्यता कम से कम स्नातक स्तर की हो । ➢ लाभार्थी की स्वयम की अथवा कम से कम 10 वर्ष तक वैध पट्टे की भूमि का होना आवश्यक है जिस पर विभागीय निर्देशानुसार शेड आदि का निर्माण लाभार्थी द्वारा कराया जाएगा । ➢ क्रय की जाने वाली मशीनों के रख रखाव, आरोटी0 ओ० पंजीयन, बीमा, शेड निर्माण एवं भूमि की व्यवस्था आवेदक को स्वयम करनी पड़ेगी । ➢ शासनादेश स0 1202/12-3-2014-1000(5)/2014 दिनांक 30 मई 2014 का अनुपालन सुनिश्चित किया जाएगा । 																								
कृषि यंत्रों की सूची	रेजड बेड प्लांटर, वेजितबले प्लांटर, शुगरकेन कटर प्लांटर, स्ट्रारीपर, कॉटन पिकर, रीपर कम्बाइन्डर, पवार वीडर, मेज शेलर, एक्सीयल फलो पैडी थ्रेशर, रोटरी प्लाऊ, कम्बाइन हार्वेस्टर, स्ट्राबेलर, ऑइल एक्सपेलर, राइस मिल, मोबाइल राइस मिल, दाल मिल/ मोबाइल सीड ग्रेडर, ब्लास्ट स्प्रेयर																								
परियोजना लागत एवं अनुदान	<p><u>कस्टम हायरिंग केंद्र की स्थापना हेतु कृष्ण :</u></p> <p>यंत्रों की अनुमानित लागत एवं परियोजना लागत कृषि निदेशालय के पत्रांक अभि0/413 दिनांक 30.09.14 के अनुरूप होगी ।</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">परियोजना लागत</th> <th style="width: 25%;">संख्या</th> <th style="width: 25%;">क्षेत्र</th> <th style="width: 25%;">अनुदान दरें (लाख मे) अधिकतम 40%</th> </tr> </thead> <tbody> <tr> <td>1 10 लाख रु तक</td> <td>1</td> <td>विकास खंड</td> <td>4.00</td> </tr> <tr> <td>2. 25 लाख रु तक</td> <td>1</td> <td>दो विकास खंड पर 1</td> <td>10.00</td> </tr> <tr> <td>3. 40 लाख रु तक</td> <td>1</td> <td>तहसील</td> <td>16.00</td> </tr> <tr> <td>4. 60 लाख रु तक</td> <td>1</td> <td>जनपद</td> <td>24 .00</td> </tr> </tbody> </table> <p><u>फार्म मशीनरी बैंक की स्थापना हेतु कृष्ण :</u></p> <p>यंत्रों की अनुमानित लागत एवं परियोजना लागत कृषि निदेशालय के पत्रांक अभि0/413 दिनांक 30.09.14 के अनुरूप होगी ।</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">परियोजना लागत</th> <th style="width: 50%;">अनुदान दरें (लाख मे) ,अधिकतम80%</th> </tr> </thead> <tbody> <tr> <td>10 लाख रु तक प्रति</td> <td>8.00</td> </tr> </tbody> </table>	परियोजना लागत	संख्या	क्षेत्र	अनुदान दरें (लाख मे) अधिकतम 40%	1 10 लाख रु तक	1	विकास खंड	4.00	2. 25 लाख रु तक	1	दो विकास खंड पर 1	10.00	3. 40 लाख रु तक	1	तहसील	16.00	4. 60 लाख रु तक	1	जनपद	24 .00	परियोजना लागत	अनुदान दरें (लाख मे) ,अधिकतम80%	10 लाख रु तक प्रति	8.00
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	<p>फार्म मशीनरी बैंक</p> <p>इस योजना में सबसिडी अनुशंसा के आधार पर बैंक खाते में उपलब्ध कराई जाएगी जो क्रेडिट लिंकड बैंक एंडेड सबसिडी के आधार पर देय होगी।</p>
ऋण सीमा	कस्टम हायरिंग केंद्र की स्थापना हेतु परियोजना लागत (कृषि निदेशालय के पत्रांक अभिन्न 0/413 दिनांक 30.09.14 के अनुरूप) का अधिकतम 80% फार्म मशीनरी बैंक की स्थापना हेतु परियोजना लागत (कृषि निदेशालय के पत्रांक अभिन्न 0/413 दिनांक 30.09.14 के अनुरूप) का अधिकतम 90%
मार्जिन	<ul style="list-style-type: none"> कस्टम हायरिंग केंद्र की स्थापना हेतु परियोजना लागत का न्यूनतम 20% फार्म मशीनरी बैंक की स्थापना हेतु परियोजना लागत का न्यूनतम 10%
ऋण का प्रकार	सावधि ऋण
ब्याज दर	समय समय पर बैंक द्वारा निर्धारित ब्याज दर लागू होगा।
पुनर्भुगतान	अधिकतम 9 वर्ष
वितरण	मार्जिन सहित सीधे विक्रेता को।
प्रतिभूति	<p>प्राथमिक प्रतिभूति :</p> <p>बैंक ऋण से सृजित परिसंपत्तियों का दृष्टि बंधक</p> <p>समपार्श्विक प्रतिभूति :</p> <p><u>A. रु 1,60,000/- तक के ऋणों हेतु:</u> बैंक को मान्य दो व्यक्तियों की जमानत जिनकी हैसियत ऋण के सापेक्ष स्वीकार्य योग्य हो।</p> <p><u>B. रु 1,60,000/- से अधिक के ऋणों हेतु:</u></p> <ol style="list-style-type: none"> ऋण राशि के समतूल्य मूल्य की कृषि भूमि पर प्रभार (Creation of Charge over Agriculture Land) या ऋण राशि के समतूल्य मूल्य की आवासीय /वाणिज्यिक / औद्योगिक भूमि का सामयिक बंधक, जो आवेदक या उसके निकट सम्बन्धियों के नाम से हो बैंक को मान्य दो व्यक्तियों की जमानत जिनकी बैंक को स्वीकार्य कुल हैसियत ऋण राशि के बराबर हो।
ऋण दस्तावेज़	(i) अटेस्टेशन मेस्मों (ii) डी पी नोट (iii) कृषि यंत्रों का दृष्टि बंधक . (iv) लेटर ऑफ इनस्टलमेंट विथ एक्सेलरेशन क्लाज . (v) लेटर ऑफ अंडरटेकिंग कम अथारिटी . (vi) जनरल फार्म ऑफ गारंटी . (vii) अहस्तांतरणीय मुख्तारनामा (जहां लागू हो) (viii) हस्ताक्षरित/रिक्त टी टी ओ फॉर्म 29 & 30 (जहां लागू हो) (ix) अन्य, जो लागू हो
पंजीयन एवं बीमा	क्रय की जाने वाली मशीनों के आरोटी 10 ओ 0 पंजीयन पर बैंक का प्रभार एवं बीमा (बैंक क्लाज सहित) कराया जाएगा
वर्गीकरण	Priority sector
अन्य	समय- समय पर प्रदेश सरकार/भारत सरकार द्वारा नियमों में किए गए संशोधन लागू होंगे

Dairy Development Scheme

Purpose	To increase milk production and income of the farmers.
Eligibility	Farmers, entrepreneurs, NGOs, SHGs, Dairy Co-operative Societies and Milk Federations etc. having sufficient place for keeping cattle's.
Limit	For minimum two & more cattle's and as per project cost.
Rate of Interest	Rate of interest will be applicable as advised by Bank from time to time.
Margin	<ul style="list-style-type: none"> ➤ Up to Rs. 2.0 lakh - NIL ➤ More than Rs. 2.00 lakh - min. 10.00%
Nature of Credit Facility	Term Loan
Disbursement	<p>For Two Cattles (1+1):</p> <ul style="list-style-type: none"> ➤ In two batches (1+1) at interval of 4-6 months from the date of purchase of 1st animal to ensure the continuity of milk production. <p>For more than Two Cattles:</p> <ul style="list-style-type: none"> ➤ In two batches at interval of 4-6 months from the date of purchase of 1st batch to ensure the continuity of milk production.
Validity/ Repayment Period	<ul style="list-style-type: none"> ➤ Equal monthly instalments in five years. ➤ First instalment will be due after 3 months from first disbursal.
Security	<ul style="list-style-type: none"> • <u>Primary Security:</u> <ul style="list-style-type: none"> ➤ Hypothecation of assets created out of bank finance. ➤ Equitable / Simple Mortgage of property/ plot associated with the project for which bank loan is obtained and is in the name of promoter, director, partner or proprietor. • <u>Collateral Security:</u> <ul style="list-style-type: none"> ➤ <u>For loans up to Rs. 2,00,000/-:</u> No collateral security will be required. ➤ <u>For loans above Rs. 2,00,000/-:</u> <u>If agriculture land is available for mortgage:</u> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 200% of the bank loan in favour of bank in case of total loan amount (existing and proposed) exceeds 1,60,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan. <u>If agriculture land is not available for mortgage:</u>

	<p>4. Equitable mortgage of Non-Agriculture land/Building having minimum value equal to bank loan amount.</p> <p>5. If value of primary security, available for Equitable / Simple mortgage is solely Equal / more than to Bank loan, No additional collateral is needed by way of mortgage.</p> <p>6. Two guarantors acceptable to the bank having net worth equal to the bank loan.</p> <p>NB : Equitable mortgage which is whether primary or collateral should have minimum value equal to bank loan amount.</p>
Insurance	Insurance of cattle is mandatory after obtaining receipt for purchase of cattle & medical certificate.
Subsidy	Subsidy and lock-in period of subsidy as per scheme.
Documentation	<ul style="list-style-type: none"> ➢ Attestation Memo ➢ D.P. Note ➢ Declaration cum Undertaking cum Authority ➢ कृषि अग्रिमों का संयुक्त दृष्टिबन्धक ➢ लेटर आफ इन्स्टालमेण्ट ➢ कृषि भूमि का साधारण बन्धक (कृषक के मामले में) व गैर कृषि सम्पत्ति का साम्यिक बन्धक ➢ (अन्य मामले में) गारण्टी पत्र ➢ अन्य, जो लागू हो

दीनदयाल अंत्योदय योजनाराष्ट्रीय ग्रामीण आजीविका मिशन- (एनआरएलएम-डीएवाई)

दीनदयाल अंत्योदय योजना - राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई-एनआरएलएम) गरीबी उन्मूलन, आजीविका सृजन और स्थायी रोजगार के अवसर प्रदान करने हेतु भारत सरकार द्वारा चलाया जा रहा एक प्रमुख कार्यक्रम है।

भारतीय रिजर्व बैंक द्वारा जारी मास्टर परिपत्र सं. RBI/2025-26/02

FIDD.GSSD.CO.BC.No.01/09.01.003/2025-26 दिनांक 01 अप्रैल 2025 एवं नाबार्ड द्वारा जारी मास्टर परिपत्र सं. NB.MCID/213/DAY-NRLM-Policy/2024-25 Circular No. 98/MCID-03/2024 दिनांक 24 मई 2024 के अनुपालन हेतु तथा शाखाओं के सुलभ सन्दर्भ हेतु मास्टर परिपत्र निर्गत किया जा रहा है -

1. प्रृष्ठभूमि :

ग्रामीण विकास मंत्रालय (एमओआरडी), भारत सरकार ने 01 अप्रैल 2013 से स्वर्णजयंती ग्राम स्वरोजगार योजना (एसजीएसवाई) का पुनर्संरचना करते हुए राष्ट्रीय ग्रामीण आजीविका मिशन (एनआरएलएम) की शुरुआत की। दिनांक 29 मार्च, 2016 से एनआरएलएम का नाम बदलकर डीएवाई-एनआरएलएम (दीनदयाल अंत्योदय योजना - राष्ट्रीय ग्रामीण आजीविका मिशन) कर दिया गया। डीएवाई-एनआरएलएम भारत सरकार का प्रमुख कार्यक्रम है जो गरीबों विशेष रूप से महिलाओं की सशक्त संस्थाओं के निर्माण के माध्यम से गरीबी कम करने और कई वित्तीय सेवाओं और आजीविका की एक श्रृंखला को गरीबों तक पहुंचने में सक्षम बनाता है। डीएवाई-एनआरएलएम में राज्यों को अपनी राज्य विशिष्ट गरीबी को कम करने की कार्य योजना तैयार करने हेतु मांग आधारित दृष्टिकोण अपनाया जाता है। DAY-NRLM की मुख्य विशेषताएं अनुबंध में प्रस्तुत की गई हैं।

2. महिला स्वयं सहायता समूह और उनके फेडरेशन (संघ):

- डीएवाई-एनआरएलएम समानता आधारित महिला स्वयं सहायता समूहों (एसएचजी) को बढ़ावा देते हैं किन्तु केवल विकलांग व्यक्तियों, बुजुर्गों और ट्रांसजेंडर जैसी अन्य विशेष श्रेणियों के समूहों के मामले में डीएवाई-एनआरएलएम में स्वयं सहायता समूहों में पुरुष और महिलाएं दोनों हो सकते हैं।
- डीएवाई-एनआरएलएम के तहत महिला एसएचजी में 10 से 20 सदस्य तक होते हैं। विशेष/स्वयं सहायता समूहों अर्थात् दुर्गम क्षेत्रों में समूह, विकलांग व्यक्तियों के समूह और दूरस्थ आदिवासी क्षेत्रों में गठित समूहों में यह संख्या न्यूनतम 5 सदस्य हो सकती है।
- ग्राम, ग्राम पंचायत, क्लस्टर या उच्च स्तर पर गठित स्वयं सहायता समूहों के संघों को उनके संबंधित राज्यों में प्रचलित उपयुक्त अधिनियमों के तहत पंजीकृत किया जा सकता है।

स्वयं सहायता समूहों को वित्तीय सहायता

3. रिवॉल्विंग फंड (परिक्रामी निधि):

डीएवाई-एनआरएलएम, एमओआरडी, 3/6 महीने की न्यूनतम अवधि के लिए अस्तित्व में रहने वाले और अच्छे एसएचजी के मानदंडों अर्थात् पंचसूत्र -नियमित बैठक, नियमित बचत, नियमित आंतरिक ऋण, नियमित वसूली और खाता बहियों का उचित रखरखाव का पालन करने वाले ऐसे समूह जिन्हें पहले रिवॉल्विंग फंड (आरएफ) प्राप्त नहीं हुआ है को प्रति एसएचजी ₹ 20,000 - ₹ 30,000 के बीच की राशि के रूप में रिवॉल्विंग फंड (आरएफ) सहायता प्रदान करेगा।

4. कैपिटल सब्सिडी:

डीएवाई-एनआरएलएम के तहत पूंजी सब्सिडी बंद कर दी गयी है। डीएवाई-एनआरएलएम के तहत किसी भी एसएचजी को कोई पूंजीगत सब्सिडी स्वीकृत नहीं की जाएगी।

5. सामुदायिक निवेश सहायता कोष (सीआईएफ):

सभी ब्लॉकों में डीएवाई-एनआरएलएम के तहत प्रवर्तित स्वयं सहायता समूहों को ग्रामीण विकास मंत्रालय द्वारा सीआईएफ प्रदान किया जाएगा और ग्राम स्तर/क्लस्टर स्तर संघों के माध्यम से भेजा जाएगा, जिसे संघों द्वारा स्थायी रूप से बनाए रखा जाएगा। सीआईएफ का उपयोग संघों द्वारा स्वयं सहायता समूहों को ऋण प्रदान करने और/या सामान्य/सामूहिक सामाजिक-आर्थिक गतिविधियां करने के लिए उपयोग में लायेगा।

6. ब्याज सबवेंशन:

डीएवाई-एनआरएलएम के अंतर्गत ब्याज अनुदान का लाभ महिला-स्वयं सहायता समूह समूहों तक सीमित है। ब्याज अनुदान के मुख्य बिंदु निम्नवत हैं-

- यह योजना ग्रामीण क्षेत्रों में DAY-NRLM के तहत महिला स्वयं सहायता समूहों तक सीमित है।
- ₹ 3 लाख तक के ऋण अवशेष के लिए बैंक के द्वारा 7% प्रति वर्ष की रियायती ब्याज दर पर ऋण प्रदान किया जायेगा। ₹ 3.00 लाख तक के ऋण अवशेष पर बैंक को वित्त वर्ष 2025-26 के दौरान 4.5 % प्रति वर्ष की एक समान दर पर सबवेंशन प्रदान किया जायेगा।
- ₹ 3 लाख से अधिक और ₹ 5 लाख तक के ऋण अवशेष के लिए बैंक अपने 1 वर्ष के -एमसीएलआर या किसी अन्य बाहरी बैंचमार्क आधारित उधार दर या 10% प्रति वर्ष जो भी कम हो के बराबर ब्याज दर पर ऋण का विस्तार करेंगे। जिसमें ऋण अवशेष पर वित्त वर्ष 2025-26 के दौरान 5% प्रति वर्ष की एक समान दर से सबवेंशन प्राप्त होगा।
- ब्याज सबवेंशन केवल उस अवधि के लिए देय होगा जिस अवधि में खाता मानक श्रेणी में रहेगा।
- अन्य एजेंसियों द्वारा बढ़ावा दिया गया महिला एसएचजी जो डीएवाई-एनआरएलएम प्रोटोकॉल का पालन कर रहे हैं एवं डीएवाई-एनआरएलएम के डेटाबेस में अंकित हों, उक्त लाभ हेतु पात्र होंगे।

योजना की मुख्य विस्तृत विशेषताएं अनुबंध-II में संलग्न हैं।

7. बैंकों की भूमिका:

7.1 बचत खाता खोलना:

बैंकों की भूमिका सभी महिला स्वयं सहायता समूहों सहित दिव्यांग व्यक्तियों एवं स्वयं सहायता समूहों के फेडरेशन (संघों) के खाते खोलने के साथ शुरू होगी।

- अपने सदस्यों के बीच बचत की आदतों को बढ़ावा देने में लगे एसएचजी बचत बैंक खाते खोलने के पात्र होंगे।

- एसएचजी के क्रेडिट लिंकेज के लिए बैंक में सभी सदस्यों का बचत खाता खोलना एक पूर्व शर्त नहीं बनाया जाएगा। शाखाओं को सलाह है कि एसएचजी के लिए बचत और ऋण खाते अलग –अलग रखा जाए।
- बचत बैंक खाता खोलने के लिए “केवल समूह के पदाधिकारियों” का अपने “ग्राहक को जानिए (के.वाई.सी.)” सत्यापन ही पर्याप्त होगा।
- शाखाओं को खाता खोलते या लेनदेन करते समय समूह के स्थायी खाता संख्या (PAN) पर जोर नहीं देना चाहिए और आवश्यकतानुसार फॉर्म सं. 60 में घोषणा स्वीकार करना चाहिए।
- खाता खोलने के दौरान समूह के सदस्यों से सम्बन्धित के.वाई.सी. सत्यापन के लिए ग्राहक सम्बन्धी समुचित सावधानी (सी.डी.डी.) पूरा करने के लिए समय-समय पर जारी निर्देशों का पालन किया जाए, सी.डी.डी. का तात्पर्य ग्राहक और लाभार्थी की पहचान तथा उसकी पुष्टि करना है।
- स्वयं सहायता समूहों के लिए सरलीकृत मानदंड के तहत समूह का बचत खाता खोलने के लिए समूह के सभी सदस्यों के ग्राहक सम्बन्धी समुचित सावधानी (सी.डी.डी.) आवश्यक नहीं है अपितु सभी पदाधिकारियों का सी.डी.डी. पर्याप्त होगा।
- बैंकों द्वारा तैनात बिजनेस कॉरेस्पॉन्डेंट्स को भी एसएचजी के बचत बैंक खाते खोलने के लिए अधिकृत किया जा सकता है, जो मौजूदा बीसी दिशानिर्देशों के अनुपालन और बिजनेस कॉरेस्पॉन्डेंट्स पर बैंक के बोर्ड द्वारा अनुमोदित नीति के अनुसार होगा।
- एसएचजी के क्रेडिट लिंकेज के समय सभी सदस्यों का के.वाई.सी. सत्यापन कर सकते हैं तथापि क्रेडिट लिंकेज के लिए भी बैंक में सभी सदस्यों का बचत खाता खोलना शर्त न बनायी जाए। समूहों के बचत और ऋण खाते का रख रखाव अलग-अलग करें।
- बैंकों को सलाह दी जाती है कि वे गांव, ग्राम पंचायत, क्लस्टर या उच्च स्तर पर एसएचजी के संघों के बचत खाते खोलें। इन खातों को 'व्यक्तियों के संघ' के लिए बचत खाते के रूप में वर्गीकृत किया जा सकता है। ऐसे खातों के हस्ताक्षरकर्ताओं के लिए भारतीय रिजर्व बैंक द्वारा समय समय पर निर्दिष्ट 'अपने ग्राहक को जानें' (केवाईसी) मानदंड लागू होंगे।
- बैंकों को सलाह दी जाती है कि वे गांव, ग्राम पंचायत, क्लस्टर या उच्च स्तर पर डीएवाई-एनआरएलएम के तहत पदोन्नत उत्पादक समूहों के लिए चालू खाते खोलें। ऐसे खातों के हस्ताक्षरकर्ताओं के लिए भारतीय रिजर्व बैंक द्वारा समय समय पर निर्दिष्ट 'अपने ग्राहक को जानें' (केवाईसी) मानदंड लागू होंगे।

बचत खाता खोलने हेतु आवश्यक दस्तावेज़:

- a. “समूह की नियमावली एवं बचत खाता खोलने हेतु प्रस्ताव”/ कार्यवाही रजिस्टर की (समूह के पदाधिकारियों द्वारा प्रमाणित) प्रति जिसमें पदाधिकारियों का चयन, उन्हें बैंक शाखा में खाता खोलने एवं उसके संचालन हेतु अधिकृत किया गया हो साथ ही सभी सदस्यों की सूची एवं उनके हस्ताक्षर हों।
- b. समूह के समस्त पदाधिकारियों (अध्यक्ष, कोषाध्यक्ष एवं सचिव) के दो फोटो (एक खाता खोलने के कार्ड पर और दूसरी पासबुक पर लगाने हेतु)।

- c. समूह के नाम की मुहर (रबर स्टैम्प) जिसमें समूह का नाम तथा पदाधिकारियों के हस्ताक्षर/नि.अंगूठा हेतु स्थान हो।
- d. समूह के पदाधिकारियों का के.वाई.सी. सभी सदस्यों का के.वाई.सी. या फोटो प्राप्त करने की आवश्यकता नहीं है तथापि सदस्यों द्वारा आधार कार्ड की प्रति उपलब्ध कराने पर बैंक उसे स्वीकार करेगा और दस्तावेज के साथ रखेगा।
- e. वर्तमान में बैंक में बचत खाता खोलने हेतु परिचयकर्ता की आवश्यकता नहीं है।

एस.एच.जी.के फेडरशन (संघ) के खाते खोलना:

एस.एच.जी.के फेडरशन के बचत खाते गांव, ग्राम पंचायत, क्लस्टर या उच्च स्तर पर खोलें तथा इन खातों को 'व्यक्तियों के संगठन' हेतु बचत खाते के रूप में वर्गीकृत किया जा सकता है। ऐसे खातों के हस्ताक्षरकर्ताओं हेतु भारतीय रिजर्व बैंक द्वारा समय-समय पर निर्दिष्ट किये गए अपने ग्राहक को जानें (केवाईसी) सम्बन्धी मानदंड लागू होंगे।

उत्पादक समूहों (पी.जी.) के खाते खोलना:

डीएवाई-एनआरएलएम के अंतर्गत प्रवर्तित उत्पादक समूहों के लिए गांव ग्राम पंचायत क्लस्टर या उच्च स्तर पर चालू खाते खोलें ऐसे खातों के हस्ताक्षरकर्ताओं के लिए भारतीय रिजर्व बैंक द्वारा समय-समय पर निर्दिष्ट किये गए अपने ग्राहक को जानें (केवाईसी) सम्बन्धी मानदंड लागू होंगे।

7.2 एसएचजी और फेडरेशन ऑफ एसएचजी के बचत / नकद क्रेडिट खाते में लेनदेन:

- I. एसएचजी और उनके संघों को उनके संबंधित बचत / नकद क्रेडिट खातों के माध्यम से लेनदेन करने के लिए प्रोत्साहित किया जाए।
- II. भारतीय रिजर्व बैंक द्वारा बैंकों को सूचित किया गया है कि वे ON-US और OFF-US दोनों परिवेश में दोहरे प्रमाणीकरण की सुविधा स्थापित करें ताकि SHG व्यवसाय प्रतिनिधियों द्वारा संयुक्त रूप से संचालित बचत/ नकद क्रेडिट खातों में लेनदेन कर सकें जो प्रक्रियाधीन है। बैंकों को यह भी सलाह दी गयी है कि वे अपने बोर्ड द्वारा अनुमोदित नीति के अनुसार एसएचजी और उनके संघों को ऐसी सभी सेवाएं बिजनेस कॉरेस्पोंडेंट के माध्यम से प्रदान करें।

7.3 स्वयं सहायता समूहों और उनके व्यक्तिगत सदस्यों को उधार देना:

7.3.1 ऋण लेने के लिए एसएचजी के लिए पात्रता मानदंड:

- a) एसएचजी अपने खाता बहियों/रजिस्टर के अनुसार समूह के गठन (न कि बचत खाता खोलने) की तिथि से कम से कम 6 महीने के लिए सक्रिय अस्तित्व में होना चाहिए।
- b) स्वयं सहायता समूहों को "पंचसूत्र" का पालन करने वाले होने चाहिए, अर्थात् नियमित बैठक, नियमित बचत, नियमित आतंरिक ऋण, समय पर चुकौती और खाता बहियों / रजिस्टर अद्यतन रख रखाव करना।
- c) स्वयं सहायता समूहों को संलग्न ग्रेडिंग प्रारूप के अनुसार अर्हता प्राप्त करनी चाहिए। जब कभी स्वयं सहायता समूहों के संघ अस्तित्व में आते हैं तो संघों द्वारा बैंकों को समर्थन देने के लिए ग्रेडिंग किया जा सकता है।

- d) मौजूदा निष्क्रिय एसएचजी भी ऋण के लिए पात्र हैं यदि इन्हें सक्रिय / पुनर्जीवित किया जाता है और कम से कम तीन महीने की अवधि के लिए सक्रिय रहना जारी रहता है।

7.3.2 ऋण आवेदन:

समूह को क्रेडिट सुविधा प्रदान करने हेतु निम्नलिखित ऋण अभिलेख प्राप्त किया जाना आवश्यक है-

- a) समूह के द्वारा कैश क्रेडिट सुविधा प्रदान करने हेतु दिया गया प्रस्ताव व आवेदन पत्र।
- b) समूह को बैंक से लिंक किये जाने हेतु स्वयंसेवी संस्था / मिशन मैनेजमेंट यूनिट / सरकारी संस्था / अन्य से बैंक को अग्रसारित किये जाने वाला पत्र।
- c) अटेस्टेशन मेमो व डी.पी.नोट (एक स्थान पर रेवेन्यू टिकट के साथ तथा दूसरे स्थान पर रेवेन्यू टिकट के बिना पदाधिकारियों के द्वारा मुहर सहित (पदेन क्षमता) में हस्ताक्षरित होगा।
- d) “स्वयं सहायता समूह को वित्त प्रदान करने हेतु करार पत्र”, केवल पदाधिकारियों के द्वारा मुहर सहित (पदेन क्षमता) में हस्ताक्षरित होगा (स्टाम्प शुल्क नहीं)।
- e) समूह के सदस्यों द्वारा निष्पादित परस्पर करारनामा पर ही ₹100 का स्टाम्प पेपर प्राप्त करना है, परस्पर करारनामा के सभी पृष्ठों एवं स्टाम्प पेपर को सभी सदस्यों द्वारा निष्पादित कराया जायेगा (परस्पर करारनामा पर समूह की मुहर नहीं लगायी जाएगी) जबकि अन्य सभी अभिलेख समूह के पदाधिकारियों के द्वारा मुहर सहित हस्ताक्षरित होने हैं।
- f) कुल स्वीकृत कैश क्रेडिट लिमिट, ऋण के बराबर राशि के ऋण अभिलेख प्राप्त किये जायेंगे।
 - i. भारतीय रिजर्व बैंक द्वारा सूचित किया गया है कि सभी बैंक एसएचजी को ऋण सुविधा प्रदान करने के लिए इंडियन बैंक एसोसिएशन (आईबीए) द्वारा तैयार किए गए सामान्य ऋण आवेदन प्रपत्रों का उपयोग कर सकते हैं।
 - ii. बैंक डीएवार्ड-एनआरएलएम द्वारा विकसित प्रणाली और क्रेडिट लिंक्ड योजनाओं के लिए राष्ट्रीय पोर्टल के माध्यम से एसएचजी को ऑनलाइन ऋण आवेदन जमा करने के लिए प्रोत्साहित कर सकते हैं।

7.3.3 ऋण राशि

- I. डीएवार्ड-एनआरएलएम के तहत कई बार सहायता प्रदान किये जाने पर बल दिया जाता है। जिससे समूह को स्थायी आजीविका शुरू करने और जीवन की गुणवत्ता को बेहतर बनाने के लिए अधिक मात्रा में ऋण प्राप्त करने में सक्षम बनाया जा सके।
- II. एसएचजी अपनी आवश्यकता के आधार पर या तो **मीयादी ऋण** (टीएल) या **नकद ऋण सीमा** (सीसीएल) या दोनों प्राप्त कर सकते हैं। आवश्यकता के समय एसएचजी के चुकौती के व्यवहार और निष्पादन के आधार पर पहले से बकाया ऋण होने के बावजूद भी अतिरिक्त ऋण स्वीकृत किया जा सकता है।
- III. **नकदी ऋण सीमा (सीसीएल):** शाखायें प्रत्येक पात्र एसएचजी को वार्षिक ड्राइंग पॉवर (डीपी) के साथ 3 वर्ष की अवधि के लिए न्यूनतम ₹ 6.00 लाख की ऋण सीमा स्वीकृत करेंगी। एसएचजी के चुकौती निष्पादन के आधार पर ड्राइंग पॉवर को वार्षिक तौर पर बढ़ाया जा सकता है। ड्राइंग पॉवर की गणना निम्नानुसार की जा सकती है:-
- प्रथम वर्ष हेतु ड्राइंग पॉवर: वर्तमान ग्रुप कारपस (मूल निधि) का 6 गुना या न्यूनतम ₹1.50 लाख जो भी अधिक हो।

- द्वितीय वर्ष हेतु ड्राइंग पॉवर: समीक्षा / वृद्धि के समय ग्रुप कारपस का 8 गुना या न्यूनतम ₹ 3.00 लाख जो भी अधिक हो।
- तृतीय वर्ष हेतु ड्राइंग पॉवर: एसएचजी द्वारा तैयार किए गए माइक्रो क्रेडिट प्लान (एमसीपी) और फेडरेशन / सहायता एजेंसी द्वारा मूल्यांकित तथा पिछले पिछले रिकार्ड के आधार पर न्यूनतम ₹ 6.00 लाख
- चतुर्थ वर्ष व आगे हेतु ड्राइंग पॉवर: एसएचजी द्वारा तैयार किए गए माइक्रो क्रेडिट प्लान (एमसीपी) और फेडरेशन/ सहायता एजेंसी द्वारा मूल्यांकित तथा पिछले रिकार्ड के आधार पर ₹ 6.00 लाख से अधिक (रिव्यू करके सीमा को बढ़ाया जा सकता है।)

IV. मीयादी ऋण:

मीयादी ऋण के मामले में ऋण राशि सीमा की स्वीकृति निम्नानुसार करेंगे:-

- प्रथम डोज : वर्तमान ग्रुप कारपस (मूल निधि) का 6 गुना या न्यूनतम ₹1.50 लाख जो भी अधिक हो।
- द्वितीय डोज: ग्रुप कारपस का 8 गुना या न्यूनतम ₹ 3.00 लाख जो भी अधिक हो।
- तृतीय डोज: एसएचजी द्वारा तैयार किए गए माइक्रो क्रेडिट प्लान (एमसीपी) और फेडरेशन/सहायता एजेंसी द्वारा मूल्यांकित तथा पिछले पिछले रिकार्ड के आधार पर न्यूनतम ₹ 6.00 लाख।
- चतुर्थ डोज व आगे: एसएचजी द्वारा तैयार किए गए माइक्रो क्रेडिट प्लान (एमसीपी) और फेडरेशन/सहायता एजेंसी द्वारा मूल्यांकित तथा पिछले रिकार्ड के आधार पर ₹ 6.00 लाख से अधिक (ग्रुप कॉर्पस में एसएचजी द्वारा प्राप्त रिवालिंग फंड यदि कोई हो, स्वयं की बचत, एसएचजी द्वारा अपने सदस्यों को ऋण पर अर्जित ब्याज, अन्य स्रोतों से प्राप्त आय और अन्य संस्थानों/एनजीओ द्वारा प्रोत्साहित किये जाने के मामले में अन्य स्रोतों से प्राप्त राशि शामिल है।)

V. यह सुनिश्चित किया जाए कि पात्र एसएचजी को बार-बार ऋण (Repeat loan) उपलब्ध कराया जाए।

7.3.4 एसएचजी सदस्यों को ऋण सुविधाएं

- I. महिला एसएचजी के सदस्यों को उद्यमिता विकास हेतु अच्छा निष्पादन करने वाले चुनिंदा परिपक्व एसएचजी (एसएचजी जो 2 वर्ष से अधिक पुराने हैं और समय पर चुकौती के साथ बैंक ऋण के कम से कम एक डोज की सीमा तक पहुंच चुके हैं) व्यक्तिगत सदस्यों को व्यवहार्य आर्थिक उद्यम चलाने हेतु बैंक की लोन पालिसी के अनुसार बैंक द्वारा ₹10 लाख तक का ऋण देने पर विचार किया जा सकता है।
- II. डीएवाई-एनआरएलएम के तहत प्रत्येक एसएचजी में एक महिला को मुद्रा योजना के तहत ₹1.00 लाख तक का ऋण प्रदान किया जा सकता है यदि वह अन्यथा पात्र है।
- III. भारतीय बैंक संघ (आईबीए) द्वारा जारी दिशा-निर्देशों के अनुसार पीएमजेडीवाई खाता रखने वाली प्रत्येक महिला एसएचजी सदस्य को **न्यूनतम ₹ 5000** की ओडी सुविधा प्रदान करें। बैंक नियमित रूप से डीएवाई-एनआरएलएम के साथ पारस्परिक रूप से सहमत प्रारूप पर महिला स्वयं सहायता समूहों के सदस्यों को ओडी सीमा का डेटा साझा कर सकते हैं।

- IV. DAY-NRLM ने उपरोक्त खंड (i) और (ii) के अनुसार पात्र व्यक्तिगत महिला SHG सदस्यों के लिए 'महिला उद्यम त्वरण कोष-Women Enterprise Acceleration Fund' बनाया है। फंड/कोष की मुख्य विशेषताएं अनुबंध-III में संलग्न हैं
- V. उत्पादक समूहों/निर्माता संगठनों को ऋण- महिला एसएचजी सदस्यों को समुहिकीकरण/एकत्रीकरण/ मूल्य संवर्धन के माध्यम से उनकी उपज के लिए बेहतर मूल्य प्राप्त करने की सुविधा प्रदान करने के लिए, बैंक अपनी ऋण नीति के अनुसार डीएयाई-एनआरएलएम के तहत उनकी वाणिज्यिक गतिविधियों के लिए अच्छा प्रदर्शन करने करने वाले उत्पादक समूहों/उत्पादक संगठनों का चयन करने के लिए ऋण देने पर विचार कर सकते हैं।

विशेष:

- समूह का बचत खाता समूह गठन के तुरंत बाद खोला जा सकता है तथा कुछ समय बाद भी खोला जा सकता है।
- यदि समूह के सभी पदाधिकारी एवं सदस्य अशिक्षित हैं या कुछ शिक्षित और कुछ अशिक्षित हैं या सभी शिक्षित हैं तीनो स्थितियों में समूह बनाया जा सकता है तथा उसका बचत खाता खोला जायेगा किन्तु पदाधिकारी अशिक्षित होने की स्थिति में समूह को चेकबुक जारी नहीं की जाएगी।
- समूह का बचत खाता समूह की बचत राशि अथवा शून्य अवशेष से भी खोला जा सकता है।
- समूह के सदस्यों द्वारा की जाने वाली मासिक बचत की न्यूनतम या अधिकतम राशि की सीमा निर्धारित नहीं है।
- समूह के सभी सदस्यों के द्वारा जमा की जा सकने वाली राशि मासिक बचत के रूप में निर्धारित राशि मानी जाती है जिसे सर्व सम्मति से परिवर्तित किया जा सकता है।

बचत खाता से लेन देन:

- बचत खाता से लेन देन समूह के द्वारा लिए गए निर्णय के अनुसार होंगे।
- समूह के द्वारा आहरण हेतु समूह का प्रस्ताव/प्रस्ताव की कार्बन प्रति/प्रमाणित फोटोकॉपी प्राप्त की जाए तथा कार्यवाही रजिस्टर व प्रस्ताव का अवलोकन किया जाना चाहिए।
- समूह के बचत/सी.सी.एल./ऋण खाता पर ब्याज के अतिरिक्त अन्य कोई (निरीक्षण, प्रोसेसिंग, सिबिल आदि) प्रभार नामे नहीं किया जायेगा।
- अन्य कार्य दिवसों के साथ साथ प्रत्येक गुरुवार को विशेषतः SHG-DAY के रूप में मनाया जायेगा।
- पदाधिकारी परिवर्तन की स्थिति में समूह के प्रस्ताव के साथ सभी पदाधिकारियों के 2 फोटो (एक खाता खोलने के कार्ड पर और दूसरी पासबुक पर लगाने हेतु) और के.वाई.सी.सहित नया स्पेसिमेन हस्ताक्षर कार्ड प्राप्त करना पर्याप्त है।
- समूह के सदस्यों या पदाधिकारियों के आपसी परिवर्तन के मामलों में भी परिवर्तन से पूर्व प्राप्त किये गए ऋण अभिलेख ही प्रभावी रहेंगे तथा उसमें नये दस्तावेज प्राप्त करने की आवश्यकता नहीं है किन्तु समूह में कोई नया सदस्य (ऋण दस्तावेज के समय परस्पर करारनामा में निष्पादन करने वाले सदस्यों के अतिरिक्त) समूह में शामिल होता है तो नियमानुसार इस आशय का प्रस्ताव, नया दस्तावेज पदाधिकारियों से तथा परस्पर करारनामा, समूह के वर्तमान सभी सदस्यों के द्वारा ₹100/- के स्टाम्प पेपर के साथ निष्पादित कराया जायेगा।
- ऋण दस्तावेज पूर्ण कराते /भरे जाते समय कुल स्वीकृत सी.सी.एल./ऋण राशि (वर्तमान में सी.सी.एल. न्यूनतम ₹ 6.00 लाख) पर तत्समय (वर्तमान में 12.40%) लागू ब्याज दर ही दस्तावेज पर अंकित की जाएगी तथा

सिस्टम के द्वारा नियमानुसार स्वतः ₹ 3.00 लाख तक अवशेष राशि पर 7%, ₹ 3.00 लाख से अधिक ₹ 5.00 लाख तक अवशेष राशि पर 10% तथा ₹ 5.00 लाख से अधिक अवशेष राशि पर Contractual Rate अर्थात् वर्तमान में 12.40% से प्रभारित किया जायेगा।

- शाखा के द्वारा कोई प्रेफ़ेन्शिअल दर अंकित नहीं की जानी है।

7.3.5 ऋण का उद्देश्य और चुकौती:

- I. ऋण राशि एसएचजी द्वारा तैयार माइक्रो क्रेडिट प्लान (एमसीपी) के आधार पर सदस्यों के मध्य वितरित की जाएगी। सदस्यों द्वारा ऋण का उपयोग सामाजिक आवश्यकताओं की पूर्ति, उच्च लागत वाले ऋण की अदलाबदली, मकान के निर्माण या मरम्मत, शौचालयों का निर्माण और स्थायी आजीविका अपनाने या एसएचजी द्वारा शुरू की गई किसी भी व्यवहार्य सामान्य गतिविधि के वित्तपोषण हेतु किया जा सकता है।
- II. एसएचजी सदस्यों की आजीविका बढ़ाने के लिए ऋण के उपयोग को सुविधाजनक बनाने के लिए ₹1 लाख से अधिक के ऋण का कम से कम 50%, ₹4 लाख से अधिक के ऋण का 75% और ₹6 लाख से अधिक के ऋण का कम से कम 85% उपयोग मुख्य रूप से **आय अर्जन** करने वाले उत्पादक उद्देश्यों के लिए किया जाना चाहिए। एसएचजी द्वारा तैयार किए गए एमसीपी ऋण के उद्देश्य और उपयोग को निर्धारित करने के लिए आधार होंगे।
- III. मीयादी ऋणों के लिए चुकौती अनुसूची इस प्रकार हो सकती है:-
 - ऋण की प्रथम डोज 24 से 36 महीनों में मासिक/त्रैमासिक किश्तों में चुकाई जाएगी।
 - ऋण की द्वितीय डोज 36 से 48 महीनों में मासिक/तिमाही किश्तों में चुकाई जाएगी।
 - ऋण की तृतीय डोज नकदी प्रवाह के आधार 48 से 60 महीनों में मासिक/तिमाही किश्तों में चुकाई जाएगी।
 - ऋण की चतुर्थ डोज व उसके उपरांत नकदी प्रवाह के आधार पर 60 से 84 महीनों के मध्य मासिक/तिमाही किश्तों में चुकाई जाएगी।
- IV. डीएवाई-एनआरएलएम के तहत स्वीकृत सभी ऋण सुविधाएं भारतीय रिजर्व बैंक द्वारा समय-समय पर जारी परिसंपत्ति वर्गीकरण मानदंडों द्वारा शासित होंगी।

7.3.6 प्रतिभूति और मार्जिन:

- i. एसएचजी से ₹10.00 लाख तक की ऋण सीमा हेतु कोई संपार्शिक प्रतिभूति या कोई मार्जिन मनी प्राप्त नहीं किया जाएगा। एसएचजी के बचत खातों के विरुद्ध कोई ग्रहणाधिकार नहीं लगाया जायेगा और ऋण स्वीकृत करते समय किसी जमा राशि हेतु बल नहीं दिया जाए।
- ii. एसएचजी को ₹10 लाख से अधिक और ₹ 20 लाख तक के ऋण के लिए कोई संपार्शिक प्रतिभूति प्राप्त नहीं की जाएगा। एसएचजी के बचत बैंक खातों के विरुद्ध कोई ग्रहणाधिकार नहीं लगाया जायेगा हालाँकि संपूर्ण ऋण (बकाया ऋण भले ही वह बाद में ₹ 10 लाख से कम हो के बावजूद) सूक्ष्म इकाइयों के लिए क्रेडिट गारंटी फंड (CGFMU) के तहत कवरेज के लिए पात्र होगा।

- iii. ₹10 लाख से अधिक और ₹ 20 लाख तक के एसएचजी को ऋण के लिए बैंक की अनुमोदित लोन पालिसी के अनुसार ₹10 लाख से अधिक की ऋण राशि पर 10% से अधिक मार्जिन प्राप्त नहीं किया जा सकता है।

7.3.7 चूककर्ताओं के साथ व्यवहार:

डीएवाई-एनआरएलएम के अंतर्गत जानबूझ कर चूक करने वालों को वित्तपोषित नहीं किया जाना चाहिए। यदि जानबूझ कर चूक करने वाले किसी समूह के सदस्य हैं, तो उन्हें रिवॉल्विंग फंड की सहायता से निर्मित कोष सहित समूह की बचत और ऋण गतिविधियों से लाभ प्राप्त करने की अनुमति दी जा सकती है। परन्तु बैंक ऋण सुविधाओं के संबंध में ऋण का दस्तावेजीकरण करते समय ऐसे चूककर्ताओं को छोड़कर समूह को वित्त प्रदान किया जायेगा। किसी समूह में किसी/किन्हीं जानबूझ कर चूक करने वाले सदस्यों के कारण अन्य सदस्यों को ऋण प्राप्त करने से वंचित नहीं किया जायेगा।

एसएचजी के व्यक्तिगत सदस्यों के परिवार के सदस्यों के बैंक के चूककर्ता होने के आधार पर एसएचजी को ऋण देने से इनकार नहीं किया जायेगा।

इसके अतिरिक्त जानबूझ कर चूक नहीं करने वालों को ऋण प्राप्त करने से वंचित नहीं किया जायेगा। यदि वास्तविक कारणों से चूक होती है तो बैंक ऋण सुविधाओं के पुनर्गठन के लिए निर्धारित मानदंडों का पालन कर सकते हैं।

7.3.8 दस्तावेजीकरण और अनुवर्ती कार्रवाई

- i. एसएचजी को ऋण पासबुक या खाता विवरणी क्षेत्रीय भाषाओं में जारी जाएँ जिसमें उन्हें संवितरित ऋण के सभी ब्यौरे तथा स्वीकृत ऋण पर लागू शर्तें निहित हों। स्वयं सहायता समूहों द्वारा किए गए प्रत्येक लेनदेन पासबुक पर अद्यतन किया जाना चाहिए। ऋण के दस्तावेजीकरण और वितरण के समय वित्तीय साक्षरता के हिस्से के रूप में नियमों और शर्तों को शाखा/क्षेत्रीय कार्यालय द्वारा स्पष्ट रूप से समझाया जाए।
- ii. बैंक शाखाएं एक सप्ताह में एक दिवस (गुरुवार) निर्धारित करें जिस दिन स्टाफ फील्ड में जाकर एसएचजी और फेडरेशन की बैठकों में सहभागिता कर सके व एसएचजी के कार्य देख सके तथा समूहों की बैठकों की नियमितता का पता कर सके।

8. वसूली:

कार्यक्रम की सफलता सुनिश्चित करने हेतु ऋणों का शीघ्र चुकौती आवश्यक है। ऋण की वसूली सुनिश्चित करने के लिए बैंक सभी संभव उपाय अर्थात् व्यक्तिगत संपर्क, जिला मिशन प्रबंधन इकाइयों (डीएमएमयू)/जिला ग्रामीण विकास एजेंसी (डीआरडीए) के साथ संयुक्त वसूली शिविरों का आयोजन करना चाहिए।

ऋण वसूली का महत्व के दृष्टिगत बैंकों को प्रत्येक माह डीएवाई-एनआरएलएम के अंतर्गत चूक करने वाले एसएचजी की सूची तैयार करके उक्त सूची को बीएलबीसी और जिला सलाहकार समिति (डीसीसी) की बैठकों में प्रस्तुत करेंगे जिससे ब्लॉक/जिला स्तर पर डीएवाई-एनआरएलएम के कर्मचारी वसूली शुरू करने में बैंकरों की सहायता कर सकेंगे।

9. ऋण लक्ष्य योजना और निगरानी

- i. बैंक अपने संबंधित क्षेत्रीय/उच्च कार्यालयों में स्वयं सहायता समूहों के लिए कक्ष स्थापित कर सकते हैं। इन प्रक्रोष्ठों द्वारा समय-समय पर एसएचजी को ऋण के प्रवाह की निगरानी और समीक्षा की जाए तथा योजना का क्रियान्वयन सुनिश्चित करते हुए शाखाओं से डेटा एकत्र करके जिलों/ब्लॉकों या प्रधान कार्यालय और डीएवाई-एनआरएलएम इकाइयों को समेकित डेटा उपलब्ध कराया जाए।

- ii. राज्य स्तरीय बैंकर्स समिति- एसएलबीसी एसएचजी बैंक लिकेज पर एक उप-समिति का गठन करेगा । उप-समिति में राज्य में कार्यरत सभी बैंकों के सदस्य, आरबीआई, नाबार्ड, एसआरएलएम के सीईओ, राज्य ग्रामीण विकास विभाग के प्रतिनिधि, सचिव-संस्थागत वित्त और विकास विभागों के प्रतिनिधि आदि शामिल होने चाहिए। नाबार्ड द्वारा तैयार संभावित लिकड प्लान/राज्य फोकस पेपर के आधार पर, एसएचजी बैंक लिकेज पर एसएलबीसी उप-समिति जिला-वार, ब्लॉक-वार और शाखा-वार क्रेडिट योजना पर पहुंच सकती है। उप-समिति को राज्यों के लिए ऋण लक्ष्य तक पहुंचने के लिए मौजूदा एसएचजी, प्रस्तावित नए एसएचजी और एसआरएलएम द्वारा सुझाए गए नए और बार-बार ऋण के लिए पात्र एसएचजी की संख्या पर विचार करना चाहिए। इस प्रकार तय किए गए लक्ष्यों को एसएलबीसी में अनुमोदित किया जाना चाहिए और प्रभावी कार्यान्वयन के लिए समय-समय पर समीक्षा और निगरानी की जानी चाहिए।
- iii. जिलेवार क्रेडिट योजनाओं को जिला सलाहकार समिति (डीसीसी) को सूचित किया जाना चाहिए । ब्लॉक-वार/कलस्टर-वार लक्ष्य नियंत्रकों के माध्यम से बैंक शाखाओं को सूचित किए जाने हैं।
- iv. जिला सलाहकार समिति: डीसीसी नियमित रूप से जिला स्तर पर एसएचजी को ऋण के प्रवाह की निगरानी करेगी और ऐसे मुद्दों का समाधान करेगी जो ऋण के ऐसे प्रवाह को बाधित करते हैं। इस समिति में अन्य सदस्यों के अलावा डीएवाई-एनआरएलएम का प्रतिनिधित्व करने वाले डीएमएमयू कर्मचारी और एसएचजी महासंघों के पदाधिकारी शामिल होने चाहिए।
- v. उप-समिति एसएचजी-बैंक लिंकेज की समीक्षा, कार्यान्वयन और निगरानी के एक विशेष एजेंडे और क्रेडिट लक्ष्य की उपलब्धि में मुद्दों/बाधाओं पर चर्चा करेगी। एसएलबीसी के निर्णय उप-समिति की रिपोर्टों के विश्लेषण से लिए जाने चाहिए।
- vi. बीएलबीसी ब्लॉक स्तर पर एसएचजी बैंक लिकेज के मुद्दों को उठाएगा। इस समिति में एसएचजी/एसएचजी के फेडरेशनों को मंच पर अपनी आवाज उठाने के लिए सदस्य के रूप में शामिल किया जाना चाहिए। बीएलबीसी में एसएचजी क्रेडिट की शाखा-वार स्थिति की निगरानी की जाएगी।
- vii. शाखाए डीएवाई-एनआरएलएम की विभिन्न गतिविधियों के तहत प्रगति रिपोर्ट और विलंब रिपोर्ट को अनुबंध-IV और V के प्रारूप में हर महीने एलडीएम को प्रस्तुत कर सकती हैं ताकि इसे एसएलबीसी द्वारा गठित विशेष उप-समिति को प्रस्तुत किया जा सके।

10. वित्तीय साक्षरता:

वित्तीय साक्षरता वित्तीय व्यवहार पर जागरूकता फैलाने और परिवारों को विभिन्न वित्तीय उत्पादों और सेवाओं के बारे में सूचित करने के लिए महत्वपूर्ण कार्य नीतियों में से एक है। डीएवाई-एनआरएलएम ने ग्रामीण स्तर पर वित्तीय साक्षरता शिविर आयोजित करने के लिए “वित्तीय साक्षरता समुदाय संसाधन व्यक्तियों (एफएल-सीआरपी) के रूप में बड़ी संख्या में कैडर को प्रशिक्षित और नियुक्त किया है। विभिन्न बैंकों द्वारा स्थापित वित्तीय साक्षरता केंद्र (एफएलसी) संबंधित एसआरएलएम के साथ समन्वय कर सकते हैं और वित्तीय साक्षरता पर ग्राम शिविर आयोजित करने के लिए एफएल-सीआरपी की सेवाओं का लाभ उठा सकते हैं।

11. डेटा साझा करना:

बैंक निम्नलिखित डेटा को DAY-NRLM या राज्य ग्रामीण आजीविका मिशन (SRLMs) के साथ पारस्परिक रूप से सहमत प्रारूप/अंतराल में साझा कर सकते हैं। इस तरह के डेटा को साझा करते समय, बैंक 01 जुलाई 2015 के बैंकों में ग्राहक सेवा पर मास्टर परिपत्र के पैराग्राफ 25 के प्रावधानों के अनुरूप होना सुनिश्चित कर सकते हैं। ग्राहकों की सहमति के संबंध में, जैसा कि उपरोक्त मास्टर परिपत्र के पैरा 25 (iv) में उल्लिखित है, बैंक यह सुनिश्चित कर सकते हैं कि सहमति ग्राहकों से विशेष रूप से और अलग से प्राप्त की जा सकती है, न कि खाता खुलवाने के लिए या लोन के लिए आवेदन में सामान्य खंड के रूप में सहमति के रूप में।

- i. पुनर्प्राप्ति आदि सहित विभिन्न रणनीतियों को शुरू करने के लिए डेटा ऐसा डेटा सीधे सीबीएस प्लेटफॉर्म से लिया जा सकता है।
- ii. उल्लिखित योजनाओं के तहत उच्च नामांकन और दावा निपटान की सुविधा के लिए प्रधान मंत्री जीवन ज्योति बीमा योजना (पीएमजेबीवाई) और प्रधान मंत्री सुरक्षा बीमा योजना (पीएमएसबीवाई) का डेटा
- iii. दोहरी प्रमाणीकरण तकनीक का उपयोग करके बिजनेस कॉरेस्पोंडेंट बिंदुओं पर किए जा रहे सभी एसएचजी लेनदेन का डेटा

12. बैंकों को DAY-NRLM सहायता:

- (i) एसआरएलएम विभिन्न स्तरों पर प्रमुख बैंकों के साथ रणनीतिक साझेदारी विकसित करेगा। यह बैंकों और गरीबों दोनों के पारस्परिक रूप से लाभकारी संबंधों, सक्षम स्थिति के लिए बनाने में निवेश करेगा।
- (ii) एसआरएलएम वित्तीय साक्षरता प्रदान करके बचत, ऋण, बीमा, पेंशन पर परामर्श सेवाएं प्रदान करके और क्षमता निर्माण में अंतर्निहित सूक्ष्म निवेश योजना पर प्रशिक्षण देकर स्वयं सहायता समूहों की सहायता करेगा।
- (iii) एसआरएलएम एसएचजी के वित्तपोषण में शामिल प्रत्येक बैंक शाखा के साथ ग्राहक संबंध प्रबंधकों (बैंक मित्र/सखी) को तैनात करके अतिदेय राशि की वसूली के लिए अनुवर्ती कार्रवाई सहित गरीब ग्राहकों को बैंकिंग सेवाओं की गुणवत्ता में सुधार के लिए बैंकों को समर्थन प्रदान करेंगे।
- (iv) आईटी मोबाइल प्रौद्योगिकियों और गरीबों, युवाओं या एसएचजी सदस्यों के संस्थानों को व्यापार सुविधाकर्ता और व्यापार संवाददाता के रूप में उपयोग करना।
- (v) **समुदाय आधारित वसूली तंत्र (सीबीआरएम):** एसएचजी बैंक लिंकेज के लिए एक विशेष उप-समिति का गठन गांव/क्लस्टर/ब्लॉक स्तर पर किया जा सकता है जो बैंकों को ऋण राशि की देय वसूली आदि के उचित उपयोग को सुनिश्चित करने में सहायता करेगी। बैंक प्रत्येक ग्राम स्तरीय महासंघ के लिंकेज उप-समिति के सदस्य परियोजना स्टाफ के साथ शाखा परिसर में शाखा प्रबंधक की अध्यक्षता में महीने में एक बार बैंक लिंकेज से संबंधित कार्यसूची मदों के साथ बैठक करेंगे।

डीएवाई-एनआरएलएम की प्रमुख विशेषताएं

1. सार्वभौमिक सामाजिक जागरण:

प्रारम्भ में डीएवाई-एनआरएलएम यह सुनिश्चित करेगा कि प्रत्येक चिन्हित ग्रामीण गरीब परिवार से कम से कम एक सदस्य, विशेषकर महिला सदस्य को समयबद्ध ढंग से एसएचजी नेटवर्क के तहत लाया जाए। इसके बाद महिलाओं और पुरुषों दोनों को आजीविका सम्बन्धी मामलों अर्थात् कृषक संगठनों, दुग्ध उत्पादक सहकारी समितियों, बुनकर संघों आदि के समस्या समाधान के लिए संगठित किया जाएगा। ये सभी संस्थान समावेशी हैं और कोई भी गरीब इससे अछूता नहीं रहेगा।

डीएवाई-एनआरएलएम सामाजिक, आर्थिक और जाति जनगणना (एसईसीसी) के अनुसार कम से कम एक वंचित मानदंड वाले परिवार और स्वचालित रूप से शामिल मानदंडों के तहत परिवार का पर्याप्त कवरेज सुनिश्चित करेगा सभी के 100% कवरेज के अंतिम लक्ष्य को ध्यान में रखते हुए जैसे कि 50% लाभार्थी अनुसूचित जाति / अनुसूचित जनजाति हैं 15% अल्पसंख्यक हैं और 3% विकलांग व्यक्ति हैं।

2. गरीबों की सहभागी पहचान (पीआईपी):

डीएवाई-एनआरएलएम लक्षित लाभार्थियों को कवर करने के लिए समुदाय आधारित प्रक्रिया शुरू करेगा अर्थात् लक्ष्य समूह की पहचान करने की प्रक्रिया में गरीबों की भागीदारी। अच्छी कार्यप्रणाली और उपकरणों (सामाजिक मानचित्रण और कल्याण वर्गीकरण, अभाव संकेतक) और स्थानीय रूप से समझे जाने वाले और स्वीकृत मानदंडों के आधार पर भागीदारी प्रक्रिया स्थानीय सहमति सुनिश्चित करती है जो अनजाने में समावेश और बहिष्करण त्रुटियों को कम करती है और आपसी आत्मीयता के आधार पर समूहों के गठन को सक्षम बनाती है।

सामाजिक-आर्थिक और जाति जनगणना (एसईसीसी) के अनुसार कम से कम एक वंचित मानदंड के साथ पहचाने गए परिवारों के साथ-साथ पीआईपी प्रक्रिया के माध्यम से पहचाने गए परिवारों को डीएवाई-एनआरएलएम लक्ष्य समूह के रूप में स्वीकार किया जाएगा और कार्यक्रम के तहत सभी लाभों के लिए पात्र होंगे। पीआईपी प्रक्रिया के बाद अंतिम रूप दी गई सूची का ग्राम सभा द्वारा पुनरीक्षण किया जाएगा और ग्राम पंचायत द्वारा अनुमोदित किया जाएगा।

जब तक किसी विशेष जिले/ब्लॉक में राज्य द्वारा पीआईपी प्रक्रिया शुरू नहीं की जाती है तब तक एसईसीसी सूची के अनुसार कम से कम एक वंचित मानदंड वाले ग्रामीण परिवारों को डीएवाई-एनआरएलएम के तहत लक्षित किया जाएगा। जो डीएवाई के कार्यान्वयन के लिए रूपरेखा में पहले ही प्रदान किया गया है।

एनआरएलएम एसएचजी की कुल सदस्यता का 30% तक समूह के अन्य सदस्यों के अनुमोदन के अधीन गरीबी रेखा से थोड़ा ऊपर की आबादी में से हो सकता है। इस 30% में वे गरीब परिवार भी शामिल हैं जिनका नाम SECC सूची में नहीं है लेकिन SECC सूची में शामिल लोगों की तरह ही गरीब हैं।

3. सार्वभौमिक सामाजिक जागरण:

गरीबों की संस्थाओं को बढ़ावा देना: गरीबों की मजबूत संस्थाएं जैसे एसएचजी और उनके गांव स्तर और उच्च स्तरीय संघ गरीबों के लिए स्थान, भूमिका और संसाधन उपलब्ध कराने और बाहरी एजेंसियों पर उनकी निर्भरता को कम करने के लिए आवश्यक हैं। वे उन्हें सशक्त बनाते हैं और ज्ञान के साधन और प्रौद्योगिकी प्रसार और उत्पादन, सामूहिकता और वाणिज्य के केंद्रों के रूप में भी कार्य करते हैं अतः डीएवाई-एनआरएलएम इन संस्थानों को विभिन्न स्तरों पर स्थापित करने पर ध्यान केंद्रित करेगा। इसके अतिरिक्त डीएवाई-एनआरएलएम विशिष्ट संस्थानों जैसे आजीविका समूह, उत्पादक सहकारी/कंपनियों को आजीविका संवर्धन के लिए अर्थव्यवस्थाओं, बैंकवर्ड और फॉरवर्ड लिंकेज, और सूचना, क्रण, प्रौद्योगिकी, बाजार आदि तक पहुंच के माध्यम से बढ़ावा देगा जिससे गरीबों को अपने सीमित संसाधनों का अनुकूलन करने के लिए आजीविका समूह सक्षम होंगे।

4. सभी विद्यमान एसएचजी और गरीबों के संघों को मजबूत करना

वर्तमान में सरकारी और गैर सरकारी संगठनों के प्रयासों से गठित गरीब महिलाओं के संगठन मौजूद हैं। डीएवाई-एनआरएलएम गरीबों के सभी मौजूदा संस्थाओं को साझेदारी के रूप में सुदृढ़ करेगा। सरकार और एनजीओ दोनों क्षेत्रों में स्वयं सहायता को बढ़ावा देने वाले संस्थायें अधिक पारदर्शिता लाने हेतु सामाजिक जवाबदेही प्रथाओं को बढ़ावा देंगे। यह एसआरएलएम और राज्य सरकारों द्वारा विकसित तंत्र के अतिरिक्त होगा। डीएवाई-एनआरएलएम में सीखने की प्रमुख पद्धति एक दूसरे से सीखना है।

5. प्रशिक्षण क्षमता निर्माण और कौशल निर्माण पर बल:

डीएवाई-एनआरएलएम यह सुनिश्चित करेगा कि गरीबों को उनके संस्थानों के प्रबंधन, बाजारों से जुड़ने, उनकी मौजूदा आजीविका के प्रबंधन, उनकी क्रण अवशोषण क्षमता और क्रण योग्यता को बढ़ाने आदि हेतु आवश्यक कौशल उपलब्ध कराया जाए।

लक्षित परिवारों, स्वयं सहायता समूहों, उनके संघों, सरकारी कर्मियों, बैंकरों, गैर सरकारी संगठनों और अन्य प्रमुख हितधारकों के निरंतर क्षमता निर्माण के लिए एक बहु-आयामी दृष्टिकोण की परिकल्पना की गई है। विशेष रूप से एसएचजी और उनके संघों और अन्य समूहों के क्षमता निर्माण के लिए सामुदायिक पेशेवरों और सामुदायिक संसाधन व्यक्तियों के विकास करने और उन्हें कार्य पर लगाने पर ध्यान दिया जाएगा।

डीएवाई-एनआरएलएम ज्ञान के प्रसार और क्षमता निर्माण को अधिक प्रभावी बनाने के लिए सूचना, संचार और प्रौद्योगिकी (आईसीटी) का व्यापक उपयोग करेगा।

6. प्रिवॉलिंग फंड और कम्युनिटी इनवेस्टमेंट सपोर्ट फंड (सी.आई.एफ.):

पात्र एसएचजी को मितव्ययिता की आदत विकसित करने के लिए प्रोत्साहन के रूप में एक रिवॉल्विंग फंड प्रदान किया जाएगा और दीर्घकालीन तथा अल्पकालीन क्रण आवश्यकताओं को पूरा करने के लिए अपनी अपनी निधि संचित कर सके। C.I.F एक कोष के रूप में होगा और इसका उपयोग सदस्यों की क्रण आवश्यकताओं को सीधे पूरा करने के लिए और बार-बार बैंक वित्त का लाभ उठाने के लिए उत्प्रेरक पूंजी के रूप में किया जाएगा। सी.आई.एफ को संघों के माध्यम से स्वयं सहायता समूहों को भेजा जाएगा। गरीबी से ऊपर उठने के लिए समुचित

दरों पर वित्त की तब तक सतत एवं सहज उपलब्धता आवश्यक है जब तक कि वे बड़ी मात्रा में अपनी निधि संचित न कर लें।

7. सर्वव्यापी वित्तीय समावेशन: डीएवाई-एनआरएलएम सभी गरीब परिवारों, स्वयं सहायता समूहों और उनके संघों को बुनियादी बैंकिंग सेवाएं प्रदान करने के अतिरिक्त सार्वभौमिक वित्तीय समावेशन प्राप्त करने की दिशा में काम करेगा। डीएवाई-एनआरएलएम वित्तीय समावेशन की मांग और आपूर्ति दोनों पक्षों से सम्बंधित काम करेगा। मांग पक्ष की ओर यह गरीबों के बीच वित्तीय साक्षरता को बढ़ावा देगा और स्वयं सहायता समूहों और उनके संघों को उत्प्रेरक पूँजी उपलब्ध कराएगा।

आपूर्ति पक्ष की ओर यह वित्तीय क्षेत्र के साथ समन्वय करेगा तथा आईसीटी आधारित वित्तीय प्रौद्योगिकियों, व्यवसाय प्रतिनिधि जैसे सामुदायिक सुविधा दाता यथा बैंक मित्र के उपयोग को प्रोत्साहित करेगा। यह मृत्यु, स्वास्थ्य और संपत्ति के नुकसान की स्थिति में ग्रामीण गरीबों के सार्वभौमिक कवरेज की दिशा में भी काम करेगा। साथ ही, यह विशेषकर उन क्षेत्रों में जहां पलायन स्थानिक है प्रेषण से सम्बंधित कार्य करेगा।

8. ब्याज सबवेंशन का प्रावधान:

ग्रामीण गरीबों को अपने उद्यमों को आर्थिक रूप से व्यवहार्य बनाने के लिए कम ब्याज दर पर तथा कई बार में ऋण की आवश्यकता होती है। सस्ता ऋण उपलब्ध कराने के लिए डीएवाई-एनआरएलएम द्वारा ब्याज दरों पर सबवेंशन का प्रावधान है।

9. निधि उपलब्धता पद्धति (फंडिंग पैटर्न):

डीएवाई-एनआरएलएम एक केंद्र प्रायोजित योजना है और इस कार्यक्रम के वित्तपोषण को केंद्र और राज्यों के बीच 60:40 के अनुपात में साझा किया जाएगा (सिकिकम सहित पूर्वोत्तर राज्यों के मामले में 90:10 केंद्र शासित प्रदेशों के मामले में पूर्णतः केंद्र से)। राज्यों के लिए निर्धारित केंद्रीय आवंटन मुख्यरूप से राज्यों में गरीबी के अनुपात में किया जाएगा।

10. ब्लॉक में कार्यान्वयन

जिन विकास खण्डों में डीएवाई-एनआरएलएम का व्यापक रूप से क्रियान्वयन किया जायेगा वहां प्रशिक्षित पेशेवर स्टाफ उपलब्ध कराया जायेगा और व्यापक एवं गहन सामाजिक व वित्तीय समावेशन, आजीविका, भागीदारी आदि गतिविधियां निष्पादित की जाएँगी तथापि शेष ब्लॉकों या गैर-गहन ब्लॉकों में गतिविधियां सघनता के सन्दर्भ में सीमित रूप से होंगी।

11. ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (आरएसईटीआई)

RSETI की संकल्पना ग्रामीण विकास स्वरोजगार संस्थान (RUDSETI) के मार्गदर्शक मॉडल पर बनाई गई है यह SDME ट्रस्ट और केनरा बैंक के बीच एक सहयोग पूर्ण साझेदारी है। इस मॉडल में बेरोजगार युवाओं को एक अल्पावधिक अनुभवजन्य अभ्यास कार्यक्रम के माध्यम से आत्मविश्वास से भरे स्वरोजगार उद्यमियों के रूप में परिवर्तित करने की परिकल्पना की गई है। जिसमें बाद में सुनियोजित, दीर्घकालिक सहायता (हैंड होल्डिंग सपोर्ट)

प्रदान की जाती है। आवश्यकता-आधारित प्रशिक्षण उद्यमिता गुणों का निर्माण करता है, आत्मविश्वास में सुधार करता है, विफलता के जोखिम को कम करता है और प्रशिक्षुओं को परिवर्तन एजेंटों के रूप में विकसित करता है। चयन, प्रशिक्षण और प्रशिक्षण के बाद के अनुर्वर्ती चरणों में बैंक पूरी तरह से शामिल रहते हैं। गरीबों की संस्थाओं के माध्यम पता चलने वाली गरीब लोगों की आवश्यकताएं आरएसईटीआई को प्रतिभागियों/प्रशिक्षुओं को उनके स्वरोजगार और उद्यमों के लिए तैयार करने में मार्गदर्शन करेंगी। डीएवाई-एनआरएलएम देश के सभी जिलों में आरएसईटीआई स्थापित करने के लिए सार्वजनिक क्षेत्र के बैंकों को प्रोत्साहित करेगा।

अनुबंध –II

महिला स्वयं सहायता समूहों के लिए ब्याज सबवेंशन योजना

- I. सभी जिलों में सार्वजनिक क्षेत्र के बैंकों, निजी क्षेत्र के बैंकों और लघु वित्त बैंकों के लिए वर्ष 2054-26 के दौरान महिला एसएचजी को ऋण पर ब्याज सबवेंशन योजना। डीएवाई-एनआरएलएम अंतर्गत यह योजना केवल ग्रामीण क्षेत्रों में महिला स्वयं सहायता समूहों तक सीमित है।
- II. इस योजना के अंतर्गत ₹ 3.00 लाख तक के ऋण अवशेष के लिए बैंक 7 % प्रति वर्ष की रियायती ब्याज दर पर ऋण प्रदान करेंगे। ₹ 3.00 लाख तक के ऋण अवशेष पर बैंक को वित्त वर्ष 2054-26 के दौरान 4.5% प्रति वर्ष की एक समान दर पर सबवेंशन प्रदान किया जायेगा।
- III. ₹ 3 लाख से अधिक और ₹ 5 लाख तक के ऋण अवशेष के लिए बैंक अपने 1 वर्ष के -एमसीएलआर या किसी अन्य बाहरी बैंचमार्क आधारित उधार दर या 10% प्रति वर्ष जो भी कम हो के बराबर ब्याज दर पर ऋण का विस्तार करेंगे।
- IV. ₹ 3 लाख से अधिक और ₹ 5 लाख तक के ऋण अवशेष पर वित्त वर्ष 2054-26 के दौरान 5% प्रति वर्ष की एक समान दर से सबवेंशन प्राप्त होगा।
- V. ब्याज सबवेंशन केवल उस अवधि के लिए देय होगा जिस अवधि में खाता मानक श्रेणी में रहता है।
- VI. अन्य एजेंसियों द्वारा संवर्धित और डीएवाई-एनआरएलएम नियमों का पालन करने वाली ऐसे महिला एसएचजी भी डीएवाई-एनआरएलएम से ब्याज सबवेंशन के लिए पात्र होंगे जिन्होंने डेटाबेस पर पूर्व से विवरण प्रस्तुत किया हो।
- VII. ग्रामीण विकास मंत्रालय (MoRD) द्वारा चयनित एक नोडल बैंक के माध्यम से बैंकों के लिए ब्याज सबवेंशन योजना लागू की जाएगी। एमओआरडी की सलाह के अनुसार नोडल बैंक वेब आधारित प्लेटफॉर्म के माध्यम से योजना का संचालन करेगा। वर्ष 2054-26 के लिए इंडियन बैंक को MoRD द्वारा नोडल बैंक के रूप में नामित किया गया है।

- VIII. महिला एसएचजी को दिए गए ऋण पर ब्याज सबवेंशन का लाभ उठाने के लिए बैंक यह सुनिश्चित करें कि डीएवार्ड-एनआरएलएम के तहत एसएचजी (बचत और ऋण दोनों) के खातों को उनके सीबीएस में डीएवार्ड-एनआरएलएम/एसएलआरएम द्वारा निर्दिष्ट विशिष्ट कोड के साथ उचित रूप से चिन्हित किया गया है।
- IX. ब्याज सबवेंशन योजना में भाग लेने वाले सभी बैंकों के लिए आवश्यक तकनीकी विनिर्देशों के अनुसार संबंधित नोडल बैंक, नोडल एजेंसी पोर्टल पर एसएचजी बचत और एसएचजी ऋण खाते आदि की जानकारी अपलोड करना आवश्यक है।
- X. डीएवार्ड-एनआरएलएम के तहत महिला एसएचजी को दिए गए ₹ 3 लाख तक के ऋण पर ब्याज सबवेंशन का लाभ उठाने के लिए @ 7% के साथ-साथ ₹ 3 लाख से अधिक और एसएचजी को दिए गए ₹ 5 लाख तक के क्रेडिट पर सभी बैंकों को दावा प्रमाण पत्र तिमाही आधार पर (अर्थात् 30 जून, 2025; 30 सितंबर, 2025; 31 दिसंबर, 2025 और 31 मार्च, 2026 तक) नोडल बैंक को प्रस्तुत करना आवश्यक है। बैंक द्वारा प्रस्तुत किए गए दावों के साथ दावा प्रमाण पत्र (मूल रूप में) होना चाहिए जो सबवेंशन के दावों को सही प्रमाणित करता हो। मार्च 2025 को समाप्त तिमाही के लिए बैंक के दावों का निपटारा MoRD द्वारा बैंक से पूरे वित्तीय वर्ष 2025-26 के लिए सांविधिक लेखा परीक्षक का प्रमाण पत्र प्राप्त होने पर ही किया जाएगा।
- XI. दावा प्रमाणपत्रों का प्रारूप अनुबंध VI और VII के अनुसार होगा। वित्तीय वर्ष 2025-26 से संबंधित सभी दावों को बैंकों द्वारा 30 सितंबर, 2025 तक वैधानिक लेखा परीक्षक द्वारा विधिवत प्रमाणित कराकर प्रस्तुत किया जाना चाहिए।
- XII. वर्ष 2025-26 के दौरान किए गए और वर्ष के दौरान शामिल नहीं किए गए संवितरण से संबंधित कोई भी शेष दावा अलग से समेकित किया जा सकता है और 'अतिरिक्त दावा' के रूप में चिह्नित किया जा सकता है और नोडल बैंक को 30 सितंबर, 2025 तक जमा किया जा सकता है जो लेखा परीक्षक द्वारा वैधानिक रूप से प्रमाणित है।
- XIII. बैंकों द्वारा दावों में किसी भी सुधार को सांविधिक लेखा परीक्षक के प्रमाण पत्र के आधार पर बाद के दावों से समायोजित किया जाएगा। सभी बैंकों को तदनुसार नोडल बैंक/एजेंसी के पोर्टल पर आवश्यक सुधार करने की आवश्यकता होगी।

अनुबंध –III

महिला उद्यम त्वरण निधि (Women Enterprise Acceleration Fund):

महिला उद्यमियों को व्यवहार्य उद्यमों में निवेश करने में सक्षम बनाने के लिए उन्हें मध्यम अवधि से दीर्घकालिक ऋण वित्तपोषण उपलब्ध कराने और उत्प्रेरित करने के लिए एक समर्पित 'महिला उद्यम त्वरण कोष' की स्थापना

की गई है। यह फंड पहली बार महिला उद्यमियों को अपना उद्यम शुरू करने के लिए प्रोत्साहित करेगा और मौजूदा महिला स्वामित्व वाले उद्यमों को बढ़ने और बढ़े पैमाने पर समर्थन भी देगा।

महिला उद्यम त्वरण निधि के तहत उद्यमों के लिए योजनाएं

व्यक्तिगत महिला नेतृत्व वाले उद्यमों को महिला उद्यम त्वरण निधि के तहत निम्नलिखित लाभ प्रदान किए जाएंगे-

1. ऋण देने वाली संस्थाओं को क्रेडिट गारंटी शुल्क की प्रतिपूर्ति

यह फंड एनसीजीटीसी के तहत सूक्ष्म और लघु उद्यमों के लिए क्रेडिट गारंटी फंड ट्रस्ट (सीजीटीएमएसई) या सूक्ष्म इकाइयों के लिए क्रेडिट गारंटी फंड (सीजीएफएमयू) के तहत क्रेडिट गारंटी कवर लेने के लिए बैंकों/वित्तीय संस्थानों द्वारा किए गए वास्तविक क्रेडिट गारंटी शुल्क की प्रतिपूर्ति के रूप में सहायता प्रदान करेगा। अधिकतम 5 वर्षों की अवधि के लिए ₹ 5 लाख तक के ऋण के लिए DAY-NRLM के तहत व्यक्तिगत महिला SHG सदस्यों को ऋण प्रदान करने के लिए बैंकों/ऋण संस्थानों को वास्तविक क्रेडिट गारंटी शुल्क की प्रतिपूर्ति की जाएगी। 5 लाख रुपये से अधिक की ऋण राशि के मामले में, क्रेडिट गारंटी शुल्क की प्रतिपूर्ति ऋण राशि के अनुपात में की जाएगी।

2. शीघ्र चुकौती पर ब्याज छूट

वित्तीय संस्थानों को ऋण का शीघ्र भुगतान करने वाली महिला उद्यमियों को अच्छे पुनर्भुगतान व्यवहार को प्रोत्साहित करने के लिए 2% ब्याज छूट प्रदान की जाएगी। इससे महिला उधारकर्ताओं के लिए ऋण किफायती हो जाएगा और उद्यमों की व्यवहार्यता में वृद्धि होगी। महिला उद्यम त्वरण निधि के तहत, प्रति उधारकर्ता ₹1.5 लाख तक के बकाया ऋण पर एसएचजी को ब्याज छूट प्रदान की जाएगी। यदि ऋण की बकाया राशि ₹1.5 लाख से अधिक है, तो ब्याज छूट केवल ₹1.5 लाख की सीमा तक सीमित होगी। व्यक्तिगत महिला उद्यमियों को अधिकतम 3 वर्ष की अवधि तक ब्याज छूट प्रदान की जाएगी।

- ✓ उपरोक्त लाभ एक व्यक्ति को केवल एक बार प्रदान किया जाएगा।

महिला उद्यम त्वरण निधि के अंतर्गत योजनाओं का क्रियान्वयन

महिला उद्यम त्वरण निधि के तहत योजनाओं के कार्यान्वयन का प्रबंधन उसी नोडल बैंक द्वारा किया जाएगा जो DAY-NRLM के तहत महिला स्वयं सहायता समूहों के लिए ब्याज छूट योजना को लागू कर रहा है। डीओआरडी की सलाह के अनुसार, नोडल बैंक एक वेब-आधारित प्लेटफॉर्म के माध्यम से योजनाओं का संचालन करेगा। विस्तृत कार्यान्वयन प्रक्रिया इस प्रकार है:-

1. ऋण देने वाली संस्थाओं को क्रेडिट गारंटी शुल्क की प्रतिपूर्ति

- i. डीएवाई-एनआरएलएम के तहत महिला स्वयं सहायता समूह के सदस्यों के पूर्ण या आंशिक स्वामित्व वाले उद्यमों के लिए ऋण देने वाले सभी बैंक एनसीजीटीसी के तहत सीजीटीएमएसई या सीजीएफएमयू द्वारा ली गई वास्तविक क्रेडिट गारंटी शुल्क की प्रतिपूर्ति के लिए पात्र होंगे।

- ii. क्रेडिट गारंटी शुल्क की प्रतिपूर्ति चाहने वाले बैंकों/ऋण संस्थानों को एनसीजीटीसी के तहत सदस्य ऋण संस्थान (एमएलआई) सीजीटीएमएसई या सीजीएफएमयू के तहत पंजीकृत होना चाहिए।
- iii. केवल DAY-NRLM के तहत व्यक्तिगत महिला स्वयं सहायता समूह के सदस्यों को दिए गए ऋण के लिए NCGTC के तहत CGTMSE या CGFMU द्वारा ली गई क्रेडिट गारंटी फीस (वास्तविक आधार पर) प्रतिपूर्ति के लिए विचार की जाएगी।
- iv. अधिकतम 5 वर्ष की अवधि के लिए प्रति उधारकर्ता ₹ 5 लाख के अधिकतम बकाया ऋण के लिए क्रेडिट गारंटी शुल्क की प्रतिपूर्ति पर विचार किया जाएगा।
- v. ₹ 5 लाख रुपये से अधिक की ऋण राशि के मामले में, क्रेडिट गारंटी शुल्क की प्रतिपूर्ति आनुपातिक आधार पर की जाएगी।
- vi. उधारकर्ता के लिए क्रेडिट गारंटी शुल्क की प्रतिपूर्ति पर **केवल एक बार** विचार किया जाएगा।
- vii. योजना में भाग लेने वाले बैंकों को नोडल बैंक के पोर्टल पर व्यक्तिगत उधारकर्ताओं का विवरण अन्य प्रासंगिक जानकारी के साथ अपलोड करना होगा।
- viii. बैंकों द्वारा पोर्टल पर अपलोड किए गए व्यक्तिगत उधारकर्ताओं का विवरण संबंधित एसआरएलएम द्वारा सत्यापित किया जाएगा। सत्यापन के लिए, एसआरएलएम को व्यक्तिगत एसएचजी सदस्यों को डीएवाई-एनआरएलएम द्वारा निर्दिष्ट 'अद्वितीय कोड' दर्ज करना आवश्यक है।
- ix. बैंकों को अपने सीबीएस पर ऋण खातों को 'डीएवाई-एनआरएलएम' के तहत एसएचजी सदस्य' के रूप में चिह्नित करना चाहिए। डीएवाई-एनआरएलएम के तहत एसएचजी सदस्यों की पहचान के लिए, बैंकों को संबंधित सीआईएफ/ऋण खातों के खिलाफ बैंकों के सीबीएस में 'यूनिक कोड' एम्बेड करना आवश्यक है।
- x. सभी भाग लेने वाले बैंकों को केवल सत्यापित खातों के लिए क्रेडिट गारंटी शुल्क की प्रतिपूर्ति के लिए अपने दावे प्रस्तुत करने की आवश्यकता है।
- xi. बैंकों को तिमाही आधार पर (अर्थात् 30 जून, 30 सितंबर, 31 दिसंबर और 31 मार्च को) नोडल बैंक को दावा प्रमाणपत्र जमा करना आवश्यक है। किसी भी ऋण देने वाली संस्था द्वारा प्रस्तुत दावों के साथ **अनुबंध-VIII** के रूप में दिया गया दावा प्रमाण पत्र संलग्न होना चाहिए जो दावों को सत्य और सही प्रमाणित करता हो। 31 मार्च को समाप्त होने वाली तिमाही के लिए किसी भी बैंक के दावों का निपटान डीओआरडी द्वारा पूरे वित्तीय वर्ष के लिए वैधानिक लेखा परीक्षक का प्रमाण पत्र प्राप्त होने पर ही किया जाएगा।
- xii. पिछले वर्ष के दौरान किए गए संवितरण से संबंधित कोई भी शेष दावा, लेकिन दावों में शामिल नहीं किया गया है, उसे अलग से समेकित किया जा सकता है, और 'अतिरिक्त दावा' के रूप में

- चिह्नित किया जा सकता है और सांविधिक लेखा परीक्षकों द्वारा सही प्रमाणित करके अगले वित्तीय वर्ष के 30 सितंबर तक नोडल बैंक को प्रस्तुत किया जाएगा।
- xiii. बैंकों द्वारा दावों में कोई भी सुधार लेखापरीक्षक के प्रमाणपत्र के आधार पर बाद के दावों से समायोजित किया जाएगा। सभी बैंकों को तदनुसार नोडल बैंक के पोर्टल पर आवश्यक सुधार करना होगा।
 - xiv. ग्रामीण विकास विभाग (डीओआरडी) द्वारा उचित जांच के बाद बैंक के दावों का निपटान नोडल बैंक के माध्यम से किया जाएगा।
 - xv. योजना में भाग लेने वाले बैंकों को सत्यापन के लिए लेखा परीक्षकों/डीओआरडी के प्रतिनिधियों को किए गए दावों से संबंधित सभी प्रासंगिक रिकॉर्ड उपलब्ध कराने होंगे।
 - xvi. एनसीजीटीसी के तहत सीजीटीएमएसई या सीजीएफएमयू के साथ "एमएलआई" की स्थिति में किसी भी बदलाव के मामले में बैंक तुरंत डीओआरडी को सूचित करेंगे।

2. उद्यमों के लिए व्यक्तिगत एसएचजी सदस्यों को बैंक ऋण पर ब्याज छूट

- i. यह योजना केवल ग्रामीण क्षेत्रों में DAY - NRLM के तहत समर्थित महिला स्वयं सहायता समूह के सदस्यों तक सीमित है।
- ii. व्यक्तिगत महिला उद्यमी को ब्याज छूट केवल एक बार प्रदान की जाएगी।
- iii. डीएवाई-एनआरएलएम के तहत महिला स्वयं सहायता समूह के सदस्यों के पूर्ण या आंशिक स्वामित्व वाले उद्यमों के लिए (1-वर्ष एमसीएलआर + अधिकतम 3% स्प्रेड) या अधिकतम 14% प्रति वर्ष के बराबर ब्याज दर पर ऋण देने वाले सभी बैंक ब्याज छूट का दावा करने के पात्र होंगे।
- iv. योजना में भाग लेने वाले बैंकों को नोडल बैंक के पोर्टल पर अन्य प्रासंगिक जानकारी के साथ व्यक्तिगत उधारकर्ताओं का विवरण अपलोड करना होगा।
- v. बैंकों द्वारा पोर्टल पर अपलोड किए गए व्यक्तिगत उधारकर्ताओं का विवरण संबंधित एसआरएलएम द्वारा सत्यापित किया जाएगा। सत्यापन के लिए, एसआरएलएम को व्यक्तिगत एसएचजी सदस्यों को डीएवाई-एनआरएलएम द्वारा निर्दिष्ट 'अद्वितीय कोड' दर्ज करना आवश्यक है।
- vi. बैंकों को अपने सीबीएस पर ऋण खातों को 'डीएवाई-एनआरएलएम के तहत एसएचजी सदस्य' के रूप में चिह्नित करना चाहिए। डीएवाई-एनआरएलएम के तहत एसएचजी सदस्यों की पहचान के लिए, बैंकों को संबंधित सीआईएफ/ऋण खातों के खिलाफ बैंकों के सीबीएस में 'यूनिक कोड' एम्बेड करना आवश्यक है।
- vii. सभी भाग लेने वाले बैंकों को तिमाही आधार पर केवल सत्यापित खातों के लिए ब्याज छूट के लिए अपने दावे प्रस्तुत करने की आवश्यकता होती है।
- viii. ऋण देने वाले संस्थान अधिकतम 3 वर्ष की अवधि के लिए प्रति उधारकर्ता ₹1.5 लाख के अधिकतम बकाया ऋण पर 2% प्रति वर्ष की ब्याज छूट का दावा कर सकते हैं। यदि ऋण की बकाया राशि ₹1.5 लाख से अधिक है, तो ब्याज छूट केवल ₹1.5 लाख की सीमा तक सीमित होगी। ऋण की अवधि की गणना ऋण की मंजूरी (Date of Sanction) की मूल तिथि से की जाएगी।

- ix. ऋण देने वाले संस्थानों को यह सुनिश्चित करना चाहिए कि कई स्रोतों से ओवरलैपिंग ब्याज छूट योजनाओं को एक ही उधारकर्ता के लिए संयोजित नहीं किया जाना चाहिए।
- x. ब्याज छूट का दावा केवल उस अवधि के लिए किया जा सकता है जब खाता मानक बना हुआ हो। खाते को "एनपीए" के रूप में वर्गीकृत रहने की अवधि के लिए कोई ब्याज छूट देय नहीं होगी। यदि "एनपीए" के रूप में वर्गीकृत खाता बाद में अतिदेय की वसूली के कारण मानक परिसंपत्ति के रूप में बदल जाता है, तो खाते को "एनपीए" के रूप में वर्गीकृत रहने की अवधि के लिए कोई अनुदान राशि देय नहीं होगी।
- xi. ऋण देने वाले संस्थानों को तिमाही आधार पर (यानी 30 जून, 30 सितंबर, 31 दिसंबर और 31 मार्च को) नोडल बैंक को दावा प्रमाणपत्र जमा करना आवश्यक है। किसी भी ऋण देने वाली संस्था द्वारा प्रस्तुत दावों के साथ अनुबंध-IX के रूप में दिया गया दावा प्रमाण पत्र संलग्न होना चाहिए जो दावों को सत्य और सही प्रमाणित करता हो। 31 मार्च को समाप्त होने वाली तिमाही के लिए किसी भी बैंक के दावों का निपटान पूरे वित्तीय वर्ष के लिए वैधानिक लेखा परीक्षकों का प्रमाण पत्र प्राप्त होने पर ही डीओआरडी द्वारा किया जाएगा।
- xii. पिछले वर्ष के दौरान किए गए संवितरण से संबंधित कोई भी शेष दावा, लेकिन दावों में शामिल नहीं किया गया है, उसे अलग से समेकित किया जा सकता है, और 'अतिरिक्त दावा' के रूप में चिह्नित किया जा सकता है और अगले वित्तीय वर्ष के 30 सितंबर तक नोडल बैंक को वैधानिक रूप से प्रमाणित किया जा सकता है। ऑडिटर शुद्धता को प्रमाणित कर रहे हैं।
- xiii. ग्रामीण विकास विभाग (डीओआरडी) द्वारा उचित जांच के बाद बैंक के दावों का निपटान नोडल बैंक के माध्यम से किया जाएगा।
- xiv. भाग लेने वाले बैंकों को नोडल बैंक से धनराशि प्राप्त होने के 3 दिनों के भीतर संबंधित ऋण खाते में ब्याज छूट राशि जमा करनी चाहिए। यदि ऋण खाता ब्याज छूट खाते में जमा होने से पहले बंद कर दिया जाता है, तो राशि का श्रेय उन्हीं ग्राहकों के बचत खाते (यदि कोई हो) में किया जाना चाहिए। यदि कोई राशि संबंधित लाभार्थी के खाते में जमा नहीं की जा सकी है, तो उसे डीओआरडी को वापस कर दिया जाना चाहिए।
- xv. बैंकों द्वारा दावों में कोई भी सुधार लेखापरीक्षक के प्रमाणपत्र के आधार पर बाद के दावों से समायोजित किया जाएगा। सभी बैंकों को तदनुसार नोडल बैंक के पोर्टल पर आवश्यक सुधार करना होगा।
- xvi. योजना में भाग लेने वाले बैंकों को सत्यापन के लिए लेखा परीक्षकों/डीओआरडी के प्रतिनिधियों को किए गए दावों से संबंधित सभी प्रासंगिक रिकॉर्ड उपलब्ध कराने होंगे।

DEENDAYAL ANTYODAYA YOJANA - NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)

The Government of India, Ministry of Housing and Urban Affairs (MoHUA), restructured the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihoods Mission (NULM) in 2013. NULM has been under implementation w.e.f. September 24, 2013 in all district headquarters (irrespective of population) and all the cities with population of 1 lakh or more.

The Self Employment Program (SEP) of NULM focuses on providing financial assistance through provision of interest subsidy on loans to support establishment of Individual & Group Enterprises and Self-Help Groups (SHGs) of urban poor. The erstwhile provision of capital subsidy for USEP (Urban Self Employment Program) and UWSP (Urban Women Self-Help Program) under SJSRY has been replaced by interest subsidy for loans to Individual enterprise (SEP-I), Group enterprise (SEP-G) and Self Help Groups (SEP-SHGs). With a view to improving the livelihood opportunities for the poor in urban areas, erstwhile Ministry of Housing and Urban Poverty Alleviation (UPA Division), Government of India vide their Office Memorandum No.K-14011/2/2012-UPA/FTS-5196 dated February 19, 2016 had enhanced the scope of National Urban Livelihoods Mission. The Mission with enhanced scope was renamed as "**Deendayal Antyodaya Yojana -National Urban Livelihoods Mission(DAY-NULM)**".

The operational guidelines of the Self Employment Program (SEP) component of DAY-NULM are as under:

1. Introduction:

The Self Employment Program (SEP) provides financial assistance to individuals/groups (including street vendors/hawkers) of urban poor for

setting up gainful self-employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions. The program also supports Self Help Groups (SHGs) of urban poor to access easy credit from bank and avail interest subsidy on SHG loans. The SEP also focuses on technology, marketing and other support services to the above beneficiaries engaged in micro enterprises for their livelihoods and also facilitates issuance of credit cards for working capital requirement of the entrepreneurs.

The underemployed and unemployed urban poor are encouraged to set up small enterprises relating to manufacturing, service and small business for which there is considerable local demand. Local skills and local crafts particularly are encouraged and Urban Local Bodies are entrusted with development of compendium of such activities/projects keeping in view

skills available, marketability of products, costs, economic viability etc.

The percentage of women beneficiaries under SEP should not be less than 30 percent. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/town population of poor. A special provision of 5 percent reservation is made for the differently-abled under this program with priority to women. In view of the Prime Minister's 15-Point Program for the Welfare of Minorities, at least 15 percent of the physical and financial targets under this component is earmarked for the minority communities.

2. Selection of Beneficiary & Procedure for Sponsoring Applications: The Community Organizers (COs) and professionals from Urban Local Body (ULB) shall identify the prospective beneficiaries from among the urban poor. The community structures formed under Social Mobilization & Institutional Development (SM&ID) component of DAY-NULM viz. Self Help Groups (SHGs) and Area Level Federations (ALFs) may also refer prospective individual and group entrepreneurs for purpose of financial assistance under SEP to ULB. The beneficiaries may directly approach ULB or its representatives for assistance. Branches may also identify prospective

beneficiaries at their end and forward such cases directly to ULB. Due diligence is to be undertaken in terms of extant guidelines of the bank.

The application for individual and group enterprise loans will be sponsored by the Urban Local Body (ULB) which will be the sponsoring agency for the individual and group enterprise.

The ULB will create awareness regarding SEP to the prospective beneficiaries through mass media campaigns, Information Education and Communication (IEC) activities, and advertisements in local newspapers, City Livelihoods Centres (CLCs) etc. The ULB may also disseminate information regarding this component through active involvement of Resource Organizations and its field staff.

The beneficiaries desirous of seeking financial assistance for setting up an enterprise can submit an application of intent to the concerned ULB officials on a plain paper with basic details viz: Name, Age, Contact details, Address, Aadhaar details (if any), amount of loan required, bank account number (if available), type of enterprise/ activity, category etc. The intent could also be sent by mail /post to the ULB office. The ULB shall accept such intents throughout the year.

The community structures formed under Social Mobilization & Institutional Development (SM&ID) component of DAY-NULM viz: Self Help Groups (SHGs)/ Area Level Federations (ALFs) may also refer prospective individual and group entrepreneurs for purpose of financial assistance under SEP to ULB.

On submission/receipt of the intent from the beneficiary the respective ULB will enter the details in a register/or MIS if available and hence will generate a waiting list of beneficiaries. The ULB will issue an acknowledgement to the beneficiary with a unique registration number, which may be used as a reference number for tracking the status of application.

ULB will call the beneficiaries in order of the waiting list to complete requisite documentation including filling of Loan Application Form (LAF), activity details, identity proof, address proof, bank account details etc. To verify the

identity of the beneficiary, her/his Aadhar number will also be brought on record. If beneficiary does not have Aadhaar card, his/ her any other unique identification document like voters' card, driving license etc. will be taken and s/he will be helped to obtain Aadhar card as soon as possible. The State Urban Livelihoods Mission (SULM) may develop a Loan Application Form (LAF) in suitable format in consultation with State Level Bankers Committee (SLBC) convenor bank. The same LAF may be utilised across the State/UTs. The Loan Application Form (LAF) will contain basic data in respect of economic status of the beneficiary and her/his family. This data will be such that it can be used to analyse impact of the benefits on her/his economic status at a later stage.

A Task Force constituted at ULB level will scrutinize the applications based on experience, skills, viability of activity, scope of the activity etc. Thereafter, the Task Force will shortlist the applications and call for interview of the applicants before recommending or rejecting the application or call for additional information from the applicant if required.

The Chief Executive Officer (CEO)/ Municipal Commissioner of ULB will be responsible to constitute the Task Force and will be the Chairman of the Task force. There could be more than 1 task force at ULB level depending upon the size/population of the ULB.

The indicative composition of the Task Force is as follows:

Sr. No.	TASK Force at ULB level	Role
1.	Chief Executive Officer (CEO) ULB/ Municipal Commissioner of ULB/ or any representative authorized by CEO ULB	Chairman
2.	Lead District Manager (LDM)	Member
3.	City Project Officer (CPO), ULB/ or any authorized representative of ULB	Member Convenor

4.	Representative from District Industries Centre (DIC)	Member
5.	Senior Branch Managers (Max-2) of banks	Member
6.	Representatives(2) of Area Level Federation / City Level Federation	Member

The task force will then recommend the applications if found suitable, reject if found unsuitable or ask the beneficiary to submit further requisite information for re-examination on case to case basis.

The case duly recommended by the task force will be forwarded by the ULB to the concerned bank for further processing. Such cases recommended by task force have to be processed by concerned banks within a time frame of 15 days. As these cases are already recommended by the task force, such

cases should be rejected by bank only in exceptional circumstances.

The banks will send a periodic report to the ULB on the status of the applications received. In case of MIS being used, the banks may be allowed to update the status of application online in addition to manual report.

Branch may also directly accept the loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of Prime Minister MUDRA Yojana (PMMY) or any other such scheme without the need of having prior sponsoring from ULB. The branch will send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. Task Force constituted for scrutinizing applications should quickly clear these applications if they otherwise meet the criteria. On confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs. The subsidy will be transferred directly to the loan account of DAY-NULM beneficiaries. This procedure will also be direct benefit transfer compliant.

3. Educational Qualifications and Training Requirement: No minimum educational qualification is required for prospective beneficiaries under this

component. However, where the identified activity for micro-enterprise development requires some special skills appropriate training must be provided to the beneficiaries before extending financial support.

Employment through Skills Training and Placement (EST&P): Financial assistance will be extended only after the prospective beneficiary has acquired required skills for running the proposed micro-enterprise. Such training may not be necessary if the beneficiary has already undergone training from a known institution, registered NGO/Voluntary Organization or trained under any government scheme provided requisite certificate is produced. In case the beneficiary has acquired requisite skills from family occupation such cases should be certified by the ULB before extending financial assistance.

Entrepreneurship Development Program (EDP): In addition to skill training of the beneficiaries, the ULB will also arrange to conduct Entrepreneurship Development Program for 3-7 days for individual and group entrepreneurs. The EDP will cover basics of entrepreneurship development such as management of an enterprise, basic accounting, financial management, marketing, backward and forward linkages, legal procedures, costing and revenue etc. In addition to above topics the module should also include group dynamics, allocation of work, profit sharing mechanism etc. for group enterprises.

The EDP module may be developed and finalized by State Urban Livelihoods Mission (SULM) supported by State Mission Management Unit (SMMU) with assistance of an empaneled institution/agency or consulting firm and same may be utilized for conducting training program by the ULB. This EDP training may be arranged through institutions such as Rural Self Employment Training Institutes (RSETI), reputed institutions engaged in entrepreneurship development/ training, management/ educational institutes, reputed NGOs engaged in entrepreneurship development/ training etc.

Follow-up entrepreneurial support to Individual and Group entrepreneurs:

After financing to Individual and Group beneficiaries, the ULB will also arrange to conduct follow-up Entrepreneurship Development Programme (EDP) as and when required. Such programme should preferably be conducted once in six months for each beneficiary who has been given a loan. During the follow-up EDP, problems and issues faced by beneficiaries should also be discussed and solutions should be given.

4. Pattern of Financial Assistance: The financial assistance available to urban poor in setting up individual and group enterprises will be in the form of Interest subsidy on the bank loan. Interest subsidy, over and above 7% rate of interest will be available on a bank loan for setting up of individual or group enterprises. The difference between 7% p.a. and the rate of interest charged by the bank will be provided to bank under DAY-NULM. Interest subsidy will be given only in case of timely repayment of loan.

Suitable certification from bank will be obtained in this regard. An additional 3 percent interest subvention will be provided to all Women Self Help Groups (WSHGs) who repay their loan in time. The Interest subsidy will be subject to timely repayment of the loan (as per the loan repayment schedule) and suitable certification obtained from banks by the ULB. The additional 3% interest subvention amount will be reimbursed to the eligible WSHGs. The bank will credit the amount of 3% interest subvention to the eligible WSHGs accounts and thereafter seek the reimbursement.

5. Procedure for interest subsidy to Banks:

After disbursement of loan to the beneficiaries, the concerned branch of the bank will send details of disbursed loan cases to ULB along with details of interest subsidy amount.

Procedure I

The submission and settlement of claims made by bank would be done on

monthly basis. The ULB will check the data at their end and will release the interest subsidy amount (difference between 7% p.a. and prevailing rate of interest) to

the banks.

Bank will upload XML file format for Master data and XML file format for Claim data for interest subsidy as per Data Structure Document available on www.paisaportal.in

The claims should not be pending more than a quarter. In case the claims of the banks are not settled for a period of 6 months, SLBC is empowered to stop the scheme temporarily in selected cities subject to clearance of claims by such ULBs. In such eventualities, the claims settlement will prospectively be given to the Lead District Bank.

Procedure – II

Settlement of Claims: Nodal Agency for releasing interest subsidy: All the Banks will consolidate data regarding interest subsidy from their branches and upload on the portal of Nodal Bank. The nodal bank, after verification by concerned ULB/states, will transfer the interest subsidy to the beneficiaries through DBT mode. The State/UT will deposit some funds in advance with the nodal bank, which will release funds as per guidelines of the DAY-NULM. Nodal bank will regularly render account of reimbursement to the SULM. This procedure will be followed in all three types of loans i.e. SEP (I), SEP (G) and SHG-Bank Linkage.

6. Individual Enterprises (SEP-I)-Loan & Subsidy: An urban poor individual beneficiary desirous of setting up an individual micro-enterprise for self-employment can avail benefit of subsidized loan under this component from any bank. The norms/specifications for individual micro-enterprise loans are as follows:

Age: The prospective beneficiary should have attained the age of 18 Years at the time of applying for loan.

Project Cost (PC): The Maximum unit Project Cost for an individual micro-enterprise is ₹ 2,00,000 (₹ Two Lakhs).

Collateral Guarantee on Bank Loan: No collateral required. As per RBI guidelines, banks are mandated not to accept collateral security in the case of loans up to ₹ 10 lakhs extended to units in the MSE sector. Therefore, only the assets created would be hypothecated/ mortgaged/ pledged to banks for advancing loans. Branches may avail guarantee cover from Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) setup by Small Industries Development Bank (SIDBI) or any other appropriate guarantee fund.

Repayment: Repayment schedule would range between 5 to 7 Years after initial moratorium of 6-18 months as per norms of the banks.

Margin Money: No margin money should be taken for a loan up to ₹ 50,000. For loans above ₹ 50,000 preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost.

Type of Loan Facility: Financing facility may be extended to individuals for capital expenditure in the form of Term Loan and Working Capital loans through Cash Credit. Composite Loans consisting of Capital Expenditure and Working Capital components, may also be extended depending upon individual borrower's requirement.

7. Group Enterprises (SEP-G) -Loan & Subsidy: A Self Help Group (SHG) or members of an SHG constituted under DAY-NULM or a group of urban poor for self-employment can avail benefit of subsidized loans under this component. The norms/specifications for group based micro-enterprise loans are as follows:

Eligibility Criteria: The group enterprises should have minimum of Three (3) members with a minimum of 70% of the members from urban poor families. More than one person from the same family should not be included in the same group.

Age: All members of the group enterprise should have attained an age of 18 years at the time of applying for bank loan.

Project Cost (PC): The group will be eligible for a maximum loan of Rs. 2 Lakh per member or Rs. 10 Lakh, whichever is lower.

Type of Loan: Loan can be extended either as a single loan to the group functioning as one borrowing unit or each member of the group can be provided individual loans up to 2 lakhs and an overall cap of 10 lakhs based on the principle of joint liability of the group. The principles laid down in the RBI circular on "Budget (2014-15) Announcement Financing of Joint Farming Groups of 'Bhoomi Heen Kisan' dated 13th November, 2014" and subsequent revisions should be followed in case of loans to a group.

Type of Loan Facility: Finance to groups can be extended for capital expenditure in the form of Term Loan and for Working Capital, through Cash Credit Facility. Composite Loans for Capital Expenditure and Working Capital, depending upon Group's requirement may also be extended.

Loan and Margin Money: The Project Cost minus the beneficiary contribution (Margin Money) would be made available as loan amount to the group enterprise. No margin money should be taken for loan up to ₹ 50,000 and for higher amount loans, preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost.

Collateral Guarantee on Bank Loan: No collateral guarantee is required. Only the assets created would be hypothecated/ mortgaged/ pledged to banks for advancing loans. The branches may avail guarantee cover under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) or any other appropriate guarantee fund.

Repayment: Repayment schedule would range between 5 to 7 Years after initial moratorium of 6-18 months as per the norms of the banks.

8. SHG-Bank Linkage – General Guidelines: Linking of SHGs with banks have been emphasized in the Monetary policy of Reserve Bank of India and Union Budget announcements from time to time and various guidelines in this regard have been

issued by the Reserve Bank of India (RBI) and NABARD to banks. To scale up the SHGs linkage program and make it sustainable, banks have been advised to consider lending to SHGs as part of their mainstream credit operations both at policy and implementation level.

Master Circular of RBI/NABARD on SHG-Bank Linkage Program, contains instructions on opening of Savings Bank Account of Self Help Groups (whether registered or unregistered), which are engaged in promoting habit of savings among their members as a starting point. Thereafter, the SHGs may be sanctioned Savings Linked Loans (varying from a saving to loan ratio of 1:1 to 1:4) after due assessment or grading by banks. However, in case of matured SHGs, loans may be given beyond the limit of four times the savings as per the discretion of the bank. The Banks have also been instructed that the advances to SHGs irrespective of the purposes for which the members of SHGs should be included by the banks as part of their lending to the weaker sections.

Under Social Mobilization & Institution Development (SM&ID) component of DAY-NULM, the ULB will do necessary groundwork to open bank accounts for SHGs and facilitating access to Revolving Fund (RF). The ULB may also engage Resource Organization (RO) for the purpose or may directly facilitate SHGs through its staff. (Concept & Formation of SHGs, ROs and Revolving Fund has been detailed out in Social Mobilization & Institutional Development (SM&ID) component of DAY- NULM).

The banks will send the details of disbursed loan cases to the ULB along with the calculation details of the interest subsidy amount. The ULB will check the data at their end and will release the interest subsidy amount on monthly basis to the banks.

The ULB through its field staff or Resource Organization (ROs) will facilitate filling of loan applications for eligible SHGs to access credit from the banks. The ULB will be responsible to forward the Loan application of the SHGs to the concerned banks with requisite documentation. The ULB will maintain

area wise, bank-wise, ROs/ Staff wise data of SHGs loan applications forwarded to the banks. The same will be sent to SULM on a monthly basis.

In order to ensure effective SHG-Bank Linkage under DAY-NULM, the SULM will monitor and review the progress with banks on regular basis and co-ordinate with SLBC for interest subsidy/ subvention on SHG Loans in the state. State level Bankers' Committee (SLBC) and lead banks to ensure that branch staff is sensitized for financial inclusion of urban poor.

The identification, selection, formation and monitoring of SHGs who are to get interest subvention is the responsibility of State/ ULBs and as such banks would not be liable for wrong identification of SHGs who get interest subvention.

Type of Loan Facility: SHGs can avail either Term loan or a Cash Credit Limit (CCL) loan or both based on their needs. In case of need, additional loan can be sanctioned even though the previous loan is outstanding.

Guidelines for prompt repayment are as follows:

a. For Cash Credit Limit to SHGs:

- Outstanding balance shall not have remained in excess of the sanctioned limit/drawing power continuously for more than 30 days.
- There shall be regular credits and debits in the account. In any case there shall be at least one customer induced credit during the month.
- Customer induced Credits during a month shall be sufficient to cover the interest debited during the month.

b. For Term Loan to SHGs: A term loan account where all of the interest payments and/or instalments of principal were paid within 30 days of the due date during the entire tenure of the loans would be considered as an account having prompt payment.

9. Progress Reporting for SEP-I, SEP-G & SEP-SHG:

The ULB will prepare a data sheet of the applications recommended by the TASK force along with their status details of the sanction, disbursement and rejection (along with reasons) after validating the same with the respective banks. This data sheet will be sent to SULM on a monthly basis.

The SULM will compile all the reports received from respective ULBs and will communicate to Ministry of Housing and Urban Affairs (MoHUA) on a monthly basis.

SULM must ensure that progress under SEP is reviewed in every SLBC and District Consultative Committee (DCC) meetings. Any other important issue with regard to SEP may be taken up by SULM with SLBC convener bank for effective coordination and implementation.

10. Credit Card for enterprise development:

The financial assistance to the individual entrepreneurs through subsidized loan for setting up of enterprises under DAY-NULM could be viewed as initial impetus to facilitate livelihood support to the urban poor. However the individual entrepreneurs require further financial support in terms of working capital to make the enterprise economically sustainable. This may include immediate and short term monthly requirement of cash for meeting expenses for purchase of goods, raw materials and other miscellaneous expenditures etc. The micro-entrepreneur does not have a regular fixed monthly cash inflow/income to meet expenses arising out of entrepreneurial activities. To approach a financial institution for such immediate credit requirement, it requires procedural documentation and consumes a lot of time. This need for working capital credit is generally met from informal sources of credit (including money lenders) which is typically available at high rate of interest.

In order to support the micro-entrepreneurs to meet their working capital and miscellaneous credit needs, DAY-NULM facilitates access to Credit Cards or MUDRA Card through banks.

The SULM in consultation with the State Level Bankers Committee (SLBC) will finalize the norms, limits and specifications for issuance of Credit Card (or) MUDRA Card to the individual entrepreneurs. The General Credit Card Scheme (GCC) or any other variant of credit cards for enterprise development of banks in urban areas, may be explored by SULM and SLBC for the same.

The ULB will identify the prospective beneficiaries and will facilitate linkages with banks for issuance of credit cards. The focus is to initially facilitate issuance of credit card to cover all the beneficiaries who have availed financial assistance under SEP. Additionally, other beneficiaries who are running their own business but have not availed assistance under SEP may also be covered if they satisfy the norms of issuance of credit cards.

The targets for the same may be decided at ULB level and the progress under this component is aggregated at SULM level and communicated to Ministry of Housing and Urban Affairs (MoHUA) periodically.

11. Technology, Marketing and Other Support

Micro entrepreneurs often need support in order to grow and sustain their businesses. Support needed may be for establishment, technology, marketing, and other services. Micro entrepreneurs who run very small businesses may need to gain a better understanding of what the market needs, demand of the products produced by them, prices, where to sell, etc. Support services under this component are envisaged with a view to provide an encouraging environment for development of micro enterprises.

The City Livelihoods Centers (CLCs) established under DAY-NULM will offer services to the micro-enterprises such as in establishment (licenses, certificates registration, legal services etc.), production, procurement, technology, processing, marketing, sales, packaging, accounting etc. for long term sustainability. CLCs will also provide support in taking up feasibility/ assessment studies on market demand and market strategy for products and services of micro-enterprises.

All SEP individual and groups enterprises can avail the services from CLCsas per the norms of CLCs. The CLCs with support of ULB may also tie up with various other government schemes which offer services and benefits for micro-enterprise development for the benefit of prospective beneficiaries.

The SULM may arrange for additional funds/professional assistance for the purpose of providing above services to CLCs.

12. Funding Pattern of SEP of DAY-NULM:

Funding under this component will be shared between the Centre and the States as per the general norms under DAY-NULM.

The Ministry will allocate funds to the states on annual basis based on the targets assigned to the states. The states in consultation with the respective SLBCs and ULBs will decide the targets and corresponding funds will be allocated to ULBs so that full reimbursement to the banks on account of Interest subvention is settled during the financial year and no subvention amount remain overdue or pending with the States.

13. Monitoring and Evaluation:

The State Mission management Unit (SMMU) at the State level and City Mission Management Unit (CMMU) at the ULB level will closely monitor progress of activities / targets under this component, undertake reporting and evaluation.

The SULM and the ULB/executing agencies shall report timely progress in formats prescribed by the Mission Directorate from time- to-time, indicating the cumulative achievement monthly and up to the end ofthe quarter and key issues in implementation.

In addition, under DAY-NULM, a comprehensive and robust IT-enabled DAY-NULM MIS will be established for tracking targets and achievements. States and ULBs will be required to submit their progress reports online andmay also use this tool to monitor progress on the ground. In the spirit of proactive disclosure of information and ensuring transparency under DAY-

NULM, key progress reports under SEP will also be made available in the public domain in a timely manner.

All the SEP beneficiaries should be visited periodically to assess the impact of the benefit and also to know any problem being faced by them. The Community Organisers (COs) should visit all the beneficiaries in their jurisdiction at least once in three months. The project officer/ technical experts at CMMU level should visit at least 50% beneficiaries once in three months. The observations during the field visit should be kept in record and be uploaded on MIS also.

During the field visit mentioned above data on economic status of the beneficiaries should be collected and be compared with similar data given in loan application form, to know the impact of the benefit on the economic conditions of the beneficiaries.

Unique Code for loans under NULM: Banks to categorize these loans under Non-Farm sector and use unique sub-code in their database for loans granted under NULM. Further, separate sub-codes may also be assigned for SEP-I, SEP-G, SHG and WSHGs. Proper care must be taken while classifying loans under NULM particularly relating to SHG and WSHGs to enable distinct identification of these loans vis-à-vis NRLM loans as WSHGs are eligible for additional 3 percent interest subvention.

ANNEX I

**Statement showing Target under Deendayal Antyodaya Yojana –
National Urban Livelihoods Mission (DAY-NULM)**

Name of the Bank

(To be furnished at the time of target allocation)

Reporting year

No in Actual & Amount in Rs lakh

Sr No	States/U.Ts	Target for individual (SEP-I)		Target for groups (SEP-G)			Target for SHG Bank Linkage			Total (Target)	
		No.	Amt	No. of Groups	No. of Beneficiaries	Amt	No. of SHGs	No. of Beneficiaries	Amt	Total Number	Total Amount
1	ANDAMAN & NICOBAR									0	0.00
2	ANDHRA PRADESH									0	0.00
3	ARUNACHAL PRADESH									0	0.00
4	ASSAM									0	0.00
5	BIHAR									0	0.00
6	CHANDIGARH									0	0.00
7	CHHATTISGARH									0	0.00
8	DADRA&NAGAR HAVELI									0	0.00
9	DAMAN & DIU									0	0.00
10	DELHI									0	0.00
11	GOA									0	0.00
12	GUJARAT									0	0.00
13	HARYANA									0	0.00
14	HIMACHAL PRADESH									0	0.00
15	JAMMU & KASHMIR									0	0.00
16	JHARKHAND									0	0.00
17	KARNATAKA									0	0.00
18	KERALA									0	0.00
19	LAKSHADWEEP									0	0.00
20	MADHYA PRADESH									0	0.00
21	MAHARASHTRA									0	0.00
22	MANIPUR									0	0.00
23	MEGHALAYA									0	0.00
24	MIZORAM									0	0.00
25	NAGALAND									0	0.00
26	ORISSA									0	0.00
27	PUDUCHERRY									0	0.00
28	PUNJAB									0	0.00
29	RAJASTHAN									0	0.00
30	SIKKIM									0	0.00
31	TAMIL NADU									0	0.00
32	TELANGANA									0	0.00
33	TRIPURA									0	0.00
34	UTTARAKHAND									0	0.00
35	UTTAR PRADESH									0	0.00
36	WEST BENGAL									0	0.00
Grand Total		0	0.00	0	0	0.00	0	0	0.00	0	0.00

ANNEX II

Quarterly Statement showing Cumulative Progress under Deendayal Antyodaya Yojana –National Urban Livelihoods Mission (DAY-NULM)

Bank Name

REPORTING QUARTER

Actual and Amt in Rs.Lakhs

No of Ac/s in

Sr No	States/U.Ts	Loan distributed to individual (SEP-I)		Loan disbursed to groups (SEP-G)		Total loan disbursed under SHG Bank Linkage			Out of SHGs {9,10,11} Loan disbursed to Women SHGs			Achievement		Total Subsidy given under DAY-NULM (SEP-I + SEP-G+SHGs)	Additional Subvention to WSHG	Physical Coverage (in nos.)		
		No.	Amt	No. of Groups	No. of Beneficiaries	Amt	No. of SHGs	No. of Beneficiaries	Amt	No of WSHGs	No. of Beneficiaries	Amt	Total no. of beneficiaries under DAY-NULM	Total Amount disbursed under DAY-NULM	Women	SC/STs	Differently abled	Minorities
1	ANDAMAN & NICOBAR												0	0.00				
2	ANHICKA PRADESH												0	0.00				
3	ARUNACHAL PRADESH												0	0.00				
4	ASSAM												0	0.00				
5	BIHAR												0	0.00				
6	CHANDIGARH												0	0.00				
7	CHHATTISGARH												0	0.00				
8	DAOR&NAGAR HAVELI												0	0.00				
9	DAMAN & DIU												0	0.00				
10	DELHI												0	0.00				
11	GOA												0	0.00				
12	GUJARAT												0	0.00				
13	HARYANA												0	0.00				
14	HIMACHAL PRADESH												0	0.00				
15	JAMMU & KASHMIR												0	0.00				
16	JHARKHAND												0	0.00				
17	KARNATAKA												0	0.00				
18	KERALA												0	0.00				
19	LAHSHADWEEP												0	0.00				
20	MADHYA PRADESH												0	0.00				
21	MAHARASHTRA												0	0.00				
22	MANIPUR												0	0.00				
23	MEGHHALAYA												0	0.00				
24	MIZORAM												0	0.00				
25	NAGALAND												0	0.00				
26	ORISSA												0	0.00				
27	PUODUCHERRY												0	0.00				
28	PUNJAB												0	0.00				
29	RAJASTHAN												0	0.00				
30	SIKKIM												0	0.00				
31	TAMIL NADU												0	0.00				
32	TELANGANA												0	0.00				
33	TRIPURA												0	0.00				
34	UTTARAKHAND												0	0.00				
35	UTTAR PRADESH												0	0.00				
36	WEST BENGAL												0	0.00				
Grand Total		0	0.00	0	0	0.00	0	0	0	0	0	0.00	0	0.00	0	0	0	0

हथकरघा बुनकर समूहों को वित्तपोषण हेतु योजना

उद्देश्य	1. हथकरघा बुनकरों को समूह के माध्यम से ऋण प्रवाह में वृद्धि करना 2. समूह के माध्यम से सुविधाजनक रूप से ऋण उपलब्ध कराना। 3. बैंकों एवं हथकरघा बुनकरों के मध्य विश्वास का पैदा किया जाना।
हथकरघा समूहों की परिभाषा	H.W.G. एक इनफॉरमल समूह है जिसमें 5 से 10 बुनकर एक साथ मिलकर कार्य करेंगे एवं बैंक से पारस्परिक गारंटी के आधार पर एकल अथवा समूह के माध्यम से ऋण प्राप्त कर सकेंगे। समूह के सदस्यों द्वारा एक संयुक्त अंडरटेकिंग बैंक ऋण प्राप्त करने हेतु दिया जाएगा। समूह के सदस्यों से यह अपेक्षा की जाती है कि वे हथकरघा एवं उससे सम्बन्धित गतिविधियों में संलिप रहेंगे। एच.डब्लू.जी. की प्रबन्धन प्रक्रिया सरल होगी जिससे वित्तीय प्रशासन या तो शून्य होगा अथवा न्यून होगा।
H.W.G. के सदस्यों का चयन	1. सभी सदस्य एक ही गांव/क्षेत्र/क्लस्टर के होने चाहिए एवं उनमें आपसी विश्वास एवं संयुक्त रूपसे कार्य करने की भावना होनी चाहिए। 2. बैंक के सेवाक्षेत्र में सदस्य द्वारा कम से कम एक वर्ष तक लगातार हथकरघा का कार्य किया जारहा हो। 3. सदस्य किसी भी वित्तीय संस्था का बकायेदार न हो। 4. एक परिवार से एक ही सदस्य को समूह में रखा जाएगा। 5. समूह में से ऐसे व्यक्ति को लीडर चुना जाएगा जो अन्य की अपेक्षा अधिक सक्रिय हो, जो समूह कासंचालन करेगा परन्तु यह ध्यान रखा जाएगा कि समूह लीडरों द्वारा बेनामी ऋण तो नहीं लिया जारहा है।
समूहों के सदस्यों की संख्या	समूह में 5 से 10 सदस्य रहेंगे, परन्तु विशेष परिस्थितियों में 15 सदस्य तक समूह में शामिल किए जासकते हैं।
समूह का गठन	बैंक द्वारा अपने स्टाफ के सहयोग से एच.डब्लू.जी. का गठन किया जा सकता है। इसके अतिरिक्त एन.जी.ओ. एवं व्यक्तिगत ग्रामीण वालंटियरों की भी सहायता ली जा सकती है। समूह के गठन होने के पश्चात् बैंक द्वारा सदस्यों को समूह के संचालन, समूह शक्ति एवं सिद्धान्तों के बारे में बताया जाएगा। समूह की कार्यविधि सामंजस्य एवं सदस्यों के लाभों पर विशेष बल दिया जाएगा। राज्य सरकार की संस्था में, यथा हैंडलूम/टैक्सटाइल डेवलपमेंट द्वारा भी एच.डब्लू.जी. का गठन कियाजा सकता है। समूह के माध्यम से हैंडलूम सेक्टर के अन्तर्गत टेक्नालॉजी ट्रॉसफर, प्रशिक्षण, मार्केटइन्फारमेशन इत्यादि की सुविधा रहेगी।
बचत	एच.डब्लू.जी. सामान्यतः क्रेडिट ग्रुप होगा। अतः समूह द्वारा बचत करना ऐच्छिक होगा। यदि समूह बचतके साथ-साथ ऋण का कार्य करना चाहता है तो समूह द्वारा एक बचत खाता खोला जाएगा जिसमें दोसदस्यों को उक्त खातों के परिचालन हेतु नामांकित किया जाएगा।
ऋण सुविधा	बैंक एच.डब्लू.जी. को वित्तीयसहायता प्रदान करने हेतु निम्न दो मॉडलों का क्रियान्वयन कर सकती है:-

(1) मॉडल –I : समूह के माध्यम से व्यक्तिगत सदस्य को ऋण:

इस मॉडल के तहत व्यक्तिगत सदस्य समूह के माध्यम से बैंक से ऋण प्राप्त कर सकता है।

ऐसे प्रकरण में सदस्य के परिवार की रजामंदी आवश्यक है। इसके अतिरिक्त समूह के सभी सदस्यों द्वारा एक संयुक्त इंटर से एग्रीमेन्ट का निष्पादन किया जाएगा। जिसमें सभी सदस्य संयुक्त एवं पृथक रूप से व्यक्तिगत सदस्यों द्वारा लिए गए बैंक ऋण की वापसी हेतु उत्तरदायी होंगे। बैंक के अन्य ऋण दस्तावेज व्यक्तिगत सदस्य द्वारा निष्पादित किया जाएगा। बैंक व्यक्तिगत बुनकर की ऋण आवश्यकताओं, ऋण अदा करने की क्षमता, पारिवारिक कैश -फ्लो का आंकलन करेगी एवं तदनुसार ऋण राशिका निर्धारण किया जाएगा। इस सम्बन्ध में समूह के सभी सदस्यों की रजामंदी भी आवश्यक होगी कि जिससे कि भविष्यमें ऋण अदायगी में कोई कठिनाई न होने पाये।

मॉडल –I हेतु ऋण दस्तावेज़

- परिचय फार्म
- ऋण आवेदन सह मूल्यांकन फार्म
- कन्सेन्ट लेटर ऑफ फेमिली मेम्बर्स
- ज्वाइंट लायबिलिटी एग्रीमेन्ट
- डी.पी.नोट.
- एटेस्टेशन मेमो

(2) मॉडल –II समूहों को वित्तपोषण

इस मॉडल के तहत समूह द्वारा बैंक से ऋण प्राप्त किया जाएगा। समूह द्वारा सभी सदस्यों की ऋण आवश्यकताओं को ध्यान में रखते हुए बैंक से ऋण हेतु आवेदन किया जाएगा। जिसमें प्रस्तावित प्रोजेक्ट, सदस्यों के नाम बकाया ऋण (यदि कोई है) एवं बुनकरों की अन्य आवश्यकताओं को ध्यान में रखा जाएगा। सभी सदस्यों द्वारा संयुक्त रूप से ऋण दस्तावेजों का निष्पादन किया जाएगा। एवं ऋण अदायगी हेतु संयुक्त एवं पृथक रूप से उत्तरदायी होंगे।

मॉडल –II हेतु ऋण दस्तावेज़

- डी.पी.नोट
- ज्वाइंट लायबिलिटी एग्रीमेन्ट (जनरल पावर ऑफ एटारनी)
- ऋण आवेदन पत्र सह मूल्यांकन फार्म
- आर्टिकल ऑफ एग्रीमेन्ट
- एन.जी.ओ./एस.एच.पी.आई.का स्पॉन्सरशिप पत्र

	<ul style="list-style-type: none"> ● एटेस्टेशन मेमो
ऋण का उद्देश्य	एच.डब्लू.जी. के ऋण स्वीकृत करते समय उनके प्रोडक्शन, इन्वेस्टमेंट एवं कन्जम्पशन आवश्यकताओं को ध्यान में रखा जाएगा।
ऋण का प्रकार	बैंक द्वारा ऋण के उद्देश्य को ध्यान में रखते हुए नकद साख, अल्पावधि अथवा सावधि ऋण स्वीकृत किया जाएगा।
ऋण सीमा	<p>चूंकि ऋण म्यूचुअल गारंटी के सापेक्ष स्वीकृत किया जाएगा, अतः मॉडल -I के अन्तर्गत प्रति सदस्य अधिकतम ऋणराशि रु. 50,000/- होगी एवं मॉडल -II के अन्तर्गत 5 सदस्यीय समूह हेतु रु. 2.50 लाख एवं 10 सदस्यीय समूह हेतु अधिकतम राशि रु. 5.00 लाख होगी।</p> <p>बैंक द्वारा भविष्य में समूह के कार्यचलन को दृष्टिगत रखते हुए ऋण सीमा में वृद्धि करने पर विचार किया जा सकता है।</p>
ब्याज दर	बैंक द्वारा सहायता समूहों को स्वीकृत ऋणों हेतु समय-समय पर पुनरीक्षित ब्याज दरें।
मार्जिन एवं प्रतिभूति मापदंड	<p>एच.डब्लू.जी. को ऋण स्वीकृत करते समय व्यक्तिगत ऋण रु.50,000/- तथा समूह में रु.5.00 लाख तक कोई भी मार्जिन अथवा संपार्शिक प्रतिभूति नहीं ली जाएगी।</p> <p>मार्जिन एवं प्रतिभूति मापदंड भारतीय रिजर्व बैंक के निर्देशानुसार समय समय पर परिवर्तनीय होगा।</p>
व्यक्तिगत दुर्घटना बीमा	बुनकरों को व्यक्तिगत दुर्घटना बीमा योजना के अंतर्गत बीमित करने का प्रावधान रहेगा।

JOINT LIABILITY GROUP

1	INTRODUCTION	Innovations such as the like S.H.G. - Bank Linkage programme have proved to be successful in providing financial services from the formal banking sector to asset-less or very poor. This is also in line with R.B.I's policy of "Financial Inclusion". In order to develop effective credit products for mid segment clients having access to productive assets, the NABARD has piloted the Project during the year 2004-05 through Regional Rural Banks through the mechanism of Joint Liability Approach. NABARD has played a primary role in preparing guidelines for credit linking these Joint Liability Groups. The JLG Approach can successfully be adopted by the Bank to reach clients like tenant farmers, share croppers, oral lessees, farmers with small land holdings without proper land records etc. and would be another effective tool besides Self Help Group concept to reach the rural client in a cost effective and hassle free manner, thereby facilitating their participation in the nation building task of increasing the production and employment generation process through credit linkage with Banks.
2	OBJECTIVES	The scheme aims at the following objectives: <ol style="list-style-type: none"> I. To augment flow of credit to tenant farmers cultivating land either as oral lessees or sharecropper and small farmers who do not have proper title of their land holding through formation and financing of JLGs. II. To extend collateral free loans to target clients through JLG mechanism. III. To build mutual trust and confidence between banks and the tenant farmers.
3	GENERAL FEATURES OF JLGs:	A JLG is an informal group comprising preferably 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans. The JLG members are expected to engage in similar type of economic activities like crop production. The management of the JLG is to be kept simple with little or no financial administration within the group.
4	CRITERIA FOR SELECTION OF JLG MEMBERS	JLGs can be formed primarily consisting of tenant farmers and small farmers cultivating land without possessing proper title of their land. The other criteria for selection are as under: <ol style="list-style-type: none"> I. The Members should be of similar socio - economic status and background carrying out farming activities and who agree to function as a joint liability group. II. The groups must be organised by the likeminded farmers and not

		<p>imposed by the bank or others. They could be existing clients of the Bank like farmers' club volunteers, individual loanees and members of matured SHGs whose individual credit requirement have grown beyond a limit or new customer.</p> <p>III. The members should be residing in the same village/area and should know and trust each other well enough to take up joint liability for group/individual loans.</p> <p>IV. The members should be engaged in agricultural activity for a continuous period of not less than 1 year within the area of operations of the Bank Branch.</p> <p>V. The group members should not be a defaulter to any other formal financial institution.</p> <p>VI. JLG should not be formed with members of the same family and more than one person from the same family should not be included in the JLG.</p> <p>VII. There is a need for a very active member of the group to ensure leadership role and ensure the activities of the JLG. The selection of a good /able/active leader for the JLG is an essential need which will ultimately benefit all the JLG members. However, care should be taken to ensure that Benami loans are not cornered by the group leader.</p>
5	SIZE OF THE JLGs	<ul style="list-style-type: none"> The group should be formed preferably with 4 to 10 members to enable the group members to offer mutual guarantee. While informal group of up to 20 members could also be considered. Such large groups are found to be not effective in fulfilling mutual guarantee obligations in the case of farmers. Therefore, smaller groups of farmers (4-10 members) are recommended for effective functioning of JLG.
6	FORMATION OF JLGs	<ul style="list-style-type: none"> The Branches may initially form the JLGs by using their own staff. On formation of JLGs, the branch officials need to discuss with the JLG members the banks regulations, lending procedures, services etc. The principles of self help and group strength need to be emphasized.
7	SAVING BY JLGs	<ul style="list-style-type: none"> The JLG is intended primarily to be a credit group. Therefore, saving by JLG members is voluntary. All the JLG members may be encouraged to open an individual "No Frill" account. However, if the JLG chooses to undertake saving as well as credit operations through the group mechanism, such groups should open a savings bank account in the name of JLG with at least two office bearers out of three (amongst the members as President / Secretary / Treasurer) being authorized to operate the account on behalf of the group.
8	JLGs MODELS:	<p>The Branch may finance the JLGs by adopting any of the two models.</p> <ol style="list-style-type: none"> Model A: Financing individuals in the group: <ul style="list-style-type: none"> The group would be eligible for accessing separate individual loans from the branch. All members would

		<p>jointly execute one inter-se document (making each and severally liable for repayment of all loans taken by all individuals in the group). The branch will assess the credit requirement depending on the crops to be cultivated, available cultivable land and credit absorption capacity of the individual. However, there has to be mutual agreement and consensus among all members about the amount of individual debt liability that will be created.</p> <p>2. Model B: Financing the group:</p> <ul style="list-style-type: none"> ⊕ The group would be eligible for accessing one loan which could be combined credit requirement of all its members. The credit assessment of the group could be based on the available cultivable area by each member of the JLG. All members would jointly execute the document and own the debt liability jointly and severally.
9	CREDIT ASSESSMENT	<ul style="list-style-type: none"> • For model "A", the JLG would prepare a credit plan for its individual members and an aggregate of that is submitted to the branch. The Branches may use the SHG loan application (SHG-2) for this purpose. The individual members of JLG would be eligible for bank loan after the branch verifies the individual members' credentials. • For model "B" JLGs that undertake savings apart from credit are required to maintain books of accounts. They may also be graded by the Branches on the basis of performance parameters. However, the quantum of credit need not be linked to groups savings as in the case of SHGs. The credit requirement for the group may be worked out based on combined credit plan needs of individual members.
10	PURPOSE OF CREDIT	<ul style="list-style-type: none"> • The finance to JLG is expected to be a flexible credit product addressing the credit requirement of its members including crop production, consumption, marketing and other productive purposes.
11	TYPE OF LOAN	Demand loan (As short-term loan / Cash credit), or term loan depending upon the purpose of loan.
12	LOAN LIMIT	<ul style="list-style-type: none"> • Considering that the loan to be granted is against the mutual guarantee offered by the group, maximum amount of loan is however, restricted to Rs.50,000 per individual both under Model "A" and "B".
13	RATE OF INTEREST	<ul style="list-style-type: none"> • Demand Loan (As short-term loan / Cash credit): 7% p.a. (Concessional rate of interest with 2% interest subvention from GOI is applicable like in KCC) • Term Loan: 9% p.a.
14	MARGIN AND	• "Nil" Margin. No collaterals may be insisted upon by the branches against their loans to JLGs. It may however, be ensured that the

	SECURITY	mutual guarantee offered by the JLG members are kept on record.
15	DOCUMENTS	<p>FOR Model A:</p> <ol style="list-style-type: none"> 1. JLG Membership form. 2. Application cum appraisal form 3. D P Note single 4. Mutual Liability Agreement form 5. Attestation Memo. 6. other (if any) <p>FOR Model B:</p> <ol style="list-style-type: none"> 1. D. P. Note Joint 2. Inter se Agreement (Power of attorney)-Stamp Rs.100/-. 3. Agreement form. 4. Composite Hypothecation deed for Agriculture Loans. 5. Hypothecation of goods/stock etc.(in case of NFS activities) 6. Attestation memo. 7. JLG Membership form.
16	CREDIT LINKAGE	<ul style="list-style-type: none"> • Once the Branch has verified the credentials of individual members and the JLG is formally enrolled as an eligible banking entity, it is eligible for credit linkage. • After completion of documentation, the JLG will be eligible to draw on the sanctioned CC limit any number of times based on the needs of the individual members in the group. The office bearers of the group, who will be authorized by the group, with at least two office bearers out of three amongst the members as President / Secretary / Treasurer) will be jointly operating upon the CC Account on behalf of the group. The disbursement of loan/limit to each member of the group and maintaining the records will be the responsibility of the group. The loan amount can be released in cash so as to improve the bargaining capacity of the individual members of the group for purchasing the required inputs for the activity.
17	REPAYMENT	<ol style="list-style-type: none"> 1. PRODUCTION LIMIT/LOAN (SHORT TERM): <ul style="list-style-type: none"> • On the basis of harvesting seasons of the crops like in the case of KCC. 2. INVESTMENT CREDIT (TERM TERM):

		<ul style="list-style-type: none"> On the basis of income generation with a maximum tenure of 5 years.
18	CREDIT TO J LGs TO FORM NORMAL BUSINESS ACTIVITY UNDER PRIORITY SECTOR	<ul style="list-style-type: none"> As the programme is intended to benefit farmers cultivating lands who may not have adequate collateral to offer to avail of bank loan in their individual capacity, Lending to JLGs may be treated as direct agricultural advances under priority sector advances segment
19	PERSONAL ACCIDENT INSURANCE	<ul style="list-style-type: none"> Individual members of JLG will be covered under Personal Accident Insurance Scheme (PAIS).
20	CROP INSURANCE SCHEME	<ul style="list-style-type: none"> Rashtriya Krishi Bima Yojna (RKBY) of Agricultural Insurance Company of India extends crop insurance cover to all farmers including tenant farmers, sharecroppers growing notified crops in notified area
21	MONITORING & REVIEW	<ul style="list-style-type: none"> The Branches should closely monitor the programme regularly at various levels and at regular intervals. A progress report should be sent by the Branches to the respective Regional Offices on quarterly basis in prescribed format
22	Norms for assessing Joint Liability Groups (JLGs) by banks	<ul style="list-style-type: none"> As per Annexure-I
23	Enabling Joint Liability Groups (JLGs) within and outside SHGs	<ul style="list-style-type: none"> A few members of SHGs may graduate faster to start or expand economic activities requiring much higher levels of loans than other SHG members. In such cases, other members may not like to stand mutual guarantee for large sized loans for these members. In such cases, a "Joint Liability Group (JLG)" may be created consisting of such members of one or more SHGs. The members of JLG will continue to remain members of the SHGs and continue to participate in the activities of SHGs as earlier. Banks may encourage creation of such enterprise / livelihood based JLGs within SHGs. Banks may finance these JLGs in addition to the loan / credit limit extended to the SHGs. There may be certain deserving Small Farmers (SF) / Marginal Farmers (MF) / Tenant Farmers / Oral Lessees / Share Croppers / Micro Entrepreneurs / Artisans who have not yet been covered by SHGs. They may also need bank loan for taking up Livelihood/ Farming activities. The JLG formed of such members may also be provided with adequate credit support by banks.
24	Incentive for promotion of JLGs	<ul style="list-style-type: none"> NABARD will provide grant assistance to Banks and other JLG promoting Institutes (JLPs) for formation, nurturing and financing of new JLGs @ Rs.4,000/- per JLG. Banks may consider the option of entering into a Tripartite

	<p>Agreement with NABARD and other JLPIs where they shall take the onus of extending credit support to JLGs and NABARD shall provide grant assistance to the JLPIs for promotion and nurturing of JLGs.</p> <ul style="list-style-type: none"> • The incentive will be available even if we use our own staff or BC/BF as our JLPI. The incentive shall be linked with the financing of the JLGs. The incentive amount shall be released in three installments as indicated below:- <ul style="list-style-type: none"> ■ First installment of Rs.2,000/-would be released after disbursement of loan. ■ Second installment of Rs.1000/-would be released after one year from the date of loan disbursement subject to the certification by the Bank that the loan repayment is regular / without default by all the individual members of the JLG (in case of Model 'A' type JLG) / JLG as a group (in case of Model 'B' type JLG). ■ Third installment of Rs.1000/- would be released after the end of second year from the date of loan disbursement subject to similar certification from us as above. In case of short term loans / KCC /GCC, it will be available if the facility has been renewed by the bank during the year and is regular. <p>Note:-</p> <ul style="list-style-type: none"> • It may be noted here that the incentive for promotion of JLGs shall be available only in cases where prior approval has been taken from NABARD for promotion of JLG. • NABARD vide its circular No. NB.Ho.MCID/42835/JLG (Policy)/2024-25 Circular No, 171/MCID-06/2024 dated 30 August 2024 will provide grant assistance to Banks and other JLG promoting Institutes (JLPIs) for formation, nurturing and financing of new JLGs @ Rs.5,000/- per JLG in low PSL districts and states higher share of tenant farmers.
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Annexure-I

Sr. No.	Parameter	Means of Measurement	Maximum Mark per Parameter	Performance	Value (Marks)	Marks obtained
1	Group Size &composition of group	Interview with the group	3	Size-4 to 10 members	1	
				Homogeneous (Similar economic Condition / livelihoods)	1	
				Located with close proximity to each other	1	
2	Availability of support from specific agency/ association@	Discussion with the group	1	Support available and screening of individual members done before formation of JLGs	1	
3	Knowledge of JLG functioning or has received training on JLGs	Interaction with group members/profile of members / promoter JLGPI*	1	Received training on JLG functioning / has knowledge about JLG	1	
4	Potential for proposed activity and skills of the group members	Interaction with the group	2	Activities have potential and members have adequate skills	1	
				Activities have potential but Members are yet to acquire adequate skill	1	
5	Viability of investment to be made by JLG/ members	Interaction with the group	2	Proposed investment is financially viable	2	
6	Monitoring by volunteers in JLGs or through BF/BC or JLGPI* after credit linkage with bank	Discussion with members/BC/ BF/JLGPI	1	Available	1	
Total		10				

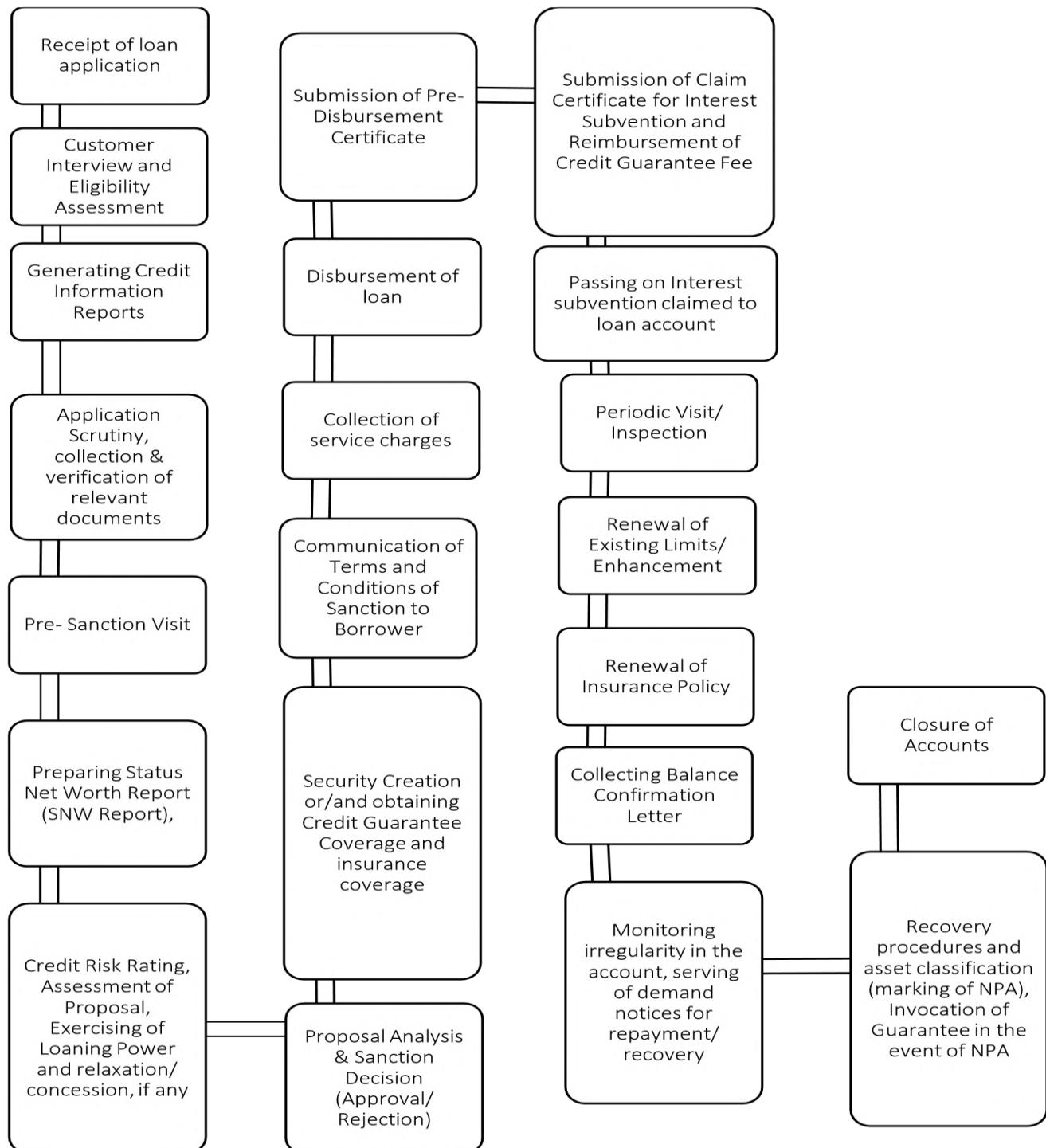
लखपति दीदी - उद्यम हेतु वित्तपोषण अभियान

Name of Scheme	Lakhpati Didi
Purpose	To empower NRLM SHG women members by facilitating access to funds for entrepreneurial activities.
Eligibility	<ul style="list-style-type: none"> • Individual member of select matured well performing NRLM SHGs* in Rural Areas. • The applicant must be a native of India. • The age limit for this scheme is 18 to 50 years. • The applicant should be KYC compliant. • Sanctioning Authority to ensure that overlapping interest subvention from multiple sources are not combined for a single borrower. <p>*SHGs which are more than 2 years old and have accessed at least one dose of bank loan and have repaid it timely in terms of extant Bank guidelines.</p>
Detailed Project Report	Model DPRs for eligible activities have been provided by NRLM for financing to eligible women beneficiaries (Enclosed)
Nature of Facility	Term Loan and Cash Credit
Extent of Loan	Need based subject to Minimum 75,000/- and Maximum ₹ 5.00 lakh (including both cash credit and term loan)
Margin Norms	10 %
Security Norms	<ol style="list-style-type: none"> a) Hypothecation of assets created out of Bank loan. b) Eligible Activities to be covered under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) or Credit Guarantee Fund for Micro Units (CGFMU).
Rate of Interest	11%, Subject to change from time to time
Frequency of Interest Application	Monthly. The same is to be repaid as and when due.
Interest Subvention	<p>Women entrepreneurs making prompt repayment of credit to financial institutions will be provided interest subvention @2% to incentivize good repayment behaviour.</p> <p>Salient features of Interest Subvention Scheme under 'Women Enterprise Acceleration Fund' are as under:</p> <ol style="list-style-type: none"> a) This will also make credit affordable to women borrowers and enhance the viability of the enterprises.

	<p>b) Interest subvention will be provided to SHGs on loan outstanding up to ₹1.5 lakh per borrower.</p> <p>c) In case of loan outstanding amount exceeding ₹1.5 lakhs, interest subvention will be limited to the ceiling of ₹1.5 lakh only.</p> <p>d) Interest subvention will be provided to individual women entrepreneur up to a maximum duration of 3 years.</p> <p>Guidelines on accounting and claim submission are enclosed as Annexure-III.</p>
Reimbursement of Credit Guarantee fees	<ul style="list-style-type: none"> Actual Credit Guarantee Fees will be reimbursed to the Bank by MoRD from 'Women Enterprise Acceleration Fund-WEAF' for providing loans to individual women SHG members under DAY-NRLM for loans up to ₹ 5.0 Lakhs for a maximum period of 5 years. <p>Note: The Annual Credit Guarantee Fee to be debited from borrower's account which will be reimbursed after claim is received from the fund.</p> <p>Guidelines on Claim Submission for Credit Guarantee Fees are enclosed as Annexure-IV.</p>
Upfront Fee & Documentation Charges	<ul style="list-style-type: none"> Nil
Relaxations	<ul style="list-style-type: none"> Quotation(s) is/are not required. End use to be verified by visiting the unit within one week of disbursement by Branch Official. Easy Application- One Pager Detailed Project Report as designed by NRLM to be submitted along with application and KYC documents.
Internal Risk Rating	<ul style="list-style-type: none"> In terms of extant guidelines of the Bank
Credit Information Report	<ul style="list-style-type: none"> Min Cibil Score should be 650
Assessment of Cash Credit	<ul style="list-style-type: none"> The Working capital facility shall be allowed based on 20% of realistic projected turnover after ensuring minimum margin of 10%.
Assessment of Term Loan	<ul style="list-style-type: none"> On the basis of DPR submitted
Loaning Powers	<ul style="list-style-type: none"> As per DLP
Documentation	<ul style="list-style-type: none"> As per requirements of loan.

Mode of Disbursement	<ul style="list-style-type: none"> Borrower is required to deposit margin money with the concerned Branch Office. At the time of disbursement, the loan amount together with the margin money will be paid on behalf of the borrower to the seller on the basis of request submitted by borrower having details of seller. Invoice is to be obtained mandatorily after disbursement.
Repayment of Loan	<ul style="list-style-type: none"> Cash Credit: Maximum 12 Months, subject to annual renewal. TL: To be repaid in 60 monthly instalments including maximum moratorium of 3 months.
IRAC Norms	<ul style="list-style-type: none"> Income Recognition, Asset Classification, Provisioning & Related Aspects Norms shall be as under: <ul style="list-style-type: none"> A loan will be classified as a non-performing asset (NPA) if interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan; or the account remains 'out of order' as defined in the Policy on IRAC Norms, in respect of Cash Credit. Non-payment of debt when whole or any part or instalment of the debt has become due and payable and is not paid by the debtor; such assets shall be classified as Special Mention Accounts (SMA).

SOP for Financing under Lakhpatti Didi:-



GUIDELINES ON ACCOUNTING AND INTEREST SUBVENTION CLAIM SUBMISSION

1. The scheme is limited to Women Self Help Group members being supported under DAY - NRLM in rural areas only.
2. Interest subvention will be provided to an individual women entrepreneur only once.
3. All banks extending credit for enterprises fully or partially owned by women Self Help Group members under DAY-NRLM at interest rate equivalent to (1-year MCLR + max 3% spread) or maximum of 14% per annum will be eligible to claim interest subvention under this scheme.
4. It is required to upload the details of individual borrowers along with other relevant information on the Nodal Bank's (Indian Bank) portal.
5. Details of individual borrowers uploaded on the portal by banks will be verified by respective SRLMs. For verification, SRLMs are required to enter 'Unique Codes' assigned by DAY-NRLM to individual SHG members.
6. The loan accounts opened under the scheme to be flagged as 'SHG Member under DAY-NRLM' on their CBS. For identification of SHG Members under DAY-NRLM, banks are required to embed 'Unique Codes' in banks' CBS against respective CIF/ loan accounts.
7. It is required to submit their claims for interest subvention only for the verified accounts on quarterly basis.
8. Interest subvention of 2% per annum on maximum outstanding loan of ₹1.5 lakh per borrower can be claimed for a maximum tenure of 3 years. In case of loan outstanding amount exceeding ₹1.5 lakh, interest subvention will be limited to the ceiling of ₹1.5 lakh only. The tenure of the loan will be calculated from the original date of sanction of the loan.
9. It is to be ensured that overlapping interest subvention schemes from multiple sources should not be combined for a single borrower.

10. Interest subvention can be claimed only for the period the account remained standard. No interest subvention will be payable for the period the account remained classified as "NPA". In case, account classified as "NPA" subsequently turns as standard asset on account of recovery of over dues, no subvention amount will be payable for the period the account remained classified as "NPA".
11. It is required to submit claim certificate on quarterly basis (i.e., as on June 30; September 30; December 31 and March 31) to the Nodal Bank. The claims submitted by any lending institution should be accompanied by claim certificate certifying the claims as true and correct. The claims of any bank for the quarter ending March 31 will be settled by DoRD only on receipt of the Statutory Auditors' certificate for the complete Financial Year.
12. Any remaining claims pertaining to the disbursements made during the previous year but not included in the claims, may be consolidated separately and marked as an 'Additional Claim' and submitted to Nodal Bank latest by September 30 of the subsequent Financial Year duly certified by Statutory Auditors certifying the correctness.
13. Claims from bank will be settled through the Nodal Bank after due scrutiny by Department of Rural Development (DoRD).
14. Interest subvention amount should be credited in respective loan account within 3 days of the receipt of funds from Nodal Bank. In case, the loan account is closed prior to credit of the interest subvention account, credit of the amount should be done in the savings account (if any) of the same customers. In case, any amount could not be credited to respective beneficiary account, the same should be returned to DoRD.
15. Any corrections in claims by banks shall be adjusted from later claims based on auditor's certificate. All banks will be required to carry out necessary correction on the Nodal Bank's portal accordingly.
16. Banks participating in the scheme will be required to make available all relevant records pertaining to the claims made to auditors/ representatives of DoRD for verification.

GUIDELINES ON CLAIM SUBMISSION FOR REIMBURSEMENT OF CREDIT GUARANTEE FEES

1. Advances for enterprises fully or partially owned by women Self Help Group members under DAY-NRLM will be eligible to seek reimbursement of actual credit guarantee fees charged by CGTMSE or CGFMU under NCGTC.
2. Banks/Lending Institutions seeking reimbursement of credit guarantee fees should be registered Member Lending Institution (MLI) under CGTMSE or CGFMU under NCGTC.
3. Credit Guarantee fees charged (on actual basis) by CGTMSE or CGFMU under NCGTC for loans extended to individual women Self Help Group members under DAY-NRLM only will be considered for reimbursement.
4. Reimbursement of credit guarantee fees will be considered for maximum loan outstanding of ₹5 lakh per borrower for a maximum tenure of 5 years.
5. Reimbursement of credit guarantee fees will be considered for a borrower only once.
6. It is required to upload the details of individual borrowers along with other relevant information on the Nodal Bank's portal.
7. Details of individual borrowers uploaded on the portal by banks will be verified by respective SRLMs. For verification, SRLMs are required to enter 'Unique Codes' assigned by DAY-NRLM to individual SHG members.
8. The loan accounts opened under the scheme to be flagged as 'SHG Member under DAY-NRLM' on their CBS. For identification of SHG Members under DAYNRLM, banks are required to embed 'Unique Codes' in banks' CBS against respective CIF/loan accounts.
9. It is required to submit their claims for reimbursement of credit guarantee fees only for the verified accounts.
10. It is required to submit claim certificate on quarterly basis (i.e., as on June 30; September 30; December 31 and March 31) to the Nodal Bank. The claims submitted by any lending institution should be accompanied by claim certificate certifying the claims as true and correct. The claims of any bank for the quarter

ending March 31 will be settled by DoRD only on receipt of the Statutory Auditor's certificate for the complete Financial Year.

11. Any remaining claims pertaining to the disbursements made during the previous year but not included in the claims, may be consolidated separately, and marked as an 'Additional Claim' and submitted to Nodal Bank latest by September 30 of the subsequent Financial Year duly certified by Statutory Auditors as correct.
12. Any corrections in claims by banks shall be adjusted from later claims based on auditor's certificate. All banks will be required to carry out necessary correction on the Nodal Bank's portal accordingly.
13. Claims from bank will be settled through the Nodal Bank after due scrutiny by Department of Rural Development (DoRD).
14. It is required to make available all relevant records pertaining to the claims made to auditors/ representatives of DoRD for verification.
15. Banks shall promptly intimate DoRD in case of any change in status as "MLI" with CGTMSE or CGFMU under NCGTC

COMMON LOAN APPLICATION FORM
(Loan application for loans to “Individual Women SHG members” under DAY-NRLM)

The Branch Manager

Uttar Pradesh Gramin Bank

Branch: _____

District: _____

Uttar Pradesh

Photograph

Dear Sir/Madam,

IW/o./D/o.....resident of
Village /GP.....

Block.....District.....as a member of SHG group, hereby apply
for a loan of ₹(Rupees.....
.....) as per details furnished below.

A. SHG and Member ID:

SHG Name	DAY-NRLM SHG ID	SHG Member Name			DAY-NRLM Member ID
		(first Name)	(Second Name)	(Third Name)	

B. Member's Credit History with her SHG

Sr. No.	Parameters	Status as in SHG books of records
1	Member of SHG since (state date/ month/ year)	
2	No. of times loan taken from her SHG in last 3 years	
3	Amount of the last loan taken from SHG	₹
4	Highest loan amount ever taken from SHG in last 3 years	₹
5	Current loan amount outstanding with her SHG	₹
6	Repayment: Current monthly instalment payable by member to SHG	₹
7	No of times EMI delayed for more than 30 days in last 12 months	
8	Cumulative saving of member with SHG	₹

C. Information of the Proprietor/ Partners:

Sr. No.	Name	Date of Birth	Gender	Mobile No.	Edu. Qual.	Experience in proposed activity (Yrs.)	Relation withthe applicant

Sr. No.	Id Proof document	Id proof No.	Address proof document	Address proof no.	PAN Card
1.					
2.					

Business Information:

Name of UNIT						
Describe the Business						
Constitution (Pls mark ✓)	Proprietary ()	Partnership ()	Other (specify)			
Current Business Address	Dist.	State: U P	PIN Code			
	Business Premises		✓	Rented ()	Owned ()	
Telephone No.		Mobile No.	+91			
E-mail:			Business Activity (Pls mark ✓)	Existing ()	Proposed ()	
Date of Commencement of business (DD/MM/YYYY)						
Social Category (Pls mark ✓)	SC	ST	OBC	General	Minority	
If Minority (Pls mark ✓)	Buddhist	Muslim	Christians	Sikhs	Jains	Zoroastrians

D. Registration /Certification Details:

Registration/certification	Number	Remarks
Regn. under MSME (Udyami portal) URP/ UAP		
Regn. under Shops & Establishment Act		
Others		

E. Existing Banking / Credit Facilities:

Type of account	Bank Name/Fls/ NBFC/ MFIs	Limit Availed	Outs. as on.....	Security offered	Current EMI
Savings Bank					
Current					
Cash Credit/ OD*					
Term Loan*					

- Whether Subsidy/ Subvention availed /availing under any other Govt. scheme, if so, please specify the name of the scheme in the below table.

F. Loan facility applied for:

Type of Facilities	Purpose	Amount	(Amt. in Rs.) Margin Money (Own contribution)
Cash Credit/ OD			
Term Loan*			
Total			

*In case of application submitted only for Term Loan, then please specify the Source of fund for working capital

G. Enterprise/ Unit Performance:

Particulars	Last Year (Actual)	Present Year (Estimate)	Projection Year I
Sales/ Revenue			
Net Profit			

H. Household (HH) Income & Expenditure :

(Amt. in Rs.)		
Family members (Nos.)		Annual HH income (in Rs.)
Earning members (Nos.)		Annual HH expenditure (in Rs.).

I. Details of machinery/equipment or Raw materials:

Working Capital Loan (Cash Credit/ OD)

Type of Loan	Scheme Name	Bank Name/ Fls/ NBFC/ MFIs	Limit Availed	Outs. as on.....	Subsidy/ Subvention
Cash Credit/ OD					
Term Loan					
Details of raw materials					

Term Loan**(Amt in Rs.)**

Machine Equipment required	Purpose	Name Of Supplier	Total Cost Machine + installation + transport	My own contribution	Loan Required
Total					
Moratorium Period in Months					
Total Repayment Period in months (including moratorium)					

Declaration:

- a. I hereby confirm that, I have not availed any loan facility from any other Bank/ FI/ NBFC/ MFIs for this unit and the purpose mentioned in this loan application.
- b. I hereby authorize bank to disclose all or any particular details or information relating to my loan accounts with the Bank to any other financial institutions, government or any agency (ies) as maybe considered necessary or desirable by the Bank.
- c. I hereby declare that the particulars given above are true and correct to the best of my knowledge and belief.

Signature / Thumb Impression of the applicant

Place:

Date:

Annexure-1

Additional Information for loans above Rs. 2.00 lacs

(Please strike which is not applicable)

Past Performance / Future Estimates:

(Amt in Rs.)

Details of raw materials		Projected				
Sales	Working Capital Cycle in Months	Inventory	Debtors	Creditors	Promoters' Contribution	Limits

(Amt in Rs.)

Past Performance / Future Estimates (Actual performance for one previous year, estimates for current year and projections for next year to be provided for working capital facilities.

However, for term loan facilities projections to be provided till the proposed year of repayment of loan)

	Past Year- I (Actual)	Present Year (Estimate)	Projection Year I	Projection Year II
Net Sales				
Net Profit				
Capital (NW)				

Acknowledgement Slip — Bank Copy

Application Number (System generated/manual)		Date of Application	
Name of the Applicant		Loan Amt. Requested For	
Signature of the Applicant		Signature of the Branch Official with Stamp	

Acknowledgement Slip — Applicant Copy

(to be collected by the member after submitting the loan application at the branch)

Application Number (System generated / Manual)		Date of Application	
Name of Applicant		Loan Amt. Requested For	
Signature of Applicant		Signature of the Branch Official with Stamp	

INDICATIVE CHECK LIST:

1. Proof of identity - Self certified copy of Voter's ID card / Driving License / PAN Card / Aadhar Card/ Passport as per KYC guidelines.
2. Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhar Card & Passport of Proprietor/ Partners as per KYC guidelines.
3. Proof of Identity/Address of the Business Enterprise - Copies of relevant licenses/ registration certificates/ other documents pertaining to the ownership, identity and address of business unit (wherever applicable)
4. Statement of accounts/ copy of Passbook (transactions for the last six months)
5. Photos (two copies) of Proprietor/ Partners.
6. Project report for term Loan containing details of technical & economic viability*

** Note : May not be insisted for cases up to a limit of Rs. 2.00 lacs where the business Activity and the Unit cost has been approved/ standardized by the Bank.*

मुख्यमंत्री ग्रामोद्योग रोजगार योजना

क्रम संख्या	पैरामीटर	विवरण
01	उद्देश्य	उ०प्र० खादी तथा ग्रामोद्योग बोर्ड द्वारा प्रदेश के समस्त जनपदों में ग्रामीण क्षेत्र के बेरोजगार नवयुवकों को स्वरोजगार के माध्यम से रोजगार के अवसर उपलब्ध कराने के लिए मुख्यमंत्री ग्रामोद्योग रोजगार योजना संचालित है।
02	कार्यक्षेत्र	उद्यम की स्थापना हेतु ग्रामीण क्षेत्र में ही अनुमन्य है
03	परियोजना का अधिकतम आकार	₹. 10.00 लाख तक
04	पात्र उद्यमी	8 वर्ष से ऊपर एवं 50 वर्ष तक की आयु के पुरुष/महिला उद्यमी हो एवं अभ्यर्थी उ०प्र० का मूल निवासी हो।
05	आवेदन कैसे करें	आवेदक द्वारा https://cmegp.data-center.co.in पर आनलाइन आवेदन किया जायेगा।
06	अपेक्षित दस्तावेज	आवेदक का फोटोग्राफ, शैक्षिक योग्यता प्रमाण-पत्र, तकनीकी योग्यता प्रमाण-पत्र जाति प्रमाण-पत्र (जहाँ लागू हो) ग्रामीण क्षेत्र में कार्यशाला होने का प्रमाण-पत्र आदि।
	परियोजना की मंजूरी	तकनीकी/आर्थिक व्यवहार्यता के अनुसार बैंकों द्वारा परियोजना की मंजूरी प्रदान की जायेगी।
	निजी अंशदान	सामान्य श्रेणी (पुरुष) लाभार्थियों को परियोजना लागत का 10% एवं शेष अन्य आरक्षित श्रेणी के लाभार्थियों को 5% निजी अंशदान करना होगा।
अनुदान	लाभार्थी कि श्रेणी	ब्याज अनुदान (मात्र मियादी ऋण पर)
	सामान्य श्रेणी (पुरुष)	कुल परियोजना लागत में निर्धारित पूँजीगत ऋण पर (बैंक द्वारा प्रभारित ब्याज में से) 4% ब्याज उद्यमी द्वारा वहन किया जायेगा, शेष ब्याज का भुगतान ब्याज उपादान, के रूप में 05 वर्षों तक अनुमन्य है।
	आरक्षित वर्ग (अनुसूचित जाति, अनुसूचित जन-जाति, अन्य पिछड़ा वर्ग, अल्पसंख्यक, महिला, भूतपूर्व सैनिक एवं दिव्यांग)	कुल परियोजना लागत में निर्धारित पूँजीगत ऋण पर बैंक द्वारा प्रभारित समस्त ब्याज की धनराशि ब्याज उपादान के रूप में 20% प्रतिवर्ष घटते पूँजीगत ऋण पर 05 वर्षों तक अनुमन्य है।
	ब्याज उपादान	<p>वित्तीय वर्ष 2019-20 से पूर्व जो स्वीकृतियों बैंकों द्वारा की गई हैं उन्हें पूर्व की भाँति ही टर्म लोन एवं कार्यशील पूँजी ऋण पर 20% प्रतिवर्ष घटते क्रम में ऋण धनराशि पर 05 वर्षों तक ब्याज उपादान की धनराशि नियमानुसार देय होगी।</p> <p>वित्तीय वर्ष 2019-20 से आगे मुख्यमंत्री प्रामोद्योग रोजगार योजनान्तर्गत नई स्थापित सभी इकाईयों को टर्म लोन (पूँजीगत ऋण) पर ही 20 प्रतिशत प्रतिवर्ष घटाते हुए 5 वर्ष तक ब्याज उपादान देय होगा।</p>
	पात्र सम्भावित उद्योग समूह	<ul style="list-style-type: none"> ● खनिज आधारित उद्योग ● वनाधारित उद्योग

		<ul style="list-style-type: none"> ● कृषि आधारित और खाद्य उद्योग ● बहुलक और रसायन आधारित उद्योग ● इंजीनियरिंग और परम्परागत ऊर्जा ● वस्त्रोद्योग (खादी को छोड़कर) ● सेवा उद्योग <p>नोट: खादी तथा ग्रामोद्योग आयोग से अनुमोदित उद्यम (सेवा/उद्योग) एवं स्थानीय उपयुक्ता एवं सम्भाव्यता के आधार पर सम्भावित ऐसे उद्योग जिसमें रोजगार सृजन अधिक हो, अनुमन्य होंगे।</p>
योजना क्रियान्वयन दिशा-निर्देश	के हेतु	<ol style="list-style-type: none"> 1. योजनान्तर्गत ग्रामीण क्षेत्र के शिक्षित बेरोजगारों-पालिटेक्निक/आई०टी०आई० पास तकनीकी रूप से प्रशिक्षित एवं परम्परागत कारीगरों तथा व्यवसायिक शिक्षा (10+2) के अन्तर्गत ग्रामोद्योग विषय लेकर उत्तीर्ण छात्र/छात्राओं को चयन में वरीयता प्रदान की जायेगी। 2. लाभार्थियों की आयु 18 वर्ष से कम तथा 50 वर्ष से अधिक नहीं होगी। 3. वित्तपोषण में गरीबी रेखा से नीचे जीवन यापन करने वाले उद्यमियों को वरीयता प्रदान की जायेगी। 4. अनुसूचित जाति/जन-जाति के लाभार्थियों के ऋण आवेदन पत्र प्राथमिकता के आधार पर सम्बन्धित बैंकों को अग्रसारित किये जायें तथा उनके लिए कुल निर्धारित लक्ष्य का क्रमशः 21% एवं 2% की पूर्ति करना सुनिश्चित किया जाया। आवंटित लक्ष्यों में अनुसूचित जाति/जन-जाति के लक्ष्य भी समाहित हैं। 5. योजनान्तर्गत अनुसूचित जाति (अनुदान संख्या-83)/ अनुसूचित जन जाति (अनुदान संख्या-81) के बजट में प्राविधानित धनराशि को उनके लिये ही अनिवार्य रूप से व्यय करके लक्ष्यों की शत-प्रतिशत पूर्ति करना सुनिश्चित किया जाय। 6. अनुसूचित जाति (एस०सी०एस०पी० मद) के लाभार्थियों हेतु शासन द्वारा बजट आवंटित किया गया है। उक्त धनराशि का उपयोग गत वर्ष में स्थापित एवं इस वित्तीय वर्ष 2023-24 में स्वीकृत इकाईयों को भी नियमानुसार ब्याज उपादान के मद में भुगतान किया जाना है। जिन जनपदों में पुरानी इकाईयों की देयता नहीं है वहाँ पर नई इकाईयों को ऋण स्वीकृत कराकर लक्ष्यों की पूर्ति कराई जाय तथा उक्त ब्याज उपादान धनराशि का भुगतान किया जाय, जिससे शासन के निर्देशानुसार अनुसूचित जाति एवं अनुसूचित जनजाति के लाभार्थियों की सहभागिता इस योजना के अन्तर्गत सुनिश्चित हो सके। इसमें शिथिलता न बरती जाय। योजनान्तर्गत ऋण आवेदन पत्र प्राप्त करने हेतु प्रचार-प्रसार के लिए प्रेस विज्ञप्ति दी जाय। केवल ऑनलाईन आवेदन पत्र प्राप्त किया जाय। माह 15 जुलाई 2023 तक निर्धारित लक्ष्य से 2 गुना तक आवेदन पत्रों का प्रेषण अनिवार्य रूप से सुनिश्चित किया जाय। 7. शासन द्वारा 100 दिन, 04 माह, 06 माह, एवं 01 वर्ष की कार्य योजना निर्धारित की गयी है। 8. मुख्यमंत्री ग्रामोद्योग रोजगार योजना में भी प्रधानमंत्री रोजगार सृजन कार्यक्रम (पीएमईजीपी) योजना की गाईडलाइन्स के सर्कुलर संख्या-PMEGP/policy/2020-21 दिनांक-04.05.2020 एवं 06.05.2020 के अनुसार ही जिला स्तरीय टास्क फोर्स कमेटी (डी०एल०टी०एफ०सी०) द्वारा मुख्यमंत्री ग्रामोद्योग रोजगार योजना के लाभार्थियों की चयन प्रक्रिया को समाप्त करके ऑनलाईन प्राप्त आवेदन पत्रों को निर्धारित स्कोर कार्ड के अनुसार स्फुटनी करते हुए स्कोर कार्ड में पूर्णांक 100 में से 50 या उससे अधिक अंक प्राप्त करने वाले आवेदकों के आवेदन पत्र स्वीकृति हेतु मुख्यमंत्री ग्रामोद्योग रोजगार योजना के पोर्टल के

	<p>माध्यम से जिला खादी एवं ग्रामोद्योग अधिकारियों द्वारा बैंकों को अप्रसारित किया जायेगा।</p> <p>9. जनपद स्तर पर योजना की समीक्षा/अनुश्रवण, जिलाधिकारी/ मुख्य विकास अधिकारी द्वारा ही किया जायेगा तथा प्रगति की समीक्षा रिपोर्ट जिला ग्रामोद्योग अधिकारी द्वारा प्रत्येक माह में मुख्य कार्यपालक अधिकारी, ऊ.प्र. खादी ग्रामोद्योग बोर्ड, मुख्यालय को प्रेषित किया जायेगा।</p> <p>10. पोर्टल पर उद्यमी का अपलोडेड आवेदन पत्र सहित अन्य अभिलेखों का परीक्षण पाँच दिन के अन्दर कर लिया जाय तथा उसमें प्राप्त कर्मियों का निराकरण उद्यमी से कराकर अथवा उसकी लिखित सहमति के अनुसार संशोधन करते हुए स्कोर कार्ड में अंक प्रदान करते हुए पात्रता के आधार पर 21 दिन के अन्दर अनिवार्य रूप से आवेदन पत्र बैंकों को प्रेषित कर दिया जाय। एक बार आवेदन पत्र अस्वीकार होने के बाद भी उद्यमी द्वारा पुनर कर्मियों/आवेदन में सुधार अथवा योग्यता आदि में संशोधन किया जाता है तो उक्त संशोधन के आधार पर उसका पुनः परीक्षण करने के उपरान्त स्कोर कार्ड में 50 ग्रा उससे अधिक अंक पाये जाने पर आवेदन पत्र को बैंकों को पुनः अप्रसारित किया जा सकेगा।</p> <p>11. प्रत्येक मण्डल के परिक्षेत्रीय ग्रामोद्योग अधिकारियों द्वारा अपने मण्डल के अधीनस्थ जनपदों में बैंकों को भेजे गये आवेदन पत्रों की स्वीकृति एवं वितरण की गहन समीक्षा करते हुए, आवश्यकतानुसार बैंकों के अधिकारियों तथा जिला अग्रणी प्रबंधकों (LD.M.) से सम्पर्क करते हुए, मुख्यालय को प्रगति से अवगत कराये।</p> <p>12. मुख्यमंत्री यामोद्योग रोजगार योजना के पोर्टल से ही ब्याज उपादान बिल प्राप्त किया जाए, तदोपरान्त ब्याज उपादान का भुगतान करते हुए पोर्टल पर भुगतान संदर्भ अनिवार्य रूप से अंकित किया जाय। इकाई को ब्याज उपादान का भुगतान करने से पूर्व इकाई का भौतिक सत्यापन जिला प्रामोद्योग अधिकारियों द्वारा अनिवार्य रूप से किया जायेगा तथा निर्धारित मानदण्डों के अन्तर्गत कार्यरत होने पर ही नियमानुसार शासनादेश के अनुसार ब्याज उपादान का भुगतान किया जायेगा। भौतिक सत्यापन के समय इकाई की डिजिटल फोटो लिया जाय। निरीक्षण रिपोर्ट एवं फोटो भुगतानित ब्याज उपादान बिल के साथ अनिवार्य रूप से संरक्षित किया जाय।</p> <p>13. योजनान्तर्गत सम्बन्धित बैंकों को प्रेषित क्र० आवेदन पत्रों के स्वीकृति एवं वितरण का विवरण एक पंजिका में अंकित करते हुए सुरक्षित रखा जाय।</p> <p>14. उद्यमीदार ब्याज उपादान के भुगतान का विवरण लेजर पंजिका में रखा जाय। 05 वर्ष तक बकाया ब्याज उपादान का भुगतान नियमानुसार किया जाय। ब्याज के बिलों का भुगतान प्रथम आगत एब प्रथम पावत के आधार पर किया जायेगा।</p> <p>15. योजनान्तर्गत निर्धारित रूप पत्रों पर परिक्षेत्रीय ग्रामोद्योग अधिकारी द्वारा अपने अधीनस्थ जनपदों की प्रतिमाह भौतिक प्रगति, व्यय विवरण, रोजगार सृजन आदि की सूचनायें अगले माह की 25 तारीख तक अनिवार्य रूप से मुख्यालय को उपलब्ध कराना सुनिश्चित करेंगे। साथ ही साथ मुख्यमंत्री ग्रामोद्योग रोजगार योजना के पोर्टल पर अद्यतन सूचनायें अनिवार्य रूप से पूर्ण की जाय।</p> <p>16. विभागीय दिशा निर्देशों एंव शासन के आदेशों का अनुपालन भी अनिवार्य रूप से सुनिश्चित किया जाय।</p>
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मुख्यमंत्री माटीकला रोजगार योजना

उ.प्र. माटीकला बोर्ड के समन्वित विकास कार्यक्रम अन्तर्गत “मुख्यमंत्री माटीकला रोजगार योजना” हेतु शासनादेश संख्या: 56/2019/1109/59-2-2019-10 (खा)/2018 दिनांक 19 दिसम्बर, 2019 एवं शासनादेश संख्या: 391/59-2-2021-10(खा)/2018 दिनांक 29 जुलाई, 2021 द्वारा निर्गत दिशा-निर्देश / प्राविधान के अनुसार योजना का क्रियान्वयन करते हुये निम्नवत् कार्यवाही करना सुनिश्चित करें।

क्रम संख्या	पैरामीटर	विवरण
01	उद्देश्य	योजना के तहत माटीकला से सम्बन्धित व्यावसायिक गतिविधयां, यथा- खिलौना निर्माण, घरेलू उपयोग के उत्पाद (प्रेशर कूकर, घड़ा, सुराही, जग, कुलहड़, ग्लास, अबारदानी, कटोरी, कप, प्लेट, डॉंगे इत्यादि) सजावटी वस्तुएं (गुलदस्ता, गार्डन पॉट्स बोनसाई पॉट्स, लैम्प्स इत्यादि) बनाने के लिए उद्योग स्थापित करने के उद्देश्य से प्रशिक्षित अभ्यर्थियों को 10 लाख रुपए तक को प्रोजेक्ट पर बैंक से क्राण उपलब्ध करवाया जा रहा है, जिसका संक्षिप्त विवरण निम्नलिखित है-
02	कार्यक्षेत्र	उद्यम की स्थापना हेतु ग्रामीण एवं शहरी दोनों ही क्षेत्र अनुमन्य है
03	परियोजना का अधिकतम आकार	रु. 10.00 लाख तक
04	पात्र उद्यमी	अभ्यर्थी की न्यूनतम आयु 18 वर्ष पूर्ण हो एवं अभ्यर्थी उ०प्र० का मूल निवासी हो।
05	आवेदन कैसे करें	आवेदक द्वारा माटीकला बोर्ड के पोर्टल upmatikalaboard.in पर ऑनलाईन आवेदन किया
06	अपेक्षित दस्तावेज	आवेदक का फोटोग्राफ, शैक्षिक व तकनीकी योग्यता सम्बन्धी प्रमाण-पत्र, आधार कार्ड, जाति प्रमाण-पत्र, प्रोजेक्ट रिपोर्ट आदि।
07	शैक्षिक व तकनीकी योग्यता	<ul style="list-style-type: none"> ● अभ्यर्थी का साक्षर होना अनिवार्य है, ● रु. 5.00 लाख से अधिक परियोजनाओं हेतु लाभार्थी को कम से कम 8 वीं कक्षा उत्तीर्ण होना आवश्यक होगा ● अभ्यर्थी को क्राण लेने से पूर्व माटीकला का प्रशिक्षण प्राप्ते माटीकला की परम्परागत जानकारी हो।
08	परियोजना की मंजूरी	<ul style="list-style-type: none"> ● तकनीकी / आर्थिक व्यवहार्यता के अनुसार राष्ट्रीयकृत / ग्रामीण बैंकों द्वारा परियोजना की मंजूरी प्रदान की जायेगी, जो नियमानुसार 5 वर्ष के लिये होगी।
09	वित्तीय स्रोत एवं सहायता	<ul style="list-style-type: none"> ● प्रोजेक्ट लागत का 5 प्रतिशत उद्यमी अंशदान तथा 95 प्रतिशत बैंक क्राण अनुमन्य होगा जिसमें से पूंजीगत क्राण धनराशि पर 25 प्रतिशत

		अनुदान के रूप में शासन द्वारा उपलब्ध कराया जायेगा।
10	योजना क्रियान्वयन के हेतु दिशा-निर्देश	<ul style="list-style-type: none"> माटीकला बोर्ड के पोर्टल upmatikalaboard.in पर ही ऑनलाईन आवेदन प्राप्त करने के उपरान्त, स्कोर कार्ड व अनुसार स्कूटनी करते हुए, स्कोर कार्ड में 50 प्रतिशत तक अंक प्राप्त करने वाले आवेदकों के आवेदन पत्र स्वीकृति हेतु पोर्टल व माध्यम से बैंकों को अग्रसारित किये जायेंगे योजनान्तर्गत समस्त कार्यवाही ऑनलाईन पोर्टल के माध्यम से ही की जानी है। 'मुख्यमंत्री माटीकला रोजगार योजना' परियोजना आधारित है, उद्यमी अपनी आवश्यकता के अनुरूप में प्रोजेक्ट रिपार्ट में वर्कशेड/मशीन-उपकरण/ मट्टी एवं कच्चे माल आदि हेतु धनराशि की मांग प्रस्तुत कर सकते हैं।
11	दस्तावेज	<ul style="list-style-type: none"> अटेस्टेशन मेमो डी.पी. नोट कम्पोजिट हाइपोथिकेशन अथवा हाइपोथिकेशन ऑफ प्लांट एवं मशीनरी /हाइपोथिकेशन ऑफ स्टॉक जनरल फॉर्म ऑफ गारन्टी मेमोरेण्डम फॉर मॉर्गेज ऑफ लैंड एण्ड बिल्डिंग डिक्लेरेशन -कम-अण्डरटेकिंग-कम-अथॉरिटी लेटर ऑफ इन्स्टालर्मेन्ट विद एक्सीलरेशन क्लॉज़ (टर्म लोन में) लेटर ऑफ कान्टीन्यूइंग सिक्योरिटी (नकद-साख में) परियोजना की प्रकृति और उधारकर्ता के प्रकार के आधार पर अन्य आवश्यक दस्तावेज अन्य यदि लागू हों

Mukhyamantri Yuva Swarozgar Yojana Scheme (MYSY)

1	उद्देश्य	<ul style="list-style-type: none"> ● योजना का उद्देश्य उ०प्र० सूक्ष्म, लघु एवं मध्यम उद्यम नीति-2016 के प्रस्तर-2.4.3 के अन्तर्गत सूक्ष्म उद्यमों को बढ़ावा देने के लिये मुख्यमंत्री युवा स्वरोजगार योजना संचालित किये जाने का प्रावधान किया गया है। ● प्रदेश के शिक्षित बेरोजगारों को स्वरोजगार के अवसर प्रदान करने के उद्देश्य से "मुख्यमंत्री युवास्वरोजगार योजना" संचालित किये जाने का निर्णय लिया गया है। 									
2	पात्रता	<ul style="list-style-type: none"> ● आवेदक उत्तर प्रदेश का मूल निवासी होना चाहिए एवं उसकी आयु 18 से 40 वर्ष होनी चाहिए। ● आवेदक की न्यूनतम शैक्षिक योग्यता हाई स्कूल या समकक्ष होना चाहिए। ● आवेदक को किसी भी राष्ट्रीयकृत बैंक / वित्तीय संस्था / सरकारी संस्था इत्यादि का चूककर्ता नहीं होना चाहिए। ● आवेदक द्वारा पूर्व में संचालित प्रधानमंत्री रोजगार योजना, वर्तमान में संचालित प्रधानमंत्री रोजगार सृजन कार्यक्रम, मुख्यमंत्री रोजगार योजना या केन्द्र अथवा राज्य सरकार द्वारा संचालित अन्य किसी स्वरोजगार योजनान्तर्गत लाभ प्राप्त न किया गया हो। ● आवेदक अथवा उसके परिवार के किसी सदस्य को योजनान्तर्गत केवल एक बार ही लाभान्वित किया जायेगा। ● आवेदक द्वारा पात्रता की शर्तों को पूर्ण किये जाने के सम्बन्ध में शपथ-पत्र प्रस्तुत किया जाना अनिवार्य होगा। 									
3	ऋण का प्रकार	<ul style="list-style-type: none"> ● TL ● CC ● कुल परियोजना लागत में पूँजी व्यय (भूमि क्रय की लागत को छोड़कर) और नकद साख का एक चक्र शामिल होगा। ● परियोजना लागत में किराए पर वर्कशॉप/वर्कशेड लिए जाने को सम्मिलित किया जा सकता है, परन्तु भूमि क्रय की लागत को परियोजना लागत में सम्मिलित नहीं किया जायेगा। 									
4	ऋण सीमा	<ul style="list-style-type: none"> ● योजनान्तर्गत उद्योग क्षेत्र का रु. 25.00 लाख तक की कुल परियोजना लागत की सूक्ष्म इकाईयों तथा सेवा क्षेत्र की रु. 10.00 लाख तक की कुल परियोजना लागत की सूक्ष्म इकाईयों। 									
5	अंशधन	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Categories</th> <th style="width: 33%;">Beneficiary Contribution</th> <th style="width: 33%;">Rate of Subsidy</th> </tr> </thead> <tbody> <tr> <td>General Category</td> <td>10%</td> <td>25%</td> </tr> <tr> <td>Special Category</td> <td>05%</td> <td>25%</td> </tr> </tbody> </table> <p>नोट:</p> <p>उद्यम के 02 वर्ष तक सफल संचालन के उपरान्त मार्जिन मनी समायोजित की जायेगी।</p>	Categories	Beneficiary Contribution	Rate of Subsidy	General Category	10%	25%	Special Category	05%	25%
Categories	Beneficiary Contribution	Rate of Subsidy									
General Category	10%	25%									
Special Category	05%	25%									

6	योजना के तहत सहायता/ अनुदान	<ul style="list-style-type: none"> शासन द्वारा देय कुल परियोजना लागत के सापेक्ष मार्जिन मनी की अनुमन्यता – <ul style="list-style-type: none"> कुल परियोजना लागत का 25 प्रतिशत, उद्योग क्षेत्र हेतु अधिकतम रु. 6.25 लाख तथा सेवा क्षेत्र हेतु अधिकतम रु. 2.50 लाख की सीमा तक, अनुदान राशि उपलब्ध कराया जायेगा, कुल परियोजना लागत में पूँजीगत व्यय (भूमि क्रय की लागत को छोड़कर) तथा कार्यशील पूँजी का एक चक्र शामिल होगा। कार्यशाला/कार्यशाला शेड को किराये पर लेना परियोजना लागत में शामिल किया जा सकता है, लेकिन क्रय लागत को परियोजना लागत में शामिल नहीं किया जाएगा।
7	ब्याज दर	<ul style="list-style-type: none"> ब्याज दर समय पर निर्धारित बैंक नियमानुसार लागू होगा।
8	प्रतिभूति	<ol style="list-style-type: none"> प्राथमिक प्रतिभूति <ul style="list-style-type: none"> बैंक ऋण से सृजित परिसम्पत्तियों यथा स्टॉक व मशीनरी तथा फिक्स्ड एसेट्स का दृष्टिबंधन। प्रवर्तक/निदेशक/साझेदार अथवा प्रोप्राइटर की कार्यशाला भूमि व भवन अथवा अन्य व्यावसायिक सम्पत्ति जो उसके नाम हो एवं वित्तपोषित की जा रही परियोजना से सम्बन्धित हो तथा अन्यत्र कहीं बंधक न हो, का साम्यिक बंधक (यदि उपलब्ध है) प्राप्त किया जायेगा। कोलैटरल सिक्यूरिटी <ul style="list-style-type: none"> MSME ऋण की शर्तों के अनुसार
9	ऋण वितरण	<ul style="list-style-type: none"> परियोजना धारक के अंशदान में कटौती के पश्चात बैंक समग्र ऋण के रूप में परियोजना को वित्तपोषित करेगा, जिसमें सावधि ऋण तथा कार्यशील पूँजी भी शामिल होगी। प्लांट एवं मशीनरी क्रय करने हेतु ऋण का वितरण सीधे आपूत्तिकर्ता (As per quotation) को किया जायेगा। नकद-साख राशि का वितरण परियोजना के संचालन सम्बन्धी आवश्यकता की पूर्ति हेतु बैंक नियमानुसार किया जायेगा।
10	ऋण अदायगी	<ul style="list-style-type: none"> सावधि ऋण 5 से 7 वर्षों में नकद-साख वार्षिक समीक्षा के आधार पर
11	अन्य शर्तें	<p>➤ लाभ प्राप्त करने के लिए विशेष श्रेणी के लाभार्थियों को आवेदन पत्र के साथ सक्षम प्राधिकारी द्वारा जारी प्रासंगिक प्रमाण पत्रों की सत्यापित प्रतियां संलग्न करनी होंगी।</p> <p>➤ लाभार्थी द्वारा निर्धारित प्रारूप पर आवेदन-पत्र सम्बन्धित जनपद के उपायुक्त उद्योग एवं उद्यम</p>

	<p>प्रोत्साहन जिला केन्द्र को प्रस्तुत किया जायेगा।</p> <ul style="list-style-type: none"> ➤ लाभार्थी का चयन जिला स्तरीय टास्क फोर्स समिति द्वारा किया जायेगा। ➤ लाभार्थी के चयनोपरान्त बैंक शाखा में प्राप्त होने के 15 दिन के अन्दर शाखा प्रबन्धक द्वारा ऋण स्वीकृति/अस्वीकृति के सम्बन्ध में निर्णय लिया जायेगा। स्वीकृत/अस्वीकृत श्रार्थना पत्रों के सम्बन्ध में बैंक शाखा द्वारा तत्काल जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र को सूचित किया जायेगा। ➤ बैंक शाखा से ऋण स्वीकृति के उपरान्त लाभार्थियों को योजना के नियमानुसार प्रशिक्षण प्राप्त करना आवश्यक होगा। ➤ पूर्व से प्रशिक्षण प्राप्त लाभार्थियों का आवश्यकतानुसार प्रशिक्षण से मुक्त रखा जायेगा। ➤ प्रशिक्षण के उपरान्त, सम्बन्धित बैंक शाखा द्वारा ऋण की प्रथम किश्त लाभार्थी को वितरित कर दी जायेगी। ➤ ऋण की प्रथम किश्त के वितरण के पश्चात, वित्त पोषण करने वाली शाखा द्वारा वांछित मार्जिन मनी के दावे सम्बन्धित जनपद के उपायुक्त उद्योग जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र से यथा शीघ्र किया जायेगा। ➤ उपायुक्त उद्योग जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र द्वारा दावा प्राप्त होने के 07 दिन के अन्दर अनुदान राशि को बैंक शाखा के खाते में डायरेक्ट बेनेफिट ट्रान्सफर (DBT) के माध्यम से उपलब्ध कराई जाएगी। ➤ कुल परियोजना लागत में अनुदान राशि के भाग पर ब्याज देय नहीं होगा। ➤ अनुदान राशि प्राप्त होने के उपरान्त, उक्त अनुदान राशि को लाभार्थी के सब्सिडी एकाउंट से लिंक कर दिया जाएगा। ➤ यदि प्राप्त अनुदान राशि, TL से अधिक है – <ul style="list-style-type: none"> ✚ सर्व प्रथम प्राप्त अनुदान राशि को TL से लिंक करेंगे व शेष अनुदान राशि के बराबर CCSUBSIDY मद में एक खाता खोला जाएगा जिसकी ऋण सीमा प्राप्त अनुदान राशि को TL से संयोजित करने के बाद शेष राशि के बराबर होगी। ✚ CCSUBSIDY खाते को नामे करते हुए राशि को लाभार्थी के योजनान्तर्गत खोले गए CC खाते में क्रेडिट किया जाएगा व उक्त राशि पर लियन कराना होगा।
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		<p>➤ लाभार्थी द्वारा परियोजना के सफलतापूर्वक संचालित रहने तथा किसी प्रकार का डिफ़ॉल्ट न होने की दशा में 02 वर्ष के पश्चात अनुदान राशि को समायोजित किया जा सकता है।</p> <p>➤ समायोजन के पूर्व “जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र” एवं सम्बन्धित बैंक के अधिकारियों द्वारा लाभार्थी की परियोजना का संयुक्त निरीक्षण किया जायेगा। निरीक्षण के पश्चात ही उपलब्ध मार्जिन मनी की धनराशि को अनुदान के रूप में समायोजित किया दिया जायेगा।</p> <p>नोट:</p> <p>जानबूझकर क्रण दुरुपयोग की स्थिति में सम्बन्धित बैंक शाखा द्वारा अनुदान राशि “जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र” को वापस कर दी जायेगी। यदि परियोजना दैवी आपदा अथवा अन्य असाधारण परिस्थितियों के कारण बंद हुई है तो ऐसी स्थिति में बैंक द्वारा अनुँदं राशि को लाभार्थी के क्रण के सापेक्ष समायोजित किया जा सकेगा।</p>
12	वर्गीकरण	<p>➤ प्राथमिक क्षेत्र</p>
13	दस्तावेज	<ul style="list-style-type: none"> ● अटेस्टेशन मेमो ● डी.पी. नोट ● कम्पोजिट हाइपोथिकेशन अथवा हाइपोथिकेशन ऑफ प्लांट एवं मशीनरी /हाइपोथिकेशन ऑफ स्टॉक ● जनरल फॉर्म ऑफ गारन्टी ● मेमोरेण्डम फॉर मॉर्गेज ऑफ लैंड एण्ड बिल्डिंग ● डिक्लोरेशन -कम-अण्डरटेकिंग-कम-अथॉरिटी ● लेटर ऑफ इन्स्टालमेन्ट विद एक्सीलरेशन क्लॉज (टर्म लोन में) ● लेटर ऑफ कान्टीन्यूइंग सिक्योरिटी (नकद-साख में) ● परियोजना की प्रकृति और उधारकर्ता के प्रकार के आधार पर अन्य आवश्यक दस्तावेज ● अन्य यदि लागू हों

NATIONAL ACTION FOR MECHANISED SANITATION ECOSYSTEM (NAMASTE)
{FORMERLY SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (SRMS)}

1. INTRODUCTION:

- 1.1** Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) is being implemented for the rehabilitation of persons engaged in manual scavenging. The manual scavengers being identified through survey are being provided rehabilitation under the Scheme since 2013. Following the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013” (MS Act, 2013), there have been numerous efforts to understand challenges of safe cleaning of sewers and septic tanks and develop approaches, policies, standards and regulations in order to improve the working conditions in the sanitation sector. Since then, benefits like subsidized loans to sanitation workers for procurement of sanitation-related projects, training support for skill building, workshops on hazardous cleaning of sewers and septic tanks etc. are being provided under SRMS.
- 1.2** The Swachh Bharat Mission 2.0 guidelines, under the Ministry of Housing & Urban Affairs (MoHUA), focus on the welfare of sanitation workers urging Urban Local Bodies (ULBs) to promote their occupational safety through access to protective equipment, training and increased awareness, amongst others. The Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) guideline suggests that at least 10% of self-help groups (SHGs) formed should be of persons engaged in vulnerable occupations, including sanitation workers. These SHGs would then be empowered to run their own enterprises.
- 1.3** The Government of India issued an advisory in July 2019 to all States to establish Emergency Response Sanitation Units (ERSU) in all cities with the objective to systemize human entry into sewer/septic tank through the organisation of a professional, well trained, motivated and appropriately equipped establishment.
- 1.4** The Ministry of Social Justice and Empowerment (MoSJE) and MoHUA, formulated the National Action for Mechanized Sanitation Ecosystem (NAMASTE) scheme to make sanitation work safer across urban India in a time-bound mission mode. NAMASTE is a convergent effort amongst different Ministries to ensure the safety and dignity of sanitation workers.
- 2. Period of Implementation:** NAMASTE Scheme is effective upto FY 2025-26 and no liability can be carried forward after 31st March, 2026.

3. DEFINITIONS:

3.1 Manual Scavenger and Manual Scavenging: As per Manual Scavengers Act, 2013

“manual scavenger” means a person engaged or employed, at the commencement of this Act or at any time thereafter, by an individual or a local authority or an agency or a contractor, for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which the human excreta from the insanitary latrines is disposed of, or on railway track or in such other spaces or premises, as the Central Government or a State Government may notify, before the excreta fully decomposes and the expression “manual scavenging” shall be construed accordingly.

3.2 Hazardous Cleaning of Sewer/ Septic Tank: As per MS Act, 2013 “hazardous cleaning” by an employee, in relation to a sewer or septic tank, means its manual cleaning by such employee without the employer fulfilling its obligations to provide protective gear (as defined in MS Rule, 2013) and other cleaning devices and ensuring observance of safety precautions, as may be prescribed or provided in any other law, for the time being in force or rules made there under;

3.3 Family and Dependent are defined for all rehabilitation measures, as under:

a) Skill Development Training Programme (SDTP)/Loan Scheme: All identified manual scavengers and their dependents who are willing and are above 18 years of age are eligible for skill training and loan. The guidelines issued by Ministry of Skill Development and Entrepreneurship (MSDE) & MoSJE, from time to time, will be followed for SDTP for NAMASTE.

b) Health Insurance: Family for the purpose of health insurance coverage would be same as adopted under PM-JAY for other families.

3.4 Dependent: The dependent of identified manual scavengers and sanitation workers is one who is a member of their family or is dependent on them. Each identified manual scavenger or sanitation worker and his/her spouse or children who are at the age of 18 years and above, who are not employed will be provided admissible benefits.

3.5 Sanitation Workers/Safai Karamcharis: “Sanitation Worker” means a person, engaged in or employed for any sanitation work and includes waste pickers and also those persons who were engaged in cleaning of sewers and septic tank, but excludes domestic workers.

3.6 Sewer and Septic Tank Workers (SSWs): Sanitation Workers who were engaged in cleaning of sewers and septic tanks will be identified as sewer and septic tank workers during the profiling conducted under the Scheme.

3.7 Sewer Entry Professional (SEPs): Sanitation Workers who were engaged in cleaning of sewers and septic tank and required to enter into Sewer and Septic tank with permission and well equipped with safety kits and devices will be identified as sewer entry professionals (SEPs). All SRU should identify such SEPs during the profiling of SSWs and only then they will be allowed to enter in Sewer and Septic tanks.

4. SALIENT FEATURES OF THE SCHEME:

Sr. No.	PARAMETER	DESCRIPTION											
A.	Objective of Scheme	The scheme aims at providing access to entitlements and livelihoods support to reduce the vulnerabilities of sanitation workers and enable them to access self-employment through providing Capital for Sanitation Related Project to make them “Sanipreneur” and skilled wage employment opportunities after getting occupational Safety Training & PPE Kits.											
B.	Implementing Agency	The scheme shall be implemented at the national level through the NSKFDC or other identified agencies as may be decided by the Government for this purpose from time to time. At the State level, the implementing agencies will be the state channelizing agencies and Banks which are MoA partners or any other agency notified by the Union Ministry of Social Justice and Empowerment.											
C.	Eligibility	All identified manual scavengers and their dependents who are willing and are above 18 years of age are eligible.											
D.	Maximum Project Cost	Loans to individuals: ₹15 lakhs. Loans to Self Help Groups/groups: ₹50 lakh.											
E.	Rate of Interest	<p>The rate of interest chargeable from the beneficiaries will be as follows:</p> <table border="1"> <thead> <tr> <th>Project Cost</th> <th>Applicable ROI (A)</th> <th>ROI Charged by system (B)</th> </tr> </thead> <tbody> <tr> <td>Up to ₹1.00 Lakh</td> <td>5% per annum (4% per annum for women beneficiaries)</td> <td>In terms of L&A Circular No.49/2023</td> </tr> <tr> <td>Above ₹1.00 Lakh</td> <td>6% per annum</td> <td></td> </tr> </tbody> </table> <p>Interest subsidy claim (B-A) will be lodged with concerned State Channelizing Agencies (SCAs)/ or NSKFDC on monthly basis.</p>			Project Cost	Applicable ROI (A)	ROI Charged by system (B)	Up to ₹1.00 Lakh	5% per annum (4% per annum for women beneficiaries)	In terms of L&A Circular No.49/2023	Above ₹1.00 Lakh	6% per annum	
Project Cost	Applicable ROI (A)	ROI Charged by system (B)											
Up to ₹1.00 Lakh	5% per annum (4% per annum for women beneficiaries)	In terms of L&A Circular No.49/2023											
Above ₹1.00 Lakh	6% per annum												
F.	Capital Subsidy	<p>Credit linked upfront capital subsidy will be provided to the beneficiaries in a scaled manner, as follows:</p> <table border="1"> <thead> <tr> <th>Range of Project Cost (Rs.)</th> <th>Rate of Subsidy</th> </tr> </thead> <tbody> <tr> <td>For Individuals</td> <td></td> </tr> </tbody> </table>			Range of Project Cost (Rs.)	Rate of Subsidy	For Individuals						
Range of Project Cost (Rs.)	Rate of Subsidy												
For Individuals													

		<table border="1"> <tr> <td>Up to ₹5,00,000</td><td>50% of project cost</td></tr> <tr> <td>₹5,00,000 to ₹15,00,000</td><td>₹2.5 lakh + 25% of remaining project cost (maximum capital subsidy ₹5.00 lakh)</td></tr> </table> <p>For Group Projects</p>	Up to ₹5,00,000	50% of project cost	₹5,00,000 to ₹15,00,000	₹2.5 lakh + 25% of remaining project cost (maximum capital subsidy ₹5.00 lakh)
Up to ₹5,00,000	50% of project cost					
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		<table border="1"> <tr> <td>For Group projects costing up to ₹50.00 lakh with each beneficiary project share maximum up to ₹10.00 lakh.</td><td>Same as above with maximum per member capital subsidy of ₹3.75 lakh and maximum group project subsidy of ₹18.75 lakh.</td></tr> </table>	For Group projects costing up to ₹50.00 lakh with each beneficiary project share maximum up to ₹10.00 lakh.	Same as above with maximum per member capital subsidy of ₹3.75 lakh and maximum group project subsidy of ₹18.75 lakh.		
For Group projects costing up to ₹50.00 lakh with each beneficiary project share maximum up to ₹10.00 lakh.	Same as above with maximum per member capital subsidy of ₹3.75 lakh and maximum group project subsidy of ₹18.75 lakh.					
G. Margin						
H. Loaning Power						
I. Security						
J. Internal Risk Rating/Farm Score	Loans for setting up of projects eligible under the scheme may be sanctioned in terms of Agriculture Schemes or MSME Schemes. Accordingly, relevant guidelines and lending norms shall be applicable in case of such advances.					
K. Service charges						
L. Moratorium						
M. IRAC Norms						
N. Documentation						
O. Repayment	The period of repayment of loan, including moratorium period will be 5 years for projects upto ₹5,00,000 and 7 years for projects above ₹5,00,000.					
P. Priority Sector Classification	In terms of priority sector guidelines, loans to Beneficiaries under Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) will be considered as lending under Weaker Sections category. MIS codes to be properly filled by branches for the purpose of correct classification.					

Note: Any loan application submitted under SRMS will be processed and sanctioned in accordance with the specific guidelines and circulars of our bank relevant to the purpose for which the loan is being applied.

Annexure-II

Indicative Projects/Activities (for Manual Scavengers)

Sr. No.	Sector	Indicative Projects/Activities/Schemes
1.	Agricultural Sector	Mixed Farming, Bee keeping, Goatery, Dairy, Duckery, Poultry, Milch Animals. Land Purchase, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller, Horticulture.
2.	Service Sector	Tea Leaf Shop, Tea Stall, Cane Bamboo Shop, General Store, Singar Shop, Sale of Steel Utensils, Gift Items Shop, Statue Making, Carpentry, Rickshaw, Flower Shop, Egg Business, Rice Selling, Badi/Papad Making, Readymade Garments, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing & Mason, Fruit & Vegetable Vendor & Meat Shop, Paan Shop, Beauty Parlour, Footwear Shop, Domestic Appliances Repairing, Electronic Shop, CD/ Cassettes Shop, Computer, Fast Food, Photo Studio, Dice Polishing, Imitation Jewelry, Gift Stall, Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing, Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, Rakhee/Decorative Jhalls, Fabrication Work, Shuttering, Carpentry, Business, Fertilizer Shop, Mobile Repair, Battery binding & repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw(Petrol), Automobile Repair Shop, Music Store etc. Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing & draping, Denting & Painting of Vehicles and Domestic Gadgets, Sanitary & Hardware Shop, Servicing & Repair of Domestic electrical Appliances, Tent House, Band Party.
3.	Industrial Sector	Broom Stick, Artificial Jewellery, Paper, Jute & Cloth Bags & folders, Paper envelopes & File covers, Airbag/purse, HawaiChappal, Surgical Bandages making, Paper cup & plates manufacturing, Socks manufacturing. Brush making, Hollow Bricks and Jallismaking, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Silver Ornaments, Foot wear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading, Rice Mill, Stone Crusher, Hosiery unit, Mineral Soda Water Plant, Ice/Water Plant
4.	Transport Sector	Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo, RTV, ERickshaw, Auto etc.
5.	Sanitary based Projects	Vacuum loader, Suction/jetting Machine with Vehicle, Garbage Disposal Vehicle, Mobile Treatment Unit (MTU), Garbage tipper, Compactor, De-silting equipments, Cesspool, Brooming Machine, Pay & use toilets etc.

नंदिनी कृषक समृद्धि योजना

क्र. सं.	पैरामीटर	विवरण
01	योजना का नाम	नन्दिनी कृषक समृद्धि योजना
02	परियोजना लागत	<p>परियोजना के वित्तीय उपायश का आंकलन गोवंश क्रय एवं अवस्थापना पर व्यय (संलग्नक-1) तथा इकाई संचालन पर व्यय (संलग्नक-2) के अनुसार निर्धारित किया गया है।</p> <p>गोवंश कि नस्ल एवं संख्या के आधार पर, परियोजना लागत दो प्रकार कि हो सकती है-</p> <ol style="list-style-type: none"> 1. लागत रु. 62,50,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 25 गोवंश हेतु रु. 1,00,000 प्रति गोवंश के आधार पर आकलन किया जायेगा।) 2. लागत रु. 61,00,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 20 गोवंश के साथ-साथ गंगातीरी नस्ल के अधिकतम 5 गोवंश। <p>गंगातीरी गोवंश क्रय का मूल्य रु. 70,000 प्रतिगोवंश के आधार पर आकलित किया जाएगा तथा साहीवाल, गिर अथवा थारपारकर नस्ल की गायों का आगणन रु.1,00,000 प्रतिगोवंश के आधार पर किया जायेगा</p>
03	लाभार्थी का चयन	<p>I. लाभार्थी की पात्रता:-</p> <ul style="list-style-type: none"> क. लाभार्थी स्थानीय निवासी होना चाहिए। ख. लाभार्थी का आधार कार्ड अथवा पहचान पत्र होना चाहिए। ग. लाभार्थी को गाय अथवा भैंस पालन का कम से कम तीन वर्षों का अनुभव होना चाहिए तथा इसका प्रमाण सम्बन्धित मुख्य पशु चिकित्साधिकारी द्वारा दिया गया हो। घ. इकाई स्थापना हेतु लगभग 0.5 एकड़ भूमि आवश्यक होगी। ड. इसके अतिरिक्त लगभग 1.5 एकड़ की भूमि चारा उत्पादन हेतु स्वयं की अथवा पैतृक / साझेदारी अथवा न्यूनतम 07 वर्षों के लिए पंजीकृत अनुबंध पर ली गयी हो तथा भूमि परियोजना के अनुकूल (जलभराव इत्यादि से मुक्त) हो। च. पूर्व में संचालित कामधेनु अथवा मिनी कामधेनु अथवा माइक्रो कामधेनु योजना के लाभार्थी इस योजना के पात्र नहीं होंगे। <p>II. लाभार्थी का चयन:-</p> <ul style="list-style-type: none"> क. लाभार्थियों द्वारा आवेदन ऑनलाइन अथवा ऑफलाइन माध्यम से किया जा सकता है, जिसकी हार्ड कापी सम्बन्धित जनपद के मुख्य विकास अधिकारी अथवा मुख्य पशु चिकित्साधिकारी कार्यालय में आवश्यक रूप से जमा करनी होगी। <p>आवेदनों की संख्या अधिक होने की स्थिति में मुख्य विकास अधिकारी की अध्यक्षता</p>

		वाली समिति द्वारा ई-लाटरी के माध्यम से चयन किया जायेगा।
04	सुविधा का प्रकार	मियादी ऋण
05	वित्त पोषण	<p>1. इकाई की स्थापना हेतु- लाभार्थी अंश, बैंक ऋण तथा अनुदान परियोजना लागत का क्रमशः 15 प्रतिशत, 35 प्रतिशत तथा 50 प्रतिशत होगा।</p> <p>2. परियोजना का आंकलन अनुमान पर आधारित है तथा औसत दर से तैयार किया गया है। परियोजना लागत में अतिरिक्त व्यय लाभार्थी द्वारा स्वयं वहन किया जायेगा। अनुदानित धनराशि निम्नानुसार होगी:</p> <p>क. अधिकतम रु. 31,25,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 25 गोवंश इकाई के लिए।</p> <p>अधिकतम रु. 30,50,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 20 गोवंश के साथ-साथ 5 गंगातीरी नस्ल के गोवंश इकाई के लिए।</p>
06	कुल अनुदान	<p>कुल अनुदान परियोजना लागत का 50 प्रतिशत देय होगा।</p> <p>(क) रु. 31,25,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 25 गोवंश इकाई के लिए।</p> <p>(ख) रु. 30,50,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 20 गोवंश के साथ-साथ 5 गंगातीरी नस्ल की गायों हेतु।</p>
07	अनुदान वितरण की प्रक्रिया	<p>अनुदान तीन चरणों में देय होगा, जिनका विवरण निम्नवत है-</p> <p>1. प्रथम चरण में परियोजना लागत का 25 प्रतिशत अनुदान (आधारभूत संरचना तैयार होने व सत्यापन के पश्चात) लाभार्थी के खाते में निम्नानुसार देय होगी:</p> <p>क. रु. 15,62,500 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 25 गोवंश इकाई के लिए।</p> <p>ख. रु. 15,25,000 (साहीवाल, गिर अथवा थारपारकर नस्ल के) 20 गोवंश के साथ-साथ गंगातीरी नस्ल के 5 गोवंश।</p> <p>2. द्वितीय चरण में परियोजना लागत का 12.50 प्रतिशत परियोजना अन्तर्गत 25 दुधारु गोवंश के नियमानुसार क्रय व सत्यापन के पश्चात लाभार्थी के खाते में निम्नानुसार देय होगी-</p> <p>(क) रु. 7,81,250.00 -25 गोवंश इकाई (साहीवाल, गिर अथवा थारपारकर नस्ल के)</p> <p>(ख) रु. 7,62,500.00 – 20 गोवंश इकाई (साहीवाल, गिर अथवा थारपारकर नस्ल के) साथ-साथ गंगातीरी नस्ल के 5 गोवंश।</p> <p>3. तृतीय चरण में परियोजना लागत का 12.50 प्रतिशत परियोजना अन्तर्गत 25 दुधारु गोवंश में से 10 संतति उत्पन्न होने व सत्यापन के पश्चात लाभार्थी</p>

		<p>के खाते में निम्नानुसार देय होगी:</p> <p>(क) रु. 7,81,250.00 (ख) रु. 7,62,500.00</p> <p>4. साहीवाल, गिर अथवा थारपारकर के एक ब्यांत चक्र (Calving Cycle) में लगभग 3000 लीटर एवं गंगातीरी में 2100 लीटर दुग्ध उत्पादन क्षमता के गोवंश अनुमन्य होगें।</p>
08	क्रय प्रक्रिया	<p>क्रय हेतु समस्त विधिक औपचारिकताये एवं अभिलेखों का रख-रखाय लाभार्थी द्वारा स्वयं किया जायेगा।</p> <p>I. गोवंशों का क्रय प्रदेश के बाहर से यथा संभव उस नस्ल के ब्रीडिंग ट्रैक्ट से किया जायेगा।</p> <p>II. गोवंशों की इयर टैगिंग होना अनिवार्य है।</p> <p>III. क्रय किए गए समस्त गोवंश का बीमा कराया जाना आवश्यक है।</p> <p>IV. गोवंश का क्रय हेतु आवश्यक मापदण्ड निम्नवत है-</p> <p>क. इकाई की स्थापना हेतु साहीवाल, गिर, थारपारकर एवं गंगातीरी के गोवंश का चयन एवं क्रय लाभार्थी द्वारा किया जाएगा। गंगातीरी नस्ल की अधिकतम 05 गायें प्रति इकाई रखी जायेंगी परन्तु साहीवाल, गिर एवं थारपारकर की इकाईयों में एक ही नस्ल की 25 गायें अथवा मिश्रित रूप से गायें रखी जा सकेंगी।</p> <p>ख. गोवंश का क्रय प्रदेश के बाहर से यथासंभव चयनित नस्ल के ब्रीडिंग ट्रैक्ट से ही किया जायेगा।</p> <p>ग. इयर टैगिंग एवं गोवंश क्रय की रसीद (रवन्ना) होना अनिवार्य है।</p> <p>घ. क्रय किए जाने वाले गोवंश प्रथम या द्वितीय ब्यांत के होने चाहिये तथा दुग्ध उत्पादन गायों में प्रति गोवंश प्रतिदिन उस नस्ल के औसत उत्पादन से कम न हो।</p> <p>ड. क्रय किए जाने वाले गोवंश डेढ़ माह से पूर्व ब्याये हुए न हो।</p> <p>च. क्रय के समय सभी गोवंश रोग मुक्त एवं स्वस्थ्य होने चाहिये।</p> <p>V. जनपद स्तर पर ऑनलाइन अथवा ऑफलाइन आवेदन मुख्य पशुचिकित्सा अधिकारी, मुख्य विकास अधिकारी अथवा उप दुग्धशाला विकास अधिकारी को उपलब्ध कराया जाएगा।</p>
09	प्रतिभूति	<p>प्राथमिक: बैंक वित्त से सृजित संपत्ति का दृष्टिबंधक और,</p> <p>संपार्शिक: बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।</p>
10	सेवा शुल्क	बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।
11	ब्याज दर	बैंक द्वारा जारी डेयरी मियादी ऋण पर प्रभारित ब्याज दर।
12	स्कीम कोड	LA020
13	पुनर्भुगतान	स्थगन अवधि को समिलित करते हुए अधिकतम 60 माह

14	ऋण दस्तावेज	<ul style="list-style-type: none"> • अटेस्टेशन मेमो • मांग वचन पत्र • कृषि वित्त के क्षिए सांकेतिक दृक्षिबांधक करार पत्र • Declaration Cum Undertaking Cum Authority Letter • वृद्धि धारा (खण्ड) के साथ क्रिस्त पत्र • सतत प्रतिभूति पत्र • उत्तर प्रदेश कृषि ऋण अधिनियम, 1973 की धारा 6(1) के अंतर्गत घोषणा • अन्य जो लागू हो
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“मिनी नंदिनी कृषक समृद्धि योजना”

क्र. सं.	पैरामीटर	विवरण
01	योजना का नाम	मिनी नन्दिनी कृषक समृद्धि योजना
02	परियोजना लागत	<p>परियोजना के वित्तीय उपाशय का आंकलन गोवंश क्रय एवं अवस्थापना पर व्यय के अनुसार निर्धारित किया गया है।</p> <p>गोवंश कि नस्ल एवं संख्या के आधार पर, परियोजना लागत निम्नवत है-</p> <ol style="list-style-type: none"> 1. लागत रु. 23,60,000 (साहीगाल, गिर, थारपारकर स्वदेशी उन्नत नस्ल के) 10 गोवंश हेतु रु. 1,00,000 प्रति गोवंश के आधार पर आकलन किया जायेगा।)
03	लाभार्थी का चयन	<p>I. लाभार्थी की पात्रता:-</p> <p>क. लाभार्थी स्थानीय निवासी होना चाहिए।</p> <p>ख. लाभार्थी का आधार कार्ड अथवा पहचान पत्र होना चाहिए।</p> <p>ग. लाभार्थी को गाय अथवा भैंस पालन का कम से कम तीन वर्षों का अनुभव होना चाहिए तथा इसका प्रमाण पत्र सम्बंधित क्षेत्र के पशु चिकित्साधिकारी / उप मुख्य पशु चिकित्साधिकारी तथा सम्बंधित ग्राम प्रधान के संयुक्त हस्ताक्षर से प्राप्त कर आवेदन पत्र के साथ संलग्न किया जाएगा।</p> <p>घ. इकाई स्थापना हेतु लगभग 0.2 एकड़ (8712 वर्ग फूट) भूमि आवश्यक होगी।</p> <p>ड. इसके अतिरिक्त लगभग 0.80 एकड़ (34848 वर्ग फूट) की भूमि चारा उत्पादन हेतु स्वयं की अथवा पैतृक / साझेदारी अथवा न्यूनतम 07 वर्षों के लिए पंजीकृत अनुबंध पर ली गयी हो तथा भूमि परियोजना के अंतर्गत चारा उत्पादन के अनुकूल हो। जल भराव वाली तथा उसर भूमि जो चारा उत्पादन के अनुकूल न हो अनुमन्य नहीं होगी।</p> <p>च. पूर्व में संचालित कामधेनु, मिनी कामधेनु, माइक्रो कामधेनु अथवा नन्द बाबा दुग्ध मिशन के अंतर्गत संचालित नंदिनी कृषक समृद्धि योजन एवं मुख्यमंत्री</p>

		<p>स्वदेशी गौ-संवर्धन योजना के लाभार्थी इस योजना के अंतर्गत पात्र नहीं होंगे।</p> <p>II. लाभार्थी का चयन:-</p> <p>ख. लाभार्थियों द्वारा आनलाईन अथवा आफलाइन माध्यम से किया जा सकता है, जिसकी हार्डकापी सम्बन्धित जनपद के मुख्य विकास अधिकारी अथवा मुख्य पशु चिकित्साधिकारी कार्यालय में आवश्यक रूप से जमा करनी होंगी।</p> <p>आवेदनों की संख्या अधिक होने की स्थिति में मुख्य विकास अधिकारी की अध्यक्षता वाली समिति द्वारा ई-लाटरी के माध्यम से चयन किया जायेगा।</p>
04	सुविधा का प्रकार	सियादी ऋण
05	वित्त पोषण	<ol style="list-style-type: none"> इकाई की स्थापना हेतु लाभार्थी अंश, बैंक द्वारा ऋण तथा अनुदान परियोजना लागत का क्रमशः 15 प्रतिशत, 35 प्रतिशत तथा 50 प्रतिशत होगा। बैंक ऋण हेतु धनराशि, अवधि इत्यादि सम्बन्धी निर्णय लाभार्थी द्वारा स्वयं लिया जायेगा तथा इसकी प्रक्रिया लाभार्थी के द्वारा ही पूर्ण की जायेगी। अनुदान की धनराशि इकाई लागत का 50 प्रतिशत, अधिकतम रु0 11.80 लाख (रुपये घ्यारह लाख अस्सी हजार मात्र) होगी, जो दो चरणों (02 समान किश्तों) में देय होगी। परियोजनान्तर्गत व्यय का आंकलन बाजार भाव के अनुमान पर आधारित है। अतः परियोजना लागत में किसी भी मद में होने वाले अतिरिक्त व्यय को लाभार्थी द्वारा स्वयं वहन किया जायेगा, परन्तु अनुदानित धनराशि की अधिकतम सीमा रु0 11.80 लाख तक सीमित होगी। <p>परियोजना के अंतर्गत दर्शाए गए उपकरण / संयंत्र इत्यादि पशुपालक/लाभार्थी के पास पूर्व से ही उपलब्ध होने की दशा में उनके उपार्जन की बाध्यता नहीं होगी, परन्तु उन उपकरणों/संयंत्रों हेतु योजना में दर्शाए गए मूल्य को योजना की धनराशि के आंकलन में सम्मिलित नहीं किया जायेगा तथा इसके फलस्वरूप योजना लागत में आई कुल कमी के आधार पर ही अनुदान हेतु देय धनराशि का आंकलन किया जायेगा तथा तदनुसार ही अनुदान की धनराशि देय होगी।</p>
06	कुल अनुदान	<ul style="list-style-type: none"> परियोजना अंतर्गत निहित उद्देश्यों/मानकों को पूर्ण करने पर लाभार्थियों को प्रति इकाई परियोजना लागत का 50 प्रतिशत, अधिकतम रु0 11.80 लाख की सीमा तक अनुदान 02 समान किश्तों में देय होगा।
07	अनुदान वितरण की प्रक्रिया	<p>अनुदान वितरण 02 समान किश्तों में देय होगा जो निम्नवत है-</p> <p>प्रथम चरण:-</p> <ul style="list-style-type: none"> प्रथम चरण में परियोजनान्तर्गत आधारभूत संरचना तैयार होने के पश्चात अनुदान की धनराशि (योजना की लागत का 25 प्रतिशत) प्राप्त किये जाने

		<p>हेतु लाभार्थियों द्वारा निर्धारित प्रारूप (संलग्नक-5) पर आवेदन प्रस्तुत किया जायेगा।</p> <ul style="list-style-type: none"> आवेदन-पत्र प्राप्त होने के पश्चात सत्यापन समिति द्वारा परियोजना/इकाई का स्थलीय सत्यापन कर निर्धारित प्रारूप (संलग्नक-7) पर अपनी रिपोर्ट/संस्तुति दी जायेगी। सत्यापन समिति की अनुशंसा पर डिस्ट्रिक्ट एग्जीक्यूटिव कमेटी की संस्तुति प्राप्त की जायेगी। डिस्ट्रिक्ट एग्जीक्यूटिव कमेटी की संस्तुति के आधार पर परीक्षणोपरान्त स्टेट प्रोग्राम मैनेजमेंट यूनिट, नन्द बाबा दुर्घट मिशन द्वारा एक माह के भीतर एकमुश्त अनुदान डी०बी०टी० के माध्यम से सीधे सम्बन्धित लाभार्थी के बैंक खाते में अवमुक्त किया जायेगा। <p>द्वितीय चरण :-</p> <ul style="list-style-type: none"> द्वितीय चरण में परियोजनान्तर्गत 10 स्वदेशी उन्नत नस्ल की गायों के नियमानुसार क्रय किये जाने के पश्चात अनुदान की धनराशि (योजना की लागत का 25 प्रतिशत) प्राप्त किये जाने हेतु लाभार्थियों द्वारा निर्धारित प्रारूप (संलग्नक-6) पर आवेदन प्रस्तुत किया जायेगा। आवेदन-पत्र प्राप्त होने के पश्चात सत्यापन समिति द्वारा निर्धारित प्रारूप (संलग्नक-8) पर अपनी रिपोर्ट/संस्तुति दी जायेगी। सत्यापन समिति की अनुशंसा पर डिस्ट्रिक्ट एग्जीक्यूटिव कमेटी की संस्तुति प्राप्त की जायेगी। डिस्ट्रिक्ट एग्जीक्यूटिव कमेटी की संस्तुति के आधार पर परीक्षणोपरान्त स्टेट प्रोग्राम मैनेजमेंट यूनिट, नन्द बाबा दुर्घट मिशन द्वारा एक माह के भीतर एकमुश्त अनुदान डी०बी०टी० के माध्यम से सीधे सम्बन्धित लाभार्थी के बैंक खाते में अवमुक्त किया जायेगा।
08	क्रय प्रक्रिया	<ul style="list-style-type: none"> चयनित लाभार्थी द्वारा मिश्रित रूप से साहिवाल, गिर एवं थारपारकर नस्ल की गायों का क्रय किया जा सकता है। कैटल शेड/आधारभूत संरचना का निर्माण मानकृत डिज़ाइन के अनुरूप किया जाएगा, जिसमें कैटल शेड के छत के निर्माण में पफ पैनल (Puf Panel) का उपयोग किया जाना अनिवार्य होगा। इस पर आने वाला अतिरिक्त प्रभार लाभार्थी द्वारा स्वयं वहाँ किया जाएगा। परियोजनान्तर्गत निर्धारित नस्ल से पृथक किसी अन्य नस्ल की गाय को सम्मिलित किए जाने की व्यवस्था नहीं है। यदि किसी परियोजना में निर्धारित नस्ल से पृथक किसी अन्य नस्ल की गाय को सम्मिलित किया जाता है तो ऐसी परियोजना को संतृप्त नहीं माना जायेगा तथा अनुदान अनुमन्य नहीं होगा।

		<ul style="list-style-type: none"> ● गायों का क्रय प्रदेश के बाहर से तथा यथासंभव उस नस्ल के ब्रीडिंग ट्रैक्ट से ही किया जायेगा। ● क्रय की गयी गायों का संक्रामक बीमारी यथा खुरपका मुँहपका, एच०एस० (गला घोंटू) लम्पी डिसीज के सापेक्ष टीकाकरण अनिवार्य है। ● गायों की इयर टैगिंग होना अनिवार्य है। ● क्रय की गयी समस्त गायों का तीन वर्षों का एकमुश्त बीमा कराया जाना अनिवार्य है। ● क्रय किये जाने वाले स्थान/राज्य से पशुपालक द्वारा इकाई स्थापित करने के स्थान तक गाय को लाये जाने हेतु पशु ट्रांजिट बीमा कराया जाना लाभार्थी के लिए स्वैच्छिक होगा। ● इयर टैगिंग सहित गाय की क्रय रसीद/रवन्ना होना अनिवार्य है। ● क्रय किये जाने वाली गाय प्रथम अथवा द्वितीय ब्यात की होनी चाहिए तथा एक ब्यात चक्र में न्यूनतम 3000 लीटर दुग्ध उत्पादन क्षमता वाली गाय ही अनुमन्य होगी। ● क्रय की जाने वाली गायें डेढ़ माह से अधिक समय से ब्यायी न हो। ● गायें रोग मुक्त एवं स्वस्थ्य होनी चाहिये। <p>परियोजना में आकलित वित्तीय उपाशय जिसमें गोवंश का क्रय एवं अवस्थापना पर व्यय सम्मिलित है, का विवरण संलग्नक-2 व संलग्नक-3 के अनुसार है।</p>
09	प्रतिभूति	<p>प्राथमिक: बैंक वित्त से सृजित संपत्ति का दृष्टिबांधक और,</p> <p>संपार्थिक: बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।</p>
10	सेवा शुल्क	बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।
11	ब्याज दर	बैंक द्वारा जारी डेयरी मियादी ऋण पर प्रभारित ब्याज दर
12	स्कीम कोड	LA020
13	पुनर्भुगतान	स्थगन अवधि को सम्मिलित करते हुए अधिकतम 60 माह
14	दस्तावेज	<ul style="list-style-type: none"> ● अटेस्टेशन मेमो ● मांग वचन पत्र ● कृषि वित्त के किए सांकेतिक दृक्षिबांधक करार पत्र ● Declaration Cum Undertaking Cum Authority Letter ● वृद्धि धारा (खण्ड) के साथ क्रिस्त पत्र ● सतत प्रतिभूति पत्र ● उत्तर प्रदेश कृषि ऋण अधिनियम, 1973 की धारा 6(1) के अंतर्गत घोषणा ● अन्य जो लागू हो

NBCFDC Scheme

Sr. No.	Particular	Description
1	Objectives	The loans under Corporation's schemes can be provided for income generating activities, following the due processes of the concerned Channel Partner. The activities could be anything which have potential to provide sustainable income generation for the beneficiary
2	Eligibility	<ul style="list-style-type: none"> • Members of Backward Classes, as notified by Central Government/State Governments from time to time. • Applicant's annual family income should be upto Rs. 3.00 Lakh.
3	Scheme	<p>The following schemes are being run by (NBCFDC) for the backward class people:</p> <ol style="list-style-type: none"> 1. Term Loan Schemes <ol style="list-style-type: none"> I. General Loan Scheme II. New Swarnima Scheme for Women III. Education Loan Scheme 2. Micro Credit Schemes <ol style="list-style-type: none"> I. Mahila Samridhi II. Micro Credit Scheme III. Small Loans for Individuals
• Term Loan Schemes - General Loan Scheme		
3.1.1	General Loan Scheme	To provide loan assistance for various income generating activities in different sectors such as agriculture and allied sectors, small scale business/handicrafts and traditional occupations, transport services and service sector and technical and vocational trades/courses.
3.1.2	Eligibility	<ul style="list-style-type: none"> • Members of Backward Classes, as notified by Central Government/State Governments from time to time. • Applicant's annual family income should be upto Rs. 3.00 Lakh.
3.1.3	Major features	<ul style="list-style-type: none"> • Maximum Loan Limit : Rs. 15.00 Lakh (Per Beneficiary) • Contribution : 15%
3.1.4	Rate of Interest	<ol style="list-style-type: none"> a) Loans upto Rs. 5.00 lakh : 6% p.a. b) Loans above Rs. 5.00 lakh upto Rs. 10.00 lakh : 7% p.a. c) Loans above Rs. 10.00 lakh upto Rs. 15.00 lakh : 8% p.a.
3.1.5	Repayment Period	Maximum is 08 years (including moratorium period).
• Term Loan Schemes - New Swarnima Scheme for Women		
3.2.1	Purpose of Scheme	The objective of this scheme is to create a sense of self-reliance among women of backward classes under the term loan scheme.
3.2.2	Eligibility	<ul style="list-style-type: none"> • Only women from backward classes notified by the Central and State Governments from time to time will be eligible to take loan under this scheme. • The annual income of the applicant's family should be less

		than Rs. 3 lakh.
3.2.3	Key Features	<ul style="list-style-type: none"> The target group of NBCFDC's new Swarnima Scheme is women from backward classes. The female beneficiary is not required to invest any money from her side in projects up to Rs. 2 lakh. The rate of interest on the loan amount is lower than the normal loan schemes of the Corporation.
3.2.4	Maximum Loan Limit	<ul style="list-style-type: none"> Rs. 2.00 Lakh (Per Beneficiary) Contribution : 05 %
3.2.5	Rate of interest	<ul style="list-style-type: none"> 5% p.a.
3.2.6	Repayment period	<ul style="list-style-type: none"> Maximum 8 years (including moratorium period).
<p>● Term Loan Schemes - Education Loan Scheme</p>		
3.3.1	Objective	<ul style="list-style-type: none"> The objective of this scheme is to provide loans to students of backward classes for professional or technical and vocational courses at graduate and higher levels.
3.3.2	Eligibility	<ul style="list-style-type: none"> Members of backward classes notified by the Central and State Governments from time to time. The annual income of the applicant's family should be less than Rs. 3 lakhs. The applicant must have secured admission in a professional course from a recognized agency such as AICTE, Medical Council of India, UGC, etc. The applicant must have secured admission in any professional and technical course approved by appropriate agency such as AICTE, Medical Council of India, UGC etc. in a properly recognized institute. Minimum 50% marks in the qualifying examination should be a pre-requisite for the qualifying course. Must have secured admission to professional/technical courses in India or abroad through entrance examination/merit based selection process. <p>OR</p> <ul style="list-style-type: none"> The trainees should have secured admission in India for a course of minimum six months duration and/or supported by a Company/Society/Organization supported by any Ministry/Department/Organization of the Government or National Skill Development Corporation or State Skill Missions or courses approved by State Skill Missions/State Skill Corporations, Sector Skill Councils preferably in courses leading to Certificate/Diploma/Degree etc. issued by a Government Institution or any Institution

		recognized/authorized by the Government including but not limited to Nursing, Pharma, Tourism & Catering, Teacher Training etc.
3.3.3	Courses covered	<ul style="list-style-type: none"> As mentioned above, all graduate and higher level professional and technical courses approved by AICTE, Medical Council of India, UGC, etc.
3.3.4	Expenses covered	<ul style="list-style-type: none"> Admission fee and tuition fees, Books, stationery and other equipment required for the course, Examination fee, Boarding and lodging expenses, Insurance charges of the policy during the loan tenure.
3.3.5	Loan amount	<p>a) For Professional/Technical Courses</p> <ul style="list-style-type: none"> 90% of the maximum loan amount of Rs. 15.00 lakh per student for the course (for studies in India), the balance amount to be borne by the student/ SCA. 85% of the maximum loan amount of Rs. 20.00 lakh per student for the course (for studies abroad), the balance amount to be borne by the student/ SCA. <p>b) For Vocational Courses</p> <ul style="list-style-type: none"> Courses offered by the Channel Partner may be given up to 90% of the admissible expenses, subject to the limits prescribed in 5(a) above depending upon prevailing Government conditions, market conditions, specific level of the course etc.
3.5.6	Rate of Interest	<p>a) For students (Male) - 4.0% p.a.</p> <p>b) For students (Female)- 3.5% p.a.</p>
3.5.7	Repayment Period	<ul style="list-style-type: none"> The maximum repayment period is 15 years. The maximum recovery period can be 10 years after a moratorium period of 5 years i.e. the loan has to be repaid by the channel participant to NBCFDC within a maximum period of 15 years.
3.5.8	Prepayment of loan	<ul style="list-style-type: none"> The borrower can repay the loan any time after the loan repayment has started. In case of premature repayment of the loan, the beneficiary will not be forced to pay any charges.
<p>● Micro Credit Schemes : Mahila Samridhi</p>		
3.2.1	Objective	<ul style="list-style-type: none"> To provide micro loans to entrepreneurial women of the target group.
3.2.2	● Eligibility	<ul style="list-style-type: none"> Members of backward classes notified by the Government of India/State Governments from time to time. The annual income of the applicant's family should be less

		<p>than Rs. 3.00 lakh.</p> <ul style="list-style-type: none"> • 60% members of the self-help group can be from backward classes and the remaining 40% members can be from other weaker sections like Scheduled Caste/Disabled/Minority etc. • The applicant can avail the benefit of this scheme either as an individual or SHG.
3.2.3	Salient Features	<ul style="list-style-type: none"> • Maximum Loan Limit per Self Help Group : Rs. 15.00 Lakh • Maximum Loan Limit per Beneficiary : Rs. 1,25,000/- • Maximum Number of Women in a Self Help Group : 20
3.2.4	Margin	<ul style="list-style-type: none"> • 5.00%
3.2.5	Rate of Interest	<ul style="list-style-type: none"> • 4.0 % p.a.
3.2.6	Repayment Period	<ul style="list-style-type: none"> • As per the scheme, the loan is to be repaid in 4 years on quarterly instalments. • (Including 6 months moratorium period on recovery of principal
<p>● Micro Credit Schemes : Micro Credit Scheme</p>		
3.2.1	Objective	<ul style="list-style-type: none"> • Micro Credit Scheme has been launched by the Corporation to facilitate setting up of small enterprises by the target group which is operated through Channel Partner (State Channelizing Agency/Bank). It is expected that the disbursement of loan by the Channel Partner will be done through Self Help Groups. • Self Help Group • Self Help Group is a group of small homogenous individuals who pool their savings in a common fund and unanimously assist the individual/individuals of the group. • Channel Partners for this scheme can play a vital role by encouraging the people of the target group to form Self Help Groups through their field officers.
3.2.2	Eligibility	<ul style="list-style-type: none"> • Members of backward classes notified by Government of India/State Governments from time to time. • Annual income of the applicant's family should be less than Rs. 3.00 lakh. • 60% members in the self-help group can be from backward classes and the remaining 40% members can be from other weaker sections like Scheduled Caste/Disabled/Minorities etc. • The applicant can avail the benefit of this scheme through either individual or SHG
3.2.3	Salient Features	<ul style="list-style-type: none"> • Maximum Loan Limit per Self Help Group : Rs. 15.00 Lakh • Maximum Loan Limit per Beneficiary : Rs. 1,25,000/- • Maximum Number of Women in a Self Help Group : 20
3.2.4	Margin	<ul style="list-style-type: none"> • 10.00%
3.2.5	Rate of Interest	<ul style="list-style-type: none"> • 5.0 % p.a
3.2.6	Repayment Period	<ul style="list-style-type: none"> • As per the scheme, the loan is to be repaid in 4 years on

		<p>quarterly instalments.</p> <ul style="list-style-type: none"> • (Including 6 months moratorium period on recovery of principal)
● Micro Credit Schemes : Mahila Samridhi		
3.3.1	● Objective	<ul style="list-style-type: none"> • The Corporation has launched a small loan scheme for individuals to start small business. The scheme is implemented through channel partner (State Channelizing Agency/Bank).
3.3.2	Eligibility	<ul style="list-style-type: none"> • Members of Backward Classes, as notified by Central Government/State Governments from time to time. • Applicant's annual family income should be upto Rs. 3.00 Lakh.
3.3.3	Maximum loan	<ul style="list-style-type: none"> • Rs. 1,25,000/- limit per beneficiary
3.3.4	Margin	<ul style="list-style-type: none"> • 15.00%
3.3.5	Rate of Interest	<ul style="list-style-type: none"> • 6.0 % p.a.
3.3.6	Repayment Period	<ul style="list-style-type: none"> • 4 years

NDFDC Scheme: Loans to Divyangjans (PwDs)

Sr. No.	Parameter	Description
1	Purpose	<p>Credit Based Funding Scheme:</p> <ul style="list-style-type: none"> • To promote self-employment and other ventures for the benefit/economic rehabilitation of the Divyangjans. • To assist, subject to such income and/or economic criteria as may be prescribed by the Govt. from time to time, Divyangjans or groups of Divyangjans individuals by way of loans and advances for economically and financially viable schemes and projects. • To extend loans to Divyangjans for pursuing general / professional / technical education for training at graduate and higher levels. <p>Divyangjans Swablamban Yojna:</p> <ul style="list-style-type: none"> • The main objective of the Scheme is to assist the needy disabled persons by providing concessional loan for economic and overall empowerment.
2	Eligibility	<ul style="list-style-type: none"> • Any Indian citizen with 40% or more disability (Disability as defined in PwD Act, 2016 or its amendments). • Age above 18 years. However, in case of persons with mental retardation, the eligible age would be above 14 years. The age criteria would not be required for educational loans. Age certificate issued by competent authority authorized by the State Govt. or as mentioned in the 10th certificate issued by the Govt. would be sufficient.
3	Max. Limit	<ul style="list-style-type: none"> • Establishment of sales / business activity : 5 Lakhs • Establishment of service area activity : 7.5 Lakhs • Purchasing a vehicle for commercial use : 10 Lakhs • Loan for agriculture and other agriculture activities : 10 Lakhs • For income activity of mental retardation, cerebral strokes,Suffocated persons : 10 Lakhs • Small scale unit : 25 Lakhs • For purchase of disability accessories/equipments : 5 Lakhs • For development of commercial space : 3 Lakhs • Education Loan : For study in India- 10 Lakhs ; For study abroad-20 Lakhs • For Professional training : 2 Lakhs • Small finance through State Channelising Agencies (SCAs) of NHFDC : 10 Lakhs per NGO / 50000 per Beneficiary • For Expansion of NGOs : 5 Lakhs • Associations run by parents of mentally retarded persons : 5 Lakhs • Yuva Swalamban Yojna : 25 Lakhs • DIVYANGJAN SWAVALAMBAN YOJANA : 50 Lakhs
4	Rate of Interest	<ul style="list-style-type: none"> • Rate of interest will be applicable as per scheme from time to time.

		<ul style="list-style-type: none"> Interest Applicable: Monthly Rest. 																																							
5	Nature of Credit Facility	<ul style="list-style-type: none"> Term Loan Cash Credit 																																							
6	Disbursement	<ul style="list-style-type: none"> Term Loan: The disbursement shall be made directly to the dealers/institutions, wherever it is possible. End use to be verified by the branch & bills/vouchers should be kept with the documents for records. Cash Credit: As per requirement of the borrower. 																																							
7	Validity/Repayment Period	<ul style="list-style-type: none"> For Term Loan : The maximum repayment period of NHFDC loan shall be 10 years. The specific maximum repayment period for each scheme are also prescribed which may be of shorter duration. For Working Capital : Cash credit will be sanctioned for 5 years subject to annual review. 																																							
8	Moratorium Period	<ul style="list-style-type: none"> A moratorium of three months will be available to the beneficiary in repayment of principal after the expiry of utilization period. The branches are expected to provide the similar moratorium to the beneficiaries. The sanctioning authority shall have the authority to extend the moratorium period beyond three months, but up to one year (maximum) in respect of projects. However, the aforesaid authority to increase the moratorium period up to one year as above could be exercised subject to the condition that such exercise of authority should be immediately informed to NHFDC with the detailed reasons for the same. It should also be reflected in the detailed list submitted with the utilization certificate. For Education Loan: Moratorium period including Course period + 1 year or 6 months after getting job, whichever is earlier. 																																							
9	Margin	<table border="1"> <thead> <tr> <th>Project Cost</th><th>Bank Loan/NHFDC Share</th><th>SCA Share</th><th>Promoter's Share</th></tr> </thead> <tbody> <tr> <td>Up to Rs. 0.50 lakh</td><td>100%</td><td>Nil</td><td>Nil</td></tr> <tr> <td>>Rs. 0.50 lakh & up to Rs. 1.00 lakh</td><td>95%</td><td>5%</td><td>Nil</td></tr> <tr> <td>> Rs. 1.00 lakh & up to Rs. 5.00 lakh</td><td>90%</td><td>5%</td><td>5%</td></tr> <tr> <td>> Rs. 5.00 lakh</td><td>85%</td><td>5%</td><td>10%</td></tr> <tr> <td colspan="4">For Education Loan:</td></tr> <tr> <td>Loan up to Rs.4.00 lacs</td><td>100%</td><td>Nil</td><td>Nil</td></tr> <tr> <td>Loan above Rs.4.00 lacs for courses in India</td><td>95%</td><td>Nil</td><td>5%</td></tr> <tr> <td>Loan above Rs.4.00 lacs for courses abroad</td><td>85%</td><td>Nil</td><td>15%</td></tr> </tbody> </table>				Project Cost	Bank Loan/NHFDC Share	SCA Share	Promoter's Share	Up to Rs. 0.50 lakh	100%	Nil	Nil	>Rs. 0.50 lakh & up to Rs. 1.00 lakh	95%	5%	Nil	> Rs. 1.00 lakh & up to Rs. 5.00 lakh	90%	5%	5%	> Rs. 5.00 lakh	85%	5%	10%	For Education Loan:				Loan up to Rs.4.00 lacs	100%	Nil	Nil	Loan above Rs.4.00 lacs for courses in India	95%	Nil	5%	Loan above Rs.4.00 lacs for courses abroad	85%	Nil	15%
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		<ul style="list-style-type: none"> ■ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. <p>2. In case of agriculture loans (More than Rs. 2.0 lac):</p> <ul style="list-style-type: none"> ■ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ■ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. ■ Simple Mortgage of agricultural land/Equitable Mortgage of residential/commercial landed property having market value equal to Bank Loan. <p>In case of Non Agricultural Loans:</p> <p>A. Primary Security:</p> <ul style="list-style-type: none"> ■ Hypothecation of assets such as stock, plant & machinery and fixed assets created out of bank finance. ■ Equitable Mortgage of workshop, land and building or other commercial property of the promoter/director/partner or proprietor in his name related to the project being funded if not mortgage elsewhere (if available), will be obtained. <p>B. Collateral Security:</p> <ol style="list-style-type: none"> 1. With CGTMSE coverage: <ul style="list-style-type: none"> ■ Loan cover up to a maximum of Rs.50 lakh per of the individual/firm/Company (including earlier coverage) (if proper collateral security is not available) can be availed CGTMSE coverage, subject to availability of loan cover in CGTMSE. Provided that before sanction of loans in CGTMSE, approval from Regional Manager will be required. 2. Without CGTMSE coverage: <p>Loan amount up to Rs.10 lakh:</p> <ul style="list-style-type: none"> ■ M.S.M.E. Loan up to Rs.10.00, lakhs No collateral security will be obtained in the loans. <ul style="list-style-type: none"> • Before sanctioning the MSMEs loans above Rs.2.00 lakh, the branches will be required to obtain Activity Clearance from their Regional Manager. • It will be mandatory to obtain personal guarantee of all the promoters / directors of the company/firm • Personal security of a person other than promoters/directors whose net worth is equivalent to the bank loan. <p>Loan Amount above Rs. 10.00 Lakhs:</p>
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		<ul style="list-style-type: none"> ● Equitable mortgage of Land/Building equivalent to bank loan and ● Personal Guarantee of two persons acceptable to the bank whose net assets are equal to bank loan. <p>Or</p> <ul style="list-style-type: none"> ● Loan can be sanctioned by obtaining 100% liquid security. <p>NB: Equitable mortgage which is whether primary or collateral having minimum value equal to bank loan amount.</p> <ul style="list-style-type: none"> ● In order to further securitize the loan, Branches may also consider co-opting family member, as the co-applicant in the loan. (The co-applicant cannot be a minor. specified relations to be co-applicants - Father(Including step father), Mother(including step mother), Son(including step son), Son's Wife, Daughter, Daughter's husband, Brother (including step brother), Sister(including step sister) ● Branches should ensure adequate insurance coverage of the assets and beneficiaries. The cost of insurance coverage of the beneficiaries should be borne under various insurance schemes implemented by Central and State Government & Insurance companies for weaker sections. The insurance cost of assets should be part of the project cost and should be funded as such ● In case of Education Loan: As per extant norms of Education loan scheme. <ul style="list-style-type: none"> i. Upto Rs 4 lakhs- <ul style="list-style-type: none"> ■ Parents to be joint borrower(s). ■ No security Above Rs. 4 lakhs and upto Rs 7.5 lakhs: ■ Besides the parent(s) executing the documents as joint borrower(s), collateral security in the form of suitable third party guarantee will be taken. The R.M. may, at discretion, in exceptional cases, waive third party guarantee if satisfied with the net-worth/means of parent/s who would be executing the document as joint borrower(s). ii. Above Rs 7.5 lakhs: <ul style="list-style-type: none"> ■ Parent(s) to be joint borrower(s) ■ Tangible collateral security of 150% of loan amount, along with the assignment of future income of the student for payment of instalments. ■ Letter of assignment of future income to be signed by the student. <p>[Note: Regarding credit guarantee coverage under CGFMU to finance Non Agricultural NHFDC Loans upto Rs.10.00 lakhs, Please refer Circular no.HO/03/ADV/2022-23/156 dated 12.09.2022]</p>
11	Documents	As per activity
12	Classification	Priority Sector

National Livestock Mission

पशुपालन, डेयरी एवं मत्स्य विभाग मंत्रालय भारत सरकार के घटक पशुपालन, एवं डेयरी विभाग द्वारा संदर्भित योजना को वित्तीय वर्ष 2021-22 से संसोधित दिशानिर्देशों के साथ जारी करने के निर्देश निर्गत किया गया है। नई संसोधित योजना के अनुसार राष्ट्रीय पशुधन मिशन के तीन मुख्य उप मिशन होंगे -

- Sub-mission on Breed Development of Livestock and Poultry
- Sub-mission on Feed and Fodder Development
- Sub Mission on Innovation and Extension

चूंकि उक्त योजना में परियोजना लागत (PROJECT COST) का 50% पूँजीगत अनुदान (Capital subsidy) के रूप में प्राप्त होना है जिसकी नोडल एजेंसी SIDBI है।

उक्त योजना में प्राप्त क्रण आवेदन पत्रों को URL:-<https://portal.standupmitra.in/Login> के द्वारा ब्राच User Id के साथ लॉग इन करते हुये Online स्वीकृत किया जायेगा तत्पश्चात शाखाएं / कार्यालय प्रथम एवं दूसरे अनुदान विवरण का क्लेम सम्बन्धित पोर्टल के माध्यम से संलग्न अनुलग्नक (Work flow of Application) के अनुसार किया जायेगा।

परिचालन दिशानिर्देश

और

राष्ट्रीय पशुधन मिशन



भारत सरकार

मत्स्य पालन, पशुपालन और डेयरी मंत्रालय

पशुपालन और डेयरी विभाग

जुलाई -2021

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परिचालन दिशानिर्देश

1. प्रस्तावना

1.1 भारत सरकार का पशुपालन एवं डेयरी विभाग, वित्तीय वर्ष 2014-15 से राष्ट्रीय पशुधन मिशन योजना का क्रियान्वयन कर रहा है। क्षेत्र की वर्तमान आवश्यकता को देखते हुए, एनएलएम योजना को वित वर्ष 2021-22 से संशोधित और पुनः व्यवस्थित किया गया है। राष्ट्रीय पशुधन मिशन (एनएलएम) की संशोधित योजना का उद्देश्य रोजगार सृजन, उद्यमिता विकास, प्रति पशु उत्पादकता में वृद्धि और इस प्रकार विकास कार्यक्रम की एक छत्र योजना के तहत मांस, बकरी के दूध, अंडे और ऊन के उत्पादन में वृद्धि को लक्षित करना है। अतिरिक्त उत्पादन से घरेलू मांगों को पूरा करने के बाद निर्यात आय में मदद मिलेगी। एनएलएम योजना की अवधारणा असंगठित क्षेत्र में उपलब्ध उपज के लिए आगे और पीछे की कड़ी बनाने और संगठित क्षेत्र से जोड़ने के लिए उद्यमी को विकसित करना है।

1.2 एनएलएम को यहां वर्णित दिशानिर्देशों के अनुसार पूरे भारत में लागू किया जाएगा।

2. मिशन के उद्देश्य

2.1 एनएलएम निम्नलिखित उद्देश्यों को प्राप्त करने का इरादा रखता है:

1. छोटे जुगाली करने वाले, कुक्कुट पालन और सुअर पालन क्षेत्र और चारा क्षेत्र में उद्यमिता विकास के माध्यम से रोजगार सृजन
2. नस्ल सुधार के माध्यम से प्रति पशु उत्पादकता में वृद्धि
3. मांस, अंडा, बकरी का दूध, ऊन और चारे के उत्पादन में वृद्धि।
4. चारा बीज आपूर्ति श्रृंखला को मजबूत करने और प्रमाणित चारा बीज की उपलब्धता के माध्यम से मांग को काफी हद तक कम करने के लिए चारे और आहार की उपलब्धता बढ़ाना
5. मांग आपूर्ति के अंतर को कम करने के लिए चारा प्रसंस्करण इकाइयों की स्थापना को प्रोत्साहित करना
6. किसानों के लिए पशुधन बीमा सहित जोखिम प्रबंधन उपायों को बढ़ावा देना

7. मुर्गी पालन, भेड़, बकरी, आहार एवं चारे के प्राथमिकता वाले क्षेत्रों में अनुप्रयुक्त अनुसंधान को बढ़ावा देना
8. किसानों को गुणवत्तापूर्ण विस्तार सेवा प्रदान करने के लिए सुदृढ़ विस्तार मशीनरी के माध्यम से राज्य के पदाधिकारियों और पशुपालकों का क्षमता निर्माण।
9. उत्पादन लागत को कम करने और पशुधन क्षेत्र के उत्पादन में सुधार के लिए कौशल आधारित प्रशिक्षण और प्रौद्योगिकियों के प्रसार को बढ़ावा देना

3. मिशन का डिजाइन

3.1 पुनर्गठित राष्ट्रीय पशुधन मिशन में निम्नलिखित तीन उप-मिशन होंगे:

- (क) पशुधन और कुक्कुट के नस्ल विकास संबंधी उप-मिशन
- (ख) आहार और चारा विकास संबंधी उप-मिशन
- (ग) नवाचार और विस्तार पर उप-मिशन

3.1.1.पशुधन और कुक्कुट की नस्ल विकास संबंधी उप-मिशन: व्यक्तिगत, एफपीओ, एफसीओ जेएलजी, एसएचजी, धारा 8 की कंपनियों को प्रोत्साहन प्रदान करके कुक्कुट, भेड़, बकरी और सुअर पालन में उद्यमिता विकास और नस्ल सुधार पर के लिए उद्यमिता विकास हेतु और राज्य सरकार को नस्ल सुधार की अवसरंचना ढांचे के लिए भी तीव्र ध्यान देने का प्रस्ताव है।

3.1.2 आहार और चारा विकास संबंधी उप-मिशन: इस उप-मिशन का उद्देश्य चारा उत्पादन के लिए आवश्यक प्रमाणित चारा बीज की उपलब्धता में सुधार करने के लिए चारा बीज शृंखला को मजबूत करना और उद्यमियों को प्रोत्साहन के माध्यम से चारा ब्लॉक / हे बेलिंग / साइलेज बनाने वाली इकाइयों की स्थापना के लिए प्रोत्साहित करना है।

3.1.3 नवाचार और विस्तार संबंधी उप-मिशन: इस उप-मिशन का उद्देश्य भेड़, बकरी, सुअर और चारा और चारा क्षेत्र, विस्तार गतिविधियों, पशुधन बीमा और नवाचार से संबंधित अनुसंधान और विकास करने वाले संस्थानों, विश्वविद्यालयों, संगठनों को प्रोत्साहित करना है। इस उप-मिशन के तहत, केंद्रीय एजेंसियों, आईसीएआर संस्थानों और विश्वविद्यालय फार्मों को क्षेत्र के विकास विस्तार सेवाओं, के लिए आवश्यक अनुप्रयुक्त अनुसंधान के लिए सहायता प्रदान की जाएगी, जिसमें पशुपालन और योजनाओं के लिए प्रचार गतिविधियों सहित जागरूकता पैदा

करने के लिए सेमिनार, सम्मेलनों, प्रदर्शन गतिविधियां और अन्य आईईसी गतिविधियाँ शामिल हैं। पशुधन बीमा और नवाचारों के लिए भी सहायता प्रदान की जाएगी।

3.1.4. योजना का अधिकार क्षेत्र

यह योजना वर्ष 2021-22 से पूरे भारत में लागू की जाएगी।

4. संस्थागत संरचना

4.1. अधिकार प्राप्त समिति (ईसी) और इसके कार्य:

अधिकार प्राप्त समिति का गठन: सचिव, पशुपालन और डेयरी विभाग, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार की अध्यक्षता में अधिकार प्राप्त समिति का गठन किया जाएगा। समिति के अन्य सदस्य वित्तीय सलाहकार, डीएएचडी, पशुपालन आयुक्त, डीएएचडी के संयुक्त सचिव और चयनित राज्यों के प्रधान सचिव होंगे जो बारी-बारी से 5 क्षेत्रों (उत्तर, पूर्व, पश्चिम, दक्षिण और उत्तर-पूर्वी राज्यों) का प्रतिनिधित्व करेंगे और लाइन मंत्रालय के प्रतिनिधि होंगे। अधिकार प्राप्त समिति के सदस्य सचिव राष्ट्रीय पशुधन मिशन के संयुक्त सचिव होंगे जो एनएलएम के मिशन निदेशक भी होंगे। अधिकार प्राप्त समिति योजना की प्रगति की समग्र निगरानी, योजना दिशानिर्देशों के अनुमोदन, नीति निर्देश प्रदान करने और यदि कोई आवश्यक परिवर्तन हो तो उसे मंजूरी देने के लिए जिम्मेदार होगी। ईसी के पास परियोजनाओं के अनुमोदन के लिए परियोजना अनुमोदन समिति को उत्तरदायित्व सौंपने का भी अधिकार होगा।

4.2. परियोजना अनुमोदन समिति (पीएसी):

पीएसी का गठन और इसके कार्य: राज्य स्तरीय कार्यकारी समिति (एसएलईसी) से प्राप्त परियोजना सहित परियोजनाओं को मंजूरी देने के लिए संयुक्त सचिव, राष्ट्रीय पशुधन मिशन की अध्यक्षता में पीएसी की स्थापना की जाएगी। समिति में संबंधित राज्य सरकार के विभाग के निदेशक, वित्तीय सलाहकार के प्रतिनिधि, लाइन विभाग के अधिकारी, संयुक्त आयुक्त या उपायुक्त या एनएलएम डिवीजन के उप सचिव शामिल होंगे। संयुक्त आयुक्त या उपायुक्त या निदेशक पीएसी के सदस्य सचिव होंगे। ऐसी स्थिति में जहां पीएसी की बैठक संभव नहीं है, पीएसी के अध्यक्ष इस शर्त के साथ परियोजना को मंजूरी दे सकते हैं कि अगले पीएसी में परियोजना को मंजूरी दी जाएगी। पीएसी परियोजना मूल्यांकन और निगरानी इकाई द्वारा मूल्यांकित एसएलईसी से प्राप्त परियोजना की व्यवहार्यता, व्यवहार्यता की जांच, सत्यापन करेगी।

और अनुदान जारी करने की सिफारिश करेगी। पीएसी जमीनी स्तर पर परियोजनाओं के कार्यान्वयन की निगरानी भी करेगी। पीएसी को दिशा-निर्देशों में बदलाव का सुझाव देने का भी अधिकार होगा, जिसे अधिकार प्राप्त समिति द्वारा अनुमोदित किया जाएगा

4.3 राज्य स्तरीय कार्यकारी समिति (एसएलईसी) और इसके कार्य:

4.3.1. एसएलईसी का गठन: राज्य स्तरीय कार्यकारी समिति (एसएलईसी) की स्थापना संबंधित राज्य सरकारों के राज्य पशुपालन विभाग के अपर मुख्य सचिव/प्रधान सचिव/सचिव की अध्यक्षता में की जाएगी। एसएलईसी के संयोजक राज्य कार्यान्वयन एजेंसी के मुख्य कार्यकारी अधिकारी या प्रबंध निदेशक होंगे, जैसा भी मामला हो। समिति के अन्य सदस्यों में पशुपालन के निदेशक या आयुक्त, विभाग के संयुक्त सचिव या उप सचिव, संबंधित जिले के अपर निदेशक, उप निदेशक / जिला पशुपालन अधिकारी, जिनके प्रस्तावों पर विचार किया जाना है और प्रासंगिक क्षेत्र कोई भी तकनीकी अधिकारी शामिल होंगे।

4.3.2. एसएलईसी का कार्य: राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी उद्यमिता प्रस्ताव सहित पात्र लाभार्थियों/एजेंसियों से रुचि की अभिव्यक्ति (ईओआई) के माध्यम से प्रस्ताव आमंत्रित करेगी। एसएलईसी अनुमोदन के लिए लाभार्थियों और राज्य एजेंसियों द्वारा प्रस्तुत परियोजना प्रस्तावों की जांच करेगा और विशिष्ट योजना दिशानिर्देशों के अनुसार राज्य के हिस्से और लाभार्थी के योगदान की उपलब्धता की पुष्टि करेगा और इसे पशुपालन और डेयरी विभाग मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार के एनएलएम डिवीजन को विचार और अनुमोदन के लिए अग्रेषित करेगा।

4.3.3.. मैटरिंग ग्रुप: माननीय मत्स्य पालन, पशुपालन और डेयरी मंत्री की अध्यक्षता में सरकारी क्षेत्र के सदस्यों, सेवानिवृत्त वैज्ञानिकों / पेशेवरों, निजी क्षेत्रों के विशेषज्ञों के साथ छोटे जुगाली करने वालों सुअर पालन और आहार तथा चारा क्षेत्र में काम करने वाले पशुधन किसानों के साथ एक परामर्श समूह की स्थापना की जाएगी। सलाहकार समूह योजना के विभिन्न नवाचारों आदि के कार्यान्वयन के लिए विभाग का मार्गदर्शन करेगा।

4.3.4. विशेषज्ञ समूह: एनएलएम योजना के अनुसंधान और नवाचार घटकों के तहत परियोजना का मूल्यांकन करने के लिए विभाग, आईसीएआर और संबंधित राज्यों के सदस्यों के साथ पशुपालन आयुक्त (एएचसी) की अध्यक्षता में एक विशेषज्ञ समूह की स्थापना की जाएगी। विशेषज्ञ समूह पात्र संस्थानों या संगठनों द्वारा प्रस्तुत परियोजना की व्यवहार्यता, परियोजना की

लागत और संगठन द्वारा प्रस्तावित तकनीकी पहलू और परियोजना के आर्थिक लाभ के संबंध में जांच करेगा। विशेषज्ञ समूह, परियोजना की जांच के बाद, अधिकार प्राप्त समिति के विचारार्थ अनुदान के लिए परियोजना की सिफारिश करेगा। विशेषज्ञ समूह आवश्यकता पड़ने पर समूह में विषय वस्तु विशेषज्ञ को भी सहयोजित करेगा।

5. कार्यान्वयन ढांचा

5.1. क्रियान्वयन एजेंसी:

राज्य पशुपालन विभाग के तहत स्थापित राज्य कार्यान्वयन एजेंसी के माध्यम से राष्ट्रीय पशुधन मिशन को लागू किया जाएगा। इस संबंध में, राज्य पशुपालन विभाग को अपनी राज्य कार्यान्वयन एजेंसियों को स्थापित करने या राष्ट्रीय पशुधन मिशन के कार्यान्वयन के लिए पहले से स्थापित एजेंसी की पहचान करने की आवश्यकता होगी। राज्य सरकार में एजेंसी डीएएचडी राज्य कार्यान्वयन के बारे सूचित करेगी। केंद्र का हिस्सा जहां भी पात्र होगा, राज्य कार्यान्वयन एजेंसी के माध्यम से जाएगा।

5.2 एनएलएम योजना के कार्यान्वयन के लिए राज्य कार्यान्वयन एजेंसी का कार्य।

- पशुपालन विभाग की राज्य कार्यान्वयन एजेंसियां या संबंधित राज्य सरकार के राज्य पशुपालन विभाग रुचि की अभिव्यक्ति के माध्यम से उद्यमियों / पात्र संस्थाओं के नाम आमंत्रित करेंगे।
- उद्यमियों / पात्र संस्थाओं द्वारा प्रस्तुत आवेदनों की जांच की जाएगी और राज्य कार्यान्वयन एजेंसी अनुसूचित बैंकों या राष्ट्रीय सहकारी विकास निगम (एनसीडीसी) आदि ऐसे वित्तीय संस्थानों के माध्यम से परियोजना के लिए शेष वित्तपोषण प्राप्त करने के लिए उद्यमियों / पात्र संस्थाओं के आवेदन की सिफारिश करेगी।
- एक बार ऋण भाग के वित्तपोषण के माध्यम से उद्यमिता घटकों के लिए परियोजना वित्त पोषण के लिए प्रतिबद्ध हो जाती है तो इसे राज्य स्तरीय कार्यकारी समिति (एसएलईसी) के समक्ष। अनुमोदन के लिए रखा जाएगा एसएलईसी द्वारा परियोजनाओं के अनुमोदन के बाद, परियोजनाओं को एनएलएम के तहत आवेदन अपलोड करने के लिए विकसित ऑनलाइन पोर्टल के माध्यम से केंद्र सरकार को भेजा जाएगा।
- कार्यान्वयन एजेंसी ऑनलाइन पोर्टल के माध्यम से केंद्रीय शेयर प्राप्त करने के लिए उद्यमिता परियोजना के अलावा एनएलएम के तहत प्रस्ताव भी भेजेगी।
- राज्य कार्यान्वयन एजेंसी उद्यमियों की परियोजनाओं की निगरानी के लिए जिम्मेदार होगी और विभाग को उनकी प्रगति के बारे में अर्धवार्षिक आधार पर सूचित करेगी।

उद्यमियों के अलावा अन्य परियोजनाओं के संबंध में उपयोगिता प्रमाण पत्र, वास्वतिक और वित्तीय प्रगति विभाग को अर्धवार्षिक आधार पर प्रस्तुत किया जाएगा।

5.3. एनएलएम के तहत लाभ प्राप्त करने के लिए उद्यमियों/पात्र संस्थाओं के लिए पात्रता मानदंड

उद्यमी/पात्र संस्थाओं को उद्यमिता कार्यक्रम के तहत लाभ प्राप्त करने के लिए पात्र माना जाएगा यदि वे निम्नलिखित में से किसी एक मानदंड को पूरा करते हैं:

- उद्यमियों / पात्र संस्थाओं ने या तो प्रशिक्षण प्राप्त किया हो या प्रशिक्षित विशेषज्ञ हों या परियोजना के प्रबंधन और संचालन में प्रासंगिक क्षेत्र में पर्याप्त अनुभव हों या परियोजना के प्रबंधन और संचालन के संबंधित क्षेत्र में पर्याप्त अनुभव के साथ तकनीकी विशेषज्ञ हों।
- उद्यमियों/पात्र संस्थाओं को बैंक या वित्तीय संस्थानों द्वारा परियोजना के लिए स्वीकृत ऋण मिल गया हो या बैंक द्वारा इसकी वैधता के लिए परियोजना के मूल्यांकन के साथ अनुसूचित बैंक से बैंक गारंटी प्रस्तुत की गई हो जहां इसका खाता है।
- उद्यमियों/पात्र संस्थाओं के पास अपनी जमीन या पट्टे की जमीन होनी चाहिए जहां परियोजना की स्थापना की जाएगी।
- उद्यमियों/योग्य संस्थाओं के पास केवाईसी के लिए सभी प्रासंगिक दस्तावेज होने चाहिए।

5.4 योजना की निगरानी:

डेटा के रखरखाव और ऑनलाइन निगरानी के लिए एमआईएस प्रणाली के माध्यम से कार्यक्रम की निगरानी की जाएगी। संपत्तियों की निगरानी जीआई टैगिंग के जरिए की जाएगी।

राष्ट्रीय समीक्षा बैठक, क्षेत्रीय समीक्षा बैठक और राज्य समीक्षा बैठक में योजना के कार्यान्वयन की समीक्षा की जाएगी। इसके अलावा, प्रत्येक राज्य को प्रत्येक तिमाही में योजनाओं की वास्वतिक और वित्तीय प्रगति प्रस्तुत करनी होगी।

5.5 केन्द्रीय एजेंसियों/विश्वविद्यालय फार्म आदि द्वारा प्रस्तुत परियोजनाओं की स्वीकृति:

- संबंधित केन्द्रीय एजेंसियां/विश्वविद्यालय फार्म अपने मूल संगठन/विभाग के माध्यम से एनएलएम प्रभाग को प्रस्ताव प्रस्तुत करेंगे। मूल संगठन/विभाग को सहायता प्राप्त करने

के लिए एनएलएम प्रभाग को अग्रेषित करने से पहले परियोजना का अनुमोदन और अनुशंसा करनी चाहिए।

- इस तरह के आवेदन प्राप्त होने पर, संयुक्त सचिव, एनएलएम की अध्यक्षता में गठित परियोजना अनुमोदन समिति (पीएसी) परियोजना की संभाव्यता और व्यवहार्यता के आधार पर परियोजना को मंजूरी देगी।
- संबंधित केंद्रीय एजेंसियों/विश्वविद्यालय के फार्मों को हर तिमाही में एनएलएम प्रभाग को योजनाओं की वास्तविक और वित्तीय प्रगति को सूचित करना होगा।

5.6. नवाचार और अनुसंधान तथा विकास के तहत परियोजनाओं का मूल्यांकन: नवाचार और अनुसंधान तथा विकास के तहत परियोजनाएं, जो संबंधित एजेंसी / विश्वविद्यालयों / आईसीएआर और अन्य विश्वसनीय संगठन द्वारा प्रस्तुत की जाएंगी, विशेषज्ञ समूह द्वारा उनका मूल्यांकन किया जाएगा और अधिकार प्राप्त समिति द्वारा वित्त पोषण करने के लिए उन पर विचार करने हेतु सिफारिश की जाएगी।

5.7 योजना का वित्त पोषण और निधि प्रवाह

एनएलएम योजना में केंद्र प्रायोजित घटक और केंद्रीय क्षेत्र के घटक दोनों शामिल हैं। प्रत्येक घटक के लिए फंडिंग पैटर्न की व्याख्या की गई है। हालांकि, विशिष्ट घटकों के तहत निधियन के अलावा, विभाग लाभार्थियों से प्रस्ताव आमंत्रित करने, जागरूकता पैदा करने और लाभार्थियों को बैंक ऋण आदि प्राप्त करने में सुविधा प्रदान करने के लिए प्रशासनिक लागत के लिए राज्य कार्यान्वयन एजेंसी को निधियन भी प्रदान करेगा।

5.8 उद्यमिता कार्यक्रम के लिए निधि प्रवाह तंत्र: उद्यमिता कार्यक्रम के संबंध में, सिडबी द्वारा ऋण देने वाले अनुसूचित बैंक या वित्तीय संस्थानों जैसे एनसीडीसी आदि को लाभार्थियों के सब्सिडी खाते में सब्सिडी प्रदान की जाएगी। सब्सिडी घटक की प्राप्ति पर सिडबी, ऋण की पहली किस्त जारी होने के बाद उद्यमियों/ पात्र संस्थाओं के उपयुक्त खाते में सब्सिडी की पहली किस्त जारी करेगा। सिडबी को सब्सिडी के लिए समर्पित खाता खोलने की आवश्यकता है और डी.ए.एच.डी को पी.एफ.एम.एस सिस्टम में मैपिंग के लिए सूचित करेगा। प्रत्येक उद्यमिता घटक के लिए सब्सिडी जारी करने के तरीके का उल्लेख किया गया है।

स्व-वित्तपोषित परियोजना के मामले में, बैंक एंडेड सब्सिडी की पहली किस्त सिडबी द्वारा ऋण देने वाले अनुसूचित बैंक को प्रदान की जाएगी जहां लाभार्थी का खाता है। ऐसी स्व-वित्तपोषित

परियोजनाओं की स्वीकृति से पहले, बैंक द्वारा उनका मूल्यांकन भी किया जाएगा जहां उद्यमियों/ पात्र संस्थाओं का खाता है। सब्सिडी की पहली किस्त तभी जारी की जाएगी जब लाभार्थी ने परियोजना अवसंरचना के लिए लागत का 25% खर्च किया हो और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित किया गया हो। सब्सिडी की शेष राशि परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित होने के बाद प्रदान की जाएगी।

स्व-वित्तपोषण मोड में उद्यमिता परियोजना के तहत लाभ लेने के इच्छुक लाभार्थियों को सहायता के लिए मांगी गई पूंजीगत सब्सिडी से परे परियोजना की शेष लागत के लिए अनुसूचित बैंक से बैंक गारंटी प्रदान करने की आवश्यकता है। यह बैंक गारंटी तीन साल के लिए वैध होगी और पशुपालन और डेयरी विभाग, मत्स्यपालन, पशुपालन और डेयरी मंत्रालय के पक्ष में तैयार की जाएगी। मूल बैंक गारंटी को राज्य कार्यान्वयन एजेंसी की सुरक्षित अभिरक्षा में रखा जाएगा। इसके अलावा बैंक गारंटी की एक प्रति और एक घोषणा पत्र को आवेदन जमा करने या आवेदन के साथ संलग्न करने के लिए ऑनलाइन पोर्टल पर अपलोड करने की आवश्यकता है। दिशानिर्देशों के साथ बैंक गारंटी और घोषणा का प्रारूप संलग्न किया गया है।

5.8.2. केंद्र प्रायोजित घटकों के लिए निधि प्रवाह:

सबमिशन के तहत एनएलएम योजना के केंद्र प्रायोजित घटकों के लिए निधियां राज्य सरकार के आरबीआई खाते में जारी की जायेंगी। तत्पश्चात, राज्य सरकार को 21 दिनों के भीतर राज्य नोडल एजेंसी / राज्य कार्यान्वयन एजेंसी के खाते में धनराशि स्थानांतरित करने की आवश्यकता है और राज्य का हिस्सा 40 दिनों के भीतर जारी किया जाना है। इस संबंध में समय-समय पर जारी किए गए वित्त मंत्रालय के व्यय विभाग के दिशानिर्देशों के अनुसार सीएसएस योजना के लिए निधि के संचालन की विस्तृत प्रक्रिया का पालन किया जायेगा। राज्य नोडल एजेंसी / राज्य कार्यान्वयन एजेंसी को एनएलएम योजना के तहत धन प्राप्त करने और पीएफएमएस प्रणाली के साथ मैप करने के लिए एक समर्पित बैंक खाता खोलने की आवश्यकता है।

5.8.3. केंद्र या राज्य सरकार की एजेंसियों के लिए केंद्रीय क्षेत्र के अन्य घटकों के लिए निधि प्रवाह:

केंद्र सरकार की एजेंसियों या राज्य सरकार की एजेंसियों या स्टार्ट अप आदि को एनएलएम योजना के तहत सहायता प्रदान करने के निधि प्रवाह व्यय विभाग और सामान्य वित्तीय नियमों द्वारा निर्धारित मानदंडों का पालन करेगा।

5.9. उद्यमिता परियोजना के लिए आवेदन का तरीका: उद्यमिता परियोजना साथ ही केंद्रीय क्षेत्र की परियोजनाओं के लिए आवेदन को डीएएचडी द्वारा भारतीय लघु उद्योग विकास बैंक (सिडबी) के माध्यम से विकसित किए जाने वाले ऑनलाइन पोर्टल के माध्यम से स्वीकार किया जाएगा। हालांकि, जब तक ऑनलाइन पोर्टल पूरी तरह से काम नहीं करने लगता है, तब तक योजना के तहत लाभ लेने के लिए आवेदन मैन्युअल रूप से राज्य कार्यान्वयन एजेंसी को अनुबंध V में संलग्न प्रारूप के अनुसार प्रस्तुत किया जा सकता है।

5.10. केंद्रीय क्षेत्र चारा बीज गुणन उप-घटकों के तहत परियोजनाओं का प्रस्तुतीकरण: केंद्र सरकार आईसीएआर, राष्ट्रीय बीज निगम (एनएससी), भारतीय किसान उर्वरक सहकारी लिमिटेड (इफको), कृषक भारती सहकारी (कृभको) भारतीय राष्ट्रीय कृषि सहकारी विपणन संघ (एनएएफईडी) और अन्य केंद्रीय एजेंसियों के साथ-साथ राज्य कृषि विश्वविद्यालय (एसएयू), राज्य सरकार के बीज उत्पादन निगम, सार्वजनिक और निजी संगठन, डेयरी सहकारी और दुग्ध संघ, राष्ट्रीय डेयरी विकास बोर्ड (एनडीडीबी) और अन्य अच्छी विश्वसनीयता वाले संगठनों द्वारा चारा बीज उत्पादन की सभी श्रेणियों के लिए प्रोत्साहन देगी।।

राज्यों में राज्य एजेंसियों/राज्य सरकारों/संस्थानों और केंद्रीय एजेंसियों के अलावा अन्य विश्वसनीय एजेंसियों के संबंध में आवेदन राज्य कार्यान्वयन एजेंसियों जैसे राज्य पशुधन विकास बोर्ड या राष्ट्रीय पशुधन मिशन के लिए राज्य सरकार द्वारा पहचान की गई एजेंसियों के माध्यम से अपना आवेदन जमा करेंगे।

हालांकि, डेयरी सहकारी समितियों और दुग्ध संघों के लिए आवेदनों के संबंध में, आवेदन एनडीडीबी के माध्यम से प्रस्तुत किए जाएंगे। एनडीडीबी, उन आवेदनों का मूल्यांकन करने के बाद उन्हें निधियन के लिए पशुपालन और डेयरी विभाग को प्रस्तुत करेगा। डेयरी सहकारिता और दुग्ध संघ द्वारा चारा बीज उत्पादन के लिए डेयरी सहकारी समितियों और दुग्ध संघों को आगे सहायता जारी करने के लिए एनडीडीबी को दी जाएगी।

5.11 प्रदर्शन के लिए राज्यों की रैंकिंग: राष्ट्रीय पशुधन मिशन के तहत कार्यक्रमों को लागू करने में प्रदर्शन के आधार पर राज्यों का क्रम निर्धारित करने का निर्णय लिया गया है। प्रदर्शन के लिए पैरामीटर निम्नानुसार होंगे:

क) उद्यमिता कार्यक्रम के तहत स्थापित इकाइयों की संख्या।

- ख) ऐसे उद्यमिता विकास के माध्यम से सृजित नौकरियों की संख्या।
- ग) उत्पादित चारा बीज की मात्रा और चारा उत्पादन में सुधार।
- घ) लाभान्वित किसानों की संख्या।
- ई) बीमा कार्यक्रम के तहत बीमित पशुधन की संख्या।
- च) बढ़ावा दी गई नवोन्मेषी परियोजनाओं की संख्या और वास्तव में लागू की गई।
- छ) योजना के लिए किसानों और युवाओं में जागरूकता पैदा करना।
- ज) विभाग द्वारा केंद्रीय अंश के रूप में जारी निधियों का समय पर उपयोग।
- झ) परियोजना कार्यान्वयन समय।
- ऋ) राज्य के हिस्से का समय पर जारी करना।
- ट) राज्य में अंडा, मांस और ऊन के उत्पादन में वृद्धि।
- ठ) उद्यमिता कार्यक्रम के माध्यम से अच्छे जर्मेप्लाज्म की उपलब्धता में वृद्धि।

6. उप-मिशन और विस्तृत दिशानिर्देश

6.1 पशुधन और कुक्कुट की नस्ल विकास संबंधी उप-मिशन: इस उप-मिशन के तहत निम्नलिखित क्रियाकलाप किए जाएंगे:

6.1.1. क्रियाकलाप I:- ग्रामीण कुक्कुट की नस्ल विकास के लिए उद्यमियों की स्थापना

क्र.सं.	घटक का नाम	ग्रामीण कुक्कुट की नस्ल विकास के लिए उद्यमशीलता की स्थापना

01	उद्देश्य	<ul style="list-style-type: none"> i. असंगठित ग्रामीण कुक्कुट पालन क्षेत्र को संगठित क्षेत्र में लाना ii. ग्रामीण कुक्कुट पालन के क्षेत्र में धारणीय रूप से उद्यमिता को बढ़ावा देना। iii. फॉर्वर्ड और बैकवर्ड लिंकेज की स्थापना। iv. विभिन्न वैकल्पिक गैर-पारंपरिक कम लागत वाले आहार को लोकप्रिय बनाना।
02	प्रमुख विशेषताएं	<p>हैचिंग अण्डों और चूजों के उत्पादन और मदर यूनिट में चार सप्ताह तक उक्त चूजों को पालन-पोषण के लिए मूल फार्म, ग्रामीण हैचरी, ब्रूडर-सह-मदर यूनिट की स्थापना के लिए व्यक्तियों, स्वयं सहायता समूह (एसएचजी)/किसान उत्पादक संगठनों (एफपीओ)/किसान सहकारी समितियों (एफसीओ)/संयुक्त देयता समूह (जेएलजी) और धारा 8 की कंपनियों को आमंत्रित करके उद्यमिता विकसित की जाएगी। उन उद्यमियों पर जोर दिया जाएगा जो फॉर्वर्ड और बैकवर्ड लिंकेज (हब एंड स्पोक) स्थापित करने में सक्षम होंगे।</p> <p>केंद्र सरकार न्यूनतम 1000 मूल लेयर्स के साथ मूल फार्म, ग्रामीण हैचरी और मदर यूनिट की स्थापना हेतु परियोजना की लागत के लिए 50% पूंजीगत सब्सिडी प्रदान करेगी।</p> <p>उद्यमियों/पात्र संस्थाओं को शेष राशि की व्यवस्था बैंक ऋण या वित्तीय संस्थान या स्व-वित्तपोषण से करनी होगी मूल फार्म में अनुरक्षित पक्षी, लो इनपुट टेक्नोलॉजी पक्षी होंगे या इस तरह के पक्षी होंगे जो फ्री रेज मैनेजमेंट</p>

		<p>सिस्टम में रह सकें।</p> <p>केंद्रीय कुक्कुट विकास संगठन, केंद्रीय एवियन अनुसंधान संस्थान, कुक्कुट अनुसंधान निदेशालय और राज्य पशु चिकित्सा विश्वविद्यालय और अन्य निजी संगठन गारंटीकृत उत्पादन के प्रमाण पत्र के साथ उद्यमियों को पक्षियों की आपूर्ति करने के लिए पात्र होंगे। पक्षियों के लिए आवश्यक तकनीकी विनिर्देश अलग से जारी किए जाएंगे।</p> <p>निधियन के लिए पात्र घटकों की सांकेतिक सूची अनुबंध-। पर है।</p>
03	पात्र संस्थाएं	<p>व्यक्ति/ एसएचजी/एफपीओ/एफसीओ/जेएलजी और धारा 8 की कंपनियां</p>
04	निधियन पैटर्न	<p>कुल परियोजना लागत की एक मुश्त 50% पूँजीगत लागत प्रदान की जायेगी, प्रत्येक यूनिट के लिए अधिकतम सब्सिडी 25 लाख रु. तक होगी।</p> <p>सब्सिडी, पूँजीगत सब्सिडी होगी और दो समान किश्तों में प्रदान की जाएगी। बैंक या वित्तीय संस्थान द्वारा लाभार्थी को ऋण की पहली किस्त जारी करने और राज्य कार्यान्वयन एजेंसी द्वारा इसकी पुष्टि के बाद सिडबी द्वारा अनुसूचित बैंक या वित्तीय संस्थानों जैसे एनसीडीसी आदि को पहली किस्त अग्रिम रूप से जारी की जाएगी। जो उद्यमी पात्र संस्था के खाते में जमा की जाएगी। लाभार्थी, परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा इसके होने के बाद सिडबी द्वारा दूसरी किस्त जारी करने के लिए पात्र होंगे।</p> <p>स्व-वित्तपोषित परियोजना के मामले में, परियोजना का</p>

	<p>मूल्यांकन उस बैंक द्वारा किया जाएगा, जहां उद्यमियों/पात्र संस्था का खाता है। 50% सब्सिडी की पहली किस्त सिडबी द्वारा ऋणदाता बैंक को प्रदान की जाएगी, जहां लाभार्थी का खाता है। सब्सिडी तभी जारी की जाएगी जब लाभार्थी ने परियोजना की अवसरंचना के लिए लागत का 25% खर्च किया हो और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित किया गया हो। शेष 50% सब्सिडी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित होने के बाद सिडबी द्वारा प्रदान की जाएगी।</p> <p>स्व-वित्तपोषित मोड में उद्यमिता परियोजना के तहत लाभ लेने के इच्छुक उद्यमियों / पात्र संस्थाओं को सहायता के लिए मांगी गई सब्सिडी की लागत अतिरिक्त/परियोजना की शेष लागत हेतु अनुसूचित बैंक से तीन साल के लिए वैध बैंक गारंटी प्रदान करने की आवश्यकता है। यह बैंक गारंटी पशुपालन और डेयरी विभाग, मत्स्यपालन, पशुपालन और डेयरी मंत्रालय के नाम से प्रदान की जाएगी। मूल बैंक गारंटी को राज्य कार्यान्वयन एजेंसी की सुरक्षित अभिरक्षा में रखा जाएगा है। इसके अलावा बैंक गारंटी की एक प्रति और एक घोषणा पत्र को आवेदन जमा करते समय ऑनलाइन पोर्टल में अपलोड करने या आवेदन के साथ संलग्न करने के लिए की आवश्यकता है। दिशानिर्देशों के साथ बैंक गारंटी और घोषणा का प्रारूप संलग्न है।</p> <p>कार्यशील पूँजी, निजी वाहन, भूमि की खरीद, किराए की लागत और भूमि के पट्टे के लिए कोई सब्सिडी प्रदान</p>
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		नहीं की जाएगी।
05	कार्यान्वयन प्राधिकारी	राज्य कार्यान्वयन एजेंसी और डीएएचडी, भारत सरकार,
06	उपमिशन के तहत लाभ प्राप्त करने के लिए लाभार्थियों की अनिवार्य आवश्यकताएं	उद्यमियों/पात्र संस्थाओं को ऊपर पैरा 5.3 में निर्दिष्ट मानदंडों को भी पूरा करना होगा।
07	परियोजना संबंधी अनुवर्ती कार्रवाई	राज्य कार्यान्वयन एजेंसी इसके संचालन के संबंध में परियोजना के पूरा होने के बाद 2 साल की अवधि के लिए इससे संबंधित अनुवर्ती कार्रवाई करेगी।

क्रियाकलाप II: जुगाली करने वाले छोटे पशुओं के क्षेत्र (भेड़ और बकरी पालन) में नस्ल विकास के लिए उद्यमी की स्थापना:

क्र. सं.	घटक का नाम	जुगाली करने वाले छोटे पशुओं के क्षेत्र (भेड़ और बकरी पालन) में नस्ल विकास के लिए उद्यमी की स्थापना
1.	उद्देश्य	<ul style="list-style-type: none"> i. जुगाली करने वाले छोटे पशुओं के क्षेत्र में उद्यमिता का विकास करना ii. भेड़-बकरी संबंधी धारणीय व्यापार मॉडल विकसित करना iii. एकीकृत ग्रामीण भेड़-बकरी उत्पादन प्रणाली के विकास के लिए व्यक्तिगत उद्यमियों, एफपीओ, एफसीओ, एसएचजी, जेएलजी और धारा 8 की कंपनियों को प्रोत्साहित करना। iv. उद्यमिता और निवेश को बढ़ावा देने और फॉर्वर्ड तथा बैकवर्ड लिंकेज के निर्माण के माध्यम से जुगाली करने वाले छोटे पशुओं के क्षेत्र को असंगठित क्षेत्र से संगठित क्षेत्र में बदलना। v. वैज्ञानिक पालन पद्धतियों, पोषण, रोग निवारण आदि के बारे में जागरूकता फैलाना। vi. भेड़ और बकरी पालन के स्टाल फीडिंग मॉडल को बढ़ावा देना।
2.	प्रमुख विशेषताएं	<ul style="list-style-type: none"> 1. व्यक्तियों/स्वयं सहायता समूह (एसएचजी)/किसान उत्पादक संगठनों (एफपीओ)/किसान सहकारी समितियों (एफसीओ)/संयुक्त देयता समूहों (जेएलजी) और धारा 8 की कंपनियों को एकमुश्त पूँजी सब्सिडी के माध्यम से उद्यमियों का निर्माण।

		<p>2. उद्यमी/पात्र संस्थाएं न्यूनतम 500 मादाओं और 25 नरों के साथ भेड़ और बकरी प्रजनन इकाई स्थापित कर सकती हैं। भेड़ और बकरी इकाई की स्थापना बकरी के दूध, मीट और अच्छी ऊन की गुणवत्ता के उत्पादन के लिए उपयोग की जाने वाली उच्च आनुवंशिक किस्म के साथ की जाएगी। भेड़ और बकरी की नस्ल का चयन इस दिशानिर्देश में दी गई सूची से या राज्य सरकार के परामर्श से किया जा सकता है।</p> <p>3. केंद्र सरकार परियोजना की पूंजीगत लागत के लिए 50% तक बैंक एंडेड सब्सिडी प्रदान करेगी।</p> <p>4. उद्यमियों/पात्र संस्थाओं को शेष राशि की व्यवस्था बैंक ऋण या वित्तीय संस्थान या स्व-वित्तपोषण के माध्यम से करनी होगी।</p> <p>5. उन घटकों की सांकेतिक सूची जिनके लिए सब्सिडी के लिए धन प्राप्त किया जा सकता है।</p>
3.	सहायता का पैटर्न	<p>दो किस्तों में 50 लाख रुपये तक 50% पूंजीगत सब्सिडी यह सब्सिडी, पूंजीगत सब्सिडी होगी और दो समान किश्तों में प्रदान की जाएगी।</p> <p>सब्सिडी पूंजीगत सब्सिडी होगी और दो समान किश्तों में</p>

	<p>प्रदान की जाएगी। बैंक या वित्तीय संस्थान द्वारा लाभार्थी को ऋण की पहली किस्त जारी करने और राज्य कार्यान्वयन एजेंसी द्वारा इसकी पुष्टि के बाद सिडबी द्वारा अनुसूचित बैंक या वित्तीय संस्थानों जैसे एनसीडीसी आदि को पहली किश्त अग्रिम रूप से जारी की जाएगी जो उद्यमी पात्र संस्था के खाते में जमा की जाएगी। लाभार्थी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा प्रमाणित होने के बाद सिडबी द्वारा दूसरी किस्त जारी करने के लिए पात्र होंगे।</p> <p>स्व-वित्तपोषित परियोजना के मामले में, परियोजना का मूल्यांकन उस बैंक द्वारा किया जाएगा जहां उद्यमियों/पात्र संस्था का खाता है। 50% सब्सिडी की पहली किस्त सिडबी द्वारा ऋणदाता बैंक को प्रदान की जाएगी, जहां लाभार्थी का खाता है। सब्सिडी तभी जारी की जाएगी जब लाभार्थी ने परियोजना की अवसंरचना के लिए लागत का 25% खर्च किया हो और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित किया गया हो। शेष 50% सब्सिडी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित होने के बाद सिडबी द्वारा प्रदान की जाएगी।</p> <p>स्व-वित्तपोषित मोड में उद्यमिता परियोजना के तहत लाभ लेने के इच्छुक उद्यमियों / पात्र संस्थाओं को सहायता के लिए मांगी गई सब्सिडी की लागत के अतिरिक्त परियोजना की शेष लागत हेतु अनुसूचित बैंक से तीन साल के लिए वैध बैंक गारंटी प्रदान करने की आवश्यकता है। यह बैंक गारंटी पशुपालन और डेयरी विभाग, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय के नाम से प्रदान की जाएगी। मूल बैंक गारंटी को राज्य कार्यान्वयन एजेंसी की सुरक्षित अभिरक्षा में रखा</p>
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		<p>जाना है। इसके अलावा बैंक गारंटी की एक प्रति और एक घोषणा पत्र को आवेदन जमा करते समय या ऑनलाइन पोर्टल में अपलोड करने या आवेदन के साथ संलग्न करने की आवश्यकता है। दिशानिर्देशों के साथ बैंक गारंटी और घोषणा का प्रारूप संलग्न है।</p> <p>कार्यशील पूंजी, निजी वाहन, भूमि की खरीद, किराए की लागत और भूमि के पट्टे के लिए कोई सब्सिडी प्रदान नहीं की जाएगी</p>
4.	पात्र संस्थाएं	एफपीओ/एफसीओ/एसएचजी/जेएलजी/ व्यक्ति/ धारा 8 की कंपनियां
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी, डीएएचडी, एमओएफएएचडी, भारत सरकार।
6.	उपमिशन के तहत लाभ प्राप्त करने के लिए लाभार्थियों की अनिवार्य आवश्यकताएं	उद्यमी/पात्र संस्थाएं ऊपर पैरा 5.3 में निर्दिष्ट मानदंडों को भी पूरा करेंगी।
7.	परियोजना संबंधी अनुवर्ती कार्रवाई	राज्य कार्यान्वयन एजेंसी इसके संचालन के संबंध में परियोजना के पूरा होने के बाद 2 साल की अवधि के लिए इससे संबंधित अनुवर्ती कार्रवाई करेगी।

क्रियाकलाप III. भेड़ और बकरी नस्लों का आनुवांशिक सुधार

भेड़ और बकरी की नस्लों के आनुवांशिक सुधार के तहत निम्नलिखित क्रियाकलाप होंगे।

- (i) भेड़ और बकरी के लिए क्षेत्रीय सीमेन उत्पादन प्रयोगशाला और सीमेन बैंक की स्थापना
- (ii) राज्य सीमेन बैंक की स्थापना
- (iii) मौजूदा गोपशु और भैंस कृत्रिम गर्भाधान केंद्रों के माध्यम से कृत्रिम गर्भाधान का प्रचार
- (iv) विदेशी भेड़ और बकरी के जर्मप्लाज्म का आयात

- (i) भेड़ और बकरी के लिए क्षेत्रीय सीमेन उत्पादन प्रयोगशाला और सीमेन बैंक की स्थापना:

क्र.सं.	घटक का नाम	भेड़ और बकरी के लिए क्षेत्रीय सीमेन उत्पादन प्रयोगशाला और सीमेन बैंक की स्थापना
1.	उद्देश्य	<ul style="list-style-type: none"> i. चयनित प्रजनन के माध्यम से भेड़/बकरी की देशी डिस्क्रिप्ट नस्लों का आनुवांशिक सुधार ii. उत्पादकता बढ़ाने के लिए उच्च आनुवांशिक रैम्स या बक के साथ संकर प्रजनन के माध्यम से नॉन-डिस्क्रिप्ट भेड़/बकरी नस्लों का आनुवांशिक उन्नयन। iii. कृत्रिम गर्भाधान और अन्य उन्नत समर्थित प्रजनन प्रौद्योगिकियों के माध्यम से बेहतर नर जर्मप्लाज्म के प्रसार द्वारा भेड़ और बकरी की नस्लों के बीच नकारात्मक चयन और इन ब्रीडिंग को कम करना।
2.	प्रमुख विशेषताएं	<p>इस क्रियाकलाप के तहत केंद्र सरकार क्षेत्रीय स्तर पर किसी महत्वपूर्ण स्थान पर बकरी के लिए हिमित सीमेन उत्पादन प्रयोगशाला और भेड़ के लिए तरल सीमेन उत्पादन प्रयोगशाला की स्थापना के लिए सहायता प्रदान करेगी। ये प्रयोगशाला उक्त क्षेत्र के आस-पास के राज्यों में उत्कृष्ट पशुओं के सीमेन संबंधी आवश्यकताओं को पूरा करेंगी।</p> <p>क्षेत्रीय सीमेन स्टेशन की यह स्थापना उक्त क्षेत्र के राज्यों से प्राप्त रुचि की अभिव्यक्ति पर आधारित होगी जो क्षेत्र के राज्यों के लिए सीमेन का उत्पादन और आपूर्ति कर सकता है। साथ ही क्षेत्रीय सीमेन बैंक बकरी के हिमित सीमेन के लिए</p>

		<p>क्षेत्रीय सीमेन केंद्र के रूप में कार्य करेगा।</p> <p>मत्स्य पालन, पशुपालन और डेयरी मंत्रालय के पशुपालन और डेयरी विभाग ने भेड़ और बकरी सीमेन प्रसंस्करण के लिए न्यूनतम मानक (एमएसपी विकसित किए हैं। सीमेन प्रयोगशालाओं को परियोजना प्रस्ताव तैयार करते समय सीमेन प्रसंस्करण के लिए न्यूनतम मानक प्रोटोकॉल के दिशानिर्देशों का पालन करना होगा। एमएसपी में संरचना, लॉजिस्टिक उपकरण आदि की आवश्यकताओं को विस्तृत विवरण दिया गया है। इस प्रयोगशाला में उत्पादित सीमेन को पड़ोसी राज्यों में वितरित किया जाएगा।</p>
3.	सहायता का पैटर्न	<p>पूर्वी और पर्वतीय राज्यों को छोड़कर सभी राज्यों के लिए निधियन पैटर्न 60:40 होगा, जहां यह 90:10 और संघ राज्य क्षेत्रों के लिए 100% होगा।</p> <p>सीमेन प्रयोगशाला के निर्माण, प्रजनन बक और ऐम्स के रखरखाव, स्थानीय रूप से उपलब्ध उच्च आनुवंशिक गुणवत्ता वाले पशुओं की सोर्सिंग और सीमेन के प्रसंस्करण के लिए क्षेत्रीय सीमेन स्टेशन की स्थापना के लिए संबंधित राज्य को केंद्रीय हिस्से के रूप में 400.00 लाख रुपये तक एकमुश्त सहायता अनुदान प्रदान किया जायेगा। सीमेन के पहली बार प्रसंस्करण के लिए आवश्यक उपभोग्य सामग्रियों, दवाओं, रसायनों आदि की खरीद के लिए एकमुश्त व्यय के रूप में 30 लाख रुपये भी प्रदान किए जाएंगे।</p> <p>सीमेन स्टेशन को चलाने के लिए क्षेत्रीय सीमेन बैंक को अपने स्वयं के संसाधन उत्पन्न करने होंगे। सीमेन स्टेशन के संचालन व्यय के लिए कोई आवर्ती व्यय प्रदान नहीं किया जाएगा।</p>

4.	पात्र संस्थाएं	राज्य पशुधन एजेंसियां
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार और राज्य पशुपालन विभाग

(ii) राज्य सीमेन बैंक की स्थापना:

क्र. सं.	उप-घटक का नाम	राज्य सीमेन बैंक की स्थापना
1.	उद्देश्य	कृत्रिम गर्भाधान के माध्यम से बेहतर नर जर्मप्लाज्म के प्रचार द्वारा चयनात्मक प्रजनन के माध्यम से भेड़/बकरी की नस्लों का आनुवंशिक सुधार
2.	प्रमुख विशेषताएं	<p>हिमित सीमेन के माध्यम से बकरियों के लिए कृत्रिम गर्भाधान प्रौद्योगिकी के प्रचार के लिए, एआई केंद्रों को बकरी के हिमित सीमेन की आपूर्ति के लिए राज्य स्तर पर भंडारण डिपो की आवश्यकता होगी।</p> <p>गोपशुओं और भैंसों के हिमित सीमेन के भंडारण का काम करने वाला राज्य सीमेन बैंक बकरियों के लिए भी सीमेन बैंक का काम कर सकता है। अतः बकरियों के हिमित सीमेन के भंडारण के लिए उपकरण एवं भंडारण कंटेनर उपलब्ध कराकर मौजूदा राज्य सीमेन बैंक को मजबूत करने के लिए एकमुश्त सहायता प्रदान की जाएगी।</p>
3.	सहायता का पैटर्न	बकरी के हिमित सीमेन के भण्डारण एवं वितरण हेतु विद्यमान गोपशु एवं भैंस के सीमेन बैंक के सुदृढ़ीकरण हेतु राज्य को 10.00 लाख रुपये तक की एकमुश्त सहायता की राशि प्रदान की जायेगी। क्रायो-कंटेनर और अन्य संबंधित उपकरणों की खरीद के लिए सहायता प्रदान की जाएगी। यह सहायता सभी राज्यों/संघ राज्य क्षेत्रों के लिए 100% केंद्रीय

		सहायता के माध्यम से होगी।
4.	पात्र संस्थाएं	राज्य पशुधन एजेंसियां, पशुपालन विभाग, राज्य सरकार
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी, एमओएफएचडी, भारत सरकार और राज्य पशुपालन विभाग

(iii) मौजूदा गोपशु और भैंस कृत्रिम गर्भाधान केंद्रों के माध्यम से कृत्रिम गर्भाधान का प्रसार:

क्र. सं.	घटक का नाम	मौजूदा गोपशु और भैंस कृत्रिम गर्भाधान केंद्रों के माध्यम से कृत्रिम गर्भाधान का प्रसार
1.	उद्देश्य	कृत्रिम गर्भाधान के माध्यम से बेहतर नर जर्मप्लाज्म के प्रचार द्वारा चयनात्मक प्रजनन द्वारा भेड़/बकरी की नस्लों का आनुवंशिक सुधार
2.	प्रमुख विशेषताएं	आवश्यक उपकरण (बकरी एआई ट्रैविस, एआई गन, वैजिनल स्पेकुलम, हेड लाइट) की आपूर्ति और गोपशु एआई कर्मियों को आवश्यक प्रशिक्षण प्रदान करके बकरी और भेड़ में कृत्रिम गर्भाधान करने के लिए गोपशु और भैंस एआई केंद्रों को मजबूत किया जाएगा।
3.	सहायता का पैटर्न	प्रत्येक एआई केंद्र को बकरी एआई क्रेट, एआई गन, वैजिनल स्पेकुलम, हेड लाइट की खरीद के लिए लागत साझा कारण के आधार पर सभी राज्यों के 60:40 की दर से पूर्वोत्तर और पर्वतीय राज्यों को छोड़कर, जहां यह 90:10 होगा, 7000 रुपये

		तक की एकमुश्त सहायता प्रदान की जायेगी।
4.	पात्र संस्थाएं	राज्य पशुधन एजेंसियां पशुपालन विभाग, राज्य सरकार
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार और राज्य पशुपालन विभाग

(iv) विदेशी भेड़ और बकरी के जर्मप्लाज्म का आयात

क्र. सं.	उप-घटक का नाम	विदेशी भेड़ और बकरी के जर्मप्लाज्म का आयात
1.	उद्देश्य	कृत्रिम गर्भाधान के माध्यम से बेहतर नर जर्मप्लाज्म के प्रचार द्वारा चयनात्मक प्रजनन द्वारा भेड़/बकरी की नस्लों का आनुवंशिक सुधार
2.	प्रमुख विशेषताएं	<p>केंद्र सरकार नॉन-डिस्क्रिप्ट पशुओं की उत्पादकता बढ़ाने और ऊन, दूध और मांस उत्पादन बढ़ाने के लिए अच्छी गुणवत्ता वाले संकर नस्ल के पशुओं का उत्पादन करने के लिए भेड़ और बकरी के जर्मप्लाज्म के आवश्यकता आधारित आयात के लिए राज्यों की सहायता करेगी। बेहतर विदेशी नस्लों का राज्य सरकार के न्यूक्लियर फार्मों में शुद्ध नस्लों के रूप में रखरखाव किया जाएगा।</p> <p>राज्य को जर्मप्लाज्म के आयात का प्रस्ताव भेजने से पहले अपनी प्रजनन नीति को अधिसूचित करना होगा।</p>
3.	सहायता का पैटर्न	राज्य को लागत साझाकरण के आधार पर जीवित पशुओं के रूप में भेड़ और बकरी जर्मप्लाज्म के आयात के लिए सभी राज्यों के लिए 60:40 की दर से एकमुश्त सहायता प्रदान की

		जाएगी सिवाय पूर्वतर और पर्वतीय राज्यों के जिनके लिये यह 90:10 और संघ राज्य क्षेत्रों के लिए यह 100% होगी।
4.	पात्र संस्थाएं	राज्य पशुधन एजेंसियां राज्य पशुधन बोर्ड पशुपालन विभाग, राज्य सरकार
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसियां और राज्य पशुपालन विभाग।

क्रियाकलाप IV: सुअर पालन उद्यमी को प्रोत्साहन

क्र.सं.	क्रियाकलाप का नाम	सुअर पालन उद्यमी को प्रोत्साहन
1	उद्देश्य	<u>आनुवंशिक उन्नयन के माध्यम से देश की सुअर आबादी की प्रति पशु उत्पादकता में सुधार करने के लिए क्षेत्र में उद्यमिता और निवेश को बढ़ावा देना और फारवर्ड एवं बैकवर्ड संपर्कों का निर्माण करना। सूअर के मांस में आयात निर्भरता को बदलना और सूअर के मांस एवं सूअर मांस के उत्पादों का नियंत्रण शुरू करना, वैज्ञानिक पालन प्रथाओं पोषण, रोग की रोकथाम आदि के बारे में जागरूकता फैलाना।</u>

2	<p>प्रमुख विशेषताएं</p> <p>व्यक्तियों/स्वयं सहायता समूह (एसएचजी)/किसान उत्पादक संगठनों (एफपीओ)/किसान सहकारी समितियों (एफसीओ)/संयुक्त देयता समूहों (जेएलजी) और धारा 8 की कंपनियों को एकमुश्त पूँजीगत सब्सिडी के माध्यम से उद्यमी तैयार करना।</p> <p><u>उद्यमी को केंद्र या राज्य सरकार/विश्वविद्यालय के फार्म या स्थानीय किसानों से उच्च आनुवंशिक गुणवत्ता वाले प्रजनन योग्य न्यूनतम 100 सुअरियों और 10 सूअर वाले ब्रीडर फार्म की स्थापना के लिए सहायता प्रदान की जाएगी।</u></p> <p>केंद्र सरकार परियोजना की पूँजीगत लागत के लिए 30 लाख रुपये तक 50% पूँजी सब्सिडी प्रदान करेगी। परिवहन और बीमा लागत, उपकरण / मशीनों के साथ पशुओं के आवास, प्रजनन लागत के लिए निधियां प्रदान की जायेगी।</p> <p>उद्यमियों/पात्र संस्थाओं को बैंक ऋण या वित्तीय संस्थान से ऋण या स्व-वित्तपोषण के माध्यम से शेष राशि की व्यवस्था करनी होगी।</p> <p>जमीन की खरीद, किराए और जमीन की लीज लागत, कार्यशील पूँजी, निजी वाहन के लिए कोई सब्सिडी नहीं दी जाएगी।</p>
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3	सहायता का पैटर्न	<p>योजना के दिशा-निर्देशों के अधीन प्रत्येक इकाई के लिए अधिकतम 30 लाख रुपये तक की सब्सिडी के साथ कुल परियोजना लागत की एकमुश्त 50% पूँजीगत सब्सिडी प्रदान की जाएगी।</p> <p>यह सब्सिडी, पूँजीगत सब्सिडी होगी और दो समान किश्तों में प्रदान की जाएगी। बैंक या वित्तीय संस्थान द्वारा लाभार्थी को ऋण की पहली किस्त जारी करने और राज्य कार्यान्वयन एजेंसी द्वारा इसकी पुष्टि के बाद सिडबी द्वारा अनुसूचित बैंक या वित्तीय संस्थानों जैसे एनसीडीसी आदि को पहली किश्त अग्रिम रूप से जारी की जाएगी। उद्यमी जो पात्र संस्थाओं के खाते में जमा की जाएगी। लाभार्थी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा प्रमाणित होने के बाद सिडबी द्वारा दूसरी किस्त जारी करने के लिए पात्र होंगे।</p> <p>स्व-वित्तपोषित परियोजना के मामले में, परियोजना का मूल्यांकन उस बैंक द्वारा किया जाएगा जहां उद्यमियों/पात्र संस्थाओं का खाता है। 50% सब्सिडी की पहली किस्त ऋणदाता बैंक को सिडबी द्वारा प्रदान की जाएगी जहां लाभार्थी का खाता है। सब्सिडी तभी जारी की जाएगी जब लाभार्थी ने परियोजना की अवसरंचना के लिए लागत का 25% खर्च किया हो और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित किया गया हो। शेष 50% सब्सिडी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित होने के बाद सिडबी द्वारा प्रदान की जाएगी।</p> <p>स्व-वित्तपोषित मोड में उद्यमिता परियोजना के तहत लाभ लेने के इच्छुक उद्यमियों / पात्र संस्थाओं को सहायता के लिए मांगी गई सब्सिडी की लागत के अतिरिक्त परे</p>
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		<p>परियोजना की शेष लागत हेतु अनुसूचित बैंक से तीन साल के लिए वैध बैंक गारंटी प्रदान करने की आवश्यकता है। यह बैंक गारंटी पशुपालन और डेयरी विभाग, मत्स्यपालन, पशुपालन और डेयरी मंत्रालय के नाम से प्रदान की जाएगी। मूल बैंक गारंटी को राज्य कार्यान्वयन एजेंसी की सुरक्षित अभिरक्षा में रखा जाना है। इसके अलावा बैंक गारंटी की एक प्रति और एक घोषणा पत्र को आवेदन जमा करते समय ऑनलाइन पोर्टल में या आवेदन के साथ संलग्न होगा। दिशानिर्देशों के साथ बैंक गारंटी और घोषणा का प्रारूप संलग्न है।</p> <p>कार्यशील पूँजी, निजी वाहन, भूमि की खरीद, किराए की लागत और भूमि के पट्टे के लिए कोई सब्सिडी प्रदान नहीं की जाएगी</p> <p>निधियन के लिए पात्र उपकरणों की सांकेतिक सूची अनुबंध III में है।</p>
4	पात्र संस्थाएं	एफपीओ/एसएचजी/एफसीओ/जेएलजी/धारा 8 की कंपनियां/व्यक्ति
5	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसी, एमओएफएएचडी, भारत सरकार।
6	उपमिशन के तहत लाभ प्राप्त करने के लिए लाभार्थियों की अनिवार्य आवश्यकताएं	उद्यमी ऊपर पैरा 5.3 में निर्दिष्ट मानदंडों को भी पूरा करेंगे।
7	परियोजना संबंधी अनुवर्ती कार्रवाई	राज्य कार्यान्वयन एजेंसी दो साल के लिए परियोजना की प्रगति संबंधी अनुवर्ती कार्रवाई करेंगी।

क्रियाकलाप V: सूअर की सीमेन का आनुवंशिक सुधार

इस क्रियाकलाप के तहत निम्नलिखित क्रियाकलापों को क्रियान्वित किया जाएगा:

(i) सूअर सीमेन संग्रहण एवं प्रसंस्करण प्रयोगशाला की स्थापना

(ii) विदेशी सूअर जर्मप्लाज्म का आयात

(i) सूअर सीमेन संग्रहण एवं प्रसंस्करण प्रयोगशाला की स्थापना

क्र.सं.	उप घटक का नाम	सूअर के सीमेन संग्रहण एवं प्रसंस्करण प्रयोगशाला की स्थापना
1	उद्देश्य	<p>i. कृत्रिम गर्भाधान तकनीक के माध्यम से उच्च आनुवंशिक गुणवत्ता वाले नर जर्मप्लाज्म (सूअर सीमेन) के प्रसार के माध्यम से प्रति पशु उत्पादकता में वृद्धि</p> <p>ii. इनब्रीडिंग कम करना।</p> <p>iii. यौन संचारित रोगों के प्रवेश को कम करना।</p>
2	प्रमुख विशेषताएं	<p>जुगाली करने वाले बड़े गोशुओं के विपरीत, हिमित सीमेन प्रौद्योगिक सूअर के लिए सफल नहीं हैं। इसलिए सूअर में कृत्रिम गर्भाधान ज्यादातर सूअर के तरल सीमेन के साथ किया जाता है, जिसकी सफलता दर 60% होती है, जब वीर्य को वैज्ञानिक और स्वच्छ तरीके से संसाधित किया जाता है। वर्तमान में, तरल वीर्य के जीवन को लम्बा करने के लिए प्रौद्योगिकियां उपलब्ध हैं।</p> <p>बड़ी संख्या में सूअरों को कवर करते हुए उच्च आनुवंशिक गुणवत्ता वाले सूअर के सीमेन के प्रसार के लिए, बड़ी संख्या में खुराके विकसित करने के लिए सीमेन को संसाधित करने की आवश्यकता होती है ये खुराके लंबी अवधि तक सक्रिय रहती हैं। अतः सरकारी सूअर फार्म में कृत्रिम गर्भाधान के लिए सूअर के उच्च गुणवत्ता वाले तरल सीमेन का उत्पादन करने के लिए सीमेन प्रसंस्करण प्रयोगशाला स्थापित करने में सहायता प्रदान की जाएगी।</p>

3	सहायता का पैटर्न	सभी राज्यों के लिए निधियन पैटर्न 60:40 होगा, सिवाय पूर्वोत्तर और पर्वतीय राज्यों के जहां यह 90:10 होगा। सीमेन प्रयोगशाला के निर्माण, प्रजनन सूअर इकाई के रखरखाव के लिए संबंधित राज्य को केंद्रीय हिस्से के रूप में 150.00 लाख रुपये तक की एकमुश्त अनुदान सहायता प्रदान की जायेगी। सीमेन के पहली बार प्रसंस्करण के लिए उपभोग्य सामग्रियों, दवाओं, रसायनों आदि की खरीद के लिए एकमुश्त आवर्ती व्यय के रूप में 30 लाख रुपये भी प्रदान किए जाएंगे।
4	पात्र संस्था	राज्य पशुधन एजेंसियां पशुपालन विभाग, राज्य सरकार
5	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसियां और राज्य पशुपालन विभाग।

(ii) सूअर जर्मप्लाज्म का आयात

क्र. सं.	घटक का नाम	विदेशी सूअर जर्मप्लाज्म का आयात
1.	उद्देश्य	प्रति पशु उच्च उत्पादकता वाले संकर नस्ल पशुओं के उत्पादन के लिए देशी सूअरों के आनुवंशिक उन्नयन के लिए मौजूदा देशी जीनपूल में बेहतर नर जर्मप्लाज्म को शामिल करना
2.	प्रमुख विशेषताएं	केंद्र सरकार नॉन-डिस्क्रिप्ट पशुओं की उत्पादकता बढ़ाने और प्रति पशु मांस उत्पादन बढ़ाने के लिए अच्छी गुणवत्ता वाले संकर नस्ल के पशुओं का उत्पादन करने के लिए सूअर जर्मप्लाज्म के आवश्यकता आधारित आयात के लिए राज्यों की सहायता करेगी। बेहतर विदेशी नस्लों का राज्य सरकार के न्यूक्लियर फार्मों में शुद्ध नस्लों के रूप में रखरखाव किया जाएगा। हालांकि, राज्य को जर्मप्लाज्म के आयात का प्रस्ताव भेजने से पहले सूअरों के लिए प्रजनन नीति तैयार करने और अधिसूचित करने की आवश्यकता है।

3.	सहायता का पैटर्न	पूर्वोत्तर और पर्वतीय राज्यों को छोड़कर, जहां यह 90:10 होगा, सभी राज्यों के लिए लागत साझाकरण के आधार पर 60:40 के आधार पर जीवित पशुओं के रूप में विदेशी सूअर जर्मन्स्लाइज़ के आयात के लिए राज्य को एकमुश्ति सहायता प्रदान की जाएगी।
4.	लाभार्थी	राज्य पशुधन एजेंसियां राज्य पशुधन बोर्ड पशुपालन विभाग, राज्य सरकार
5.	कार्यान्वयन एजेंसियां	राज्य पशुपालन विभाग की राज्य कार्यान्वयन एजेंसियां।

आहार और चारा विकास पर उप-मिशन

आहार और चारे के उप-मिशन में निम्नलिखित क्रियाकलाप शामिल होंगे:

क्रियाकलाप (i): गुणवत्तापूर्ण चारा बीज उत्पादन के लिए सहायता

क्रियाकलाप (ii): आहार और चारे में उद्यमी क्रियाकलाप

क्रियाकलाप I: गुणवत्तापूर्ण चारा बीज उत्पादन के लिए सहायता

क्र.सं.	क्रियाकलाप का नाम	गुणवत्तापूर्ण चारा बीज उत्पादन के लिए सहायता
1.	उद्देश्य	<ul style="list-style-type: none"> i. प्रभावी बीज उत्पादन शृंखला की स्थापना। ii. चारा उत्पादन, संरक्षण और उपयोग में राज्य के पदाधिकारियों और पशुधन मालिकों की क्षमता निर्माण। iii. चारा संसाधन विकास के लिए चल रहे योजना कार्यक्रमों और हितधारकों के बीच अभिसरण (कन्वर्जेस) और तालमेल स्थापित करना।
2.	मुख्य विशेषताएं	<ul style="list-style-type: none"> • इस क्रियाकलाप के तहत चारा बीज शृंखला यानी ब्रीडर, फाउंडेशन और प्रमाणित गुणवत्ता वाले चारा बीज उत्पादन को प्रोत्साहित किया जाएगा। • यह घटक उच्च उपज देने वाले चारे की किस्मों के बीजों के गुणन की ओर लक्षित है, जिसे अनुसंधान और नवाचारों के माध्यम से विकसित किया गया है, जो उल्लेखनीय रूप से बेहतर प्रदर्शन कर रहा है, जिसके लिए प्रोत्साहन प्रदान किया जाएगा।
3.	सहायता का पैटर्न	<ul style="list-style-type: none"> • आईसीएआर, राष्ट्रीय बीज निगम (एनएससी), भारतीय किसान उर्वरक सहकारी (इफको), कृषक भारती सहकारी लिमिटेड (कृभको), राष्ट्रीय कृषि सहकारी विपणन संघ (नेफेड) और केंद्रीय एजेंसियों साथ ही राज्य कृषि

		<p>विश्वविद्यालय (एसएयू), हिंदुस्तान कीटनाशक लिमिटेड (एचआईएल), राज्य सरकार के बीज उत्पादन निगम, सार्वजनिक और निजी संगठन, डेयरी सहकारी समितियां और दूध संघ और अच्छी विश्वसनीयता के साथअन्य संगठन द्वारा चारा बीज उत्पादन की सभी श्रेणियों के उत्पादन के लिए 100% प्रोत्साहन।</p> <ul style="list-style-type: none"> • बीज उत्पादन प्रोत्साहन राष्ट्रीय बीज निगम (एनएससी), आईसीएआर, आईएफएफसी, कृभको, नेफेड, एचआईएल, एनडीडीबी आदि जैसी केंद्रीय बीज एजेंसियों को सीधे और राज्य कार्यान्वयन एजेंसी को राज्य बीज उत्पादक एजेंसियों से प्राप्त आवेदनों के लिए दिया जाएगा। हालांकि, डेयरी सहकारिता और दुग्ध संघों के लिए सहायता एनडीडीबी के माध्यम से दी जाएगी। • प्रति किलो बीज की लागत के आधार पर दो किस्तों में सहायता प्रदान की जाएगी। व्यवहार्य प्रस्ताव के अनुमोदन के बाद पहली किस्त प्रदान की जाएगी। दूसरी किस्त बीज के उत्पादन एवं संबंधित लाभार्थी एजेंसी द्वारा स्व-प्रमाणन के बाद प्रदान की जाएगी। • विभिन्न श्रेणी के बीजों के उत्पादन के लिए सहायता की जाने वाली लागत निम्नानुसार है: <ul style="list-style-type: none"> • ब्रीडर सीडअप 250 रु./किग्रातक • फाउंडेशन बीज 150 रुपये/किग्रा तक • प्रमाणित बीज 100 रु./किग्रातक • जब किसानों को बीज उत्पादक एजेंसियों द्वारा चारा बीज उत्पादन क्रियाकलाप में लगाया जाता है, तो सब्सिडी का 75% किसानों को दिया जाना चाहिए और 25% को बीज उत्पादक एजेंसी द्वारा प्रमाणीकरण लागत सहित व्यय को पूरा करने के लिए रखा जाना चाहिए।
4.	पात्र संस्थाएं	• केन्द्रीय स्तर पर इन एजेंसियों के लिए अनुमोदित योजना

		<p>के आधार पर आईसीएआर संस्थान/ एनएससी/ नेफेड/ कृभको/ इफको/ केंद्रीय बहु-राज्य सहकारी समितियां जैसे एनसीसीएफ/हिंदुस्तान कीटनाशक लिमिटेड (एचआईएल), एनडीडीबी, डेयरी सहकारी समितियां, दुग्ध परिसंघ या राष्ट्रीय पशुधन मिशन द्वारा राष्ट्रीय स्तर पर केंद्रीय नोडल एजेंसी के रूप में अनुमोदित अन्य एजेंसी।</p> <ul style="list-style-type: none"> • राज्य सरकार के बीज उत्पादन निगम, सार्वजनिक और निजी संगठन और अच्छी विश्वसनीयता वाले अन्य संगठन
5.	आवेदन फॉर्म	<ul style="list-style-type: none"> • एजेंसी सहायता प्राप्त करने के लिए परिशिष्ट II में दिए गए आवेदन में विवरण भरने के लिए आवेदन करेगी। दूसरी सहायता मांगने पर पात्र संस्था बीज के अंतिम उत्पादन को भी प्रस्तुत करेगी।
6.	क्रियाकलाप कीकारवाई	<ul style="list-style-type: none"> • एजेंसी परिशिष्ट- III में निर्धारित प्रारूप के अनुसार रिपोर्ट भेजेगी।

क्रियाकलाप II: आहार और चारे में उद्यमिता क्रियाकलाप

मिशन का उद्देश्य:

- i. आहार और चारा के क्षेत्र में उद्यमिता का विकास।
- ii. फ्रंटलाइन प्रौद्योगिकी प्रदर्शनों के माध्यम से चारा प्रौद्योगिकियों को बढ़ावा देना, विकसित करना और उनका प्रसार करना।
- iii. स्थानीय स्तर पर स्तंभी कीमत पर गुणवत्तापूर्ण चारा उपलब्ध कराना।
- iv. इन उद्यमियों को आपूर्ति करने के लिए स्थानीय किसानों द्वारा चारा उत्पादन को प्रोत्साहित करना। इस प्रकार चारे का उपयोग नकदी फसल के रूप में करें।

क्रियाकलाप का विवरण इस प्रकार है:

आहार और चारे में उद्यमी क्रियाकलाप

क्र.सं.	क्रियाकलाप का नाम	आहार और चारे में उद्यमिता क्रियाकलाप
1.	मुख्य विशेषताएँ	<p>निजी उद्यमियों, एसएचजी, एफसीओ, जेएलजी, एफपीओ, डेयरी सहकारी समितियों, धारा 8 कंपनियों को मूल्यवर्धन जैसे कि भूसा/सिलेज/कुल मिश्रित राशन (टीएमआर)/चारा ब्लॉक और चारे के भंडारण के लिए 50% प्रतिशत पूँजी प्रदान करके प्रोत्साहित किया जाएगा। ग्राम स्तर पर भूसा/साइलेज से संबंधित बुनियादी ढांचे के विकास के लिए परियोजना लागत के लिए सब्सिडी/ बेलर, ब्लॉक बनाने की मशीन, टीएमआर मशीन / उपकरण, चारा हार्वेस्टर/रीपर, हैवी ड्रूटी पावर ऑपरेटेड चैफ कटर जैसी मशीनरी खरीदने के लिए चारा ब्लॉक बनाने वाली इकाइयां और आवश्यकता/जरूरत के अनुसार कोई अन्य पीएचटी उपकरण।</p> <p>उद्यमियों/पात्र संस्थाओं को बैंक ऋण के माध्यम से या एनसीडीसी या स्व-वित्त जैसे वित्तीय संस्थान से शेष राशि की व्यवस्था करने की आवश्यकता है। योजना के दिशा-निर्देशों के अनुसार परियोजना की शेष राशि के</p>

		वित्तपोषण के लिए पात्र संस्थाएं पशुपालन अवसंरचना विकास कोष (एएचआईडीएफ) के तहत लाभ उठा सकती हैं।
2.	सहायता का पैटर्न	<p>राज्य कार्यान्वयन एजेंसियों के माध्यम से कुल परियोजना लागत का 50% तक की सब्सिडी के साथ योजना के दिशा-निर्देशों के अनुसार लाभार्थियों को दो समान किस्तों में 50 लाख रुपये प्रदान किए जाएंगे।</p> <p>सब्सिडी पूँजीगत सब्सिडी होगी और दो समान किस्तों में प्रदान की जाएगी। बैंक या वित्तीय संस्थान द्वारा लाभार्थी को ऋण की पहली किस्त जारी करने और राज्य कार्यान्वयन एजेंसी द्वारा इसकी पुष्टि के बाद सिडबी द्वारा अनुसूचित बैंक या वित्तीय संस्थानों जैसे एनसीडीसी आदि को पहली किश्त अग्रिम रूप से जारी की जाएगी। लाभार्थी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा प्रमाणित होने के बाद सिडबी द्वारा दूसरी किस्त जारी करने के लिए पात्र होंगे।</p> <p>स्व-वित्तपोषित परियोजना के मामले में, परियोजना का मूल्यांकन उस बैंक द्वारा किया जाना चाहिए जहां उद्यमियों/पात्र इकाई का खाता है। 50% सब्सिडी की पहली किस्त ऋणदाता बैंक को सिडबी द्वारा प्रदान की जाएगी जहां लाभार्थी का खाता है। सब्सिडी तभी जारी की जाएगी जब लाभार्थी ने परियोजना के लिए बुनियादी ढांचे के लिए लागत का 25% खर्च किया हो और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित किया गया हो। शेष 50% सब्सिडी परियोजना के पूरा होने और राज्य कार्यान्वयन एजेंसी द्वारा सत्यापित होने के बाद सिडबी प्रदान की जाएगी।</p> <p>स्व-वित्तपोषित मोड में उद्यमिता परियोजना के तहत लाभ लेने के इच्छुक उद्यमियों / पात्र संस्थाओं को सहायता के लिए मांगी गई सब्सिडी की लागत से परे परियोजना की</p>

		<p>शेष लागत के लिए तीन साल के लिए वैध अनुसूचित बैंक से बैंक गारंटी प्रदान करने की आवश्यकता है। यह बैंक गारंटी पशुपालन और डेयरी विभाग, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय के नाम से प्रदान की जाएगी। मूल बैंक गारंटी को राज्य कार्यान्वयन एजेंसी की सुरक्षित अभिरक्षा में रखा जाना है। इसके अलावा बैंक गारंटी की एक प्रति और एक घोषणा पत्र को आवेदन जमा करने या आवेदन के साथ संलग्न करने के लिए ऑनलाइन पोर्टल पर अपलोड करने की आवश्यकता है। दिशानिर्देशों के साथ बैंक गारंटी और घोषणा का प्रारूप संलग्न किया गया है</p> <p>कार्यशील पूँजी, व्यक्तिगत कार की खरीद, भूमि, पट्टे पर देने और भूमि के किराए और कार्यालय आवास के लिए कोई सब्सिडी प्रदान नहीं की जाएगी।</p>
3.	पात्र संस्थाएं	निजी उद्यमी, एसएचजी, एफसीओ, जेएलजी, एफपीओ, डेयरी सहकारी समितियां, धारा 8 कंपनियां
4.	कार्यान्वयन एजेंसी	<ul style="list-style-type: none"> i. डीएएचडी, भारत सरकार ii. राज्य पशुपालन विभाग iii. राज्य पशुधन एजेंसी/ राज्य पशुधन बोर्ड
5.	पात्रता के मानदंड	उद्यमियों को भी ऊपर पैरा 5.3 में निर्दिष्ट मानदंडों को पूरा करना होगा।
6.	परियोजना का अनुवर्तन	राज्य कार्यान्वयन एजेंसी इसके संचालन के संबंध में इसके कार्यान्वयन के 2 साल बाद तक परियोजना का पालन करेगी।

नवाचार और विस्तार संबंधी उप मिशन

मिशन के उद्देश्य:

- क. भेड़, बकरी, सुअर, मुर्गी पालन, अन्य पशुधन, चारा क्षेत्र, मांस और अन्य पशुधन उत्पादों से संबंधित अनुसंधान और विकास करने वाले संस्थानों, विश्वविद्यालयों, संगठनों को प्रोत्साहित करना।
- ख. पशुधन क्षेत्र में हो रही विभिन्न गतिविधियों के प्रचार-प्रसार के लिए विस्तार क्रियाकलापों को अंजाम देना।
- ग. पशुधन बीमा का कार्य करना
- घ. इस क्षेत्र के लिए नवाचार लाने के लिए व्यक्तियों, संस्थानों, राज्य सरकारों को प्रोत्साहित करें।

इस उप-मिशन में निम्नलिखित क्रियाकलाप हैं:

- i. क्रियाकलाप I: अनुसंधान और विकास और नवाचार
- ii. क्रियाकलाप II: विस्तार क्रियाकलाप
- iii. क्रियाकलाप III: पशुधन बीमा

क्रियाकलाप I: अनुसंधान और विकास और नवाचार

क्र.सं.	घटक	विकास और अनुसंधान तथा नवाचार
1.	उद्देश्य	<ol style="list-style-type: none">i. भेड़, बकरी, सुअर, मुर्गी पालन, अन्य पशुधन, चारा क्षेत्र, मांस और अन्य पशुधन उत्पादों की उन्नति के लिए अनुसंधान क्रियाकलापों और नवाचारों को प्रोत्साहित करना।ii. पशुपालकों द्वारा सामना की जाने वाली अंतर्निहित (अंडरगोइंग) समस्याओं का समाधान करने के लिए।iii. स्थायी पशुपालन में योगदान करने के लिए।iv. अभिनव परियोजनाओं और क्रियाकलापों को प्रोत्साहित करने के लिए।
2.	मुख्य	अनुसंधान और विकास के लिए भेड़, बकरी, मुर्गी पालन, सुअर और

	विशेषताएँ	<p>चारा और चारा क्षेत्र में अनुसंधान में शामिल आईसीएआर, केंद्रीय संस्थानों, राज्य सरकार के विश्वविद्यालय के फार्म और अन्य विश्वसनीय संस्थानों को सहायता प्रदान की जाएगी। क्षेत्र के विकास और प्रौद्योगिकी हस्तांतरण के लिए नवीन क्रियाकलापों के लिए भी सहायता प्रदान की जाएगी।</p> <p>भेड़, बकरी, मुर्गी पालन, सुअर, आहार और चारे में समस्या समाधान के लिए स्टार्ट-अप को भी प्रोत्साहित किया जाएगा। विभाग एक स्टार्टअप ग्रैंड चैलेंज कार्यक्रम आयोजित करेगा।</p> <p>संबंधित केंद्रीय एजेंसियां/विश्वविद्यालय फार्म अपने मूल संगठन/राज्य पशुपालन विभाग के माध्यम से विभाग के एनएलएम प्रभाग को प्रस्ताव प्रस्तुत करेंगे। मूल संगठन/विभाग को परियोजना को अग्रेषित करने से पहले अनुमोदन और अनुशंसा करना है।</p> <p>नवोन्मेषी परियोजनाओं के लिए सहायता प्राप्त करने के उद्देश्य से व्यक्तिगत और अन्य संगठनों को संबंधित राज्य पशुपालन से परियोजना को अनुमोदित करने और एसएलईसी के माध्यम से भेजने की आवश्यकता है।</p> <p>संबंधित एजेंसी/विश्वविद्यालयों/आईसीएआर और अन्य विश्वसनीय संगठनों द्वारा प्रस्तुत नवाचार और अनुसंधान और विकास के तहत परियोजनाओं का मूल्यांकन और मूल्यांकन विशेषज्ञ समूह द्वारा किया जाएगा और अधिकार प्राप्त समिति द्वारा वित्त पोषण के लिए विचार करने के लिए इसकी सिफारिश की जाएगी।</p> <p>सहायता लेने के लिए अभिप्रेत संस्थान परिशिष्ट IV के अनुसार आवेदन प्रस्तुत करेंगे।</p>
3.	निधीयन पैटर्न	केंद्र सरकार विस्तार, अनुसंधान एवं विकास और नवाचार गतिविधियों के संचालन के लिए 100% सहायता प्रदान करेगी
4.	पात्र संस्था	आईसीएआर, केंद्रीय संस्थान, राज्य सरकार के विश्वविद्यालय फार्म और अन्य विश्वसनीय संस्थान और स्टार्ट अप
5.	कार्यान्वयन एजेंसी	पशुपालन और डेयरी विभाग, पशुपालन और डेयरी मंत्रालय, भारत सरकार

6.	अनुवर्ती	एजेंसी परियोजना के आधार पर कम से कम प्रत्येक तिमाही पर प्रगति रिपोर्ट प्रस्तुत करेगी।
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क्रियाकलाप II: विस्तार क्रियाकलाप

क्र.सं.	घटक	विस्तार क्रियाकलाप
01	उद्देश्य	उपलब्ध विस्तार प्लेटफार्म के माध्यम से वैज्ञानिक पशुपालन के संबंध में पशुपालन क्षेत्र में शामिल सभी हितधारकों के बीच जागरूकता बढ़ाने के लिए।
02	मुख्य विशेषताएँ	<p>इस क्रियाकलाप के तहत आईईसी क्रियाकलापों जैसे संगोष्ठी, प्रशिक्षण और क्षमता निर्माण, पशुधन किसान समूह / ब्रीडर संघ, पशुपालन से संबंधित विभिन्न प्रचार क्रियाकलापों के संगठन, राज्य, केंद्रीय और क्षेत्रीय स्तर पर योजना प्रचार आदि, किसानों के संचालन के लिए सहायता प्रदान की जाएगी। फील्ड स्कूल, पशुधन विस्तार सुविधाकर्ताओं (एलईएफ) के लिए एक्सपोजर विजिट, किसान का एक्सपोजर विजिट, पशुधन विस्तार के कर्मचारी घटक, प्रदर्शन गतिविधियां, सोशल मीडिया और ऑडियो विजुअल सोर्ट के माध्यम से जागरूकता पैदा करना, विस्तार शिक्षा और पशुधन विस्तार पर साहित्य का सृजन आदि। जानकारी ऑडियो-विजुअल एड्स (टीवी और रेडियो शो और वार्ता), सोशल मीडिया, होर्डिंग्स, पैनल, कियोस्क, मुद्रित सामग्री आदि जैसे विभिन्न प्लेटफार्मों के माध्यम से प्रसारित किया जा सकता है।</p> <p>पशुधन विस्तार पर वीडियो और मल्टीमीडिया पैकेज तैयार करने और विकसित करने में विभिन्न विस्तार एजेंसियों की सहायता की जाएगी। इसके अलावा, पशुधन क्षेत्र पर सफलता की कहानियों और सर्वोत्तम प्रथाओं के विकास और प्रलेखन के लिए सहायता प्रदान की जानी चाहिए। इस प्रकार उत्पादित सामग्री को पशुपालन क्षेत्र में शामिल सभी एजेंसियों के माध्यम से व्यापक रूप से वितरित किया जाएगा।</p> <p>क्षमता निर्माण के लिए गोपालमित्रों, प्राणिबंधुओं, ग्राम विस्तार</p>

		कार्यकर्ताओं, गैर सरकारी संगठनों, प्रगतिशील किसानों आदि सहित कृषि और संबद्ध विभागों में क्षेत्र स्तर पर कार्यरत मौजूदा मानव संसाधन को भी शामिल किया जाएगा।
03	निधीयन पैटर्न	<p>पशुपालन को बढ़ावा देने के लिए प्रखंड, जिला एवं राज्य स्तर पर योजना प्रचार, ज्ञान के प्रसार एवं संबंधित गतिविधियों के आयोजन हेतु प्रत्येक प्रखंड, जिला एवं राज्य को एक लाख, दो लाख एवं तीन लाख रुपये तक की सहायता प्रदान की जायेगी। निधि की उपलब्धता के आधार पर प्रत्येक कार्यक्रम का आयोजनपूर्वतर और पर्वतीय राज्यों को छोड़कर, जहां यह 90:10 होगा, सभी राज्यों के लिए फंडिंग पैटर्न 60:40 होगा।</p> <p>क्षेत्रीय और केंद्रीय स्तर पर पशुपालन को बढ़ावा देने के लिए योजना प्रचार, ज्ञान के प्रसार और संबंधित गतिविधियों के आयोजन के लिए 100% सहायता प्रदान की जाएगी।</p> <p>प्रशिक्षण और क्षमता निर्माण के लिए उद्यमिता, कुकुट प्रबंधन, वैज्ञानिक कुकुट उत्पादन, भेड़ बकरी और सुअर के वैज्ञानिक पालन, भेड़ और बकरी और सुअर के लिए कृत्रिम गर्भाधान प्रौद्योगिकी, आहार और चारा विकास के प्रशिक्षण के लिए 100% वित्त पोषण प्रदान किया जाएगा।</p> <p>आईईसी क्रियाकलापों के लिए पोस्टर, पैम्फलेट, प्रकाशन और ऑडियो-विजुअल मीडिया के प्रकाशन के लिए राज्य पशुपालन विभाग को वित्त पोषण प्रदान किया जाएगा।</p> <p>केंद्र सरकार द्वारा कार्यान्वित योजनाओं और पशुपालन विकास पर जागरूकता पैदा करने से संबंधित मामलों पर जागरूकता पैदा करने के लिए केंद्र सरकार की एजेंसियों और पशुपालन और डेयरी विभाग को 100% वित्त पोषण प्रदान किया जाएगा।</p>
04	लाभार्थी	राज्य पशुपालन विभाग और पशुपालन और डेयरी विभाग, भारत सरकार।
05	कार्यान्वयन एजेंसी	राज्य पशुपालन विभाग और पशुपालन और डेयरी विभाग, भारत सरकार।

क्रियाकलाप III: पशुधन बीमा

क्र.सं.	घटक	पशुधन बीमा												
01	उद्देश्य	<p>मृत्यु के कारण अपने पशुओं के किसी भी संभावित नुकसान के लिए किसानों को सुरक्षा तंत्र प्रदान करके जीवन जोखिम और अनिश्चितताओं का प्रबंधन करने के लिए और लोगों को पशुधन के बीमा के लाभ का प्रदर्शन करने के लिए।</p>												
02	प्रमुख विशेषताएँ	<p>जोखिम प्रबंधन और बीमा देश के सभी जिलों में लागू किया जाना है, जिसमें भविष्य में तैयार किए गए जिले, यदि कोई हो, शामिल हैं।</p> <p>देशी/क्रॉसब्रेड दुधारू पशु, पैक जानवर (घोड़े, गधा, खच्चर, ऊंट, टट्टू और गोवंश/भैंस नर), और अन्य पशुधन (बकरी, भेड़, सूअर, खरगोश, याक और मिथुन आदि) इस घटकके दायरे में होंगे।</p> <p>भेड़, बकरी, सुअर और खरगोश को छोड़कर सभी जानवरों के लिए सब्सिडी का लाभ प्रति परिवार प्रति लाभार्थी 5 जानवरों तक सीमित है, जहां लाभ 5 मवेशी इकाइयों (1 मवेशी इकाई = 10 भेड़/बकरी/सुअर/खरगोश) तक सीमित होगा। इसलिए भेड़, बकरी, सुअर और खरगोश को सब्सिडी का लाभ प्रति परिवार प्रति लाभार्थी 5 मवेशी यूनिट तक सीमित किया जाना है। हालांकि, 5 से कम पशु / 1 मवेशी इकाई वाले लाभार्थी भी सब्सिडी का लाभ उठा सकते हैं। सभी बड़े और छोटे पशुओं को बीमा के दायरे में लाने का प्रयास किया जाएगा।</p> <p>जोखिम प्रबंधन और बीमा घटक में अनुदान के रूप में केंद्रीय निधियों से निम्नलिखित भुगतानों की परिकल्पना की गई है:</p>												
03	निधीयन पैटर्न	<p>क. बीमा प्रीमियम के लिए सहायता का भुगतान निम्नलिखित प्रकार से किया जाएगा।</p> <p>समान्य क्षेत्र</p> <table border="1"> <thead> <tr> <th>श्रेणी</th> <th>केंद्रीय हिस्सा</th> <th>राज्य हिस्सा</th> <th>लाभार्थी का हिस्सा</th> </tr> </thead> <tbody> <tr> <td>बीपीएल/एससी/एसटी</td> <td>40%</td> <td>30%</td> <td>30%</td> </tr> <tr> <td>एपीएल</td> <td>25%</td> <td>25%</td> <td>50%</td> </tr> </tbody> </table>	श्रेणी	केंद्रीय हिस्सा	राज्य हिस्सा	लाभार्थी का हिस्सा	बीपीएल/एससी/एसटी	40%	30%	30%	एपीएल	25%	25%	50%
श्रेणी	केंद्रीय हिस्सा	राज्य हिस्सा	लाभार्थी का हिस्सा											
बीपीएल/एससी/एसटी	40%	30%	30%											
एपीएल	25%	25%	50%											

पूर्वोत्तर और पर्वतीय राज्य

श्रेणी	केंद्रीय हिस्सा	राज्य हिस्सा	लाभार्थी का हिस्सा
बीपीएल/एससी/एसटी	50%	30%	20%
एपीएल	35%	25%	40%

संघ राज्य क्षेत्र

श्रेणी	केंद्रीय हिस्सा	राज्य हिस्सा	लाभार्थी का हिस्सा
बीपीएल/एससी/एसटी	80%	शून्य	20%
एपीएल	60%	शून्य	40%

(ख) पशु चिकित्सा चिकित्सकों को मानदेय का 100% भुगतान और

(ग) 100% प्रचार

हालांकि, एक लाभार्थी भेड़, बकरी, सुअर और खरगोश को छोड़कर सभी पशुओं के लिए सब्सिडी का लाभ प्राप्त किए बिना पूर्ण प्रीमियम का भुगतान करके 5 से अधिक पशुओं का बीमा कर सकता है। इसी तरह, एक लाभार्थी भेड़, बकरी, सुअर और खरगोश के लिए सब्सिडी का लाभ प्राप्त किए बिना पूर्ण प्रीमियम का भुगतान करके 5 से अधिक 'पशु इकाई' का बीमा कर सकता है।

इस उद्देश्य के लिए, 'परिवार' को उसी तर्ज पर परिभाषित किया जाएगा जैसा कि महात्मा गांधी राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम, 2005 के तहत अपनाया गया था, जिसे बाद में संक्षिप्तता के लिए मनरेगा के रूप में संदर्भित किया गया है। एक वर्ष के बजाय कम से कम तीन वर्ष के लिए पशुओं का बीमा कराने का प्रयास किया जाना चाहिए

04 लाभार्थी राज्य पशुपालन विभाग। तथापि, इन सोसायटियों/संघों के सदस्यों के पशुओं को एक समूह के रूप में सुनिश्चित करने के लिए पंजीकृत दुग्ध समितियों/संघों को संबंध और शामिल करने के लिए विशेष प्रयास किए जाएंगे। बीमा कंपनियों को इन सोसायटियों/संघों को प्रीमियम की दर के संबंध में कुछ और रियायतें देने के लिए भी राजी किया जाएगा क्योंकि अन्यथा उनके एजेंटों का काम कम हो जाएगा।

05	प्रीमियम की दर	एक वर्ष	(समान्य क्षेत्र)	4.5%
			पूर्वतर और पर्वतीय राज्य	5.5%
		दो वर्ष	(समान्य क्षेत्र)	8%
			पूर्वतर और पर्वतीय राज्य	9%
		तीन वर्ष	(समान्य क्षेत्र)	11%
			पूर्वतर और पर्वतीय राज्य	11.5%
06	कार्यान्वयन एजेंसी	राज्य पशुपालन विभाग और राज्य कार्यान्वयन एजेंसी		
07	बीमा कंपनियों का चुनाव	बीमा कंपनियों के चयन, बीमा, दावे के निपटान के लिए, कार्यान्वयन एजेंसी परिशिष्ट VI के अनुसार दिशानिर्देशों का पालन कर सकती है		

राष्ट्रीय पशुधन मिशन के लिए आउटपुट और आउटकम की रिपोर्टिंग (पैरा 5.4 देखें)					
आउटपुट (वर्ष)			आउटकम (वर्ष)		
आउटपुट	सूचक	लक्ष्य	आउटकम	सूचक	लक्ष्य
1. कुक्कुट उद्यमिता विकास	1.1 स्थापित इकाईयों की संख्या		1. पशुधन में रोजगार के बेहतर अवसर	1.1 सृजित नौकरियों की संख्या	
	1.2 सहायता प्राप्त लाभार्थियों की कुल संख्या		2. बैंकवर्ड और फॉरवर्ड लिंकेज का निर्माण	2.1 जोड़े गए किसानों की संख्या	
2. भेड़ और बकरी उद्यमिता विकास	2.1. स्थापित इकाईयों की संख्या		3. रोजगार के अवसर में सुधार	3.1 जोड़े गए किसानों की संख्या	
	2.2. सहायता प्राप्त लाभार्थियों की कुल संख्या		4. बैंकवर्ड और फॉरवर्ड लिंकेज का निर्माण	4.1 सृजित नौकरियों की संख्या	
3. सूअर उद्यमिता विकास	3.1 स्थापित इकाईयों की संख्या		5. पशुधन में रोजगार के बेहतर अवसर	5.1. जोड़े गए किसानों की संख्या	
	3.2 सहायता प्राप्त		6 बैंकवर्ड और फॉरवर्ड लिंकेज का निर्माण	6.1 सृजित नौकरियों की संख्या	

	लाभार्थियों की कुल संख्या				
4. भेड़ और बकरी का आनुवांशिक उन्नयन	4.1 स्थापित क्षेत्रीय सीमेन स्टेशनों की कुल संख्या		7. भेड़ और बकरियों में नस्ल सुधार	7.1 उत्पादित सीमेन खुराक की कुल संख्या (लाख में)	
	4.2 स्थापित सीमेन बैंकों की कुल संख्या			7.2 किये गये कृत्रिम गर्भाधानों की कुल संख्या	
	4.3 बकरी एआई से सुसज्जित मौजूदा कृत्रिम गर्भाधान केंद्रों की कुल संख्या।			8.1 उत्पादित क्रॉस नस्ल के पशुओं की संख्या	
	4.4 आयातित पशुओं की कुल संख्या		8. बेहतर उत्पादकता		
5. सूअरों का आनुवांशिक उन्नयन	5.1 स्थापित सूअर सीमेन स्टेशनों की कुल संख्या		9. सूअर में नस्ल सुधार	9.1 सूअर में किये गये कृत्रिम गर्भाधानों की कुल संख्या	
				9.2 एआई के माध्यम से उत्पादित पिगलेट की संख्या	

6. चारा बीज के उत्पादन के लिए सहायता	6.1 चारा बीज के उत्पादन की मात्रा		10. अधिक चारा उत्पादन	उत्पादित चारे की मात्रा	
	सहायता प्राप्त चारा उद्यमियों की कुल संख्या (संख्या में)			11.1 साइलेज की मात्रा (टन में)	
7. चारा उद्यम स्थापना के लिए सहायता	7.1. स्थापित साइलेज संयंत्रों की कुल संख्या		11. उद्यमियों द्वारा चारा उत्पादन को समृद्ध करना	11.2 चारा ब्लॉक की मात्रा (टन में) / टीएमआर	
	7.2 स्थापित चारा ब्लॉक इकाइयों की कुल संख्या/ टीएमआर				
8. कौशल विकास, प्रौद्योगिकी हस्तांतरण और विस्तार	8.1 आईईसी अभियान की संख्या		12. किसान पशु चिकित्सक/पैरा पशु चिकित्सक का उन्नत कौशल पूल	12.1 कुशल किसानों / पशु चिकित्सकों / पैरा पशुचिकित्सकों की संख्या	
	8.2 आयोजित क्षमता निर्माण कार्यशालाओं/प्रशिक्षणों की संख्या				

नोट: परिणाम और आउटपुट दोनों के साथ-साथ पूरे वित्तीय वर्ष के लिए प्रत्येक तिमाही के लिए लक्ष्य इंगित किया जाना है

तिमाही आधार पर किए जाने वाले परिणाम और आउटपुट ढांचे की रिपोर्टिंग

चारा बीज उत्पादन के लिए घटक सहायता के लिए आवेदन प्रारूप

क्र.सं.	घटक	विवरण
1.	राज्य का नाम	
2.	एजेंसी का नाम	
3.	एजेंसी की स्थिति। (केंद्र/राज्य/सार्वजनिक/निजी/स्वायत्त/अन्य/)	
4.	चारा बीज उत्पादन के लिए प्रस्तावित मौसम	
5.	चारा बीज का नाम तथा चारा बीज उत्पादन के लिए प्रस्तावित चारा बीज का वर्ग (ब्रीडर/फाउंडेशन/प्रमाणित)	
6.	किए जाने वाले बीज उत्पादन कार्यक्रम के स्थान (क्षेत्र और फसल के अनुसार)	
7.	संकेत दें कि चारा बीज उत्पादन के लिए प्रस्तावित क्षेत्र की पहचान की जा रही है। कृपया पिछले तीन वर्षों के दौरान क्षेत्र में किए गए चारा बीज उत्पादन का विवरण प्रस्तुत करें सिंचाई की उपलब्धता/सिंचाई के स्रोत।.	

8.	चारा बीज उत्पादन के लिए प्रस्तावित मूल बीज के खरीद के स्रोत	
9.	कृपया चालू वर्ष सहित पिछले तीन वित्तीय वर्ष के दौरान केंद्र/राज्य सरकार की योजना से प्राप्त सहायता का विवरण दें।	
10	चारा बीज उत्पादन के लिए तैयार की गई पंचवर्षीय कार्ययोजना	
11.	यह प्रमाणित किया जाता है कि एजेंसी भारत सरकार के वित्तीय नियमों और विनियमों और पशुपालन और डेयरी विभाग, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार के साथ किए गए किसी भी समझौते का पालन करेगी।	

एजेंसी के सक्षम प्राधिकारी के हस्ताक्षर
अनुशंसा प्राधिकारी.

चारा बीज उत्पादन के लिए सहायता के लिए सांकेतिक लक्ष्य योजना परिशिष्ट - II के साथ

संलग्न किया जाना है

राज्य/कार्यान्वयन

एजेंसी

(आईए)

का

नाम:

मौसमः

वर्षः

क्रं. सं.	चारा बीज उत्पादन	बीज का वर्ग ब्रीडर/फाउंडेशन/प्रमाणित	लक्ष्य मात्रा (किंवं ल)	राज्य/आईए द्वारा प्रस्तावित लक्ष्य	भारत द्वारा लक्ष्य	सरकार स्वीकृत
				भौतिक	आर्थिक	भौतिक
		नस्ल				
	i) मक्का					
	ii) ज्वार					
		फाउंडेशन				
	i) मक्का					
	ii) ज्वार					
		प्रामाणित				
	i) मक्का					
	ii) ज्वार					

नोट: चारे के बीजों के नाम केवल सांकेतिक हैं, संपूर्ण नहीं। डीएएचडी जरूरत के अनुसार चारे के बीज की विस्तृत सूची जारी करेगा।

चारा बीज उत्पादन में सहायता के लिए तिमाही/वार्षिक प्रगति रिपोर्ट का प्रारूप

राज्य/ कार्यान्वयन एजेंसी (आईए) का नाम:

मौसम: वर्ष:

क्रं. सं.	हस्तक्षेप	बीज का वर्ग ब्रीडर/फाउंडेशन /प्रमाणित	भारत सरकार द्वारा अनुमोदित बीज उत्पादन का लक्ष्य (किंवंतल)	क्यूआई/II/III के लिए ¹ उपलब्धियां	31 मार्च तक ² उपलब्धि
	चारा बीज उत्पादन			भौतिक	आर्थिक
		नस्ल			
	i मक्का				
	ii ज्वार				
		फाउंडेशन			
	i मक्का				
	ii ज्वार				
		प्रामाणित			
	i मक्का				

	ii ज्वार						
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उप-मिशन: अनुसंधान और विकास, विस्तार और नवाचार

अनुसंधान एवं विकास एवं नवाचार घटक के तहत प्रस्ताव प्रस्तृत करने का प्रारूप

1.	संस्थान/संगठन का नाम:
2.	विभाग का नाम
3.	शोध समस्या/परियोजना का शीर्षक
4.	परियोजना का औचित्य
5.	प्रस्तावित परियोजना की वर्तमान स्थिति (संदर्भ सहित)
6.	परियोजना की संक्षिप्त कार्यप्रणाली
7.	परियोजना की अवधि (महीने)
8.	अपेक्षित परिणाम (पशुधन क्षेत्र में योगदान)
9.	वित्तीय निहितार्थः (आवर्ती और अनावर्ती व्यय का विस्तृत विवरण)
10.	परियोजना के परिणाम को किसानों तक पहुंचाने के लिए एक ठोस योजना:
11.	प्रस्ताव से संबंधित कोई अन्य प्रासंगिक जानकारी:
12.	पर्यवेक्षकों और सह पर्यवेक्षकों के नाम और हस्ताक्षरः
13.	संस्थान के प्रमुख का नाम और हस्ताक्षर

प्रमाणित किया जाता है कि संगठन परियोजना का उपयोगिता प्रमाण पत्र और प्रगति रिपोर्ट पशुपालन और डेयरी विभाग, मत्स्य पालन, पशुपालन और डेयरी मंत्रालय, भारत सरकार को प्रस्तुत करेगा।

परियोजना प्रशिक्षक/समन्वयक के हस्ताक्षर

अनुशंसा प्राधिकारी

विस्तार क्रियाकलापों के लिए आईईसी समर्थन के घटक के तहत प्रस्ताव प्रस्तुत करने के लिए प्रपत्र

1.	एजेंसी/संगठन/विभाग का नाम:
	क) पता:
	ख) टेलीफोन नंबर और फैक्स नंबर:
	ग) विभागाध्यक्ष की ईमेल आईडी:
2.	आवश्यकता और उपलब्धता की वर्तमान स्थिति
3.	सूचना समर्थन के,
	i) राज्य :
	ii) कार्यान्वयन एजेंसी के साथ:
4.	योजना के तहत पहले से विकसित विस्तार केंद्रों के स्थान और पते, यदि कोई हो और, विकसित किए जाने का प्रस्ताव है (पूरा विवरण प्रदान किया जाना चाहिए)।
5.	विस्तार योजना के साथ आईईसी अभियान/विस्तार क्रियाकलापों की प्रकृति
6.	पशुपालन विभाग के प्रमुख का नाम और हस्ताक्षर:

बीमा कंपनी के चयन के लिए दिशा निर्देश, पशुओं का बीमा और दावा निपटान

1. बीमा कंपनी की नियुक्ति

प्रतिस्पर्धी प्रीमियम दरों के संदर्भ में अधिकतम लाभ प्राप्त करने के लिए, पॉलिसी जारी करने और दावों के निपटान की प्रक्रिया को सरल बनाने हेतु राज्य कार्यान्वयन एजेंसी के मुख्य कार्यकारी अधिकारी (सीईओ) को बीमा कंपनी (कंपनियों) और उनकी नियमें और शर्तों पर निर्णय लेने का अधिकार होगा। अलग अलग राज्य की राज्य कार्यान्वयन एजेंसी आईआरडीएआई मानदंडों के अनुसार आईआरडीएआई अनुमोदित मध्यस्थ को अधिदेश दे सकती है जिसने बीमा कंपनी के साथ निविदा में भाग लिया तथा एल1 पर अडिग रहा और प्रत्येक पक्ष की भूमिकाओं और जिम्मेदारियों को पारिभाषित करने के लिए मध्यस्थ और बीमा कंपनी के साथ त्रिपक्षीय समझौते(एमओयू) किया। बीमा कंपनी का चयन करते समय, प्रस्तावित प्रीमियम दरों के अलावा, सेवाएं प्रदान करने की उनकी क्षमता, नियम व शर्तों और उद्देश्यपरक पैमानों पर उनकी सेवा दक्षता को भी ध्यान रखा जाना चाहिए। मुख्य कार्यकारी अधिकारी उन सार्वजनिक और निजी सामान्य बीमा कंपनियों से लिखित रूप में कोटेशन आमंत्रित करेगा जिनका राज्य/संघ राज्य क्षेत्रों या राज्यों/संघ राज्य क्षेत्रों के एक बड़े हिस्से में नेटवर्क है। राज्य को एक ईकाई मानकर पूरे राज्य/संघ राज्य क्षेत्रों के प्रकार को पारिभाषित करने वाली 3 या अधिक मद्दें शामिल हो सकती हैं जिसके लिए बीमा कंपनी/एजेंसियों द्वारा अलग अलग प्रीमियम दरों का कोटेशन दिया जा सकता है। राज्य/संघ राज्य क्षेत्र सरकार द्वारा एक निविदा समिति का गठन किया जाएगा जिसमें एक प्रतिनिधि संयुक्त सचिव, डीएडीएफ भारत सरकार द्वारा नामित किया जाएगा; जो भारत सरकार में एनएलएम के पशुधन विकास पर उप मिशन के एक घटक के रूप में ‘जोखिम प्रबंधन और बीमा’ के कार्यान्वयन के लिए जिम्मेदार है।

किसी भी स्थिति में प्रीमियम की दर समान्य क्षेत्र में 4.5 प्रतिशत, वार्षिक पॉलिसीयों हेतु उत्तर पूर्वी राज्यों/पर्वतीय राज्यों में 5.5 प्रतिशत सामान्य क्षेत्रों में, 8 प्रतिशत एनईआर/एनईआर/पर्वतीय राज्यों में दो साल की पॉलिसीयों के लिए 9 प्रतिशत तथा 11 प्रतिशत सामान्य क्षेत्रों के लिए एनईआर/एनईआर/पर्वतीय क्षेत्रों हेतु तीन साल की पॉलिसीयों हेतु 11.5 प्रतिशत से अधिक नहीं होना चाहिए।

आमतौर पर, विशेष प्रकार के क्षेत्र के लिए राज्यों/संघ राज्य क्षेत्रों में बीमा कार्य एक एकल बीमा कंपनी को सौंपा जाना चाहिए और यदि एक से अधिक कंपनी एक समान प्रीमियम दर पर बोलियां लगाती हैं तो क्षेत्रों को यथासंभव समान रूप से विभाजित किया जाना चाहिए।

यदि सेवा कर लागू हो तो उसे संबंधित लाभार्थी/राज्य/संघ राज्य क्षेत्र की सरकार द्वारा प्रचलित नियमों के अनुसार भुगतान करने की आवश्यकता है।

2. पशुओं को बीमित करने की प्रक्रिया

एनएलएम के नवाचार और विस्तार पर उप मिशन के घटक के रूप में 'जोखिम प्रबंधन और बीमा' की प्रभावकारिता के बारे में किसानों में विश्वास पैदा करने के लिए यह महत्वपूर्ण है कि पशुओं की पहचान, पशुचिकित्सक द्वारा इसकी जांच, इसके मूल्य का आकलन और इसकी टैगिंग तथा साथ ही बीमा कंपनी व उसके एजेंट को मालिक द्वारा प्रीमियम के भुगतान को पूरा करने जैसी बुनियादी औपचारिकताओं के बाद ही पॉलिसी कवर प्रभावी हो। इसके लिए चयनित बीमा कंपनियों को सहमत होना होगा। हालांकि यह संभव है कि चयनित बीमा कंपनी पूरे प्रीमियम की अग्रिम मांग कर सकती है ताकि मालिक द्वारा लाभार्थी के हिस्से का भुगतान करने के तुरंत बाद बीमा कवर प्रभावी हो सके। इस समस्या से निपटने के लिए एक ऐसी व्यवस्था होनी चाहिए जिसके द्वारा तीन महीने की अवधि में आम तौर पर बीमित होने की उम्मीद वाले पशुओं की अधिकतम संख्या के केंद्र और राज्य के हिस्से की प्रीमियम राशि का स्वीकार्य प्रतिशत भुगतान मुख्य कार्यकारी अधिकारी द्वारा बीमा कंपनी को अग्रिम में किया जाये। चयनित बीमा कंपनी को अपनी ओर से अपनी शाखाओं को निर्देश जारी करना चाहिए कि जब भी मालिक द्वारा प्रीमियम के एक हिस्से का भुगतान किया जाता है तो उन्हें तत्काल प्रभाव से पॉलिसी जारी करनी चाहिए। बीमा कंपनी को अग्रिम भुगतान के लिए एक माह की अवधि में बीमित पशुओं की संख्या प्राप्त करने का लक्ष्य वास्तविक आधार पर होना चाहिए और अग्रिम निधि की प्रतिपूर्ति संबंधित बीमा कंपनी द्वारा की गयी प्रगति के आधार पर होनी चाहिए।

किसी पशु को उसके वर्तमान बाजार मूल्य पर बीमित किया जायेगा। बीम किये जाने वाले पशु के बाजार मूल्य का आकलन पशु चिकित्सा अधिकारी की उपस्थिति में लाभार्थी और बीमा कंपनी द्वारा संयुक्त रूप से किया जायेगा। पशु के न्यूनतम मूल्य का आकलन 3000 रु. प्रति लीटर प्रति दिन दूध की प्राप्ति या स्थानीय बाजार(सरकार द्वारा घोषित) में प्रचलित मूल्य के

अनुसार गाय के लिए तथा भैंस हेतु 4000 रु. प्रति लीटर प्रतिदिन दूध की प्राप्ति या स्थानीय बाजार (सरकार द्वारा घोषित) में प्रचलित मूल्य के अनुसार होनी चाहिए। बोझा ढोने वाले पशु (घोड़, गधे, खच्चर, ऊंट, टट्टू और मवेशी/भैंड जो कि नर हों) और अन्य पशुधन (बकरी, भैंड, सुअर, खरगोश, याक और मिथुन) के बाजार मूल्य का आकलन संयुक्त रूप से पशु के मालिक और बीमा कंपनी द्वारा पशुचिकित्सक की उपस्थिति में किया जाना है। विवाद की स्थिति में मूल्य निर्धारण का निराकरण ग्राम पंचायत/बीड़ीओं द्वारा किया जायेगा।

बीमा पॉलिसी जारी करते समय पशु की जांच भारतीय पशु चिकित्सा परिषद में पंजीकृत पशु चिकित्सकों द्वारा की जानी है।

बीमा के समय बीमित पशु को ठीक से टैग किया जाना चाहिए और विशिष्ट रूप से पहचाना जाना चाहिए। इस उद्देश्य के लिए पहले से ही अन्य कार्यक्रमों में टैग किये गये जानवर को फिर से टैग करने की आवश्यकता नहीं है और बीमा के लिए मौजूदा विशिष्ट पहचान (यूआईडी) टैग का भी उपयोग किया जाना चाहिए। कानों की टैगिंग एनडीडीबी द्वारा निर्मित 12 अंकों की विशिष्ट पशु आईडी संख्या के साथ होनी चाहिए। पशु चिकित्सक अपने दावे के निपटान के लिए निर्धारित टैग की आवश्यता और महत्व के बारे में लाभार्थियों का मार्गदर्शन कर सकते हैं ताकि वे टैग के रखरखाव के लिए उचित देखभाल कर सकें। बीमा प्रस्ताव को तैयार करते समय 2 फोटो संलग्न की जानी चाहिए जिनमें से एक फोटो मालिक के साथ जानवर की और दूसरी उस जानवर की होनी चाहिए जिसमें उसका कान टैग स्पष्ट रूप से दिखाई दे।

पशु की बिक्री या फिर पशु को एक मालिक से दूसरे मालिक को देने के मामले में, बीमा पॉलिसी की समाप्ति से पहले उस पॉलिसी की शेष अवधि के लिए लाभ लेने का अधिकार नए मालिक को देना होगा। बीमा कंपनी के साथ अनुबंध करते समय पशुधन पॉलिसी के हस्तांतरण के तौर-तरीके और हस्तांतरण के लिए आवश्यक शुल्क और बिक्री विलेख आदि का निर्णय हो जाना चाहिए।

3. दावे का निपटान

बीमाधारक को अनावश्यक कठिनाई से बचाने के लिए दावे के निपटान को विधि बहुत सरल और तेज होनी चाहिए। **बीमा कंपनी से समझौता करते समय** दावे के निपटान हेतु आवश्यक दस्तावेज स्पष्ट होने चाहिए। बीमा कंपनियों को दावों के निपटान के लिए चार दस्तावेजों यथा

बीमा कंपनी द्वारा प्राप्त सूचना, बीमा पॉलिसी के कागजत, दावा प्रपत्र तथा पोस्टमार्टम रिपोर्ट की आवश्यकता होगी। बीमा कराने के साथ-साथ दावों के निपटान के लिए सभी दस्तावेज/फार्म बीमा एजेंसी द्वारा स्थानीय भाषा या अंग्रेजी भाषा में उपलब्ध कराये जाने चाहिए। यदि किसानों के बीमा पॉलिसी के कागज की प्रति खो जाती है तो बीमा कंपनी तुरंत बीमा पॉलिसी का डुप्लीकेट कागज जारी करेगी। दावा देय होने की स्थिति में, बीमित राशि का भुगतान आवश्यक दस्तावेज जमा करने के उपरांत हरहाल में 21-25 दिनों के भीतर किया जाना चाहिए। यदि कोई बीमा कंपनी दस्तावेज जमा करने के 21-25 दिनों के भीतर दावे का निपटान करने में विफल रहती है तो बीमा कंपनी लाभार्थी को प्रतिवर्ष 12 प्रतिशत चक्रवृद्धि ब्याज का भुगतान करने के लिए उत्तरदायी होगी। दावा देय होने की स्थिति में बीमित राशि का भुगतान अपेक्षित दस्तावेजों के जमा करने के बाद हरहाल में 15 दिनों के भीतर किया जाना चाहिए। यदि कोई बीमा कंपनी दस्तावेज जमा करने के 15 दिनों के भीतर दावे का निपटान करने में विफल रहती है तो बीमा कंपनी लाभार्थी को प्रति वर्ष 12 प्रतिशत चक्रवृद्धि ब्याज का भुगतान करने के लिए उत्तरदायी होगी। पशु का बीमा करते समय मुख्य कार्यकारी अधिकारी को यह सुनिश्चित करना होगा कि दावों के निपटारे के लिए स्पष्ट प्रक्रियाएं रखी गयी हैं और आवश्यक दस्तावेज सूचीबद्ध हैं तथा इसे पॉलिसी दस्तावेजों के साथ संबंधित लाभार्थियों को उपलब्ध कराया जाए। पशुओं की मृत्यु होने पर लाभार्थी को बीमा राशि का पूरा भुगतान मिलना चाहिए। यदि किसी दावे को निपटाने में देरी हो रही है या दावा निरस्त कर दिया गया है तो इसे संबंधित बीमा कंपनी द्वारा दावेदार को जिला निगरानी समिति और एसआईए को सूचित करते हुए पूरी तरह से उचित ठहराया जाना चाहिए। इस तरह के प्रावधानों को बीमा कंपनियों के साथ समझौता जापन में शामिल किया जाना चाहिए।

4. पशुचिकित्सकों को मानदेय का भुगतान: पशुचिकित्सक पशु बीमा कराने के चरण में प्रति पशु 50 रु. मानदेय और किसी भी बीमा दावे के मामले में पोस्टमार्टम करने और पोस्टमार्टम प्रमाणपत्र जारी करने के स्तर पर प्रति पशु 125 रु. प्राप्त करने का पात्र होगा। केंद्र सरकार एसआईए को मानदेय के भुगतान के लिए आवश्यक राशि उपलब्ध करायेगी। मुख्य कार्यकारी अधिकारी को यह सुनिश्चित करना चाहिए कि प्रत्येक तिमाही के अंत में पशु पशुचिकित्सकों को उनके द्वारा जारी पशु बीमा और पशु चिकित्सा प्रमाण-पत्र हेतु भुगतान किया जाए।

नोट: दावे के निपटान में चूक या बीमा कंपनियों की ओर से सेवाओं में किसी भी प्रकार की कमी को तुरंत बीमा नियामक और विकास प्राधिकरण के ध्यान में लाया जाना चाहिए जो इस

संबंध में देश में एक नोडल प्राधिकरण है तथा इसके साथ ही जिला निगरानी समिति और डीएएचडी, भारत सरकार को भी सूचित किया जाए।

निगरानी: डीएएचडी, डेटा के रखरखाव हेतु एमआईएस प्रणाली विकसित करेगा। लाभर्थियों की वास्तविक निगरानी के लिए राज्य सरकार को सलाह दी जायेगी। राष्ट्रीय समीक्षा बैठक और क्षेत्रीय और राज्य समीक्षा बैठकों के माध्यम से भी निगरानी की जाएगी।

अनुबंध I

ग्रामीण कुक्कुट उद्यमिता के अंतर्गत वित्त पोषण के लिए पात्र मदों की सांकेतिक सूची
(1000 पोल्ट्री पैरेंट स्टॉक प्रतिदिन 500 हैचिंग अंडे प्राप्त करने के लिए)

क्र.सं.	विवरण	इकाई
1	शेडों का निर्माण (30 फुट x 100 फुट)	3000 वर्गफीट
2	इलेक्ट्रिक ब्रूडर (1000डीओसी/ब्रूडर .)	2
3	चिक फीडर (एक फीडर/60चूजे)	18
4	चिक ड्रिंकर (एक ड्रिंकर /60चूजे)	18
5	वयस्क फीडर (एक फीडर / 60वयस्कपक्षी)	18
6	वयस्क ड्रिंकर (एक ड्रिंकर /60वयस्कपक्षी)	18
7	1100 पैरेंट स्टॉक की लागत (1000 एफ + 100 एम)	1100

2250 दिन पुराना चूजा प्राप्त करने के लिए प्रति सप्ताह 3000 हैचिंग अंडे सेने के लिए हैचरी)

क्र.सं.	विवरण	इकाई
1	1हैचरी भवन का निर्माण (30' फीटx 100 फीट)	3000 वर्ग फुट
2	15000 अंडों की क्षमता वाला इंक्यूबेटर	1
3	5000 अंडों की क्षमता वाला हैचर	1
4	जेनरेटर सेट (15 केवीए)	1

2000 चूजों को 4 सप्ताह तक पालने के लिए मदर यूनिट

क्र.सं.	विवरण	इकाई

1	8000 डीओसी के लिए शेडों का निर्माण (20 फुटX 50 फुट) X 4	4000 वर्ग फुट
2	इलेक्ट्रिक ब्रूडर(1000 डीओसी/ ब्रूडर)	6
3	चिक फीडर(50 डीओसी/ फीडर)	160
4	चिक ड्रिंकर(50 डीओसी/ ड्रिंकर)	160

अनुबंध II

500मादा और 25 नर भेड़ और बकरी के ब्रीडर बकरी फार्म की स्थापना के लिए भेड़ और बकरी उद्यमिता के तहत वित्त पोषण के लिए पात्र मदों की एक सांकेतिक सूची

क्र.सं.	विवरण	इकाई
1	पेरेंटिंग स्टॉक के लिए आवास शेडों का निर्माण (55फुट. x100फुट)	5500 वर्ग फुट
2	मेमनों के लिए शेड और बीमार पशुओं के लिए बाड़ा	3500 वर्ग फुट
3	बकरी का मूल्य	500
4	बकरे का मूल्य	25
5	परिवहन लागत	525
6	चारे की खेती	5 एकड़
7	चारा कटर	2
8	एकीकृत साइलेज बनाने की मशीन	1
9	उपकरण	525 पशुओं के लिए
10	बीमा	525 पशुओं के लिए
11	विविध	आवश्यकतानुसार

**सुअर पालन उद्यमिता के तहत वित्तपोषण के लिए पात्र मदों की सांकेतिक सूची
(100बोनाऔर10 सूअर)**

क्र.सं.	विवरण	इकाई
क	सुअरआवास कानिर्माण	
1	मादा सुअर के लिए शेड का निर्माण प्रति पशु 20 वर्ग फुट की दर से (100 पशुओं के लिए)	2000 वर्ग फुट
2	सूअर इकाई के लिए निर्माण 20 वर्ग फुट प्रति पशु की दर से	700 वर्ग फुट
3	50 मादा सुअर के लिए 80 वर्गफुट की दर से फैरोइंग पेन (50% सूअरों को फैरोइंग में अनुमति दी जाती है)	4000 वर्ग फुट
4	पिगलेट के लिए पेन के निर्माण की लागत 3000 पिगलेटकेलिए 10 वर्गफीट प्रति पिगलेट	30000 वर्ग फुट
5	स्टोर रूम 500 वर्ग फुट	500 वर्ग फुट
ख	प्रजनन के लिए पिगलेट की लागत	
1	करीब 50 किलो के 100,पांच महीने गिल्ट की कीमत	100
2	करीब 60 किलो के 100,पांच महीने गिल्ट की कीमत	10
ग	अन्य लागत	
1	उपकरणों की कीमत	110 पशुओं के लिए
2	पिगलेट्स के लिए उपकरण	3000 के लिए
3	बीमा लागत (7.5%की दर से)	110 के लिए
4	पशुचिकित्सा सामग्री	110 के लिए
	कुल (ग)	
	कुल लागत क+ख+ग	

उद्यमियों के लिए साइलेज बनाने वाली इकाई के लिए वित्त पोषण के लिए पात्र घटकों

की सांकेतिक सूची (उत्पादन क्षमता 2000-2400 मीट्रिक टन प्रतिवर्ष)

क्र.सं.	मद
01	सामग्री के लिए 200 वर्ग फुट प्रतिशेड और गोदाम (2000 वर्गफुट) का निर्माण
02	बेलिंग यूनिट (120-150 मीटर) - एक
03	एक हार्वेस्टर
04	बिजली संचालित एक भूसाकटर
05	संयंत्र और मशीनरी की स्थापना लागत
06	मशीनरी भंडारण के लिए शेड (60'x50'x20') 200 प्रतिवर्ग फीट
07	मौंटेड ट्रॉली के साथ ट्रैक्टर- एक

उद्यमिता के लिए चारा ब्लॉक बनाने वाली इकाई के लिए वित्त पोषण हेतु पात्र घटकों की सांकेतिक सूची (30 मीट्रिक टन/दिन)

क्र.सं.	मद	मात्रा
01	इलेक्ट्रिक मोटरस्टार्टर, पैनलबोर्ड, वी-बेल्ट, पुली आदि के साथ एलडी-एचडी कटिंग एलडी कम घनत्व वाली सामग्री (जैसे धान के भूसे)	01
02	इलेक्ट्रिक मोटर, एचडी-उच्च घनत्व सामग्री के साथ एचडी-एलडी मिक्सर (गाढ़ा पूर्व-मिक्स)	01

03	इलेक्ट्रिक मोटर्स स्टार्टर, हाइड्रोलिक ऑयल, कूलिंग सिस्टम के साथ डैसिफाइडटीएमआर ब्लॉक मेकर	02
04	प्लेटफार्म इलेक्ट्रॉनिक वजन स्केल	02
05	टैटरठेकेदारों, रिलेमीटर, नाली, और फिटिंग, केबलट्रे आदि के साथ पूरा मुख्य नियंत्रण कक्ष।	1 लॉट
06	डबलधागे वाली सिलाईमशीन	02 सेट
07	शीराभंडारण टैंक (2 एमटीक्षमता) ओएचशीरा टैंक (80 किग्रा) क्षमता	01 सेट
08	ग्राइंडिंग सेक्शन में चुंबक के टुकड़े को जोड़ने वाली लिफ्ट मोटर लगी होती है। एमएस में ग्राइंडेबल्स के लिए बिन हैंडल संचालित, हैमरमिल हाफ-सर्कल क्षमता 2 एमटी प्रति घंटा एक चलना के साथ और मोटर और ड्राइव भागों से सुसज्जित है।	02 सेट
09	मोटर के साथ डिस्चार्ज के साथ ग्राउंड मैटेरियल लिफ्टिंग लिफ्ट और डिस्चार्ज कंट्रोल के साथ बैच मिश्रण के ऊपर चुंबक बिन के कनेक्टिंग पीस के साथ लगे मिक्सिंग सेक्शन। मोटर के साथ लगे एमएस कंस्ट्रक्शन के साथ पैडल टाइपबैच मिश्रण।	01 सेट
10	बिजली की आपूर्ति (जेनरेटरसेट) 140 केवीए	01 सेट
11	मशीनरी के लिए शेड (60'x50'x20') 200 रु.प्रतिवर्गफीट	01 सेट
12	कच्चे माल के भंडारण के लिए शेड (60'x100'x20') 200 रु. प्रतिवर्गफीट	01 सेट



भारत सरकार

मत्स्यपालन, पशुपालन और डेयरी मंत्रालय

पशुपालन और डेयरी विभाग

राष्ट्रीय पशुधन मिशन (एनएलएम) के विभिन्न उपमिशनों के तहत सहायता के लिए आवेदन प्रपत्र

		फोटो
		हस्ताक्षर
क्र.सं.	विवरण	
1.	उपमिशन जिसके तहत सहायता की आवश्यकता है	
2.	लाभार्थी का नाम	
3.	पिता का नाम/पति का नाम	
4.	माता का नाम	
5.	आधार नं.	
6.	मोबाइल नं.	
7.	पता	
8.	श्रेणी (सामान्य/ एससी/ एसटी/ ओबीसीऔरअन्य)	
9.	शैक्षिक योग्यता	
10.	पशुधन खेती में अनुभव	
11.	क्या किसी पशुपालन संबंधी प्रशिक्षण में भाग लिया है (यदि हां, तो विवरण दें)	
12.	कृषि/व्यावसायिक गतिविधियों से वार्षिक आय	
13.	भूमि अधिग्रहण/पट्टा (एकड़ में)	

14.	रखे जा रहे पक्षियों/ जानवरों की संख्या	
15.	परियोजना की लागत	
16.	अपेक्षित उत्पादन	
17.	सब्सिडी की राशि	
18.	क्या इस उद्देश्य के लिए सब्सिडी पहले ली गई है ?	
19.	जीआईएस स्थान	
20.	एकीकृत करने के लिए प्रस्तावित छोटे किसानों की संख्या	
21.	50% परियोजना लागत का स्रोत (लाभार्थी का हिस्सा)	
	बैंक विवरण	
20.	पैन नंबर	
21.	बैंक खाता संख्या	
22.	बैंक का नाम	
23.	बैंक शाखा का पता	
24.	बैंक का आईएफएससी कोड	
25.	बैंक का एमआईसीआर कोड	
26.	कोई अन्य प्रासंगिक जानकारी	

(आवेदक के हस्ताक्षर)

संलग्नक:

- सहायक दस्तावेज [पते का प्रमाण, आधारकार्ड, जाति प्रमाणपत्र (यदि लागू हो), भूमि जोत का प्रमाण (स्वामित्वयापट्टा), शिक्षा प्रमाणपत्र, प्रशिक्षण प्रमाणपत्र की फोटोकॉपी, आय प्रमाण, पिछले छह महीनों का बैंकविवरण]
- कुल लागत, आवर्ती लागत, शुद्ध आय आदि सहित विस्तृतपरि योजना रिपोर्ट

- नाम, आधारनंबर, मोबाइलनंबर और उद्यमी से जुड़े/ संबंधित किसानों का पता
- परियोजना क्षेत्र की तस्वीर
- पहले किए गए किसी भी पशुपालन क्रियाकलापों के बारे में अनुभव
- शेष 50% परियोजना लागत का प्रमाण (लाभार्थी का हिस्सा)
- परियोजना स्थल की जीआई टैगिंग

राज्य कार्यान्वयन एजेंसी की सिफारिश

यह प्रमाणित किया जाता है कि मैंने व्यक्तिगत रूप से उपरोक्त उद्यमियों के तहत निधियाँ के लिए प्रस्तावित परियोजना स्थल का निरीक्षण किया है। श्री. _____, गांव _____ के निवासी, आवेदक सभिसडी जारी करने के लिए सभी आवश्यक शर्तों को पूरा करते हैं और उन्हे यह जारी किया जा सकता है। तस्वीरें इसके साथ संलग्न हैं।

राज्य-

हस्ताक्षर

पशुपालन, डेयरी और मत्स्यपालन विभाग, भारत सरकार द्वारा कार्यान्वित राष्ट्रीय पशुधन मिशन के तहत पात्रलो इनपुट प्रौद्योगिकी पक्षियों की सांकेतिक सूची

क्र.सं.	संस्था का नाम	स्टॉक का प्रकार
सार्वजनिक क्षेत्र के संगठन		
1.	केंद्रीय कुक्कुट विकास संगठन और प्रशिक्षण संस्थान (एसआर), बैंगलोर।	क) चबरों ख) कलिंगा ब्राउन ग) कावेरी
2.	केंद्रीय कुक्कुट विकास संगठन (ईआर), भुवनेश्वर।	कलिंगा ब्राउन
3.	केंद्रीय कुक्कुट विकास संगठन (एनआर), चंडीगढ़	चबरों
4.	केंद्रीय कुक्कुट विकास संगठन (डब्ल्यूआर), मुंबई।	कलिंगा ब्राउन (कड़कनाथ के स्टॉक भी उपलब्ध हैं)
5.	पोल्ट्री पर परियोजना निदेशालय, आईसीएआर, हैदराबाद	a) ग्रामप्रिय b) वनराजा
6.	सेंट्रल एवियन रिसर्च इंस्टीट्यूट, इज्जतनगर	a) करी गोल्ड b) निर्भीक c) हितकारी d) करी- देवेंद्र e) उपकारी
7.	कर्नाटक पशु चिकित्सा, पशु और मत्स्य विज्ञान विश्वविद्यालय, बीदर, कर्नाटक	a) गिरिराज b) गिरिरानी c) स्वर्णधारा
8.	कुक्कुट अनुसंधान केंद्र, नंदनम, चेन्नई, तमिलनाडु	नंदनम 99
9.	केरल पशु चिकित्सा विश्वविद्यालय, मन्नुथी	a) ग्रामलक्ष्मी b) ग्रामश्री c) कृषिप्रिय
10	श्री वैकटेश्वर पशु चिकित्सा विश्वविद्यालय, राजेंद्र हैदराबाद	राजश्री

निजीक्षेत्रकेसंगठन		
1.	डॉ यशवंत एग्रीटेक प्रा. लिमिटेड, जलगांव,	सतपुङ्गा-देसी
2.	महाराष्ट्र	रेनबो रूस्टर
3.	इंडिया रिसर्च एंड ब्रीडिंग फार्म प्रा. लिमिटेड,	कुरोइलर
4	हैदराबाद	शिप्रा

इस सूची को इस विभाग द्वारा आवश्यकता पड़ने पर अद्यतन किया जा सकता है और अद्यतन सूची को विभाग की वेबसाइट <http://dahd.nic.in> पर भी डाला जाएगा।

Perfoma Bank Guarantee
(From any scheduled commercial bank to be valid for three years)

This Deed of Guarantee executed on this _____ day of _____, 20.... at by (from any scheduled commercial bank), having its Head Office / Registered Office at and inter-alia a Branch Office at____(hereinafter referred to as the Bank or 'the Guarantor', which expression shall unless it be repugnant to the subject or context hereof be deemed to include its successors and assigns).

In favour of Department of Animal Husbandry and Dairying Ministry of Fisheries, Animal Husbandry and Dairying (DAHD), Government of India, Kishi Bhawan New Delhi Bhawan, New Delhi-110001 (hereinafter referred as "DAHD")

WHEREAS

A. [.....], Individual/ Farmers Producer Organization, Joint Liability Group (JLG)/ Farmers Cooperative Organization/ Section 8 companies under-----and having its Registered Office/ Home at [---- -----] (herein after referred to as 'the Applicant" which expression unless repugnant to the subject or context includes its successors. Legal representatives and permitted assigns) and has been awarded approval under the above scheme vide Letter Reference ----- dated.....

B. In terms of the undertaking dated ----- and Clause ----- of the Guidelines Reference No. -----dated, the Applicant has to provide a Bank Guarantee for an amount equivalent to INR which is calculated in line with the undertaking.

C. At the request of the Applicant, the Guarantor has agreed to provide this guarantee, being these presents, guaranteeing the due and punctual performance / discharge by the Applicant of its obligations.

NOW THEREFORE THIS DEED WITNESSETH AS FOLLOWS

The Guarantor hereby irrevocably guarantees the due and compliance of terms by the Applicant of all its obligation under the said undertaking and approval letter, as amended from time to time.

A. The Guarantor shall, without demur, pay to DAHD sums not exceeding in aggregate ----- (INR -----) within five (5) bank working days (as per the Reserve Bank of India) of receipt of a written demand thereof from DAHD stating that the Applicant has failed to meet its obligations under the said undertaking. The Guarantor shall have not to go into the veracity of any breach or failure on the part of the Applicant or validity of the demand so made by DAHD shall pay the amount specified in the demand notwithstanding any direction to the contrary given or any dispute whatsoever raised by the Applicant or any other person. The Guarantor's obligations hereunder shall subsist until all such demands are duly met and discharged in accordance with the provisions hereof;

B. The Guarantor agrees that its liability under this guarantee shall in no manner be affected by any such variation, alteration, modification, waiver dispensation and that no further consent of the Guarantor is required for giving effect to any such variation, alteration, modification, waiver dispensation with or release of security;

C. This Guarantee shall be irrevocable and shall remain in full force for three years from the date of issuance.

D. Until and unless discharged / released earlier by DAHD in accordance with the provisions of the said undertaking, the Guarantor's liability in aggregate shall be limited to a sum of INR -----
---- (INR)

E. This Guarantee shall not be affected by any change in the constitution or winding up of the Applicant / Guarantor or and absorption, merger or amalgamation of the Applicant / Guarantor with any other person;

F. The Guarantor has power to issue this Guarantee and discharge the obligations contemplated herein, and the undersigned is duly authorized to execute this Guarantee pursuant to the power granted under.

All future correspondence with reference to this Guarantee shall be made to.....
(Bank Na The jurisdiction in relation to this Guarantee shall be the Courts at New Delhi and Indian Law shall be applicable.

IN WITNESS WHEREOF THE GUARANTOR HAS SET ITS HANDS HEREUNTO ON THE: DAY, MONTH AND YEAR FIRST HEREINABOVE WRITTEN

SIGNED AND DELIVERED by

Bank by the hand of it's.....

and authorized official.

Name and Address).

Perfoma for submission of Bank Guarantee**(Undertaking from the Applicanton the letter head)**

1. 1/ We,....., hereby, acknowledge that the back ended subsidy that would / may be provided to me/us under the Entrepreneurship programme under National Livestock Mission forestablishment of at village.....District.....in India, as per the Guidelines, communications, after relying upon, the information provided by us to avail the said subsidy.
2. We hereby confirm that the information provided by us for availing the said back ended is true, correct and complete in all respects and that no material fact/information that may have an adverse impact on the information provided by us for availing the said Incentive has been concealed.
3. We hereby confirm that the Committed Investment of the 25% of the project cost, as per the approval letter, is to be made by us within six months from our own fund the date of approval letter.
4. With regard to the aforesaid transactions, we hereby undertake the following:

We undertake to provide Bank Guarantee/s from a schedule commercial Bank for the amount which is mentioned below:

Sl. No.	Particulars	Details
1.	Date of issuance of Approval Letter	
2.	Validity period of BG*	
3.	Amount of BG	

* Valid for three years or renewed till the date DAHD release such Guarantee which ever is later.

- A. We understand and agree that, we are legally bound to renew the BG / issue fresh BG, failing which MoFPI/PMA may invoke the BG.
- B. In case of loss, mutilation, force majeure or any other eventualities, with respect to Original BG (favouring DAHD), DAHD will not be liable for the same and the onus would be with us to arrange for alternate/duplicate BG in place of the original BG.

We also understand that the BG will be invoked or released as per the provision in the guidelines.

Date

Signature

(Name & designation with address)

Performa for integrity compliance

(To be signed by full time Director / CEO / MD of the company/ Partner/ Proprietor of the firm duly depicting the designation and submitted on official stationery of the Applicant along- with the authorization to do so)

Format- A: Initial Undertaking

1. Whereas, the Applicant namely _____ has submitted an Application under National Livestock Mission for establishment of the project..... (Name of the project), seeking Subsidy for entrepreneurship development.
2. Now, therefore, the Applicant commits to observe the following principles during his / her association / engagement with DAHD with the process of appraisal and verification of Application for the approval of Application and disbursement of Subsidies under NLM Scheme.
 - 2.1. The Applicant will not directly or through any other person or firm, offer, promise or give to any of the DAHD's officer(s) or consultant or agency representative (appraisal or/and PMA appointed by DAHD to handle the Application) involved in the process of dealing with Application or to any third person any material or other benefit which he/she is not legally entitled to in order to obtain in exchange any advantage of any kind whatsoever before or during or after the process of the Application for grant of approval or disbursement of Subsidies under the scheme.
 - 2.2. The Applicant will not commit any offence under the relevant Indian Penal Code, 1860/ Prevention of Corruption Act, 1988. Further, the Applicant will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the DAHD.
 - 2.3. The Applicant will disclose any and all payments he/she has made, is Committed to or intends to make to agents, brokers or any other intermediaries, other than regular employees or officials of the Applicant, in connection with the grant of approval or/and disbursement of Subsidies.
 - 2.5. The Applicant will not offer any illicit gratification to obtain unfair advantage.
 - 2.6. The Applicant will not collude with other parties to impair transparency and fairness.
 - 2.7. The Applicant will not give any advantage to anyone in exchange for unprofessional behaviour.
3. The Applicant agrees that if it is found that the Applicant has made any incorrect statement on this subject, the Application will be closed or rejected and DAHD reserve the right to initiate legal action of whatsoever nature. In case if DAHD has disbursed the Subsidies under NLM Scheme, the amount disbursed to Applicant be recoverable along with interest calculated at 3 years SBI MCLR prevailing on the date of disbursement, compounded annually, besides

blacklisting of the Applicant and initiation of legal action of whatsoever nature at the discretion of DAHD.

4. The contents of the above undertaking have been gone through and after understanding the same is being executed / given on.....day of (month / year)

Date

Signature

(*Name in full & designation with address*)

SURETY BOND (TO BE PROVIDED AS REGISTEREDBOND)

I / We, M/s. _____, a beneficiary under National Livestock Mission located at _____ address at _____ (hereinafter called the "Obligors") are held fully and firmly bound to the President of India (hereinafter called the "Government") for the sum of Rs. _____/- (Rupees _____ only) well and truly to be paid to the Government on demand and without a demur for which payment I/ we firmly bind myself/ ourselves and our successors and assignees by these presents.

SIGNED on the _____ day of _____ in the year Two Thousand.....

WHEREAS on the Obligors' request, the Government as per Sanction Order No. _____ Dated _____ (hereinafter referred to as the "Letter of Sanction") through which back ended subsidy of Rs. _____/- (Rupees _____ only) for the purpose of setting up of project..... under National Livestock Mission developed By M/s. _____ (description of the Entrepreneurs/ Eligible Entity) at _____, out of which the sum of "Rupees _____" have been paid to the Obligors (the receipt of which the Obligors do hereby admit and acknowledge) on condition of the Obligors executing a bond in the terms and manner contained hereinafter which the Obligors have agreed to do.

NOW the condition of the above written obligation is such that if the Obligors duly fulfill and comply with all the conditions mentioned in the letter of sanction and the scheme guidelines. The Obligors will abide by the terms & conditions of the subsidy by the target dates, if any specified therein.

THAT the Obligors shall not divert the subsidy amount and entrust execution of the Project or work concerned to another institution(s) or organization(s).

THAT the Obligors shall abide by the clauses indicated in the scheme guidelines under which the above subsidy has been sanctioned and any other conditions specified in this agreement and in the event of their failing to comply with the conditions or committing breach of the guidelines/ bond, the Obligors individually and jointly will be liable to refund to the President of India, the entire amount of the subsidy with interest of 10% per annum thereon. If a part of the subsidy is left unadjusted/ unspent after the expiry of the period within which it is required to be spent, interest @10% per annum shall be charged upto the date of its refund to the Government, unless it is agreed to be carried over.

THAT the 'Obliger' is committed to run the project for which the back ended subsidy has been provided for a minimum period of three years and shall not demolish, close, change of propriety or sale out the equipment, machinery or any part of the project.

THAT the 'Obliger' shall intimate the Department of Animal Husbandry and Dairying and also the State Implementing Agency, in case of damage of the project in case of FORCE MAJEURE, for taking decision on the fate of the subsidy.

AND THESE PRESENTS ALSO WITNESS THAT the decision of the Secretary, Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying to the Government of India on the question whether there has been breach or violation of any of the terms or conditions mentioned in the sanction letter shall be final and binding upon the Obligors and;

IN WITNESS WHEREOF these presents have been executed as under on behalf of the Obligors the day herein above written in pursuance of the Resolution No. _____ Dated _____ passed by the governing body of the Obligors (in case of the FPOs/ FCOs/ JLGs/ SHG and Section 8 companies), a copy whereof is annexed hereto as Annexure-II and by _____ for and on behalf of the President of India on the date appearing below:-

Signature of the AUTHORISED PERSON

Signed for and on behalf of

(Name of the Obliger in block letters)

(Seal / Stamp of Organization)

1. Signature of witness

Name & Address

2. Signature of witness

Name & Address

विभिन्न इनपुट के लिए आपूर्तिकर्ताओं की सांकेतिक सूची

I. एक दिन के चूजों के लो-इनपुट प्रौद्योगिकी आपूर्तिकर्ताओं की सांकेतिक सूची

क्र.सं	स्टॉक का प्रकार	संस्था का नाम और संपर्क का पता
1.	क) चांबरो ख) कलिंगा ब्राउन ग) कावेरी	केंद्रीय कुक्कुट विकास संगठन और प्रशिक्षण संस्थान (एसआर), हेसरघट्टा, बैंगलोर - 560088, कर्नाटक ई-मेल: cpdoti@gmail.com 080-28466239/28466226/28466240
2.	कलिंगा ब्राउन	केंद्रीय कुक्कुट विकास संगठन (ईआर), नयापल्ली (जयदेव बिहार के पास), भुवनेश्वर-751012, ओडिशा। ई-मेल:- cpdo_er@rediffmail.com फोन:- 0674-2420175(ओ)
3.	चांबरो	केंद्रीय कुक्कुट विकास संगठन (एनआर), औद्योगिक क्षेत्र, फेज- I, चंडीगढ़ - 160002। ई-मेल: cpdonrchd@gmail.com दूरभाष: 0172-2655391/460
4.	क) कलिंगा ब्राउन ख) कड़कनाथ	केंद्रीय कुक्कुट विकास संगठन (डब्ल्यूआर), आरेमिल्क कॉलोनी, गोरेगांव (पूर्व), मुंबई - 400 065 ई-मेल: cpdo_mum65@yahoo.com +91 22 29272497
5.	क)ग्रामप्रिय ख) वनराजा	आईसीएआर - कुक्कुटअनुसंधाननिदेशालय राजेंद्रनगर, हैदराबाद 500 030, तेलंगाना, भारत फोन: +91-40-24018687 ईमेल: dprhatchery@gmail.com
6.	क) करी गोल्ड ख) निर्भीक ग) हितकरी घ) करी देवेंद्र झ) उपकरी	भाकृअनुप-केंद्रीय पक्षी अनुसंधान संस्थान बरेली, इज्जतनगर-2431 122 ई-मेल: cari_director@rediffmail.com दूरभाष:581-2303223; 230204

7.	क) गिरिराजा ख) गिरिरानी ग) स्वर्णधारा	कर्नाटक पशु चिकित्सा, पशु और मत्स्य विज्ञान विश्वविद्यालय, नंदीनगर, बीदर- 585 401, कर्नाटक ई-मेल: regkvafsu@gmail.com दूरभाष: 08482-245241
8.	नंदनम 99	कुकुट अनुसंधान केंद्र, माधवरममिल्क कॉलोनी, चेन्नई - 600 051। ई-मेल: ippm@tanuvas.org.in दूरभाष: 044-25552650
9.	क) ग्रामलक्ष्मी ख) ग्रामश्री ग) कृषिप्रिय	केरल पशु चिकित्सा विश्वविद्यालय, मन्नुथी एवियन साइंसेज एंड मैनेजमेंट कॉलेज, अलनल्लूरवाया, पलक्कड़थिरुवाज़मकुन्नू -678 601 pfs@kvasu.ac.in, casmt@kvasu.ac.in, acadcasmt@kvasu.ac.in 04924 208206, 8281028206
10.	राजश्री	श्री वैकटेश्वर पशु चिकित्सा विश्वविद्यालय, राजेंद्रनगर, हैदराबाद कुकुटविज्ञानविभाग, पशु चिकित्सा विज्ञान महाविद्यालय, तिरुपति - 517 502। ई-मेल: adcvscpt@gmail.com, drshakilas@yahoo.co.in दूरभाष: 0877-2249932, 09440167225
11.	सतपुड़ा देसी	डॉ यशवंत एग्रीटेक प्रा.लिमिटेड, 265, भास्करमार्केट, जलगाँव- 425001, महाराष्ट्र ई-मेल: aditya344@gmail.com मोबाइल: 9423769495; 9423492238
12.	रेनबो रूस्टर	इंडब्रो रिसर्च एंड ब्रीडिंग फार्म प्रा.लिमिटेड, मकाननं: 2-4-118/117, दक्षिण स्वरूपनगर, उप्पल, हैदराबाद-500 039. e-mail: drkotaiah@indbropoultry.com; info@indbropoultry.com Tel.: 040 - 2721 5594; 040 - 2414 5594
13.	कुरोइलर	केग फार्म्स प्राइवेट लिमिटेड, 8वींमंजिल, इरोसअपार्टमेंट, 56नेहरूपैलेस, नईदिल्ली - 110019। ई-मेल: info@keggfarms.com मोबाइल: 08448455564
14.	शिप्रा	शिप्राहैचरी, फ्लैटनंबर6, रिजवीबिल्डिंग, जमालरोड, केनराबैंककेपास, पटना-800008, बिहारमोबाइल: 09801765464

बकरी के जर्म प्लाजम के लिए फर्म्स की सांकेतिक सूची

सरकारी बकरी प्रजनन फर्म

फर्म का नाम	नस्ल
कुलेंजरा, पंजाब	
मटेवारा, पंजाब	
कोलकाता, पंजाब	
कोतुलपुर बकरी सह चारा फार्म, मुराकाटा, कोटईपुर, बांकुरा	बकरी (ब्लैकबंगाल)
डब्ल्यू.बी.एल.डी.सी के तहत बकरी फार्म, हिंगहाटाफार्म, मोहनपुर, नादिया-पश्चिम बंगाल	बकरी (ब्लैकबंगाल)
डेयरी बकरी फार्म राजबाग, जम्मू	बीटलबकरी327
	1. मालाबारी, 2. अट्टा पट्टीब्लैक, 3. बोअर
बकरी प्रजनन केंद्र, धोनी, केरल	4. सिरोही, 5. बीटल

निजी बकरी प्रजनन फर्म

फर्म का नाम	नस्ल
राजदीप बकरी फार्म, ग्राम-शिवलालपुर जोशी- बैलपोखरा (रामनगर) जिला-नैनीताल	बरबरी, पंतजा, सिरोही, तोतापारी, स्थानीयब्रेड
मोहम्मद राशिद, स्टार बकरी फार्म वृदावन, मथुरा, यूपी	
गणेशराम, वीपीओधोधसर, जिला-जयपुर, राजस्थान	बरबरी बकरियां
अजयपरिहार, उत्तराखण्ड जैविक बकरी फार्म,	सोजत, तोतापुरी

ग्राम मुङ्गोली तहसील रानीखेत, जिला-अल्मोड़ा, उत्तराखण्ड	
सवाई सिंह, ग्रामनरवा, जिला-जोधपुर, राजस्थान।	सिरोही
भगवान सिंह आर्य, भरतपुर	बारबरी
कृष्णकुमारएन, विस्तारा बकरी फार्म, 158, पद्मौपद्य लेआउट, नागदेवनहल्ली, केंगेरी, मांड्याजिला, बैंगलुरु कर्नाटक।	बीटल
दीपकपाटीदार, गोटवालाफार्म, ग्रामसुंदरेल, तहसीलधरमपुरी, जिला-धारएमपी	सिरोही, सोजत, बरबरी, बीटल
सुधीरनवनाथफंडे, कामधेनु कृषिपशु, गत संख्या 164 वाघुङ्पोस्ट धनोरामलकापुर जिला बुलढाणा महाराष्ट्र	उस्मानाबादी

भेड़ जर्म प्लाज्म के लिए फर्म्स की सांकेतिक सूची
सरकारी भेड़ प्रजनन फार्म

क्र.	जम्मू संभाग में भेड़/ बकरी प्रजनन फार्म	नस्ल
1.	सरकार भेड़ प्रजनन और अनुसंधान फार्म रियासी /जबान, जम्मू	रामबातलेटभेड़
2.	सरकार भेड़ प्रजनन फार्म पंथल, जम्मू	रामबातलेटऔर डोरपरभेड़
3.	सरकार भेड़ प्रजनन फार्म ठथरी, जम्मू	रामबातलेटभेड़
4.	सरकार भेड़ प्रजनन फार्म बिलावर /सार्थल, जम्मू	रामबातलेटभेड़
5.	सरकार भेड़ प्रजनन फार्म बलनोई, जम्मू	रामबातलेट भेड़
6.	सरकार भेड़ प्रजनन फार्म चंद्रकोट, जम्मू	रामबातलेटभेड़
7.	केंद्रीय गैरोल भेड़ परियोजना, राज्य पशुधन फार्म, कल्याणी, नादिया, पश्चिम बंगाल	भेड़ (गरोल)

जम्मू संभाग में भेड़ और बकरी के झुंड वाले निजी भेड़ प्रजनक

क्र.सं.	भेड़/ बकरी प्रजनकों का नाम और पता	नस्ल
1.	श्री हाजी निजामदीन खटाना पुत्र हाजी मोहम्मद जुबैरसुरिंसर /बीरपुर, जम्मू (ग्रीष्म कालीन मुख्यालय साईनाला/ वारवान), जम्मू	क्रॉस ब्रीडरैंबौइलेट भेड़ और कघानी बकरियां
2.	श्री हाजी जुनैद पुत्र हाजी मोहम्मद जुबैर, सुरिनसर	क्रॉस ब्रेडरैंबौइलेट भेड़ और कघानी बकरियां

	/बीरपुरजम्मू (ग्रीष्म कालीन मुख्यालय साईंनल्लाह वारवान), जम्मू	
3.	श्रीअल्ताफअहमदपुत्रबशीरअहमद, महतका (कालाकोट)/लाम (नौशेरा)/थंडापानी (सुंदरबनी) राजौरी (ग्रीष्मकालीनमुख्यालयकंगन), जम्मू	क्रॉस ब्रेडरैंबौइलेटभेड और कघानी बकरियां
4.	श्रीइश्तियाकपुत्रमोहम्मदहुसैन, डियानी, सांबा (ग्रीष्मकालीनमुख्यालयकेंथल/कारगिल), जम्मू	क्रॉसब्रेडरैंबौइलेटभेड और कघानी बकरियां
5.	श्रीमोहम्मदसादिकखतानापुत्रअब्दुलरशीदखटाना, रत्नुचक, सांबा (ग्रीष्मकालीनमुख्यालयसाईंनाला/वारवान), जम्मू	क्रॉसब्रेडरैंबौइलेटभेड और कघानी बकरियां
6.	श्रीइकबालफाम्ब्रापुत्रसुबा	क्रॉसब्रेडरैंबौइलेटभेड और कघानी बकरियां

सुअर के जर्मप्लाज्म के लिए फर्म्स की सांकेतिक सूची

सरकारी सुअर प्रजनन फार्म

क्र.सं.	फर्म का नाम	नस्ल
1.	छजू-माजरा-मोहाली, पंजाब	लार्जव्हाइट्यॉर्कशायर
2	नाभा - पटियाला, पंजाब	लार्जव्हाइट्यॉर्कशायर
3	मालवल - फिरोजपुर, पंजाब	लार्जव्हाइट्यॉर्कशायर
4	साइडा - गुरदासपुर, पंजाब	लार्जव्हाइट्यॉर्कशायर
5	खोवाल - होशियारपुर, पंजाब	लार्जव्हाइट्यॉर्कशायर
6	डब्ल्यूबीएलडीसीहिंगहाटाफार्म, मोहनपुर, नंदिया, पश्चिमबंगालकेतहतसुअरप्रजननफार्म	लार्जव्हाइट्यॉर्कशायरडुरोक, लैंडरेस
7	डब्ल्यूबीएलडीसी, मोहितनगर, जलपाईगुड़ी, पश्चिमबंगालकेतहतसुअरप्रजननफार्म	लार्जव्हाइट्यॉर्कशायर, डुरोक, लैंडरेस
8	सुअरप्रजननकेंद्र, केएलडीबोर्ड, एर्नाकुलम, केरल	लार्जव्हाइट्यॉर्कशायर, 2. लैंडरेस 3. डुरोक ,4. एलडब्ल्यू यॉर्कशायर x लैंडरेसक्रॉस, 5. लैंडरेस x डुरोकक्रॉस,6.एलडब्ल्यू यॉर्कशायर x डुरोकक्रॉस 7. थ्री वे क्रोसेस

निजीसुअरप्रजननफार्म

क्र.सं.	फर्म का नाम
1.	धालीवाल सुअर फार्म संगरूर, पंजाब
2	हरप्रीत सिंह बठिंडा, पंजाब
3	जसवीर सिंह संगरूर, पंजाब
4	जगदीप सिंह एस एसनगर, पंजाब
5	कुणाल शर्मा, डायमंडस्वाइनब्रीडरग्रामशंकरजिलाजालंधर, पंजाब
5.	वीरेंद्रसिंहधुमनसुअरफार्मडेराबाबानानक, गुरदासपुर, पंजाब
6.	खुल्करसुअरफार्म, मुक्तसररोड, फिरोजपुर, पंजाब
7.	रंजीतपिंगफार्म, विलेजजोनर, फिरोजपुर, पंजाब
8.	नूरपुरसुअरफार्म, गांवनूरपुर, सेठान, एफजेडआर, पंजाब
9.	मंजीतपिंगफार्म, ग्राममानसिंहवाला, मुक्तसरसाहिब, पंजाब
10.	मछलीबागरासुअरफार्म, गांवमछलीबागरा, एफजेडआर, पंजाब
11.	सुलहानीसुअरफार्म, गांवसुलहानी, एफजेडआर, पंजाब
12.	संदीपसुअरफार्म, ग्रामजयमलवाला, एफजेडआर, पंजाब
13.	राकेशपिंगफार्म, जीरा, एफजेडआर, पंजाब
14.	अवतारसिंह, सालापुररोपड़, पंजाब
15.	शामलाल, मुंडीखरारमोहाली, पंजाब
16.	जसबीरसिंह, सेक्टर -23डीसीएचडी
17	जशनदीपसिंह, राजपुरा, पटियाला, पंजाब
18.	अमतेश्वर, मोहाली, पंजाब
19.	करमचंद, रोपड़, पंजाब
20.	दर्शन, सियालबामाजरी, पंजाब
21.	कुलतारसिंह, चांदपुरबेला, रोपड़, पंजाब
22.	अनिल, डेराबेसी, मोहाली, पंजाब
23.	आकाशदीपसिंह, शेकपुर, मोहाली, पंजाब
24.	दीपकसोहरता, बोझेरी, मोहाली, पंजाब

प्रमुख चाराबीज उत्पादक एजेंसियां

क्र.सं.	नाम
01	भाकृअनुप-भारतीय चरागाह एवं चाराअनुसंधान संस्थान, झांसी, उत्तरप्रदेश
02	राज्यकृषिविश्वविद्यालय (63)
03	राष्ट्रीय बीज निगम लिमिटेड

04	राज्यबीजनिगमलिमिटेड (13नग)
05	कृषिविज्ञानकेंद्र (722नग)
06	दुर्घटसंघ/सहकारिता (18राज्य)
07	क्षेत्रीयचारास्टेशन, हिसार, चेन्नई, जम्मूऔरकश्मीर, हेसरधाट (बैंगलोर), कल्याणी (पश्चिमबंगाल), सूरतगढ़ (राजस्थान), हैदराबाद, धामरोड।
08	बीएआईएफ लिमिटेड
09	जेकेट्रस्ट,ठाणे महाराष्ट्र

नोट: उपरोक्त सूचियाँ सांकेतिक हैं और पूरी नहीं हैं। विभाग अनुरोध पर सूची जोड़ सकता है। सामग्री / इनपुट की खरीद खरीदारकी जिम्मेदारी पर है।

Government of India
Ministry of Fisheries, Animal Husbandry and Dairying
Department of Animal Husbandry and Dairying

NSFDC Scheme: Anusuchit Jati Kalyan Yojana

Sr. No.	Particular	Description																	
1	Purpose	<ul style="list-style-type: none"> • MICRO-CREDIT FINANCE SCHEME (MCF). Max. Loan Limit Rs. 125000/- • LAGHU VYAVASAY YOJNA(LVY): Max. Loan Limit Rs. 500000/- • MAHILA SAMRIDHI YOJNA (MSY): Max. Loan Limit Rs. 140000/- • TERM LOAN: Maximum Loan limit Rs. 47.50 LAKH. 																	
2	Eligibility	<ul style="list-style-type: none"> • The beneficiary(ies) should be from Scheduled Caste Community. • Individuals, Partnership Firms & Co-operative Societies are eligible to undertake income generating activities. • However, proposals submitted by the Partnership Firms and Co-operative Societies shall be considered subject to the following: <ul style="list-style-type: none"> I. All the members of Partnership Firms and Co-operative Societies belong to the Scheduled Caste Community. II. Annual family income of each member/applicant should be up to Rs. 3,00,000/- <p>NB: The selection of the borrower shall be made by the branch. For the income purpose, the certificate from Tehsildar shall have to be obtained by the branch.</p>																	
3	Limit	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Name of Scheme</th> <th>Unit Cost</th> <th>Max Loan Limit</th> </tr> </thead> <tbody> <tr> <td>MICRO-CREDIT FINANCE SCHEME (MCF).</td> <td>Rs. 1.40</td> <td>Rs. 1.25</td> </tr> <tr> <td>LAGHU VYAVASAY YOJNA (LVY)</td> <td>Rs. 5.00</td> <td>Rs. 4.50</td> </tr> <tr> <td>MAHILA SAMRIDHI YOJNA (MSY)</td> <td>Rs. 1.40</td> <td>Rs. 1.25</td> </tr> <tr> <td>TERM LOAN</td> <td>Rs. 50.00</td> <td>Rs. 47.50</td> </tr> </tbody> </table>			Name of Scheme	Unit Cost	Max Loan Limit	MICRO-CREDIT FINANCE SCHEME (MCF).	Rs. 1.40	Rs. 1.25	LAGHU VYAVASAY YOJNA (LVY)	Rs. 5.00	Rs. 4.50	MAHILA SAMRIDHI YOJNA (MSY)	Rs. 1.40	Rs. 1.25	TERM LOAN	Rs. 50.00	Rs. 47.50
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TERM LOAN	Rs. 50.00	Rs. 47.50																	
4	Rate of Interest	<p>Rate of interest will be applicable as advised by Bank from time to time & Interest subvention as per scheme guidelines</p> <p>Interest Applicable: Monthly Rest.</p>																	
5	Nature of Credit Facility	TL																	
6	Validity/ Repayment Period	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Name of Scheme</th> <th>Max. Repayment Period</th> </tr> </thead> <tbody> <tr> <td>MICRO-CREDIT FINANCE SCHEME (MCF).</td> <td>Within 3.5 years</td> </tr> <tr> <td>LAGHU VYAVASAY YOJNA (LVY)</td> <td>Within 6.0 years</td> </tr> <tr> <td>MAHILA SAMRIDHI YOJNA (MSY)</td> <td>Within 3.5 years</td> </tr> <tr> <td>TERM LOAN</td> <td>Within 10.0 years</td> </tr> </tbody> </table>			Name of Scheme	Max. Repayment Period	MICRO-CREDIT FINANCE SCHEME (MCF).	Within 3.5 years	LAGHU VYAVASAY YOJNA (LVY)	Within 6.0 years	MAHILA SAMRIDHI YOJNA (MSY)	Within 3.5 years	TERM LOAN	Within 10.0 years					
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TERM LOAN	Within 10.0 years																		
7	Margin	Beneficiary shall have to bring margin @10% of the project cost.																	

8	Security	<p><u>In case of agriculture loans (Upto Rs.2.00 lac):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. ➤ <u>In case of agriculture loans (More than Rs. 2.00 lac):</u> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed(if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. ➤ Simple Mortgage of agricultural land /Equitable Mortgage of commercial landed property having market value equal to Bank Loan. <p><u>In case of Non Agricultural Loans(upto Rs.0.50 lacs):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed(if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. <p><u>In case of Non Agricultural Loans(More than Rs.0.50 lacs upto Rs.1.00 lac):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee of 02 persons having net worth equal to Bank Loan <ul style="list-style-type: none"> + ➤ Mortgage of house property/landed property having value equal to Bank loan <ul style="list-style-type: none"> or <p style="text-align: center;">Liquid security having NAV of 50% of the Bank Loan.</p> <p><u>In case of Non Agricultural Loans (More than Rs.1.00 lacs):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed(if deed available). ➤ Third party guarantee of 02 persons having net worth two times of the Bank Loan <ul style="list-style-type: none"> + \ ➤ Mortgage of house property/landed property having value of 100% of Bank loan. <ul style="list-style-type: none"> or <p style="text-align: center;">Liquid security having NAV of 100 % of the Bank Loan.</p> <p>NB: In such cases where Mortgage of House/property is offered as collateral security, The value of mortgaged property whether by way of primary security and collateral security, jointly should not be less than 02 times of Bank Loan.</p>
9	Documents	Documents as per activity.
10	Classification	Priority Sector

NATIONAL SAFAI KARAMCHARIS FINANCE & DEVELOPMENT CORPORATION
(NSKFDC) Scheme

Sr. No.	Particular	Description
1	Eligibility	<ul style="list-style-type: none"> Scavenger/Safai Karamchari and their dependents duly identified under the National Scheme for Liberation & Rehabilitation of Scavengers (NSLRS) in a survey/registered co-operative societies of Safai Karamcharis/legally constituted association/firm promoted by the target group and also All those who produce a certificate from local Revenue Officer/local Municipal Officer/Cantonment Executive Officer/Railway Officer, Head of the Govt. Departments (i.e. Schools, Colleges, Forest, Health, Education, Animal Husbandry) having rank not less than Gazetted Officer, Elected Members of Municipal Body & Pradhan of Gram Panchayats for which the State Govt. is required to issue necessary notification. <p>However, under the MS Act, 2013, a person identified as Manual Scavenger in a survey need not to provide any certificate once his/her name appeared in final list of Manual Scavenger prepared by State/UTs Government</p>
		<ul style="list-style-type: none"> Any viable income generating activities/Project including sanitation related activities. Loan under Mahila Adhikarita Yojana is provided to Safai Karamchari and Scavenger women and their dependent daughters through the SCAs for small and petty trade/business and sundry income generating activities Loan under Mahila Samridhi Yojana is provided to the SCAs provided by the beneficiary for small and petty trade/business and sundry income generating activities to Safai Karamchari and Scavenger women and their dependent daughters. Loan under Micro Credit Finance (MCF) is provided by the Banks for small/petty trade/business & sundry income generating activities. Loan under Education Scheme is being extended to the students of the community of Safai Karamcharis Scavengers & their dependents for pursuing professional, Academic or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers, Graduation courses in all disciplines (i.e. B.A., B.Sc.& B.Com etc.), Sanitary Inspector & other similar job oriented courses having minimum period of one year, Diploma in Physiotherapy, Pathology, Nursing, Hotel Management & Tourism, Journalism & Mass Communication, Geriatric Care, Bachelor of Education, Ph.D., Language courses, BCA & MCA etc. (from authorized/recognized Institutes/ Universities). SANITATION WORKERS REHABILITATION SCHEME (SWRS) Loan under this scheme, is extended to the target group who are presently doing sewerage /drainage work in unhygienic working conditions to do the clean work mechanically instead of manually for purchasing of various sanitation based equipment like Vacuum Loader, Garbage Disposal Vehicles, Pay and use Toilet Suction Machine for doing sewerage/cleaning work mechanically & other

		<ul style="list-style-type: none"> sanitation related income generating activities etc. <ul style="list-style-type: none"> • Sanitary Mart Scheme: To meet the increased demand for construction material for toilets and other articles required for sanitary/cleaning facilities, as a result of "Swachh Bharat Abhiyan". <p>Note: Skill Development Training is provided to the eligible members of the target group between the age group of 17-40 for job employment/self employment ventures and skill development for taking up income generating activities in Industry, Services & Business sectors in the form of 100% grant. The grant amount also includes the stipend amount of Rs.1500/- per month /per candidate. The duration of training programmes is upto one year.</p>
2	INDICATIVE PROJECTS/ ACTIVITIES	<ol style="list-style-type: none"> 1. <u>Upto Rs.50,000/-</u> <ul style="list-style-type: none"> ➢ Agricultural Sector: Mixed Farming, Bee keeping, Goatery, Dairy, Poultry and Duckery. ➢ Service Sector : Tea Leaf Shop, Tea Stall, Cane Bamboo Shop, General Store, Singar Shop, Statue Making, Carpentry, Rickshaw, Sale of Steel Utensils, Gift Items Shop, Flower Shop, Egg Business, Rice Selling, Badi / Papad Making, Readymade Garments, Masons, Mobile Repairing, TV/ Domestic Appliances Repairing, Electrician, Plumbing & Mason, Fruit & Vegetable Vendor & Meat Shop, Paan Shop, Beauty Parlous, Footwear Shop, Electronic Shop, CD/ Cassettes Shop, Fast Food, Photo Studio, Rice Polishing, Imitation Jewellery, Gift Stall, Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill and Bicycle Hiring and Repairing. ➢ Industrial Sector : Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics Rakhee/Decorative Jhallers 2. <u>From Rs.50001 to Rs.1.00 lac</u> <ul style="list-style-type: none"> ➢ Agricultural Sector: Poultry, Goatery and Milch Animals. ➢ Service Sector : Fabrication Work, Shuttering, Computer, Carpentry Business, Fertilizer Shop, Mobile Repair, Battery winding & repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Photocopier Booth, General Provision Store and Music Store etc. ➢ Industrial Sector: Broom Stick, Artificial Jewellery , Paper, Jute & Cloth Bags & folders, Paper envelopes & File covers, Air bag/ purse, HawaiChappal and Surgical Bandages making. 3. <u>From Rs.1.01 lac to Rs.5.00 lac</u> <ul style="list-style-type: none"> ➢ Agricultural Sector: Poultry Farming, Plants Nursery, Vermi Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller and Horticulture. ➢ Service Sector : Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipment, Dry cleaning, dyeing & draping, Transport, Denting & Painting of Vehicles and Domestic Gadgets, Sanitary & Hardware Shop, Servicing & Repair of Domestic electrical Appliances, Tent House, Band Party and Readymade Garments Shop. ➢ Industrial Sector : Broom making, Brush making, Hollow

		<p>Bricks and Jallis Making, Printing Press, Black Smith, Embroidery / Jari Work, Machine Screw Manufacturing, Surgical Bandage Manufacturing, Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Re-treading , Citronella Manufacturing and Silver Ornaments</p> <p>4. From Rs.5.01 lac to Rs.10.00 lac</p> <ul style="list-style-type: none"> ➤ Agricultural Sector: Tractor Trolley, Poultry Farming and Dairy Farming. ➤ Service Sector: Mini Hotels / Motels, Dhaba, Readymade Garments, Mobile Shop, Hardware and Paint Shop, Tent House, Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo and Mini Bus(RTV). ➤ Industrial Sector: Rice Mill, Stone Crusher, Hosiery unit and Mineral Soda Water Plant. <p>5. From Rs.10.00 lac to 15.00 lac</p> <ul style="list-style-type: none"> ➤ Sanitary based Equipment: Vacuum loader, Suction Machine with Vehicle, Garbage Disposal Vehicle, Pay& use toilets etc.
3	Loan Limits	<ul style="list-style-type: none"> • Any viable income generating activities/Project including sanitation related activities. Max. Loan Limit Rs. 15.00 lakh. • Mahila Adhikarita Yojna (MAY): Max. Loan Limit Rs. 75000/- • Mahila Samridhi Yojna (MSY): Max. Loan Limit Rs. 50000/-. • Micro Credit Finance (MCF): Max. Loan Limit Rs. 50000/- to individual & Rs5.00 lakh to groups restricted to Rs.50,000/- per beneficiary. • Education Loan: <ul style="list-style-type: none"> ➤ Loan Study in India-up to Rs. 10.00 lac, ➤ Study in Abroad-up to Rs. 20.00 lac . • Sanitation Workers Rehabilitation Scheme (SWRS): Max. Loan Limit Rs. 15.00 lakh. • Sanitary Mart Scheme: Assistance would be extended to individual beneficiaries/self-help groups of liberated Manual Scavengers /Safai Karamcharis and their dependents for setting up of Sanitary Marts with maximum cost of Rs. 15.00 lakhs.
4	Rate of Interest	<ul style="list-style-type: none"> • Rate of interest will be applicable as advised by Bank from time to time. • Interest Applicable: Monthly Rest.
5	Margin	<ul style="list-style-type: none"> • Upto Rs.50,000/-: NIL. • More than Rs.50,000/- 10%. • Mahila Samridhi Yojna (MSY), Sanitation Workers Rehabilitation Scheme (SWRS) & Sanitary Mart Scheme: 10% • Education loan: As per the extent norms of education loan.
6	Nature of Credit Facility	Term Loan
7	Moratorium Period	<ul style="list-style-type: none"> • Education loan: One year after completion of course. • Sanitary Mart Scheme: Six months in addition to implementation period of 03 months • In rest cases: 06 months
8	Validity/ Repayment	Maximum repayment period would be as mentioned below after moratorium period:

	Period	<ul style="list-style-type: none"> ➤ Term Loan- 10 years ➤ Mahila Adhikarita Yojna (MAY): 05 Years ➤ Mahila Samridhi Yojna (MSY): 03 Years ➤ Micro Credit Finance (MCF): 03 Years ➤ Education Loan: 05 Years ➤ Sanitation Workers Rehabilitation Scheme (SWRS): 10 Years ➤ Sanitary Mart Scheme : 10 Year
9	Security	<p><u>In case of agriculture loans (Upto Rs.2.0 lac):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. <p><u>In case of agriculture loans (More than Rs.2.0 lac):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. ➤ Simple Mortgage of agricultural land /Equitable Mortgage of commercial landed property having market value equal to Bank Loan. <p><u>In case of Non Agricultural Loans(upto Rs.0.50 lacs):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee 02 persons having net worth (immoveable properties) equal to 02 times of Bank Loan. <p><u>In case of Non Agricultural Loans(More than Rs.0.50 lacs upto Rs.1.00 lac):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee of 02 persons having net worth equal to Bank Loan + ➤ Mortgage of house property/landed property having value equal to Bank loan or Liquid security having NAV of 50% of the Bank Loan. <p><u>In case of Non Agricultural Loans (More than Rs.1.00 lacs):</u></p> <ul style="list-style-type: none"> ➤ Hypothecation of assets created through Bank Loan & equitable mortgage of work shed (if deed available). ➤ Third party guarantee of 02 persons having net worth two times of the Bank Loan & ➤ Mortgage of house property/landed property having value equal to Bank loan. or Liquid security having NAV of 100 % of the Bank Loan. <p>NB: In such cases where Mortgage of House/property is offered as collateral security, The value of mortgaged property whether by way of primary security and collateral security, jointly should not be less than 02 times of Bank Loan.</p>
10	Documents	As per related activity considered. (PDC, if salaried.)
11	Subsidy	<u>Sanitary Mart Scheme :</u>

		Maximum subsidy of Rs. 3.25 lacs in case of manual scavengers under Self Employment Scheme for Rehabilitation of Manual Scavengers(SRMS) in accordance with the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013”.
12	Classification	Priority Sector
13	Scheme Covers	<p>Scheme covers:</p> <ul style="list-style-type: none"> ➢ Mahila Adhikarita Yojana ➢ Mahila Samridhi Yojana ➢ Micro Credit Finance (MCF)- Individuals & group ➢ Education Loan ➢ SANITATION WORKERS REHABILITATION SCHEME (SWRS) ➢ Sanitary Mart Scheme

One District One Product Scheme (ODOP)

1	उद्देश्य	<ul style="list-style-type: none"> ● योजना का उद्देश्य एक जनपद एक उत्पाद(ओ.डी.ओ.पी) के अन्तर्गत चयनित उत्पादों के समग्र विकास के लिए वित्तीय प्रोत्साहन के माध्यम से कारीगरों/ श्रमिकों/ उद्यमियों को लाभान्वित करना है। ● योजनान्तर्गत उद्योग, सेवा एवं व्यवसाय क्षेत्र में वित्त पोषण में सहायता की सुविधा संबन्धित जनपद हेतु चिन्हित ओ.डी.ओ.पी उत्पाद की परियोजना/ इकाइयों को ही प्राप्त होगी।
2	पात्रता	<ul style="list-style-type: none"> ● आवेदक की आयु कम से कम 18 वर्ष होनी चाहिये। ● शैक्षिक योग्यता की बाध्यता नहीं है। ● योजनान्तर्गत उद्योग, सेवा एवं व्यवसाय क्षेत्र में वित्तपोषण में सहायता की सुविधा संबन्धित जनपद हेतु चिन्हित ओ.डी.ओ.पी. उत्पाद की इकाइयों को ही प्राप्त होगी। ● आवेदक या इकाई किसी भी राष्ट्रीयकृत बैंक/वित्तीय संस्था/सरकारी संस्था इत्यादि का चूककर्ता (Defaulter) नहीं होना चाहिये। ● आवेदक द्वारा भारत सरकार अथवा उत्तर प्रदेश सरकार द्वारा संचालित किसी अन्य स्वरोजगार योजना का पूर्व में लाभ न प्राप्त किया गया हो। ● आवेदक द्वारा पात्रता की शर्तों को पूर्ण किये जाने के सम्बन्ध में शपथ-पत्र देना होगा। ● विशेष श्रेणी (अनुसूचित जाति, अनुसूचित जनजाति, अन्य पिछड़ा वर्ग, अल्पसंख्यक, महिला एवं दिव्यांगजन) के लाभार्थियों हेतु सक्षम प्राधिकारी द्वारा निर्गत प्रमाण पत्रों की प्रमाणित प्रति आवेदन पत्र के साथ संलग्न करना अनिवार्य होगा।
3	ऋण का प्रकार	<ul style="list-style-type: none"> ● TL ● CC ● कुल परियोजना लागत में पूँजी व्यय (भूमि क्रय की लागत को छोड़कर) और नकद साख का एक चक्र शामिल होगा। ● परियोजना लागत में किराए पर वर्कशॉप/वर्कशेड लिए जाने को सम्मिलित किया जा सकता है, परन्तु भूमि क्रय की लागत को परियोजना लागत में सम्मिलित नहीं किया जायेगा।
4	ऋण सीमा	<ul style="list-style-type: none"> ● उद्योग क्षेत्र (Industry Sector) ● भारतीय रिजर्व बैंक द्वारा प्लांट एवं मशीनरी हेतु निर्धारित निवेष सीमा को ध्यान में रखते हुए ऋण का निर्धारण किया जायेगा जो कि कुल लागत का 75% से अधिक नहीं होगा। ● कार्यशील पूँजी का निर्धारण कुल अनुमानित वार्षिक बिक्री का अधिकतम 20% अथवा ● आवेदित राशि (दोनों में से जो भी कम हो)
5	अंशधन	<p>नोट:</p> <p>उद्यम के 02 वर्ष तक सफल संचालन के उपरान्त मार्जिन मनी समायोजित की जायेगी।</p>

		Categories	Beneficiary Contribution	Rate of Subsidy															
		General Category	10%	25%															
		Special Category	05%	25%															
6	योजना के तहत सहायता/ अनुदान	<ul style="list-style-type: none"> शासन द्वारा देय कुल परियोजना लागत के सापेक्ष मार्जिन मनी की अनुमन्यता - <table border="1"> <thead> <tr> <th>क्र.सं.</th><th>परियोजना राशि (लाख)</th><th>अनुदान</th></tr> </thead> <tbody> <tr> <td>1</td><td>रु. 25.00 लाख तक</td><td>परियोजना के कुल लागत का 25% या रु. 6.25 लाख (जो भी कम हो)</td></tr> <tr> <td>2</td><td>रु. 25 लाख से अधिक एवं रु. 50.00 लाख तक</td><td>परियोजना के कुल लागत का 20% या रु. 6.25 लाख (जो भी अधिक हो)</td></tr> <tr> <td>3</td><td>रु. 50 लाख से अधिक एवं रु. 150.00 लाख तक</td><td>परियोजना के कुल लागत का 10% या रु. 10.00 लाख (जो भी अधिक हो)</td></tr> <tr> <td>4</td><td>एवं रु. 150.00 लाख से अधिक</td><td>परियोजना के कुल लागत का 10% या रु. 20.00 लाख (जो भी कम हो)</td></tr> </tbody> </table>	क्र.सं.	परियोजना राशि (लाख)	अनुदान	1	रु. 25.00 लाख तक	परियोजना के कुल लागत का 25% या रु. 6.25 लाख (जो भी कम हो)	2	रु. 25 लाख से अधिक एवं रु. 50.00 लाख तक	परियोजना के कुल लागत का 20% या रु. 6.25 लाख (जो भी अधिक हो)	3	रु. 50 लाख से अधिक एवं रु. 150.00 लाख तक	परियोजना के कुल लागत का 10% या रु. 10.00 लाख (जो भी अधिक हो)	4	एवं रु. 150.00 लाख से अधिक	परियोजना के कुल लागत का 10% या रु. 20.00 लाख (जो भी कम हो)		
क्र.सं.	परियोजना राशि (लाख)	अनुदान																	
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4	एवं रु. 150.00 लाख से अधिक	परियोजना के कुल लागत का 10% या रु. 20.00 लाख (जो भी कम हो)																	
7	ब्याज दर	<ul style="list-style-type: none"> ब्याज दर समय समय पर निर्धारित बैंक नियमानुसार लागू होगा। 																	
8	प्रतिभूति	<ol style="list-style-type: none"> प्राथमिक प्रतिभूति <ul style="list-style-type: none"> बैंक ऋण से सृजित परिसम्पत्तियों यथा स्टॉक व मशीनरी तथा फिक्स्ड एसेट्स का दृष्टिबन्धन। प्रवर्तक/निदेशक/साझेदार अथवा प्रोप्राइटर की कार्यशाला भूमि व भवन अथवा अन्य व्यावसायिक सम्पत्ति जो उसके नाम हो एवं वित्तपोषित की जा रही परियोजना से सम्बन्धित हो तथा अन्यत्र कहीं बंधक न हो, का साम्यिक बंधक (यदि उपलब्ध है) प्राप्त किया जायेगा। कोलैटरल सिक्यूरिटी <ul style="list-style-type: none"> MSME ऋण की शर्तों के अनुसार 																	
9	ऋण वितरण	<ul style="list-style-type: none"> परियोजना धारक के अंशदान में कटौती के पश्चात बैंक समग्र ऋण के रूप में परियोजना को वित्तपोषित करेगा, जिसमें सावधि ऋण तथा कार्यशील पूँजी भी शामिल होगी। प्लांट एवं मशीनरी क्रय करने हेतु ऋण का वितरण सीधे आपूतिकर्ता (As per quotation) को किया जायेगा। नकद-साख राशि का वितरण परियोजना के संचालन सम्बन्धी आवश्यकता की पूर्ति हेतु बैंक नियमानुसार किया जायेगा। 																	
10	ऋण अदायगी	<ul style="list-style-type: none"> सावधि ऋण 5 से 7 वर्षों में नकद-साख वार्षिक समीक्षा के आधार पर 																	

11	<p>अन्य शर्तें</p> <ul style="list-style-type: none"> ➤ लाभ प्राप्त करने के लिए विशेष श्रेणी के लाभार्थियों को आवेदन पत्र के साथ सक्षम प्राधिकारी द्वारा जारी प्रासंगिक प्रमाण पत्रों की सत्यापित प्रतियां संलग्न करनी होंगी। ➤ लाभार्थी द्वारा निर्धारित प्रारूप पर आवेदन-पत्र सम्बन्धित जनपद के उपायुक्त उद्योग एवं उद्यम प्रोत्साहन जिला केन्द्र को प्रस्तुत किया जायेगा। ➤ लाभार्थी का चयन जिला स्तरीय टास्क फोर्स समिति द्वारा किया जायेगा। ➤ लाभार्थी के चयनोपरान्त बैंक शाखा में प्राप्त होने के 15 दिन के अन्दर शाखा प्रबन्धक द्वारा ऋण स्वीकृति/अस्वीकृति के सम्बन्ध में निर्णय लिया जायेगा। स्वीकृत/अस्वीकृत श्रार्थना पत्रों के सम्बन्ध में बैंक शाखा द्वारा तत्काल जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र को सूचित किया जायेगा। ➤ बैंक शाखा से ऋण स्वीकृति के उपरान्त लाभार्थियों को योजना के नियमानुसार प्रशिक्षण प्राप्त करना आवश्यक होगा। ➤ पूर्व से प्रशिक्षण प्राप्त लाभार्थियों का आवश्यकतानुसार प्रशिक्षण से मुक्त रखा जायेगा। ➤ प्रशिक्षण के उपरान्त, सम्बन्धित बैंक शाखा द्वारा ऋण की प्रथम किश्त लाभार्थी को वितरित कर दी जायेगी। ➤ ऋण की प्रथम किश्त के वितरण के पश्चात, वित्त पोषण करने वाली शाखा द्वारा वांछित मार्जिन मनी के दावे सम्बन्धित जनपद के उपायुक्त उद्योग जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र से यथा शीघ्र किया जायेगा। ➤ उपायुक्त उद्योग जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र द्वारा दावा प्राप्त होने के 07 दिन के अन्दर अनुदान राशि को बैंक शाखा के खाते में डायरेक्ट बेनेफिट ट्रान्सफर (DBT) के माध्यम से उपलब्ध कराई जाएगी। ➤ कुल परियोजना लागत में अनुदान राशि के भाग पर ब्याज देय नहीं होगा। ➤ अनुदान राशि प्राप्त होने के उपरान्त, उक्त अनुदान राशि को लाभार्थी के सब्सिडी एकाउंट से लिंक कर दिया जाएगा। ➤ यदि प्राप्त अनुदान राशि, TL से अधिक है – <ul style="list-style-type: none"> ➤ सर्व प्रथम प्राप्त अनुदान राशि को TL से लिंक करेंगे व शेष अनुदान राशि के बराबर CCSUBSIDY मद में एक खाता खोला जाएगा जिसकी ऋण सीमा प्राप्त अनुदान राशि को TL से संयोजित करने के बाद शेष राशि के बराबर होगी।
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		<p> CCSUBSIDY खाते को नामे करते हुए राशि को लाभार्थी के योजनान्तर्गत खोले गए CC खाते में क्रेडिट किया जाएगा व उक्त राशि पर लियन कराना होगा।</p> <p>➤ लाभार्थी द्वारा परियोजना के सफलतापूर्वक संचालित रहने तथा किसी प्रकार का डिफॉल्ट न होने की दशा में 02 वर्ष के पश्चात अनुदान राशि को समायोजित किया जा सकता है।</p> <p>➤ समायोजन के पूर्व “जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र” एवं सम्बन्धित बैंक के अधिकारियों द्वारा लाभार्थी की परियोजना का संयुक्त निरीक्षण किया जायेगा। निरीक्षण के पश्चात ही उपलब्ध मार्जिन मनी की धनराशि को अनुदान के रूप में समायोजित किया दिया जायेगा।</p> <p>नोट:</p> <p>जानबूझकर ऋण दुरुपयोग की स्थिति में सम्बन्धित बैंक शाखा द्वारा अनुदान राशि “जिला उद्योग एवं उद्यम प्रोत्साहन केन्द्र” को वापस कर दी जायेगी। यदि परियोजना दैवी आपदा अथवा अन्य असाधारण परिस्थितियों के कारण बंद हुई है तो ऐसी स्थिति में बैंक द्वारा अनुँदं राशि को लाभार्थी के ऋण के सापेक्ष समायोजित किया जा सकेगा।</p>
12	वर्गीकरण	<p>➤ प्राथमिक क्षेत्र</p>
13	दस्तावेज	<ul style="list-style-type: none"> ● अटेस्टेशन मेमो ● डी.पी. नोट ● कम्पोजिट हाइपोथिकेशन अथवा हाइपोथिकेशन ऑफ प्लांट एवं मशीनरी /हाइपोथिकेशन ऑफ स्टॉक ● जनरल फॉर्म ऑफ गारन्टी ● मेमोरेण्डम फॉर मॉर्गेज ऑफ लैंड एण्ड बिल्डिंग ● डिक्लेरेशन -कम-अण्डरटेकिंग-कम-अथॉरिटी ● लेटर ऑफ इन्स्टालर्मेन्ट विद एक्सीलरेशन क्लॉज (टर्म लोन में) ● लेटर ऑफ कान्टीन्यूइंग सिक्योरिटी (नकद-साख में) ● परियोजना की प्रकृति और उधारकर्ता के प्रकार के आधार पर अन्य आवश्यक दस्तावेज ● अन्य यदि लागू हों

PM-Surya Ghar Yojana-Standalone & Composite

Scheme Name	PM-Surya Ghar Yojana-Standalone		
Parameter	Guidelines		
Purpose	Installation of Grid connected RTS (Roof Top Solar) for residential purpose only up to a capacity of 10 KW (The project cost may include Design, Supply, Installation, AMC, testing & commissioning etc. of Grid connected Rooftop Solar Photovoltaic Systems in residential premises)		
Loan Limit	For Unit Capacity up to 3 KW: Minimum Loan Limit: Min. loan limit criteria is not applicable Maximum Loan Limit: Rs.2.00 Lacs	For Unit Capacity more than 3 KW & Upto 10 KW: Minimum Loan Limit: Rs.50,000/- Maximum Loan Limit: Rs. 10.00 Lacs	
Age	Minimum:- 21-Years Maximum: <ol style="list-style-type: none"> For Salaried Person: Up to retirement age of the Borrower (including repayment period) For Non-Salaried : 65-Years (including repayment period) 		
Eligibility	<ul style="list-style-type: none"> Individuals singly or jointly have availed a home loan or haven't availed a home loan from our Bank but have a Residential property in their name. Individuals singly or jointly who have availed home loans from other Banks/FIs. Individuals residing in Flat and having Terrace in his/her name. Staff members of our bank are eligible for availing loans under the scheme on terms as applicable to the general public. Applicant having CIBIL score 675 & above (New to Bank i.e. -1,0 customers also eligible). Applicant should have Rooftop Rights on which the installation is proposed. Should have sufficient roof area as mandated by MNRE. Should have the Latest electricity bill in their name. 		
Margin	Sr. No.	Capacity	Margin Money
	1	Upto 3 kW	10%
	2	➤ 3kW to 10kW	20%
Income Criteria	Income Criteria not required	Minimum: Gross Monthly Income. Rs.25000/- Per Month (for both Salaried and Non- Salaried)	
Period	Maximum 120 Months (Door to door tenure, including maximum 6 months moratorium period)		

Rate of Interest	For Unit Capacity up to 3 KW:	For Unit Capacity more than 3 KW & up to 10 KW:
	<p>Floating option: BPLR-7.25% i.e. 7.00 % p.a. at present</p> <p>Fixed option: 7.00% pa at present (Fixed rate option is subject to resetting of ROI once in three years as decided by the Bank)</p>	<p>(Floating & Fixed ROI option)</p> <p>1) For existing Home Loan Customers: ➤ As applicable under the Bank's Home Loan ROI</p> <p>2) For Non-Home Loan Customers: ➤ As applicable under the Bank's Home Loan ROI + 1%</p> <p>(The applicable Rate of Interest for a home loan will be determined by taking the present CIBIL score bracket into account following the home loan guidelines.)</p> <p>(Fixed rate option is subject to resetting of ROI once in three years as decided by the Bank)</p>
Repayment Capacity	Up to 3 kW:	More than 3 KW-10 KW:
	Not Required	<p>For Salaried Persons: Fixed Obligations to Income Ratio (FOIR) [Total Deductions, including proposed EMI not to exceed 70% of Net Monthly Income (NMI)]</p> <p>Average of last 3 months' NMI (Net Monthly Income) for salaried person and deductions to be considered from the last Month's GMI for FOIR.</p> <p>Net Monthly Income: Average of last-3-Months Net Monthly salary credited in the Bank Account.</p> <p>Deductions to be considered from the last Month's salary. Additional Monthly EMI obligations as fetched from Bureau reports, are also to be taken into account for the FOIR calculation.</p> <p>For others (Self-employed /Professional/ Agriculturist etc):</p> <p>FOIR: Total Deductions, including proposed EMI not to exceed 70% of Net Annual Income (NAI)</p>
Security	Up to 3 kW:	More than 3 KW-10 KW:
	Hypothecation of the Solar panel and its associated implements.	<p>Hypothecation of the Solar panel and its associated implements.</p> <p>Undertaking for creation/ extension of mortgage.</p>
Credit Rating	As per Annexure	

Sanctioning Authority	As per the DLP of Sanctioning Authority. (This scheme is delinked from per party exposure i.e the existing exposure of the borrower under other credit facility should not be clubbed for determining the DLP of sanctioning authority)									
Security Documents	Up to 3 kW: -DP Note / Loan agreement for Rooftop Solar -Composite Hypothecation Agreement -Letter of Instalment with Acceleration Clause. -Letter of authority to make payment directly to the dealer/vendor. -Declaration cum Undertaking cum authority -Other undertakings/ documents as applicable.	More than 3 KW-10 KW: -DP Note & Solar Loan agreement for Rooftop Solar -Letter of stamped undertaking for creation/extension of mortgage of property. -Letter of Instalment with Acceleration Clause -Composite Hypothecation Agreement - Letter of authority to make payment directly to the dealer/vendor. -Declaration cum Undertaking cum authority -Other undertakings/ documents as applicable.								
Disbursement	Disbursement is to be made directly to the listed supplier/vendor after submission of all the required feasibility reports as mandated by MNRE.									
Disbursement Subsidy	<p>The subsidy is available up to 10 KW Grid Connected residential RTS only:</p> <table border="1"> <thead> <tr> <th>RTS Capacity</th> <th>Quantum of Subsidy</th> </tr> </thead> <tbody> <tr> <td>1KW</td> <td>Rs 30,000/-</td> </tr> <tr> <td>2 KW</td> <td>Rs 60,000/-</td> </tr> <tr> <td>3 KW</td> <td>Rs 78,000/-</td> </tr> </tbody> </table> <p>Note:-</p> <p>[Subsidy is available Rs. 30,000/- per kW up to 2 kW & Rs. 18,000/- per kW for additional capacity up to 3 kW. Total Subsidy for systems larger than 3 kW capped at Rs 78,000/-]</p> <ol style="list-style-type: none"> 1. The Subsidy to be claimed by the borrower (Loan account number to be provided for credit of subsidy amount in loan account). 2. In case the subsidy is received in another account the same is to be transferred in the respective loan account. A suitable undertaking in the matter is to be obtained from the borrower. 3. The subsidy so received shall be credited to the loan account and in no case, it should be allowed to be withdrawn by borrower. 		RTS Capacity	Quantum of Subsidy	1KW	Rs 30,000/-	2 KW	Rs 60,000/-	3 KW	Rs 78,000/-
RTS Capacity	Quantum of Subsidy									
1KW	Rs 30,000/-									
2 KW	Rs 60,000/-									
3 KW	Rs 78,000/-									
Processing Charge	Upto 3 KW Nil	More than 3 KW-10 KW: 0.50% of loan amount + GST (Subject to Min.: Rs.500 + GST Max. Rs.5,000 + GST)								
Fore Closure Charge	<p>For the floating rate of interest: No foreclosure charges.</p> <p>For Fixed rate of Interest: Loan is closed within 2 years from the date of opening of</p>									

	loan account @ 2%+ GST on outstanding amount.
Lead Generation	All Applications are to be routed through the Jan Samarth Portal Mandatorily.
Obtaining No Objection Certificate	Not required. However, operating units to explore the possibility of taking over the HL of borrowers from other lenders.
In Principle Sanction	In Principle sanction letter will be issued by Jan Samarth portal digitally.
Classification	Under Priority Sector
Closure of linked home account where RTS loan is availed by the Bank's existing HL borrower.	Up to 3 KW: No restrictions Above 3 KW to 10 KW: In case of our existing Housing loan borrower, property so mortgaged to us shall not be released till currency of Roof Top Solar Loan.
Link for loan application	To apply, register at https://pmsuryaghar.gov.in After successful registration, customer to apply at https://www.jansmarth.in
Check List	1. Loan Application Form 2. Form No. 135 3. KYC Document of applicant/co-applicant. 4. Months-Salary slips and latest Form no.16/ITR (for salaried person) (wherever required) 5. ITRs for the last two years for businessmen, self-employed & Others (wherever required) 6. Latest income certificate from the local competent revenue authority (for Agriculturist) (wherever required) 7. Bank account statement for last-6-months. 8. Latest Electricity Bill (not more than 2 months earlier and all dues should be paid) 9. Copy of Application Acknowledgment (Downloaded from MNRE portal) 10. Copy of feasibility approval letter issued by DISCOM
Other Stipulations:	1. All joint holders of the property shall be co-applicants under the Scheme. 2. All the extent guidelines stipulated in Awas Rin Yojana scheme shall be applicable for calculation of FOIR, eligibility and considering Income. (Applicable for above 3KW to 10 KW). 3. In respect of tenure of loan, where owner of the property is not eligible due to age criteria even then Roof Top Solar Loan can be considered, subject to any of close relative who is joint borrower is fulfilling the age parameter stipulated in the circular. (Owner of the property is to be made co-borrower) 4. The scheme would remain limited to household rooftop projects only. Any industrial, commercial, and other consumers or government and semi-government organizations will not be eligible for the loan scheme. 5. Reimbursement is not allowed in this scheme. 6. The Quotation issued by a DISCOM-approved vendor only to be accepted and the genuineness of the same has to be verified by the branch from the web portal (National portal for rooftop solar).

	<p>7. Pre-sanction inspection for residence/business place/workplace (as applicable) to be carried out invariably in all cases, as per the Bank's extant guidelines.</p> <p>8. While carrying out the Pre-sanction inspection w.r.t residence where the Solar Unit is proposed to be installed, the address mentioned in the feasibility letter is to be rechecked and ensure that the address mentioned in the feasibility letter is the same, as mentioned in the latest electricity bill of the customer.</p> <p>9. Post-sanction inspection/Asset verification is to be carried out by different officials of the branch, from the one who has carried out pre-sanction inspection.</p> <p>10. Necessary permission from the development authority/housing society is to be obtained to install the solar project wherever applicable.</p> <p>11. The Bank will not be part of the claim and disbursement process of the subsidy and the same will have to be claimed by the borrower, as per the extant government guidelines in force for the same. An undertaking in this regard is to be obtained from the borrower.</p> <p>12. After installation of the Rooftop Solar System, the Branch is to obtain the original invoice and the same is to be kept on record.</p> <p>13. Interest is to be served during moratorium period.</p> <p>14. Noting of Charge over CERSAI portal of the asset, created out of Bank loan to be done.</p> <p>15. Satisfaction of Charge over the CERSAI portal to be done within 30 days of closure of loan account.</p> <p>16. All guidelines in respect of any deviation/ concession in scheme parameters shall be dealt in line with the other retail loan scheme.</p> <p>17. The asset created out of the bank loan is to be insured with a bank clause. The primary asset is to be preferably insured with the company, having a tie-up arrangement with our bank. The cost of the same is to be borne by the borrower.</p> <p>18. Unified charges and deviation-charges to be recovered upfront (wherever applicable).</p> <p>19. Upon the receipt of the subsidy in the account the EMI can be re-settled based on the reduced outstanding amount and the residual tenure. This does not constitute a restructuring.</p> <p>20. HUFs are not eligible for this scheme.</p> <p>21. In case the applicant/s are availing Home Loan from other Bank/FI and availed rooftop solar loan from our Bank (Subject to fulfilling scheme guidelines) then it shall be treated as standalone product. However in future if the same borrower gets take over the housing loan to our Bank then ROI benefits can be extended from the date of takeover as applicable for existing home loan borrowers in standalone scheme.</p> <p>22. All other guidelines stipulated in Loan Policy 2023 shall be compiled with.</p>
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Scheme Name	PM-Surya Ghar Yojana-Composite
Parameter	Guidelines
Purpose	Installation of Grid connected RTS (Roof Top Solar) for residential purpose only up to capacity 10 KW (The project cost includes Design, Supply, Installation, AMC, testing &

	commissioning of Grid connected Rooftop Solar Photovoltaic Systems in residential premises)	
Limit	For Unit Capacity up to 3 KW:	For Unit Capacity more than 3 KW & Upto 10 KW:
	Minimum Loan Limit: Min. loan limit criteria is not applicable Maximum Loan Limit: Rs.2.00 Lacs	Minimum Loan Limit: Rs. 50000/- Maximum Loan Limit: Rs.10.00 Lacs
Age	Minimum:- 21-Years Maximum: For Salaried Person: Up to retirement age of the Barrower (including repayment period) For Non-Salaried- 65-Years (including repayment period)	
Eligibility	Individuals singly or jointly intended to avail home loan from our Bank and desirous to install a rooftop solar system on the same residential property. Applicants should have Rooftop /Terrace Rights on which the installation is proposed Staff members intends to avail home loan under staff scheme or under public scheme and desirous to install a rooftop solar system on the same residential property, on terms as applicable to the general public applicable. Applicants having CIBIL 675 & above(including -1 & 0) Should have sufficient roof area as mandated by MNRE	
Rate of Interest	For Unit Capacity up to 3 KW:	For Unit Capacity more than 3 KW & up to 10 KW:
	Floating option: BPLR-7.25% i.e. 7.00 % p.a. at present Fixed option: 7.00% pa at present (Fixed rate option is subject to resetting of ROI once in three years as decided by the Bank)	(Floating & Fixed ROI option) As applicable under the Bank's Home Loan ROI The applicable Rate of Interest for a home loan will be determined by taking the present CIBIL score bracket into account following the home loan guidelines. (Fixed rate option is subject to resetting of ROI once in three years as decided by the Bank)
Margin	Up to 3 kW: 10% of the total Project cost	More than 3 kw -10 KW: 20% of the total Project cost
Moratorium Period	Maximum 6 months from the date of disbursement (Interest to be serviced during moratorium period)	
Loan Period	Maximum 120 Months (Door to door tenure, including maximum 6 months moratorium period)	
Repayment Capacity	Up to 3 kW: Not Required	More than 3 KW-10 KW: Same as per "Awas Rin Yojana"

Security	Up to 3 kW:	More than 3 KW-10 KW:								
	Hypothecation of the Solar panel and its associated implements.	Hypothecation of the Solar panel and its associated implements. Undertaking for creation/ extension of mortgage.								
Credit Rating	No separate risk rating is required apart from Rating under Awas Rin Yojana									
Sanctioning Authority	As per the DLP of Sanctioning Authority. (This scheme is delinked from per party exposure i.e the existing exposure of the borrower under other credit facility should not be clubbed for determining the DLP of sanctioning authority)									
Security Documents	Up to 3 kW: - DP Note / Loan agreement for Rooftop Solar - Composite Hypothecation Agreement - Letter of Instalment with Acceleration Clause. - Letter of authority to make payment directly to the dealer/vendor. - Declaration cum Undertaking cum authority - Other undertakings/ documents as applicable.	More than 3 KW-10 KW: - DP Note & Solar Loan agreement for Rooftop - Letter of undertaking for creation/extension mortgage of House property. - Letter of Instalment with Acceleration Clause - Composite Hypothecation Agreement - Letter of authority to make payment directly to the dealer/vendor. - Declaration cum Undertaking cum authority - Other undertakings/ documents as applicable.								
Disbursement	Disbursement to be made directly to the DISCOM approved vendor after receiving all required document as mandated by MNRE/ sanctioning authority. <u>Branch to ensure the following while making disbursement:</u> Pre-disbursement inspection to be carried out and report to be kept on record. Following mandatory documents from the Borrowers to be obtained. Latest Electricity Bill(not more than 2 months earlier and all dues should be paid) Feasibility approval letter issued by DISCOM Application acknowledgement letter(downloaded from MNRE portal)									
Subsidy	The subsidy is available up to 10 KW Grid Connected residential RTS only: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">RTS Capacity</td> <td style="padding: 2px;">Quantum of Subsidy</td> </tr> <tr> <td style="padding: 2px;">1KW</td> <td style="padding: 2px;">Rs 30000/-</td> </tr> <tr> <td style="padding: 2px;">2 KW</td> <td style="padding: 2px;">Rs 60000/-</td> </tr> <tr> <td style="padding: 2px;">3 KW</td> <td style="padding: 2px;">Rs 78000/-</td> </tr> </table>		RTS Capacity	Quantum of Subsidy	1KW	Rs 30000/-	2 KW	Rs 60000/-	3 KW	Rs 78000/-
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	<p>[Subsidy is available Rs. 30,000/- per kW up to 2 kW & Rs. 18,000/- per kW for additional capacity up to 3 kW. Total Subsidy for systems larger than 3 kW capped at Rs 78,000/-]</p> <p>1.The Subsidy to be claimed by the borrower (Loan account number to be provided for credit of subsidy amount in loan account).</p> <p>2.In case the subsidy is received in another account the same is to be transferred in the respective loan account. A suitable undertaking obtained from the borrower.</p> <p>3.The subsidy so received shall be credited to the loan account and in no case, it should be allowed to be withdrawn by borrower.</p> <p>Applicability: The above mentioned subsidy would be applicable for all subsidy claims submitted on the National Portal for Installation of Grid connected RTS(Roof Top Solar) for residential purpose only.</p> <p>Mandatory Conditions: Only Indigenously manufactured solar panels/modules(both solar cells and modules shall be made in India) shall be used for installation of the rooftop solar plant.</p>
Processing Charge	Nil
Fore Closure Charge	<p>Upto 3 KW:</p> <p>For the floating rate of interest: No foreclosure charges.</p> <p>For Fixed rate of Interest: Loan is closed within 2 years from the date of opening of loan account @ 2% +GST on outstanding amount will be levied.</p>
Lead Generation	<p>All Applications are to be routed through the Jan Samarth Portal Mandatorily using URL:</p> <p>https://www.jansamarth.in</p>
In Principle Sanction	In Principle sanction letter will be issued by Jan Samarth portal.
Classification	Under Priority Sector
Scheme Code	<p>Upto 3 KW- LA362</p> <p>More than 3 KW-10 KW: LA263</p>
Closure of linked home loan account where TRS loan is availed by the Bank's existing HL borrower.	<p>Up to 3 KW: No restrictions</p> <p>Above 3 KW to 10 KW: In case of our existing Housing loan borrower, property so mortgaged to us shall not be released till currency of Roof Top Solar Loan.</p>
Check List	<p>1.Loa Application Form</p> <p>2.Form No 135</p>

	<p>3. KYC Document of applicant/co-applicant.</p> <p>4. Months-Salary slips and latest Form no.16/ITR (for salaried person)</p> <p>5. ITRs for the last two years for businessmen, self-employed & Others</p> <p>6. Latest income certificate from the local competent revenue authority (for Agriculturist)</p> <p>7. Bank account statement for last-6-months.</p> <p><u>Documents to be submitted before disbursement:</u></p> <p>8. Latest Electricity Bill</p> <p>9. Copy of Application Acknowledgment (Downloaded from MNRE portal)</p> <p>10. Copy of feasibility approval letter issued by DISCOM</p>
Other Stipulations:	<p>1. Accounts in FINACLE will be opened separately for Home Loan & "PM-Surya Ghar Yojana- Composite".</p> <p>2. The due date of review of PM-Surya Ghar Yojana-Composite Loan should be aligned with the review date of linked Home Loan.</p> <p>3. In case of purchase of plot+ Construction of House or only construction of House where part disbursement to be done stage wise, as per extent guidelines of housing loan scheme in such cases, Branch to check and ensure that roof is ready to install the genuineness of the quotation/vendor by visiting the web site "PMSURYAGHAR.GOV.IN" at the time of disbursement to be ascertained.</p> <p>4. Only new plant and machinery shall be allowed for installation and not be allowed to shift anywhere once installed.</p> <p>5. All joint holders of the housing property shall be co-applicants under the scheme.</p> <p>6. All the extent guidelines stipulated in Awas Rin Yojana scheme shall be applicable for FOIR, eligibility and considering Income. (Applicable for above 3KW to 10 KW)</p> <p>7. In respect of tenure of loan, where owner of the property is not eligible due to age criteria even then Roof Top Solar can be considered, subject to fulfilment of age criteria stipulated in Awas Rin Yojana.</p> <p>8. Applicant/Co-applicants will remain same as considered under linked Home Loan sanctioned.</p> <p>9. The scheme is only for household rooftop for which home loan has been considered Any Industrial, commercial property shall not be allowed for installation of Rooftop Solar in this Scheme. Further, government and semi government organizations will also be not eligible.</p> <p>10. The Rooftop solar will be installed on the same dwelling unit for which linked home loan has been availed.</p> <p>11. Reimbursement is not allowed in this scheme</p> <p>12. The Quotation issued by a DISCOM-approved vendor only to be accepted and the genuineness of the same has to be verified by the branch from the web portal (National portal for rooftop solar)</p> <p>13. Pre-disbursement inspection w.r.t residence where the Solar Unit is proposed to be installed, to be carried out and report to be kept on record. While carrying out the Pre-disbursement inspection w.r.t residence where the Solar Unit is proposed to be installed, the address mentioned in the feasibility letter is to be rechecked and ensure that the address mentioned in the feasibility letter is the same, as mentioned in the latest electricity bill of the customer.</p>

	<p>14.Post-sanction inspection/Asset verification is to be carried out by different officials of the Branch from the one who has carried out pre-sanction inspection and report to be kept on record</p> <p>15.Necessary permission from the development authority/housing society is to be obtained to install the solar project, wherever applicable.</p> <p>16.The bank will not be part of the claim and disbursement process of the subsidy and the same will have to be claimed by the borrower, as per the extant government guidelines in force for the same An undertaking in this regard is to be obtained from the borrower</p> <p>17.Alter installation of the Rooftop Solar System, the Branch is to obtain the original invoice and receipt, and the same is to be kept on record</p> <p>18.Interest is to be served during moratorium period</p> <p>19.It is also to be ensured that there is no change in existing housing loan scheme including security parameter i e creation of mortgage.</p> <p>20.Noting of Charge over CERSAI portal of the asset, created out of Bank loan to be done</p> <p>21.Satisfaction of Charge over the CERSAI portal to be done within 30 days of closure of loan account</p> <p>22.All guidelines in respect of any deviation/concession in scheme parameters shall be dealt in line with the other retail loan scheme.</p> <p>23.The asset created out of the bank loan is to be insured with a bank clause. The primary asset is to be preferably insured with the company, having a tie-up arrangement with our Bank. The cost of the same is to be borne by the borrower.</p> <p>24.Upon the receipt of the subsidy in the account the EMI can be re-setted based on the reduced outstanding amount and the residual tenure This does not constitute a restructuring</p> <p>25.Any escalation in the price of the Solar System is to be borne by the Borrower</p> <p>26.HUFs are not eligible for this scheme.</p> <p>27. All other guidelines stipulated in Loan Policy 2023 shall be complied with.</p>
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PM Vishwakarma Scheme

Sr. No.	PARAMETERS	DESCRIPTION
1.	Purpose/ Objective	<ul style="list-style-type: none"> i. To provide credit support to the artisans or craftsperson engaged in the activities permitted under the schemes. ii. To provide support for better and modern tools to enhance their capability, productivity, and quality of products. iii. To provide the beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
2.	Eligibility	<p>An artisan or craftsperson working with hands and tools and engaged in one of the family-based traditional trades specified in Annexure-III, in the unorganized sector on self-employment basis shall be eligible for registration under PM Vishwakarma.</p> <ul style="list-style-type: none"> i. The minimum age of the beneficiary should be 18 years on the date of registration. ii. Loan will be given only for the activities specified by the Government, the list of activities permitted under the scheme are enclosed as Annexure-III. iii. The beneficiary should be engaged in the trades concerned on the date of registration and should not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years. However, the beneficiaries of MUDRA and SVANidhi who have repaid their loan, will be eligible under PM Vishwakarma. This period of 5 years will be calculated from the date of sanction of the loan. iv. The beneficiary should have undergone Skill Verification and successfully completed 5 days Basic Skill training to be eligible to avail first tranche of credit support of upto Rs. 1.00 lakh under the Scheme. v. After a successful three-step verification, the artisans and craftspeople will be formally registered under this Scheme as Vishwakarmas. They will receive a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. The certificate will enable the applicants' recognition as a Vishwakarma, making them eligible to avail all the benefits under the Scheme. Therefore, to avail credit facility under the scheme, borrower should have a Digital ID, a PM Vishwakarma Digital Certificate and a PM Vishwakarma ID Card. vi. The registration and benefits under the Scheme shall be restricted to one member of the family. For availing benefits under the Scheme, a 'family' is defined as consisting of the husband, wife and unmarried children. vii. A person in government service and their family members shall not be eligible under the Scheme. <p>All the above eligibility criteria mentioned above will be checked by</p>

		the Government agencies before forwarding the application to the Bank through SIDBI portal.
3.	Identification Of Beneficiaries	Only applications received through online Vishwakarma portal will be entertained.
4.	Udyam Assist Portal/ Udyam Registration No.	Mandatory
5.	Area of operation	Pan India
6.	Duration	The scheme will be initially implemented for five years upto 2027-28, if not withdrawn / amended by a further notification.
7.	Type of facility/ Maximum Loan amount	Working Capital Demand loan (WCDL) 1st Tranche – Maximum loan amount up to ₹ 1.00 lac with tenure of 18 months. 2nd Tranche – Maximum loan amount up to ₹ 2.00 lac with tenure of 30 Months.
8.	Eligibility	i. The beneficiaries who maintain a standard loan account, adopted digital transactions in their business and have undergone Advanced Skill Training of 15 days will be eligible for 2nd tranche. ii. First tranche loan shall be fully repaid and iii. 2nd tranche shall not be granted before six months of the disbursement of first tranche loan.
9.	Margin	Nil
10.	Assessment of Limit	Loan amount requested by the borrower subject to maximum amount permitted under the respective tranche as per scheme guidelines.
11.	Rate of Interest (ROI)	❖ Fixed ROI @ 13.00% p.a., However, for the standard account ROI @ 5.00% will be charged to the beneficiary and for remaining 8%, Bank at Head Office level will claim interest subvention from Ministry. ❖ For NPA accounts, ROI @ 13.00% p.a. shall be charged to Borrower account as no interest subvention will be received for the NPA accounts till the time the account remains in NPA category. To take care of the shift in ROI from 5.00% to 13.00% and vice versa, system at back end will automatically change the interest table codes as per the classification in the account.
12.	Interest Subvention	Bank at Head Office level will submit monthly claims for Interest Subsidy for Standard accounts only.
13.	Benchmark Ratio	Exempted
14.	Tenure of Loan	1st Tranche- 18 months 2nd Tranche- 30 months Moratorium period under the scheme will be Nil.

15.	Repayment	Monthly repayment will be done in Non-EI mode as per tenure. The interest in the account to be serviced as and when due.												
16.	Primary Security	No hypothecation is stipulated under the scheme. An undertaking from the borrower to be obtained that "Bank will have first charge on the assets created out of Bank finance"												
17.	Collateral Security	Nil The limit will be secured by CGTMSE coverage, the cost of the guarantee fee will be borne by the Government.												
18.	Process flow of Guarantee coverage	i. At the time of sanction and disbursal of loans, the Branch will update the status on the PM Vishwakarma portal. ii. From the portal, CGTMSE shall be able to capture the data automatically through API and issue the guarantees.												
19.	Extent of Guarantee coverage	A Graded Guarantee Cover for all loans sanctioned by the bank shall be covered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which shall be operated on a portfolio basis and the portfolio will be created on an annual basis ending with the financial year, subject to the following conditions: i. Graded Guarantee Cover for first tranche of the loans: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">First Loss Default (0 to 7.5%)</td> <td style="padding: 5px;">100% coverage</td> <td rowspan="3" style="vertical-align: middle; width: 10%;"></td> </tr> <tr> <td style="padding: 5px;">Second Loss (More than 7.5% and up to 20%)</td> <td style="padding: 5px;">80% coverage of default portfolio</td> </tr> <tr> <td style="padding: 5px;">Third Loss (More than 20% and up to 50%)</td> <td style="padding: 5px;">60% coverage of default portfolio</td> </tr> </table> Maximum guarantee coverage will be 50% of the year portfolio for the First tranche of loan. The effective guarantee cover for the first tranche is 35.5%. ii. Graded Guarantee Cover for the second tranche of the loan will be as follows: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">First Loss Default (Up to 5%)</td> <td style="padding: 5px;">100% coverage</td> <td rowspan="2" style="vertical-align: middle; width: 10%;"></td> </tr> <tr> <td style="padding: 5px;">Second Loss (beyond 5% and up to 15%)</td> <td style="padding: 5px;">80% coverage of default portfolio.</td> </tr> </table> Maximum guarantee coverage will be 15% of the year portfolio for the Second tranche of loan. The effective guarantee cover for the second tranche is 13.00%.	First Loss Default (0 to 7.5%)	100% coverage		Second Loss (More than 7.5% and up to 20%)	80% coverage of default portfolio	Third Loss (More than 20% and up to 50%)	60% coverage of default portfolio	First Loss Default (Up to 5%)	100% coverage		Second Loss (beyond 5% and up to 15%)	80% coverage of default portfolio.
First Loss Default (0 to 7.5%)	100% coverage													
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Third Loss (More than 20% and up to 50%)	60% coverage of default portfolio													
First Loss Default (Up to 5%)	100% coverage													
Second Loss (beyond 5% and up to 15%)	80% coverage of default portfolio.													
20.	Annual Guarantee Fee (AGF)	CGTMSE will not charge any AGF for the guarantee coverage from the Bank.												

21.	Invocation	i. Claim lodgment on CGTMSE portal will be done by Head Office on quarterly interval. ii. Once the payment is made by CGTMSE, the details will be updated on the PM Vishwakarma portal.
22.	Credit Risk Rating	Exempted
23.	Credit Information Report (CIR)	CIC scoring will be provided by SIDBI and there will be no Criterion of minimum score . Wherever there is a credit history of the borrower, Credit information report will be required so as to exclude any defaulter (NPA/ settled/ written off (except write off in credit card)) from availing credit facility under the Scheme. In case of a beneficiary not having a credit history, branch shall not exclude them from availing credit and they shall also not insist upon Credit Information Report.
24.	CERSAI	Exempted.
25.	Borrower Status Net Worth Report	Exempted
26.	Penal Charges	As per Loan Policy of the Bank.
27.	Recovery in case of NPA/ SMA accounts	In case the account turns NPA/ SMA then the collection of the recovery will be done through branch and other methodologies adopted by the Bank from time to time will be resorted to.
28.	Processing fee/ Documentation fee/Inspection fee etc.	Upfront / Documentation /Inspection fee is Nil. CIC charges and other out of the pocket expenses on actual basis shall be borne by the borrower.
29.	Prepayment Charges/ Foreclosure Charges	Nil
30.	Unit/premise Visit	Unit/ premise visit is exempted.
31.	Insurance	Exempted

32.	Disbursement	<p>The loan amount will be disbursed in the operative account of the borrower. The requirement of bills for post sanction purpose is exempted. However, an undertaking from the borrower will be obtained that the funds have been utilized for the purpose for which the loan has been sought for.</p> <ul style="list-style-type: none"> i. Customer shall execute Standing Instruction (SI) for the repayment of loan and the operative account will be linked to the loan account of the borrower, interest and principle will be recovered as and when due from the linked operative account. ii. If the operative account of the borrower is maintained in some other bank the endeavor to be made for opening of an operative account with our Bank and if the same is not possible then NACH mandate to be obtained.
33.	Sanctioning/ Authority	As per DLP
34.	Scheme Code & Interest table code	<p>Scheme code: For first tranche- LA560 For second tranche- LA561</p> <p>Interest table code:</p> <ul style="list-style-type: none"> ❖ For 5.00% interest rate (Standard account)- LA006 (to be used at the time of opening of account and also for the standard account under the scheme) ❖ 13.00% interest rate (NPA account)- VDL13 <p>To take care of the shift in ROI from 5.00% to 13.00% and vice versa, system at back end will automatically change the interest table codes as per the classification in the account</p>
35.	Documentation	Simplified single common document cum sanction letter is enclosed as Annexure-IV . No further documentation needs to be executed other than the sanction letter.
36.	Classification of Advances	Accounts under the scheme be classified as per RBI norms of Priority Sector classification in accordance with MSMED Act, 2006.
37.	Other Terms and condition	Simplified sanction letter is enclosed as Annexure- IV. No further documentation needs to be executed other than the sanction letter.

Brief Standard Operating Procedure (SOP) for “PM VISHWAKARMA SCHEME”**1. Registration of beneficiary under PM Vishwakarma Scheme**

S.N.	PARAMETERS	DESCRIPTION
1.	Application for Enrolment	<p>1. MoMSME in association with CSCs (Common Service Centers) shall enroll the beneficiary families. Further, an Aadhaar authenticated and centralized PM Vishwakarma portal shall act as the facilitator for this exercise along with a PM Vishwakarma mobile app for enabling smooth operations of the Scheme.</p> <p>2. The Ministry of Labour & Employment (MoLE) maintains the National Database of Unorganized Workers (NDUW) on the e-Shram portal, which is mapped with National Classification of Occupations (NCO). This e-Shram mapped database will be primarily used for identification of potential beneficiaries falling in the trade categories covered under PM Vishwakarma. These artisans and craftspeople families will be identified and encouraged to register under the Scheme.</p> <p>3. Besides the above, any eligible person, not covered under e-Shram database shall also be eligible to enroll in the Scheme by making an online application through CSCs or online self-application on the PM Vishwakarma Portal. Bank will use its existing network of CSC points working as BC's for opening of accounts of beneficiaries, providing and activating UPI Id and QR code and registering the beneficiaries on the Vishwakarma portal.</p> <p>4. The enrolment of beneficiaries shall be done by seeking applications through CSCs under MeitY at the Gram Panchayat and Urban Local Bodies level as well as by an online application through the portal. This exercise will also help in capturing the details of eligible families of artisans and craftspeople besides collecting relevant details such as bank account and purpose and amount of loan, etc. The eligible beneficiaries are required to get themselves enrolled through nearest CSC in their area.</p> <p>The following is the list of documents or information to be provided by the beneficiaries:</p> <p>i. Required documents or information: The beneficiaries need to produce documents like Aadhaar, mobile number, bank details, ration card for the registration.</p> <p>a. In case of a beneficiary not having a ration card, they would</p>

	<p>be required to produce Aadhaar cards of all family members. ('family' is defined as consisting of the husband, wife and unmarried children)</p> <p>b. If beneficiary does not have bank account, they will be first required to open a bank account for which handholding shall be done by the CSC.</p> <p>ii. Additional documents or information: The beneficiaries may be required to provide additional documents or information as per the requirements prescribed by the MoMSME.</p> <p>5. There shall be no fees or charges for enrolment under PM Vishwakarma. The entire cost of enrolments through the CSC under the Scheme and subsequent registration and issue of certificate/ID card shall be borne by the Government.</p> <p>6. Steps for Registration Process will be as follows:</p> <ul style="list-style-type: none"> i. The registration shall be done by seeking applications through Common Service Centres (CSCs) as well as open online application through Aadhaar based biometric authenticated PM Vishwakarma portal. The portal will have convergence with various Government portals including Skill India Digital through API. A multi- lingual helpline will be available on the portal to ensure that the information is disseminated to everyone across the country without any language barrier. ii. The beneficiary can apply either on their own or with the help of the CSCs through Village Level Entrepreneurs (VLEs) or Enumerators. iii. Further, the CSCs will also provide handholding support to the beneficiaries to assess their key requirements and choose from the varied benefits available under the Scheme. At the time of application, the beneficiaries will be made aware of the Skill Upgradation component of the Scheme. iv. The beneficiary shall furnish their Aadhaar-seeded bank account details at the time of application. This shall be considered as their preferred bank account for availing any monetary benefit under any component of PM Vishwakarma. v. At every stage of intervention under this Scheme, Aadhaar authentication would be mandatory. Aadhaar authentication will be done through biometric by CSCs. vi. The portal will also provide link for registration under Udyam Assist Portal which is the registration portal for Informal Micro Enterprises which do not have PAN. The applicants who have PAN and those who wish to be registered on the Udyam
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		<p>Registration Portal for MSMEs will also have an option for the same.</p> <p>vii. The beneficiaries would be encouraged to onboard on GeM Portal. Further, the Scheme would also be advertised on GeM Portal. This will provide encouragement and support to the Vishwakarmas in getting access to market. Through GeM the products will be made available freely for procurement.</p> <p>viii. Submission of application by the beneficiary shall be followed by a three-step verification which, if successful, will lead to registration under PM Vishwakarma.</p> <p>7. All registrations under PM Vishwakarma will be Aadhaar-based and the authentication will be through biometric. Notification to beneficiaries on disbursement of incentives will be done through SMS.</p>
2.	Verification	<p>There will be a three-tier verification and approval process for the registration of beneficiaries:</p> <p>Stage 1: Verification at Gram Panchayat or ULB level</p> <p>The first step of screening for the artisans and craftspeople registered under PM Vishwakarma will be through the head of Gram Panchayat/ Chairman of Village Council or Executive Head/ Administrator of the Urban Local Body. The Head of Panchayat can use services of Gram Sevak/Panchayat Secretary in screening and verifying the details provided by the beneficiaries. The Head of Gram Panchayat will also ascertain that the beneficiary has been traditionally engaged in the trade on self-employment basis.</p> <p>The verification shall include screening of family details mentioned by the beneficiary to ensure that only one eligible person is covered from a family. The same shall be applicable for the Executive Head in ULB. The details collected by VLEs will be certified by the Head of Gram Panchayat in the villages or the Executive Head of ULBs.</p> <p>Stage 2: Vetting and Recommendation by the District Implementation Committee:</p> <p>The registration verified by the Head of Gram Panchayat or the Executive Head will be forwarded online to the District Implementation Committee.</p> <p>The second step of verification will be done by the District Implementation Committee which will ensure proper vetting and recommendation of the applications made by the beneficiaries.</p> <p>Stage 3: Approval by the Screening Committee</p>

	<p>The final approval for registration of beneficiaries shall be accorded by the Screening Committee after due diligence and consideration of the recommendation made by the District Implementation Committee. The Screening Committee will be chaired by an officer of the field formation of the Office of DC-MSME and will have members including State Lead Bank Manager, representatives of MSDE, State Departments of MSME/Industry and Panchayat Raj as members in each State/UT to oversee the registration process.</p> <p>Following are the terms of reference of the Screening Committee:</p> <ul style="list-style-type: none"> a. To accord final approval of the beneficiaries for registration under PM Vishwakarma after satisfying itself as to their eligibility. b. To ensure that the enrolment and verification process is conducted without undue delays. c. To ensure that only eligible beneficiaries in the trades covered under PM Vishwakarma are onboarded. <p>To take or suggest appropriate remedial measures, if required, for better or more efficient implementation of the Scheme.</p>
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3.	Beneficiary receives PM Vishwakarma certificate and identity card.
4.	Beneficiary details forwarded to Ministry of Skill Development and Entrepreneurship (MSDE).
5.	Beneficiary undergoes 5 day basic training and gets training certificate for the same.
6.	Borrower applies for credit facility from bank for the 1 st Tranche.

2. Loan processing at Branch

S.N.	PARAMETERS	DESCRIPTION
1.	Sanction of Credit facility and obtention of CGTMSE coverage (Branch/MSME Head Office) Div.	<ul style="list-style-type: none"> i. On receipt of the online applications through PM Vishwakarma portal, Branch will verify the KYC document, extract the CIR in case of any credit history. ii. On sanction of the loan application and after execution of the documents, branch shall open the loan account of the concerned applicant, further along with the loan account in case of NTB customer, endeavor should be made to open CASAaccounts also. iii. Branch will update the Loan status on PM Vishwakarma portal. iv. From the portal, CGTMSE shall be able to capture the data through API and issue the guarantees. v. In case of default by the Borrower, the claims against the guarantee shall be lodged by the bank at Head Office level on CGTMSE portal. Once the payment is made by CGTMSE, the details will be updated on the PM Vishwakarma portal. The periodicity of filing of claims by Bank shall be quarterly.
2.	Claim of interest subvention	Interest subvention will be claimed by MSME Division at Head office level on monthly basis. The interest subvention will be provided only for the accounts which remained in the standard (SMA0, SMA1, SMA2)category.
3.	Monitoring of Scheme	For PM- Vishwakarma loans, monitoring will be done by branches/ CO/ZO as per existing process.

Annexure-III

S.N.	TRADE	DESCRIPTION
Wood Based		
1.	Carpenter (Suthar)	Self-employed artisans and craftspeople who work with their hands and tools to make/assemble wooden products or alter/repair wooden fixtures mostly engaged in traditional/unorganized sector.
2.	Boat Maker	Self-employed artisans and craftspeople who work with their hands and tools to make, assemble, alter and/or repair wooden boats in the unorganized sector.
Iron/Metal Based/Stone Based		
3.	Armourer	Self-employed artisans and craftspeople who manufacture, repair or service various types of arms like swords, shields, knives, helmets, etc. using hands and traditional tools employed in the unorganized sector.
4.	Blacksmith (Lohar)	Self-employed artisans and craftspeople, including blacksmiths, coppersmiths and bronzesmiths, who work with their hands and tools to forge metals like iron, copper, brass or bronze to get the required shape and size by heating, bending, hammering, etc. to create products in the unorganized sector.
5.	Hammer and Tool Kit Maker	Self-employed artisans and craftspeople who work with their hands and tools to forge metals like iron to get the required shape and size by heating, bending, hammering, etc. to create hammer and tools in the unorganized sector.
6.	Locksmith	Self-employed artisans and craftspeople found in small roadside stalls or travelling in streets who use hands and traditional tools like cutter, hammer, needle, threads, etc in the unorganized sector to assemble, install and repair locks.
7.	Sculptor (Moortikar, Stone Carver),Stone Breaker	Self-employed artisans and craftspeople also known as Shilpis or Moortikars who work with their hands and tools to carve, break or shape stones into three-dimensional artworks in the unorganized sector.
Gold/Silver Based		
8.	Goldsmith (Sunar)	Self-employed goldsmiths/ sunars/ swarnakars, silversmiths are the artisans and craftspeople who work with their hands and tools to create and design intricate jewellery and ornamental pieces with gold and other precious metals in the unorganized sector.
Clay Based		
9.	Potter (Kumbhaar)	Self-employed artisans and craftspeople who work with their hands and tools to create pottery articles by moulding clay on a wheel and baking them in a kiln using traditional methods in the unorganized sector.

Leather Based		
10.	Cobbler (Charmakar)/ Shoesmith/ Footwear Artisan	Self-employed artisans found in small roadside stalls or travelling in streets who use hands and traditional tools like cutter, hammer, needle, threads, etc. to manufacture, repair, restore and modify footwear.
Architecture/Construction Based		
11.	Masons (Raaj Mistri)	Masons are artisans and craftspeople who work with their hands and tools to perform works such as constructing structure using brick/block, plastering, cement, water proofing work, etc. in the unorganized sector. These artisans are also known as Raaj Mistris.
Other		
12.	Basket/Mat/ Broom Maker/ Coir Weaver	<p>Basket Makers are self-employed artisans and craftspeople who weave pliable materials in order to make different types of baskets in the unorganised sector.</p> <p>Mat maker/Coir Weavers are self-employed artisans and craftspeople who weave coir and bamboo materials to make items such as Baskets, Mats, etc.</p> <p>Broom makers are self-employed artisans and craftspeople who process the bristles collected from various grass or plants such as coconut to make brooms by using tools such as wooden handle, scissors, knife, etc.</p>
13.	Doll & Toy Maker (Traditional)	Doll & Toy Makers (Traditional) are self-employed artisans and craftspeople who work with their hands and tools to make Dolls and Toys by using materials such as wool, threads, cotton, wood, etc.
14.	Barber (Naai)	Self-employed artisans and craftspeople who work with their hands using scissors, blades, combs, shaving creams, etc. to provide grooming services to people, primarily hair cutting, shaving, etc.
15.	Garland Maker (Malakaar)	Self-employed artisans who work with their hands to create decorative garlands made of flowers, leaves, or other materials for use at rituals, or cultural or ceremonial occasions. They meticulously arrange and string together these elements, often incorporating different colours and textures, to produce beautiful and fragrant adornments for various cultural, religious, or celebratory purposes.
16.	Washerman (Dhobi)	Self-employed artisans and craftspeople who work with their hands and provide services such as washing and ironing of clothes to people. They primarily use manual washing techniques, local soaps, wooden stick 'thapi' and coal-based irons

		in the unorganised sector.
17.	Tailor (Darzi)	Self-employed artisans and craftspeople who work with their hands using sewing machine, scissors, buttons, fabrics, threads, needles, etc. to stitch and alter various dresses/garments in the unorganized sector.
18.	Fishing Net Maker	Self-employed artisans and craftspeople who work with hands in unorganised sector to craft fishing nets using various materials like ropes, twines, or threads. They employ traditional techniques or modern machinery to weave and knot the nets into specific designs and sizes, ensuring they are strong and durable for catching fish and other aquatic creatures.

The list of trades may be updated and modified by the National Steering Committee with the approval of Minister for MSME, Government of India.

Sanction Letter: PM Vishwakarma**Application reference number:****Name of the Borrower:****Branch (S01) & Circle:****Date of Sanction:**

Nature of facility	Working Capital Demand loan (WCDL)
Amount	
Purpose	Business
Margin	Nil
Interest	Fixed ROI @ 5.00% p.a., for the standard account only. If the account is classified as NPA, then ROI @ 13.00% p.a., will be charged till the time the account remains in NPA category. The interest to be serviced on actual basis as and when due.
Penal Interest	As per bank's extant guidelines.
Primary Security	Nil
Collateral Security	Nil, Guarantee Coverage from CGTMSE.
Repayment	
Moratorium Period	Nil
Upfront Fee/other charges	Upfront fee is Nil.

OTHER TERMS & CONDITIONS:

1. The borrower shall undertake to utilize the fund for the purpose it is sought for and the same shall not be utilized for speculative purpose or for any other business activity or any activity prohibited by law.
2. Borrower to undertake that they do not owe any overdue statutory liabilities like GST, Income Tax, Corporation Tax, Professional Tax, etc. and have obtained/renewed licenses from statutory authorities required for carrying out their business activity.
3. Penal interest /charges will be charged over and above the Rate of Interest for the period of overdue interest/installment.
4. The interest to be serviced on actual basis as and when due.

5. The borrower shall inform the bank about any change in their office/residential address to bank at the earliest possible. This information of changed office/residential address with telephone no. (landline/mobile) be provided to the bank within 30 days along with residential proof as required under KYC norms.
6. The borrower authorizes the bank to generate the QR code in operative account.
7. The borrower shall undertake to actively use the generated QR code linked to operative account with the bank.
8. CIR generation charges (wherever applicable) will be recovered from the operative account of the Applicant.
9. All the terms and conditions mentioned in the sanction letter are unconditionally accepted and will be binding on the Borrower.
10. Prathama U.P. Grameen Bank will have the right to recover its dues from the assets created out of the loan amount in the event of breach of any terms & condition of this sanction letter.
11. Borrower undertake to repay the loan as per repayment schedule and authorize the Bank to deduct loan installment/s from his/her current/ saving account with the Bank as and when such need arises /warrants.
12. In case the assets created out of the loan or any of them is lost or destroyed or otherwise become unavailable or untraceable by theft or otherwise for any reason whatsoever, the Bank will have the right to immediate call upon the borrower for repayment of the amount outstanding in the account notwithstanding the period of instalments.
13. If any of the term & condition of the sanction is breached by the borrower, Bank will have the right to recall the sanctioned credit facility and recover the outstanding amount along with interest, cost, charges, etc. as applicable.
14. The borrower confirms that He/ She had not have availed loans under similar credit-based schemes of Central Government or State Government for self-employment/ business development, e.g. PMEGP, PM SVANidhi, Mudra, in the past 5 years from the date of sanction of this loan and repaid their said loans before the date of sanction of this loan.
15. The borrower confirms that his/her family member has not availed similar credit facility and further he/ she or his/ her family members are not in Government service. The family here means husband, wife and unmarried children.

**Signature of Authorized
Bank Official**

Signature of the Borrower

Key Fact Statement under PM Vishwakarma Scheme

Name of the Regulated entity: Uttar Pradesh Gramin Bank

Applicant Name:

Date:

Sr. No.	PARAMETER	DETAILS		
(i)	Loan amount (amount disbursed/to be disbursed to the borrower) (in rupees)			
(ii)	Total interest charge during the entire tenor of the loan (in Rupees)			
(iii)	Other up-front charges, if any (break-up of each component to be given below) (in Rupees)			
(a)	Processing fees, if any (in Rupees)			
(b)	Insurance charges or any other out-of-pocket expenses, if any (in Rupees)			
(c)	Others Charges (in Rupees)			
(iv)	Net disbursed amount ((i)-(iii)) (in Rupees)			
(v)	Total amount to be paid by the borrower (sum of (i), (ii) and (iii)) (in Rupees)			
(vi)	Annual Percentage Rate - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)			
(vii)	Tenor of the Loan (in months/days)			
(viii)	Repayment frequency by the borrower			
(ix)	Number of instalments of repayment			
(x)	Amount of each instalment of repayment (in Rupees)			
Details about Contingent Charges				
(xi)	Rate of annualized penal charges in case of delayed payments (if any)	As per bank extant guidelines		
(xii)	Rate of annualized other penal charges (if any)	NA		
Other disclosures				
(xiii)	Cooling off/look-up period during which borrower shall not be charged any penalty on prepayment of loan	3 days		
Detailed Repayment Schedule				
Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)

Interest to be serviced during the moratorium period as and when due.

प्रधानमंत्री रोजगार सुजन कार्यक्रम (PMEGP)

उक्त विषयक खादी ग्रामोद्योग कमीशन ने अपने परिपत्र संख्या PMEGP/Policy/2022-23/दिनांक 01.06.2022 के माध्यम से अवगत कराया है कि PMEGP योजना को 05 वर्षों (FY 2021-22 to FY 2025-26) तक के लिए संसोधित मापदण्डों के अधीन जारी रखा जायेगा। इस योजना में Ministry of Micro, Small and Medium Enterprises (MoSME) के द्वारा कुछ संसोधन किए गये हैं। इस योजना में महत्वपूर्ण संसोधन निम्नवत हैं-

- विनिर्माण क्षेत्र में परियोजना लागत की अधिकतम सीमा ₹ 25.00 लाख से बढ़ाकर ₹ 50.00 लाख कर दी गई है।
- सेवा क्षेत्र में परियोजना लागत की अधिकतम सीमा ₹ 10.00 लाख से बढ़ाकर ₹ 20.00 लाख कर दी गयी है।
- विनिर्माण क्षेत्र में ₹. 50.00 लाख एवं सेवा क्षेत्र में ₹ 20.00 लाख से अधिक की परियोजना लागत पर कोई सरकारी अनुदान देय नहीं होगा।
- शहरी क्षेत्र में आवेदन हेतु अब सभी कार्यदायी अभिकरण यथा (KVIC, KVIB, DIC & COIR BOARD) बैंकों को ऋण आवेदन अग्रसारित करने हेतु अधिकृत होंगे।
- प्रतिव्यक्ति पूँजी लागत (Per Capita fixed Investment) की अधिकतम सीमा ₹ 1.00 लाख, से बढ़ाकर ₹ 3.00 लाख कर दी गई है।
- संसोधित दिशा निर्देशों के अनुसार निम्न उद्योगों व्यवसायों को भी इस योजना में सम्मिलित किया गया है।
 - डेयरी-मुख्य रूप से पशुओं के माध्यम से दूध एवं अन्य दुग्ध उत्पाद।
 - कुक्कुट (Poultry) जो उनके अंडों और मांस के लिए रखे जाते हैं, उनमें मुर्गियां, टर्की, गीज और बत्तख शामिल हैं।
 - जलीय कृषि (Aquaculture) -यह मछली, मोलस्क, क्रस्टेशियस और जलीय पौधों सहित जलीय जीवों कि खेती है।
 - कीड़े (Insects)-मधुमक्खी, रेशम उत्पादन आदि सहित।

- पूर्व दिशानिर्देश के अनुसार बैंक द्वारा परियोजना प्रस्ताव स्वीकृति उपरांत उद्यमिता विकास प्रशिक्षण (EDP) अनिवार्य था परन्तु परिवर्तित दिशानिर्देश में निम्न संसोधन किये गये हैं-
 - ₹ 2.00 लाख तक कि परियोजना लागत पर EDP प्रशिक्षण अनिवार्य नहीं है।
 - ₹ 5.00 लाख तक कि परियोजना लागत पर 05 दिवसीय EDP प्रशिक्षण अनिवार्य होगा।
 - ₹ 5.00 लाख से अधिक कि परियोजना लागत पर 10 दिवसीय EDP प्रशिक्षण अनिवार्य है।



पत्रांक: राकाल / पीएमईजीपी / ईडीपी / 2022-23

दिनांक-16.06.2022

सेवा में

1. उत्तर प्रदेश में कार्यरत समस्त RSETI/RUDSETIs
2. MDTC, KVIC, पजोंखरा, शामली, उ0प्र0
3. UPKVIB के समस्त मंडलीय प्रशिक्षण केन्द्र
4. उद्यमिता विकास संस्थान, उ0प्र0, लखनऊ

महोदय,

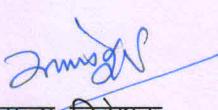
उप मुख्य कार्यकारी अधिकारी, खादी और ग्रामोद्योग आयोग, मुम्बई-56 के परिपत्र क्र0-PMEGP/Policy/2022-23 दिनांक 01.06.2022 (प्रति संलग्न) द्वारा ईडीपी प्रशिक्षण हेतु संशोधित दिशानिर्देश (guidelines) जारी किया गया है। आज की तिथि से सभी प्रशिक्षण केन्द्र संशोधित दिशानिर्देश के अनुसार ही प्रशिक्षण कार्यक्रम संचालित करेंगे तथा इस कार्यालय द्वारा सभी ईडीपी प्रशिक्षण केन्द्रों का भुगतान नई गाईडलाइन्स के अनुसार किया जायेगा।

अतः सभी ईडीपी प्रशिक्षण केन्द्र कृपया यह सुनिश्चित करें कि उनका ईडीपी प्रशिक्षण बिल उपरोक्त दिशानिर्देश के अनुसार निम्नानुसार भुगतान हेतु इस कार्यालय को प्रस्तुत किया जाये:-

1. 02 लाख तक की पीएमईजीपी परियोजना के लिये ईडीपी ट्रेनिंग अनिवार्य नहीं है, 02 लाख से 05 लाख तक की पीएमईजीपी परियोजना के लिये 05 दिन की ईडीपी ट्रेनिंग अनिवार्य है एवं 05 लाख से अधिक पीएमईजीपी परियोजना के लिये 10 दिन की ईडीपी ट्रेनिंग अनिवार्य है।
2. ईडीपी प्रशिक्षण उपरान्त pmegp-e-portal पर प्रशिक्षण प्रमाण पत्र अनिवार्य रूप से अपलोड किया जाना है।
3. प्रशिक्षण बिल पूर्व निर्धारित प्रोफॉर्म में हो।
4. प्रशिक्षण प्रमाण पत्र निर्धारित प्रोफॉर्म में जारी हो।
5. प्रशिक्षण समाप्ति तिथि के 15 दिनों के अंदर बिल संबंधित कार्यालय को निश्चित रूप से प्राप्त हो जाए। उपरोक्त समयावधि के उपरान्त प्राप्त बिलों का भुगतान संभव नहीं हो सकेगा।

भवदीय

संलग्न— उपरोक्तानुसार।


राज्य निदेशक



ग्रामोदय, इन्दिरानगर, फैजाबाद रोड, लखनऊ-226016 (उ0प्र0)
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सत्यमेव जयते

**Directorate of Prime Minister's Employment Generation
Programme**
KHADI AND VILLAGE INDUSTRIES COMMISSION
Ministry of Micro, Small & Medium Enterprises,
Govt. of India,
"Gramodaya", 3rd Irla Road, Vile Parle (West),
Mumbai- 400056
Tele/Fax : 91-022-26713686
E-mail : regpkvic@gmail.com



कामये दुर्लभानाम् ।
प्राणनाम् उत्तिष्ठानम् ॥

No.PMEGP/Policy/2022-23

Dt : 01.06.2022

C I R C U L A R

The Ministry of Micro, Small and Medium Enterprises (MoMSME) vide office memorandum bearing No.PMEGP/ Policy/09/2021 dated 13th May 2022 has conveyed the approval for continuation of PMEGP Scheme for 5 years from FY 2021-22 to FY 2025-26 with some modifications in the existing scheme. The copy of modified scheme guidelines with detailed operational guidelines in terms of scheme and Backward & Forward linkages activities are enclosed herewith.

PMEGP online portal has also been modified as per revised guidelines. All the implementing agencies including financing banks may be informed to implement the revised scheme guidelines, henceforth from the Financial Year 2022-23.

All State/Divisional Directors, KVIC are requested to circulate the modified scheme and operational guidelines among all stake holders in the State and organize sensitization workshop with all Implementing Agencies and Banks about the modification of revised PMEGP Scheme guidelines for effective implementation of the scheme. PMEGP online portal for implementation of revised scheme will be operational with effect from 01.06.2022.

This is issued with the approval of Competent Authority.

Yours sincerely,

(M.Rajan Babu)
Dy.CEO (PMEGP)

Encl : As above.

To,

1. All State/Divisional Directors, KVIC
2. All Chairman/CEO, State/UT, KVI Boards
3. All Principal Secretary, Industries of the States/UTs
4. All CMDs of Banks
5. All Zonal Dy.CEOs, KVIC



ग्रामोदय, 3, इर्ला रोड, विलेपार्ले (प.) मुंबई-400056.

Gramodaya, 3, Irla Road, Vile-Parle (W), Mumbai-400056.

Website: www.kvic.org.in

: 2 :

Copy for kind information to :

1. Jt. Secretary, Ministry of MSME, New Delhi
2. OSD to CEO, KVIC
3. The Secretary, Commission Cell, KVIC
4. OSD to FA, KVIC, Mumbai
5. The Director, Vigilance, KVIC, Mumbai
6. All Dy.CEOs in Central Office, KVIC, Mumbai
7. All Industry/Programme Directors, KVIC, Mumbai
8. Director (IT)....with a request to place the Circular on KVIC / PMEGP website.
9. Director (Publicity) with a request to publish the same in the ensuing "JAGRITI".
10. Director (Hindi Cell) – with a request to translate in Hindi.
11. Master file for record.


Dy.CEO (PMEGP)
01/06/22



ग्रामोदय, 3, इला रोड, विलेपार्ले (प.) मुंबई-400056.
Gramodaya, 3, Irla Road, Vile-Parle (W), Mumbai-400056.
Website: www.kvic.org.in

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

1. The Scheme

Government of India had in August 2008, approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP). It was launched by merging the two schemes that were in operation till 31st March 2008, namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in non-farm sector for rural as well as urban areas. *PMEGP is in operation since 2008-09 and has been approved for continuation over the 15th Finance Commission cycle i.e., for the period of five years from 2021-22 to 2025-26.*

PMEGP is a central sector scheme being administered by the Ministry of Micro, Small and Medium Enterprises (Mo MSME). The scheme is being implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the scheme is implemented through State offices of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs), Coir Board (for coir related activities) and Banks. Government may also involve other suitable agencies for implementation of the scheme. The Government subsidy under the scheme is routed by KVIC through the nodal Bank to the Financing Bank branches & subsequently transferred to the beneficiary account after completion of lock-in period based on the outcome of the physical verification report. The Implementing Agencies (IA) will associate reputed autonomous institutions in the field of Entrepreneurship Development in Government of India and State Government Self Help Groups (SHGs)/ National Small Industries Corporation (NSIC)/Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojana (RGUMY), Rural Self Employment Training Institute (RSETIs)/Rural Development & Self Employment Training Institute (RUDSETIs), Panchayati Raj institutions and other relevant bodies in the implementation of the scheme, especially in the area of identification of beneficiaries, area specific viable projects, and providing training in entrepreneurship development, handholding and mentoring of beneficiaries.

2. Objectives

- (i) To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
- (ii) To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.

- (iv) To increase the wage-earning capacity of workers and artisans and contribute to increase in the growth rate of rural and urban employment.

3. Quantum and Nature of Financial Assistance

3.1 Funds under PMEGP Scheme will be available under two major heads

I Margin Money Subsidy

- (i) Funds will be allocated under annual Budget Estimates towards disbursement of Margin Money(subsidy)for setting up of new micro enterprises/units; and
- (ii) From the funds allocated under BE for the Margin Money subsidy, **Rs. 100 Cr.** or as approved by the competent authority will be earmarked for each FY towards disbursement of Margin Money (subsidy) for upgradation of existing PMEGP/REGP/MUDRA units.

II Backward and Forward Linkages

5% of the total allocation under BE for a Financial Year against PMEGP, or as approved by the competent authority, shall be earmarked as funds under Backward and Forward Linkages and will be utilized for arranging awareness camps, State/District level monitoring meetings, Workshops, Exhibitions, Bankers meeting, TA/DA, Publicity, Entrepreneurship Development Programme (EDP) training, Physical verification & Geo-tagging, Evaluation &Impact Assessment study, Setting of Entrepreneurship Facilitation Centre (EFC), Center of Excellence (CoE), Engagement of Field Experts and Data Entry Operators (DEOs), Creation and Upgradation of IT infrastructure, Awards, Call Centre facility, PMU, other related activities and settlement of other residual liabilities by the KVIC.

3.2 Levels of support under PMEGP

(i)For setting up of new micro enterprise (units)

Categories of beneficiaries under PMEGP (for setting up of new enterprises)	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)	
Area (location of project/unit)		Urban	Rural
General Category	10%	15%	25%
Special Category (including SC,ST,OBC, Minorities,Women,Ex-Servicemen, Transgenders, Differentlyabled, NER,Aspirational Districts, Hill and Border areas(as notified by the Government) etc.	05%	25%	35%

Note

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs. 50 lakhs.

- 2) The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector is Rs. 20 lakhs.
- 3) The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 50 lakhs or Rs. 20 lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy.

(ii) 2nd Loan for upgradation of existing PMEGP/REGP/MUDRA units

Categories of beneficiaries under PMEGP (for upgradation of existing units)	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
All Categories	10%	15% (20% in NER and Hill States)

Note

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector for upgradation is Rs. 1.00 crore. Maximum subsidy would be Rs.15 lakh (Rs.20 lakh for NER and Hill States).
- 2) The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector for upgradation is Rs. 25 lakh. Maximum subsidy would be Rs.3.75 lakh (Rs.5 lakh for NER and Hill States).
- 3) The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 1.00 Crore or Rs. 25.00 lakhs for Manufacturing and Service/Business sector respectively, the balance amount maybe provided by banks without any Government subsidy.

4. Eligibility Conditions of Beneficiaries

4.1 For PMEGP new enterprises (Units)

- i. Any individual, above 18 years of age
- ii. There will be no income ceiling for assistance for setting up projects under PMEGP.
- iii. For setting up of project costing above Rs.10 lakh in the Manufacturing sector and above Rs. 5 lakh in the Business /Service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- iv. Assistance under the scheme is available only for new projects sanctioned specifically under the PMEGP.

- v. Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.

Other eligibility conditions for PMEGP (New units)

- (i) Projects without Capital Expenditure are not eligible for Financing under the Scheme.
- (ii) Cost of the land should not be included in the Project cost. Cost of the ready built shed as well as long lease or rental Work-shed/Workshop can be included in the project cost subject to restricting such cost of ready built as well as long lease or rental workshop to be included in the project cost calculated for a maximum period of 3 years only.
- (iii) PMEGP is applicable to all new viable microenterprises, including Village Industries projects *except activities prohibited by local Government/Authorities keeping in view environment or socio-economic factors and activities indicated in the negative list of the guidelines* (Para 30 of the guidelines)
- (iv) Trading activities
 - a. Business / Trading activities in the form of sales outlets may be permitted in NER, Left Wing Extremism (LWE)-affected districts and A & N Islands.
 - b. Retail outlets/Business - selling Khadi products, Village Industry products procured from Khadi and Village Industry Institutions certified by KVIC and products manufactured by PMEGP units and SFURTI clusters only may be permitted under PMEGP across the country.
 - c. Retail outlets backed by Manufacturing (including processing) / Service facilities may be permitted across the country.
 - d. The maximum cost of the project for Business / Trading activities as above [(a) and (b)] may be Rs.20 lakh (at par with the maximum project cost for Service sector).
 - e. Maximum 10% of the financial allocation in a year in a state may be used for Business / Trading activities as above [(a), (b) and (c)].
- (v) Transport activities -Transport activities viz purchase of Cab/Van/ Boat/Motorboat/Shikara etc. for transportation of tourists or general public will be allowed. A ceiling of 10% on the extent of projects financed under transport activities is applicable in all areas except NER, Hilly region, LWE-affected districts and A & N Islands, Goa, Puducherry, Daman & Diu, Dadra Nagar Haveli, J&K, Lakshadweep, or other specific areas as may be declared so by the Government.

Note:

- 1) Only one person from one family is eligible for obtaining financial assistance for setting up of projects under PMEGP. The 'family' includes self and spouse.

4.2 For up-gradation of existing PMEGP/REGP/MUDRA units:

- i. Margin Money(subsidy)claimed under PMEGP has to be successfully adjusted on the completion of lock in period of 3 years.
- ii. First loan under PMEGP/REGP/MUDRA has to be successfully repaid in stipulated time.
- iii. The unit is profit making with good turnover and having potential for further growth in turnover and profit with modernization/upgrading the technology.

5. Implementing Agencies

5.1 *Implementing Agencies*

The Scheme will be implemented by Khadi and Village Industries Commission (KVIC), Mumbai, a statutory body created by the Khadi and Village Industries Commission Act, 1956, which will be the single nodal agency at the national level.

At the State level, the scheme will be implemented through State Directorates of KVIC, State Khadi and Village Industries Boards (KVIBs), District Industries Centres and COIR Board for coir related activities. Other agencies like National Scheduled Castes Finance and Development Corporation(NSCFDC), National Scheduled Tribes Finance and Development Corporation (NSTFDC), National Backward Classes Finance & Development Corporation (NBFDC), Indian Institute of Entrepreneurship (IIE) Guwahati, National Institute for Entrepreneurship and Small Business Development (NIESBUD)&National Institute for Micro Medium and Small Enterprises (NI-MSME), Institute of Entrepreneurship Development (IED) Odisha, TR&TCs, O/o DCMSME and MSME DIs etc. can also be enrolled as IAs, as and when necessary.

All IAs, including the IAs that may be enrolled in future, will be allowed to receive and process applications in all areas irrespective of the rural or urban category. KVIC will coordinate with State KVIBs/State DICs, other IAs and monitor performance in rural and urban areas. The IAs will also involve National Small Industries Corporation (NSIC), Udyami Mitras empanelled under Rajiv Gandhi Udyami MitraYojana (RGUMY), RSETIs/RUDSETIs Panchayati Raj Institutions, NGOs of repute and other relevant agencies(as indicated in Section 5.2) in identification of beneficiaries under PMEGP.

Coir Board will be involved in identifying the Coir Units for their setting up under PMEGP in both rural as well as urban areas, their handholding and mentoring.

5.2 *Other Agencies*

- i. Department of Women and Child Development (DWCD), Nehru Yuva Kendra Sangathan (NYKS) and The Army Wives Welfare Association of India (AWWA).
- ii. NGOs having at least five years' experience and expertise in Project Consultancy in Small Agro & Rural Industrial Promotion and Technical

Consultancy Services, Rural Development, Social Welfare having requisite infrastructure and manpower and capable of reaching Village and Taluk level in the State or Districts. NGOs should have been funded by State or National Level Government Agencies for any of its programmes in the preceding 3 years period.

- iii. Professional Institutions/Technical Colleges recognized by Government/University and University Grants Commission (UGC)/ All India Council for Technical Education (AICTE) having department for vocational guidance or technical courses providing skill-based training like ITI, Rural Polytechnic, Food Processing Training Institute, etc.
- iv. Certified KVI institutions aided by KVIC / KVIB provided these are in category A+, A or B and are having required infrastructure, manpower and expertise for the role.
- v. Departmental and Non-Departmental Training Centres of KVIC / KVIBs.
- vi. Micro, Small and Medium Enterprises Development Institutes (MSME-DIs), MSME Tool Rooms and Technical Development Centres, under the administrative control of Office of Development Commissioner, MSME.
- vii. National Small Industries Corporation's (NSIC) offices, Technical Centres, Training Centres, Incubators and Training cum Incubation Centres (TICs) set up in PPP Mode.
- viii. National level Entrepreneurship Development Institutes like National Institute for Entrepreneurship and Small Business Development (NIESBUD), National Institute for Micro, Small and Medium Enterprises (NIMSME) and Indian Institute of Entrepreneurship (IIE), Guwahati under the administrative control of Ministry of MSME, their branches and the Entrepreneurship Development Centres (EDCs) set up by their Partner Institutions (PIs).
- ix. PMEGP Federation, whenever formed.
- x. Any other Agencies with the approval of competent authority.

6. Financial Institutions

- i. All Public Sector Banks
- ii. All Regional Rural Banks, Co-operative Banks, Private Sector Scheduled Commercial Banks regulated by RBI
- iii. Small Industries Development Bank of India (SIDBI)

7. Identification of beneficiaries:

The identification of beneficiaries will be done at the district level by the State/district level implementation agencies and Banks. The Bankers should be involved right from the beginning to ensure that bunching of applications is avoided. The applicants, who have already undergone training of at least 10 Days(for offline mode)/ 60 hours (for online mode) under Entrepreneurship Development Programme (EDP) / Skill Development Programme (SDP) / Entrepreneurship cum Skill Development Programme (ESDP) or Vocational Training (VT) need not undergo EDP training again.

Priority will be given to the persons affected by natural calamities/disaster in the areas which are declared as affected by "disaster" as defined under Section 2(d) of the Disaster Management Act, 2005 by the Ministry of Home Affairs.

Exaggeration in the cost of the project with a view only to availing higher amount of subsidy should not be allowed.

KVIC in consultation with Indian Banks' Association (IBA) had devised a scoring model (score card), which is being used by IAs for appraisal of PMEGP proposals and subsequent forwarding of the applications/proposals to the Banks. This scoring model is displayed on the websites of KVIC and Ministry.

8. Bank Finance

- 8.1** The Bank will sanction 90% of the project cost in case of General Category of beneficiary and 95% in case of Special Category of the beneficiary and disburse full amount suitably for setting up of the project.
- 8.2** Bank will finance Capital Expenditure in the form of Term Loan and Working Capital in the form of cash credit. Project can also be financed by the Bank in the form of composite loan consisting of Capital Expenditure and Working Capital.
- 8.3** Maximum project cost under PMEGP is Rs. 50 lakh, which includes Term Loan for Capital Expenditure and Working Capital. For Manufacturing units, Working Capital component should not be more than 40% of the project cost and for units under Service/Trading sector, the Working Capital shall not be more than 60% of the project cost. However, for the projects where the Capital Expenditure reaches the maximum ceiling of the project cost for Manufacturing/ Service sector units, the Bank can consider sanctioning of additional funds over and above Rs. 50 Lakhs and Rs. 20 Lakhs respectively. In such cases, the additional funds over and above Rs.50 lakh/20 lakh will not be covered for subsidy.

In case the incurred Capital Expenditure and Working Capital Expenditure (at the end of the third year from the commencement of production)is less than the sanctioned amount under the Bank loan (including own contribution), the excess Margin Money(subsidy) (against the shortfall) shall be refunded to KVIC.

8.4 Rate of interest and repayment schedule

Normal rate of interest shall be charged. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed by the concerned Bank/financial institution.

RBI has issued necessary guidelines to the Banks to accord priority in sanctioning projects under PMEGP. RBI also issues suitable guidelines from time to time as to which RRBs and other Banks will be excluded from implementing the scheme.

9. Definition of Industry and Employment Criteria

Any Industry (except those mentioned in the negative list) located in the rural/urban area which produces any goods or renders any service with or without the use of power and in which the fixed capital investment per head of a full-time artisan or worker i.e. Capital Expenditure on workshop/ workshed, machinery and furniture divided by full time employment created by the project does not exceed Rs.3 lakh in plain areas and Rs.4.50 lakh in Hilly areas.

Note: Per-capita ceiling has been enhanced to Rs.4.5 lakhs as a special case for activities under PMEGP in respect of A&N Islands and Lakshadweep

10. Rural Area

- (i) Any area classified as Village as per the revenue record of the State/Union Territory, irrespective of population

OR

- (ii) All the areas, irrespective of their population, falling under Panchayati Raj Institutions will be accounted under rural areas, whereas areas falling under Municipality to be treated as urban areas.

11. Modalities of on-line Process Flow of application and fund flow under the Scheme

11.1 Project proposals will be invited from potential beneficiaries at district level through press, advertisement, radio and other multi-media by KVIC, KVIBs, DICs and other IAs at periodical intervals depending on the target allotted to that particular district. The scheme will also be advertised/publicized through the Panchayati Raj Institutions and other suitable Government organizations which will also assist in identification of beneficiaries.

11.2 Online applications will be mandatory, and no manual applications will be allowed as PMEGP Portal has been developed and put into operation by KVIC. Applications for new projects and also for upgradation/expansion of the existing units as per eligibility criteria defined under the PMEGP scheme will be filled and submitted only through the said PMEGP-Portal.

11.3 There are separate online application forms available on the portal for individuals applying for setting up of new units and upgradation of existing units

11.4 Applicants will be provided with User ID and Password at the time of initial registration (application filing) for their use in tracking the status of their application. Applicant will also be provided with application ID on final submission.

11.5 Applicant's Aadhaar number is mandatory and is authenticated with UIDAI database before they proceed for filing the application. In case of individuals to whom no Aadhaar number has been assigned, such individual shall make an application for Aadhaar Enrolment and furnish the Enrollment number. In case an individual has not been issued an Aadhaar number in certain areas (NER, J&K, etc.), the

individual shall be offered alternate and viable means of identification like PAN card etc. for benefit under the scheme.

11.6 There will be a provision to upload the Photo and documents which are necessary for screening the application, before submitting the application. These documents will include the following:

- a. Caste Certificate
- b. Special Category Certificate, wherever required
- c. Rural Area certificate
- d. Project Report
- e. Education/ EDP/Skill Development training certificate
- f. Any other applicable document

11.7 The applicant will fill all information in the respective fields of online application form available on the portal. The Username and Password will be provided to the applicant's registered mobile number immediately after saving the online application for future access.

11.8 The applicant shall upload all the required documents as per the eligibility criteria for first and second tranche/dose of assistance as applicable. A self-assessed score will be generated based on the information filled by the applicant. On completion of all documentation, the applicant will make final submission and get the unique Application ID through which the status of application can be tracked. The applicant can also download and print the acknowledgement as a proof for submission of the application. The entire set of documents and application form will be electronically forwarded to the representatives of the preferred IA.

11.9 Within five working days of receipt of application, the nodal officer of KVIC, State KVIB, DIC and other IAs shall interact with the applicant personally on telephone or personal meeting and confirm the receipt/ acceptance of the application for preliminary scrutiny. The nodal officer will do all the required correction in the application in consultation/cross checking with the applicant and also provide hand holding to the applicant at every stage. The IAs shall ensure that the activity proposed is as per the scheme guidelines and not covered under the negative list of activities before forwarding to the Financing Bank for credit decision.

The IAs shall take the final decision to either forward complete/corrected applications directly to one of the Financing Banks opted by the applicant as per the order of preference for taking credit decisions or return to applicant based on the scoring criteria as detailed below:



Project Cost	Minimum Score for Forwarding to Banks
Up to Rs. 10 Lakhs	50 out of 100
Above Rs.10 Lakhs	60 out of 100

The complete/corrected applications must be forwarded to the banks as soon as possible and in no case later than three weeks of receipt of the final application by the IAs.

11.10 Applications which do not conform to the scheme guidelines, or which remain incomplete even-after consultation with the applicant will also be rejected by the concerned Nodal Officer, recording reasons for rejection. Reasons of rejection will also be conveyed to the applicant.

11.11 District Level Monitoring Committee (DLMC), consisting of the following members, will be set up in each district to monitor the performance of implementation of PMEGP in their respective district on quarterly basis and submit report to the Commissioner/Principal Secretary (Industries);

- a. District Magistrate/Deputy Commissioner/Collector or his/her representative not below the rank of Deputy Collector- Chairman
- b. PD – DRDA / EO – Zilla Panchayat- Vice Chairman
- c. Lead Bank Manager- Member
- d. Representative of KVIC/KVIB/DIC/Other IAs- Member
- e. Representative of NYKS/SC/ST Corporation- Special Invitee
- f. Representative of MSME-DI, ITI/Polytechnic- Special Invitee
- g. Representative from Panchayat - 3 members

(To be nominated by Chairman/District Magistrate/ Deputy Commissioner/ Collector by rotation)

- h. Director RSETI/RUDSETI- Member
- i. General Manager, DIC of the District - Member Convener

11.12 There shall be an Online Grievance Portal and a Grievance Cell to be setup by the KVIC, HQ. The Grievance Cell will act upon the on-line complaints within 48 hours and direct the concerned State Officers to take necessary action. Applicant, if not satisfied with the recommendations of the implementing Agencies, can file grievance against such rejection to the GM, DIC or State Director, KVIC of the concerned State, whoever is senior. CEO- KVIC, CEO-KVIB and Principal Secretary(Industry) will be appellate authority for respective cases.

11.13 The Bank will appraise the projects and take their own credit decision on the basis of viability of each project. No collateral security will be insisted upon by banks in line with the guidelines of RBI for projects involving loan up to Rs.10 lakh in respect of the projects forwarded to them by the agencies. However, they will appraise projects both technically and economically after ensuring that each project fulfills *inter alia* the criteria of

- i. Industry
- ii. Per Capita Investment
- iii. Own Contribution
- iv. Rural Areas and
- v. Negative List (Para 30 of the guidelines)

11.14 The Banks will either sanction or reject the loan application within a stipulated period. Sanction will be issued online and copies of the sanction order will be sent to the applicant (by e-mail/hard copy) as well as to KVIC/ KVIB/ DIC/other IAs within 30 days from the receipt of application from the District Agencies. The sanction letter will also be automatically forwarded to the online EDP portal and concerned RSETI, or other authorized training centre, for conduction of EDP training in case where the applicant has not undergone the training. The prescribed EDP training is mandatory before releasing of loan by the Banks. In case of delay in sanctioning of loan by Banks, applicants can file complain on PMEGP grievance portal, which shall reach the concerned nodal officer within two working days. The nodal officers of the concerned implementing agency shall take immediate necessary action to resolve the issue in consultation with the lead bank manager.

11.15 Applicants need not wait for sanction of loan but can undertake EDP training at any time after submission of the application form in consultation with State office of KVIC on payment of EDP charges.

11.16 The applicant will deposit his own contribution and copy of EDP training certificate with photo and Aadhaar number to the Financing Bank within 30 working days of receiving the communication of his sanction of loan. EDP certificate shall also be uploaded by the training institute.

11.17 Bank will release the first instalment of the loan either in full or partly and submit the claim for Margin Money subsidy online through the on-line portal of Nodal Bank/KVIC Portal.

11.18 The Financing Bank shall generate the Margin Money Claim subject to fulfillment of the following:

- i. Date of release of first instalment is prior to the date of filing of Margin Money(subsidy) claim

- ii. EDP training is completed by the applicant and updated on the portal
- iii. Applicant has deposited own contribution
- iv. The disbursement of first installment equal to or more than the eligible Margin Money.

The Financing Banks shall ensure that the activity proposed is as per the scheme guidelines and not covered under the negative list of activities before generating the claim. KVIC will verify and validate the Margin Money claims and forward to the Nodal Bank for onward releasing of the Margin Money to the Financing Bank within 3 working days if the claims are in order. In case any shortcomings/ deficiencies found in the Margin Money claims, the same shall be returned back to the Financing Banks/ IAs for rectification and re-submission.

- 11.19** Nodal Bank will transfer the Margin Money subsidy claim amount validated by KVIC to the respective Financing Bank branch within 24 hours of the receipt of validation.

If the Financing Bank branch certifies that all the facts furnished in the claim are true and the above activity of the unit is not under the negative list of PMEGP scheme and is as per the norms and guidelines of PMEGP, validation by KVIC could be dispensed with and the MM claim will be sent directly to Nodal Bank portal for disbursement online by the Financing Bank branches.

- 11.20** Once the Margin Money (subsidy) is received in the Financing Banks on behalf of the beneficiary, within 24 hours it should be kept in the Term Deposit Receipt (TDR)/Subsidy Reserve Fund (SRF) for three years at branch level in the name of the beneficiary. No interest will be paid on the TDR/SRF, and no interest will be charged on loan disbursed for the corresponding amount of TDR/SRF. Banks shall ensure to update the TDR/SRF details such as TDR/SRF number and date on the PMEGP portal. Financing Banks shall upload the details of subsequent loan installments and rate of interest on the PMEGP portal.

- 11.21** SMS/e-mail alerts to the applicant will be automatically sent by the system at each of the above stages.

- 11.22** In case the Bank's advance goes "bad" before the three-year period, due to any reason whatsoever, beyond the control of the beneficiary, the Margin Money (subsidy) will be returned to KVIC. In case any recovery is affected subsequently by the Bank from any source whatsoever, such recovery will be utilized by the Bank for liquidating their outstanding dues.

- 11.23** Margin Money (subsidy) will be 'one time assistance', from Government. For any enhancement of credit limit or for expansion/modernization of the project, Margin

Money (subsidy) assistance is not available except in case of units selected for upgradation through 2nd loan under this Scheme.

- 11.24** Projects financed jointly i.e., financed from two different sources (Banks / Financial Institutions), are not eligible for Margin Money (subsidy) assistance.
- 11.25** Bank has to obtain an undertaking from the beneficiary before the release of Bank finance that, in the event of objection (recorded and communicated in writing) by the IA, the beneficiary will refund the Margin Money (subsidy) kept in the TDR/SRF or released to him after three years period.
- 11.26** Banks and all IA shave to ensure that each beneficiary prominently displays the following signboard at the main entrance of his project site:-

(Unit Name).....
Financed By..... (Bank), District Name
Under
Prime Minister's Employment Generation Programme (PMEGP) Ministry of Micro, Small and Medium Enterprises

- 11.27** PMEGP portal captures the re-payment of loans by the PMEGP beneficiary. Officers of concerned agencies viz. IAs will also visit the units at-least once in every 3months after their setting-up in order to check their status and provide necessary guidance/handholding & mentoring. Details of such visits by the concerned officer shall be captured in the PMEGP MIS portal. PMEGP MIS portal should be able to capture details of the physical verification of the unit done by the third-party Agencies as well as disbursements of Margin Money (subsidy) adjustment into the loan account of the beneficiary.
- 11.28** The portal's MIS ensures that there is no overlap between the loan sanctioned and disbursement through the Financial Year and enables generation of various reports including category wise, rural, urban, bank wise, district wise, state wise, year wise, industry sector wise, size of project wise etc.

11.29 Subsidy for upgrading of existing units

- (i) An additional component namely Expanding/Upgrading the existing unit set up under PMEGP/REGP/MUDRA has been added, wherein the units already setup under PMEGP/REGP/MUDRA and performing very well in terms of turnover, profit making and loan repayment will be eligible for availing further financial assistance of up to Rs.1.00 crore for Manufacturing units, through Banks with uniform subsidy of 15-20% by the Government for all specified categories in clause 3.2 (ii). For Service/Trading units the financial assistance would be up to Rs.25 lakhs only.
- (ii) Units would be selected uniformly from all over the country, about 10 from each district based on the population density, industrial development, availability of traditional skill/raw material etc.
- (iii) KVIC has made relevant provision in the PMEGP-e-Portal alongwith simplified application form for submitting application by the existing units for up-gradation.
- (iv) The District level Agencies (KVIC/KVIB/DIC/other IAs) after the preliminary scrutiny will forward the applications to Financing Banks, which will appraise the project both economically and technically and take the credit decision. The Financing Banks will claim the Margin Money(subsidy) as per the procedure prevalent for PMEGP units. The Margin Money(subsidy) will be kept as TDR/SRF for three years. No interest will be paid on the TDR/SRF and no interest will be charged on loan disbursed to the corresponding amount of TDR/SRF.
- (v) TDR/SRFs will be adjusted in the loan account of the beneficiary after completion of 3 years lock in period on the basis of positive report of the physical verification by the third-party Agencies. In case of any dispute, joint verification can be done by the concerned IA with the Financing Bank and third-party Agencies. Margin Money shall be adjusted by the Financing Bank only on the receipt of Margin Money (subsidy) adjustment letter from the concerned IA.

12. 1 Budget outlay and targets

An outlay of Rs.13,554.42 Crore has been approved for PMEGP for five Financial Years (2021-22 to 2025-26) to setup about 4 lakh projects (micro enterprises) with creation of about 30 lakh employment (@8 persons per unit). In addition, 1000 Units will be upgraded in each Financial Year.

12.2 Estimated year-wise physical and financial outputs/deliverables (tentative).

Name of the Component	Projected Financial Outlay(Rs. Crore)					Parameter	Physical Outcome				
	2021-22	2022-23	2023-24	2024-25	2025-26		2021-22	2022-23	2023-24	2024-25	2025-26
(a) MM Subsidy for new units	2350	2450	2525	2625	2779.4	i)Number of new projects to be set up (in Nos.) ##	75,800	77,700	77,700	80,700	85,500
						ii)Estimated Employment to be generated (in lakh persons)*	6.06	6.21	6.21	6.45	6.84
Subsidy for upgradation (2nd Loan)	100	100	100	100	100	i)Number of projects to be upgraded (in Nos.)	1,000	1,000	1,000	1,000	1,000
						ii)Estimated Employment to be generated (in Nos.)	5,000	5,000	5,000	5,000	5,000
(b) Backward and Forward Linkage(B&F L) #	50	50	75	75	75	Awareness Camps, Exhibitions, Bankers meeting and Publicity, EDP, Physical verification, Concurrent Evaluation, Geo tagging, PMU, Field experts DEO, etc.(As indicated in Clause 3.1.II) #(Allocation under MM/BFL may be modified/adjusted as per utilization)					
Total	2500	2600	2700	2800	2954.42	* Estimated employment @ 8 persons for new projects ** Estimated employment @ 5 persons for upgraded projects ## Average per unit subsidy is taken as Rs. 3.1 lakh for 2021-22, Rs.3.15 for 2022-23, and Rs.3.25 lakh for 2023-24 to 2025-26.					

13 Entrepreneurship Development Programme (EDP)

- 13.1** The objective of EDP is to provide orientation and awareness pertaining to various managerial and operational functions like finance, production, marketing, enterprise management, banking formalities, book-keeping, statutory compliances etc. to run their business effectively.

The prospective entrepreneurs and the beneficiaries whose loan has already been sanctioned by the Banks can undergo EDP training either in online or offline mode. The duration of the training would be for at least 5 days for projects with project cost up to Rs.5 lakh and for project with cost above Rs.5 lakh, the duration of EDP would be at least 10 days. No EDP training will be mandatory for projects up to Rs. 2 Lakh. The prospective entrepreneurs and beneficiaries can opt for the mode of training and choose the training center for offline mode of their choice.

EDP training is mandatory for claiming the Margin Money (subsidy). The training will include interaction with successful rural entrepreneur, Banks as well as orientation through field visits. The EDP will be conducted by KVIC in online or off line mode through KVIC, KVIB Training Centers as well as Accredited Training Centers run by Central Government, NSIC, the three national level Entrepreneurship Development Institutes (EDIs), i.e., NIESBUD, NIMSME and IIE, and their partner institutions under the administrative control of Ministry of MSME, State Governments, Banks, Rural Development and Self Employment Training Institutes (RUDSETI), reputed NGOs, and other organizations / institutions, identified by the Government from time to time.

The beneficiaries who have undergone EDP earlier of duration not less than 10 Days through KVIC/KVIB or reputed Government training centers will be exempted from undergoing fresh EDP.

The training centres / institutes will be identified by KVIC, and extensive publicity will be provided about the training centres / institutes, content of courses available, duration, etc. by circulating the same to all the IAs. EDP certificate shall be uploaded by the concerned training institute on the PMEGP portal along with validation immediately after completion of the training.

Further, KVIC shall also arrange for training, hand holding and mentoring etc. for the beneficiaries beyond 3 years of setting up of units through hiring of experts and engaging institutions like MSME-DIs, TR -TC of DCMSME, NI-MSME etc.

Note:

- a) KVIC has developed an online module to provide free 2-day EDP training to prospective entrepreneurs.

13.2. Budget for EDP Charges to the Training Centers

Rates of EDP training may be fixed by the KVIC as per the prevailing rates in Government approved training centers.

14. Physical verification of PMEGP Units

100% physical verification with geo-tagging of the actual establishment and working status of each of the units, set up under PMEGP, including those assisted by other IAs, will be done by KVIC, through the third-party agencies having expertise in this area, following the prescribed procedures as per General Financial Rules (GFR) of Government of India. Banks, DICs, KVIBs and other IAs will coordinate and assist KVIC in ensuring 100 % physical verification. A suitable mechanism will be devised by KVIC for such physical verification of units. Periodical reports, in the prescribed format will be submitted by KVIC to the Ministry of MSME.

The establishment of unit shall be considered after six months from the date of release of first installment by the Financing Bank. Physical verification process should start after two years from the date of establishment of unit and should be completed before the completion of lock in period of 3 years. After completion of physical verification and lock in period of 3 years, the IAs shall issue an MM adjustment letter to the Financing Banks based on the outcome of physical verification report. The Financing Banks will only adjust the Margin Money (subsidy) on receipt of the adjustment letter from the concerned IA. The Financing Bank is not authorized to adjust the Margin Money(subsidy) before the mandatory lock in period of 3 years as well as without adjustment letter form the concerned IA. The Financing Banks shall remit back the call back Margin Money (subsidy) to KVIC through a proper accounting system. KVIC shall develop a mechanism for the same.

15. Awareness Camps

15.1 KVIC in close coordination with other IAs will organize awareness camps throughout the country to popularize PMEGP and to educate potential beneficiaries in rural, and urban areas about the scheme. The awareness camps will involve participation from the unemployed men and women with special focus on special category, i.e., SC, ST, OBC, Differently able, Ex-Servicemen, Minorities, Women, Transgenders. etc. The details of participants and area of interest of the prospective entrepreneurs participated during the awareness camp shall be maintained by the IAs.

There will be two camps permissible for a district annually, and the camps shall be organized in close coordination with the IAs and Banks. IAs shall organize special awareness camps in the poor performing districts to improve the performance of the scheme. The potential beneficiaries identified during the awareness camp shall be provided handholding support in identification of activities, formulation of DPR,

documentation, online application, co-ordination with the Financing Bank etc. by the IAs through the expert resources/agencies. The financial pattern for awareness camp towards publicity and other necessary expenses for organizing such camps, shall be devised by KVIC and communicated separately.

15.2Mandatory activities to be undertaken in the awareness camps:

- i. Publicity through banners, posters, hoardings, weekly webinars, press advertisements in local newspapers and nukkad nataks
- ii. Presentation on the scheme by KVIC/KVIB/DIC/Coir Board, other officials.
- iii. Presentation by Lead Bank of the area
- iv. Presentation by successful PMEGP entrepreneurs
- v. Distribution of sanction letters to PMEGP entrepreneurs who have been sanctioned the project by Bank.
- vi. Press conference.
- vii. Collection of data (in the prescribed format) from the potential beneficiaries, which will include information like profile of beneficiaries, skills possessed, background and qualifications, experience, project interested in, etc.IAs shall provide all necessary hand holding support to the participants.
- viii. A shelf of projects for consideration under PMEGP, prepared by KVIC has already been circulated by KVIC/Ministry to some of the prominent State Industries Secretaries and Banks. For any further inclusion of projects in the shelf already prepared, the IAs shall forward the details of such projects to KVIC.KVIC will in turn, expand the shelf of projects, in due course, in consultation with Banks and other IAs, by utilizing the provisions in 'Training and Orientation' under Backward and Forward Linkages.
- ix. A wide range of Detailed Project Reports(DPR) has been prepared by KVIC and made available on the PMEGP online portal and KVIC website to be showcased during the awareness camp for the benefit of participants. More than 400 industry wise sample DPRs have already been uploaded on the online portal by KVIC.
- x. Marketing Support
 - a) Marketing support for the products, produced by the units under PMEGP maybe provided through KVIC's Sales outlets, as far as possible. KVIC will reserve the right to provide such a support based on quality, pricing and other parameters to be separately circulated by KVIC to KVIBs/DICs.

Besides the above, Exhibitions, Workshops at District/State Zonal/National and International levels, Buyer-Seller Meets, etc., will be arranged for the benefit of PMEGP beneficiaries by KVIC.

16. Workshops

a) Objectives

- (i) To brief potential beneficiaries about benefits under the PMEGP Scheme and other KVIC Schemes, SFURTI, ASPIRE, National SC ST Hub, SCLCSS, CHAMPIONS, MSE-CDP, etc.
- (ii) To create a Data Bank of PMEGP units regarding products produced, Services /Business activity details, production, supply capacity, present marketing set up employment and project cost, etc.
- (iii) To interact with PMEGP entrepreneurs to obtain feedback about the units, their problems, support required, success stories etc.
- (iv) To involve experts in marketing and export to support PMEGP units in these areas.

Note:

- (i) It should be ensured that a minimum number of 200 prospective entrepreneurs participate in the Workshop.

b) The State Level Workshop will include the following activities:

The state level workshop shall be organized jointly by IAs in the state. During the workshop the IAs shall present the performance of the scheme in the state and formulate the plan of action for further growth of the scheme. During the workshop, the agencies shall also analyze the penetration of the scheme at District, Taluka and Panchayat level. Participation of the Financing Banks shall also be reviewed, and necessary corrective action shall be made to bring pro-active participation of the various Banks. During the workshop, the experiences of successful as well as not successful beneficiaries will be heard, and the problem areas will be identified for corrective action. Possibilities for extending various supports in terms of technology, Manufacturing practices, training, product development, and marketing will also be discussed and recommended. The state level functionaries like Secretary (Industries), Representative of RBI, SLBC convener, Major Banks shall be invited. Such workshops shall be conducted twice a year. Detailed guidelines shall be issued by KVIC for these workshops.

- c) KVIC will be coordinating these workshops and will get the number of workshops approved by the Ministry, in advance.

17. Exhibitions

PMEGP exhibitions will be organized by KVIC at National, Zonal, State and District levels and special exhibitions for Northeastern Zone in coordination with other IAs to promote products produced by PMEGP units. KVIC will get the number of exhibitions to

be conducted at various parts of the country, approved by the Ministry in advance. Wide publicity shall be made well in advance before the exhibition schedule. Separate pavilions will be provided for display of products produced by units set up through KVIBs/DICs. Separate logos and nomenclature for rural entrepreneurs and urban entrepreneurs will be worked out by IAs. For example, for rural PMEGP exhibitions, nomenclatures like GRAMEXPO, GRAMUSTAV, GRAM MELA, etc., may be used. KVIC, in coordination with KVIBs, DICs and other IAs will be organizing one district level exhibition (per district), one State level exhibition and one Zonal level exhibition, annually.

18. Participation in International Exhibitions

Participation by PMEGP units is envisaged in International Exhibitions like India International Trade Fair (IITF), etc., for developing their export market. KVIC will organize participation in the international exhibitions in coordination with KVIBs, DICs and other IAs and will seek the list of willing units from all IAs. KVIC will ensure that the units desirous of participating in the fair, set up through KVIBs, DICs and other IAs are considered judiciously on the basis of merit, variety and quality of the products. Pattern of assistance for participating in the international exhibitions shall be as per the guidelines issued by the Government of India.

19. Bankers Review Meetings

PMEGP is a Bank driven scheme, and the final sanction of project and release of loan is done at the level of concerned Bank. It is therefore imperative that KVIC, KVIBs, DICs and other IAs interact regularly with the higher officials of Bankers at District/ State/National level to ensure that the bottlenecks in implementation, if any, are resolved, outcomes are effectively achieved, and targets are met. Bankers Review Meeting at following levels shall be organized as below:

- (i) **State Level Bankers Meeting:** This will be organized by State Office and Divisional Office of KVIC jointly with KVIB, DIC, and other concerned IAs. The focus of the meeting will be to inform and educate the Bank officials at LDM level about PMEGP and regularly monitor and review the implementation of the scheme. The meeting will be held on quarterly basis.
- (ii) **Zonal review meeting:** To review and monitor the PMEGP scheme, zonal review will be conducted quarterly by KVIC in 6 zones where representatives of KVIC, KVIB, DIC and other IAs will participate in the review. Concerned Bank officers will also be invited.
- (iii) **Top level Bankers Meeting:** KVIC will organize the top-Level Bankers meeting half yearly (in June and December) so that proper monitoring can be done at the

beginning and towards the end of the Financial Year. CMDs/Senior Executives of nationalized Banks, representatives from Ministry of MSME, State DICs, KVIBs and other IAs will participate in the National level Bankers meeting which will be chaired by CEO, KVIC. All the States/UTs will be invited in two groups and KVIC will ensure that around half of the States/UTs' representatives (of KVIBs, DICs and other IAs) participate in each of these half-yearly review meetings. The meeting will focus on reviewing the targets and will examine the issues related to policy decisions relating to Banks for the implementation of PMEGP.

20. Orientation and Training under PMEGP

The staff and officers of all IAs, Banks and concerned agencies have to be sensitized on the operational modalities of PMEGP which can be imparted in the 'one day training workshops' to be conducted throughout the country at State / District levels by KVIC. IAs may organize such training workshops jointly, wherever feasible, on the basis of guidelines to be issued by KVIC separately, for this purpose.

21. TA/DA of Staff and Officers

The officers of KVIC, KVIBs, DICs and other IAs will carry out relevant field visits and monitoring activities of PMEGP. A provision of up to Rs. 1 crore per year or as may be approved by competent authority is proposed towards TA/DA of staff and officers for monitoring and reviewing PMEGP and administrative expenses like stationery, documentation, contingencies, etc., separate guidelines issued by KVIC incorporating the detailed modalities of certification of the expenditure, laying down the norms for such field visits will be applicable so as to optimally utilize the assistance and ensure economy in expenditure.

22. Publicity and promotional activities

22.1 PMEGP should be popularized through aggressive publicity campaigns including posters, banners, hoardings, radio jingles, television messages, advertisements in national/local papers, social media and other related activities along with press conferences and events related to PMEGP involving VVIPs and distinguished guests.

22.2 *Release of advertisement/publicity for PMEGP.*

Advertisement will be issued /published in English, Hindi and local language newspapers. For District level events, quarter page advertisement will be released and for State level events, half a page advertisement will be released.

Keeping in view the significance of publicity and promotional activities required to be undertaken for PMEGP, sufficient amount will be allocated during each financial year. Up to 25 % of such funds may be earmarked by KVIC for other IAs for release of advertisement/ publicity of the Scheme, in accordance with the guidelines framed by KVIC while ensuring maximum coordination and synergy of efforts with KVIBs, DICs and other IAs.

23. MIS Package, Application Tracking System, E-Portal and other supporting packages

23.1 E-governance is a vital requirement for effective monitoring and reviewing of the scheme. In addition, database of existing REGP beneficiaries as well as PMRY have also to be documented. A separate PMEGP website has been developed by KVIC, including all the relevant linkages with Ministry of MSME, State KVIBs, DICs, other IAs, NIC and Banks, providing all the necessary information.

Based on the information available in the PMEGP website, including

- i. Date of application by the beneficiaries
- ii. Date of forwarding by the IAs
- iii. Sanction of loan applications by the banks
- iv. Release of installments of loans from banks to beneficiaries
- v. Submission of Margin Money claimed by the banks
- vi. Release of Margin Money subsidy by the nodal bank and adjustment of Margin Money after due physical verification, etc.

Necessary provisions shall be further incorporated in the portal to effectively monitor the performance of the scheme and address the shortcomings, if any. These will include, but not limited to -

- i. Time taken by IAs in processing and by Banks in sanctioning the application
- ii. Timely release of loan installment to the beneficiaries after sanction of loan
- iii. Reasons of rejection
- iv. Delay in Margin Money subsidy adjustment in the beneficiary account, etc.

Application tracking system has also been introduced by KVIC in coordination with other IAs for PMEGP beneficiaries. In addition, Rural Industrial Consultancy Services' (RICS) software package for project preparation of KVIC will be extended to all training centers in the country for assisting potential beneficiaries to prepare project under PMEGP. A separate provision is available under Backward and Forward Linkages for the purposes for use by KVIC.

23.2 KVIC will issue further guidelines in regard to utilization of funds for the purposes outlined in the Backward and Forward Linkages by ensuring proper documentation etc., from KVIBs, DICs and other IAs. Proper account of the expenditure in this regard will be maintained by State/KVIBs/DICs/ other IAs and monitored by KVIC regularly.

24.

24.1 Proposed Estimated Targets under PMEGP

- (i) An outlay of Rs.13,554.42 Crore has been approved for PMEGP for five Financial Years (2021-22 to 2025-26) to set up about 4 lakh projects with creation of 30 lakh employment @8 persons per unit). In addition, 1,000 Units will be upgraded in each FY.
- (ii) Initially, state offices of KVIC, KVIBs and DIC were implementing the scheme in the ratio of 30:30:40. However, with the advent of PMEGP on-line portal, there is no limit on receiving of applications. Hence, there is no relevance of 30:30:40 ratio. The concept of First In – First Out would be observed in the processing of applications by all the concerned IAs and the ratio of 30:30:40 will be dispensed with.
- (iii) The annual allocation of targets would be issued State-wise to the IAs by the KVIC HQ. The target communicated to KVIC and IAs are indicative and the IAs and Banks can achieve over and above the allocated target.

24.2 Criteria for distribution of targets under PMEGP

The following are the broad suggested criteria for distribution of state-wise targets:

- (i) Extent of backwardness of State;
- (ii) Extent of unemployment;
- (iii) Extent of fulfillment of previous years targets
- (iv) Population of State/Union Territory; and
- (v) Availability of traditional skills and raw material.
- (vi) Special focus shall be given to aspirational districts identified by NITI Aayog

24.3 KVIC will assign targets to State KVIC Directorates/ KVIBs, DICs and other IAs. Target at district levels will be decided by State Level Bankers Coordination Committee. SLBCC will ensure that targets are evenly distributed within each district. The State-wise targets in respect of KVIC/KVIBs/DICs/ other IAs will be made available by KVIC to SLBCC where overall allocation of district-wise targets will be decided. Any modification

of the targets for which KVIC is directly responsible will be permitted only with the concurrence of the Ministry.

For assigning the indicative targets of subsidy and other parameters (number of units, employment opportunities, etc.) to KVIC Directorates/KVIBs/DICs/Other IAs, KVIC will adopt the criteria of rural population of the State, backwardness of the State (based on Aspirational Districts identified by NITI Aayog), urban unemployment level and past performance under PMEGP Scheme for deciding the targets.

25. Rehabilitation of Sick Units

Sick units under PMEGP for their rehabilitation will be linked with RBI's guidelines for rehabilitation of sick small scale industrial units issued to all Scheduled Commercial Banks from time to time.

26. Registration

(a) **Registration** with the KVIC/KVIBs/State DICs under the scheme is voluntary. However, all the PMEGP units should be encouraged to register under Udyam Portal and MSME data Bank. No registration fee will be charged from the beneficiaries and the funds available under Backward and Forward Linkage will be utilized to meet expenses on documentation cost, etc.

Beneficiary will submit quarterly report about production, sales, employment, wages paid etc. to the State/Regional Director of the KVIC/KVIB/State DIC, and other IAs and KVIC will in turn analyze and submit a consolidated report to the Ministry of MSME, every six months.

(b) **Geo-tagging of units:** All the micro enterprises already setup and to be set up under PMEGP will be Geo-tagged, which will facilitate maintaining contact with the units.

27. Role of Private Sector (Scheduled, Commercial / Co-operative) Banks in the implementation of PMEGP

PMEGP will also be implemented through the Private Sector Scheduled Commercial Banks/Co-operative Banks regulated by RBI, after verification of intending Banks' last 3 years' balance sheet and ascertaining quantum of lending portfolio by the KVIC who will map all these Banks on PMEGP Portal. Margin Money (subsidy) portion will be paid on actual reimbursement basis to the Banks by KVIC.

28. Monitoring and evaluation of PMEGP

28.1 Role of Ministry of MSME

Ministry of MSME will be the controlling and monitoring agency for implementation of the scheme. It will allocate target, sanction and release required funds to KVIC.

Quarterly review meeting will be held in the Ministry on the performance of PMEGP.CEO-KVIC, Principal Secretaries / Commissioners (Industries) responsible for implementation of the scheme in States through DICs, Representatives of State KVIBs and Senior officials of Banks will attend the meeting.

28.2 Role of KVIC

- (i) KVIC will be the single Nodal Agency of the scheme at the National level. CEO-KVIC will review the performance with State KVIBs, DICs and other IAs and Banks every month and submit a monthly performance report to the Ministry. The report will include the component wise details of beneficiaries indicating the amount of the Margin Money (subsidy) allotted, employment generated, and the projects set up. KVIC will ensure that the Margin Money (subsidy) is utilized as per the subcomponent plans approved for SC, ST, Women, etc. The targets and achievement will also be monitored at the Zonal, State and District levels by the Deputy CEOs, Directors of KVIC and the Commissioner /Secretary of Industries (DIC), of the States concerned. The existing REGP units will continue to be monitored by the KVIC as hitherto fore, and separate monthly report submitted directly to Ministry of MSME.
- (ii) Coir Board through its field offices will monitor the coir units setup under PMEGP. Board will regularly review the performance of such units and sent a monthly report to the KVIC.

28.3 Role of State Governments / Union Territories

The Scheme will be reviewed half yearly by Chief Secretary of the State, Representatives of KVIC, Ministry of MSME, State Director (KVIC), CEO-KVIB, Secretary / Commissioner (Industries) of the State, Senior Officials of the Banks and officials concerned from other IAs will attend the meeting. State Governments{Commissioners / Secretaries (Industries)} will forward their monthly reports to KVIC, specifying the component wise details of beneficiaries indicating the amount of the Margin Money (subsidy) allotted, employment generated, and the projects set up, which will be analyzed, compiled and consolidated by KVIC and a comprehensive report forwarded to Ministry every month. The existing PMRY units will continue to be monitored by the State DICs, as hitherto fore, and report submitted directly to Ministry of MSME.

29. Evaluation of the Scheme

- (i) A comprehensive, independent and rigorous evaluation of the scheme will be undertaken after three years of its implementation in the present Finance Commission cycle. Based on the findings of the evaluation study the scheme would be reviewed for further continuation.

- (ii) **Concurrent monitoring and evaluation:** To further strengthen the system, a system of concurrent monitoring and evaluation (CME) of the PMEGP would be put in place to get simultaneous feedback and to enable corrective action. It would be a two-way process, the nodal officers from the IAs viz. KVIC, KVIB, DIC and other IAs would visit the units every three month and provide necessary handholding and get feedbacks, secondly a third-party agency would constantly evaluate the units through electronic means and provide necessary feedbacks to enable taking corrective actions from time to time.
- (iii) PMU may be setup at Ministry and KVIC HQ to monitor and improve the implementation of PMEGP as per prevailing instructions.

30. Negative List of Activities

The following list of activities will not be permitted under PMEGP for setting up of micro enterprises/ projects /units:

- (i) Any Industry/ Business connected with Meat(slaughtered), i.e., processing, canning and/or serving items made of it as food, production/Manufacturing or sale of intoxicant items like Beedi/Pan/ Cigar/Cigarette etc., any Hotel or Dhaba or sales outlet serving liquor, preparation/producing tobacco as raw materials, tapping of toddy for sale will not be allowed.
 - a) However, serving/selling non-vegetarian food at Hotels/Dhabas will be allowed.
- (ii) Activities prohibited by Local Government/Authorities keeping in view environment or socio-economic factors will not be allowed.
- (iii) Manufacturing of polythene carry bags of less than 75 microns thickness and manufacture of carry bags or containers made of recycled plastic for storing, carrying, dispensing or packaging of food stuff and any other item which causes environmental problems. Thickness of polythene carry bags shall be governed by the Ministry of Environment, Forest and Climate Change notification for plastic waste management rules and amendments from time to time.
- (iv) Any Industry/Business connected with cultivation of crops/plantation like Tea, Coffee, Rubber etc. sericulture (Cocoon rearing), Horticulture, Floriculture, Animal Husbandry will not be allowed.
 - a) However, value addition under these will be allowed under PMEGP. Off Farm/Farm Linked activities in connection with sericulture, horticulture, floriculture etc. will also be allowed.

Following industries /Business connected with Animal Husbandry will also be allowed:

- a) Dairy – Milk and other dairy products through primarily Cows but also sheep, goats, camels, buffaloes, horses, and donkeys.

- b) Poultry - Poultry, kept for their eggs and for their meat, include chickens, turkeys, geese and ducks.
- c) Aquaculture – It is the farming of aquatic organisms including fish, molluscs, crustaceans and aquatic plants
- d) Insects - including Bees, Sericulture, etc.

(As a special case piggery, which is a major source of livelihood in NER may also be allowed in NER states only)



Continuation of Prime Ministers Employment Generation Programme (PMEGP) over the 15th Finance Commission Cycle for 5 Years from FY 2021-22 to FY 2025-26

Operational guidelines for implementation of modified PMEGP Scheme

1. The Scheme

1.1. For setting up of new micro enterprises (Units):

The Ministry of Micro, Small and Medium Enterprises (MoMSME) vide office memorandum bearing no. PMEGP/Policy/09/2021 dated 13th May 2022 has conveyed the approval for continuation of PMEGP Scheme for 5 years from FY 2021-22 to FY 2025-26 with some modifications in the existing scheme. The copy of modified scheme guidelines containing the quantum of assistance, subsidy pattern, eligibility criteria, negative list of activities etc. in detail is enclosed herewith. KVIC shall act as Nodal agency at State level. The State director of the concerned state is authorized to monitor and implement the scheme and activities under BFL besides attending various meetings and workshops.

1.2. For upgradation of existing PMEGP / REGP / MUDRA Units (2nd Loan)

- i. An additional component namely Expanding/Upgrading the existing unit set up under PMEGP/REGP/MUDRA has been added, wherein the units already setup under PMEGP/REGP/MUDRA and performing very well in terms of turnover, profit making and loan repayment will be eligible for availing further financial assistance of up to Rs.1.00 crore for Manufacturing units, through Banks with uniform subsidy of 15-20% by the Government for all specified categories in clause 3.2 (ii). For Service/Trading units the financial assistance would be up to Rs.25 lakhs only
- ii. Units would be selected uniformly from all over the country, about 10 from each district based on the population density, industrial development, availability of traditional skill/raw material etc.
- iii. The PMEGP online portal has the simplified application form for submitting application online for existing units for upgradation.
- iv. The District level Agencies (KVIC/KVIB/DIC/other IAs) after the preliminary scrutiny will forward the applications to Financing Banks, which will appraise the project both economically and technically and take the credit decision. The Financing Banks will claim the Margin Money(subsidy) as per the procedure prevalent for PMEGP units. The Margin Money(subsidy) will be kept as TDR/SRF for three years. No interest will be paid on the TDR/SRF and no interest will be charged on loan disbursed to the corresponding amount of TDR/SRF.
- v. TDR/SRFs will be adjusted in the loan account of the beneficiary after completion of 3 years lock in period on the basis of positive report of the physical verification by the third-party Agencies. In case of any dispute, joint verification can be done by the concerned IA with the Financing Bank and third- party Agencies. Margin Money shall be adjusted by the Financing Bank only on the receipt of Margin Money (subsidy) adjustment letter from the concerned IA

Eligibility criteria

- i. All the existing units assisted under PMEGP scheme by availing 1st loan are eligible for applying for 2nd loan to upgrade their units.

- ii. All the existing units assisted under REGP, and MUDRA Scheme are also eligible for availing the 2nd loan under PMEGP to upgrade their units. All such units are required to submit / upload the Sanction / Margin Money adjustment letter from the concerned financing bank.
- iii. In absence of Sanction / Margin Money adjustment letter, a certificate from financing bank stating that the unit is assisted under REGP / MUDRA scheme.
- iv. The margin money (subsidy) availed under PMEGP / REGP / MUDRA units has to be successfully adjusted on the completion of lock-in period as applicable.
- v. First loan under PMEGP / REGP / MUDRA has to be successfully repaid in stipulated time. Clearance certificate from bank in respect of 1st loan is necessary. Working Capital (WC) is a revolving capital in the form of CC limit, and it is in continuous operation to run the activities, the repayment of WC component may be exempted for obtaining the loan clearance certificate.
- vi. The unit is profit making with good turnover and having potential for further growth in terms of turnover and profit.

2. Backward & Forward Linkages

For effective implementation of the scheme and based on the approved modifications in the existing scheme guidelines, operational guidelines for various activities listed under the Backward & Forward Linkages (BFL) have been prepared for implementation of the scheme by the Implementing Agencies (IAs) at field level.

2.1. Identification of Beneficiaries

Identification of beneficiaries shall be done at the district level by the Implementing Agencies (IAs) and Banks through various media to get the benefit of PMEGP Scheme by potential entrepreneurs at periodical intervals depending on the target allotted to the particular district. It will be done through Print, Electronic, outdoor, social media, Awareness Camps etc.

Awareness Camps

Undertaking awareness Campaigns for sensitization and spreading awareness about the PMEGP scheme to educate potential beneficiaries in rural and urban areas to mobilise the candidates who are unemployed with special focus on Special / Social category in coordination with concerned State / Central level organizations. The awareness camps shall be organized in close coordination with the Implementing Agencies (IAs) and Banks. The potential beneficiaries identified during the Awareness Camps shall be provided handholding support in identification of activities, Formulation of DPR, Documentation, Online application, Co-ordination with the financing banks etc. by the IAs through expert resources / agencies.

Protocols for conducting Awareness Camps under PMEGP

- i. The awareness camps shall be organized at District / Taluka / Block level besides Universities and Educational Institutions and any other establishment having potential prospective beneficiaries in close coordination with the IAs such as KVIC, KVIB, DIC and COIR Board and Banks
- ii. The IAs shall conduct such Awareness Camps at District level as per the budgetary provisions provided to the respective state offices of KVIC.

- iii. KVIC at the state level shall act as a Nodal agency in the state and shall assign the awareness Camps to other IAs who are willing to conduct such Awareness Camps and provide the funds to them.
- iv. The expenditure incurred towards such camps organized by other IAs of DIC, KVIB and COIR Board shall be settled within 30 days with the respective State/Divisional Office of KVIC

Target Group

The participants are mainly the Unemployed youths, Students of universities, educational institutions, technical institutions, Skilled and Unskilled artisans comprising of all categories of the Society. Special focus should be explored for the target group such as SC/ST, OBC, Transgender, Women, Ex-Servicemen etc. during the awareness camps

Invitees for the Awareness Camps

- i. All Implementing Agencies
- ii. Local Bank Officials
- iii. Local NGOs
- iv. Representative of Panchayats
- v. Successful Entrepreneurs
- vi. Representative from NSTFDC, NSCFDC, NBCFDC, Women Organizations, Ex-Servicemen Organizations etc.

Duration of Camps

4 to 6 hours

List of mandatory activities to be undertaken in the awareness camps

- i. Publicity through pamphlets, banners, posters, hoardings, and press advertisements in local newspapers or registration through the dedicated mobile application
- ii. Presentation on the PMEGP scheme by State / Agencies (**Standard presentation pattern to be followed shared by Directorate of PMEGP, KVIC, Mumbai**). The IAs must explain about PMEGP scheme, its aims and objectives, contribution of the scheme in terms of Disbursement of MM, Mobilization of Bank Credit pertaining to district. IAs shall present the role of IAs, and their contribution in rural industrialization in the detail, the significant achievement of the Scheme during the presentation, preferably through power point about the details of the Scheme and its operation procedure including process of submission of Online applications and the required documents. IAs shall present the scheme in a Local language and also play the Success stories of the successful entrepreneurs of the concerned district.
- iii. Showcasing success stories of actual PMEGP beneficiaries (**Videos will be shared by Central Office with all the States / Agencies**)
- iv. Guidance for availing loan from banks by the Bank Officials of Lead Bank / Local Financing Bank of the area
- v. Press Conference
- vi. The KVIC/KVIB/DICs officials must introduce a successful entrepreneur in the camp to share his experience with others

- vii. They should open a discussion on locally available raw material-based Industries and on other potential industries in the area
- viii. The officials organizing the awareness camp has to maintain an attendance register and separate register for recording problems raised in the camp and clarification provided by them. These records should be maintained at respective IAs level. On completion of the Awareness Camps details of the Camp should be uploaded on the BFL portal by the respective State / Divisional offices of KVIC.
- ix. Distribution of sanction letters to PMEGP entrepreneurs who have been sanctioned the project by Bank
- x. Collection of data from potential beneficiaries such as profile, skills, background, qualification / experience etc.
- xi. Handholding for submission of online application and uploading documents for prospective beneficiaries

No of Awareness Camps to be conducted by Districts

Activity	Target
Non-Aspirational District	As per the budget allocation issued to State / Divisional offices of KVIC
Aspirational / Low Performance District	

Financial Pattern (Awareness Camps)

Sr. No	Particulars	Amount (In Rupees)
1	Printing of publicity materials on PMEGP	7500.00
2	Local Advertisement	7500.00
3	Conveyance	1500.00
4	Tea/Snacks	4500.00
5	Contingency/Stationery	1500.00
6	Hiring hall/ Sound System	6750.00
7	Hiring of Laptop and Projector for Presentation	750.00
TOTAL (Inclusive of taxes)		30,000.00
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

2.2. Entrepreneurship Development Programme (EDP) Training

The applicants who have already undergone training of at least 10 days (for offline mode) / 60 Hours (for online mode) under EDP / Skill Development Programme (SDP) / Entrepreneurship cum Skill Development Programme (ESDP) or Vocational Training (VT) need not undergo EDP training again.

EDP training is a mandatory training to be undergone by beneficiary to be eligible for sanction and release of loan to the beneficiary. The objective of EDP is to sensitize the beneficiaries regarding various managerial and operational functions such as finance, production, marketing, enterprise management, banking functions, book-keeping, taxation, insurance etc. However, EDP training is optional for project cost up to Rs. 2 Lakhs.

The beneficiaries have an option to select the mode of training i.e., Online and Offline as follows,

Offline EDP: The offline EDP training is conducted through training centres of KVIC, KVIB, DIC, MSMEDI, NSIC, Tool rooms of MSME, IDEMI, RSETI/RUDSETI and other training centres of Central / State Government. All such training centres recognized at State / District level are mapped on the PMEGP Online portal to facilitate the beneficiaries to select the training centres at their convenience. In case, any training centre intended to be mapped additionally on the online portal, the implementing agencies should submit their recommendations through the respective State Offices of KVIC to Central Office, KVIC Mumbai to be included on the portal.

Online EDP: The online EDP module registration can be done by beneficiaries by visiting www.udyami.org.in. The registration can be done by using the mobile number registered in PMEGP e-portal. Upon, completion of the training a certificate and letter of appreciation will be generated on the portal. Besides, online EDP, the beneficiary can download the project reports, Industrial documentaries, Expert episodes, Guidance for statutory registration and various grants, Incentives, Etc.

Procedure for opting the Offline / Online training

- i. At the time of submission of application on PMEGP portal, the applicant will select the mode of EDP training
- ii. Post selecting the mode of training, the applicant can opt for either pre-sanction EDP or post-sanction EDP and subsequently select the nearby training centre of his / her choice
- iii. The prospective beneficiaries whose loan is yet to be sanctioned by the bank can undergo EDP training on their own cost and need not undergo the training again after the sanction of loan by the bank.
- iv. The beneficiaries who have already registered and those undergoing EDP cannot change the mode of training
- v. The applicant details who opted for pre & post sanction EDP will be available under log-in of training centres, state offices, banks, and central office
- vi. The Nodal Officer, PMEGP is responsible for monitoring the EDP training programme conducted through Offline and Online through MIS available on their login to minimize the pending EDP training
- vii. The Payment to the training centres / Agency towards Offline / online mode of training should be made only after uploading the training certificate and due validation on the PMEGP portal
- viii. For Online EDP training, the agency shall upload the invoice along with list of beneficiaries who have completed the training and generated the certificate online, the State / Divisional offices shall release the payment under their jurisdiction in respect of all the beneficiaries sponsored by all IAs.

EDP Training Duration

- i. **Offline** - EDP training duration should be at least 5 days for projects with project cost up to Rs. 5 Lakhs and 10 days EDP training for project cost above 5 Lakhs.
- ii. **Online** - EDP training duration should be at least 30 Hours for projects with project cost up to Rs. 5 Lakhs and 60 Hours EDP training for project cost above 5 Lakhs.
- iii. EDP training is optional for project cost up to Rs. 2 Lakhs.

Batch Size

- i. The batch size for offline / virtual training should be at least 10 beneficiaries and maximum up to 50 beneficiaries.
- ii. There is no batch size for online training.

Financial Pattern (Offline EDP)

To simplify the EDP process, an average cost is taken which works to be Rs. 550/- per candidate per day as shown below. KVIC shall pay an amount of Rs.550/- (Rupees Five Hundred and Fifty Only) per candidate per day for 10 days training programme. The amount to be claimed by the training centres will be arrived at based on the number of training days and actual number of candidates trained. The details of permitted total expenditure per candidate for 5 days / 10 days training is as shown below,

(Amt in Rupees)			
Sr. No.	Head of Expenditure	Amount for 5 days / Candidate	Amount for 10 days / Candidate
1	Lodging of participants	800	1600
2	Boarding	1150	2300
3	Guest Facility	650	1300
4	Study Material	250	500
5	Stationary / Printing etc.	150	300
6	Misc. Expenditure	100	200
7	Incentive to Institute	150	300
Total (inclusive of taxes)		3250	6500
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)			

Financial Pattern (Online EDP)

The fees for Online EDP will be as follows as per the agreement between KVIC, Central Office and the training agency.

Sr. No.	Particulars	Basic Rate	Tax	Total Rate (In Rupees)
1	30 Hours Training Duration for Project Cost upto Rs. 5 Lakhs	1500	270	1770
2	60 Hours Training Duration for Project Cost more than Rs. 5 Lakhs	3000	540	3540

Note: The above rates are as per the agreement executed between KVIC and the agency which may be revised from time to time based on the contract terms.

Peripatetic Training (PPT)

In some areas, the beneficiaries may be unable to locate a training centre nearby. Whereas significant number of trainees might have registered for the training. In such case, Peripatetic training can be conducted only through departmental training centres of KVIC. For such training, the financial pattern shall be at par with the Offline EDP training.

Virtual Classroom

Virtual classroom training can also be imparted through departmental training centres of KVIC with prior approval from the Central Office, KVIC. Boarding & Lodging cannot be charged in such cases. A lumpsum fees at the rate 50% of offline training shall be paid per beneficiary trained in this mode.

EDP Certificate

The EDP training certificate as per the format below will be jointly signed by the Principal, Training Centre and State / Divisional Director (KVIC) or their authorized officials preferably the PMEGP Nodal Officer.

The certificate for the online training programme shall be generated online and integrated with the PMEGP online portal.

 Institute ID No: _____	भूषण, तथा और मध्यम उद्यम मंत्रालय, प्रधान मंत्री, Ministry of Micro, Small & Medium Enterprises, Government of India. परिषेक संस्थान का नाम NAME OF TRAINING INSTITUTE (Address of Institute)	खड़ी व ग्रामीण उद्योग विभाग KHANDI AND VILLAGE INDUSTRIES COMMISSION Latest Pass Portrait photograph of the trainee
<p>उम्मीदवार का विवर / Particulars of the candidate:</p> <p>1. पंजीकरण सं./ Registration No : _____ 2. PMEGP अनुप्रयोग सं./ PMEGP Application ID No : _____ 3. आधार सं. / AADHAAR No : _____</p> <p>प्रमाणपत्र CERTIFICATE</p> <p>यह प्रमाणित किया जाता है कि श्री / श्रीमती / कुमारी जन्म पति/ सपति श्रीमी..... This is to certify that Shri/Smt/Kum..... S/o, / W/o, / D/o. Shri.....</p> <p>पूरा पता Full Address.....</p> <p>चार्च (के द्वारा) पर दिनांक....., से..... तक (10 दिन) इस संस्थान में ईंच संबद्धा में प्रशिक्षण दिया गया।</p> <p>Block..... District..... State..... has been imparted training on "Entrepreneurship Development Programme (EDP)" under PMEGP from to 5/ 10 Days) in this Institute in Batch No.....</p> <p>इस आपके भवित्व के प्रयासों के लिए शुभकामनाएं देते हैं। /We wish you good luck for your future endeavours.</p> <p>प्रशिक्षण संस्थान के प्रमुख/ Head of Training Institute दिनांक /Date: _____</p> <p>राज्य लिंदेश्वर अधिकारी प्रतिनिधि/ State Director or representative चा. चा. आ./KVIC _____ राज्य/State दिनांक /Date: _____</p>		

Note: The above enclosed format is applicable for 10 days EDP training. Similar format to be used by states in case of 5 days EDP training.s

The format of the certificate can also be downloaded by the respective training centres under their login on the PMEGP portal.

2.3. State Level Workshop

The state level workshop shall be organized by the State Directors of KVIC. During the workshop, all stakeholders implementing the PMEGP Scheme in the State and other functionaries like Secretary (Industries), CEO State KVIB, SLBC Convener, representative of RBI, Major Banks, GMs of DICs, All Nodal Officers / District Coordinators of IAs and Successful entrepreneurs shall be invited to attend the workshop. The workshop shall primarily focus on the following line of agenda,

- i. To sensitize on the changes, updatations amended in the scheme from time to time
- ii. To review and discuss the performance of the scheme in the state
- iii. To analyse the district level performance and suggest the corrective actions for improving the performance in low performing districts
- iv. To analyse the rejections of applications by the banks and suggest the line of action for improvement with case studies
- v. Issues and challenges in implementation of the scheme and activities listed under BFL and suggest the remedial measures
- vi. Possibility of extending supports in terms of marketing, packaging, technology upgradation and capacity building will be discussed and recommended
- vii. Experience sharing sessions of successful entrepreneurs
- viii. The issues faced by struggling units / entrepreneurs will be heard and suggestions
- ix. Possible convergence support from the State Government
- x. Any other issues prevailing in the state related to the scheme

Duration of the Workshop

4 to 6 hours.

Financial Pattern (State Level Workshops)

Sr. No	Particulars	Amount (In Rupees)
1	Hiring Hall, Chairs etc.	75000.00
2	Hiring of Sound System	12500.00
3	Printing and Stationery	62500.00
4	Tea/Snacks	12500.00
5	Banners/Displays	12500.00
6	Misc. Expenditure	2500.00
7	Conveyance	10000.00
8	Local Advertisement	62500.00
	TOTAL (inclusive of taxes)	2,50,000.00

(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)

2.4. Review Meetings

PMEGP scheme is a bank driven scheme, and the final sanction of the project and release of the loan is done at the level of the concerned bank. Considering this it is imperative that the Implementing Agencies (IAs) regularly interact with higher officials of Banks at District / State / National level to address the bottlenecks hindering the implementation of the scheme. Therefore, bankers review meeting at following levels shall be organized as below,

- i. State Level Bankers Meeting (SLBM) / Quarterly Bankers Review Meeting (QBRM)
- ii. Zonal Review Meeting (ZRM)
- iii. State Level Monitoring Committee (SLMC)

List of mandatory activities to be undertaken during Bankers Meetings

a. State Level Bankers Meeting (SLBM) / Quarterly Bankers Review Meeting (QBRM)

- The SLBM will be organized by State Office and Divisional Office of KVIC jointly with involvement of IAs
- The main objective of the meeting will be to inform and educate the bank officials at LDM level about PMEGP scheme
- Regularly monitor and review the implementation of the scheme

Financial Pattern - State Level Bankers Meeting (SLBM) / Quarterly Bank Review Meeting (QBRM)

Sr. No	Particulars	Amount (In Rupees)
1	Hiring Hall	15000.00
2	Hiring of Sound System	2500.00
3	Hiring of Laptop and Projector for Presentation	1500.00
4	Tea/Snacks/lunch	20000.00
5	Contingency/Stationery	2000.00
6	Conveyance	2000.00
7	Banners/Displays	7000.00
TOTAL (Inclusive of taxes)		50,000.00
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

b. Zonal Review Meeting (ZRM)

- The ZRM will be conducted to review and monitor the PMEGP scheme performance of all the 6 zones
- All the Implementing Agencies (IAs) will participate in the review meeting
- Concerned bank officials from respective zones will also be invited for the meeting

Financial Pattern – Zonal Review Meeting (ZRM)

Sr. No	Particulars	Amount (In Rupees)
1	Hiring Hall, Chairs etc.	65000.00
2	Hiring of Sound System	15000.00
3	Hiring of Laptop and Projector for Presentation	5000.00
4	Tea/Snacks/lunch	50000.00
5	Contingency/Stationery	30000.00
6	Conveyance	25000.00
7	Banners/Displays	10000.00
TOTAL (Inclusive of taxes)		2,00,000.00
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

c. State Level Monitoring Committee (SLMC)

- To review the performance/ achievement made in implementation of PMEGP by KVIC/ KVIB/ DIC separately in the quarter. The review should focus on total achievement in relation to target, imbalance, if any in social category wise, industry wise and Area wise and action taken from wider publicity of the scheme
- Suggest ways for improving performance and to correct the imbalance if any
- The committee should ensure that the performance of PMEGP is regularly reviewed in the district Consultative Committee (DCC)/ District Level Review Committee (DLRC) headed by District Collector/ District Magistrates by including it as permanent agenda point
- Reviewed the reporting system made by KVIC, KVIB, and DICs
- To review the sanction made by the bank in relation to the recommendation made by District Task Forces
- Imparting of EDP training to selected beneficiaries

Functions and Members (SLMC)

Department	Designation
Principal Secretary/IDC, Dept. of Industries	Chairman
Director of Industries	Member
CEO, KVIB	Member
Rep. of major public sector Banks in the State	5 Member
Rep. of SC/ST Corporation	Member
Rep. of Dept. Panchayat Raj	Member
Rep. of State Women Dev. Corp.	Member
Divisional Directors of KVIC in State	Member
Rep. of SIDBI	Special Invitee
Rep. of NABARD	Special Invitee
State Director, KVIC	Member Convener

Financial Pattern - State Level Monitoring Committee (SLMC)

Sr. No	Particulars	Amount (In Rupees)
1	Hiring Hall	15000.00
2	Hiring of Sound System	2500.00
3	Hiring of Laptop and Projector for Presentation	1500.00
4	Tea/Snacks/lunch	20000.00
5	Contingency/Stationery	2000.00
6	Conveyance	2000.00
7	Banners/Displays	7000.00
TOTAL (Inclusive of taxes)		50,000.00
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

2.5. Exhibitions

PMEGP exhibitions will be organized by KVIC at Zonal & State levels and special exhibitions for North-eastern Zone in coordination with other IAs to promote products produced by PMEGP units. Wide publicity shall be made well in advance before the exhibition schedule. Separate pavilions will be provided for display of products produced by units set up through KVIBs / DICs.

During the exhibition Buyer Seller meet should also be organized within the overall budget.

Financial Pattern (Exhibitions)

A) State Level Exhibition: (Minimum 07 days and 40 units / beneficiaries)

Sr. No	Head of Expenditure	Amount (In Rupees)
1	Hiring of Halls including Stalls (including Chairs Tables & Display Arrangement etc.)	12,00,000
2	Advertisement in local Media, Newspaper at the time of Exhibition	3,00,000
3	Misc. Expenditure	2,00,000
4	Logistics & Accommodation of Participants	3,00,000
	TOTAL (inclusive of taxes)	20,00,000
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

B) Zonal Level Exhibition (10 days and 75 units / beneficiaries)

Sr. No.	Head of Expenditure	Amount (In Rupees)
1	Hiring of Halls including Stalls (including Chairs Tables & Display Arrangement etc.)	24,00,000
2	Advertisement in local Media, Newspaper at the time of Exhibition	6,00,000
3	Misc. Expenditure	4,00,000
4	Logistics & Accommodation of Participants	6,00,000
	TOTAL (inclusive of taxes)	40,00,000
(Note: - Interchanges of Expenditure from one head to another is permitted within overall allocation)		

C) National Level / Special Exhibitions

National level and special exhibitions shall be organized as per the existing financial patterns of Directorate of Marketing based on the demand from field offices. Participation of IITF shall also be considered as a part of National / Special exhibitions.

2.6. Physical Verification

As per the scheme guidelines, 100% physical verification is mandatory for all the unit's setup under PMEGP. The PV process facilitates in adjustment of MM subsidy extended to PMEGP units within the prescribed lock in period as per the existing scheme guidelines.

The state directors of KVIC are responsible for conducting and completing the PV process in respect of the units assisted under PMEGP scheme till 30th June 2016. Most of the State directors have already conducted and completed the PV Process and submitted the report to the KVIC Mumbai. However, there is some backlog to the extent of about 30,000 – 40,000 units which are to be verified to complete the pending PV of the units assisted till 30th June 2016. The state directors are also responsible to evaluate the PV report and action for calling back the Margin money from respective financing banks based on the findings of the PV report engaged by the respective state directors for this purpose.

KVIC, Mumbai has engaged a third-party agency to carry out the PV process with geo-tagging of PMEGP units through exclusive mobile application for the units assisted from 1st July 2016. The details of PV process by geo-tagging through mobile application is as under,

***This PV process is applicable for 1st loan as well as 2nd loan**

- The data available on PMEGP portal is integrated with the exclusive mobile application to carry out the PV of the units by the third-party agency
- The agency selected for the purpose shall assign the units for PV to the enumerators. The list of those enumerators with their details including their identity shall be made available under the respective logins of IAs and Banks.
- The State Directors of KVIC shall convene a meeting with the third-party agency with their team of enumerators to discuss the Action Plan to execute the verification process.
- The enumerators of the agency shall visit the respective financing banks to collect the information in prescribed format before they proceed to the PMEGP units for verification. Directorate of PMEGP, KVIC is also in the process of collecting information from the financing banks by developing a suitable module through online format shortly.
- The enumerators engaged by the agency shall pre-schedule their visits to the respective units based on the action plan finalized by the respective state director of KVIC in consultation with the agency.
- The enumerators shall visit the units and capture all requisite information as per the electronic format available on the mobile application and upload the complete information on the geo-portal. The photos of the unit, product, production process, signboard with the beneficiary and a short video will also be geo-tagged by the enumerator.
- The beneficiary shall receive an OTP on the registered mobile number which has to be shared with the enumerator to validate the verification.
- The PV report shall be available under the DCO login for further validation and approval process by the respective implementing agencies.
- The DCO shall validate individual PV reports of the units and give his recommendation to the approving authority on any one of the following options available based on his findings,
 - Recommend for full MM Adjustment.

- Recommend for full MM Call-back / Refund.
- Recommend for partial MM Adjustment and refund the balance amount.
- Recommend for re-verification of unit.

The DCO can also carryout minor corrections if any without referring to the agency.

- The approver at second level either can approve or return back to the DCO with his remarks for appropriate action.
- On approving the PV report, the adjustment letter of MM Subsidy can be generated and downloaded. The downloaded adjustment letter should be uploaded on the portal duly signed with office seal of authorized officer of respective IA.
- The uploaded adjustment letter shall be available under the respective user credentials of financing bank and the beneficiary for their reference and record.
- The financing bank shall take appropriate action based on the adjustment letter as per the following,
 - Adjust full Margin Money in the loan account of the beneficiary
 - Adjust partial Margin Money and refund the unadjusted amount to KVIC account through e-challan system
 - Refund entire Margin Money amount to KVIC through e-challan system.

The financing bank will only adjust the MM subsidy on receipt of the adjustment letter from the concerned IA. The financing bank is not authorized to adjust the MM before the mandatory lock-in of 3 years as well as without adjustment letter from the concerned IA

The lock-in period of 3 years shall be considered from the date of release of 1st instalment by the financing banks.

- The approving authority can also return the PV report to the agency for re-verification recording proper reason / justification in the remark's column. However, for the purpose of re-verification, the concerned DCO of the respective IA shall accompany with the enumerator of the agency by scheduling the visit in advance for smooth re-verification and to avoid conflict of opinion.
- The re-verification process can only be conducted in Offline mode as the unit is already geo-tagged. The DCO can edit the data under their login based on re-verification report. The re-verification report countersigned by enumerator and beneficiary can be uploaded by the DCO under their login for proof.

2.7. ORIENTATION TRAINING WORKSHOP FOR STAFF OF KVIC/KVIB/DIC/COIR BOARD/BANKS ON ONLINE PMEGP/KVIC SYSTEM

The scheme guidelines provide the facility to conduct Orientation Training Programme for the officials of IAs and Banks to sensitize and create capability among them in implementation of scheme in the field as well as to address the operational issues and challenges of the online portal and other digital processes involved in the scheme. The State Directors of KVIC shall identify the training requirements in their state and send the demand for organizing such training to Directorate of PMEGP, KVIC Mumbai for approval and extend necessary budgetary support. To conduct such orientation programme the following budget provision is made available under the scheme. The programme should be conducted at least for a period of 4 hours with the total budgetary provision of Rs. 1 Lakh. The State director shall submit the head-wise proposal for approval and sanction.

2.8. Sign Board of the Unit

As per the scheme guidelines, clause 11.26, Display of Sign Board of the unit has been made mandatory. The IAs and Banks must ensure the display of sign board at the main entrance of the unit. The sign board to be installed by the units must be in bilingual language.

For the display board the following standard format should be adopted,



The minimum size for the sign board should be 4 feet * 2.5 feet with the background colour of the board should be light blue. The creative design of the signboard is made available on PMEGP online portal which can be downloaded for making the sign board.

Photograph of the sign board is to be mandatorily uploaded while claiming the Margin Money.

PM Formalization of Micro food processing Enterprises Scheme (PM FME Scheme)

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. With only 7% of investment in plant & machinery and 3% of outstanding credit, the unorganized enterprises contribute to 74% of employment (a third of which are women), 12% of output and 27% of the value addition in the food processing sector nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises. Most of these units fall under category of micro manufacturing units in terms of their investment in plant & machinery and turnover.

The unorganized food processing industry in India faces challenges that limit its development and weakens performance. The primary reasons for this are as follows:

- a) Lack of productivity and innovation due to limited skills and access to modern technology and machinery for machinery for production and packaging.
- b) Deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices.
- c) Lack of branding & marketing skills and inability to integrate with the supply chains, etc.
- d) Capital deficiency and low bank credit.

Taking cognizance of the contribution and the challenges that impede the unorganized sector of the Food Processing Industry, the Ministry of Food Processing Industries (MoFPI) has implemented "PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)". The scheme envisages an outlay of Rs 10,000 Crore over a period of five years from 2020-21 to 2024-25, which is extended for the period 2025-26 by the Ministry of Food Processing Industries (MoFPI) vide letter no. F.No.P-12027/3/2024-PC Division Date 30.09.2024. Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.

Under the scheme, 2 lakh micro food processing units will be directly assisted with credit linked subsidy adequate supportive common infrastructure and institutional architecture will be supported to accelerate growth of the sector.

Scheme Guidelines

Sr. No	Parameters Description	Parameters Description
1	Aims	Ministry of Food Processing Industries (MoFPI), in partnership with the state, has launched an all India centrally sponsored "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" for providing financial, technical and business support for up gradation of existing micro food processing enterprises. <ul style="list-style-type: none">• Capacity building through skill training, imparting technical knowledge on food safety standard & hygiene and quality improvement.• Hand holding support for preparation of DPR, availing bank loan

		<p>and up gradation.</p> <ul style="list-style-type: none"> • Enhance the competitiveness of existing individual microenterprises in the unorganized segment of the food processing industry and promote formalization of the sector; and • Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along with their entire value chain.
2	Objectives	<p>The objectives of scheme are to build capability of micro-enterprises to enable:</p> <ul style="list-style-type: none"> a) Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives; b) Integration with organized supply chain by strengthening branding & marketing; c) Support for transition of existing 2,00,000 enterprises into formal framework; d) Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services; e) Strengthening of institutions, research and training in the food processing sector; and f) Increased access for the enterprises, to professional and technical support.
3	Program Component	<p>The program has four broad components, addressing the needs of the sector:-</p> <ul style="list-style-type: none"> a) Support to individual and groups of micro enterprises; b) Branding and Marketing support; c) Support for strengthening of institutions; d) Setting up robust project management framework.
4	Negative List under PMFME	<p>While enterprise involved in the product identified in the ODOP of the district will be preferred, other micro enterprises would also be considered for both existing or new micro food processing enterprises. However, list of food processing activities placed at Annexure-III are not eligible for assistance under the scheme.</p>
5	Support to Individual Micro Enterprise	<p>Individual micro food processing units would be provided credit-linked capital subsidy @ 35% of the eligible project cost with a maximum ceiling of Rs. 10.00 lakh per unit. Beneficiary contribution should be minimum 10% of the project cost with balance being loan from Bank.</p>
6	Eligibility Criteria for Individual Micro Enterprise under the Scheme	<ul style="list-style-type: none"> a) Support for both Existing and New micro food processing units in operations; b) Existing units should be those identified in the State Level Up-gradation Plan (SLUP) for One District One Product (ODOP) products or by the Resource Person on physical verification. In case of units using electrical power, electricity bill would support it being in operation. For others units, existing operations, inventory, machines and sales would form the basis. c) The enterprise should be unincorporated and should employ less than 10 workers. d) While enterprise involved in the product identified in the ODOP

		<p>of the district will be preferred, other micro enterprises would also be considered for both existing or new micro food processing enterprises. However, list of food processing activities placed at Annexure-III are not eligible for assistance under the scheme.</p> <ul style="list-style-type: none"> e) Ownership status of enterprise could be proprietary/partnership firm. f) The applicant should be above 18 years of age and should be at least VIII standard pass. g) Only one person from one family would be eligible for obtaining financial assistance. The "family" for this purpose would include self, spouse and children. h) Willingness to formalize and contribute 10% of project cost and obtain Bank loan. i) Cost of the land should not be included in the Project cost. j) Cost of the ready built as well as long lease or rental work shed could be included in the project cost, Lease rental of work shed to be included in the project cost should be for a maximum period of 3 years only.
7	Selection Process for Individual Micro units	<p>Identification of 'existing Units to be supported' would be by a two pronged process. Based on One District One Product approach, support would preferably be provided to the Units engaged in that product in the district. Other units, which have potential, would also be supported.</p> <p>Resource Persons (RPs) will identify units which show potential for availing benefit under the scheme and will also undertake field Process for verification and due diligence in case of applications directly received.</p> <p>The RPs will submit the selected applications to District Level Committee. The District Level Committee will study the report submitted by RP and will interview the interested candidates.</p> <p>For the cases recommended by the District Level Committee/ SNA (State Nodal Agency), RPs would help in preparation of DPR for availing bank loan for up-gradation of the unit or for setting up of new unit.</p>
8	Support to Group Category or Subsidy	<p>The Scheme would support clusters and groups such as FPOs/ SHGs/ Producer Co-operatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.</p> <p>a. Farmer Producer Organizations (FPOs) / Producer Cooperatives would get following support:</p> <ul style="list-style-type: none"> ✓ Grant @35% with credit linkage ✓ Training support; ✓ Eligibility Criteria for Co-operatives/ FPOs: <ul style="list-style-type: none"> • It should preferably be engaged in processing of ODOP produce. • It should have minimum turnover of Rs.1 crore; • The cost of the project proposed should not be larger than the present turnover;

		<ul style="list-style-type: none"> • The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years • The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital; <p>b. Self Help Groups (SHGs), undertaking food processing activities would be provided following supports:-</p> <ul style="list-style-type: none"> ✓ Seed Capital: <ul style="list-style-type: none"> I. Seed capital @ Rs. 40,000/-per member of SHG for working capital and purchase of small tools would be provided under the scheme. II. Priority would be given for SHGs involved in ODOP produce. III. All the members of an SHG may not be involved in the food processing. Therefore, seed capital would be provided at the federation level of SHGs; IV. This would be given as grant to the SHG federation by SNA/ SRLM. SHG federation would provide this amount as a loan to the members of SHGs to be repaid to the SHG. ✓ Support to Individual SHG member as a single unit of food processing industry with credit linked grant @ 35 % with maximum amount being Rs 10 lakh. ✓ Support for capital investment at federation of SHG level, with credit linked grant @35%. ✓ Training & Handholding Support to SHGs ✓ Eligibility Criteria for Seed Capital for SHGs: <ul style="list-style-type: none"> I. Only SHG members that are presently engaged in food processing would be eligible; II. SHG member has to commit to utilize this amount for working capital and purchase of small tools and give a commitment in this regard to the SHG and SHG federation. ✓ Eligibility Criteria for Credit Linked for Capital Investment for SHGs: <ul style="list-style-type: none"> I. SHGs should have sufficient own funds for meeting 10% of the project cost and 20% margin money for working capital or sanction of the same as grant from the State Government; II. SHG members should have for a minimum period of 3 years' experience in processing of the ODOP product.
9	Support Common Infrastructure	<ul style="list-style-type: none"> ✓ Support for common infrastructure would be provided to FPOs, SHGs, cooperatives, any Government agency or private enterprises. Common infrastructure created under the scheme should also be available for other units and public to utilize on hiring basis for substantial part of the capacity. Eligibility of a

		<p>project under this category would be decided based on benefit to farmers and industry at large, viability gap, absence of private investment, criticality to value chain, etc. Credit linked grant would be available @ 35 %.</p> <ul style="list-style-type: none"> ✓ Types of common infrastructure that may be funded under the Scheme:- <ul style="list-style-type: none"> a. Premises for assaying of agriculture produce, sorting, grading, warehouse and cold storage at the farm-gate; b. Common processing facility for processing of ODOP produce; c. Incubation Centre should involve one or more product lines, which could be utilized by smaller units on a hire basis for processing of their produce. The Incubation Centre may partly be used for training purpose, it should be run on commercial basis'
10	Procedure for groups to send proposals for Common Infrastructure and capital investment	<ul style="list-style-type: none"> ✓ The following procedure should be followed for seeking for common infrastructure and capital investment by FPOs/ SHGs/ Cooperatives under the Scheme: <ol style="list-style-type: none"> I. A DPR for seeking assistance under the Scheme for capital investment and common infrastructure should be prepared, based on the format as prescribed; II. The DPR should have necessary details of the proposal, detailed project cost, proposed manpower, turnover, marketing channel, sources of raw material, estimated profit & loss account, cash flow statement, etc.; III. The DPR should be sent to State Nodal Agency (SNA). After approval of the proposal by State Level Approval Committee (SLAG), SNA should recommend the proposal to Ministry of Food Processing Industries (MoFPI). Any proposal for assistance to a group for grant above Rs.10 lakh should be sent to MoFPI for approval. IV. After approval of the proposal by Ministry of Food Processing Industries (MoFPI), the proposal should be forwarded to the financial institution for sanction of loan; V. The DPR may also contain proposal for training support to the group members based on the training hours & modules, as prescribed and as per the cost norms of Ministry of Skill Development and Entrepreneurship. Component of training and capacity building would be fully funded under the Scheme; VI. Assistance of Rs.50,000/-per case would be provided to FPOs/SHGs/ Co-operatives for preparation of DPR; VII. Disbursement of grant should take place to the bank account of the applicant organization after sanction of loan by the bank.
11	Branding Marketing Support and	Marketing and branding support would be provided to groups of FPOs/ SHGs/ Co-operatives or a Special Purpose Vehicle (SPV) of micro food processing enterprises under the Scheme. Following the ODOP approach, marketing & branding support would only be provided for such product at the State or regional level.

12	Nodal Bank	MOFPI would select a Nodal Bank for facilitation and ensuring smooth flow of subsidies from the Banks to the micro enterprises. The functions of the Nodal bank would include the following: a. Monitoring and liaising with Banks for target driven approvals of applications and timely enterprises and groups; b. Transfer of subsidy from the central and state governments to the bank accounts of beneficiary in the lending bank branch.
13	Credit Linkage and Disbursement of loan	<p>a. The credit linked grant would be after sanction of loan by the bank.</p> <p>b. The bank sanctioning the loan would open a mirror account in the name of the beneficiary. The lending bank would report the fact of sanction of loan to the Nodal Bank at the national level.</p> <p>c. After receipt of this information, Central and State Government should respectively transfer 60% and 40% of its share of grant to the Nodal Bank. The Nodal Bank would transfer 600/o of the Central share of the grant and 40% of the State share of the grant together to the concerned lending Bank branch.</p> <p>d. That Bank branch should place this amount in the mirror-account of the beneficiary. The lending bank should disburse sanctioned loan amount in accordance with normal banking practice to the beneficiary/supplier.</p> <p>e. If after a period of three years from the disbursement of last tranche of the loan, the beneficiary account is still standard, and the unit is operational, this grant amount would be adjusted in the bank account of the beneficiary.</p> <p>f. If the account becomes NPA prior to three years from the date of disbursement of the loan, the grant amount would be returned.</p> <p>g. If the grant amount is adjusted after three years against the loan amount in case of standard account, no interest would be payable by the borrower on the portion of the loan disbursed by the Bank equal to the grant amount from the date of receipt of the grant amount by the lending bank.</p>
14	Credit Guarantee	a. Benefit of credit guarantee coverage for loans offered under this Scheme should be provided to the borrower under the available Credit Guarantee schemes i.e. Credit Guarantee Trust for Micro & Small Enterprises, National Credit Guarantee Trustee Company, NABSanrakshan etc under their usual terms & conditions.
15	Collateral Security	Collateral Security to be obtained as per Bank's extant guidelines.
16	Classification	Classification and reporting of advances for Food and Agro-processing up to an aggregate sanctioned limit of Rs. 100 Crore per borrower from the banking system, shall be under Agriculture -Ancillary advances.
17	Convergence Framework	Food Processing Enterprises being supported under the Scheme would be eligible for benefits under the following Government Schemes: a. National Rural Livelihood Mission - providing seed capital, training, handholding support and interest subvention to SHGs; b. Start-up Village Entrepreneurship Program (SVEP) - It is a Centrally Sponsored Scheme, a part of NRLM, provides capital

		<p>and technical support to rural start-ups through training, handholding and support through Community Enterprises Fund (CEF) as a loan up to Rs.1 lakh for individual entrepreneur and Rs.5 lakh for group entrepreneurs at 12% interest;</p> <ul style="list-style-type: none"> c. Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) for collateral free loan up to Rs 50 Lakh; d. PM MUDRA Yojana for loan up to Rs.20 lakh; e. A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE); f. Scheme for Fund for Regeneration of Rural Industry (SFURTI); g. Public Procurement Policy for MSEs; h. Benefits available under various other Schemes of MOFPI such as Backward & Forward Linkages, Agricultural Production Cluster, and Cold Chain etc. would be used to provide support to clusters/groups. i. Support from PMKVY and NRLM for skill training for SHGs, if falling within the guidelines would be taken. For shorter duration on site trainings, support would be provided from NRLM and the PMFME scheme, tailor-made for such purposes.
18	Other terms & Conditions	<ul style="list-style-type: none"> a. With respect to support to existing individual micro units for capital investment, preference would be given to those producing ODOP products. However, existing units producing other products would also be supported. In case of capital investment by groups, predominately those involved in ODOP products would be supported. b. Support to groups processing other products in such districts would only be for those already processing those products and with adequate technical, financial and entrepreneurial strength. c. Support for common infrastructure and marketing & branding would only be for ODOP products. In case of support for marketing & branding at State or regional level, same products of districts not having that product as ODOP could also be included.
19	Documents	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Attestation memo <input checked="" type="checkbox"/> DP note (as per constitution) <input checked="" type="checkbox"/> Composite hypothecation of Plant, machinery & goods. <input checked="" type="checkbox"/> Letter of instalments with acceleration clause <input checked="" type="checkbox"/> Declaration cum undertaking cum authority <input checked="" type="checkbox"/> Memorandum of mortgage (as applicable) <input checked="" type="checkbox"/> General form of Guarantee. <input checked="" type="checkbox"/> Letter of continuing security <input checked="" type="checkbox"/> Post Dated Cheque (PDC) <input checked="" type="checkbox"/> Other documents as per banks extant guidelines

ANNEXURE -II

Modalities for implementation of the scheme along with terms & conditions

S.N.	Parameters	Particulars
1	Purpose	<ul style="list-style-type: none"> • WORKING CAPITAL To meet the working capital requirement • TERM LOAN: <ul style="list-style-type: none"> ⊕ For acquiring fixed assets like land, office/ workplace/ factory building, plant and machinery/ equipment's by new enterprises. ⊕ In case of existing units, for expanding office/ workplace factory accommodation, renovation/ modernization with a view to improve the quality or reducing production/ service cost, creating additional infrastructure facilities, like setting up of Research & Development Centres / Testing Laboratories, purchase of vehicle (other than the vehicles meant for personal use) which are required to meet production/ rendering service and marketing needs of the unit etc.
2	Eligibility	<ul style="list-style-type: none"> • Individuals / Partnership / Limited Liability Partnership (LLP)/ Pvt. Ltd. Co. / Public Ltd. Co/ Trustl Societies & Cooperative Societies (registered and incorporated under applicable law) and are eligible to be categorized as MSME(s). • MSME enterprises having GST Registration No. (wherever applicable) & Udyog Registration.
3	Type of Facilities	<ul style="list-style-type: none"> a) Fund Based Working Capital b) Term Loan (For creation of fixed assets/P&M Equipment's) c) Non Fund based limit. d) Composite loans,
4	Loan Limit	Need based funding to be considered looking to the requirement of the project/borrower

5	Margin	Particular	Limit Upto	Margin
		Stock	Upto Rs. 2.0 lakh > 2.0 lakh	Nil 25 %
		Book Debt	-	25%
		Bill for collections	Any Bills	25%
		Plant & machinery/ Equipment's (New)	Upto Rs. 2.0 lakh > 2.0 lakh	Nil 25 %
		Plant & Machinery (Old)	Age up to 3 years >3 years	25% 30%
		Equipment's (old)	Age up to 3 years Above 3 years	30 % 40 %
		Deferred payment Guarantee	-	25%
		Non-Fund based	Cash margin	15%
		New Vehicle for business use	-	15%
Any other item not specified above		-		25%
6	Assessments of Loans	Simplified Turnover method, MPBF and cash Budget method (whichever is applicable, as per extant guideline of the bank)		
7	Benchmark Ratios	As per extant guidelines of the Bank as app I cable for MSME loans		
8	Tenure of Loan	<ul style="list-style-type: none"> ✓ Repayment period shall be maximum of 7 years for Term Loan (including moratorium period) ✓ Extension in repayment period beyond 7 years may be allowed by next higher sanctioning authority on the merit of the proposal. However, interest to be serviced during the moratorium period as and when due. ✓ Working capital facility shall be sanctioned for a period of one year and the same shall be renewed on annual basis 		
9	Moratorium Period	<ul style="list-style-type: none"> ✓ Need based. Maximum up-to 12 months. ✓ Extension of moratorium period may be allowed by next higher sanctioning authority on the merit of the proposal. 		
10	Credit Risk Rating	As per extant guidelines of the Bank.		
11	Credit Information Report (CIR)	As per extant guidelines of the Bank.		
12	Primary Security	Hypothecation of Assets i.e. Stock, Receivables, P&M/ Equipment's, Vehicles etc. and Mortgage of Immovable Property (wherever applicable) created out of Bank finance (present and future).		
13	Collateral Security	<p>Advance shall be covered by collaterals covering at least 40% of the exposure (FB+NFB).</p> <ul style="list-style-type: none"> ✓ The extent of cash margin (in case of non-fund based limit) over and above 15% shall be considered for the computation of collateral coverage. ✓ if the Primary Security is in the shape of Land & Building, residual value over and above 135% of the Term Loan O/s shall be treated as collateral security. ✓ Where collateral security is not available, facility should be covered under Credit Guarantee Schemes like CGTMSE as per Bank's Policy guidelines. 		

		<p style="text-align: center;">✓ Personal Guarantee of promoters / directors / Partners/ Trustees/ Members of the society etc. as applicable shall be obtained as per Bank's Policy guidelines.</p>									
14	Extension of Charge over security for other accounts	<p>Respective sanctioning authority is empowered for permitting as under:-</p> <ul style="list-style-type: none"> A. Property already mortgaged in any existing loans, may be extended in this scheme subject to availability of residual realizable value (after carving out 100% of the RV of the security of the existing exposure or as per security coverage norms of the scheme under which existing facility has been sanctioned), B. Property charged in this scheme may be extended to cover any other facility to the extent of spill over available i.e. property value in excess of 100% of the exposure. <p>Note: The owner of the property mortgaged with the Bank shall stand as guarantor in the account.</p>									
15	Classification of Advances	Accounts under the scheme be classified as per RBI/ Bank norms of Priority Sector classification in accordance with MSMED Act, 2006.									
16	Rate of Interest	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Sr. No.</th> <th style="text-align: center;">Loan Amount</th> <th style="text-align: center;">Rate of Interest</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Upto Rs 3.00 Lakh</td> <td style="text-align: center;">9.00%</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Above Rs 3.00 Lakh</td> <td style="text-align: center;">10.00%</td> </tr> </tbody> </table> <p style="text-align: center;">NB: Subject to change as per extant norms of the Bank.</p>	Sr. No.	Loan Amount	Rate of Interest	1	Upto Rs 3.00 Lakh	9.00%	2	Above Rs 3.00 Lakh	10.00%
Sr. No.	Loan Amount	Rate of Interest									
1	Upto Rs 3.00 Lakh	9.00%									
2	Above Rs 3.00 Lakh	10.00%									
17	Penal Interest	As per bank's Policy guideline									
18	Servicing of Interest/EMI	Repayments shall be made as per terms of Sanction. However, interest shall be serviced as and when due.									
19	Processing fee/ Documentation fee/Inspection fee etc.	As per bank's Policy guideline									
20	Repayment Charge/Fore closer Charges	As per bank's Policy guideline									
21	Insurance	All assets charged to the bank shall be adequately insured with agreed bank clause fire, theft, burglary &/or any other special risk to safeguard the interest of bank.									
22	Frequency of Inspection	As per bank's Policy guideline									
23	Sanctioning Authority	As per bank's Policy guideline									
24	Deviation Authority	As per bank's Policy guideline									
25	Group & Individual exposure norms	As per bank's Policy guideline									
26	Exclusive dealing clause	Customer shall deal exclusively with our Bank under sole banking arrangement. In case borrower has already availed any credit facility from any other Bank/ FI, the same may continue. However, for taking any fresh loan from other Bank/FI, prior permission shall be obtained from our Bank.									
27	Title Search & valuation of the	As per bank's Policy guideline									

	property	
28	Foreclosure clause	As per bank's Policy guideline
29	Documentations	As per bank's Policy guideline
30	Take over from other Banks	As per bank's Policy guideline
31	Other terms and Conditions	<ul style="list-style-type: none"> • In case of standalone Term Loan, borrower shall be required to open an operative A/c with our Bank. • The party shall undertake to utilize the fund for the purpose it is sought for and the same shall not be utilized for speculative purpose or any business activity prohibited by law. • Branch / Sanctioning authority to satisfy itself about the repayment capacity of the borrower based on past performance/ estimates/ other factors. • Parties to undertake that they do not owe any overdue statutory liabilities like GST, Income Tax, Corporation Tax, Professional Tax, etc. and have obtained/ renewed licenses from statutory authorities required for carrying out their business activity. The party shall provide requisite photocopy of the above said payments/ receipt/ documentation support in confirming the compliance of this clause. • The valuation certificate and legal opinion cum search report shall be obtained invariably in accordance with Bank's Credit Policy from approved Architect/ Valuer/ Panel Advocate. • Borrower shall display Bank's name as financier at the place of the business. • Prior to release of the facility, legal vetting shall be obtained as per the extant bank's guidelines. • In case of financing purchase of old machinery/ assets, its residual life may be at least 5 years and repayment period is to be fixed within the residual life. • All other guidelines as per MSME policy and Lending Policy of the Bank shall be complied with.

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Annexure – III

NEGATIVE LIST

NEGATIVE LIST – (List of food processing activities not eligible under the scheme)	<ul style="list-style-type: none">a) Trading and selling of unprocessed Millets/Cereals/Spices etc.b) Unprocessed or Loose Milk (Selling of Milk/Curd)c) Trading and selling of fruits and vegetablesd) Trading and selling of unprocessed Minor Forest Producte) Bee Keeping/Loose selling of Honeyf) Loose selling, trading and repacking of oilg) Trading and selling of groundnut, Areca nut (Exception: Any proposal for export variety would be reviewed on case to case basis. State Government to take prior approval from MoFPI for such cases.)h) Poultry, Piggery, Goetry or any other rearing activity of animalsi) Trading and selling of fresh Fish/ meat/chicken etc.,j) Repacking of manufactures productsk) Canteen, grocery, hotel, tiffin services, restaurants or any other food services enterprises
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(Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan)

PM-KUSUM

Ministry of New and Renewable Energy (MNRE) has launched the Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyaan (PM-KUSUM) for farmers for installation of Solar Pumps and grid connected solar and other renewable power plants in the country.

The scheme will open a stable and continuous source of income to the rural land owners for a period of 25 years by utilization of their dry/uncultivable land. Further, in case cultivated fields Solar Plants are set up on stilts where crops can be grown below the stilts and sell Renewable Energy to Distribution Companies (DISCOMs).

The scheme would ensure that sufficient local solar/ other renewable energy based power is available for feeding rural load centers and agriculture pump-set loads, which require power mostly during the day time. As these power plants will be located closer to agriculture loads or to be electrical substations in decentralized manner, it will result in reduced Transmission losses for STUs (Use of transmission System) and Distribution Companies.

State Nodal Agencies (SNAs) of MNRE will coordinate with States/UTs, DISCOMs and farmers for implementation of the scheme.

Brief Details of Components under the PM KUSUM Scheme:-

Component A:

- Renewable Energy Based Power Plants (REPP) of capacity 500kW to 2MW will be setup by individual farmers/ group of farmers/ cooperatives/ panchayats/ Farmer Producer Organizations (FPO)/ Water user Association (WUA) herein after called Renewable Power Generator (RPG). If the above specified entities are not able to arrange equity required for setting up the REPP, they can opt for developing the REPP through developer(s) or even through local DISCOM, which will be considered as RPG in this case.
- DISCOMs will notify sub-station wise surplus capacity which can be fed from such Renewable Energy based power plants to the Grid and shall invite applications from interested beneficiaries for setting up the renewable energy plants.
- The renewable power generated will be purchased by DISCOMs at a pre-fixed levelised tariff.
- Keeping in view the risk of default due to the longer repayment period of 15 years . TEV Study report shall be obtained from empaneled consultant of Bank of Baroda, for financing to "Component A".

Component B:

- Individual farmer will be supported to install standalone solar Agriculture pumps of capacity up to 7.5 HP for replacement of existing Diesel Agriculture Pumps/Irrigation system in off grid areas, where grid supply is not available. Installation of new pumps shall also be permitted under this scheme except in dark zones areas.
- CFA (Central Financial Assistance) of 30% of the benchmark cost or the tender cost, whichever is lower, of the stand-alone solar Agriculture pump will be provided. The State Government will give a subsidy of 30%; and the remaining 40% will be provided by the farmer .Bank finance may be made available for farmer's contribution, so that farmer has to initially pay only 10% of the cost and remaining up to 30% of the cost as loan .In case the state Government provides subsidy more than 30%, the beneficiary share will reduce accordingly.

- New Solar Agriculture Pumps will not be covered under this component Dark Zones/Black Zones. However, existing standalone diesel pumps, can be converted into standalone solar pumps in these areas provided they use micro irrigation techniques to save water.
- Further, whenever the grid reaches in the off grid area, the standalone Solar Agriculture Pumps can be connected to the grid to feed surplus power depending on the grid capacity.

Component C:

- Individual farmers having grid connected agriculture pump will be supported to solarize pumps. Solar PV capacity up to two times of pump capacity in kW is allowed under the scheme .However, state may specify lower solar PV capacity in kW, which in any case shall not be less than pump capacity in HP.
- The farmer will be able to use the generated solar power to meet the irrigation needs and the excess solar power will be sold to DISCOMs.
- In order to minimize the water usage for irrigation purpose, preference will be given to the farmers using Micro irrigation System or covered under Micro Irrigation Schemes or who opt for Micro Irrigation System.
- CFA of 30% of the benchmark cost or the tender cost, whichever is lower, of the solar PV component will be provided. The State Government will give a subsidy of 30%; and the remaining 40% will be provided by the farmer. Bank finance may be made available for farmer's contribution, so that farmer has to initially pay only 10% of the cost and remaining up to 30% of the cost as loan. In case the State Government provides subsidy more than 30%, the beneficiary share will reduce accordingly.
- The CFA will be limited to Solar PV capacity up to two times of pump capacity in kW for pumps up to 7.5 HP. Solarisation of pumps of capacity higher than 7.5 HP may be allowed, however the CFA will be limited to the CFA applicable for pump of 7.5 HP in the respective State/UTs.
- The Solar power fed in the grid and solar power utilized by farmer both will be accounted for fulfilment of Solar RPO(Renewable Purchase Obligation) by the DISCOMs.
- In case of Dark Zones/Black Zones only existing grid connected pumps will be solarized provided they use micro irrigation techniques to save water.

Subsidy under various components under PM-KUSUM Scheme:

Component	Capacity	Unit Cost (Rs.)	Central & State Subsidy	Farmer/Equity Contribution
Component A	10000 MW	350.00 Lakh/MW	0	30%
Component B	17.5 Lakhs Pumps	3.25 Lakh/Pump	60%	10%
Component C	10 lakhs pumps	4.50 Lakh/Pump	60%	10%

Detailed guidelines of the scheme are enclosed herewith.

COMPONENT- A

S. No.	Parameters	Description
1.	Purpose and Extent of finance	<ul style="list-style-type: none"> a) Need based facility subject to maximum of ₹10 Crore for setting up of solar power plant/procuring necessary gadgets which are the main cost involved may be considered. b) The amount of loan should be within the prudential/internal ceiling prescribed by RBI/bank for individual and group exposure. c) Nature of finance shall mainly be by way of term loan. However, working capital facility and non- fund based facility may be considered depending upon the genuine credit requirement of the borrower.
2.	Project Capacity & location	<ul style="list-style-type: none"> a) Under Component A of PM KUSUM, solar or other renewable energy based power plants (REPP) of capacity 500 kW to 2 MW will be setup by the eligible entities. b) States/DISCOMs may allow setting-up of solar or other renewable energy based power plants of capacity less than 500 kW in specific cases. c) Renewable Energy based Power Plants (REPP) will be preferably installed within five km radius of the substations in order to avoid high cost of sub-transmission lines and to reduce transmission losses. d) The REPP under the scheme would be implemented primarily on Barren / uncultivable land. e) Agricultural land is also permitted under the scheme provided that solar plants are installed in stilt fashion (i.e. raised structure for installation of Solar panels) and with adequate spacing between panel rows for ensuring that farming activity is not affected. f) The entire Parcel of land required for the project should be in possession of borrower.
3.	Eligibility	<p>Individual farmers/ group of farmers/ cooperatives/ panchayats/ Farmer Producer Organizations (FPO)/Water User associations (WUA) hereinafter called Renewable Power Generator (RPG).</p> <p>Note: In case, the Eligible Entities are not able to arrange equity required for setting up the REPP (Renewable Energy based Power Plants), they can opt for developing the REPP through developer(s) or even through local DISCOM, which will be considered as RPG in this case</p>
4.	Margin	<p>Minimum 30% of the project cost.</p> <p>Note: At least 50% of the promoter's contribution to be brought in upfront. However, RPG should infuse their entire equity before our debt level reaches 75% of total debt component. Disbursement of loan to be done on pro-rata</p>

		basis between debt and equity. 100% cash margin to be obtained for Bank Guarantee facility
5.	Quantum of Loan	70% of the project cost subject to maximum of ₹10 Crore
6.	Nature of Facility	<p>1. Term Loan 2. Non-Fund Based Limits & Working Capital Facility (As Per Requirement of Project)</p> <p>NOTE: Bank will not finance the Performance Bank Guarantee to RPGs for DISCOMs</p>
7.	Documentation	<p>1. DP Note 2. Term loan Agreement (Hypothecation) 3. Term loan Agreement 4. Agreement of Guarantee.</p> <p>The above list is indicative in nature. Sanctioning Authority on his/ her discretion may obtain any other documents as per guideline to safeguard the interest of the Bank.</p>
8.	Rate of Interest	As applicable to Agriculture Infrastructure Fund in L&A Circular No. 49/2023 dated 26.12.2023 (Presently at 9%) and subsequent circulars issued from time to time.
9.	Primary Security	<p>a) Mortgage of Project Land and Building (except forest land). b) Hypothecation of Plant & Machinery. c) Hypothecation of Receivables based on Tripartite Agreement with DISCOM and farmer backed by ESCROW arrangement under firm PPA (Power Purchase Agreement). d) Charge on Escrow account where all cash flows from the project shall be deposited and all proceeds shall be utilized in a manner and priority as decided by the lender(s).</p>
10.	Collateral Security	<p>a) Assignment of PPA b) Personal Guarantees: Personal guarantee of the promoters to be obtained. c) CGTMSE: Benefits of CGTMSE coverage may be availed by the borrower provided the unit is registered as MSME unit.</p> <p>In case, the borrower avails facility under CGTMSE, he has to comply with all the relevant guidelines.</p>
11.	Loaning Powers	Not below the level of ROCAC within their vested loaning power as per L&A 17/2024 dated 23.07.2024 (for Agriculture term loan)
12.	Power Purchase Agreement (PPA)	<p>a) A copy of standard Power Purchase Agreement to be executed between the DISCOM and the RPG shall be provided by DISCOM along with invitation for submission of EoI (Expression of Interest). b) The model PPA agreement shall be as provided by MNRE (Ministry of New & Renewable Energy).</p>

		<ul style="list-style-type: none"> c) Within two months of the date of issue of Letter of Award (LoA) by DISCOM or any agency authorized by the DISCOM, the Power Purchase Agreement (PPA) will have to be executed by RPG. The PPA shall be for a period of 25 years from the date of COD. d) The DISCOM will be obliged to buy the entire power from RPG within the contract capacity. However, the RPG is required to achieve a minimum CUF (Capacity Utilization Factor) of 15% on annual basis during the PPA period. e) In case of low solar radiation zones, minimum CUF can be revised by concerned DISCOM. The RPG will be free to operate the plant after expiry of the 25 years of PPA period if other conditions like land lease, etc., permits. f) However, any extension of the PPA period beyond 25 years shall be through mutual agreements between the RPG and DISCOM. As a payment security measure DISCOM will have to maintain LC and Escrow Arrangement as defined in the PPA.
13.	MNRE's Process Flow of setting up REPPs	<ul style="list-style-type: none"> a) Distribution companies (DISCOMs) will notify sub-station wise surplus capacity which can be fed from such RE power plants to the Grid and shall invite applications from interested beneficiaries for setting up the renewable energy plants. b) Renewable power generated will be purchased by DISCOMs at a pre-fixed leveled tariff. c) In case, the aggregate capacity offered by Applicants is more than notified capacity for a particular sub-station, bidding route will be followed by DISCOMs. In such cases the prefixed leveled tariff will be the ceiling tariff for bidding. d) Selection of bidders will be based on the lowest tariff offered in the ascending order as quoted by the bidders in the closed bid or e- reverse auction as the case may be. e) A model PPA (Power Purchase Agreement) to be executed between RPG and DISCOMs. f) The duration of PPA will be 25 years from Commercial Operation Date (COD) of the project. g) The total energy purchased from these RE plants will be accounted for fulfilment of RPO by the DISCOM. h) In case the Eligible Entities are not able to arrange equity required for setting up the REPP, they can opt for developing the REPP through developer(s) or even through local DISCOM, which will be considered as RPG in this case.

		<ul style="list-style-type: none"> i) In above case, the land owner will get lease rent as mutually agreed between the parties. The lease rent will be applicable in terms of guidelines issued by MNRE. j) In case where setting up of solar projects on stilts may be mandatorily required, DISCOM may also float bids (in case of specific substations), and bids for energy tariff invited accordingly.
14.	Bank Guarantees	<p>The Renewable Power Generator (RPG) shall provide Bank Guarantees to DISCOM as follows:</p> <ul style="list-style-type: none"> a) Earnest Money Deposit (EMD) of Rs. 1 Lakh/MW in the form of Bank Guarantee along with EoI b) The EMD of Rs. 1 Lakh per MW will be converted into PBG (Performance Bank Guarantee) for the successful bidder, who has signed the PPA within stipulated time period. c) In case, the selected RPG fails to execute the PPA within the stipulated time period, the Bank Guarantee shall be encashed by DISCOM as penalty. d) In case, a bidder is not selected, DISCOM shall release the EMD within 15 days of the date of issue of LoA to selected RPG(s). e) The PBGs shall be valid for a period of 12 months from the date of issue of LoA for the Solar Energy Project. f) The PBG will be returned to the RPG immediately after successful commissioning of solar power plant, after taking into account any penalties due to delay in commissioning as per provisions stipulated in the Guidelines. g) Further, 100% cash margin to be obtained for Bank Guarantee facility
15.	Shortfall in minimum generation	During PPA, if for any year, it is found that the RPG has not been able to generate minimum energy corresponding to Capacity Utilization Factor (CUF) of 15% or as prescribed by DISCOMs; such shortfall in performance shall make RPG liable to pay the compensation as provided in the PPA to the DISCOM.
16.	Maintenance of TRA/ Escrow account	Tariff received from sale of power/other sources be deposited in TRA (Trust & Retention Account). Borrower may be advised to additionally maintain a minimum Debt Service Reserve Account (DSRA) wherein one/two quarter principal plus interest shall be maintained as a DSRA.
17.	Statutory Clearances	<p>The required clearances/ approvals should be in place, before disbursement of 1st tranche of the sanctioned credit facilities. The clearance may vary from state to state. However, the indicative list may include the following approvals/ clearances:</p> <p>Change of land use wherever applicable and the same may vary from state to state. Branch shall obtain legal opinion in this regard at the time of financing.</p> <p>Environmental /Forest Deptt. Clearances</p>

		<p>Project approval from State Agency for setting up the plant</p> <p>NOC from Pollution Control Board</p> <p>Grid Connectivity Agreement with the DISCOM/ Concerned Authority</p>
18.	Credit Rating Norms	As per L&A 10/2024 dated 03.06.2024 and subsequent circulars issued from time to time.
19.	Loan Tenure	<ul style="list-style-type: none"> a) Solar projects, once installed, provide a secure, reliable return on investment. This is due to the fact that the life of implements typically lasts for 25 to 40 years whereas payback ranges between 8 to 12 years. Moreover, once the plant is set up, direct cost of production comes down as there is no raw material (fuel) related cost and the major cost component is managing the mirrors. b) In order to provide desired impetus to the sector, repayment period of 10 to 15 years including moratorium of 6 to 9 months, depending upon the cash generation capacity and the obsolescence of technology. c) HOCAC-II is empowered to consider sanction of Term Loan beyond 15 years. d) While considering the repaying capacity/cash flows/revenue generation, the Plant Load Factor (PLF) analysis undertaken by State Electricity Regulatory Commission (SERC) be taken as bench mark PLF. Deviation beyond 25% may be accepted under exceptional circumstances and after detailed evaluation
20.	Sensitivity analysis	In project financing sensitivity analysis needs to be carried out on the key variables which may impact servicing of debt. In such power projects the servicing of debt is to be done out of the tariff collection, the sensitivity analysis to be undertaken on reduction in tariff collection and plant load factor (by 5%) and increase in rate of interest (by 100 bps). However, if the sanctioning authority feels that the variable factors are highly volatile in some cases, the sensitivity analysis may be carried out at 10% instead of 5%
21.	Insurance	All the assets created out of bank finance and other primary/collateral securities should be insured as per bank's extant guidelines.
22.	Scheduled Commissioning Date (SCD) of the Project	The RPG should start production within 12 Months from the Date of issuance of LoA. SCD shall be mentioned in the proposal at the time of sanction of credit facilities.
23.	Monitoring & follow up	<ul style="list-style-type: none"> a) Securities and books of accounts be verified as per the terms of sanction. b) The extant guidelines on Benchmark ratios should be followed. c) If required, the services of Lenders Engineers having knowledge and experience in the industry for evaluating the assets and use of funds, etc. at periodical intervals. d) Status report on the installation of project be also obtained

		from industry specialist/consultant at intervals defined by the sanctioning authority.
e)	All other general lending norms should be followed	
24.	Evacuation Facility	It is to be ensured by operating unit that adequate evacuation infrastructure is in place/will be put in place with the advancement of the project implementation. The power evacuation facilities should be in place before Scheduled COD (SCD) of the project so as to facilitate grid synchronization of the plant as per the envisaged commissioning schedule. The evacuation arrangement should be assessed critically, as any delay in this would render delay in project COD, thereby affecting project viability. It may be stipulated that the entire evacuation arrangement should be in place before 75- 80% disbursement is made.
25.	Track Record of Equipment Supplier	The credentials of Equipment Supplier should be thoroughly examined and the same should be made part of Appraisal Note.
26.	Other terms and conditions	<p>a) A detailed project report clearly indicating the entire cost estimates and the means of financing the same be obtained from the promoters clearly describing the strategies and technologies to be adopted. Strategies must clearly spell out the terms and conditions of power purchase agreement (PPA) and available subsidies.</p> <p>b) HOCAC-II is empowered to take deviation in the scheme specific guidelines and same shall be reported to Board for ratification.</p> <p>c) All other terms and conditions shall be applicable in terms of MNRE Guidelines.</p> <p>d) All risk associated with the terms and conditions stipulated by MNRE should be taken into account while analysing the proposals under the scheme</p>
27.	Compliance of terms & conditions of sanction before disbursement	<p>The Loan should be disbursed only after:</p> <p>a) All necessary approvals from various authorities are obtained excepting those approvals which are given post commissioning of the projects.</p> <p>b) PPA duly vetted by Bank's Legal Cell has been received.</p> <p>c) Noting of charge wherever applicable and registration under CERSAI to be ensured.</p> <p>d) Documentation/creation of charge is complete in all respects and duly vetted as per extant Bank guidelines.</p> <p>e) Environmental/Forest Deptt. Clearances are received from appropriate authorities.</p> <p>f) Grid Connectivity Agreement is in place</p>
28.	Classification	<p>a) Loans to individual farmers [including Self Help Groups (SHGs) or Joint Liability Groups (JLGs), i.e. groups of individual farmers, and Proprietorship firms of farmers, directly engaged in Agriculture & allied agriculture for</p>

		<p>installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer will be eligible for classification under Farm Credit- Agriculture.</p> <p>b) Loan to promoters other a) above, up to a limit of ₹30 crore will form a part of Priority Sector- Renewable energy.</p> <p>c) All other loans except mentioned above will be classified as non-priority sector</p> <p>NOTE: It is clarified that though the classification of advances is under agriculture, the activity is not agriculture activity. Pre- sanction appraisal will be done as per issued guidelines.</p>
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COMPONENT- B & C

Purpose	<p>I. Installation of Stand-alone Solar Agriculture Pumps.</p> <p>II. Solarisation of Connected Agriculture Pumps including Feeder Level Solarisation</p>
Eligible Borrowers/ Entities	<p>I. All Individual farmers are eligible. However, priority to be given to small and marginal farmers who are using Micro irrigation systems.</p> <p>II. Cooperatives / Panchayats/ Water User Associations (WUA)/ Farmer Producer Organizations (FPO)/ Primary Agriculture Credit Societies (PACS) or cluster based irrigation systems are also eligible. Priority to be given to existing agriculture customers/ borrowers.</p>
Eligible Projects	<p>I. Component B: Installation of Standalone Solar Powered Agriculture Pumps of Individual capacity up to 7.5 HP for replacement of existing diesel Agriculture pumps/New pumps in other than dark zone areas.</p> <p>II. Component C: Solarisation of Grid Connected Agriculture Pumps.</p>
Type of Facility	Term Loan
Quantum of Loan, Margin / Beneficiary Contribution and Subsidy if any.	<p>Component B:</p> <p>With state Share:</p> <ul style="list-style-type: none"> • 30% of project cost. <p>Without state Share:</p> <ul style="list-style-type: none"> • 60% of project cost. <p>Margin: 10%</p> <p>Component C:</p> <ul style="list-style-type: none"> • Maximum 60* % of project cost <p>Margin: Minimum 10%</p>

	<p>Note: Margin may be considered up to 30% wherever CFA (Central Financial Assistance i.e. Central Subsidy) sanctioned is less than 30%.</p> <p>*In case the State Government provides subsidy, Loan amount will reduce accordingly.</p> <p>At present MNRE (Ministry of New & Renewable Energy), GOI has laid down an expected Financial requirement under these 2 components as mentioned below which are illustrative and not the threshold limit for acceptance of maximum allowed project cost in each component.</p> <p>Project Costs: Component B: Rs.3.25 Lakhs per Pump. Component C: Rs.4.50 Lakhs per Pump.</p> <p>Example of assessment:</p> <table border="1"> <thead> <tr> <th>SNO</th><th>WORKING VARIABLES</th><th>COMP-B</th><th>COMP-C</th></tr> </thead> <tbody> <tr> <td>1</td><td>Cost of project</td><td>325000</td><td>450000</td></tr> <tr> <td>2</td><td>30% SUBSIDY FROM CG</td><td>97500</td><td>135000</td></tr> <tr> <td>3</td><td>30% SUBSIDY FROM SG</td><td>97500</td><td>135000</td></tr> <tr> <td>4</td><td>10% MARGIN FROM BORROWER</td><td>32500</td><td>45000</td></tr> <tr> <td>5</td><td>BANK FINANCE {1-(2+3+4)}</td><td>97500</td><td>135000</td></tr> </tbody> </table>	SNO	WORKING VARIABLES	COMP-B	COMP-C	1	Cost of project	325000	450000	2	30% SUBSIDY FROM CG	97500	135000	3	30% SUBSIDY FROM SG	97500	135000	4	10% MARGIN FROM BORROWER	32500	45000	5	BANK FINANCE {1-(2+3+4)}	97500	135000
SNO	WORKING VARIABLES	COMP-B	COMP-C																						
1	Cost of project	325000	450000																						
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4	10% MARGIN FROM BORROWER	32500	45000																						
5	BANK FINANCE {1-(2+3+4)}	97500	135000																						
Mode of Disbursement	The disbursement shall be made directly to the MNRE approved manufacturers /suppliers of the systems subject to fulfilment of the following: Installation of the system and acceptance of the project completion report and release of full and final CFA (Central Financial Assistance). After obtaining a letter from the borrower to the effect that the system has been installed to his satisfaction. Authorizing the bank to disburse the loan amount to the supplier directly. The disbursement to be allowed only after due diligence of MNRE approved manufacturers/suppliers. Genuineness and cross checking of quotation should be done from the other sources like website of manufacturers / suppliers etc. before disbursement.																								
Rate of Interest	As per circulars issued from time to time.																								
Processing fee and Documentation charges	As per circulars issued from time to time.																								
Loaning Power	As per circulars issued from time to time.																								
Credit Rating Norms	As per circulars issued from time to time.																								

Security	<p>1. Primary Security:</p> <ul style="list-style-type: none"> a. Hypothecation of assets created out of bank loan along with hypothecation of Benefitting crops. b. Exclusive charge over the Power Purchase Agreement, Escrow account for component C. <p>Note: Tri-partite agreement to be executed between DISCOMs, Borrower and Bank for receipt of sale proceeds of power produced to Escrow account with our Bank.</p> <p>2. Collateral Security: Up to Rs 2.00 lakhs – NIL</p> <p>Above Rs 2.00 Lakhs – Mortgage of land (Accepted value of land should be more than 100% of loan amount) & third party guarantee (net means of guarantor should not be less than 100% of loan amount).</p>
Documentation	<p>5. DP Note 6. Term loan Agreement (Hypothecation) 7. Term loan Agreement 8. Agreement of Guarantee.</p> <p>The above list is indicative in nature. Sanctioning Authority on his/ her discretion may obtain any other documents as per guideline to safeguard the interest of the Bank.</p>
Repayment period	<p>Repayable in Quarterly / Half Yearly / Yearly instalments coinciding with overall income generation of farmers within a maximum period of 7 Years including moratorium period of 6 months.</p> <p>Repayment shall be based on income generation from power unit and crops grown by the farmers.</p>
Convergence with Agriculture Infrastructure Fund	<p>The Scheme for setting-up of standalone solar pumping system under Component-B and solarisation of grid connected agriculture pump under Component-C where such facility is created by group of farmers organized as self help group / joint liability group/water user association (if same is registered as SHG or JLG)/cooperatives and similar other forms being eligible for availing facility of Agriculture Infrastructure Fund as it creates community farming assets and can avail the benefits under the scheme.</p>
Implementation Period	<p>As per the Guidelines issued by Ministry of New and Renewable Energy from time to time.</p>
Insurance	<p>Assets created by bank finance will be comprehensively insured with bank clause to their full value.</p>
Due Diligence	<p>Thorough due diligence of Borrower, Supplier & Land Record should be carried out.</p>
Post-sanction	<p>Post-sanction inspection & periodical follow-up inspection to be undertaken</p>

monitoring	and report should be prepared and kept on record as per the extant guidelines.
Key implementation guidelines of the Scheme	The key features of the components B&C in PM-KUSUM scheme are elaborated in Appendix-A. For full details, the branches can refer the Implementation guidelines issued by Ministry of New and Renewable Energy vide Office Memorandum 32/645/2017-SPV Division dated 22.07.2019 & revision of the same dated 17.01.2024 and in case of any ambiguity in interpretation of any of the provisions of these guidelines the decision of the Ministry shall be final.
Other Terms and Condition	<p>1. KYC norms & due diligence should be carried out by branch officials as per the extant guidelines</p> <p>2. Pre-sanction inspection should be carried out by Branch officials to verify technical feasibility of the project.</p> <p>3. Post disbursement inspection should be carried out to verify end use of funds.</p> <p>4. Price of the equipment and correctness of the quotations to be cross checked from site of the company.</p> <p>5. All statutory approvals to be held as per the Scheme guidelines.</p> <p>All applicable guidelines of the Bank on Agriculture term loans and the detailed implementation guidelines issued by Ministry of New and Renewable Energy vide Office Memorandum 32/645/2017-SPV Division dated 22.07.2019 & revision of the same dated 17.01.2024 are to be strictly adhered to.</p>
Classification	Priority Sector: Agriculture- Farm Credit

Appendix-A

Key Implementation guidelines of components B&C of PM-KUSUM scheme.

Component B

1. The farmers are eligible to install standalone solar Agriculture Pumps of capacity up to 7.5 HP for replacement of existing diesel Agriculture Pumps /irrigation systems in off-grid areas, where grid supply is not available.
2. Installation of new pumps shall also be permitted under this scheme except in dark zone areas.
3. Priority would be given to Small and Marginal Farmers.
4. Agriculture pumps of capacity higher than 7.5 HP may be allowed, however, the CFA (Central Finance Assistance) will be limited to the CFA applicable for pump of 7.5 HP.
5. In order to minimize the water usage for irrigation purpose, preference will be given to the farmers using Micro Irrigation systems.
6. The size of the pump would be selected on the basis of water table in the area, land covered and quantity of water required for irrigation.
7. It will be mandatory to use indigenously manufactured solar panels with indigenous solar cell and modules. Further, the motor-pump-set, controller and balance systems should also be manufactured indigenously.
8. DISCOMs /Agricultural Department / Minor Irrigation Department / any other department designated by state government will be the implementing agencies for this component.
9. Implementing agencies are responsible for identification of beneficiaries (Demand aggregation for solar Agriculture Pumps through online portal), will submit proposals through online portal to MNRE for approval. Offline proposals will not be accepted, unless MNRE has given a general exemption from the requirement of online submission to any agency for any specific period of time.
- 10.IAs (Implementing Agencies) will oversee the installation of systems, inspection and online submission of completion reports to MNRE.
- 11.Selected Vendors shall be responsible for design, supply, installation and commissioning of solar agricultural pumps. Installation shall be completed within 12 months from the date of sanction by MNRE.
- 12.Vendors will mandatorily provide AMC for a period of 5 years from the date of commissioning of the systems including insurance coverage for the installed systems against natural calamities and theft.
- 13.The vendor should provide adequate training to borrower, real time monitoring, helpline, district level service centres and comply standards of performance in dealing with complaints /redressal mechanism.

Component C

1. Individual farmers having grid connected agriculture pump will be supported to solarise pumps. Solar PV capacity up to two times of pump capacity in kW is allowed under the scheme. However, state may specify lower solar PV capacity in kW, which in any case shall be not be less than pump capacity.
2. Priority would be given to Small and Marginal Farmers.
3. The farmer will be able to use the generated solar power to meet the irrigation needs and the excess solar power will be sold to DISCOMs. Accordingly, Tri-partite agreement to be executed between DISCOM, Borrower and Bank for receipt of sale proceeds of power produced to Escrow account with our Bank
4. In order to minimize the water usage for irrigation purpose, preference will be given to the farmers using Micro irrigation systems or covered under Micro irrigation schemes or who opt for Micro irrigation systems.
5. The solar power fed in the grid and solar power utilized by farmer both will be accounted for fulfilment of Solar RPO by the DISCOM.
6. In case of Dark Zones / Black Zones only existing grid connected pumps will be solarised provided they use micro irrigation technique to save water.
7. DISCOM will purchase excess power from the farmer at the rate decided by the respective state / SERC (State Electricity Regulatory Commission). DISCOM will ensure must run status to the solarised feeders and will keep such feeders "ON" during sunshine hours of a day.
8. Selected vendors shall be responsible for all aspects of solarisation viz., design, supply installation and commissioning. Vendors will mandatorily provide AMC for a period of 5 years from the date of commissioning of the systems including insurance coverage for the installed systems against natural calamities and theft.
9. The farmer will be able to use the generated solar power to meet their irrigation needs and the excess solar power will be sold to DISCOMs and accordingly Tri-partite agreement to be executed between DISCOM, Borrower and Bank for receipt of sale proceeds of power produced to Escrow account with our Bank under component C.

PM-STREET VENDOR'S ATMANIRBHAR NIDHI

(PM SVANidhi Yojana)

Name Scheme of the	PM SVANidhi yojana
Introduction	<ul style="list-style-type: none"> Ministry of Housing & Urban Affairs (MoHUA) has launched "PM Street Vendor AtmaNirbhar Nidhi" (PMSVANidhi) under Atmanirbhar Bharat Package, a special micro credit facility to provide flexible loans to hawkers to restart their livelihood. As per the directions issued by Ministry of Housing & Urban Affairs (MoHUA), our Bank is also launching "PMSVANidhi Yojana" to cover hawkers under special micro credit facility. The detailed information of the scheme is enclosed as Annexure.
The main features of the scheme are as follows	<ul style="list-style-type: none"> This scheme is available to hawkers engaged in hawking in urban areas before 24.03.2020. To provide working capital up to Rs. 10,000 to hawkers. To encourage regular repayment and reward digital transactions. The loan tenure will be 1 year on which MOHUA will provide interest subsidy at the rate of 7% per annum till 31 March 2022 for all standard accounts. This loan facility is without collateral security for which the scheme has provision for coverage by (GTMSI) which is not available at present due to high Gross N/A of the bank. At present, loan disbursement under the scheme will be done under Mudra Scheme. This loan is covered by CGTMSE. Being a government sponsored scheme, the execution of work/loan distribution under the scheme is being monitored on an export basis by MOHUA and Department of Financial Services. All branches/offices should be informed as above and ensure timely disposal of applications received on PMSVANidhi portal and other forms on the basis of merits and demerits.
Objective	<p>The scheme is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following objectives:</p> <ol style="list-style-type: none"> To facilitate loan in following manner- <ul style="list-style-type: none"> 1st trench : 10,000 for 12 Month 2nd Trench :20,000/- for 18 Months 3rd trench : 50,000 for 36 months To incentivize regular repayment, and To reward digital transactions <p>The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder</p>
Age	Minimum-21 years Maximum-65 years (Including tenure of loan)
CIBIL Score	Minimum cut-off score 601, (-1 can be considered)

Eligibility Criteria of Beneficiaries	<p>The Scheme is available to all street vendors/JLG of street vendors engaged in vending in urban areas as on or before March 24, 2020. The eligible vendors will be identified as per following criteria:</p> <ul style="list-style-type: none"> • Street vendors in possession of Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs); • The vendors, who have been identified in the survey but have not been issued Certificate of Vending / Identity Card, Provisional Certificate of Vending would be generated for such vendors through an IT based Platform Urban Local Bodies (ULBs) are encouraged to issue such vendors the permanent Certificate of Vending and Identification Card immediately and positively within a period of one month. • Street Vendors, left out of the Urban Local Bodies led identification survey or who have started vending after completion of the survey and have been issued Letter of Recommendation (LoR) to that effect by the Urban Local Bodies (ULB) / Town Vending Committee (TVC), and • The vendors of surrounding development/ peri-urban / rural areas vending in the geographical limits of the ULBs and have been issued Letter of Recommendation (LoR) to that effect by the ULB/TVC. <p>Details of various ULB's in all eligible States shall be listed on the home page of the PM SVANidhi portal. The unique Local Govt. Directory (LGD code) of the ULB can be noted for future reference</p> <p>Joint Liability Groups (JLGs) may be formed for lending under the scheme and/or The Common Interest Groups (CIGs) of street vendors, already formed by States, can be converted into JLGs by lending institutions. The ULBS should extensively encourage formation of CIGs of the street vendors to ensure maximum coverage of the scheme.</p> <p>Note:</p> <ul style="list-style-type: none"> i) In case of self-sourcing, Branch can also apply to ULB for issue of LoR for customers as per specimen letters (Annexure IV and Annexure V) ii) Minimum acceptable Scheme Rating score should be 50 out of 100, below which proposals not to be considered
Vendors who have gone back to their native places due to COVID-19	Some of the identified / surveyed or other vendors who have been Vending/hawking in urban areas, have left for their native places prior to or during the lockdown period because of COVID19 pandemic. Such vendors are likely to come back after the situation normalizes and resume their business. These vendors, whether from rural / periurban areas or city dwellers will be eligible for the loan on their return as per eligibility criteria.
Data of Eligible vendors in Public Domain	The data base of existing vendors shall be available on PM SVANidhi portal Survey Status of an individual vendor to be checked in the portal. After identifying an individual vendor on the survey list, a unique "Survey Reference Number" (SRN) could also be noted for future use and reference. (Eligible vendor category and eligibility is given as per Annexure II)
Type of Facility	Working Capital Demand Loan (WCDL)

Extent of Limit (loan Amount)	IV. To facilitate loan in following manner- <ul style="list-style-type: none"> ■ 1st trench : 10,000 for 12 Month ■ 2nd Trench :20,000/- for 18 Months ■ 3rd trench : 50,000 for 36 months
Prepayment Charges	Nil
Subsequent cycles of Assistance	<ul style="list-style-type: none"> • As per scheme timely or early repayment, the vendors will be eligible for the next loan with an enhanced limit of a maximum of 200% of the earlier loan, subject to a ceiling of Rs. 20,000/- • The vendors will be eligible for benefits of interest subsidy on the enhanced limit for the scheme period ie. March 31, 2022 • The Guarantee coverage on subsequent cycles (up to eligible enhanced limit) will be available on the portfolio covered by CGTMSE during the scheme period i e up to March 31, 2022.
Tenure	<ul style="list-style-type: none"> • As per trench of loan availed
Repayment Schedule	<ul style="list-style-type: none"> • As per trench of loan availed
Credit Rating	<ul style="list-style-type: none"> • As per Scheme rating Model (Annexure III)
Rate of Interest	10.50%
Interest Subsidy	<ul style="list-style-type: none"> • Borrowers will be eligible to get an interest subsidy @ 7% which will be credited into the account quarterly. • Subsidy will only be considered in respect of accounts of borrowers, which are Standard (non-NPA as per extant RBI guidelines) on respective claim dates and only for those months during which the account has remained Standard in the concerned quarter. • The interest subsidy is available for the interest paid during the scheme period i e till March 31 st 2022. • The subsidy will be available on first and subsequent enhanced loans up to that date. • In case of early payment, the admissible amount of subsidy will be credited in one go. • The scheme does not restrict the vendor availing benefit of any other subsidy or interest subvention scheme of any State/Central Government. • Bank will submit quarterly claims to MoHUA for interest subsidy for quarters ending as on June 30, September 30, December 31 and March 31 during each financial year • Subsidy shall be credited in the borrower's Bank account as mentioned in the application form.
Processing Charge	NIL
Primary Security	Hypothecation of assets created from bank finance
Collateral Security	No collateral to be obtained However, these loans could be covered under CGTMSE, will be informed separately as and when available
Documents	<ul style="list-style-type: none"> ➤ Attestation Memo. ➤ DP Note (As per constitutions of the borrower) ➤ Letter of instalment with Acceleration clause (In case of Term Loan)

	<ul style="list-style-type: none"> ➤ Hypothecation of stock/Machinery/equipment's ➤ Declaration cum Undertaking cum authority. ➤ Any other document if required and applicable as per the purpose/scheme
Promotion of Digital Transactions	<ul style="list-style-type: none"> • The network of lending institutions and digital payment aggregators Digital like NPCI (for BHIM), PayTM, Google Pay, Bharat Pay, Amazon Pay PhonePe etc. will be used to on-board the street vendors for digital transactions. • The on-boarded vendors would be incentivised with a monthly cashback in the range of Rs50 - Rs 100 as per the following criteria. <ul style="list-style-type: none"> ⊕ On executing 50 eligible transactions in a month: Rs. 50; ⊕ On executing the next 50 additional eligible transactions in a month Rs. 25 (i.e. on reaching 100 eligible transactions, the vendor to receive Rs 75); and ⊕ On executing the next additional 100 or more eligible transactions Rs 25 (ie on reaching 200 eligible transactions, the vendor to receive Rs. 100) • Here eligible transactions mean a digital payout or receipt with minimum value of Rs. 25. An illustration of the EMI on a loan of Rs. 10,000 @10.50% rate of interest, the interest subsidy @7% and the maximum cash back amount received as incentive. • Branch/Agent/BC to ensure that vendor has a UPI ID before disbursal of the loan amount and the UPI ID information along with the Application-information is submitted to the PM SVANidhi Portal. • After submission of application information on the portal, NPCI will provide monthly digital transaction details based on the UPI ID mentioned in the Loan Application, for the purpose of calculating cash back incentive. • The cash back so arrived at would be credited to Bank account which has been mentioned in the Loan Application Form. • If SV does not have an UPI ID, the branch shall open a No-Frill SB account with Rupay Debit card and facilitate the SV obtain a UPIID (P2PM category) along with a QR code on a durable material, before disbursal of the loan and then submit data on the portal.
Others	<ul style="list-style-type: none"> • Four eye concept will be followed as per extant bank guideline. • KYC and address of borrower should be verified properly • Branch will ensure proper due diligence before disbursement.

एसएचजी-बैंक लिंकेज कार्यक्रम पर मास्टर परिपत्र (DAY-NRLM के अतिरिक्त SHG)

भारतीय रिजर्व बैंक अपने पत्रांक संख्या RBI/2025-26/01 FIDD.CO.FID.BC.No.4/12.01.033/2025-26 दिनांक 01-04-2025 के माध्यम से एसएचजी-बैंक लिंकेज कार्यक्रम पर मास्टर परिपत्र के परिचालित दिशानिर्देश जारी किये हैं। शाखाओं/कार्यालयों के सुलभ सन्दर्भ हेतु उक्त विषयक मास्टर परिपत्र निर्गत किया जा रहा है।

1. स्वयं सहायता समूह में पारस्परिक लाभ के लिए औपचारिक बैंकिंग संरचना और ग्रामीण गरीबों को एक साथ लाने की क्षमता है। लिंकेज परियोजना के प्रभाव का आकलन करने के लिए नाबार्ड द्वारा कुछ राज्यों में किए गए अध्ययनों से एसएचजी की ऋण मात्रा में वृद्धि, सदस्यों के ऋण पैटर्न में गैर आय सृजन गतिविधियों से उत्पादन गतिविधियों में निश्चित बदलाव जैसी उत्साह जनक और सकारात्मक विशेषताएं सामने आई हैं। 100% वसूली प्रदर्शन, बैंकों और उधरकर्ता दोनों के लिए लेनदेन लागत में महत्वपूर्ण कमी आदि इसके अलावा एसएससी सदस्यों के आय स्तर में क्रमिक वृद्धि हुई। लिंकेज परियोजना में एक और महत्वपूर्ण विशेषता यह देखी गई की बैंकों से जुड़े लगभग 85% समूह विशेष रूप से महिलाओं द्वारा बनाए गए थे।
2. एसएचजी बैंक लिंकेज के महत्व को पहचानते हुए, बैंकों को एसएचजी सदस्यों की संपूर्ण आवश्यकताओं को पूरा करने की सलाह दी गई है। जैसा की माननीय वित्त मंत्री द्वारा वर्ष 2008-09 के लिए केंद्रीय बजट घोषणा के पैराग्राफ 93 में परिकल्पना की गई है जिसमें यह कहा गया था कि “बैंकों को सकल वित्तीय समावेशन की अवधारणा को अपनाने के लिए प्रोत्साहित किया जाएगा, सरकार सभी अनुसूचित वाणिज्यिक बैंकों से अनुरोध करेगी की वह कुछ सार्वजनिक क्षेत्र के बैंकों द्वारा निर्धारित उदाहरण का पालन करें और सभी एसएचजी सदस्यों की संपूर्ण ऋण आवश्यकताओं को पूरा करें अर्थात् (a) आय सृजन गतिविधियां (b) आवास, शिक्षा, विवाह आदि जैसी सामाजिक जरूरतें और (c) ऋण अदला-बदली। इस प्रकार भारतीय रिजर्व बैंक के मौद्रिक निति वक्तव्य और केन्द्रीय बजट घोषनाओं में समय-समय पर एस एच जी को बैंक के साथ जोड़ने पर जोर दिया गया हैं।
3. बैंकों को स्वयं सहायता समूह के वित्त पोषण हेतु शाखाओं को पर्याप्त प्रोत्साहन देना चाहिए और प्रक्रियाओं को सरल और आसान बनाते हुए उनके साथ संबंध स्थापित करना चाहिए। एसएससी के कामकाज की समूह गतिशीलता को न ही निर्मित करने की आवश्यकता है और ना ही औपचारिक संरचनाओं को लागू करने या उन पर जोर देने की आवश्यकता है। एसएचजी के वित्त पोषण का दृष्टिकोण पूरी तरह से परेशानी मुक्त होनी चाहिए और इसमें उपभोग व्यय को भी शामिल कर सकते हैं।
4. **बचत खाता खोलना** -पंजीकृत या अपंजीकृत एसएचजी, जो अपने सदस्यों के बीच बचत की आदत को बढ़ावा देने में लगे हुए हैं बैंकों में बचत बैंक खाता खोलने के लिए पात्र हैं। स्वयं सहायता समूह को बचत बैंक खाता खोलने से पहले ही बैंकों से ऋण सुविधाओं का लाभ उठाना आवश्यक नहीं है। मास्टर डायरेक्शन -नो योर कस्टमर (केवाईसी) डायरेक्शन, 2016 (समय-समय पर अद्यतन) के अध्याय 6 में निर्धारित एसएचजी पर लागू सरलीकृत कस्टम ड्यू डिलिजेंस पर निर्देश पालन किया जाएगा।
5. **एसएचजी को बैंक ऋण –**
 - (a) एसएचजी को बैंक ऋण को शाखा ऋण योजना, ब्लॉक क्रेडिट योजना, जिला क्रेडिट योजना और राज्य क्रेडिट योजना में शामिल किया जाना चाहिए। इन योजनाओं को तैयार करने में इस क्षेत्र को सर्वोच्च प्राथमिकता दी जानी चाहिए।
 - (b) नाबार्ड द्वारा जारी परिचालन दिशा निर्देशों के अनुसार, एसएचजी को बैंकों द्वारा बचत से जुड़े विभिन्न ऋण स्वीकृत किए जा सकते हैं। बचत-ऋण अनुपात 1:1 से 1:4 तक भिन्न हो सकता है। (हालांकि परिपक्व एसएचजी के मामले में बैंक के विवेक के अनुसार बजट की चार गुना सीमा से अधिक ऋण दिया जा सकता है।

- (c) एसएचजी को ऋण का प्रभाव बढ़ाने के लिए न्यूनतम प्रक्रिया और दस्तावेजीकरण की आवश्यकता वाली एक सरल प्रणाली एक पूर्व शर्त हैं। शाखाओं को सभी परिचालन संबंधी परेशानियों को दूर करने का प्रयास करना चाहिए। आवेदन प्रपत्र प्रक्रियाएं और दस्तावेज सरल बनाए गए हैं।
6. **ब्याज दरे-** बैंक के पास स्वयं सहायता समूह/ सदस्य लाभार्थियों को दिए गए ऋण पर लागू ब्याज दरों पर निर्णय लेने का विवेक है , जिसे बैंक द्वारा समय-समय पर सुचित किया जाता है। एसएचजी /जे एल जी को पत्र प्राथमिकता क्षेत्र ऋण के मामले में , यह सीमा प्रति सदयस्य लागू होगी, न कि पुरे समूह पर।
 7. **सेवा/प्रसंस्करण शुल्क-** रु. 25,000 तक के प्रथामिका क्षेत्र के ऋणों पर कोई ऋण संबंधी और तदर्थ सेवा शुल्क /निरीक्षण शुल्क नहीं लगाया जाना चाहिए।
 8. **प्राथमिकता क्षेत्र के अंतर्गत अलग खंड -**एसएचजी को दिए गए ऋणों को संबंधित श्रेणी अर्थात् कृषि, एमएसएमई, सामाजिक बुनियादी ढांचे और अन्य के अंतर्गत प्राथमिकता क्षेत्र ऋण के तहत वर्गीकृत करने की अनुमति है, जो मास्टर निर्देशों के मौजूदा दिशानिर्देशों के अधीन है।
 9. **एसएचजी में चूककर्ताओं की उपस्थिति –**एसएचजी के कुछ सदस्यों और या उनके परिवार के सदस्यों द्वारा वित्त पोषण करने वाले बैंक के प्रति चुक आम तौर पर बैंकों द्वारा एसएचजी के वित्त पोषण के रास्ते नहीं आनी चाहिए बशर्ते कि एसएचजी डिफॉल्ट में ना हो हालांकि बैंक ऋण का उपयोग एसएचजी द्वारा बैंक के डिफाल्टर सदस्य के वित्त पोषण के लिए नहीं किया जा सकता है।
 10. **क्षमता निर्माण और प्रशिक्षण बैंक -**(a) एसएचजी लिंकेज परियोजना को आंतरिक बनाने और क्षेत्र स्तर के पदाधिकारी के लिए विशेष लघु अवधि के कार्यक्रम आयोजित करने के लिए उपयुक्त कदम उठा सकते हैं। | इसके अलावा नियंत्रण अधिकारियों के साथसाथ वरि-ष्ट अधिकारियों के लिए भी उपयुक्त जागरूकता संवेदीकरण कार्यक्रम आयोजित किया जा सकते हैं। |(b) बैंक एफएलसी और ग्रामीण शाखाओं द्वारा वित्तीय साक्षरता पर निर्देशों का उल्लेख करेंगे नीति समीक्षा FIDD.FLC.BC.No.22/12.01.018/2016-17 दिनांक 02.03.2017.
 11. **एसएचजी ऋण की निगरानी और समीक्षा –** एसएचजी की क्षमता को ध्यान रखते हुए क्षेत्रीय कार्यालय विभिन्न स्तरों पर नियमित रूप से प्रगति की बारीकी से निगरानी करेंगे। असंगठित क्षेत्र में ऋण प्रवाह के लिए चल रहे एसएचजी बैंक लिंकेज कार्यक्रम को बढ़ावा देने के लिए एसएचजी बैंक लिंकेज कार्यक्रम की निगरानी एसएलबीसी और डीईसी बैठकों में चर्चा के एजेंट में एक नियमित आइटम होगी। इसकी तिमाही आधार पर समीक्षा की जानी चाहिए। इसके अलावा, बैंक द्वारा नियमित अंतराल पर कार्यक्रम की प्रगति की समीक्षा की जा सकती है।
 12. **CIC को रिपोर्ट करना-** वित्तीय समावेशन के लिए एसएचजी सदस्यों के संबंध में क्रेडिट सूचना रिपोर्टिंग के महत्व को पहचानते हुए बैंकों को दिशा निर्देशों का पालन करने की सलाह दी जाती है स्वयं सहायता समूह के सदस्यों के संबंध में क्रेडिट सूचना रिपोर्टिंग दिनांक 16 जून 2016 और स्वयं सहायता समूह के सदस्यों के सम्बन्ध में क्रेडिट सूचना रिपोर्टिंग दिनांक 14 जनवरी 2016 उपलब्ध हैं।

PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)

Aim: Saturating the Kisan Credit Card (KCC) beneficiaries belonging to Particularly Vulnerable Tribal Groups (PVTGs) under PM JANMAN

Introduction

Launched on November 15, 2023, by Prime Minister Narendra Modi in Khunti, Jharkhand, on Janjatiya Gaurav Divas, PM-JANMAN is a transformative scheme under the Ministry of Tribal Affairs. With a budget of ₹24,104 crore, it aims to uplift 75 Particularly Vulnerable Tribal Groups (PVTGs) across 18 states and the Andaman & Nicobar Islands by addressing socio-economic vulnerabilities through 11 critical interventions. Announced in the 2023-24 Union Budget, it augments the PM-PVTG Development Mission to ensure holistic development by FY 2025-26. It has also been decided to saturate PVTGs with Kisan Credit Card (KCC).

Objectives

- Saturate PVTG households/habitations with basic amenities (housing, water, education, health).
 - Enhance connectivity (roads, telecom) and sustainable livelihoods.
 - Reduce socio-economic disparities for ~28 lakh PVTG individuals (2011 Census).
 - Promote inclusive growth via cooperative federalism and convergence.
3. Around 22,000 PVTGs majority tribal habitations and PVTG families in 200 districts across the country are being covered in the campaign. The campaign initially started in 100 districts (list enclosed) covering approximately 500 blocks and 15,000 PVTG habitations across 18 states and the UT of Andaman and Nicobar Islands. In phase II, the remaining districts will be covered.
4. Only one district viz **Bijnor** is identified for the above mentioned campaign in our State. In that district **Buksa** community is the identified PVTGs residing in -7- hamlets/habitations in -2- Nagina & Najibabad talukas.
5. As **KCC** is one of the major schemes to be saturated. Bank will provide necessary instructions to all the concerned branches in the selected district to coordinate with the local administrations, Tribal Affairs departments and concerned nodal officer to ensure participation and their representatives to facilitate PVTGs families for issuing **Kisan Credit Card**. Considering difficulties arising due to their land rights as advised by, MoA&FW, Gol, the following strategy may be adopted

- PVTGs may be covered individually or by forming Joint Liability Groups (JLGs) or through Farmers Produce Organizations (FPOs), if possible.
- KCC cards should be issued for crop loans, animal husbandry or fisheries and eligible allied activities or combined for one or more activities.
- An initial sanction of Rs. 2.0 lakhs may be made collateral-free, on a priority basis to the targeted beneficiaries.

e-KISAN UPAJ NIDHI (e-KUN)

BRIEF ABOUT WDRA (WAREHOUSE DEVELOPMENT & REGULATORY AUTHORITY):

- i) Warehousing Development & Regulatory Authority (WDRA) was set up on 26.10.2010 to ensure implementation of provisions of WDR Act, 2007 enacted by GoI. The main objective of WDRA is to implement various requirements of e-NWR (Electronic Negotiable Warehouse receipt) system, which would help farmers to store their produce in scientific storage godowns and avail loan from banks against pledge of e-NWR.
- ii) No person shall commence or carry out the business of warehousing unless he obtains a registration certificate from WDRA, after fulfilling the prescribed norms in respect of the concerned warehouse/s granted by the Authority under this Act.
- iii) The e-NWR system saves the farmers from distress sale and provides an opportunity for better price recovery for their produce at a later date. To facilitate this, the authority is mandated to make provisions for development and regulation of warehouses issuing or intending to issue e-NWRs, improving fiduciary trust of depositors / banks and enhancing liquidity in rural areas.

Definition of Warehouseman: Any person who has been granted a certificate of registration in respect of any warehouse or warehouses by the authority or an accreditation agency for carrying on business of warehousing.

In WDRA registered warehouses, operational issues are looked by the Warehouseman. WDRA provides registration certificate for individual warehouse/s and for this purpose, warehouseman has to obtain certificate of accreditation from WDRA. Accreditation agency assures fulfilment of following parameters before giving accreditation certificate:

- WDRA registered warehouses would be following certain laid down norms / requirements in construction, operation & Insurance Coverage and would encourage scientific storage.
- They will be having trained warehouse personnel.
- The registered warehouses would be indicating quality standards/grades of the commodities stored in the warehouses on the Negotiable Warehouse Receipt.
- The warehouseman will record the market value as on date of storage, collected from reliable sources.
- List of WDRA accredited godowns is available at <https://wdra.gov.in/web/wdra/registered-warehouses> along with the details of Godown's Address, Concerned Person's contact details, Registration expiry date.

WDRA has moved to digital framework in order to fully automate various processes involved in warehousing. They have implemented a system of electronic Negotiable Warehouse Receipt (e-NWR) system by way of setting up two repositories (NeRL & CCRL) for creation and management of e-NWRs. WDRA has circulated guidelines that no warehouseman shall issue any NWR in physical form **on and after 01.08.2019** and shall **issue warehouse receipt in electronic form only** after the date. WDRA Authority has also notified list of agricultural & horticultural commodities for issuing e-NWRs.

Repositories (NeRL & CCRL):

- WDRA has approved two repositories namely, National E-Repository Limited (NeRL) and Countrywide Commodity Repository Limited (CCRL) for creation and management of e-NWRs.
- Bank has made an agreement with NeRL and CCRL to get on-board on the Repository Platform and service charges in proportion to loan amount / quantity of goods deposited shall be payable to the Repository for their services.
- Repositories shall create / help in creation of User IDs of Bank Maker, Checker and Verifier for marking / unmarking of lien on e-NWR.

Repository Participant (RP):

As per WDRA guidelines, a repository may appoint one or more entities as RP who shall be agents of Repositories and have to provide services for opening, management, transfer, pledge and e-auction of e-NWR.

SIGNING OF MOU WITH NATIONAL E-REPOSITORY LIMITED (NeRL & CCRL)

Bank has to be entered into an agreement with National E-Repository Limited NeRL and CCRL for on boarding their repository platform to undertake the operations related to creation and redemption of pledge on e-NWR.

User Management of Branches:

Branch Users in different capacities i.e. Maker, Checker and Verifier for marking / unmarking lien on e-NWR shall be created at Head Office level for authorized Branch/es. Authorized Branch may contact their respective Regional Offices for their User Management.

GUIDELINES FOR FINANCING AGAINST ELECTRONIC NEGOTIABLE WAREHOUSE (e-NWR) RECEIPT

Parameters	Guidelines
Eligibility	Farmers (including association of farmers like Primary Agriculture Cooperative societies, farmers' producer companies of individual farmers, Partnership firms and co-operatives of farmers, directly engaged in Agriculture and Allied Activities) Traders, Processors, Arthiyas, who are original depositors covering only non-perishable agricultural commodities.
Nature of Credit Facility Scheme Code	Demand Loan Individual account for each e-NWR shall be opened in Demand Loan Segment giving full details of account like name of borrower, nature and value of security, address of warehouse where goods have been stored, date of inspection etc.

	<p>Separate Party-wise register shall also be maintained which will depict the total outstanding against any party at any given time.</p> <p>Cash Credit</p> <p>The Cash Credit running Account Limit shall be fixed as under:</p> <ul style="list-style-type: none"> i. Sanctioning authority depending upon the business by the borrower in the past and looking into the anticipated business prospects, shall fix up the limit subject to the maximum extent of ceiling prescribed under the scheme. ii. The DP should be determined strictly with reference to the date of warehouse receipt. Advance against any given warehouse receipt should be adjusted within twelve months from the date of such receipt. iii. In order to have control over Cash Credit running account, the DP shall be regulated based on lodgement / release of Warehouse receipts.
Eligible Warehouses/ Commodities	<ul style="list-style-type: none"> • Under the scheme, financing shall be extended only against pledge of e-NWR issued by repository/ies for stock / goods kept in <u>WDRA accredited godowns</u>. • List of WDRA accredited godowns is available at https://wdra.gov.in/web/wdra/registered-warehouses along with the details of Godowns Address, Concerned Person's contact details, Registration expiry date. Authorities to check the details like expiry of registration date etc. before financing. • The commodities to be accepted for financing under the scheme will be as per list displayed on website of WDRA, which is to be checked periodically. List is available at: https://wdra.gov.in/web/wdra/list-of-notified-commodities • Market Value of commodities: Further, Branches can check the Online rates of Commodities from the State as well as Central Govt. Commodity sites such as agmarknet.gov.in, enam.gov.in, <u>farmer.gov.in</u> etc. • The value of the commodity pledged shall be determined by considering the lowest of the following:-<ul style="list-style-type: none"> • a. Minimum Support Price, wherever declared. • b. Current market price. • c. Price mentioned in e-NWR/WHR. • The price published by commodity exchanges managed by NCDEX/MCX or by Agricultural Marketing Information Network AGMARKNET on its official site agmarknet.nic.in shall be the guideline for the branch. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <ul style="list-style-type: none"> • Limit = (quantity*Valuation)-Margin </div> <p>Goods covered under E-NWR be valued on the basis of prevailing market rates or Govt. support price, whichever is lower.</p>
Extent of Loan	<ul style="list-style-type: none"> • Eligibility for loan against warehouse receipts will be as follows-

	<p>For farmers:-</p> <ul style="list-style-type: none"> • Maximum loan limit against Government Warehouse Receipts will be Rs. 15.00 lakhs. • Maximum loan limit against non-Government Warehouse Receipts will be Rs. 10.00 lakhs. <p>For traders:-</p> <ul style="list-style-type: none"> • Maximum loan limit against Government Warehouse Receipts will be Rs. 100.00 lakhs. • Maximum loan limit against non-Government Warehouse Receipts will be Rs. 75.00 lakhs. <p>Note- If a farmer wants to take loan more than the prescribed limit, then he can avail loan facility under the terms and conditions of the trade category.</p>
Area of finance by Branches	<ol style="list-style-type: none"> i. If WDRA accredited godown is located within operational area of Regional Office, limit is to be extended by its Branch Office. ii. In case, finance is to be extended for the pledge of e-NWR issued against stocks / goods kept in WDRA accredited godowns outside operation area of Regional Office (but within operational area of the Bank), permission from concerned Regional Head is required. iii. Further, while permitting, Regional Managers to nominate an official minimum at the rank of Senior Manager, in their office, who will ensure that the stock checking guidelines are being complied with.
Margin	<p>Minimum-25%</p> <p>Sanctioning Authority to decide the required margin (minimum-25%) on case to case basis depending on the nature of commodity, perishability of commodity stored, seasonality of the crop and weather conditions.</p> <ul style="list-style-type: none"> • For the purpose of maintaining margin, the valuation of stocks covered under e-NWR should be arrived on the basis of market value or Warehouse receipt value, whichever is lower. • Whenever the rates fluctuate abnormally and warrant for additional margin requirement / provision of more stocks or adjustment of DP, remedial measures are to be taken by way of provision of additional cash margin or additional stocks by the borrower or the DP may be reduced in consonance with value of security. • Daily Rates of the stock be monitored by the BM / Nodal Officer at the RO as well as at HO level, to keep watch on the available margin. In case, downward variation in commodity price is more than 5%, BM to call for additional margin from the borrower. In case borrower fails to make it good within 7 days, BM of financing branch to issue notice of recall along with intention to dispose off the pledged goods. In case the same is not complied within next 10 days, final notice of intention to dispose off goods to be issued providing maximum 15 days to borrowers to make the deficit margin good. In case borrower still fails to make the deficit of margin good, pledged goods are to be auctioned as per extant guidelines.
Assessment of Quantum of Loan	<ol style="list-style-type: none"> i. Assessment of quantum of loan / limit under the scheme can be over and above normal working capital limit availed by borrower, on an adhoc basis. For calculating the MPBF, if at the time of setting of the limit, the pledge limit against e-NWR was not taken into account, the same may be set up separately

	<p>looking into the seasonal nature under the advance. The agriculture crops come one or two times in a year, but use / processing of these commodities is spread over a period of time. Therefore, it is distinct from the limit against hypothecation of stocks. This is an advance against pledge of stocks kept in WDRA registered warehouses.</p> <p>ii. The limits are to be fixed depending upon the business undertaken by the borrower in the past and looking into the anticipated business requirements.</p>
Repayment	<p>Maximum 12 months.</p> <ul style="list-style-type: none"> I) Demand Loan shall be sanctioned for a period not exceeding 12 months from the date of receipt. II) Cash Credit Running Account Facility shall be valid for one year and renewed annually thereafter. However, the period of advance against individual e-NWR shall not exceed twelve months and it should be ensured that the account to be brought to credit once in 12 months. <p>The period of finance should not be more than shelf life of commodity or e-NWR expiry date or validity period of registration of godown/s with WDRA or One year, whichever is minimum.</p>
Security	<ul style="list-style-type: none"> i) Primary Security: Pledge of e-NWR duly endorsed in favour of bank issued by Repository for stocks / goods kept in WDRA accredited godowns by Farmers / Traders / Processors / Arthiyas etc. ii) Collateral Security: As per bank norm.
Stock Audit	Waived
Updation of loan details in CERSAI / ROC	The particulars of loan facilities should be filed with CERSAI portal and charge be created with ROC, if applicable.
Rate of Interest	<p>1. Small and Marginal Farmers (Under Interest Subsidy)</p> <p>Loan amount up to Rs. 50.00 lakh-</p> <p>I. For a period of up to 06 months</p> <ul style="list-style-type: none"> • Interest rate of 7.00% will be charged for up to Rs. 03.00 lakh • Interest rate of 11.00% will be charged for an amount above Rs. 03.00 lakh <p>II. For a period of more than 06 months</p> <ul style="list-style-type: none"> • Interest rate of 11.00% will be charged <p>Loan amount above Rs. 50.00 lakh-</p> <ul style="list-style-type: none"> • Interest rate of 11.00% will be charged <p>2. Other Farmers/Traders</p> <ul style="list-style-type: none"> • Interest rate of 11.00% will be charged
Processing Fee & Documentation Charges	Processing Fee & Documentation Charges are governed by Circular issued by bank time to time. However, processing fee & documentation charges on e-NWR advances shall be levied at concessional rate, which are as under:
Classification	As per Norms issued by WDRA time to time.
Documentation	<ul style="list-style-type: none"> • Attestation Memo • DP Note • कृषि वित्त के संयुक्त दृष्टिबंधक • Declaration Cum Undertaking Cum Authority Letter • वृद्धि धारा (खण्ड) के साथ क्रिस्त पत्र • अन्य दस्तावेज जो लागू हो
Inspection of Stocks	Verification of Security – Procedural Guidelines

	<p>A. General Guidelines</p> <ul style="list-style-type: none"> i) Goods stored in Warehouses are identical and commodities held are in bulk. However, e-NWR contains information regarding Stack and Lot no. for unique identification marking for stored commodities. Visiting Official/ Inspecting official to ensure that the commodities are held as per the information provided in e-NWR. ii) Before financing against ware house receipt, branch official would, in compliance with the guidelines as stipulated in the circular issued with regard to the Scheme under which financing is being considered, conduct physical verification of goods covered against the receipt tendered for Pledge and a visit report should be placed in the related documents. <p>B. Physical Verification</p> <p>As storing pattern in different godowns may be different, following procedure is recommended as a guiding procedure that may be followed by visiting official to ensure that the goods stored at the space he / she is visiting is the space where goods charged to the bank are stored.</p> <ul style="list-style-type: none"> i) The verifying official would identify, with reference to the related Godown Register maintained by the Ware House Owner, the stack number and the Lot No. where goods covered under the eWHR are stored. He should ascertain to his satisfaction the E-NWR No., Name of the depositor, Quantity Stored, date of storage etc. ii) After having ascertained & satisfied with details in the records, the verifying official should then go to the specific godown, identify the Stack where goods are stored. iii) He should then refer to the Stack Card displayed at the concerned Stack & match the details. He should also examine the other details, like the date of last inspection by Warehouse Manager, fumigation details, etc. on the stack card. iv) He should then go to the concerned Lot No. and refer to the Lot Card. He should satisfy himself with regard to the E-NWR No. Name of the Depositor, Quantity etc. on the Lot Card.' v) He should then study the pattern of storage & get satisfied about type of goods & the quantity stored, as given in E-NWR. vi) In case goods of other depositor(s) are also stored in the same Lot No., he should ensure that symbolic demarcation between the two is there. vii) He should also ensure that 'Under Pledge to PUPGB is noted on the Lot. viii) The verifying officer would record verification under his / her full signatures with date, on the rough sketch prepared by Warehouse Manager / Manager in related loan documents file. Any discrepancy, if observed should be placed before the Incumbent Incharge, for taking necessary corrective action. ix) This procedure for security verification is to be followed every month or as per the periodicity mentioned in the Scheme or in the sanction letter. <p>C. Physical Verification of the stock by Auditors</p> <p>The securities covered under E-NWR shall also be physically verified by Auditors as under:</p> <p>Concurrent Auditor: Once in a quarter in respect of accounts having balance outstanding above Rs. 25.00 Lakh as at the close of last quarter and other</p>
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	<p>accounts once in a half year.</p> <p>Regular Auditors : Accounts having balance outstanding above Rs.50 Lakh as on the date of start of the audit of branch.</p>
Notice Period to Borrowers	One month's notice before expiry date to be given to the borrowers.
Overdue interest and Borrowers' events of default	<p>Penal charges as per extant guidelines of our Bank and also in case of following irregularity/ies:</p> <ul style="list-style-type: none"> a. Any non-payment of amount in respect of the facility / margin called on due date. b. Any breach of the terms and conditions stipulated in the Loan Cum pledge agreement or any other document. c. Any representation or undertaking given by borrower is found to be false or incorrect.

PROCESS FLOW TO UNDERTAKE OPERATIONS THROUGH REPOSITORY (NeRL)

Depositor submits the pledge initiation request to the Repository Participant (RP) to get finance from the Bank Branch against the particular E-NWR. RP initiates the request and one reference no. is generated and it reflects in the User Id of warehouseman for further process. Once the warehouseman user/s confirms the pledge request, same shall be available to the bank. Once a request received at Brach level, the following operations to undertake by the branch on Repository platform:

Role	For Pledge Creation	For Pledge Redemption
Branch Maker	<ul style="list-style-type: none"> • To check market value of goods for the pledge requests approved by Warehouseman. • To enter loan amount and market value as determined by Pledgee in field 'Market Value by Pledgee'. • To send the pledge request to the pledgee checker for approval. 	<ul style="list-style-type: none"> • Enters loan amount that is received from client against the pledged Quantity. • Selects pledged Quantity for redemption. • Sends for Checker approval.
Branch Checker	<ul style="list-style-type: none"> • To check pledge requests submitted by pledgee maker for approval. • To complete the pledge transaction by approving /rejecting the transaction. 	<ul style="list-style-type: none"> • Checks pledge redemption request submitted by pledgee maker for approval. • Completes the transaction by approving or rejecting the transaction. • Post approval Quantity will be in free status in Client's (Pledger) Repository account.

Branch Verifier	<ul style="list-style-type: none"> • Pledgee verifier checks pledge requests submitted by pledgee maker and approved by pledgee checker, for approval. • Completes the pledge transaction by approving/rejecting the transaction. • An acknowledgment receipt and e- NWR can also be downloaded and same shall be held on record. 	No role.
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Bank has also approved financing against e-NWR **in respect of commodities kept in covered and plinth storage in open compound**. Such financing can be considered by the branches approved by the RO CAC for commodity financing. However, sanctioning authority should satisfy himself of the risk mitigants available in each case before sanction.

Incumbents In charge of branches are advised to adhere to guidelines of Scheme and boost MSME advances. However, to safeguard Bank's interest, the following operative guidelines in respect monitoring and follow up for such type of advances, are reiterated hereunder for meticulous compliance.

TERMS & CONDITIONS

- i) In case of new clients, proper due diligence should be carried out before sanction of any facility.
- ii) The CIC data is to be mandatorily verified before making advance so that the details of credit availed by the borrower are ascertained.
- iii) In respect of commodities, against which e-NWR has been issued, ownership of stocks is to be verified by the branch before extending any advance against pledged stocks so as to avoid any future litigation and to safeguard bank's interest.
- iv) Branch Head should obtain undertaking from the concerned borrowers that stocks being pledged under e-NWR are paid for i.e. to obtain undertaking of the Ownership of stocks. In addition, Ownership of the stocks pledged under e-NWR should also be verified from books of accounts of the borrower and/or other available documents like Mandi Samiti receipts etc.
- v) **Stocks** covered under e-NWR shall be **inspected and physically checked / verified** by the Incumbent In-charge **before sanction / release of limits / funds** and thereafter inspection of stocks may continue to be conducted in terms of sanction and guidelines for physical and procedural inspection.
- vi) The branches should maintain complete party wise record of the E-NWR against which advances have been made in the Warehouse Receipt Register along with due date. This register will also serve as a Drawing Power Register for such accounts. Any e-NWR which forms part of the security, on becoming overdue is to be excluded from the security and DP is to be adjusted accordingly.
- vii) As regards Demand Loan facility, individual account for each e-NWR be opened in Demand Loan Register. Full details of account like name, nature and value of security, address of warehouse where goods have been stored, date of inspection and all relevant details are to be incorporated in individual accounts in Demand Loan Register. Separate

party wise register should be also maintained which will depict the total outstanding against any party at any given time.

- viii) Accounts in respect of advances against e-NWR should be separately maintained. In no case such accounts are to be mixed up with accounts against other securities. Where the sanction of cash credit limit is against composite securities viz. stocks in effective possession of the Bank and pledge of E-NWR, separate set of documents for E-NWR be obtained.
- ix) Branches to maintain a daily rate register for the commodities in respect of which advances against e-NWR have been extended by them. In case of financing against pledge of Warehouse Receipts under Consortium / Multiple banking, NOC from the bank, with which the borrower is dealing, be obtained.
- x) Quality certificate to be obtained periodically based on perishable life of commodity pledged.
- xi) BM to obtain personal guarantee of Proprietor / Partners of the borrowing concern and in case of limited companies, personal guarantee of Directors be obtained, to collaterally secure the advance.
- xii) BM to ensure that related trade transactions are genuine trade transactions.
- xiii) In multiple Banking arrangement and other cases, other bank to be put on notice of our intention to finance the constituent without insisting for NOC, and an acknowledgement should be obtained and held on record.
- xiv) Branch Officials to visit the Godown on monthly basis to check quality, quantity etc. of the stocks / goods.
- xv) Branch Officials to periodically check the stocks kept in WDRA accredited godowns.

Other Term and Conditions

1. The product pledged is adequately insured against all risks.
2. The product is stored in the warehouse in a manner that is easily identifiable and accessible and the custody, safety and quality of the product pledged is ensured.
3. A declaration is taken from the borrower/debtor regarding ownership of the goods/articles pledged in the warehouse and that he will not undertake any third party financing under any circumstances.
4. An undertaking from the owner of the warehouse to the effect that the goods covered in the receipt/s pledged with the Bank will not be handed over to anybody without the written permission of the Bank.
5. The branches which are undertaking such financing shall obtain the signatures of the authorised officers of the warehouses operating in their jurisdiction to check the authenticity of the warehouse receipt and to note the charge to the Bank on the material.

6. In any adverse situation where the value of the material decreases by 15% or more, the branch should immediately issue a notice to the borrower and guarantee the difference in the amount/item.
7. Loan accounts financed against warehouse receipts should be closed within a maximum period of 12 months. During this period, the validity of the receipt should be maintained. On expiry of the period, the receipt should be renewed. At the time of renewal of receipt, the branch should physically verify the pledged stock and record the inspection report.
8. Apart from quarterly inspection of the warehouse, the internal auditors will also physically verify the goods as per the receipt.
9. Ensure that all loan cases sanctioned against E-NWR are checked by the regional office level loan committee during the quarter and if necessary, verification of goods should also be done in the warehouse. If sanction is given in unviable cases, the concerned sanctioning authority and RMCC may be held responsible.
10. Ensure that loan cases are sanctioned as per the guidelines issued under the scheme and delegated authority. In case of any error/discrepancy, the concerned sanctioning authority will be responsible.
11. The person responsible for errors at branch level will be liable for penalty, however, the sanctioning/revising authority will also be responsible for approval.
12. Keep in mind the warehouse capacity at the time of sanctioning loan. Ensure that financing is not done for goods in excess of the storage capacity.

e-Kisan Upaj Nidhi (Digital Gateway)

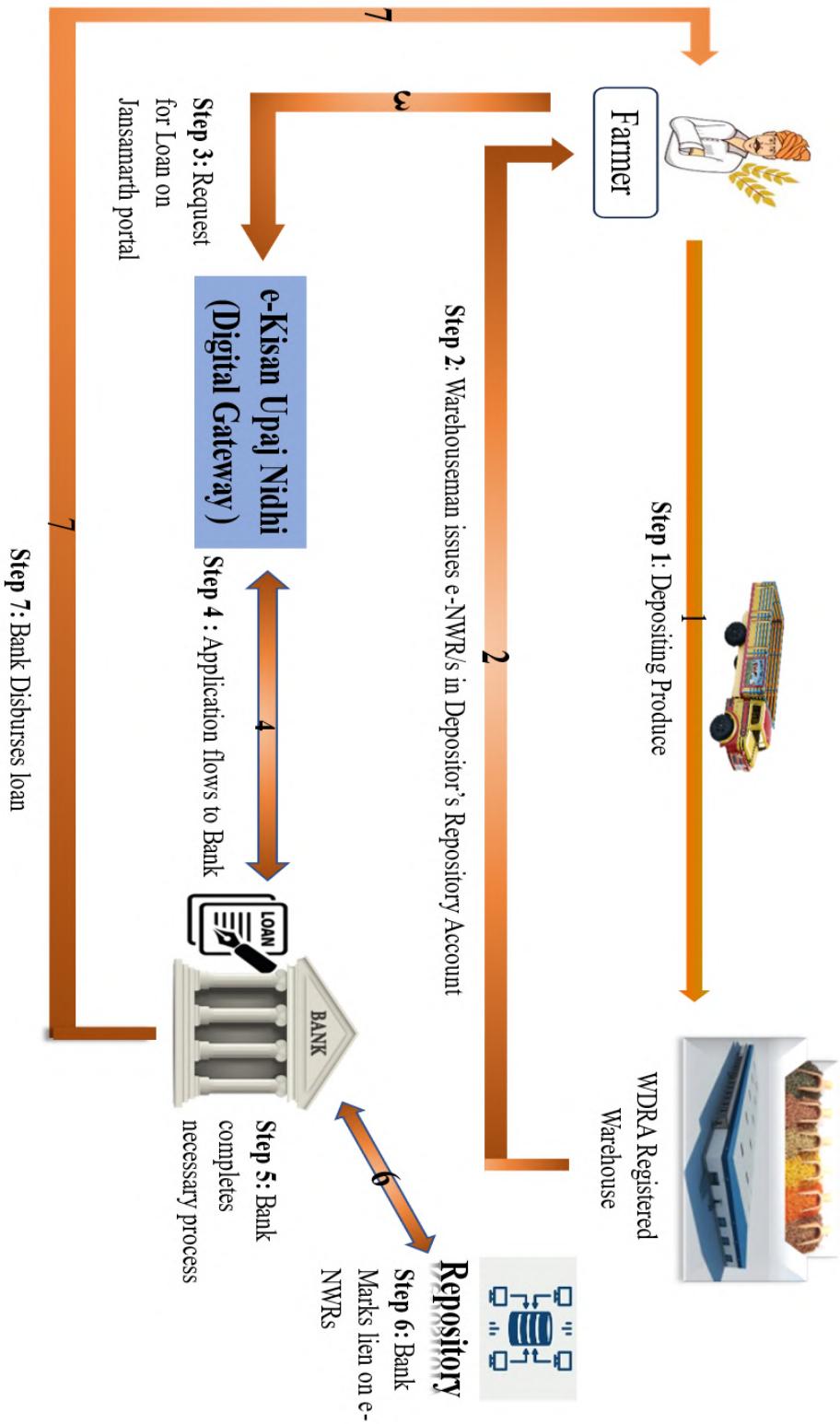
Digital Gateway: - An online platform to facilitate the farmers with stocks in WDRA registered warehouses to obtain post-harvest loans from banks. The gateway will boost post-harvest pledge financing for farmers. This will provide them sufficient liquidity and help them defer sale of their harvested produce to a more opportune time when it could fetch better prices. Thus, distress sale can be reduced.

Digital Gateway facilitates loaning against electronic Negotiable Warehouse Receipts (e-NWRs) regulated by WDRA. It will reduce the turnaround time for pledge loans through seamless transfer of data. Banks onboarded on the digital gateway will provide a choice to farmers in terms of rate of interest, loan amount, etc. Farmer can choose the best option available.

The farmer will first have to register himself with his repository account details issued to him by the repository, authorized by WDRA. The gateway will automatically authenticate these details through electronically integrated data bases of UIDAI, CBDT, Repository, etc. The Rule engine of portal also examines the farmer credit details like CIBIL score, etc. The Rule engine then provides the farmer, details of loans offered by banks. Once the farmer chooses a bank's offer, the portal provides a digital in-principle approval for the loan. The farmer can go to the bank to complete documentation and to get the amount disbursed.

Digital Gateway is a fruit of collaborative efforts of Department of Food & Public Distribution, Department of Financial Services (DFS), Warehousing Development and Regulatory Authority (WDRA) and National Bank for Agriculture and Rural Development (NABARD). WDRA has got this gateway developed through the Task Force set up by the of Department of Financial Services for putting all financial services offered by GoI on a single electronic platform called Jansamarth portal. WDRA is a regulatory body established by the Government of India with a prime objective of implementing Negotiable Warehouse Receipt (NWR) System in the country, which would help farmers to store their produce in scientific storage godowns and to seek loan from banks against their NWRs. NABARD has facilitated the development of this gateway by providing critical inputs based on their wide experience in agriculture finance. NABARD will promote the digital gateway through its District Development Managers (DDMs) posted across the country.

Schematic Representation of Work Flow



अनुसूचित जाति (एससी) और अनुसूचित जनजाति (एसटी) हेतु ऋण सुविधा

1. योजना प्रक्रिया

- 1.1 लीड बैंक योजना के तहत गठित “जिला स्तरीय सलाहकार समितियां” इस संबंध में बैंक व विकास एजेंसियों के बीच समन्वय का प्रमुख तंत्र बनी रहनी चाहिए अग्रणी बैंकों द्वारा तैयार की गई जिला ऋण योजनाओं में रोजगार और विकास योजनाओं के साथ ऋण के संबंध को स्पष्ट रूप से दर्शाया जाना चाहिए।
- 1.2 क्षेत्रों/शाखाओं को जिला उद्योग केंद्र, जो कि स्वरोजगार को बढ़ावा देने के लिए विभिन्न जिलों में स्थापित किए गए हैं, के साथ समन्वय स्थापित करना होगा।
- 1.3 ब्लॉक स्तर पर, योजना प्रक्रिया में एससी/एसटी को एक निश्चित वरीयता दी जानी है। तदनुसार, ऋण योजना को उनके पक्ष में महत्व दिया जाना चाहिए और स्व-रोजगार के लिए उनकी भागीदारी और ऋण के बड़े प्रवाह को सुनिश्चित करने के लिए उनके लिए उपयुक्त विशेष बैंक योग्य योजनाएं तैयार की जानी चाहिए।
- 1.4 हम समय-समय पर ऋण देने की प्रक्रियाओं और नीतियों की समीक्षा कर रहे हैं ताकि यह देखा जा सके कि ऋण समय पर स्वीकृत हो, जो पर्याप्त और उत्पादन-उन्मुख हों और वे उन्हें स्वयं परिसमाप्त (Self-liquidating) योग्य बनाने के लिए वृद्धिशील आय उत्पन्न करें।
- 1.5 ब्लॉक जिला क्रेडिट योजना तैयार करते समय एससी/ एसटी समुदायों की बड़ी आबादी वालों गांवों/ बस्तियों / सघनता वालों कर्सबो पर विशेष ध्यान देना चाहिए।

2. बैंकों की भूमिका

- 2.1 बैंक कर्मचारी, उधारकर्ताओं को ऋण हेतु आवेदन पत्र भरने एवं अन्य औपचारिकताएं पूरी करने में मदद कर सकते हैं, जिससे वे आवेदन प्राप्त होने की तारीख से निर्धारित अवधि के भीतर ऋण सुविधा प्राप्त कर सकें।
- 2.2 एससी/एसटी उधारकर्ताओं को ऋण सुविधाओं का लाभ उठाने के लिए प्रोत्साहित करने के उद्देश्य से, पम्पलेट, बैनर, फ़िल्ड स्टाफ के दौरों आदि जैसे विभिन्न माध्यमों से बैंकों द्वारा बनाई गई विभिन्न योजनाओं के बारे में उनके बीच अधिक जागरूकता पैदा करने की आवश्यकता है जिससे उक्त योजनाओं के लाभ से लाभान्वित किया जा सके। क्षेत्र प्रमुखों को अपने अधिनस्थ शाखाओं को सलाह देनी चाहिए कि वे विशेष रूप से अनुसूचित जाति/अनुसूचित जनजाति के लाभार्थियों के लिए उनकी ऋण आवश्यकताओं को समझने और उन्हें ऋण योजना में शामिल करने के लिए बार-बार बैठकें आयोजित करें।
- 2.3 सरकार प्रायोजित गरीबी उन्मूलन योजनाओं/ स्वरोजगार कार्यक्रमों के तहत अनुसूचित जाति/अनुसूचित जनजाति के आवेदन कर्ताओं से उनके ऋण आवेदनों पर विचार करते समय जमा पर जोर नहीं देना चाहिए। यह भी सुनिश्चित किया जाना चाहिए कि बैंक देय राशि के पूर्ण भुगतान तक, ऋण घटक जारी करते समय लागू सब्सिडी को रोका नहीं जाए। अग्रिम सब्सिडी जारी न करना अल्प-वित्तपोषण के समान है और परिसंपत्ति निर्माण/आय सृजन में बाधा उत्पन्न करता है।
- 2.4 राष्ट्रीय अनुसूचित जनजाति वित्त एवं विकास निगम और राष्ट्रीय अनुसूचित जाति वित्त एवं विकास निगम की स्थापना क्रमशः जनजातीय कार्य मंत्रालय और सामाजिक न्याय एवं अधिकारिता मंत्रालय के प्रशासनिक नियंत्रण में की गई है। शाखाएँ इन संस्थानों को वांछित उद्देश्यों को प्राप्त कर सक्षम बनाने के लिए सभी आवश्यक संस्थागत सहायता प्रदान करेंगी।
- 2.5 अनुसूचित जाति/अनुसूचित जनजाति के लिए राज्य प्रायोजित संगठनों को इनपुट की खरीद और आपूर्ति और/या इन संगठनों के लाभार्थियों के आउटपुट के विपणन के विशेष उद्देश्य के लिए स्वीकृत ऋण प्राथमिकता क्षेत्र वर्गीकरण के लिए पात्र हैं।
- 2.6 सरकारी कार्यक्रमों के तहत अनुसूचित जाति/अनुसूचित जनजाति के ऋण आवेदनों की अस्वीकृति शाखा स्तर के बजाय अगले उच्च स्तर पर की जानी चाहिए और अस्वीकृति के कारणों को स्पष्ट रूप से दर्शाया जाना चाहिए।

3. एससी/एसटी विकास निगमों की भूमिका-

भारत सरकार ने सभी राज्य सरकारों को सलाह दी है कि अनुसूचित जाति/अनुसूचित जनजाति विकास निगम बैंक वित्त के लिए बैंकयोग्य योजनाओं/ प्रस्तावों पर विचार कर सकते हैं।

4. केंद्र प्रायोजित योजनाओं के तहत एससी/एसटी लाभार्थियों के लिए आरक्षण-

कई प्रमुख केंद्र प्रायोजित योजनाएं हैं जिनके तहत बैंकों द्वारा ऋण प्रदान किया जाता है, और सरकारी एजेंसियों के माध्यम से सब्सिडी प्रदान की जाती है। इन योजनाओं के तहत ऋण प्रवाह की निगरानी आरबीआई द्वारा की जाती है। इनमें से प्रत्येक के तहत, एससी/एसटी समुदायों के सदस्यों के लिए महत्वपूर्ण आरक्षण / छूट है।

4.1 दीनदयाल अंत्योदय योजना- राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई-एनआरएलएम) डीएवाई-एनआरएलएम (पूर्ववर्ती एनआरएलएम) को ग्रामीण विकास मंत्रालय, भारत सरकार द्वारा पूर्ववर्ती स्वर्णजयंती ग्राम स्वरोजगार योजना का पुनर्गठन करके 1 अप्रैल, 2013 से शुरू किया गया था। डीएवाई-एनआरएलएम समाज के कमजोर वर्गों के लिए पर्याप्त कवरेज सुनिश्चित करेगा जिसमें 50% लाभार्थी एससी/एसटी हो। योजना का विवरण समय-समय पर जारी डीएवाई-एनआरएलएन के मास्टर परिपत्र में उपलब्ध है।

4.2 दीनदयाल अंत्योदय योजना -राष्ट्रीय शहरी आजीविका मिशन (डीएवाई-एनयूएलएम) -भारत सरकार के आवास और शहरी मामलों के मंत्रालय (एमओएचयूए) ने पूर्ववर्ती स्वर्ण जयंती शहरी रोजगार योजना (एसजे-एसआरवाई) का पुनर्गठन करके 24 सितंबर 2013 को डीएवाई-एनयूएलएम (जिसे पहले एनयूएलएम के नाम से जाना जाता था) की शुरुआत की। डीएवाई-एनयूएलएम (DAY-NULM) के तहत एससी/एसटी को स्थानीय आबादी में उनकी जनसँख्या की सीमा तक अग्रिम राशि दी जानी चाहिए। योजना का विवरण समय-समय पर अद्यतन किए गए DAY-NULM पर मास्टर परिपत्र में उपलब्ध है।

4.3 विभेदक ब्याज दर (DRI) योजना- डीआरआई योजना के तहत, बैंक समुदाय के कमजोर वर्गों को उत्पादक और लाभकारी गतिविधियों में शामिल होने के लिए 4 प्रतिशत प्रति वर्ष की रियायती ब्याज दर पर ₹15,000/- तक का वित्त प्रदान करते हैं। यह सुनिश्चित करने के लिए कि अनुसूचित जाति/अनुसूचित जनजाति के व्यक्तियों को भी डीआरआई योजना के तहत पर्याप्त लाभ मिले, बैंकों को सलाह दी गई है कि वे अनुसूचित जाति/अनुसूचित जनजाति के पात्र उधारकर्ताओं को कुल डीआरआई अग्रिमों का कम से कम 2/5 (40 प्रतिशत) की सीमा तक अग्रिम प्रदान करें। इसके अलावा, डीआरआई के तहत पात्रता मानदंड (अर्थात् भूमि का आकार 1 एकड़ सिंचित भूमि से अधिक नहीं होना चाहिए और 2.5 एकड़ असिंचित भूमि) एससी/एसटी पर लागू नहीं है। योजना के आय मानदंडों को पूरा करने वाले अनुसूचित जाति/अनुसूचित जनजाति के सदस्य योजना के तहत उपलब्ध ₹15,000/- के व्यक्तिगत ऋण के अलावा प्रति लाभार्थी ₹ 20,000/- तक का आवास ऋण भी प्राप्त कर सकते हैं।

5. निगरानी एवं समीक्षा

- 5.1** एससी/एसटी लाभार्थियों को ऋण के प्रवाह की निगरानी प्रधान कार्यालय स्तर पर गठित विशेष प्रकोष्ठ द्वारा की जानी है। आरबीआई दिशानिर्देशों के कार्यान्वयन को सुनिश्चित करने के अलावा, विशेष प्रकोष्ठ शाखाओं से प्रासंगिक जानकारी/डेटा एकत्र करने, उसके समेकन के पश्चात आरबीआई और सरकार को प्रेषित करेगा।
- 5.2** प्रधान कार्यालय स्तर पर शाखाओं से प्राप्त आंकड़ों के आधार पर अनुसूचित जाति/अनुसूचित जनजाति को दिए गए ऋण की समय- समय पर समीक्षा किया जायेगा, एवं साल-दर-साल आधार पर अनुसूचित जाति/अनुसूचित जनजाति के ऋण प्रवाह में किसी भी प्रमुख अंतर या भिन्नता को परिपत्र DBR संख्या BC. 93/29.67.001/2014-15 दिनांक 14 मई 2015 के संदर्भ में "वित्तीय समावेशन" विषय पर समीक्षा के हिस्से के रूप में बोर्ड को सूचित किया जाना चाहिए।
- 5.3** बैंकों को तिमाही आधार पर एससी/एसटी उधारकर्ताओं को ऋण का प्रवाह बढ़ाने के लिए किए गए उपायों की समीक्षा करनी चाहिए। समीक्षा में इन समुदायों को सीधे या राज्य स्तरीय अनुसूचित जाति/अनुसूचित जनजाति निगमों के माध्यम से प्रधान कार्यालय/नियंत्रण कार्यालयों के वरिष्ठ अधिकारियों के क्षेत्रीय दौरों के आधार पर विभिन्न प्रयोजनों के लिए ऋण देने में हुई प्रगति पर भी विचार किया जाना चाहिए।
- 5.4** एसएलबीसी संयोजक बैंक को एसएलबीसी बैठकों में भाग लेने के लिए राष्ट्रीय अनुसूचित जाति/अनुसूचित जनजाति आयोग के प्रतिनिधि को आमंत्रित करना चाहिए। इसके अलावा, संयोजक बैंक, एसएलबीसी बैठकों में भाग लेने के लिए राष्ट्रीय अनुसूचित जाति और अनुसूचित जनजाति वित्त और विकास निगम (एनएसएफडीसी) और राज्य अनुसूचित जाति और अनुसूचित जनजाति वित्त और विकास निगम (एससीडीसी) के प्रतिनिधियों को भी आमंत्रित कर सकता है।

6. रिपोर्टिंग आवश्यकताएँ

एससी और एसटी को दिए गए अग्रिमों का डेटा निर्धारित समय-सीमा के भीतर समय-समय पर अद्यतन किए गए प्राथमिकता क्षेत्र ऋण पर मास्टर दिशा-निर्देश के अनुसार रिपोर्ट किया जाना चाहिए।



भारतीय रिजर्व बैंक
RESERVE BANK OF INDIA
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RBI/2025-26/03
FIDD.CO.GSSD.BC.No.02/09.09.001/2025-26

April 01, 2025

The Chairman/ Managing Director / Chief Executive Officer
All Scheduled Commercial Banks (including Small Finance Banks)

Madam/ Dear Sir,

Master Circular - Credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)

The Reserve Bank of India has, from time to time, issued a number of guidelines/instructions to banks on credit facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs). The enclosed [Master Circular](#) consolidates the circulars issued by Reserve Bank on the subject till date, as listed in the [Appendix](#).

Yours faithfully,

(R. Giridharan)
Chief General Manager

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई - 400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmincfid@rbi.org.in
हिंदी आसान है, इसका प्रयोग बढ़ाइए।

“चेतावनी : मेल रिजर्व बैंक द्वारा-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Master Circular - Credit Facilities to Scheduled Castes (SCs) & Scheduled Tribes (STs)

Banks should take the measures indicated below to step up their advances to SCs/STs.

1. Planning Process

1.1 The District Level Consultative Committees formed under the Lead Bank Scheme should continue to be the principal mechanism of co-ordination between banks and development agencies in this regard. The district credit plans formulated by the Lead Banks should clearly indicate the linkage of credit with employment and development schemes.

1.2 Banks will have to establish closer liaison with the District Industries Centres, which have been set up in different districts for promoting self-employment.

1.3 At the block level, a certain weightage is to be given to SCs/STs in the planning process. Accordingly, the credit planning should be weighted in their favour and special bankable schemes suited to them should be drawn up to ensure their participation and larger flow of credit to them for self-employment. It will be necessary for the banks to consider their loan proposals with utmost sympathy and understanding.

1.4 Banks should periodically review their lending procedures and policies to see that loans are sanctioned in time, are adequate and production-oriented and that they generate incremental income to make them self-liquidating.

1.5 While formulating the Block/ District Credit Plan, special focus may be given to villages with sizeable population of SC/ST communities/ specific localities (bastis) in the towns/villages having a concentration of these communities.

2. Role of Banks

2.1 Bank staff may help the borrowers in filling up the forms and completing other formalities so that they are able to get credit facility within a stipulated period from the date of receipt of applications.

2.2 In order to encourage SC/ST borrowers to take advantage of credit facilities, greater awareness among them about various schemes formulated by banks needs to be created through various means such as brochures, visits by field staff etc so that salient features of the schemes, as also the advantages that will accrue to them are known to such borrowers. Banks should advise their branches to organize meetings more frequently exclusively for SC/ST beneficiaries to understand their credit needs and to incorporate the same in the credit plan.

2.3 Circulars issued by RBI/NABARD should be circulated among the staff for compliance.

2.4 Banks should not insist on deposits while considering loan applications under Government sponsored poverty alleviation schemes/self-employment programmes from borrowers belonging to SCs/STs. It should also be ensured that applicable subsidy is not held back while releasing the loan component till the full repayment of bank dues. Non-release of subsidy upfront amounts to under-financing and hampers asset creation/income generation.

2.5 The National Scheduled Tribes Finance & Development Corporation and National Scheduled Castes Finance & Development Corporation have been set up under the administrative control of Ministry of Tribal Affairs and Ministry of Social Justice & Empowerment, respectively. Banks should advise their branches/controlling offices to render all the necessary institutional support to enable these institutions to achieve the desired objectives.

2.6. Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations are eligible for priority sector classification.

2.7 Rejection of SC/STs' loan applications under government programmes should be done at the next higher level instead of at the branch level and reasons of rejection should be clearly indicated.

3. Role of SC/ST Development Corporations

The Government of India has advised all State Governments that the Scheduled Caste/Scheduled Tribes Development Corporations can consider bankable schemes/proposals for bank finance.

4. Reservations for SC/ST beneficiaries under major Centrally Sponsored Schemes.

There are several major centrally sponsored schemes under which credit is provided by banks and subsidy is received through Government Agencies. Credit flow under these schemes is monitored by RBI. Under each of these, there is a significant reservation/relaxation for the members of the SC/ST communities.

4.1 Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

DAY-NRLM (previously known as NRLM) was launched by the Ministry of Rural Development, Government of India by restructuring the erstwhile Swarnajayanti Gram Swarozgar Yojana, effective from April 1, 2013. DAY-NRLM would ensure adequate coverage of vulnerable sections of the society such that 50% of these beneficiaries are SCs/STs. Details of the scheme are available in the [Master Circular on DAY-NRLM](#) as updated from time to time.

4.2 Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

The Ministry of Housing and Urban Affairs (MoHUA), Government of India, launched the DAY-NULM (previously known as NULM) by restructuring the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY), effective from September 24, 2013. Under DAY-NULM, advances should be extended to SCs/STs to the extent of their strength in the local population. Details of the scheme are available in the [Master Circular on DAY-NULM](#) as updated from time to time.

4.3 Differential Rate of Interest (DRI) Scheme

Under the DRI Scheme, banks provide finance up to ₹15,000/- at a concessional rate of interest of 4 per cent per annum to the weaker sections of the community for

engaging in productive and gainful activities. In order to ensure that persons belonging to SCs/STs also derive adequate benefit under the DRI Scheme, banks have been advised to grant eligible borrowers belonging to SCs/STs such advances to the extent of not less than 2/5th (40 percent) of total DRI advances. Further, the eligibility criteria under DRI, viz. size of land holding should not exceed 1 acre of irrigated land and 2.5 acres of unirrigated land, are not applicable to SCs/STs. Members of SCs/STs satisfying the income criteria of the scheme can also avail of housing loan up to ₹20,000/- per beneficiary over and above the individual loan of ₹15,000/- available under the scheme.

5. Credit Enhancement Guarantee Scheme for Scheduled Castes (CEGSSC)

The CEGSSC was launched by Ministry of Social Justice & Empowerment on May 6, 2015 with the objective of promoting entrepreneurship amongst the Scheduled Castes (SCs), by providing credit enhancement guarantee to Member Lending Institutions (MLIs), which extend financial assistance to these entrepreneurs. IFCI Ltd. has been designated as the Nodal Agency under the scheme, to issue the guarantee cover in favour of MLIs for financing SC entrepreneurs.

Individual SC entrepreneurs/Registered Companies and Societies/Registered Partnership Firms/Sole Proprietorship firms having more than 51% shareholding and management control for the previous 6 months by SC entrepreneurs/ promoters/ members are eligible for guarantee from IFCI Ltd. against the loans extended by MLIs.

The amount of guarantee cover under CEGSSC ranges from a minimum of ₹0.15 cr to a maximum of ₹5.00 cr.

The tenure of guarantee is up to a maximum of 7 years or repayment period, whichever is earlier.

6. Monitoring and Review

6.1 A special cell should be set up at the Head Office of banks for monitoring the flow of credit to SC/ST beneficiaries. Apart from ensuring the implementation of the RBI guidelines, the cell would also be responsible for collection of relevant information/data from the branches, consolidation thereof and submission of the requisite returns to RBI and Government.

6.2 The Head Office of banks should periodically review the credit extended to SCs/STs on the basis of returns and other data received from the branches. Any major gap or variation in credit flow to SCs/STs on a year to year basis should be reported to the Board as part of the review on the theme of “Financial Inclusion” in terms of [circular DBR No.BC.93/29.67.001/2014-15 dated May 14, 2015.](#)

6.3 Banks should review the measures taken to enhance the flow of credit to SC/ST borrowers on a quarterly basis. The review should also consider the progress made in lending to these communities directly or through the State Level Scheduled Caste/Scheduled Tribe Corporations for various purposes based, amongst others, on field visits of the senior officers from the Head Office/Controlling Offices.

6.4 SLBC Convenor bank should invite the representative of National Commission for SCs/STs to attend SLBC meetings. Besides, the Convenor bank may also invite representatives from the National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSFDC) and State Scheduled Castes and Scheduled Tribes Finance and Development Corporation (SCDC) to attend SLBC meetings.

7. Reporting Requirements

Data on advances to SCs and STs should be reported as prescribed in the [Master Direction on Priority Sector Lending](#) as updated from time to time, within the time frames stipulated.

Credit Facilities to Scheduled Castes / Scheduled Tribes
List of Circulars Consolidated in the Master Circular

No.	Circular No.	Date	Subject
1.	DBOD.No.BP.BC.172/C.464(R)-78	December 12, 1978	Role of Banks in Promoting Employment
2.	DBOD.No.BP.BC.8/C.453(K)-Gen	January 09, 1979	Agricultural Credit to Small and Marginal Farmers
3.	DBOD.No.BP.BC.45/C.469(86)-81	April 14, 1981	Credit Facilities to SC / ST
4.	DBOD.No.BP.BC.132/C.594-81	October 22, 1981	Recommendations of the Working Group on the Development of Scheduled Castes
5.	RPCD.No.PS.BC.2/C.594-82	September 10, 1982	Credit Facilities to SC / ST
6.	RPCD.No.PS.BC.9/C.594-82	November 05, 1982	Concessional Bank Finance to SC / ST Development Corporations
7.	RPCD.No.PS.BC.4/C. 594-83	August 22, 1983	Credit Facilities to SC / ST
8.	RPCD.No.PS.BC.20/C.568(A)-84	January 24, 1984	Credit Facilities to SC / ST - Rejection of Loan Applications
9.	RPCD.No. CONFS.62/PB-1-85/86	July 24, 1985	Role of Private Sector Banks in Lending to SCs / STs
10.	RPCD.No.SP.BC.22/C.453(U)-85	October 09, 1985	Credit Facilities to Scheduled Tribes under DRI Scheme
11.	RPCD.No.SP.BC.129/C.594(Spl)/88-89	June 28, 1989	National SC / ST Finance and Development Corporation
12.	RPCD.No.SP.BC.93/C.594.MMS-90/91	March 13, 1991	Scheduled Caste Development Corporation (SCDCs) - Instructions on Unit Cost
13.	RPCD.No.SP.BC.122/C.453(U)-90-91	May 14, 1991	Housing Finance to SCs / STs - Inclusion under the DRI
14.	RPCD.No.SP.BC.118/C.453(U)-92/93	May 27, 1993	Priority Sector Advances - Housing Finance
15.	RPCD.No.LBS.BC.86/02.01.01/96-97	December 16, 1996	Inclusion of National Commission for SCs / STs in State Level Bankers Committees (SLBCs)

16.	RPCD.No.SP.BC.124/09.09.01/96-97	April 15, 1997	Parliamentary Committee on the Welfare of SCs / STs - Insisting on Deposits from SCs/ STs by Banks
17.	RPCD.No.SAA.BC.67/08.01.00/98-99	February 11, 1999	Credit Facilities to SCs / STs
18.	RPCD.No.SP.BC.51/09.09.01/2002-03	December 04, 2002	Proceedings of the work shop on the role of financial institutions in the development of SCs and STs
19.	RPCD.No.SP.BC.102/09.09.01/2002-03	June 23, 2003	Sample study for review of credit flow to SCs and STs - Major Findings
20.	<u>RPCD.SP.BC.No.49/09.09.01/2007-08</u>	February 19, 2008	Credit facilities to SC/ STs – Revised Annexure
21.	<u>RPCD.GSSD.BC.No.81/09.01.03/2012-13</u>	June 27, 2013	Restructuring of SGSY as National Rural Livelihood Mission (NRLM)
22.	<u>RPCD.CO.GSSD.BC.No.26/09.16.03/2014-15</u>	August 14, 2014	Restructuring of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) as National Urban Livelihood Mission

Car Loan Scheme

01	Objective	For purchase of new passenger cars, multi utility vehicles (MUVs), SUVs etc, for private use. Registration of the vehicle should be done in the name of applicant/co-applicant having residential address proof.
02	Eligibility	<p><u>Salaried Employee</u></p> <p><u>Category 1.</u> All permanent employee of Central/State Govt. / Central Govt. & State Govt. Undertaking/Govt. & Govt. aided Educational Institutions, who are drawing salary for last 06 months from our Branches/branches of other Banks.</p> <p><u>Category 2.</u> All permanent staff of our Bank.</p> <p><u>Category 3.</u> Employee of Private/Public, Trust, LLP, subject to</p> <ul style="list-style-type: none"> • Minimum GMI is of Rs.50000/- as per latest salary Slip • Should be employed for minimum three years. <p>Note: Break in service, if any, can be allowed up to maximum period of three months.</p> <p><u>Non-Salaried Employee</u></p> <ol style="list-style-type: none"> 1. Businessman/Self-employed persons, who are operating their business for last two years. 2. Farmers, to whom KCC for Rs. 2.00 lakh (at least) had been issued and operation is satisfactory for last one year and regular recovery in other loan accounts.
03	Age	<ul style="list-style-type: none"> ▪ Min. Age: Applicant 21 years, co-applicant 18 years ▪ <u>Maximum Age:</u> Age of Applicant / Co-applicant + repayment period shall not exceed the date of Retirement for salaried person and up to 65 years in case of other than salaried persons. <p><u>Note:</u></p> <ol style="list-style-type: none"> 1. If the applicant's age + repayment period exceeds retirement age (in case of salaried person) or 65 (in case of others), addition of co-applicant, preferably a family member should be stipulated. If co-applicant is not available in such cases, proper justification thereof should be given in the proposal by sanctioning authority. 2. If income of the co-applicant is not considered for assessment of eligible amount of loan, the above stipulation of maximum age is not applicable for co-applicants
04	Maximum Loan Limit	Rs. 100.00 Lakh (For all categories) (Includes cost of registration and insurance)
05	Income Criteria (Income Multipliers)	<p><u>Salaried Persons:</u></p> <p><u>Category 1 & 2.</u></p> <p>GMI* less than Rs. 50,000: 24 times of GMI</p> <p>GMI* Rs. 50,000 & above but less than Rs. 1.50 lakh: 30 times of GMI</p> <p>GMI* Rs. 1,50,000 & above: 36 times of GMI</p> <p>*GMI – Gross Monthly Income.</p>

		<p><u>Category 3.</u></p> <p>GMI* Rs. 50,000 & above but less than Rs. 1.50 lakh: 30 times of GMI</p> <p>GMI* Rs. 1,50,000 & above: 36 times of GMI</p> <p>*GMI – Gross Monthly Income.</p> <p><u>Other than Salaried Persons:</u></p> <p>Four times of Gross Annual Income (GAI) (Average of last two years' GAI) income to be considered for multiplying: For Salaried Persons: Average of last three month's GMI.</p> <p>For others (including corporate): Average of last two year's GAI.</p>
06.	Repayment Capacity	<p>Total deductions including proposed EMI should not exceed as follows:</p> <p>Salaried:</p> <p>Category (i) & (ii):</p> <p>GMI less than Rs. 50000/month: 60% of GMI</p> <p>GMI Rs. 50000 & above but less than Rs. 150000: 70% of GMI</p> <p>GMI Rs. 150000 and above: 80% of GMI</p> <p>Category (iii)</p> <p>GMI Rs. 50000 & above but less than Rs.150000: 50% of GMI GMI Rs. 150000 and above: 60% of GMI</p> <p>For others:</p> <p>Average annual income (for last two years) less than Rs. 6.00 lakh: 60% of GAI</p> <p>Average annual income (for last two years) Rs. 6.00 lakh & above: 80% of GAL</p>
07	Margin	15%
08	Rate of Interest	<p>Pricing will be linked with CICs score as per extant norms but subject to as under:</p> <ul style="list-style-type: none"> ▪ Who offer minimum 50% of bank loan as liquid security then 0.50% concession in ROI. Existing Home Loan borrowers having good track record of repayment without any overdue then 0.25% concession in ROI.
09	Security	<ul style="list-style-type: none"> • Hypothecation of Vehicle. • Registration of vehicle with Bank's name as financer. • Comprehensive insurance of the vehicle with Bank's lien noted therein. • PDC for EMI
10	Documents	<ul style="list-style-type: none"> • D.P. Note • Hypothecation of Vehicle. • Letter of instalment with acceleration clause. • Letter of Undertaking cum Authority. • Letter of Authority to deduct instalment from monthly salary. • Memorandum of deposit of title deeds (wherever applicable).

		<ul style="list-style-type: none"> • Irrevocable power of attorney. • Blank TTO form signed by the borrower. • Letter of authority to adjust the loan from terminal benefits in case of staff members. <p>Note: Debit Authority/ECS/PDCs will be obtained to deduct deposit account of the borrower.</p>								
11	Payout to car Dealers	<p>Payout to car Dealers:</p> <p>The payment to the Car Dealers for the business generated by them and disbursed during the month shall be as under:</p> <ul style="list-style-type: none"> • 10% of payout to be retained till receipt of RC with BANK'S LIEN • PLUS: Service charges to Sales Executive of car dealer: Rs. 1500/- + GST per car loan. <table border="1"> <thead> <tr> <th>Business Generate</th><th>Payout (exclusive of GST)</th></tr> </thead> <tbody> <tr> <td>< Rs 75.00 lacs</td><td>1.00%</td></tr> <tr> <td>>=Rs 75.00 lacs, <Rs 1.5 Cr</td><td>1.50%</td></tr> <tr> <td>>=1.50 Crore</td><td>2.00%</td></tr> </tbody> </table> <p>Interchangeability of payout to dealer & Sales Executive:</p> <p>Regional Head is authorized to negotiate and finalize the pattern of payout to car dealer and his sales executive by way of Interchangeability, within overall permissible limits, subject to;</p> <ul style="list-style-type: none"> • Payout structure for dealer and sales executive should be discussed and finalized in consultation with Car dealer and properly documented. • Identification of authorized sales executive must be done as per Bank's extant guidelines. • In such cases, Region to handle monthly payout of Car Dealer and Sales executive as against respective branches and keep proper records. • 5. All other existing terms and conditions of Auto Loan will remain unchanged and to be complied with 	Business Generate	Payout (exclusive of GST)	< Rs 75.00 lacs	1.00%	>=Rs 75.00 lacs, <Rs 1.5 Cr	1.50%	>=1.50 Crore	2.00%
Business Generate	Payout (exclusive of GST)									
< Rs 75.00 lacs	1.00%									
>=Rs 75.00 lacs, <Rs 1.5 Cr	1.50%									
>=1.50 Crore	2.00%									
12	Repayment Period	36 to 84 Months								
13	Mode of Disbursement	The payment shall be made directly to the authorized dealer/supplier including margin money of the borrower. Branch should obtain list of authorized dealer of car loan manufacturers. Due diligence & authenticity of the dealer while making payment should be observed by the branch.								
14	Insurance	Comprehensive insurance of the Vehicle with Bank's clause								
15	Pre-closure Charges	<ul style="list-style-type: none"> • Pre closure within 6 months: 4% of outstanding as per original repayment / EMI schedule. • Pre closure after 6 months: Nil 								
16	Other Terms & Condition	<p>The following information shall also be obtained prior to sanction of loan:</p> <p>*For Loan amount of Rs 10Lkah & above, score from two CICs are to be obtained. In such cases, the higher Score of the two CICs scores will be considered for arriving at the applicable rate of interest.</p>								

		<p><u>For Salaried Persons:</u></p> <ul style="list-style-type: none"> i. Income Tax return/Form No. 16 of last two years. ii. Latest salary slips showing all deductions. iii. Statement of Bank account of the borrower for last six months. iv. NOC from employer for No disciplinary action OR Declaration from applicant regarding above. <p><u>For Self Employed Persons:</u></p> <ul style="list-style-type: none"> i. Balance-Sheet in respect of business of the borrower. ii. Registration of the business. iii. Copy of latest I.T. Return. <p><u>For Farmers:</u></p> <ul style="list-style-type: none"> i. Certified copy of Khatauni/Khasra regarding Agriculture land. ii. Income certificate from competent authority (Tehsildar). <p>Details of income other than Agriculture, if any.</p>
17	Step By Step : SOP	<p><u>Step 1:</u> Branch to verify KYC of the applicant, co-applicant and guarantor. Wherever applicable e-KYC must be done.</p> <p><u>Step 2:</u> Branch to verify income details/source of income of the applicant(s).</p> <p><u>Step 3:</u> Branch to visit the residence or office or place of business of the applicant/co-applicant/ guarantor.</p> <p><u>Step 4:</u> Branch to verify credentials of the car dealer by checking internet or website of the car manufacturer or by making telephonic call or by visiting personally.</p> <p><u>Step 5:</u> Branch to verify genuineness of the invoice/ quotation either electronically by sending an email to the car dealer or by making a telephonic call to the car dealer or by visiting the car dealer office.</p> <p><u>Step 6:</u> Branch to make the payment directly to the car dealer through the preferred mode of payment. In case of payment through Demand Draft (DD), branch to write the details of car loan and purpose for issuing the demand draft on its back along with covering letter. In case of payment through NEFT/RTGS or transfer through PUPGB account branch to enter proper details of car loan and purpose of payment in the remarks fields followed by covering letter.</p> <p><u>Step 7:</u> Branch to ensure delivery of the vehicle to the borrower in presence of bank official. In remote location car delivery cases, where sanctioning branch face difficulty in getting the vehicle delivered in presence of its officials. Sanctioning branch may request the remote branch (nearest to the car dealer) to coordinate with car dealer and borrower for arranging delivery of vehicle in presence of bank officials. This stipulation be prescribed in the sanction letter. The sanctioning branch may send the scanned copy of invoice/ quotation and details of car dealer as well as borrower to the remote location branch through e-mail/alternate channels as well.</p> <p><u>Step 8:</u> Branch to obtain the following documents: (i) Bill invoice in joint name of applicant and bank, (ii) Joint registration certificate/hypothecation certificate and (iii) Insurance with agreed Bank clause.</p> <p><u>Step 9:</u> Branch to check creation of hypothecation charge in favour of bank by sending SMS, to 7738299899.</p>

Education Loan Scheme

01.	Purpose	The Educational Loan Scheme aims at providing financial support from the banking system to meritorious students for pursuing higher education in India and abroad. The main emphasis is that a meritorious student, though poor, is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions.
02.	Eligibility	<p>Courses eligible</p> <p>(a) Studies in India: (Indicative list)</p> <ul style="list-style-type: none"> ➤ Approved courses leading to graduate/ post graduate degree and P G diplomas conducted by recognized colleges/ universities recognized by UGC/ Govt. / AICTE/ AIBMS/ ICMR etc. ➤ Courses like ICWA, CA etc. ➤ Courses conducted by IIMs, IITs, IISc, IIIT, XLRI, NIFT, NID etc. ➤ Regular Degree/Diploma courses like Aeronautical, pilot training, shipping etc., approved by Director General of Civil Aviation/Shipping, if the course is pursued in India. ➤ Approved courses offered in India by reputed foreign universities. <p>Note: The above list is indicative in nature. Courses other than the above offered by reputed institutions may also be considered on the basis of employability after getting approval from Regional Office</p> <p>(b) Studies abroad :-</p> <ul style="list-style-type: none"> ➤ Graduation: For job oriented professional/ technical Courses offered by reputed universities. ➤ Post-graduation: MCA, MBA, MS, etc. ➤ Courses conducted by CIMA- London, CPA in USA etc. ➤ Degree/diploma courses like aeronautical, pilot training, shipping etc provided these are recognized by competent regulatory bodies in India/abroad for the purpose of employment in India/abroad.
03.	Student Eligibility	<p>The student should be an Indian National should have secured admission to a higher education course in recognized institutions in India or Abroad through Entrance Test/ Merit Based Selection process after completion of HSC (10 plus 2 or equivalent). However, entrance test or selection purely based on marks obtained in qualifying examination may not be the criterion for admission to some of the post graduate courses or research programmes. In such cases, banks will have to adopt appropriate criteria based on employability and reputation of the institution concerned.</p> <p>Note: Student enrolled under Management Quota will not be eligible for bank's Education Loan Scheme.</p>
04.	Expenses considered for loan	<p><u>Expenses considered for loan:</u></p> <ol style="list-style-type: none"> i. Fee payable to college/ school/ hostel * ii. Examination/ Library/ Laboratory fee iii. Travel expenses/ passage money for studies abroad iv. Insurance premium for student borrower, if applicable v. Caution deposit, building fund/refundable deposit supported by Institution bills/receipts. ** vi. Purchase of books/ equipment/ uniforms*** vii. Purchase of computer at reasonable cost, if required for completion of the course viii. Any other expense required to complete the course - like study tours, project work, thesis, etc.

		<p>ix. While computing loan required, scholarships, fee waiver etc., if any available to the student borrower may be taken into account.</p> <p>Notes:</p> <ul style="list-style-type: none"> * Reasonable lodging and boarding charges will be considered in case the student chooses / is required to opt for outside accommodation. ** These expenses could be considered subject to the condition that the amount does not exceed 10% of the total tuition fees for the entire course. *** It is likely that expenditure under Item Nos. vi, vii & viii above may not be available in the schedule of fees and charges prescribed by the college authorities. <p>Therefore, a realistic assessment may be made of the requirement under these heads. However, the maximum expenses included under vi, vii & viii may be capped at 20% of the total tuition fees payable for completion of the course.</p>
05.	Nature of Credit Facility	Term Loan
06.	Loan Amount	<p>Need based finance to meet the expenses as above will be considered taking in to account margins subject to the following ceilings:</p> <ul style="list-style-type: none"> ➤ Studies in India - Maximum up to Rs. 10 lakhs. ➤ Studies Abroad - Maximum up to Rs. 20 lakhs. <p>Note: The ceilings fixed for studies in India and Abroad correspond to the limits fixed by the RBI for treatment as priority sector lending. R.Os may consider higher quantum of loan on course to course basis (eg: courses in IIMs, ISB etc).</p>
07	Margin	<ul style="list-style-type: none"> ➤ Up to Rs. 4 lakhs: Nil ➤ Above Rs. 4 lakhs <ul style="list-style-type: none"> Studies in India : 5% Studies Abroad : 15% ➤ Scholarship/ assistantship to be included in margin. ➤ Margin may be brought-in on year-to-year basis as and when disbursements are made on a pro-rata basis.
08	Security	<p><u>Up to Rs 4 lakhs:</u></p> <ul style="list-style-type: none"> ➤ Parents to be joint borrower(s). ➤ No security <p><u>Above Rs. 4 lakhs and up to Rs 7.5 lakhs:</u></p> <p>Besides the parent(s) executing the documents as joint borrower(s), collateral security in the form of suitable third party guarantee will be taken. The R.M. may, at discretion, in exceptional cases, waive third party guarantee if satisfied with the net-worth / means of parent/s who would be executing the document as joint borrower(s).</p> <p><u>Above Rs 7.5 lakhs:</u></p> <p>Parent(s) to be joint borrower(s) Tangible collateral security of suitable value acceptable to bank, along with the assignment of future income of the student for payment of instalments.</p> <p>Note: -</p> <ul style="list-style-type: none"> • The loan documents should be executed by both the student and the parent/ guardian as joint-borrower. • The security can be in the form of land/ building, NSC, KVP, life policy, bank deposit in the name of student/ parent/ guardian / any other third party or any other tangible security acceptable to the bank with suitable

		<p>margin.</p> <ul style="list-style-type: none"> Wherever the land/ building is already mortgaged, the unencumbered portion can be taken as security on second charge basis provided it covers the required loan amount. Letter of assignment of future income to be signed by the student for payment of instalments (for all cases).
09	Insurance	Branches should, with the consent of the student, arrange for life insurance policy on the students availing Education Loan
10	Rate of Interest	<ul style="list-style-type: none"> Rate of interest will be applicable as advised by Bank from time to time. The interest to be debited at monthly intervals on simple basis during the Repayment holiday/Moratorium period & to be recovered from the salary wherever possible. Penal interest @ 2% to be charged for the overdue amount and overdue period. Concerned staff/beneficiary should undertake to pay interest as and when applied, as far as possible. 1.00% interest concession will be provided if the interest is serviced during the study period when repayment holiday is specified for interest/repayment under the scheme and regular repayment of EMI is made. Girl students will get 1.00% interest rebate.
11	Sanction/ Disbursement	<ul style="list-style-type: none"> Applications will be received directly at bank branches. Upon receipt of application, standard acknowledgement giving a reference number will be issued. The acknowledgement will contain contact details of the bank official who, could be contacted in case of delay in disposal of application. Normally, sanction/rejection will be communicated within 15 days of receipt duly completed application with supporting documents. In the normal course, while appraising the loan, the future income prospect of the student only will be looked into. Rejection of loan application, if any, shall be done with the concurrence of the controlling authority of the branch concerned and conveyed to the student stating reason for rejection. Students may submit their loan applications either at the bank branches near to the residence of parents or to the educational institution. However, after the loan is sanctioned, the cases be transferred to the bank branch near to the institution for follow up with student / institution. The KYC compliance for the purpose has to be done by the branch nearest to the residence of parents. The loan to be disbursed in stages as per the requirement/ demand directly to the Institutions/ Vendors of equipment/ instruments to the extent possible. For the 1st year, at the time the institution insists that the students pay the fee immediately on admission; such payments may be reimbursed after obtaining necessary proof of payment. In genuine cases, expenses for purchase of books etc. may be reimbursed afar obtaining necessary proof of purchase and payment along with requisition from the concerned college.
12	Sanctioning Authority	<p>➤ <u>For Public:</u> As per powers delegated to different officials by the bank from time to time.</p> <p>➤ <u>For Staff Related A/c (Branch & RO) :</u> Chief Manager at RO - Upto 05.00 lacs Regional Manager - Above 05.00 lacs</p> <p>NB: For the spouse/children of the Head Office Staff, Chief Manager (Credit) will</p>

		sanction proposals irrespective of loan amount.										
13	Repayment	<p>Repayment holiday/Moratorium: Course period + 1 year or 6 months after getting job, whichever is earlier.</p> <p>If the student is not able to complete the course within the scheduled time, extension of time for completion of course may be permitted for a maximum period of 2 years. If the student is not able to complete the course for reasons beyond his control, sanctioning authority may at his discretion consider such extensions as may be deemed necessary to complete the course. In case the student discontinues the course midway, appropriate repayment schedule will be worked out by the bank in consultation with the student/parent</p> <ul style="list-style-type: none"> • The accrued interest during the repayment holiday period to be added to the principal and repayment in Equated Monthly Instalments (EMI) fixed. • Repayment of the loan will be in equated monthly instalments for periods as under: <ul style="list-style-type: none"> For loans upto Rs. 7.5 lakhs - upto 10 years For loans above Rs. 7.5 lakhs - upto 15 years • While EMI based repayment is the generally accepted practice, many times the salary levels at the start of the career may not facilitate comfortable payment of EMI in certain cases (e.g. professionals like Doctors). Telescoping of repayment with stepped up instalments with passage of time may be considered in such cases. <p>Note: No prepayment penalty will be levied for prepayment of loan any time during the repayment period.</p>										
13	Follow-up /Progress Report	Branches to contact college / university authorities to obtain progress report on the student at regular intervals in respect of those who have availed loans. In case of studies abroad, bank may obtain the SSN/Unique Identification Number (UIN)/Identity Card and note the same in the bank's records. The UID number issued by UIDIA may also be captured in bank's system as and when available. Banks to enter into Memorandum of Understanding (MoU) with the educational institutions to provide the educational loans to the students. There should be an annual review of the asset quality of educational loans between banks and educational institution.										
14	Capability Certificate	Branches can also issue the capability certificate for students going abroad for higher studies. For this purpose, financial and other supporting documents may be obtained from applicant, if required. (Some of the foreign universities require the students to submit a certificate from their bankers about the sponsors' solvency/ financial capability, with a view to ensure that the sponsors of the students going abroad for higher studies are capable of meeting the expenses till completion of studies.)										
15	Rephasement	The rephasement of repayment in genuine cases be considered by the next higher authority.										
16	Pre-closure charges	No pre-payment penalty will be levied for pre-payment of loan any time during the repayment period.										
17	Credit Rating	<p>Credit rating is to be carried out to ascertain risk profile of the portfolio, but the pricing shall be de-linked from credit rating.</p> <table> <thead> <tr> <th>Credit Rating Score</th> <th>Eligible Amount</th> </tr> </thead> <tbody> <tr> <td>A (100-61)</td> <td>Full eligible amount</td> </tr> <tr> <td>B (60-41)</td> <td>90% of eligible amount</td> </tr> <tr> <td>C (40-21)</td> <td>No loan to be sanctioned</td> </tr> <tr> <td>D (<20)</td> <td>No loan to be sanctioned</td> </tr> </tbody> </table>	Credit Rating Score	Eligible Amount	A (100-61)	Full eligible amount	B (60-41)	90% of eligible amount	C (40-21)	No loan to be sanctioned	D (<20)	No loan to be sanctioned
Credit Rating Score	Eligible Amount											
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D (<20)	No loan to be sanctioned											

18	Additional Loan / Enhancement in Limit	<ul style="list-style-type: none"> If the student wants to pursue further education, additional loan/enhancement in limit may be considered within the overall ceiling limit. In this case, the holiday for repayment granted initially, will stand extended further as per the duration of the course.
19	Other Conditions	<p><u>Sanction of loan to more than one child from the same family</u></p> <p>Existence of an earlier education loan to the brother(s) and/or sister(s) will not affect the eligibility of another meritorious student from the same family obtaining education loan as per this scheme from the bank.</p> <p><u>Minimum Age</u></p> <p>There is no specific restriction with regard to the age of the student to be eligible for education loan. However, if the student was a minor while the parent executed documents for the loan, the bank will obtain a letter of ratification from him/her upon attaining majority.</p> <p><u>Top up Loans</u></p> <p>Branches may consider top up loans to students pursuing further studies within the overall eligibility limit, if such further studies are commenced during the moratorium period of the first loan. The repayment of the loan will commence after the completion of the second course and further moratorium period, as provided under the scheme.</p> <p><u>Joint Borrower</u></p> <p>The joint borrower should normally be parent(s)/guardian of the 411 Book of Instructions (Credit) student borrower. In case of a married person, joint borrower can be either spouse or the parent(s)/parents-in-law.</p> <p>No Due Certificate No due certificate will not be insisted upon as a pre-condition for considering education loan. However, branches may obtain a declaration/ an affidavit confirming that no loans are availed from other banks.</p> <p><u>Disposal of loan application</u></p> <p>Loan applications have to be disposed of in the normal course within a period of 15 days to 1 month, but not exceeding the time norms stipulated for disposing of loan applications under priority sector lending.</p>
20	Documents	<ul style="list-style-type: none"> ➤ Attestation Memo. ➤ D.P. Note (Jt.) ➤ Declaration cum Undertaking cum Authority. ➤ Letter of instalments with acceleration clause ➤ General form of guarantee signed by two worthy persons (wherever applicable) ➤ Letter of assignment of future income to be signed by the student. ➤ Equitable mortgage (wherever applicable) <p>NB: In case the student is minor, documents will be executed by his/her parent on behalf of the student.</p> <ul style="list-style-type: none"> ➤ KYC norms to be followed strictly ➤ PAN of borrower and co-borrower must be taken. ➤ Declaration (Stamped & notarized) regarding no dues from other banks/institutions will be taken from student and Guardian. ➤ Post Dated Cheques (PDC).

		➤ Other, if any.
21	Other	<ul style="list-style-type: none"> • Interest Subsidy scheme to economically weaker section as per GOI guidelines. • K.Y.C. norms should be followed.
22	Classification	<ul style="list-style-type: none"> ➤ Upto 25 Lakh Priority Sector ➤ Above 25 Lakh Non Priority Sector

Padho Pardesh Scheme

Introduction

The Padho Pardesh Scheme, launched in 2006 by the Ministry of Minority Affairs (MoMA), Government of India, under the Prime Minister's 15-Point Programme for Minority Welfare, aimed to support meritorious students from **minority communities pursuing higher education abroad**. By providing a 100% interest subsidy on education loans during the moratorium period, it sought to enhance employability and educational access for economically weaker sections. **The scheme was discontinued from FY 2022-23**, but existing beneficiaries as of March 31, 2022, continue to receive benefits subject to compliance.

Objectives

- Promote overseas education for minority students in Master's, M.Phil. and Ph.D. programs.
- Provide financial support through interest subsidies to economically weaker minority students.
- Enhance employability by enabling access to global academic opportunities.
- Foster educational advancement for communities notified under Section 2(c) of the National Commission for Minorities Act, 1992 (Muslims, Christians, Sikhs, Buddhists, Parsis, Jains).

Eligibility Criteria

- **Community:** Students from notified minority communities.
- **Income:** Total family income not exceeding ₹6 lakh per annum, certified by a competent state/UT authority.
- **Loan:** Education loan up to ₹ 20.00 lakh from a bank under the Indian Banks' Association (IBA) Education Loan Scheme.
- **Course:** Approved Master's, M.Phil., or Ph.D. programs at recognized foreign universities (e.g., IT, Composite Materials Engineering, Energy Conservation).
- **Application:** Must apply in the first year of the course; later applications were ineligible.
- **Degree:** For courses partly in India, the degree must be awarded by a foreign university.
- **Gender Reservation:** 35% seats reserved for female candidates, transferable to males if unfilled.

Benefits

- **Interest Subsidy:** 100% subsidy on loan interest during the moratorium period (course duration + 1 year or 6 months after employment, whichever is earlier).
- **Loan Coverage:** Supported expenses like tuition, accommodation, travel, and study materials for loans up to ₹ 20.00 lakh.
- **One-Time Benefit:** Available only once per student for a single course level (Master's, M.Phil., or Ph.D.).
- **Aadhaar Linkage:** Financial benefits often linked to Aadhaar for transparency.

Key Conditions

- Subsidy withdrawn if:
 - Student discontinues the course mid-term, is expelled, or provides false information.
 - Student relinquishes Indian citizenship during the loan tenure.
- No double benefits: Students availing other subsidies (e.g., SC/ST/OBC schemes) were ineligible for the same loan.
- Banks maintained separate accounts for MoMA funds, submitting quarterly reports.

The details of guideline are appended below-

*PADHO PARDESH - SCHEME OF INTEREST SUBSIDY ON
EDUCATIONAL LOANS FOR OVERSEAS STUDIES FOR THE
STUDENTS BELONGING TO THE MINORITY COMMUNITIES*

(Revised Guidelines Effective from 29.09.2017)



GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS

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PADHO PARDESH - SCHEME OF INTEREST SUBSIDY ON EDUCATIONAL LOANS FOR OVERSEAS STUDIES FOR THE STUDENTS BELONGING TO THE MINORITY COMMUNITIES

1. BACKGROUND

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006. It provides that the schemes for scholarships for meritorious students from minority communities will be formulated and implemented. The scheme of Interest Subsidy on educational loans for overseas studies will promote educational advancement of student from minority communities.

2. OBJECTIVE

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

3. SCOPE

This is a Central Sector Scheme to provide interest subsidy to the student belonging to the communities declared as minority communities in terms of section 2 (c) of National Commission for Minorities Act, 1992, on the interest payable for the period of moratorium for the Education Loans under the Scheme of Interest subsidy on Educational Loans for Overseas Studies to pursue approved courses of studies abroad at Masters and M.Phil/Ph.D levels.

4. CONDITIONS FOR INTEREST SUBSIDY

- i) The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks' Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D levels given at para 14.
- ii) The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters, M.Phil or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid-stream, due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.

- iii) If it is found that a student has violated any condition of the scheme, the subsidy will be discontinued forthwith.
- iv) If a student is found to have obtained the subsidy by false statement/documents/certificates, the subsidy will be withdrawn/cancelled forthwith and amount of the subsidy paid already, shall be recovered with penal interest, apart from taking criminal action as per law.
- v) The students obtaining benefits under this Scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the period.
- vi) The designated bank will maintain a separate account and records relating to the funds received from the ministry and will submit quarterly report to the Ministry. The account and records will be open for inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry or C & AG.
- vii) Any further fund towards payment of interest subsidy will be released to the designated Bank only after receiving the utilization certificate for the earlier releases as per provisions of GFR.
- viii) The designated Bank shall place all relevant details of financial and physical achievements on its website and implement the scheme as per the Memorandum of Understanding (MoU) to be signed between the designated Bank and Ministry of Minority Affairs.
- ix) The designated Bank will ensure that the students from the minority communities, who may also belong to SC/ST/OBC category, do not avail interest subsidy from other schemes of Central Government/State Government for the same purpose.
- x) The designated Bank will lay down the detailed procedure for processing and sanctioning of interest subsidy to eligible students in consultation with Ministry of Minority Affairs.
- xi) State/UT-wise and Community-wise quota, based on Census, 2011, has been fixed as given in the Annexure-I. To the extent possible, the benefit of Interest Subsidy will be given to notified minority communities as per the quota fixed. In case of non-availability of students in a State or community, seats can be transferred to other States or community.
- xii) The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry.

xiii) The terms and conditions of the scheme can be changed at any time at the discretion of Ministry of Minority Affairs to improve implementation of the scheme in more transparent and effective way.

5. ELIGIBILITY

- i) The student should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses mentioned at Para-14.
- ii) He/ She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.
- iii) Students should apply for the benefits under the scheme during 1st year itself of the course. Fresh applications received during 2nd year or subsequent years will not be accepted in any case.
- iv) Preference will be given to those applications which are covered under lower rate of interest by various banks for each State/UT to their quota.
- v) Payment of financial benefit may be linked with Aadhaar Number if available. In this regard, Gazetted Notification S. O. 2409 (E) dated 14th June, 2017 issued under Section-7 of Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) published dated July 31, 2017 may be referred.

6. INCOME CEILING

- i) Total income from all sources of the employed candidate or his/ her parents/guardians in case of unemployed candidate shall not exceed Rs. 6.00 lakh per annum.
- ii) Income certificate issued by the competent authority in the State/ Union Territory should be submitted in support of income shown by a candidate.

7. SELECTION OF CANDIDATES

- (i) The designated bank, on direction of Ministry of Minority Affairs will open the portal for receiving of applications for the claims of interest subsidy under the scheme.
- (ii) Portal will be opened only once in a financial Year for fresh applications. In case, sufficient number of applications are not received the portal may be opened again subject to the availability of sufficient funds under the scheme.
- (iii) For renewal cases the portal may be opened in every quarter or as decided by the Ministry.
- (iv) The applications received for claim of interest subsidy will be examined and recommended for award of interest subsidy under the scheme by a Selection Committee. The composition of the Selection Committee will be as follows:-
 - (a) Additional Secretary /Joint Secretary in-charge of the Scheme : Chairman
 - (b) Joint Secretary & Financial Advisor or his/her representative : Member
 - (c) Representative of Designated Bank : Member
 - (d) Director/Deputy Secretary dealing with the scheme : Convener
- (v) 35% seats will be earmarked for girl students. In case of non-availability of girl students, seats can be transferred to boys students. Periodicity of review will be decided by Ministry.
- (vi) The decision of the Selection Committee in regard to awarding the interest subsidy will be final and no appeal could be filed against it.

8. RATE OF INTEREST SUBSIDY

- (i) Under the scheme, interest payable by the students availing of the education loans of the IBA for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the IBA, shall be borne by the Government of India.

- (ii) After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational Loan Scheme as may be amended from time to time.
- (iii) The Candidate will bear the Principal installments and interest beyond moratorium period.

9. IMPLEMENTING AGENCIES

The scheme will be implemented by the designated Bank as per MoU between the Bank and Ministry of Minority Affairs.

10. ADMINISTRATIVE EXPENSES

- (i) The ministry shall be permitted to set aside upto the extent of 5% of the annual allocation under this scheme to meet the administrative and allied costs viz. expenditure of the Ministry for office equipments including computers and accessories, advertisements, engagement of personnel and also to conduct workshop and conferences. Workshop & conferences will also include functions organised by the Ministry for popularising and promoting the scheme by way of showcasing successful entrepreneurs/beneficiaries. Cost will include all expenses towards conducting and organising the event including TA/DA and miscellaneous.
- (ii) Administrative cost of the Bank for implementation of the scheme will be shared as per provision in the MoU.
- (iii) This provision, will also be used for evaluation and monitoring of the scheme, through outside reputed institutions/ agencies engaged by the Ministry of Minority Affairs, Government of India.

11. MONITORING & TRANSPARENCY

- (i) The Ministry of Minority Affairs shall monitor the performance of the scheme.

- (ii) For this purpose, a web enabled monitoring mechanism shall be put in place by designated Bank.
- (iii) The Designated Nodal Bank will be required to furnish quarterly financial and physical progress reports to the Ministry.
- (iv) The designated Nodal Bank shall maintain year-wise details of the students receiving benefits, indicating institute, location of the institute, class, gender, new or renewal, permanent address and parents address, contact numbers & e-mails etc.
- (v) Designated Nodal Bank shall place relevant physical and financial details on their official website.

12. MINOR MODIFICATIONS/CHANGES

Minor Modifications/Changes in the Scheme with no financial implications may be made by the Competent Authority without seeking recourse to SFC/EFC/Cabinet.

13. EVALUATION

The monitoring of the financial and physical performance of the scheme will be periodically evaluated by the assigning evaluation/ impact studies to reputed institutions/ agencies by the Ministry of Minority Affairs, Government of India.

14. * INDICATIVE SUBJECTS/ DISCIPLINES COVERED UNDER THE SCHEME (for Masters, M.Phil and Ph.D only)

The subjects/ disciplines in which courses may be undertaken for the grant of interest subsidy are listed below:-

1. Arts/ Humanities/ Social Sciences
2. Commerce
3. Pure Sciences
4. Engineering
5. Bio- technology/ Genetic Engineering
6. Industrial Environmental Engineering

7. Nano- technology
8. Marine Engineering
9. Petro-chemical Engineering
10. Plastic Technology
11. Cryogenic Engineering
12. Mechatronics
13. Automation Robotics including artificial intelligence
14. Laser Technology
15. Low Temperature Thermal Dynamics
16. Optometry
17. Art Restoration Technology
18. Dock and Harbour Engineering
19. Imaging System Technology
20. Composite Materials Engineering including Decentralized power Distribution (for Solar Heat) system, Energy Storage Engineering, Energy conservation, Energy Efficient Habitat
21. Packaging Engineering/ Technology
22. Nuclear Engineering
23. Information Technology including Computer Engineering, Software, Software Quality assurance, Networking/ Connectivity Engineering, Communication system under Hazardous or Post-disaster conditions, Multi- media Communication
24. Industrial Safety Engineering
25. Agriculture & Agro Technology
26. Agronomy
27. Medical
28. Floriculture & Landscaping
29. Food Sciences & Technology
30. Forestry & Natural Resources
31. Horticulture
32. Plant Pathology
33. Energy Studies

34. Farm Power & Machinery
35. Veterinary Sciences
36. Soils & Water Management
37. Plant Breeding & Genetics
38. Small- scale Rural Technology
39. Ocean & Atmospheric Sciences
40. M.B.A
41. M.C.A
42. Any other Subject -----*

* Subject may be deleted or added by the Ministry from time to time as situation demands.

State/UT-wise and Community-wise distribution of Padho Pardesh-interest subsidy scheme for overseas studies for Minority Students

S.No.	States/UTs	Allocation of slots- As per Government of India						
		Muslim	Christian	Sikh	Buddhist	Jain	Parsi	TOTAL
1	ANDHRA PRADESH	14	2	X	X	X	X	16
2	ARUNACHAL PRADESH	X	X	X	X	X	X	2
3	ASSAM	18	2	X	X	X	X	20
4	BIHAR	30	x	X	X	X	X	30
5	CHHATISGARH	x	x	X	X	X	X	2
6	GOA	X	X	X	X	X	X	2
7	GUJARAT	10	x	X	X	x	X	10
8	HARYANA	4	X	2	X	X	X	6
9	HIMACHAL PRADESH	X	X	X	X	X	X	2
10	JAMMU & KASHMIR	14	X	x	X	X	X	14
11	JHARKHAND	8	2	X	X	X	X	10
12	KARNATAKA	14	2	X	X	x	X	16
13	KERALA	16	10	X	X	X	X	26
14	MADHYA PRADESH	8	x	x	x	x	x	8
15	MAHARASHTRA	22	2	x	12	2	X	38
16	MANIPUR	x	x	X	X	X	X	2
17	MEGHALAYA	x	4	X	X	X	X	4
18	MIZORAM	X	X	X	X	X	X	2
19	NAGALAND	X	x	X	X	X	X	2
20	ODISHA	2	2	X	X	X	X	4
21	PUNJAB	x	x	28	X	X	X	28
22	RAJASTHAN	10	X	2	X	2	X	14
23	SIKKIM	X	X	X	X	X	X	2
24	TAMIL NADU	8	8	X	X	X	X	16
25	TRIPURA	X	X	X	X	X	X	2
26	UTTAR PRADESH	62	x	2	x	x	X	64
27	UTTRAKHAND	x	X	x	X	X	X	2
28	WEST BENGAL	38	2	X	x	x	x	40
29	ANDAMAN & NICOBAR	X	X	X	X	x	X	2
30	CHANDIGARH	X	X	X	X	X	X	2
31	DADRA & NAGAR HAVELI	X	X	X	X	x	X	2
32	DAMAN & DIU	X	X	X	X	X	X	2
33	DELHI	4	x	x	X	x	X	4
34	LAKSHADWEEP	X	X	X	X	X	X	2
35	PUDUCHERRY	X	X	X	X	X	X	2
36	TELANGANA							
Grand Total		292	48	36	14	8	2	400

X= There will be no community-wise distribution in States/Uts with one allocation. All applications will be pooled together and decided.

50% Slots to be transferred from the State of Andhra Pradesh to Telangana State

"PRADHAN MANTRI VIDYALAXMI (PM-Vidyalaxmi) SCHEME GUIDELINES"

Sr. No.	Parameter	Description									
01	Name of Scheme	PM Vidyalaxmi									
02	परिचय	<ul style="list-style-type: none"> "पीएम "विद्यालक्ष्मी-(पीएमवी), एक विशेष शिक्षा ऋण योजना है, जिसमें मैरिट चैनल के माध्यम से शीर्ष 860 गुणवत्तापूर्ण उच्च शिक्षण संस्थानों (क्यू.एच.ई.आई.) में प्रवेश प्राप्त करने वाले छात्रों को संपार्शिक-रहित और गारंटी-रहित ऋण प्रदान किया जाता है। सभी पारिवारिक आय वर्ग के छात्र, यदि वे चाहें तो, इस शिक्षा ऋण को प्राप्त करने के लिए पात्र होंगे। शिक्षा ऋण की अधिकतम राशि पर कोई कट-ऑफ नहीं है। यह पाठ्यक्रम शुल्क और QHEI द्वारा ली जाने वाली अन्य फीस और अन्य संबंधित खर्चों (जैसे मेस, छात्रावास शुल्क, QHEI की अन्य वापसी योग्य और गैर-वापसी योग्य फीस, उचित गुणवत्ता वाले लैपटॉप की लागत और पाठ्यक्रम अवधि के दौरान छात्र द्वारा आवश्यक रहने के खर्च की उचित राशि) पर निर्भर करेगा। 									
	Eligibility	<ul style="list-style-type: none"> भारत का निवासी होना चाहिए एवं सिर्फ भारत में अध्ययन के लिए ही मान्य है। भारत में QHEI में स्नातक/ परास्नातक /डिप्लोमा कार्यक्रमों के लिए प्रवेश लेने वाले सभी छात्र इस लाभ का लाभ उठा सकते हैं। खुली प्रतियोगी परीक्षाओं/मेरिट आधारित प्रवेश के माध्यम से प्रवेश पाने वाले छात्रों को यह ऋण मिलेगा। नोट: प्रबंधन कोटा (या समान कोटा) के माध्यम से प्रवेश पाने वाले छात्र पात्र नहीं होंगे। 									
	ऋण सीमा	<ul style="list-style-type: none"> अधिकतम ऋण सीमा पर कोई कट-ऑफ नहीं है। यह पाठ्यक्रम शुल्क और QHEI द्वारा ली जाने वाली अन्य फीस और अन्य संबंधित खर्चों (जैसे मेस, छात्रावास शुल्क, QHEI की अन्य वापसी योग्य और गैर-वापसी योग्य फीस, उचित गुणवत्ता वाले लैपटॉप की लागत और पाठ्यक्रम अवधि के दौरान छात्र द्वारा आवश्यक रहने के खर्च की उचित राशि) पर निर्भर करेगा। पाठ्यक्रम शुल्क एक QHEI से दुसरे QHEI में अलग-अलग हो सकती है। इसका एक उदाहरण अनुलग्नक में वर्णित है। 									
	अंश धन	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>क्रम सं.</th> <th>ऋण राशि</th> <th>अंशधन</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>₹ 4.00 तक</td> <td>शून्य</td> </tr> <tr> <td>2</td> <td>₹ 4.00 से अधिक</td> <td>05%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> छात्रवित्ति/ स्टाइपेंड को अंशधन में माना जाएगा। 	क्रम सं.	ऋण राशि	अंशधन	1	₹ 4.00 तक	शून्य	2	₹ 4.00 से अधिक	05%
क्रम सं.	ऋण राशि	अंशधन									
1	₹ 4.00 तक	शून्य									
2	₹ 4.00 से अधिक	05%									
	प्रतिभूति	इस योजना के अंतर्गत किसी संपार्श्विक या गारंटी की आवश्यकता नहीं है।									
	क्रेडिट गारंटी	<ul style="list-style-type: none"> DHE द्वारा संचालित शिक्षा ऋण के लिए PM-USP क्रेडिट गारंटी फंड योजना (CGFSEL) के अन्य मौजूदा दिशानिर्देशों के अनुसार ₹ 7.5 लाख तक शिक्षा ऋण की स्वीकृति पर, चाहे परिवार की आय कुछ भी हो, छात्र क्रेडिट गारंटी के लिए पात्र होगा, जहाँ बकाया चूक का 75% सरकार द्वारा कवर किया जाएगा। पीएम-विद्यालक्ष्मी, डीएचई द्वारा संचालित पीएम-यूएसपी केंद्रीय क्षेत्र ब्याज सब्सिडी (सीएसआईएस) का पूरक होगा। पीएम-विद्यालक्ष्मी के तहत ब्याज अनुदान और ऋण गारंटी लाभ स्नातक या स्नातकोत्तर या एकीकृत (Integrated) पाठ्यक्रम के लिए केवल एक बार ही स्वीकार्य होगा। किसी अन्य केंद्रीय/राज्य सरकार की छात्रवृत्ति या किसी अन्य ब्याज अनुदान योजना या 									

		<p>शुल्क प्रतिपूर्ति का लाभ उठाने वाले छात्र इस योजना के तहत लाभ प्राप्त करने के लिए पात्र नहीं होंगे।</p> <ul style="list-style-type: none"> इस योजना के तहत ब्याज अनुदान और ऋण गारंटी उन छात्रों को उपलब्ध नहीं होगी जो अपना कोर्स बीच में ही छोड़ देते हैं या जिन्हें अनुशासनात्मक या शैक्षणिक आधार पर संस्थान से निष्कासित कर दिया गया है। <p>नोट: यदि चिकित्सा आधार पर पढ़ाई बंद की गई हो तो ब्याज अनुदान और ऋण गारंटी उपलब्ध होगी जिसके लिए शैक्षणिक संस्थान के प्रमुख की संतुष्टि के लिए आवश्यक दस्तावेज उपलब्ध कराने की आवश्यकता होगी।</p>									
	ब्याज अनुदान	<ul style="list-style-type: none"> ऐसे विद्यार्थी जिनकी वार्षिक पारिवारिक आय* ₹ 8 लाख तक है और जो इन गुणवत्तापूर्ण उच्च शिक्षा संस्थानों से कोई कोर्स कर रहे हैं, वे 10 लाख रुपये तक के शिक्षा ऋण पर 3% ब्याज अनुदान पाने के पात्र होंगे। यदि शिक्षा ऋण राशि ₹ 10 लाख से अधिक है, तो ऋण की वितरित कुल मूल राशि पर ही ब्याज अनुदान प्रदान किया जाएगा। अधिस्थान अवधि (पाठ्यक्रम अवधि प्लस एक वर्ष) के दौरान बकाया शिक्षा ऋण पर अर्जित ब्याज के लिए 3% ब्याज अनुदान प्रदान किया जाएगा। पीएम-यूएसपी सीएसआईएस योजना के दिशा-निर्देशों के अनुसार, जो छात्र अनुमोदित एनएएसी (NAAC) मान्यता प्राप्त उच्च शिक्षा संस्थानों/एनबीए मान्यता प्राप्त पाठ्यक्रमों से तकनीकी/व्यावसायिक पाठ्यक्रम कर रहे हैं और जिनकी वार्षिक पारिवारिक आय ₹ 4.50 लाख तक है, वे ₹10.00 लाख तक के शिक्षा ऋण के लिए स्थगन अवधि (Moratorium Period) के दौरान ब्याज अनुदान के लिए पात्र होंगे। <table border="1"> <thead> <tr> <th>वार्षिक आय</th> <th>Technical / Professional courses</th> <th>Other courses</th> </tr> </thead> <tbody> <tr> <td>₹ 4.5 लाख तक</td> <td>100% ब्याज उपादान (PM-USP CSIS)</td> <td>3.00% ब्याज उपादान (PM-Vidyalaxmi)</td> </tr> <tr> <td>₹ 4.5 लाख से अधिक एवं ₹ 8 लाख तक</td> <td>3.00% ब्याज उपादान (PM-Vidyalaxmi)</td> <td>3.00% ब्याज उपादान (PM-Vidyalaxmi)</td> </tr> </tbody> </table> <ul style="list-style-type: none"> पीएम-यूएसपी सीएसआईएस के तहत, ₹ 4.5 लाख तक की वार्षिक पारिवारिक आय वाले और अनुमोदित संस्थानों से तकनीकी/व्यावसायिक डिग्री पाठ्यक्रम करने वाले छात्रों को ₹ 10 लाख तक के शिक्षा ऋण के लिए स्थगन अवधि (Moratorium Period) के दौरान पूर्ण ब्याज अनुदान है। डिग्री/डिप्लोमा पाठ्यक्रमों के लिए जो पीएम-यूएसपी में शामिल नहीं हैं, यदि छात्र पीएम-विद्यालक्ष्मी में शामिल क्यूएचईआई में अध्ययन कर रहा है, तो छात्र 3% ब्याज अनुदान के लिए पात्र होगा, यदि छात्र की वार्षिक पारिवारिक आय ₹ 8 लाख रुपये तक है। इसके अलावा, QHEI के सभी डिग्री/डिप्लोमा पाठ्यक्रमों के लिए, छात्र 3% ब्याज अनुदान के लिए पात्र होगा, यदि छात्र की वार्षिक पारिवारिक आय ₹ 8 लाख तक है। ब्याज अनुदान का लाभ सिर्फ उन भारतीय उच्च शिक्षा संस्थानों (एचईआई) को मिलेगा जो गुणवत्तापूर्ण एचईआई की सूची में हैं और केवल भारत में अध्ययन के लिए हैं। ब्याज अनुदान की गणना अनुलग्नक -II में वर्णित है। <p>*पारिवारिक आय मानदंड निर्धारित करने के उद्देश्य से "परिवार" की परिभाषा में छात्र के साथ उसके पिता और माता के साथ उसके पति/पत्नी को शामिल किया जाएगा, जहां भी लागू हो।</p>	वार्षिक आय	Technical / Professional courses	Other courses	₹ 4.5 लाख तक	100% ब्याज उपादान (PM-USP CSIS)	3.00% ब्याज उपादान (PM-Vidyalaxmi)	₹ 4.5 लाख से अधिक एवं ₹ 8 लाख तक	3.00% ब्याज उपादान (PM-Vidyalaxmi)	3.00% ब्याज उपादान (PM-Vidyalaxmi)
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₹ 4.5 लाख तक	100% ब्याज उपादान (PM-USP CSIS)	3.00% ब्याज उपादान (PM-Vidyalaxmi)									
₹ 4.5 लाख से अधिक एवं ₹ 8 लाख तक	3.00% ब्याज उपादान (PM-Vidyalaxmi)	3.00% ब्याज उपादान (PM-Vidyalaxmi)									

	ब्याज अनुदान हेतु दस्तावेज	<p>ब्याज अनुदान के लिए आवश्यक मूल दस्तावेज निम्नलिखित हैं-</p> <ul style="list-style-type: none"> ✓ केवाईसी विवरण (छात्र) – आधार, पैन कार्ड और पता प्रमाण। ✓ पिछली योग्यता (पाठ्यक्रम) की मार्कशीट की स्व-सत्यापित प्रति। ✓ प्रवेश परीक्षा परिणाम। ✓ शुल्क संरचना के साथ संस्थान से प्रस्ताव पत्र। ✓ राज्य के नामित सार्वजनिक प्राधिकरण से आय का प्रमाण। <p>नोट- यदि QHEI ने प्रवेश के समय इनमें से कुछ दस्तावेजों को पहले ही स्वीकार कर लिया है, तो छात्र को QHEI से इस संबंध में एक प्रमाण पत्र प्रस्तुत करना चाहिए (अनुलग्नक 6 में दिया गया प्रोफार्म)। छात्रों को केवल शेष दस्तावेज ही बैंक/पोर्टल पर जमा करने होंगे।</p>
	ब्याज दर	<ul style="list-style-type: none"> • बैंक द्वारा समय-समय पर दी गई सलाह के अनुसार ब्याज दर लागू होगी। • पुनर्भुगतान अवकाश/ स्थगन अवधि के दौरान साधारण ब्याज दर से ब्याज मासिक अंतराल पर डेबिट किया जाएगा और जहाँ भी संभव हो वेतन से वसूला जाएगा। • अतिदेय राशि और अतिदेय अवधि के लिए 2% की दर से दंडामक ब्याज लगाया जाएगा। • संबंधित लाभार्थी को यथासंभव लागू होने पर ब्याज का भुगतान करने का वचन देना चाहिए। <p>नोट:- सभी मामलों में, पीएम-विद्यालक्ष्मी के तहत ऋण के लिए ली जाने वाली ब्याज दर, बैंक द्वारा पीएम-विद्यालक्ष्मी के तहत कवर नहीं किए गए शिक्षा ऋणों पर ली जाने वाली ब्याज दर से कम होगी।</p>
	ब्याज रियायत	<ul style="list-style-type: none"> • छात्र अधिस्थगन अवधि के बाद अपना ब्याज चुकाने के लिए स्वतंत्र है। इसलिए, यदि ब्याज अंशिक रूप से या पूर्ण रूप से सरकार या छात्र या दोनों द्वारा अध्ययन अवधि और पुनर्भुगतान शुरू होने से पहले की स्थगन अवधि के दौरान चुकाया जाता है, तो ऋणदाता बैंक 1% तक ब्याज छूट प्रदान कर सकता है। • छात्राओं को 1.00% ब्याज छूट मिलेगी • संक्षेप में, सरकार द्वारा ब्याज छूट का लाभ छात्र को उचित रूप से दिया जाना चाहिए।
	चुकौती अवधि	चुकौती अवधि स्थगन अवधि (पाठ्यक्रम अवधि + 1 वर्ष) को छोड़कर 15 वर्ष तक होगी
	अधिस्थगन अवधि	<p>पाठ्यक्रम अवधि प्लस एक वर्ष</p> <p>नोट:-</p> <ul style="list-style-type: none"> • अधिस्थगन अवधि के दौरान शिक्षा ऋण की राशि पर ब्याज की गणना बकाया मूलधन पर साधारण वार्षिक दर से की जाएगी। • केवल स्थगन अवधि के लिए 3% ब्याज, वितरित या बकाया राशि पर साधारण ब्याज दर पर, जो भी कम हो, भारत सरकार द्वारा वहन किया जाएगा, बशर्ते कि छात्र सफलतापूर्वक अध्ययन का पाठ्यक्रम पूरा कर ले। • ऋणकर्ता को ऋणस्थगन अवधि के दौरान अर्जित ब्याज का शेष भाग स्वयं से चुकाना होगा। • इसके अलावा, संपूर्ण मूल शिक्षा ऋण के साथ-साथ मूलधन का भुगतान न करने के कारण बकाया ब्याज का भुगतान उधारकर्ता द्वारा किया जाएगा। • अधिस्थगन अवधि के बाद, बकाया ऋण राशि पर संपूर्ण ब्याज का भुगतान छात्र द्वारा शिक्षा ऋण देने वाले बैंक के साथ ऋण समझौते के अनुसार किया जाएगा। • ब्याज अनुदान राशि का भुगतान केवल शिक्षा ऋण खाते में किया जाएगा। इसलिए, ब्याज अनुदान का भुगतान केवल तभी किया जाएगा जब छात्र के शिक्षा ऋण खाते में अनुदान राशि के हस्तांतरण के दौरान शिक्षा ऋण खाता सक्रिय पाया जाता है।
	पात्र संस्थान	<p>पीएम-विद्यालक्ष्मी के तहत गुणवत्तापूर्ण उच्च शिक्षा संस्थान (QHEI) माने जाने के लिए संस्थान की पात्रता के मानदंड निम्नानुसार हैं-</p> <ul style="list-style-type: none"> • शिक्षा मंत्रालय द्वारा प्रकाशित एनआईआरएफ की नवीनतम सूची में समग्र/श्रेणी-विशिष्ट और/या डोमेन विशिष्ट रैकिंग में शीर्ष 100 उच्च शिक्षा संस्थानों को स्थान दिया गया है। • शिक्षा मंत्रालय द्वारा प्रकाशित एनआईआरएफ की नवीनतम सूची में राज्य/केंद्र शासित प्रदेश सरकारों के शासन के तहत शीर्ष 200 रैक वाले उच्च शिक्षा संस्थान। • भारत सरकार के अधीन शेष सभी उच्च शिक्षा संस्थान <p>नोट:-</p> <ul style="list-style-type: none"> • विदेशी शिक्षण संस्थानों के भारतीय परिसर, भारतीय शिक्षण संस्थानों के विदेशी परिसर और विदेशी शिक्षण संस्थानों को कवर नहीं किया जाएगा

		 वर्ष 2024-25 के लिए 860 संस्थानों की सूची अनुलग्नक IV के रूप में संलग्न है।
	जीवन बीमा कवर	छात्र का जीवन बीमा कवर प्राप्त किया जाना चाहिए। उधारकर्ता के अनुरोध के अनुसार, बीमा प्रीमियम को शिक्षा ऋण राशि में शामिल किया जा सकता है।
	ब्याज सब्सिडी दावों का संवितरण	<ul style="list-style-type: none"> ब्याज अनुदान के लिए आवेदन स्वीकृत होने के बाद, छात्र को अपने मोबाइल पर ई-वाउचर/ प्रोग्रामेबल सीबीडीसी वॉलेट इंस्टॉल करने के लिए एसएमएस, ईमेल और व्हाट्सएप संदेश मिलेगा। बैंक से दावे प्राप्त होने पर, ब्याज अनुदान राशि प्रत्येक छात्र के ईवाउचर/ प्रोग्रामेबल सीबीडीसी वॉलेट में जमा कर दी जाएगी। एक बार जब छात्र अपनी शिक्षा ऋण राशि के पुनर्भुगतान के लिए ई-वाउचर/ प्रोग्रामेबल सीबीडीसी के मोचन का विकल्प चुनता है, तो यह ब्याज छूट राशि वित्त मंत्रालय के व्यय विभाग के दिशा-निर्देशों के अनुसार सार्वजनिक वित्तीय प्रबंधन प्रणाली (पीएफएमएस) पोर्टल और राष्ट्रीय स्वचालित समाशोधन गृह (एनएसीएच) के माध्यम से ब्याज भुगतान के लिए प्रत्यक्ष लाभ हस्तांतरण (डीबीटी) के माध्यम से उसके शिक्षा ऋण खाते में जमा हो जाएगी। <p>नोट:- यदि छात्र क्रेडिट के 3 महीने के भीतर इस विकल्प का उपयोग नहीं करता है, तो राशि DHE के खाते में वापस स्थानांतरित कर दी जाएगी। ऐसे मामले में, छात्र को उस शैक्षणिक वर्ष के लिए ब्याज अनुदान नहीं मिलेगा।</p>
	आय सीमा/प्रमाण	<ul style="list-style-type: none"> राज्य सरकार के अधिकृत सार्वजनिक प्राधिकरण से आय प्रमाण पत्र प्रस्तुत करना आवश्यक है। लाभार्थी छात्रों द्वारा प्रस्तुत किए जाने वाले आय प्रमाण पत्र के सत्यापन और अपलोड करने के लिए दिशा-निर्देश इस प्रकार हैं- यदि किसी छात्र ने उच्च शिक्षा संस्थान में प्रवेश के समय आय प्रमाण पत्र प्रस्तुत किया गया है और उसका उपयोग उच्च शिक्षा संस्थान द्वारा सत्यापन के लिए किया गया है, तो छात्र उच्च शिक्षा संस्थान के सक्षम प्राधिकारी से इस आशय का प्रमाण पत्र प्रस्तुत करेंगे। (उच्च शिक्षा संस्थान के प्राधिकारी से प्रमाण पत्र का प्रारूप अनुलग्नक 6 में दिया गया है।) यदि छात्र ने कोई आय प्रमाण पत्र प्रस्तुत नहीं किया है या उच्च शिक्षा संस्थान ने लाभार्थी छात्र द्वारा प्रस्तुत किसी आय प्रमाण पत्र का सत्यापन नहीं किया है, तो छात्र को नामित सार्वजनिक प्राधिकरण द्वारा सत्यापित आय प्रमाण पत्र प्रस्तुत करना होगा। छात्र को सत्यापन के लिए इसे बैंक में जमा करना होगा और पोर्टल पर अपलोड करना होगा। सामान्यतः, संबंधित शाखा सत्यापित आय प्रमाण पत्र को पीएम-विद्यालक्ष्मी पोर्टल पर अपलोड करेगा। प्रमाण पत्र अपलोड करने में शाखा द्वारा किसी भी देरी के मामले में, छात्र के पास प्रमाण पत्र अपलोड करने का विकल्प होगा। उस स्थिति में भी, बैंक को प्रमाण पत्र सत्यापित करना होगा। यदि छात्र बैंक को आय प्रमाण पत्र प्रस्तुत करता है; ब्याज अनुदान लाभ के लिए, आय प्रमाण पत्र सत्यापित करने की जिम्मेदारी ऋणदाता बैंक की होगी। जिन छात्रों ने पीएम-विद्यालक्ष्मी पोर्टल पर प्रमाण पत्र अपलोड किया है, उन्हें सत्यापन के लिए ऋणदाता बैंक को भेजा जाएगा। ऋणदाता बैंक को डी-डुप्लीकेशन के लिए आवेदन लेने से पहले सत्यापन पूर्ण करना होगा।
	स्कीम कोड	LA220
	प्री क्लोजर चार्ज	<ul style="list-style-type: none"> पुनर्भुगतान अवधि के दौरान किसी भी समय ऋण के पूर्व भुगतान पर कोई पूर्वभुगतान पैनल्टी नहीं लगाई जाएगी।
	Credit Rating	
	Other Conditions	<p>एक ही परिवार के एक से अधिक बच्चों को ऋण स्वीकृत करना</p> <ul style="list-style-type: none"> भाई/बहनों को पहले से शिक्षा ऋण दिए जाने से उसी परिवार के किसी अन्य मेधावी विद्यार्थी को बैंक से इस योजना के तहत शिक्षा ऋण प्राप्त करने की पात्रता प्रभावित नहीं होगी। <p>न्यूनतम आयु</p> <ul style="list-style-type: none"> शिक्षा ऋण के लिए पात्र होने के लिए छात्र की आयु के संबंध में कोई विशेष प्रतिबंध नहीं है। हालाँकि, यदि छात्र नाबालिग था, जबकि माता-पिता ने ऋण के लिए दस्तावेज निष्पादित किए थे, तो बैंक वयस्क होने पर उससे अनुसमर्थन पत्र प्राप्त करेगा। <p>टॉप अप लोन</p> <ul style="list-style-type: none"> यदि आगे की पढ़ाई पहले ऋण की अधिस्थगन अवधि के दौरान शुरू की जाती है, तो

		<p>शाखाएँ समग्र पात्रता सीमा के भीतर आगे की पढ़ाई करने वाले छात्रों को टॉप अप लोन देने पर विचार कर सकती हैं। ऋण की चुकौती दूसरे कोर्स के पूरा होने और आगे की अधिस्थगन अवधि के बाद शुरू होगी, जैसा कि योजना के तहत प्रदान किया गया है।</p> <h3>संयुक्त उधारकर्ता</h3> <ul style="list-style-type: none"> • संयुक्त उधारकर्ता को सामान्यतः 411 निर्देश पुस्तिका (क्रेडिट) छात्र उधारकर्ता का माता-पिता/संरक्षक होना चाहिए। विवाहित व्यक्ति के मामले में, संयुक्त उधारकर्ता पति/पत्नी या माता-पिता/सास-ससुर में से कोई भी हो सकता है। शिक्षा ऋण पर विचार करने के लिए पूर्ण शर्त के रूप में कोई बकाया प्रमाण-पत्र नहीं होने पर जोर नहीं दिया जाएगा। हालाँकि, शाखाएँ यह पुष्टि करते हुए एक घोषणा/शपथ-पत्र प्राप्त कर सकती हैं कि अन्य बैंकों से कोई ऋण नहीं लिया गया है। <h3>ऋण आवेदन का निपटान</h3> <ul style="list-style-type: none"> • ऋण आवेदनों का निपटान सामान्य तौर पर 15 दिनों से 1 महीने की अवधि के भीतर किया जाना चाहिए, लेकिन प्राथमिकता क्षेत्र ऋण के तहत ऋण आवेदनों के निपटान के लिए निर्धारित समय मानदंडों से अधिक नहीं होना चाहिए।
	Documents	<ul style="list-style-type: none"> • अटेस्टेशन मेमो • मांग वचन पत्र (संयुक्त) • Declaration Cum Undertaking Cum Authority Letter • वृद्धि धारा (खण्ड) के साथ क्रिस्त पत्र • सतत प्रतिभूति पत्र • General form of Guarantee signed by two worthy person (wherever applicable) • Letter of Assignment of Future income to be signed by the student. • साम्यिक बंधक (जहा लागू हो) • अन्य जो लागू हो <p>नोट:-यदि छात्र नाबालिंग है, तो उसके माता-पिता द्वारा छात्र की ओर से दस्तावेज निष्पादित किए जाएंगे।</p> <ul style="list-style-type: none"> ✓ केवाइसी मानदंडों का सख्ती से पालन किया जाना चाहिए। ✓ उधारकर्ता और सह-उधारकर्ता का पैन अवश्य लिया जाना चाहिए। ✓ छात्र और अभिभावक से अन्य बैंकों/संस्थाओं से बकाया न होने के बारे में घोषणा (मुहर लगी और नोटरीकृत) ली जाएगी। ✓ पोस्ट डेटेड चेक (पीडीसी)। ✓ अन्य, यदि कोई हो
	वर्गीकरण	<ul style="list-style-type: none"> • ₹ 25.00 लाख तक के ऋण : प्राथमिक क्षेत्र • ₹ 25.00 लाख से अधिक के ऋण : गैर प्राथमिक क्षेत्र

PRADHAN MANTRI VIDYALAXMI (PM-Vidyalaxmi) SCHEME

GUIDELINES

(Applicable for Education Loans taken after 6th November 2024)

1. Introduction

- 1.1. One of the major objectives of the Government is to ensure that no student is denied the opportunity to pursue higher education due to financial constraints. For helping out youth who have not been eligible for any benefit under government schemes and policies, the Union Budget 2024-25 has announced a financial support for loans up to 10 lakhs for higher education in domestic institutions. The Union Cabinet on 6th November 2024 approved “Pradhan Mantri Vidyalaxmi” (PM-Vidyalaxmi), a Central Sector Scheme to financial support to meritorious students so that financial constraints do not prevent any youth of India from pursuing quality higher education. The broad contours of the scheme are:
 - 1.1.1. A mission mode mechanism will facilitate and drive the extension of education loans to meritorious students who get admission in the top 860 quality Higher Educational Institutions (QHEIs) of the nation, translating to covering more than 22 lakh students every year.
 - 1.1.2. A special loan product will enable collateral free, guarantor free education loans; made accessible through a simple, transparent, student-friendly and entirely digital application process.
 - 1.1.3. Loan amounts up to ₹ 7.5 lakhs will be provided a 75% credit guarantee by the Government of India, to support banks to expand coverage.
 - 1.1.4. Furthermore, for students with up to Rs. 8 lakhs annual family income, the scheme will also provide for 3% interest subvention on loans up to Rs 10 lakh.
 - 1.1.5. This is in addition to the full interest subvention already offered to students with up to Rs. 4.5 lakhs annual family income.
 - 1.1.6. PM Vidyalaxmi will build on the scope and reach of initiatives taken over the last decade for maximizing access to quality higher education for the youth.
 - 1.1.7. The Scheme is applicable for all Scheduled Banks/Regional Rural Banks (RRBs)/Cooperative Banks.

2. Education loan under PM-Vidyalaxmi

- 2.1. Under PM-Vidyalaxmi, a special loan product of collateral-free and guarantor-free education loans is introduced. This education loan will be available to students who get admission on their own merit to quality Higher Education Institutions (QHEIs) in India. The criteria of selecting QHEIs are given at paragraph 6 of this guideline.
- 2.2. Students of all family income groups will be eligible to get this education loan, if they so desire. 2.3. There is no cut-off on highest amount of education loan. It will depend on course fee and other fees

charged by the QHEI and other associated expenses (like mess, hostel fee, other refundable and non-refundable fees of the QHEI, cost of a reasonable quality laptop and reasonable amount of living expenses required by the student during the course period). This amount will vary from QHEI to QHEI.

An example of the same may be seen at Annexure I.

2.4. All students getting admission in the QHEIs in India for degree/ diploma programmes can avail this benefit. There will be no limit on number of students getting such loans.

2.5. Loan will be made accessible through a simple, transparent, student-friendly and entirely digital application process, with a simple 2-page application format. The name of the portal will be same as name of the scheme.

2.6. Students admitted through open competitive examinations/ merit based admission shall get this loan. Students admitted through management quota (or similar quota) will not be eligible.

2.7. Bank may take life insurance cover of the student borrower if the loan amount is above certain threshold, to be decided by individual banks. As per request of the borrower, the insurance premium can be included in the education loan amount.

2.8. The repayment period of the education loan would be up to 15 years excluding moratorium period (Course period + 1 year), which is same as IBA Model Education Loan Scheme guidelines.

3. 3% Interest subvention under PM-Vidyalaxmi

3.1. A student whose annual family income is up to ₹ 8 lakhs and who is pursuing any course from these quality HEIs shall be eligible to get 3% interest subvention for education loans up to ₹10 lakhs.

3.1.1. If education loan amount is more than ₹ 10 lakhs, interest subvention shall be provided for disbursed total principal amount of loan up to ₹ 10 lakhs only;

3.1.2. 3% Interest subvention shall be provided for interest accrued on outstanding education loan during moratorium period (course period plus one year).

3.1.3. In a year, a maximum of One lakh such interest subventions shall be provided. In case number of fresh applicants exceeds One lakh, a sequential method will be used to select 1 lakh beneficiaries, as detailed in Paragraph 7.

3.1.4. An example of the same may be seen at Annexure -2 .

3.2. It may be noted that as per the guidelines of the PM-USP CSIS scheme, students who are pursuing technical/ professional courses from approved NAAC accredited HEIs/ NBA accredited courses and whose annual family income is up to ₹4.5 lakhs, shall be eligible for interest subvention during moratorium period for education loan up to ₹ 10 lakhs.

3.3. Thus, students whose annual family income is between ₹4.5 lakhs and ₹8 lakhs shall be eligible to apply for 3% interest subvention for all degree/ diploma courses in the QHEIs. An indicative distribution regarding eligibility for interest subvention in PM-Vidyalaxmi and PM-USP CSIS in the QHEIs is given in the table below:

	Technical/ Professional courses	Other courses
Annual income Up to 4.5 lakhs	100% interest subvention (PM-USP CSIS)	3% interest subvention (PM-Vidyalaxmi)

Annual income 4.5 lakhs – 8 lakhs	3% interest subvention (PM-Vidyalaxmi)	3% interest subvention (PM-Vidyalaxmi)
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4. Credit Guarantee on education loans:

- 4.1. When education loan sanction amount is up to ₹ 7.5 lakhs, irrespective of family income, the student shall be eligible for credit guarantee where 75% of outstanding default will be covered by Government, as per the other existing guidelines of the PM-USP Credit Guarantee Fund Scheme for Education Loans (CGFSEL) run by DHE.

5. PM-Vidyalaxmi will supplement the PM-USP Central Sector Interest Subsidy (CSIS) run by DHE.

- 5.1. Under the PM-USP CSIS, students with annual family income up to ₹ 4.5 lakhs and pursuing technical/ professional degree courses from approved institutions get full interest subvention during moratorium period for education loans up to ₹ 10 lakhs.
- 5.2. For degree/ diploma courses which are not covered in PM-USP, if the student is studying in the QHEIs covered in PM-Vidyalaxmi, the student will be eligible for 3% interest subvention, if the annual family income of the student is up to ₹ 8 lakhs.
- 5.3. Further, for all degree/ diploma courses of the QHEIs, the student will be eligible for 3% interest subvention, if the annual family income of the student is up to ₹ 8 lakhs.
- 5.4. Thus, PM Vidyalaxmi and PM-USP will together provide holistic support to all deserving students to pursue higher education in quality HEIs and technical/ professional education in approved HEIs.
- 5.5. Both interest subvention and credit guarantee benefits under PM-Vidyalaxmi shall be admissible only once either for undergraduate or post graduate or integrated course.
- 5.6. Student availing any other Central /State Government Scholarship or any other interest subvention scheme or Fee reimbursement shall not be eligible for availing benefits under this Scheme.
- 5.7. Interest subvention and credit guarantee under this Scheme shall not be available to those students who discontinue their course midstream, or who are expelled from the Institution on disciplinary or academic grounds. However, Interest subvention and credit guarantee would be available only if discontinuation is due to medical grounds for which necessary documentation to the satisfaction of the Head of educational institution needs to be provided.

6. Quality Higher Education Institutions (Quality HEIs) under PM-Vidyalaxmi

- 6.1. Criteria for eligibility of an Institute to be considered as quality HEI under PMVidyalaxmi are as under:
 - 6.1.1. Top 100 ranked HEIs in the overall/ category-specific and/or domain specific rankings in latest list of NIRF published by the Ministry of Education; plus
 - 6.1.2. Top 200 ranked HEIs under the governance of state/ut governments in the latest list of NIRF published by the Ministry of Education; plus;
 - 6.1.3. All remaining HEIs under the governance of Government of India.

- 6.1.4. Indian campus of foreign education institutions, foreign campus of Indian education institutions and foreign education institutions will not be covered.
 - 6.2. Thus, interest subvention benefits shall be available for Indian Higher Education Institutions (HEIs) which are in the list of quality HEIs and for study in India only.
 - 6.3. Department of Higher Education (DHE) shall prepare a list of such Higher Education Institutions (HEIs) in consultation with NBA (for NIRF ranked institutions) and AISHE (for remaining central government institutions). This list will be updated every year using the latest NIRF ranking.
 - 6.4. A list of 860 Institutes for the year 2024-25 has been prepared. Details of how list is prepared may be seen at Annexure-3. The list is at Annexure-4. A mission mode mechanism will facilitate and drive the extension of education loans to meritorious students who get admission in these top 860 quality higher educational institutions of the nation, translating to covering more than 22 lakh students every year.
 - 6.5. Placement record of the institute may also be adopted as one of the criteria for selection of QHEI in future.
7. The sequential method to be used to select 1 lakh beneficiaries is as under:
- 7.1. For ensuring equitable inter-state representation, all-India slots will be distributed across States based on population. If enough applications do not come from a State/UT, vacant slots shall be redistributed among remaining states on pro-rata basis.
 - 7.2. Then, preference will be given to candidate who have got admission in a government HEI.
 - 7.3. Then preference will be given to technical/ professional courses.
 - 7.4. Then, preference will be given to candidate who passed higher secondary (10+2) board examination from a Government school.
 - 7.5. Next preference will be given to candidate who passed secondary (10th standard) board examination from a Government school.
 - 7.6. Next preference will be given to candidate who passed higher secondary from a rural school.
 - 7.7. Next preference will be given to girl students.
 - 7.8. The classification regarding government school, rural school shall be decided based on the latest UDISE+ data of the Department of School Education and Literacy, Government of India.
 - 7.9. Safeguards will be built to ensure that some institutions are not crowding the application process.
 - 7.10. The state-wise population in age-group 18-23 years, as per latest available population projection, used to compute the Gross Enrolment Rate (GER) in higher education and published as a part of All India Survey of Higher Education (AISHE), shall be used.
 - 7.11. The state-wise number of slots allotted based on population in age-group 18-23 years prepared on the basis of latest population projection and used to compute the Gross Enrolment Ratio (GER) of higher education in the All-India Survey on Higher Education (AISHE) is given at Annexure 5.

Illustrative examples of allocation of slots within a state to the applicants is also given at Annexure 5.

8. Interest Rate

The interest rates charged on the educational loan shall be capped at individual bank's Externally Benchmarked Lending Rate (EBLR) + 0.5%. In all cases, interest rate charged for loans under PM-Vidyalaxmi shall be less than the interest rate charged by the bank on education loans not covered under PM-Vidyalaxmi. Individual banks will be free to charge interest which is lower than this as per their policy.

9. Moratorium Period

- 9.1. Under the Scheme, moratorium period is defined as Course Period plus one year.
- 9.2. Interest computation will be at simple annual rate on the outstanding principal disbursed amount of education loan during moratorium period;
- 9.3. 3% Interest for only the moratorium period, at simple rate of interest on amount disbursed or outstanding, whichever lower, will be borne by the Government of India, subject to the condition that the student completes the course of study successfully.
- 9.4. The borrower shall have to pay remaining part of the interest which gets accrued during moratorium period.
- 9.5. Further, entire principal education loan as well as any outstanding interest due to nonpayment of principal shall be paid by the borrower.
- 9.6. After the moratorium period, entire interest on the outstanding loan amount shall be paid by the student according to the loan agreement with the bank which gave the education loan.
- 9.7. Interest subvention amount shall be paid only to the education loan account. Therefore, interest subvention will be paid only if the education loan account is found live during transfer of subvention amount to the education loan account of the student.

10. PM-Vidyalaxmi Portal

- 10.1. For all the education loans of quality HEIs, there will be a unified portal for loan application, which will be under the administrative control of the DHE. Once the education loan is sanctioned by the banks and disbursed, the banks will update the same in the portal seamlessly.
- 10.2. Further, the Portal of PM-Vidyalaxmi will be for applying, consolidating, approving and disbursing the interest subvention amounts. The eligible applicants for interest subvention, as per self-declaration of the students will be informed by the DHE to apply for interest subvention benefits in the same portal.
- 10.3. The Department of Higher Education runs the central sector scheme Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) which inter alia includes interest subsidy and credit guarantee on education loans. Once this portal becomes operational, all existing education loan beneficiaries of PM-USP CSIS and PM-USP CGFSEL shall also be brought under the PM-Vidyalaxmi portal as given in Paragraph 18 of guidelines.
- 10.4. Following are the basic required documents for interest subvention:

- 10.4.1. KYC Details (Student) – Aadhaar, PAN ID and Address Proof.
- 10.4.2. Previous Qualifying self-attested copy of Mark sheets.
- 10.4.3. Entrance Exam Result.
- 10.4.4. Offer letter from Institution along with Fee Structure.
- 10.4.5. Proof of Income from designated public authority of the state.
- 10.4.6. If the QHEI has already accepted some of these documents at the time of admission, the student should submit a certificate regarding the same from the QHEI (proforma given at Annexure 6). Only the remaining documents will have to be submitted by the students to the bank / portal.

11. Definition of Family

- 11.1. The definition of “family”, for the purpose of determining the family income criteria in this scheme shall be the student plus her/ his father & mother plus her/ his spouse, wherever applicable.

12. Courses eligible

- 12.1. All the Graduation/ Post Graduation degree and diploma courses offered by QHEIs are eligible.

13. Income Limit/ Proof

- 13.1. Income proof is required from authorized Public Authority of the State Government. Guidelines for the verification and uploading of income certificate to be submitted by beneficiary students are as follows:

- 13.1.1. If a student has already submitted income certificate at the time of admission to the HEI and the same has been used by the HEI for verification, the student will submit a certificate to that effect from competent authority of the HEI. The format of the certificate from the authority of the HEI is given at Annexure 6.
- 13.1.2. If the student has not submitted any income certificate or the HEI has not verified any income certificate submitted by the beneficiary student, student has to submit the income certificate verified by designated public authority. Student shall submit it at the bank for verification and upload at the portal.
- 13.1.3. Usually, the concerned bank shall upload the verified income certificate to the PMVidyalaxmi portal. In case of any delay by the bank in uploading of the certificate, the student shall have the option to upload the certificate. In that case too, the bank has to verify the certificate;
- 13.1.4. For interest subvention benefits, the responsibility of verifying the income certificate shall be with the lending bank if the student submits the income certificate to the bank;
- 13.1.5. For students who have uploaded the certificate in the PM-Vidyalaxmi portal, the same will be forwarded to the lending bank for verification. Lending bank should complete verification before the application is taken up for de-duplication.
- 13.1.6. The portal shall have necessary system checks to prevent duplicate/excess claim.

14. Competent Authority

- 14.1. The responsibility of disbursing education loans will be on the respective banks who have sanctioned the loans. The Department of Finance (DFS), Ministry of Finance shall be monitoring the loan delivery by the banks.
- 14.2. Department of Higher Education, Ministry of Education shall be competent authority for interest subvention and credit guarantee under the Scheme.
- 14.3. The National Credit Guarantee Trustee Company Limited (NCGTC) shall be competent authority with respect to operations of the credit guarantee fund.

15. Role of Canara Bank

- 15.1. Canara Bank shall act as the nodal bank to coordinate the activities of PM-Vidyalaxmi with IBA, member banks and DHE;
- 15.2. Canara bank shall develop and maintain the PM- Vidyalaxmi Portal as per the terms & conditions of the MoU agreed upon between DHE & Canara Bank in this regard;

16. Applicable date

- 16.1. The PM- Vidyalaxmi scheme shall be applicable for all education loans sanctioned after 6th November 2024.

17. Monitoring

- 17.1. The Department of Higher Education shall be monitoring the scheme through the PM- Vidyalaxmi portal, developed and maintained by Canara Bank as per the terms and conditions of MOU executed between the DHE and Canara Bank in this regard.
- 17.2. Once the education loan is sanctioned and disbursed, bank shall update this information on PM- Vidyalaxmi portal.
- 17.3. If the student has opted for interest subvention while availing loan, the application for interest subvention along with information of its coverage under credit guarantee shall reach DHE via portal.
- 17.4. DHE shall be consolidating, approving and disbursing the interest subvention amounts.
- 17.5. DHE shall check if the institution/ course comes under quality HEIs list in AnnexureA and self-declared income of the student comes within Scheme purview. An Aadhar based de-duplication shall be run on PFMS to check if student is not getting any other scholarship/ interest subvention benefit of GoI.
- 17.6. The student shall submit a self-certificate that she/he is not getting any other scholarship or interest subvention benefit from any State government, as per format given at Annexure 7.
- 17.7. The bank which has sanctioned education loan in PM-Vidyalaxmi shall also certify that they have not given any other education loan to the student for this course, as per format given at Annexure 8.

- 17.8. The eligible applicants for interest subvention will then be informed by the DHE to upload further necessary certificate/ data as per scheme requirement such as income certificate certified by competent State government authority, for further processing as per Scheme guidelines.
- 17.9. The student and bank shall upload further necessary certificate/ data as per scheme requirement.
- 17.10. Release of interest subvention from 2nd year onwards is subject to satisfactory academic performance of the student as per scheme guidelines. The QHEI and student shall be responsible for providing updated academic results as per course design. The QHEI should actively endeavor to upload the academic results of each trimester/ semester/ year (as per their course design) in Automated Permanent Academic Account Registry (APAAR), so that the student can provide his/ her consent for pulling necessary academic results for this. If the QHEI has not uploaded the results in

APAAR, the student should submit self-attested copies of the result in the PmVidyalaxmi portal.

- 17.11. Lending banks and the student applicants will be jointly responsible to submit timely and correct data, as per requirements of the scheme from time to time. Failure to do so may result in non-disbursal of interest subvention or premature termination of the benefits under the scheme. In such an eventuality, the lending bank shall be responsible jointly with the student. The Department of Higher Education or service provider of the portal shall not be held liable in any manner whatsoever.
- 17.12. The portal shall provide information to both the lending bank as well as the student regarding status of their application, stage of processing, disbursal of subvention, coverage of credit guarantee, etc. The student and the bank should see the portal from time to time for completing any pending action on their part.
- 17.13. Subject to receipt of information from the students, banks, HEIs and NCGTC, the portal shall provide information to the student applicants, the lending banks, the HEI and the NCGTC on the following:
 - 17.13.1. Amount of loans sanctioned, date-wise disbursal and moratorium period,
 - 17.13.2. Coverage of PM-USP CGFSEL on education loan,
 - 17.13.3. Details of the student, including family income certificate, social group, contact details, loan account details and academic results of each semester/ trimester during the moratorium period,
 - 17.13.4. Status of receipt of verified certificates for processing the application,
 - 17.13.5. Status of de-duplication of student's application,
 - 17.13.6. HEI details and HEI fee structure
 - 17.13.7. Whether the student has been selected for interest subvention,
 - 17.13.8. Details of interest subvention claim raised by the bank (date, amount of loan, period of interest, amount of interest),

- 17.13.9. Details of sanction of interest subvention by DHE (Date and amount)
 - 17.13.10. Details of generation and sending of e-voucher/ Programmable CBDC wallet amount to the student
 - 17.13.11. Details of all communications as well as reminders sent to the bank and student regarding the scheme/ seeking information, etc.
 - 17.13.12. Details regarding approval given by the student to credit e-voucher/ Programmable CBDC wallet amount to loan account of the student
 - 17.13.13. Details of payments made to loan account of the student (date and amount),
 - 17.13.14. Details of additional information required from the bank/ student in case of PFMS/ NACH failure
18. De-duplication with other scholarship or interest subvention on education loan schemes of Government of India and state governments
 - 18.1. Interest subvention under the Scheme will be provided to students who do not get benefit under any scholarship scheme or any other interest subvention scheme of the government of India/ State government.
 - 18.2. Aadhaar will be used for de-duplication with scholarship schemes as well as other interest subvention schemes of Government of India via Public Finance Management System (PFMS).
 - 18.3. For de-duplication process with State Government scholarship/interest subvention on education loan schemes, a self-declaration will be taken from the students that they are not getting any benefit of any scholarship or interest subvention/ credit guarantee schemes on education loans from any State/UT governments. The banks should also certify that they have not given any such education loan to the student.
 - 18.4. If the declaration given by the student is found to be false at any subsequent date, interest subvention shall be stopped immediately.
 - 18.5. If a new applicant is found to be beneficiary of some other scholarship or interest subvention scheme, she/he will be given an option to select one of the schemes. Once the student exercises such an option and selects PM-Vidyalaxmi, de-duplication with the PFMS shall again be conducted to ensure that benefit of PM-Vidyalaxmi flows to a student who has not got any other scholarship or interest subvention benefit.
 - 18.6. De-duplication will be conducted every year. A student found to be beneficiary of another scheme in any of the years during the moratorium period will not receive interest subvention benefit.
 19. Disbursement of Interest Subsidy Claims
 - 19.1. Once the application for interest subvention gets approved, the student will get sms, email and whatsapp message to install the e-voucher/Programmable CBDC wallets on their mobiles.
 - 19.2. On receipt of claims from Banks, interest subvention amount will be credited to evoucher/Programmable CBDC wallet of each student.

- 19.3. Once the student opts for redemption of the e-voucher/ Programmable CBDC towards repayment of his/her education loan amount, this interest subvention amount shall get credited to his/her education loan account through Direct Benefit Transfer (DBT) towards interest payment through Public Financial Management System (PFMS) Portal and National Automated Clearing House (NACH), as per guidelines of the Department of Expenditure, Ministry of Finance.
- 19.4. If the student does not exercise this option within 3 months of credit, the amount shall be transferred back to the account of the DHE. In such a case, the student will not get the interest subvention for that academic year.

20. Interest Concession

- 20.1. In model education loans, the student is free to pay his/ her interest after the moratorium period. Therefore, Lending Bank may provide up to 1% interest concession if interest is serviced, partially or fully, either by the government or the student or both, during the study period and subsequent moratorium period prior to commencement of repayment. In short, the benefit of interest subvention by the government needs to be appropriately passed on to the student.

21. Claims by Regional Rural Banks (RRBs)

- 21.1. The Regional Rural Banks should submit their claim directly to Canara Bank, the nodal bank and not to route it through the sponsor bank.

22. Audit

- 22.1. Statutory Audit of the Accounts coinciding with the Annual Statutory Audit of the Bank should be conducted once a year.

Onboarding of beneficiaries of PM-USP CSIS and PM-USP CGFSEL, mentioned

at paragraph 6.3 of these guidelines) on PM-Vidyalaxmi Portal

- 22.2. The lending and disbursing bank (“Bank Head Office” or “Bank HO” hereinafter) shall provide the details of the student beneficiaries of PM-USP CSIS and CGFSEL according to the digital format specified for the purpose.
- 22.3. De-duplication of the student beneficiaries via PFMS shall be done following the same process as is being followed for the beneficiaries of PM-Vidyalaxmi
- 22.4. Results of de-duplication shall be communicated to the student and Bank HO.
- 22.5. For students who are not duplicate, further due process for payment of interest subvention shall follow.
- 22.6. Students who have been identified as duplicate during PFMS de-duplication exercise shall have the option to discontinue either the CSIS or the other scheme where she/he is deriving the benefit. If they choose to continue in CSIS, rechecking her/his deduplication status through PFMS will be done. If the student’s de-duplication status is found OK, the Bank HO and the student shall be intimated about submission of interest subvention claims.

- 22.7. Once a student who was earlier found as a beneficiary of multiple government schemes (central government or state government) is subsequently found as a person who is not a beneficiary of such multiple schemes for the same academic year, interest subvention shall be released following the due procedure.
- 22.8. However, if a student is found to be beneficiary of some other scholarship or interest subvention scheme of any Ministry/ Department in the central government or the state government for the same academic year or for the same course of study, interest subvention benefits will not be given to them.

Fraud Detection:

- 22.9. Lending Banks and the student applicants shall be jointly responsible to submit timely and correct data, as per requirements of the scheme from time to time. Failure to do so may result in premature termination of the benefits under the scheme. In such an eventuality, the lending bank shall be responsible jointly with the student applicant. The Department of Higher Education or service provider of the portal shall not be held liable in any manner whatsoever.
- 22.10. If any information submitted by the bank or the student is found to be incorrect at a future date, the student will be liable to refund the entire subsidy claim paid to her/ him. The lending bank will be responsible for recovery of this amount.
- 22.11. In case of such a detection, the student shall be debarred from any future benefit from any other government scheme. In addition, other legal procedures, as applicable under laws of the land might be initiated against such a student.
- 22.12. Appropriate action on the lending bank shall also be taken up in such cases if lapses are on the part of the bank.

23. Communications to the students:

- 23.1. While applying for education loan in the PM-Vidyalaxmi portal, the student shall be declaring their annual family income in the portal. However, no family income certificate is to be uploaded at that time. Banks need to upload the loan sanction related details (date of sanction, amount sanctioned for entire course duration, disbursement amount to the QHEI, disbursement to the student, etc. as stipulated in the portal from time to time).
- 23.2. Based on all the education loans where the sanction and disbursement has happened during a financial year, the applications where annual family income is less than ₹ 8 lakhs will be shortlisted and the applicants will be intimated to apply for the interest subvention benefit, as applicable to them, in the same portal using the student's login ID. If the student does not apply within a stipulated period, she/ he will not be eligible to apply for interest subvention in that year.
- 23.3. Once the student applies for interest subvention with all completed documents, the application shall be sent to PFMS for de-duplication. The student shall be able to see this status in their login.
- 23.4. The results of the de-duplication exercise will be intimated to the student.

- 23.5. In the first year, if the student is found to be a beneficiary of some other scheme, she/ he will get an opportunity to exercise option to either continue with the earlier benefit or PM-Vidyalaxmi portal.
- 23.6. The student should exercise the option within 15 days of intimation about deduplication.
- 23.7. After that, selection of students for 3% interest subvention will be done. The results of the process will be intimated to the students by SMS and whatsapp messages. This will also be available in the portal for all the stakeholders information.
- 23.8. Once the students' interest subvention has been processed and amount sent to the digital wallet (e-voucher/ CBDC wallet), the same will be intimated to the student.
- 23.9. The student must exercise her/ his option to use this amount for payment to her/ his education loan account within the stipulated deadline. If the student does not exercise the option of payment within the stipulated deadline given in paragraph 19.4, she/ he will not be eligible to get interest subvention benefits for that year.
- 23.10. The student should check the portal periodically for information on cut-off dates and stages of application.

24. Contact us:

24.1. For any query related to application process of PM-VIDYALAXMI:

Section Officer (National Scholarships)

National Scholarship Division,

Ministry of Education, Department of Higher Education, West Block
1, 2nd Floor, Wing 6, Room No. 6, R. K. Puram, Sector 1, New Delhi-110066.

Tele: 011- 20862360

E-mail: es3.edu@nic.in

Canara Bank Head Office,

Canara Bank , Head Office,

Retail Asset Wing,

2nd Floor, Jeevan Prakash Building,

No 113-1, JC Road, Bengaluru - 540002

Tele: 080- 22533876

Email id:- hoel@canarabank.com

- 26.2. Once a login ID is created for the student, all subsequent queries/ grievances, etc. should be lodged in the student login part of the portal.
- 26.3. Appropriate mechanism to address and resolve the complains will be developed keeping the Lending Banks in loop.

Illustrative Examples of Collateral free, Guarantor free education loans, irrespective of

annual family income or number of students getting such loan or amount of loan Institute-1

is in quality HEI list o In Institute-1, course fee for a 2-year MBA course is ~ ₹25 lakhs;

- o Let us assume that hostel, laptop, mess and other out-of-pocket expenses are 20% in 2 years i.e ~ ₹ 5 lakhs. Other expenses limit is as per the Model Education Loan Scheme of IBA.
- o Then any student of this Institute and this course can avail collateral-free and guarantor-free education loan for up to ₹ 30 lakhs,
- o Institute-2 is in quality HEI list o In Institute-2, course fee for a 4-year B.Sc. course is ~ ₹8 lakhs;
- o Let us assume that hostel, laptop, mess and other out-of-pocket expenses are 20% in 4 years i.e ~ ₹ 2 lakhs. Other expenses limit is as per the Model Education Loan Scheme of IBA.
- o Then any student of this Institute and this course can avail collateral-free and guarantor-free education loan for up to ₹ 10 lakhs,
- o The loan disbursement will be as per institution and students' requirement o No ceiling of family income for such education loans o No ceiling of loan amount for such education loans

Illustrative Example of 3% interest subvention to be given to one lakh students every year on education loan for students with annual family income up to ₹ 8 lakhs.

- o The student has taken an Education loan of ₹ 30 lakhs for a 2 year course.
- o Out of 30 lakhs, in first year (2024-25), depending on students' and QHEI's requirement, Rs ₹ 16 lakhs is disbursed by the bank at one go.
- o Let us assume that 8.5% interest rate is being charged by bank.
- o As simple interest rate is charged by banks during moratorium period, an interest of Rs ₹ 1.36 lakhs will be due in FY 2025-26.
- o Interest subvention is provided for loan amount up to Rs 10 lakhs. On ₹ 10 lakhs, @3% interest for one year, interest will be ₹ 30,000
- o Thus, in 2025-26, student will pay ₹ 1.06 lakhs and central government will pay ₹ 30,000. o Further, in 2025-26, Bank disburses remaining Rs 14 lakhs for second year to student.
- o In second year also, government shall pay subsidy of 3% on Rs 10 lakh outstanding. Student shall pay remaining interest.
- o Thus, in 2026-27, student shall pay ₹2.25 lakhs interest and central government shall pay ₹ 30,000 interest.
- o Since 2027-28 is the last year of moratorium period, student shall pay ₹2.25 lakhs interest and central government shall pay ₹ 30,000 interest.
- o However, if the student repays ₹ 25 lakhs after 2nd year and remaining outstanding is only ₹ 5 lakhs, then interest accrued in 2027-28 is ₹42,500. 3% interest on outstanding amount is ₹15,000. Therefore, student pays ₹27,500 and central government pays ₹15,000 as interest for this year.
 - o After moratorium period (course + 1 yr) period is over, student shall repay entire principal and interest and government shall not pay any amount.

Elaboration on process of Institution selection under quality HEI list

Criteria for selection under quality HEI list is

1. Top 100 ranked HEIs in the overall/ category-specific and/or domain specific rankings in latest list of NIRF published by the Ministry of Education; plus
 2. Top 200 ranked HEIs under the governance of state/ut governments in the latest list of NIRF published by the Ministry of Education; plus;
 3. All remaining HEIs under the governance of Government of India.
- o NIRF ranking 2024 has been considered to make the first list for AY 2024
 - o NIRF has ranked HEIs under overall, category-specific and domain specific ranking which are as follows:
 - o Categories are Overall – 200, University – 200, College – 300, state public universities - 100
 - o Domains are Engineering – 300, Management – 125, Medical – 50, Pharmacy – 125, Law – 39,
 - o As per criteria 1: In NIRF top 100 under overall, category-specific and domain specific ranking a total of 468 different HEIs are taken o Eg. IIT Madras appears in overall, engineering and management ranking – it is counted once
 - o As per criteria 2: Between NIRF 101-200, another 88 State Govt HEIs are taken o University: 51, college: 36, standalone institution: 1
 - o As per criteria3: Another 304 central government HEIs have been taken from different ministries in central government
 - o Together, it gives 860 quality HEIs eligible for PM-Vidyalaxmi covering 22 lakh fresh students each year
 - o List will be updated based on NIRF rank each year
 - o A student selected for PM Vidyalaxmi shall continue to get support even if the HEI's cannot enter updated list in subsequent year

Annexure 4: List of quality Higher Education Institutions (QHEIs) for the year 2024-25

Sl. No.	Name of the Institutions
1	Indian Institute of Technology Madras
2	Hindu College
3	Indian Institute of Management Ahmedabad
4	Indian Agricultural Research Institute
5	Indira Gandhi National Open University (IGNOU)
6	National Law School of India University
7	Symbiosis Skills and Professional University (Formerly Symbiosis Skill and Open University)
8	Indian Institute of Science, Bengaluru
9	Miranda House
10	Manipal College of Dental Sciences, Manipal
11	National Institute of Pharmaceutical Education and Research Hyderabad
12	Indian Institute of Management Bangalore
13	Post Graduate Institute of Medical Education and Research
14	National Law University
15	ICAR - National Dairy Research Institute
16	Netaji Subhash Open University
17	Shri Vishwakarma Skill University
18	Indian Institute of Technology Bombay
19	St. Stephens's College
20	Maulana Azad Institute of Dental Sciences
21	Christian Medical College
22	Rama Krishna Mission Vivekananda Centenary College
23	Nalsar University of Law
24	Indian Institute of Management Kozhikode
25	Dr. Babasaheb Ambedkar Open University
26	Bhartiya Skill Development University
27	Indian Institute of Technology Delhi
28	JSS College of Pharmacy
29	National Institute of Mental Health and Neuro Sciences, Bangalore
30	The West Bengal National University of Juridical Sciences
31	Indian Institute of Technology Kanpur
32	Symbiosis Law School
33	Atma Ram Sanatan Dharm College
34	Indian Institute of Management Calcutta
35	School of Planning and Architecture New Delhi
36	Indian Veterinary Research Institute, Izatnagar
37	St. Xavier's College
38	A.B.Shetty Memorial Institute of Dental Sciences
39	Indian Institute of Technology Kharagpur
40	JSS College of Pharmacy
41	Sanjay Gandhi Postgraduate Institute of Medical Sciences
42	Indian Institute of Management Mumbai
43	Centre for Environmental Planning and Technology University

44	All India Institute of Medical Sciences Delhi
45	PSGR Krishnammal College for Women
46	SRM Dental College
47	Indian Institute of Management Lucknow
48	Indian Institute of Technology Roorkee
49	Loyola College
50	Manipal College of Pharmaceutical Sciences, Manipal
51	Indian Institute of Management Indore
52	Gujarat National Law University
53	Indian Institute of Technology Guwahati
54	Kirori Mal College
55	Kasturba Medical College, Manipal
56	XLRI – Xavier School of Management
57	Central Institute of Fisheries Education, Fisheries University
58	National Institute of Pharmaceutical Education and Research Mohali
59	Jawaharlal Nehru University
60	Madras Medical College and Government General Hospital, Chennai
61	Lady Shri Ram College for Women
62	Sher-e-Kashmir University of Agricultural Science and Technology of Kashmir
63	Banaras Hindu University
64	PSG College of Arts and Science
65	Manipal College of Dental Sciences, Mangalore
66	Management Development Institute
67	Academy of Scientific and Innovative Research
68	JSS Dental College and Hospital
69	Indian Institute of Technology Hyderabad
70	National Institute of Food Technology, Entrepreneurship and Management
71	Hans Raj College
72	National Institute of Pharmaceutical Education and Research Guwahati
73	Indian Institute of Management Rohtak
74	Tata Institute of Fundamental Research
75	School of Planning and Architecture Bhopal
76	Symbiosis Institute of Business Management
77	Presidency College
78	Jamia Millia Islamia
79	Sree Chitra Tirunal Institute for Medical Sciences and Technology, Thiruvananthapuram
80	Bidhan Chandra Krishi Vishwavidyalaya
81	Madras Christian College
82	Manipal Academy of Higher Education, Manipal
83	National Institute of Pharmaceutical Education and Research Raebareli
84	Indian Institute of Management Raipur
85	Assam Agricultural University
86	Govt. Dental College, Nagpur
87	Thiagarajar College
88	University of Delhi
89	National Institute of Pharmaceutical Education and Research Ahmedabad

90	Indian Institute of Foreign Trade
91	All India Institute of Medical Sciences Bhubaneswar
92	Dr. B. R. Ambedkar College of Law
93	Deshbandhu College
94	Aligarh Muslim University
95	Kerala Agricultural University
96	School of Planning and Architecture Vijayawada
97	Ramakrishna Mission Vidyamandira
98	Vardhman Mahavir Medical College & Safdarjung Hospital
99	Jadavpur University
100	Indian Institute of Management Ranchi
101	Tamil Nadu Veterinary and Animal Sciences University
102	Acharya Narendra Dev College
103	Amrita Vishwa Vidyapeetham
104	Government Dental College, Bangalore
105	Shri Ram College of Commerce
106	Vellore Institute of Technology
107	Chaudhary Sarwan Kumar Himachal Pradesh Krishi Vishvavidyalaya
108	Rajagiri College of Social Sciences
109	S. P. Jain Institute of Management and Research
110	Anna University
111	Sher-e-Kashmir University of Agricultural Science and Technology of Jammu
112	Dr. Ram Manohar Lohiya National Law University
113	Government Dental College
114	Sri Venkateswara College
115	S.R.M. Institute of Science and Technology
116	National Institute of Food Technology, Enterpreneurship and Management
117	National Law Institute University, Bhopal
118	Institute of Post Graduate Medical Education and Research
119	University College, Thiruvananthapuram
120	Saveetha Institute of Medical and Technical Sciences
121	Indian Institute of Management Udaipur
122	National University of Study and Research in Law
123	Lady Irwin College
124	Postgraduate Institute of Dental Sciences
125	BMS College of Architecture
126	Birla Institute of Technology and Science, Pilani
127	Indian Institute of Management Kashipur
128	Anand Agricultural University
129	Ramakrishna Mission Residential College
130	Maulana Azad Medical College
131	National Institute of Pharmaceutical Education and Research Kolkata
132	Siksha 'O' Anusandhan
133	Indian Institute of Management Shillong
134	University of Agricultural Sciences
135	Guru Angad Dev Veterinary and Animal Sciences University

136	The Rajiv Gandhi National University of Law
137	I. S. F. College of Pharmacy
138	Govt. Dental College, Mumbai
139	St. Joseph's College, Tiruchirappalli
140	University of Hyderabad
141	Deen Dayal Upadhyaya College
142	Yenepoya Dental College
143	Calcutta University
144	National Law University, Cuttack
145	Indian Institute of Management Visakhapatnam
146	Bhaskaracharya College of Applied Sciences
147	Homi Bhabha National Institute
148	Indian Institute of Management Tiruchirappalli
149	National Law University and Judicial Academy
150	St. John's Medical College
151	V.O. Chidambaran College
152	Manipal School of Architecture and Planning, MAHE
153	Nair Hospital Dental College
154	Kalinga Institute of Industrial Technology
155	West Bengal University of Animal and Fishery Sciences
156	Lady Hardinge Medical College
157	KLE Vishwanath Katti Institute of Dental Sciences
158	Maitreyi College
159	Indian Institute of Technology Gandhinagar
160	Dr Rajendra Prasad Central Agricultural University
161	Armed Force Medical College
162	Army Institute of Law
163	Christian Dental College
164	Chandigarh College of Architecture, Sector-12
165	Stella Maris College for Women
166	Indian Institute of Technology (Banaras Hindu University) Varanasi
167	Kerala University of Fisheries and Ocean Studies
168	Gargi College
169	SDM College of Dental Sciences & Hospital
170	Indian Institute of Management Nagpur
171	National Institute of Technology Tiruchirappalli
172	Chanakya National Law University
173	Central Agricultural University
174	All India Institute of Medical Sciences Bhopal
175	Maharashtra National Law University Mumbai
176	Midnapore College
177	SRM Kattankulathur Dental College
178	MICA
179	Chandigarh University
180	Tamil Nadu Dr.J.Jayalalithaa Fisheries University
181	Bishop Heber College
182	Chettinad Dental College and Research Institute
183	Kasturba Medical College, Mangalore

184	National Institute Of Pharmaceutical Education And Research Hajipur
185	Indian Institute of Technology Indore
186	Sri Venkateswara Veterinary University
187	Indian Institute of Management Bodh Gaya
188	Government Dental College
189	Dyal Singh College
190	AU College of Pharmaceutical Sciences, Andhra University
191	Great Lakes Institute of Management
192	National Institute of Technology Rourkela
193	Institute of Liver and Biliary Sciences
194	Lala Lajpat Rai University of Veterinary and Animal Sciences
195	Jawaharlal Nehru Centre for Advanced Scientific Research
196	Maharashtra National Law University, Nagpur
197	Govt. Medical College & Hospital
198	Poona College of Pharmacy, Pune
199	Mahatma Gandhi P.G. Institute of Dental Sciences
200	Pachhunga University College
201	Institute of Management Technology
202	Indian Institute of Technology (Indian School of Mines) Dhanbad
203	Indian Law Institute
204	Navsari Agricultural University
205	Bharati Vidyapeeth (Deemed to be University) Dental College and Hospital, Pune
206	St. Xavier's College, Palayamkottai
207	Dr D Y Patil Institute of Pharmaceutical Sciences and Research
208	JSS Academy of Higher Education and Research
209	Bihar Agriculture University
210	Bapuji Dental College & Hospital
211	Sri Krishna Arts and Science College
212	Goa Institute of Management
213	Savitribai Phule Pune University
214	Professor Jayashankar Telangana State Agricultural University
215	Anant National University
216	BMS School of Architecture, Yelahanka
217	Shaheed Rajguru College of Applied Sciences for Women
218	Kerala University
219	National University of Advanced Legal Studies (NUALS)
220	All India Institute of Medical Sciences Raipur
221	SVKM's Dr. Bhanuben Nanavati College of Pharmacy
222	JSS Medical College, Mysore
223	Adhiparasakthi Dental College and Hospital, Kancheepuram
224	Sri Guru Gobind Singh College of Commerce
225	Jesus & Mary College
226	Damodaram Sanjivayya National Law University
227	ICFAI Foundation for Higher Education, Hyderabad
228	Jawaharlal Institute of Post Graduate Medical Education and Research
229	Indira Gandhi Krishi Vishwavidyalaya
230	Dayanand Medical College

231	International Management Institute
232	Noida Institute of Engineering and Technology (Pharmacy Institute)
233	Army College of Dental Sciences
234	Koneru Lakshmaiah Education Foundation University (K L College of Engineering)
235	Uttar Banga Krishi Vishwavidyalaya
236	N.G.S.M. Institute of Pharmaceutical Sciences
237	Holy Cross College, Tiruchirappalli
238	Andhra University
239	KLE College of Pharmacy, Belgaum
240	Nesamony Memorial Christian College, Marthandam, Kanyakumari Dist.
241	Government Medical College, Thiruvananthapuram
242	Indian Institute of Science Education and Research Pune
243	MIT Art, Design and Technology University, Pune
244	Indian Institute of Management Jammu (IIMJ)
245	Kamala Nehru College
246	Thapar Institute of Engineering and Technology (Deemed-to-be-university)
247	XIM University
248	Medical College
249	Dhanalakshmi Srinivasan College of Arts and Science for Women
250	Bharathiar University
251	Gujarat Cancer and Research Institute
252	Fergusson College (Autonomous)
253	Jaipuria Institute of Management
254	Lovely Professional University
255	National Institute of Technology Delhi
256	St. Teresa's College, Ernakulam
257	M. S. Ramaiah Medical College
258	National Institute of Technology Karnataka, Surathkal
259	Sacred Heart College (Autonomous)
260	Mahatma Gandhi Medical College and Research Institute
261	Indian Institute of Management Amritsar
262	Shanmuga Arts Science Technology and Research Academy
263	Sacred Heart College
264	Osmania Medical College
265	Indian Institute of Technology Ropar
266	Christian Medical College
267	Govt. College for Women, Thiruvananthapuram
268	Shivaji College
269	Institute of Rural Management Anand (IRMA)
270	Amity University
271	Pandit Bhagwat Dayal Sharma University of Health Sciences
272	Indian Institute of Management Sambalpur
273	Kalasalingam Academy of Research and Education
274	Govt Home Science College
275	Cochin University of Science and Technology
276	L. M. College of Pharmacy
277	Kongunadu Arts and Science College
278	Great Lakes Institute of Management

279	Symbiosis International
280	Maharaja's College, Ernakulam
281	Fore School of Management
282	National Institute of Technology Warangal
283	The American College
284	Guru Ghasidas Vishwavidyalaya
285	National Institute of Technology Calicut
286	St. Joseph's College of Commerce
287	Bharathidasan University
288	Sri Ramakrishna College of Arts and Science
289	Manipal Institute of Technology
290	R. C. Patel Institute of Pharmaceutical Education and Research
291	International Management Institute, Kolkata
292	Institute of Chemical Technology
293	Amar Shaheed Baba Ajit Singh Jujhar Singh Memorial College
294	St. Thomas College, Thrissur
295	Indian Institute of Management Sirmaur
296	Gauhati University
297	St. Aloysius College
298	PSG College of Pharmacy
299	T. A. Pai Management Institute, Manipal
300	Babasaheb Bhimrao Ambedkar University
301	Jamal Mohamed College, Tiruchirappalli
302	Sardar Vallabhbhai National Institute of Technology
303	UPES
304	Kristu Jayanti College
305	Panjab University
306	Smt. Kishoritai Bhoyar College of Pharmacy
307	St. Joseph's College, Devagiri
308	International Management Institute, Bhubaneswar
309	Indian Institute of Science Education and Research Kolkata
310	Bishop Moore College
311	Jamia Hamdard
312	Indian Institute of Technology Jammu
313	Ayya Nadar Janaki Ammal College
314	K J Somaiya Institute of Management Studies and Research
315	Acharya Nagarjuna University College of Pharmaceutical Sciences
316	Dr. D. Y. Patil Vidyapeeth
317	Defence Institute of Advanced Technology
318	Punjabi University
319	Government Institute of Science, Nagpur
320	Birla Institute of Management Technology
321	Gujarat Technological University
322	University of Madras
323	Indian Institute of Science Education and Research Mohali
324	Nandha College of Pharmacy
325	Ramanujan College
326	Delhi Pharmaceutical Sciences and Research University

327	Chandigarh College of Pharmacy
328	Mar Ivanios College
329	Loyola Institute of Business Administration
330	Delhi Technological University
331	Kuvempu University
332	Government Arts College
333	Women's Christian College
334	Mahatma Gandhi University
335	Indian Institute of Technology Jodhpur
336	National Institute of Technology Meghalaya
337	S.B. College, Changanassery
338	University of Kashmir
339	Goswami Ganesh Dutta S.D. College
340	Osmania University
341	Queen Mary's College
342	Yogi Vemana University
343	Datta Meghe Institute of Higher Education and Research
344	Alliance University
345	Daulat Ram College
346	Jaipuria Institute of Management, Lucknow
347	Indian Institute of Technology Mandi
348	Mahatama Jyotiba Phule Rohikhand University, Bareilly
349	Bombay College of Pharmacy
350	Madras School of Social Work
351	Indian Institute of Technology Patna
352	Indian Institute of Technology Bhilai
353	Mar Athanasius College
354	Guru Nanak Institute of Pharmaceutical Science and Technology
355	Shri Mata Vaishno Devi University
356	All India Institute of Medical Sciences Rishikesh
357	International Institute of Information Technology Bangalore
358	Dr. N. G. P. Arts and Science College
359	Jaipuria Institute of Management
360	Indian Statistical Institute, Kolkata
361	Alagappa Government Arts College
362	Y. B. Chavan College of Pharmacy
363	Alagappa University
364	KIET Group of Institutions: KIET Group of Pharmacy
365	Kanchi Mamunivar Govt. Institute for Postgraduate Studies and Research
366	Visvesvaraya National Institute of Technology Nagpur
367	A.P.C. Mahalaxmi College for Women
368	College of Pharmacy, Madras Medical College
369	Indian Institute of Science Education and Research Bhopal
370	Sri Venkateswara College of Pharmacy
371	Ethiraj College for Women
372	Graphic Era University
373	North Bengal University, Darjeeling
374	Bharati Vidyapeeth College of Pharmacy

375	Vimala College, Thrissur
376	Punjab Agricultural University
377	Maharana Pratap University of Agriculture & Technology, Udaipur
378	Rajiv Gandhi Institute of Petroleum Technology
379	S S Jain Subodh P G College, Jaipur
380	Sri Sivasubramaniya Nadar College of Engineering
381	Berhampur University
382	National College
383	Thiagarajar School of Management
384	Arulmigu Kalasalingam College of Pharmacy
385	Sri Ramakrishna Mission Vidyalaya College of Arts and Science
386	Malaviya National Institute of Technology
387	National Institute of Technology Agartala
388	Sri Adichunchanagiri College of Pharmacy
389	All India Institute of Medical Sciences Jodhpur
390	Kumaun University, Nainital
391	BML Munjal University
392	Government Victoria College
393	Prin. L.N. Welingkar Institute of Management Development and Research (PGDM)
394	Islamic University of Science & Technology, Pulwama
395	SVKM's Narsee Monjee Institute of Management Studies
396	St. Joseph's College
397	Davangere University
398	Sathyabama Institute of Science and Technology
399	Atal Bihari Vajpayee Indian Institute of Information Technology and Management
400	Sam Higginbottom Institute of Agriculture, Technology and Sciences
401	Acharya & B M Reddy College of Pharmacy
402	Maharaja Agrasen College
403	Pt. Ravishankar Shukla University
404	Mysore University
405	Vishnu Institute of Pharmaceutical Education and Research
406	M S Ramaiah College of Arts, Science, and Commerce
407	Jagan Institute of Management Studies Technical Campus
408	University of Jammu
409	Bundelkhand University
410	Indian Institute of Information Technology Allahabad
411	Scottish Church College
412	New Delhi Institute of Management
413	Jawaharlal Nehru Technological University
414	Kakatiya University
415	Karnataka University
416	King George's Medical University
417	St. Xavier's College
418	Guru Nanak College
419	Shoolini University of Biotechnology and Management Sciences
420	Ramanbhai Patel College of Pharmacy
421	AU College of Engineering (A)
422	Christ University

423	Bethune College
424	National Institute of Bank Management
425	Tumkur University, Tumkur
426	Bharath Institute of Higher Education and Research
427	Uka Tarsadia University, Bardoli
428	CMS College Kottayam
429	Shri Vishnu College of Pharmacy
430	National Institute of Technology Silchar
431	Goa College of Pharmacy
432	Keshav Mahavidyalaya
433	Rajagiri Business School
434	Himachal Pradesh University
435	National Institute of Technology Durgapur
436	Dr. S. N. S. Rajalakshmi College of Arts and Science
437	Dr. B. C. Roy College of Pharmacy and Allied Health Sciences
438	Bharathidasan Institute of Management
439	Gujarat University
440	North Maharashtra University
441	CMR College of Pharmacy
442	Virudhunagar Hindu Nadars Senthikumara Nadar College
443	Shiv Nadar University
444	Maulana Abul Kalam Azad University of Technology
445	Government Arts College
446	P. E. Society's Modern College of Pharmacy
447	National Institute of Agricultural Extension Management
448	Sri Ramachandra Institute of Higher Education and Research
449	Principal K.M. Kundnani College of Pharmacy
450	Delhi College of Arts and Commerce
451	Institute of Management Technology
452	Patna University
453	Acharya Nagarjuna University
454	National Institute of Technology Puducherry
455	Krupanidhi College of Pharmacy
456	Sadakathullah Appa College
457	Tata Institute of Social Sciences
458	R.V. College of Engineering
459	Shri Shivaji Science College
460	Krea University
461	AISSMS College of Pharmacy
462	All India Institute of Medical Sciences Patna
463	Harcourt Butler Technical University
464	Siddaganga Institute of Technology
465	College of Pharmacy, Pandit Bhagwat Dayal Sharma University of Health Sciences
466	Scott Christian College
467	International Institute of Information Technology Bhubaneswar
468	Periyar University
469	Ali Yabar Jung National Institute of Hearing Handicapped

470	Ali Yavar Jung National Institute of the Hearing Handicapped, Mumbai
471	Aligarh Muslim University, Malappuram Centre.
472	All India Institute of Ayurveda
473	ALL INDIA INSTITUTE OF AYURVEDA
474	All India Institute of Hygiene and Public Health
475	All India Institute of Physical Medicine & Rehabilitation, Haji Ali Park, K. Khadye Marg, Mahalaxmi, Mumbai 422 004
476	All India Institute of Speech and Hearing, Manasagangothri,Mysore
477	Army A.D. College, Gopalpur
478	B S K COLLEGE, SAHIBGANJ
479	Bhabha Atomic Research Centre (BARC), Mumbai
480	C - DAC, NOIDA
481	Central Electro-Chemical Research Institute, Karaikudi
482	CENTRAL INSTITUE OF PLASTICS ENGG. & TECH., VATVA, AHMEDABAD 052
483	Central Institute of Fisheries, Nautical & Engineering Training (CIFNET)
484	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING & TECHNOLOGY (CIPET) - RAIPUR
485	Central Institute of Petrochemicals Engineering & Technology, Kochi (CIPET)
486	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING AND TECHNOLOGY
487	Central Institute of Psychiatry
488	Central Research Institute of Ayurveda
489	Central Research Institute of Unani Medicine
490	Central Research Institute. Kasauli, Distt Solan
491	Central Sericultural Research & Training Institute
492	Centre for Development of Advanced Computing (C-DAC), Mohali
493	Chittaranjan National Cancer Institute
494	College of Agricultural Engineering,Pusa
495	College of Military Engineering
496	College of Nursing, Army Hospital (RR)
497	College of Nursing, Command Hospital
498	College of Nursing, INHS Asvinis College of Nursing (B.Sc.) INHS Asvini, Colaba, Mumbai
499	COLLEGE OF NURSING, RIMS
500	College of Nursing,Dr. Ram Manohar Lohia Hospital
501	College of Nursing,Safdarjang Hospital
502	College of Post Graduate Studies, Umiam
503	Command Hospital
504	COMPOSITE REGIONAL CENTRE, MINISTRY OF SOCIAL JUSTICE EMPOWERMENT, BEMINA
505	DENTAL COLLEGE, RIMS
506	Desh Bandhu Gupta Govt. College, Panipat
507	Dhananjayrao Gadgil Sahakari Prabandh Sansthan, New nandanvan
508	DIU COLLEGE
509	DR B B A GOVERNMENT POLYTECHNIC
510	Dyal Singh College (Evening)
511	E S I, Joka
512	EMPLOYEES STATE INSURANCE CORPORATION COLLEGE OF NURSING GULBARGA

513	EMPLOYEES STATE INSURANCE MEDICAL COLLEGE
514	ESI MEDICAL COLLEGE & ESI-PGIMSR (Inst. Code - 495), CHENNAI
515	ESIC College of Nursing, Bangalore
516	ESIC Dental College
517	ESIC DENTAL COLLEGE, GULBARGA
518	ESIC Medical College
519	ESIC MEDICAL COLLEGE AND POST GRADUATE INSTITUTE OF MEDICAL SCIENCES AND RESEARCH, Bangalore
520	ESIC MEDICAL COLLEGE AND HOSPITAL
521	F.A. Ahmed College
522	FOOTWEAR DESIGN AND DEVELOPMENT INSTITUTE
523	Footwear Design and Development Institute - Bharuch
524	Footwear Design and Development Institute - Guna
525	Footwear Design and Development Institute - Hyderabad
526	FOOTWEAR DESIGN AND DEVELOPMENT INSTITUTE - RAE BARELI
527	Footwear Design and Development Institute - Rohtak
528	GOVERNMENT COLLEGE OF NURSING, DAMAN
529	GOVERNMENT ENGINEERING COLLEGE DAMAN
530	GOVERNMENT POLYTECHNIC, DIU
531	HOMI BHABHA CANCER HOSPITAL
532	Homi Bhabha Centre for Science Education
533	HQ ONE SIGNAL TRAINING CENTRE
534	I.G.R.U. ACADEMY, FURSATGANJ AIRFIELD,
535	INDIAN INSTITUTE OF CARPET TECHNOLOGY, BHADOHI
536	INDIAN INSTITUTE OF HANDLOOM TECHNOLOGY, SALEM
537	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY VADODARA INTERNATIONAL CAMPUS DIU
538	INDIAN MARITIME UNIVERSITY, CHENNAI
539	INDIAN MARITIME UNIVERSITY, MUMBAI PORT
540	INDIAN MARITIME UNIVERSITY, VISAKHAPATNAM
541	Indian Naval Ship Hamla
542	Indira Gandhi Centre for Atomic Research (IGCAR), Kalpakkam
543	Institute for Plasma Research (IPR), Gandhinagar
544	Institute for research in reproduction (indian council of medical research)
545	INSTITUTE OF AEROSPACE MEDICINE, BANGALORE
546	INSTITUTE OF ENGINEERING AND TECHNOLOGY, NDA
547	Institute of Physics (IOP), Bhubaneswar
548	Kalindi College
549	Military College of Telecommunication Engineering (MCTE), Mhow
550	MILITARYCOLLEGE OF ELECTRONICS AND MECHANICAL ENGINEERING
551	N.I.S., Patiala
552	NATESAN INSTITUTE OF CO-OPERATIVE MANAGEMENT
553	NATIONAL INSTITUTE OF ELECTRONICS AND INFORMATION TECHNOLOGY, NIELIT
554	National Fire Service College, Civil Lines
555	NATIONAL FORENSIC SCIENCES UNIVERSITY GOA CAMPUS
556	NATIONAL HOMOEOPATHY RESEARCH INSTITUTE IN MENTAL HEALTH
557	National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD)
558	National Institute for Mentally Handicapped
559	National Institute for the Mentally Handicapped

560	National Institute for the Mentally Handicapped Fkat Bi, B-102 Vasundhara CHS Plot No 13-14 Sector 8 Kharghar Navi Mumbai 410 210
561	NATIONAL INSTITUTE OF SIDDHA (Inst. Code - 183), TAMBARAM SANITORIUM, CHENNAI
562	National Institute of Ayurveda, Jaipur
563	NATIONAL INSTITUTE OF ELECTRONICS AND INFORMATION TECHNOLOGY GUWAHATI
564	NATIONAL INSTITUTE OF ELECTRONICS AND INFORMATION TECHNOLOGY, AGARTALA
565	NATIONAL INSTITUTE OF FASHION TECHNOLOGY PANCHKULA
566	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, BHUBANESWAR
567	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, CHENNAI
568	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, GANDHINAGAR
569	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, JODHPUR
570	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, MUMBAI
571	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, PATNA
572	NATIONAL INSTITUTE OF FASHION TECHNOLOGY, SHILLONG
573	National Institute of Homoeopathy
574	National Institute of Hydrography
575	NATIONAL INSTITUTE OF SCIENCE EDUCATION AND RESEARCH
576	National Power Training Institute , Faridabad.
577	Netaji Subhas Institute of Sports, Moti Bagh, Patiala
578	NORTH EAST REGIONAL INSTITUTE OF EDUCATION
579	NORTH EASTERN REGIONAL INSTITUTE OF WATER AND LAND MANAGEMENT
580	Railway Degree College
581	Raja Ramanna Centre for Advanced Technology (RRCAT),Indore
582	Regional Institute of Medical Sciences
583	Regional Institute of Paramedical and Nursing Sciences
584	Saha Institute of Nuclear Physics (SINP),Kolkata
585	SARDAR VALLABHAI PATEL INTERNATIONAL SCHOOL OF TEXTILE AND MANAGEMENT
586	Shri Vinoba Bhave College of Nursing, Silvassa
587	SHRI VINOBA BHAVE INSTITUTE OF MEDICAL SCIENCE AND RESEARCH
588	Shyama Prasad Mukherji College for Women
589	Sri Aurobindo College
590	Sri Aurobindo College (Eve.)
591	Swami Shraddhanand College
592	Tata Memorial Centre (TMC),Mumbai
593	The Institute of Mathematical Sciences (IMSc),chennai
594	University College of Medical Science & Guru Teg Bahadur Hospital
595	Variable Energy Cyclotron Centre (VECC),Kolkata
596	Vector Control Research Centre (I.C.M.R.)
597	Zakir Husain Delhi College
598	NATIONAL ACADEMY OF AGRICULTURE RESEARCH MANAGEMENT
599	NATIONAL COUNCIL FOR CEMENT AND BUILDING MATERIALS
600	CIPET CSTS BADDI
601	National Institute of Occupational Health
602	UDAYBHANSINHJI REGIONAL INSTITUTE OF CO-OPERATIVE MANAGEMENT
603	Institute for Design of Electrical Measuring Instruments

604	CENTRAL INSTITUTE OF PLASTICS ENGINEERING & TECHNOLOGY (CIPET), AMRITSAR
605	CENTRAL TOOL ROOM, LUDHIANA
606	INDIAN INSTITUTE OF HANDLOOM TECHNOLOGY, VARANASI
607	NATIONAL SUGER INSTITUTE, KANPUR
608	CENTRAL TOOL ROOM & TRAINING CENTRE NORTH 24 PARGANAS
609	INDIAN INSTITUTE OF HANDLOOM TECHNOLOGY
610	North Eastern Institute of Ayurveda and Homoeopathy
611	INSTITUTE OF HOTEL MANAGEMENT
612	INSTITUTE OF HOTEL MANAGEMENT CATERING TECHNOLOGY AND APPLIED NUTRITION, TARAMANI, CHENNAI
613	NATIONAL SCHOOL OF DRAMA (THEATRE-IN-EDUCATION WING)
614	INSTITUTE OF HOTEL MANAGEMENT CATERING AND NUTRITION AHMEDABAD
615	INDO SWISS TRAINING CENTRE
616	CENTRAL INSTITUTE OF PLASTICS ENGINEERING AND TECHNOLOGY VIJAYAWADA
617	MSME TECHNOLOGY CENTRE
618	INDO DANISH TOOL ROOM JAMSHEDPUR
619	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING AND TECHNOLOGY KORBA
620	INDIAN INSTITUTE OF HANDLOOM TECHNOLOGY GUWAHATI
621	INDIAN INSTITUTE OF TOURISM AND TRAVEL MANAGEMENT
622	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING AND TECHNOLOGY (CIPET) AGARTALA
623	NATIONAL INSTITUTE OF FASHION TECHNOLOGY
624	ESTUARINE BIOLOGY REGIONAL CENTRE ZOOLOGICAL SURVEY OF INDIA
625	Central Institute of Petrochemicals Engineering & Technology (CIPET), Madurai
626	INDIAN SIGN LANGUAGE RESEARCH AND TRAINING CENTRE
627	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING & TECHNOLOGY
628	CENTRAL INSTITUTE OF PETROCHEMICALS ENGINEERING & TECHNOLOGY:CENTRE FOR SKILLING AND TECHNICAL SUPPORT-GUWAHATI
629	NATIONAL POWER TRAINING INSTITUTE, ALAPPUZHA
630	THE KALAKSHETRA FOUNDATION, CHENNAI
631	ALL INDIA INSTITUTE OF MEDICAL SCIENCE
632	ALL INDIA INSTITUTE OF MEDICAL SCIENCE
633	ALL INDIA INSTITUTE OF MEDICAL SCIENCE
634	ALL INDIA INSTITUTE OF MEDICAL SCIENCE BIBINAGAR
635	ALL INDIA INSTITUTE OF MEDICAL SCIENCE DEOGHAR
636	ALL INDIA INSTITUTE OF MEDICAL SCIENCE GORAKHPUR
637	ALL INDIA INSTITUTE OF MEDICAL SCIENCE KALYANI
638	ALL INDIA INSTITUTE OF MEDICAL SCIENCES
639	ALL INDIA INSTITUTE OF MEDICAL SCIENCES (AIIMS), RAEBARELI
640	ALL INDIA INSTITUTE OF MEDICAL SCIENCES MADURAI
641	ALL INDIA INSTITUTE OF MEDICAL SCIENCES NAGPUR
642	ALL INDIA INSTITUTE OF MEDICAL SCIENCES, GUWAHATI
643	ALL INDIA INSTITUTE OF MEDICAL SCIENCES, MANGALAGIRI
644	Assam University, Silchar
645	CENTRAL INSTITUTE OF BUDDHIST STUDIES
646	Central Institute of Higher Tibetan Studies, Varanasi
647	CENTRAL INSTITUTE OF TECHNOLOGY
648	Central Sanskrit University
649	CENTRAL TRIBAL UNIVERSITY

650	Central University of Gujarat, Gandhinagar
651	Central University of Kerala, Kasaragod
652	CENTRAL UNIVERSITY OF ANDHRA PRADESH
653	Central University of Haryana, Mahendergarh
654	Central University of Himachal Pradesh, Dharmshala, Kangra
655	CENTRAL UNIVERSITY OF JAMMU
656	Central University of Jharkhand, Ranchi
657	Central University of Karnataka, Gulbarga
658	Central University of Kashmir, Srinagar
659	Central University of Orissa, Koraput
660	Central University of Punjab, Bathinda
661	Central University of Rajasthan, Jaipur
662	Central University of South Bihar
663	Central University of Tamil Nadu, Tiruvarur
664	Dakshina Bharat Hindi Prachar Sabha
665	Dr. B. R. Ambedkar National Institute of Technology, Jalandhar
666	Dr. Harisingh Gaur Vishwavidyalaya, Sagar
667	Footwear Design and Development Institute
668	Forest Research Institute, Dehradun
669	Gati Shakti Vishwavidyalaya
670	Hemwati Nandan Bahuguna Garhwal University, Srinagar, Garhwal
671	INDIAN ASSOCIATION FOR THE CULTIVATION OF SCIENCE
672	INDIAN INSTITUTE OF ENGINEERING SCIENCE AND TECHNOLOGY, SHIBPUR
673	INDIAN INSTITUTE OF FOREST MANAGEMENT, BHOPAL
674	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY
675	Indian Institute of Information Technology Agartala
676	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY BHAGALPUR
677	Indian Institute of Information Technology Design And Manufacturing, Kurnool
678	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY RAICHUR
679	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY SURAT
680	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, CHITTOOR
681	Indian Institute of Information Technology, Design & Manufacturing, Kancheepuram
682	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, DHARWAD
683	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, GUWAHATI
684	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, KALYANI
685	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, KOTA
686	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, KOTTAYAM
687	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, LUCKNOW
688	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, NAGPUR
689	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, PUNE
690	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, RANCHI
691	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, SENAPATI
692	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, SONIPAT
693	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, SRIRANGAM
694	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, UNA
695	INDIAN INSTITUTE OF INFORMATION TECHNOLOGY, VADODARA
696	INDIAN INSTITUTE OF MASS COMMUNICATION, NEW DELHI
697	INDIAN INSTITUTE OF PETROLEUM & ENERGY
698	Indian Institute of Science Education & Research (IISER), Berhampur
699	Indian Institute of Science Education & Research (IISER), Thiruvananthapuram

700	Indian Institute of Science Education & Research (IISER), Tirupati
701	Indian Institute of Space Science and Technology, Thiruvananthapuram
702	Indian Institute of Technology, Bhubaneshwar
703	Indian Institute of Technology, Dharwad
704	Indian Institute of Technology, Goa
705	Indian Institute of Technology, Palakkad
706	Indian Institute of Technology, Tirupati
707	Indian Maritime University
708	Indira Gandhi National Tribal University, Amarkantak
709	INSTITUTE OF TEACHING AND RESEARCH IN AYURVEDA
710	International Institute for Population Sciences, Mumbai
711	Lakshmibai National Institute of Physical Education, Gwalior
712	Mahatma Gandhi Antarrashtriya Hindi Vishwavidyalaya, Wardha
713	Mahatma Gandhi Central University, Motihari
714	Manipur University, Imphal
715	Maulana Azad National Institute of Technology, Bhopal
716	Maulana Azad National Urdu University, Hyderabad
717	Mizoram University, Aizawl
718	Motilal Nehru National Institute of Technology, Allahabad
719	Nagaland University
720	NALANDA UNIVERSITY
721	National Brain Research Centre, Gurgaon
722	NATIONAL FORENSIC SCIENCES UNIVERSITY
723	National Forensic Sciences University
724	National Institute of Advanced Manufacturing Technology
725	NATIONAL INSTITUTE OF DESIGN
726	NATIONAL INSTITUTE OF DESIGN (NID) MADHYA PRADESH
727	NATIONAL INSTITUTE OF DESIGN ANDHRA PRADESH
728	National Institute of Design Haryana
729	NATIONAL INSTITUTE OF DESIGN, ASSAM
730	National Institute of Educational Planning & Administration
731	National Institute of Fashion Technology, Hauz Khas
732	National Institute of Technical Teacher Training & Research Chandigarh
733	NATIONAL INSTITUTE OF TECHNICAL TEACHERS' TRAINING & RESEARCH, BHOPAL
734	National Institute of Technical Teachers Training and Research Kolkata
735	NATIONAL INSTITUTE OF TECHNICAL TEACHERS TRAINING AND RESEARCH, CHENNAI
736	National Institute of Technology Arunachal Pradesh
737	National Institute of Technology Goa
738	National Institute of Technology Manipur
739	National Institute of Technology Mizoram
740	National Institute of Technology Nagaland
741	National Institute of Technology Sikkim
742	National Institute of Technology Uttarakhand
743	NATIONAL INSTITUTE OF TECHNOLOGY, ANDHRA PRADESH
744	National Institute of Technology, Hamirpur
745	National Institute of Technology, Jamshedpur
746	National Institute of Technology, Kurukshetra
747	National Institute of Technology, Patna
748	National Institute of Technology, Raipur

749	National Institute of Technology, Srinagar
750	National Museum Institute of History of Art Conservation and Museology
751	National Sanskrit University , Tirupati
752	NATIONAL SPORTS UNIVERSITY
753	Nava Nalanda Mahavihara, Nalanda
754	North Eastern Hill University, Shillong
755	North Eastern Regional Institute of Science & Technology, Papum Pare, Itanagar
756	Pandhi Dwarka Prasad Mishra Indian Institute of Information Technology & Manufacturing , Jabalpur
757	Pondicherry Univeristy, Puducherry
758	RAJIV GANDHI NATIONAL AVIATION UNIVERSITY
759	Rajiv Gandhi National Instiute of Youth Development, Sriperumbudur
760	Rajiv Gandhi University, Itanagar
761	Rani Lakshmi Bai Central Agricultural University
762	Rashtriya Raksha University, Gujarat
763	REGIONAL CENTRE FOR BIOTECHNOLOGY
764	Sant Longowal Institute of Engg. & Tech., Longowal
765	Shri Lal Bahadur Shastri National Sanskrit University
766	Sikkim University, Gangtok
767	South Asian University, New Delhi
768	Tezpur University, Tezpur
769	The English and Foreign Languages University, Hyderabad
770	Tripura University, Agartala
771	University of Allahabad, Allahabad
772	Visva Bharati, Shantiniketan
773	Govt. College, Nattakom, Kottayam-686013
774	Government Bikram College of Commerce, Patiala
775	Government College for Women, Parade Ground , Jammu
776	Nizam College, Basheerbagh
777	I.C. College of Community Science
778	Dempo Charities Trust Dhempe College of Arts & Science
779	Veermata Jijabai Technological Institute, (VJTI, Mumbai)
780	Government College for Women, Kumbakonam
781	Thanthai Periyar Government Arts and Science College (Autonomous)
782	Kunthavai Naacchiyaar Government Arts College for Women
783	Rajah Serfoji Government College, Thanjavur - 613 005
784	Holy Cross College
785	Government College, Attingal
786	College of Engineering, Trivandrum
787	Govt.College, Nedumangad
788	Government Brennen College
789	Bharathi Womens College
790	C.U.Shah College of Pharmacy
791	Sawai Man Singh Medical College
792	University College of Engineering
793	Sri Guru Tegh Bahadur Khalsa College
794	Indraprastha College for Women
795	Aryabhatta College

796	Shaheed Bhagat Singh College (Evening)
797	Rajdhani College
798	Shaheed Sukhdev College of Business Studies
799	Satyawati College
800	Shaheed Bhagat Singh College
801	Mata Sundri College for Women
802	University College of Medical Sciences
803	Indira Gandhi College of Arts and Science
804	Mahatma Gandhi Government Arts College
805	Govt. Arts & Science College, Meenchanda
806	Sree Neelakanda Govt. Sanskrit College, Pattambi
807	Government Arts College
808	Thiruvalluvar Government Arts College
809	Chandragupt Institute of Management Patna
810	Acharya N G Ranga Agricultural University
811	Jawaharlal Nehru Technological University
812	Sri Padmavathi Mahila Visvavidyalayam
813	Sri Venkateswara University
814	Dibrugarh University
815	Punjab Engineering College (Deemed to be University), Chandigarh
816	Guru Gobind Singh Indraprastha University
817	Indraprastha Institute of Information Technology
818	Goa University
819	Maharaja Sayajirao University of Baroda
820	Chaudhary Charan Singh Haryana Agricultural University
821	Guru Jambheshwar University of Science and Technology
822	Kurukshetra University
823	Maharshi Dayanand University
824	J. C. Bose University of Science and Technology, YMCA
825	Dr. Y.S. Parmar University of Horticulture and Forestry
826	Bangalore University
827	Mangalore University
828	University of Agricultural Sciences
829	Visvesvaraya Technological University
830	Calicut University
831	Kannur University
832	Devi Ahilya Vishwavidyalaya
833	Dr. Babasaheb Ambedkar Marathwada University
834	Mumbai University
835	Shivaji University
836	Rashtrasant Tukadoji Maharaj Nagpur University
837	Fakir Mohan University
838	Odisha University of Agriculture and Technology
839	Ravenshaw University
840	Sambalpur University, Sambalpur
841	Utkal University
842	Veer Surendra Sai University of Technology
843	Mohan Lal Sukhadia University

844	Annamalai University
845	Madurai Kamaraj University
846	Manonmaniam Sundaranar University, Tirunelveli
847	Tamil Nadu Agricultural University
848	Chatrapati Sahuji Maharaj Kanpur University
849	Chaudhary Charan Singh University Meerut
850	University of Lucknow
851	G.B. Pant University of Agriculture and Technology
852	University of Burdwan
853	Kalyani University
854	Presidency University
855	Vidyasagar University
856	Indira Gandhi Delhi Technical University for Women
857	Madan Mohan Malaviya University of Technology
858	Uttar Pradesh University of Medical Sciences
859	Netaji Subhas University of Technology (NSUT)
860	COEP Technological University

Annexure 5: State-wise distribution of 1,00,000 slots for 3% interest subvention under
PM-Vidyalaxmi for 2024-25

Sl.No.	State/UT	Population (18-23 years)	distribution of slots for 3% interest subvention
1	A & N Islands	36,066	24
2	Andhra Pradesh	51,81,200	3,428
3	Arunachal Pradesh	1,77,069	117
4	Assam	40,16,400	2,657
5	Bihar	1,55,73,188	10,302
6	Chandigarh	1,27,714	84
7	Chhattisgarh	33,33,600	2,205
8	Delhi	25,32,754	1,676
9	Goa	1,36,320	90
10	Gujarat	72,01,018	4,764
11	Haryana	32,89,200	2,176
12	Himachal Pradesh	7,33,400	485
13	Jammu and Kashmir	16,28,600	1,077
14	Jharkhand	47,34,600	3,132
15	Karnataka	66,55,600	4,403
16	Kerala	31,28,800	2,070
17	Ladakh	27,409	18
18	Lakshadweep	6,081	4
19	Madhya Pradesh	96,63,008	6,393
20	Maharashtra	1,28,67,200	8,512
21	Manipur	3,67,017	243
22	Meghalaya	3,78,940	251
23	Mizoram	1,44,397	96
24	Nagaland	2,72,117	180
25	Odisha	48,18,800	3,188
26	Puducherry	1,11,238	74
27	Punjab	30,82,600	2,039
28	Rajasthan	93,45,800	6,183
29	Sikkim	87,169	58
30	Tamilnadu	69,37,600	4,590
31	Telangana	39,14,800	2,590
32	D & N Haveli and Daman & Diu	93,217	62
33	Tripura	4,83,507	320
34	Uttar Pradesh	2,85,62,243	18,895
35	Uttarakhand	13,39,400	886
36	West Bengal	1,01,64,800	6,724
All India		15,11,61,000	1,00,000

Illustrative examples of allocation of slots within a State following priority criteria mentioned in Paragraph 3 of the guidelines:

- i. Example 1: In Andhra Pradesh, 5000 eligible applications received after de-duplication. 3000 are from government and 2000 are from private. Note that total slots for Andhra Pradesh is 3,428 as per state-wise allocation given above.
 - a) First, all 3000 applications from government HEIs will be selected,
 - b) Among 2000 applicants from private HEIs, priority will be given to professional/ technical courses. Suppose 1500 applications are from professional/ technical courses.
 - c) Among 1500 applications, priority will be given to those who have passed higher secondary from government institutions. Suppose 300 passed higher secondary from govt. institutions. These 300 will be selected.
 - d) For remaining 1200 applicants, priority will be given to those who have passed secondary from government institutions. Suppose 50 passed secondary from govt. institutions. These 50 will be selected
 - e) For remaining 1150 applicants, priority will be given to those who have passed higher secondary from rural school. Suppose 50 passed higher secondary from rural schools. These 50 will be selected.
 - f) For remaining 1100 students, priority will be given to girl students. Suppose there are 100 girls among these 1100 applicants. Then remaining 28 slots will be given to girls with lowest annual income.

Note that, if some of the states have less applications, the vacant slots of that state shall be allotted to remaining states on pro-rata basis using the inter-state ratios from the above table. That has not been considered in steps (a) to (f) of example 1.

- ii. Example 2: In Uttar Pradesh 18,000 applications are received and total slots are 18,895. Then, all applications will be selected. The 895 excess slots will be allotted to remaining states on pro-rata basis.

Notes:

1. If a student has passed higher secondary from Uttar Pradesh Board and has been admitted in a HEI at Tamil Nadu, the student will be considered against slot allotted for Uttar Pradesh.
2. There will be no upper limit on number of applicants from a government HEI.
3. If total applications from Private HEIs are large, cut-off on number of eligible students from a private HEI will be applied only if total applications exceed the state-wise total slots. Otherwise, information will be sent to remaining HEIs of that state that they need to raise awareness of their students regarding availability of the scheme.

Annexure 6 Format of

certificate from quality Higher Education Institution (QHEI) for students who have provided income/ caste/ benchmark disability certificates to the QHEI

(The certificate is to be given in letter head of the QHEI with signature and seal of Vice Chancellor/ Principal / authorised regular employee of the QHEI)

This is to certify that:

1. Shri/ Ms. _____ s/o/d/o _____, bearing AADHAAR no _____ is a Bonafide student of this institute.
2. He/ She has taken admission in the course _____ of this institute on _____ (DD/MM/YYYY) and duration of the course is _____ years.
3. The total fee for the entire duration of course (including registration fee, admission fee, tuition fee, hostel fee and all other non-refundable and refundable fees put together) is approximately ₹ _____ lakhs, the trimester-wise/ semester-wise/ year-wise (strike off which are not applicable) details of which is enclosed.
4. It is further certified that the following certificates submitted by Shri/ Ms. _____ has been duly verified by our institute (strike off whichever is not applicable):
 - a) Board/ Council certificate of higher secondary examination, which states that he has completed his higher secondary from the Board/ Council of _____ in the year _____.
 - b) Board certificate of secondary examination, which states that he has completed his secondary examination from the Board of _____ in the year _____.
 - c) Annual family income certificate from designated public authority which states that his/her annual family income from all sources in the year _____ is ₹ _____ only (family is defined as the student plus father plus mother plus spouse, wherever applicable).
 - d) Persons with Benchmark Disability certificate, which states that he/ she is a case of _____ and he/ she has _____ % permanent disability (as per guidelines).
 - e) Caste certificate, according to which he/ she is from Scheduled Castes (SC) / Scheduled Tribes (ST) / Non-creamy layer Other Backward Classes (NC-OBC) (strike off whichever is not applicable).

Signature

Full name :

Designation:

Office Seal

Format of certificate from students regarding non receipt of any other scholarship / interest subvention on education loan from any ministry/ department/ institution/

organization in central government or state government

This is to certify that:

1. Myself, Shri/ Ms. _____ s/o/d/o _____, bearing AADHAAR no _____ is a Bonafide student of _____ (name of institute).
2. That I have taken admission in the course _____ of this institute on _____ (DD/MM/YYYY) and duration of the course is _____ years.
3. That, I am neither selected nor receiving any other scholarship from any Ministry/ Department / Autonomous Body/ Commission/ Institution/ Organisation in the central government or any state/UT government.
4. That, I am neither selected nor receiving any other interest subvention on education loan from any Ministry/ Department / Autonomous Body/ Commission/ Institution/ Organisation in the central government or any state/UT government.
5. That, if I am selected for interest subvention benefit under PM-USP CSIS or under PMVidyalaxmi, I shall not avail of any other scholarship or interest subvention benefit from any of the agencies specified in points 3 and 4 above.
6. That, if the certificate given by me is found to be false on any future date, I shall not be debarred from all these benefits.
7. That, if the certificate given by me is found to be false in any future date, I shall return entire interest subvention benefit received by me to the bank, so that it can be returned to the concerned government department who has released the interest subvention.

Signature

Full name of student: _____

Format of certificate from banks regarding non receipt of any other scholarship / interest subvention on education loan from any ministry/ department/ institution/ organization in

central government or state government

This is to certify that:

1. Shri/ Ms. _____ s/o/d/o _____, bearing AADHAAR no _____ is a Bonafide student of _____ (name of institute).
2. That Shri/ Ms. _____ have taken admission in the course _____ of this institute on _____ (DD/MM/YYYY) and duration of the course is ____ years.
3. That, as per records verified by this bank, Shri/ Ms. _____ has not been sanctioned any education loan which provides interest subvention benefit by any other Ministry/ Department / Autonomous Body/ Commission/ Institution/ Organisation in the central government or any state/UT government.
4. That, if the certificate given by the bank is found to be false on any future date, the bank shall refund all the interest subvention benefits given to this student by the government. In addition, the government shall be free to take other administrative and legal actions on the bank and personnel involved in this certification process.

Signature

Full name: _____

Designation and bank seal: -----

ACSI SOBCEBC SCHEME

DR. AMBEDKAR CENTRAL SECTOR SCHEME OF INTEREST SUBSIDY ON EDUCATIONAL LOAN FOR OVERSEAS STUDIES (Master/ MPhil/ Ph.D. Level) for OTHER BACKWARD CLASSES (OBCs) & ECONOMICALLY BACKWARD CLASSES (EBCs).

HIGHLIGHT OF THE SCHEME

- Central Sector Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Students belonging to the Other Backward Classes (OBCs) & Economically Backward Classes (EBCs).
- Interest Subsidy on Education Loan for overseas studies for Master, M.Phil and Ph.D. Level.
- Interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D. levels.
- Total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs.8.00 lakh per annum in case of OBCs & EBCs.

(A) Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Students belonging to the Other Backward Classes (OBCs)

1. Background

The scheme of Interest Subsidy on educational loans for overseas studies will promote educational advancement of student from Other Backward Classes.

2. Objective

The objective of the scheme is to award interest subsidy to meritorious students belonging to other weaker sections of the society so as to provide them better opportunities for higher education abroad and enhance their employability.

3. Scope

The is a Central Sector Scheme to provide interest subsidy to the student belonging to the OBCs on the interest payable for the period of moratorium for the Education Loans under the Scheme of Interest subsidy on Educational Loans for Overseas Studies to pursue approved courses of studies abroad at Masters and Ph.D level.

4. Conditions for Interest Subsidy

- i. The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D level.
- ii. The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid-stream due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
- iii. If a student violates any condition of the scheme, the subsidy will be discontinued forthwith.
- iv. If a student is found to have obtained the subsidy by false statement/certificates, the subsidy will be withdrawn/ cancelled forthwith and amount of the subsidy paid shall be recovered with penal interest, apart from taking criminal action as per law.
- v. The students obtaining benefits under this Scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the loan.

- vi. The designated bank will maintain a separate account and records relating to the funds received from the Ministry and these will be subject to inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry and C&AG.
- vii. The designated Banks shall place all relevant details of financial and physical achievements on its website and implement the scheme as per the Memorandum of understanding to be signed between the designated Banks and NBCFDC on behalf of the Ministry of Social Justice and Empowerment.
- viii. The designated Banks will lay down the detailed procedure for processing and sanctioning of interest subsidy to eligible students in consultation with NBCFDC.
- ix. The Scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation study will be borne by the Ministry.
- x. The term and conditions of the Scheme can be changed at any time at the discretion of Ministry of Social Justice and Empowerment to improve procedure and achieve more effective implementation. However, there should not be financial implications.

5. Eligibility

- i. The students should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses listed as per Other Important Point for Both Schemes Para 7 .
- ii. He/She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.

6. Income Ceiling

- i. Total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs.8.00 lakh per annum.
- ii. Under this Scheme, Income certificate produced by the student for availing Educational Loan viz. ITR/Form 16/Audited Accounts/Income certificate issued by the authority of State Government/ UT Administration is acceptable to determining Income ceiling.
- iii. The OBC Caste certificate in the prescribed Performa issued by the competent authority must be taken by the Banks.

(B) Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Students belonging to the Economic Backward Classes (EBCs)

1. Background

The scheme of Interest Subsidy on educational loans for overseas studies will promote educational advancement of student from Economic Backward Classes (EBCs).

2. Objective

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of the society so as to provide them better opportunities for higher education abroad and enhance their employability.

3. Scope

The is a Central Sector Scheme to provide interest subsidy to the student belonging to the EBCs on the interest payable for the period of moratorium for the Education Loans under the Scheme of Interest subsidy on Educational Loans for Overseas Studies to pursue approved courses of studies

abroad at Masters and Ph.D level.

4. Conditions for Interest Subsidy

- i. The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D level.
- ii. The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid-stream due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
- iii. If a student violates any condition of the scheme, the subsidy will be discontinued forthwith.
- iv. If a student is found to have obtained the subsidy by false statement/certificates, the subsidy will be withdrawn/ cancelled forthwith and amount of the subsidy paid shall be recovered with penal interest, apart from taking criminal action as per law.
- v. The students obtaining benefits under this Scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the loan.
- vi. The designated bank will maintain a separate account and records relating to the funds received from the Ministry and these will be subject to inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry and C&AG.
- vii. The designated Banks shall place all relevant details of financial and physical achievements on its website and implement the scheme as per the Memorandum of understanding to be signed between the designated Banks and NBCFDC on behalf of the Ministry of Social Justice and Empowerment.
- viii. The designated Banks will lay down the detailed procedure for processing and sanctioning of interest subsidy to eligible students in consultation with NBCFDC.
- ix. The Scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation study will be borne by the Ministry.
- x. The term and conditions of the Scheme can be changed at any time at the discretion of Ministry of Social Justice and Empowerment to improve procedure and achieve more effective implementation. However, there should not be financial implications.

5. Eligibility

- i. The students should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses listed as per Other Important Point for Both Schemes Para 7 .
- ii. He/She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.

6. Income Ceiling

- i. Total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs.8.00 lakh per annum.
- ii. Under this Scheme, Income certificate produced by the student for availing Educational Loan viz. ITR/Form 16/Audited Accounts/Income certificate issued by the authority of State Government/ UT Administration is acceptable to determining Income ceiling.

There is no need to obtain fresh Income Certificate from students.

Other Important Point for Both Schemes:

1. Recommendatory Committee

- i. Recommendatory Committee headed by Joint Secretary in-charge of Backward Classes Division with representatives of Finance Division, representative of Nodal Bank and concerned Director/ Deputy Secretary as convener will examine and recommend the applications for award of interest subsidy on quarterly basis.

ii. 50% Interest Subsidy will be given to the girl candidates.

2. Rate of Interest Subsidy

- i. Under the scheme, interest payable by the students availing the education loans of the IBA for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the IBA, shall be borne by the Government of India.
- ii. After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational Loan Scheme as may be amended from time to time.
- iii. The candidate will bear the Principal installments and interest beyond moratorium period.

3. Implementing Agencies

The Scheme will be implemented by the designated Banks as per MoU between the Banks and the NBCFDC on behalf of the Ministry of Social Justice & Empowerment.

4. Administrative Expenses

- i. A provision not exceeding 2% of the annual budget allocation for the scheme will be made to meet the administrative and allied costs viz. expenditure for office equipments, including computers and accessories, advertisements, engagement of personnel, third party evaluation etc.
- ii. This provision will also be used for evaluation and monitoring of the scheme, through outside reputed institutions/agencies engaged by the Ministry of Social Justice and Empowerment, Government of India. Administrative cost of the Banks will be shared as per provision in the MoU.

4.1. Monitoring and Transparency

- i. The Ministry of Social Justice and Empowerment shall monitor the performance of the scheme.
- ii. For this purpose, a web enabled monitoring mechanism shall be put in place by designated Banks.
- iii. The designated Banks will be required to furnish quarterly financial and physical progress reports to the Ministry.
- iv. The designated Banks will maintain year-wise details of the students receiving scholarship, indicating institute, location of the institute, course, gender, new or renewal, permanent address and parents address.
- v. Designated Banks will place relevant physical and financial details on their official website.

5. Minor Modifications/Changes

Minor Modifications/Changes in the Scheme with no financial implications may be made by the Competent Authority.

6. Evaluation

The monitoring of the financial and physical performance of the scheme will be periodically evaluated by the assigning evaluation/impact studies to reputed institutions/agencies by the Ministry of Social Justice and Empowerment, Government of India.

7. * Indicative Subjects/Disciplines covered under the Scheme (for Masters, M.Phil and Ph.D):

The subjects/disciplines in which courses may be undertaken for the grant of interest subsidy are listed below:-

- i. Arts/Humanities/Social Sciences
- ii. Commerce
- iii. Pure Sciences
- iv. Engineering

- v. Bio-Technology/Genetic Engineering
- vi. Industrial Environmental Engineering
- vii. Nano-Technology
- viii. Marine Engineering
- ix. Petro-chemical Engineering
- x. Plastic Technology
- xi. Cryogenic Engineering
- xii. Mechatronics
- xiii. Automation Robotics including artificial intelligence
- xiv. Laser Technology
- xv. Low Temperature Thermal Dynamics
- xvi. Optometry
- xvii. Art Restoration Technology
- xviii. Dock and Harbour Engineering
- xix. Imaging System Technology
- xx. Composite Materials Engineering including Decentralized power Distribution (for Solar Heat) system, Energy Storage Engineering, Energy Conservation, Energy Efficient Habitat.
- xxi. Packaging Engineering/Technology
- xxii. Nuclear Engineering
- xxiii. Information Technology including Computer Engineering, Software, Software Quality Assurance, Networking/Connectivity Engineering, Communication system under Hazardous or Post-Disaster conditions, Multi-media Communication.
- xxiv. Industrial Safety Engineering
- xxv. Agriculture & Agro Technology
- xxvi. Agronomy
- xxvii. Medical
- xxviii. Floriculture & Landscaping
- xxix. Food Sciences & Technology
- xxx. Forestry & Natural Resources
- xxxi. Horticulture
- xxxii. Plant Pathology
- xxxiii. Energy Studies
- xxxiv. Farm Power & Machinery
- xxxv. Veterinary Sciences
- xxxvi. Soils & Water Management
- xxxvii. Plant Breeding & Genetics
- xxxviii. Small-scale Rural Technology
- xxxix. Ocean & Atmospheric Sciences
- xl. MBA
- xli. MCA
- xlii. Any other Subject-----*

* Subject may be deleted or added by the Ministry from time to time as situation demands.

8. Nodal Bank:

Canara Bank shall Act as Nodal Bank.

9. Other Terms and Conditions:

- ✓ The Scheme is applicable for higher studies abroad for course at Masters, M.Phil and Ph.D level.
- ✓ The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels.

- ✓ If a student violates any condition of the scheme, the subsidy will be discontinued forthwith.
- ✓ Frequently asked questions (FAQs) related to the scheme is available in Annexure.

10. Documents Required:

- Income certificate produced by the student for availing Educational Loan viz. ITR/Form 16/Audited Accounts/Income certificate issued by the authority of State Government/UT Administration is acceptable to determining Income ceiling.
- Agreement as given in annexure.

11. Submission of Claims:

- ❖ Branches have to verify correctness of the interest subsidy claims as per the ACSISOBCEBC Scheme, which has to be sent to as per Instruction issued by Head Office.

Most Important:

Each Branch has to compulsorily contact all students borrowers belongings to the Other Backward Classes (OBCs) / Economic Backward Classes (EBCs) who have availed education loan for studies abroad and are eligible under this scheme immediately. Send written communication to each by registered post Acknowledgement Due post. The acknowledgement receive from the borrower has to be kept in the respective loan file.

All concerned are requested to take a careful note of the above and ensure compliance.

Future Rent Receivable Loan Scheme

Particular	Existing Guidelines
1.	<p>Eligibility</p> <ul style="list-style-type: none"> • Owners who have let out or propose to let out their premises to reputed companies/ MNCs/ Banks/Multinationals/Public Sector Undertakings/ Established Commercial Organizations, Institutions/ Govt., Quasi Govt. Departments, etc. • Landlords of Uttar Pradesh Gramin Bank office premises / residential flats / houses leased out exclusively to Uttar Pradesh Gramin Bank.
2.	<p>Purpose</p> <p>General Business / Personal Needs (Except for speculative or any other activity restricted by RBI/Govt.)</p>
3.	<p>Maximum Loan Limit</p> <p>60% of rent (net of TDS, advance rent, security deposit), due and receivable, for the unexpired certain period of lease, subject to:</p> <ul style="list-style-type: none"> • Minimum amount of Loan: Rs.2.00 Lac • For Landlord of Uttar Pradesh Gramin Bank Premises: No Minimum Limit • Maximum Loan Amount: Rs.50.00 lacs. • Eligible limit to be fixed considering the unexpired certain lease period of 10 years
4.	<p>Rate of interest</p> <p>Rate of interest will be applicable as advised by Bank from time to time. Interest Applicable: Monthly Rest.</p>
5.	<p>Repayment</p> <p>Loan to be repaid in 'Equated Monthly Instalments (EMI)' with a maximum period of 10 years or unexpired certain leases period whichever is less. Repayment to commence one month after disbursement.</p> <p>Note:</p> <ol style="list-style-type: none"> 1. Cash flow generation of the borrower is to be kept in mind, while proposing repayment schedule. 2. Ballooning/Accelerated repayment, if there is increase in lease rental during the tenor of loan. 3. EMI should not exceed 60% of monthly rent.
6.	<p><u>For Loans up to Rs. 2.00 lacs:</u></p> <ul style="list-style-type: none"> • Assignment of future rent receivables • Third party guarantee 02 persons having net worth 02 (Two) times of the Bank Loan acceptable to the Bank. • Such Loans should be classified as 'Unsecured' and sanction shall be given by the Regional Manager only. <p><u>For Loans above Rs. 2.00 lacs:</u></p> <ul style="list-style-type: none"> • In addition to assignment of future rent receivables, mortgage of the leased properties plus any other acceptable security, value of which should be at least 2 times of the loan amount. The valuation shall be in accordance to the valuation norms prescribed under "Property Loan Scheme", which is to be mortgaged, as assessed by a certified/registered valuer). • Tripartite Agreement amongst the Bank, the borrower and the lessee providing for payment of the rent directly to the Bank. • Note: In normal circumstances, mortgage of leased hold property (Whose future rent is assigned) will be taken as security.

		<ul style="list-style-type: none"> Authority for allowing deviation: If for exceptional reasons mortgage of leasehold property (whose future rent is assigned) is not available as security, other acceptable security may be taken with the approval of next higher authority (i.e. Chairman), the value of which should be at least 2 (two) time of the loan amount. Authority for allowing deviation: Wherever Tripartite agreement is not feasible such as in the case of Government Department/ Public Sector Units/ Multinational Companies, suitable letter from borrower for collecting rent directly to be obtained and lodged with lessee and undertaking from the lessee to pay such rent directly to Bank should be obtained. The Chairman shall be the authority for allowing above deviation.
7.	Sanctioning Authority	Regional Manager
8.	Lease Agreement Processing fee Including Documentation charges	<ul style="list-style-type: none"> Loan against future rent receivables should be given only when properties are leased under registered lease deeds. (Registration of lease deed is compulsory) 0.25% of the sanctioned limit (minimum Rs.1000/-) The above charge is to be levied once only at the time of sanction. No processing charges for review of facility unless there is change in terms of original sanction. The above charge is exclusive of Goods & Services Tax. Note- Actual Stamp charges, valuation of immovable properties charges, insurance premium & Legal Opinion fees will be borne by the borrower and has to be recovered by the branches upfront.
9.	Upfront Fee	0.50% of the loan amount at the time of initial sanction.
10.	Concession	Chairman shall be authorized to consider relaxation in upfront fees.
11.	Insurance	<p>Insurance for full market value of properties in the name of borrower(s) to be mortgaged to Bank with Bank clause. Insurance to cover risks such as fire, riot, earthquake, etc. preferably under our Bancassurance Scheme from insurance companies having tie-up with our bank.</p> <p>Note: - Once the loan is disbursed, borrower to obtain permission of the Bank to carry out any major repair, renovation, addition/ construction in the premises leased out. The branch to ensure that permission is given only after borrower obtains Public Liability Insurance coverage prior to carrying out repair/renovation, etc..</p>
12.	Documents	<p>Loan application.</p> <ul style="list-style-type: none"> Certified Copy of Registered Lease deed. Proof of income of applicant and lessee. KYC Norms Copy of IT return. Original title deeds of the properties to be leased out and equitably mortgaged, along with latest tax receipts. Copy of approved building plan. Tripartite Agreement amongst the Bank, the borrower and the lessee providing payment of the rent directly to the Bank. <p style="text-align: center;">or</p> <ul style="list-style-type: none"> Letter from borrower for collecting rent directly and letter of undertaking from lessee to pay rent directly to Bank, whenever Tripartite agreement is not feasible.

		<p>Note:</p> <ul style="list-style-type: none"> I. Certified copies of lease Deed, Tripartite Agreement, Letter of Authority to collect rent directly by the Bank and Letter of Undertaking from lessee that he/they would deposit rent directly in the specified Bank Account are to be got vetted by Legal Department at Head Office/Legal Advocate of Bank of Baroda, who is not in our Bank's panel. Further, as per the extant guidelines, title clearance report for 30 years is to be obtained. II. All safeguard measures relating to mortgage of property which inter-alia includes valuation, NEC, creation of valid mortgage, physical verification of site etc. shall be adhered to, as advised by the Bank from time to time.
13.	Deviations	Deviations in the norms of the scheme may be permitted by the Chairman in respect of interest rate, tenure, eligibility, amount of loan and security, etc., subject to reporting to Board.
14.	Credit Rating	Credit rating is to be carried out as per extant guidelines of the bank.
15	Inspection	Pre sanction inspection is to be carried out as per bank's extant guidelines, thereafter annual inspection to be carried out and charges to be levied as per bank's extant guidelines.
16.	Other conditions	Adherence of KYC Norms, all necessary safeguard measures relating to mortgage of property which inter-alia includes valuation, NEC, creation of valid mortgage, physical verification of site, ascertaining no dispute/litigation etc. shall be scrupulously followed by the branch prior to sanction of loan , as advised by the Bank from time to time.

Housing Loan Scheme

1.	Purpose	<ul style="list-style-type: none"> • Purchasing of new residential House/Flat and construction of new dwelling unit. • Purchase of old dwelling unit (not more than 25 years old). Beyond 25 years Regional Head permission required subject to ascertaining structural soundness/residual life of the building (5 years more than the repayment period). • For purchase of under construction house/flat from Housing Boards/ Development • Purchase of plot of land, subject to construction thereon within 3 years or up to the period allowed by Development Authority (whichever is earlier) from the date of purchase of plot. • Repayment of loan already availed from any other bank / HFCs /and or other sources, provided documentary evidences are produced. • For Houses/Flats constructed/purchased (not prior to 24 months) from own sources. • Loan for purchase/construction of second house can be considered. <p>*****</p> <ul style="list-style-type: none"> ➢ Under construction flats should be financed preferably in the projects approved by our bank/ our sponsor bank. ➢ However, while approving the loan for purchase of flat/house in under-construction project of private builders not approved by our bank/ our sponsor bank on a standalone basis, credentials of builders, Non-encumbrance certificate of Land with chain of title deed & search report, all regulatory/ statutory approvals such as RERA and other equivalent authority etc. should be checked meticulously. ➢ Visit report to the project site indicating the stage of construction and likely period of completion of project should be undertaken without fail. ➢ Loan amount should be disbursed in stages depending on progress of construction after ensuring that the borrower has invested his pro-rata share towards required margin. Visit to the construction site should be conducted by the bank official before each disbursement. ➢ Cost of GST wherever applicable is to be considered while arriving the cost of project. Undertaking from both the builder as well as borrower to be obtained that any refund applicable (on account of input tax credit) to the customer shall be deposited in the respective home loan account.
2.	Target Group	All individual singly/jointly including All Staff members.
3.	Eligibility (Time of Employment)	<ul style="list-style-type: none"> • Individuals or group of individuals (co-borrowers) who are having an assured source of regular income viz. Salaried employees, Pensioners, Professionals, Self Employed persons, businessman, farmers etc. Staff members are also eligible under Public Scheme. • Applicant/Co-applicant (whose income considered for eligibility) should be employed/ engaged in business/profession for minimum three years. In case of below three years, Regional Managers are authorized to allow the deviation in case to case basis. (Break in service, if any, can be allowed up to maximum period of three months). • Housing Loan to HUF is not to be considered as it is not meant for family

		<p>business of HUF.</p> <p>Note: The land/building proposed under the scheme should be located within the service area/operational area of the bank.</p>													
4.	Age	<p>Minimum: Applicant 21 years / Co-applicant 18 years</p> <p>Maximum:</p> <p>Salaried Class: Age of the borrower plus Repayment period should not be beyond retirement age. However maximum age may be <= 70 years subject to availability of sufficient regular and continuous source of income for servicing the loan provided that-</p> <ul style="list-style-type: none"> • Son/daughter/spouse who is legal heir & preferably below 50 years having sufficient income for loan repayment joins as co-borrower/Guarantor or • If borrower pledges FDR/NSC/GOVT Security of adequate value to ensure continuity of income for repayment of loan installment with interest if sanctioning authority is satisfied about the same. maximum age may be considered up to 70 years also in case of salaried persons drawing pension subject to the condition that 40% of the pension is sufficient to pay the EMI. In case EMI exceed 40% of the pension, the borrower to deposit adequate amount in the loan account so as to reduce the outstanding amount of loan to the extent it can be serviced by 40% of the pension. <p>For Others: Age of the borrower plus Repayment period should not be beyond 65 years. However maximum age may be <= 70 years subject to availability of sufficient regular and continuous source of income for servicing the loan provided that-</p> <ul style="list-style-type: none"> • Son/daughter/spouse who is legal heir & preferably below 50 years having sufficient income for loan repayment joins as co-borrower/Guarantor 'or' • If borrower pledges FDR/NSC/GOVT Security of adequate value to ensure continuity of income for repayment of loan installment with interest if sanctioning authority is satisfied about the same. • However, in case, if the income of the owner or co-owner/s of property, is not considered for calculation of eligibility, upper age criteria/ employment criteria will not be applicable for such applicant or co-applicant/s. 													
5.	Maximum Loan Limit	<p>The maximum loan limit: Rs.500.00 lakhs</p> <p>Note: Good & viable proposals for beyond aforesaid maximum limit can be considered after obtaining prior permission from General Manager.</p> <ul style="list-style-type: none"> • However, the actual quantum of loan should be arrived at after considering the income criteria & repaying capacity. • For Extension – up to Rs. 50.00 lacs (however, total amount of the loan sanctioned including that for extension should not exceed Rs. 500 lacs as defined in Maximum limit stated above). 													
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7.	Margin Norms & Loan to Value (LTV)	<p><u>Margin & LTV: -</u></p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Margin (%)</th> <th>LTV %</th> </tr> </thead> <tbody> <tr> <td>Loan up to Rs. 30 Lac</td> <td>10</td> <td>90</td> </tr> <tr> <td>Loan > Rs. 30 Lac to Rs. 75 Lac</td> <td>20</td> <td>80</td> </tr> <tr> <td>Loans above Rs. 75 Lac</td> <td>25</td> <td>75</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Branches shall not include stamp duty, registration charges, other documentation charges and other expenses like LIC premium etc. should not be included in the cost of house. <p>Property to calculate margin/LTV</p> <ul style="list-style-type: none"> However, the cost of house /dwelling unit does not exceed Rs. 10 Lac, branches may add stamp duty, registration charges, other documentation charges to be included in the cost of house / dwelling unit to calculate margin/LTV. Advance deposited with the builder is to be treated as margin only after its genuineness is checked & verified to the satisfaction of the sanctioning authority. 	Loan Amount	Margin (%)	LTV %	Loan up to Rs. 30 Lac	10	90	Loan > Rs. 30 Lac to Rs. 75 Lac	20	80	Loans above Rs. 75 Lac	25	75												
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9	Repayment Period	<p>30 years (including Moratorium period) Moratorium Period-18 Months.</p> <ol style="list-style-type: none"> In case of Flat, moratorium period may be extended up to possession or 36 months whichever is earlier with prior permission from Regional Manager. *Regional Manager authorized for deviation maximum upto 12 months having sufficient justifications and recommendation.* Interest charged during pre-EMI (Moratorium) period shall be recovered as and when debited in to the account. 																								
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		<ul style="list-style-type: none"> • However, if cost of residential plot of land is beyond 60% of the loan amount, Regional Managers are authorized to allow a deviation for purchase of plot maximum up to 75% of the total loan amount on case to case basis after noting of appropriate justification in this regard. • Purchase of house/Flat ready for possession disbursement be made in one installment directly to the seller of the house/Flat. • In case of builder veracity of Demand letter issued by the builder should be independently verified from Builder and Receipt of Bankers cheque /D.D. and letter for confirmation of Bank's Lien in builder's book must be obtained & kept on record. Builder must be registered with RERA.
11.	Reimbursement Loan	<p>Reimbursement of expenses incurred for houses/flats constructed/purchased (not prior to 24 months) from own sources to good clients on selective basis subject to following terms & conditions:</p> <ul style="list-style-type: none"> • Valuation report shall be obtained from approved valuer of the bank. If loan Amount exceeds Rs 1.00 Crore Valuation report shall be obtained from 02 approved valuer of the bank, least value will be considered for valuation. • Branch shall have to satisfy that there are no external/institutional borrowings against the house and the amount already spent on the house has come from own sources of the customers. • Branch shall verify the relevant money receipts, bills, documentary proof of payment/expenditure etc. • Such loans shall be considered only to the applicants who secure A+, A or B risk rating under House Loan Model.
12.	Car parking cost to be included	<p>Car parking cost to be included in the project cost.</p> <ul style="list-style-type: none"> • If the car parking is located in the same building/ society/compound, the cost of car parking place or area can be considered in the cost of the house/flat. • However, the car parking area should be identifiable specific and be clearly mentioned in the sale agreement/allotment letter.
13.	Rate of Interest	<p>Rate of interest will be applicable as advised by Bank from time to time. Rate of interest will be Based on Credit Vision Score by any of 4 CICs. Interest Application: Monthly Rest</p>
14.	Rate of interest for 3 rd or Subsequent House/Flat (CRE Loan Scheme)	<p>If an individual (Resident/ NRI) owns two or more houses (Houses / Flats), singly or jointly, then the exposure for the third house onwards is to be considered under the CRE Home Loan Scheme.</p> <p>Additional conditions for considering CRE Home Loan:</p> <ul style="list-style-type: none"> • Minimum CIBIL score should be 725. • No deviation to be allowed in FOIR, Age and Income parameters. • Additional 5% margin, than normal Home Loan, to be ensured in all categories (i.e. margin of 10%, 20% and 25% to be increased to 15%, 25% and 30% respectively, depending upon loan amount). • Every home loan sanctioned for 3rd or subsequent house / flat shall be classified as Commercial Real Estate (CRE) and ROI will be applied accordingly (0.50 % higher than the normal rate of interest across all slabs).
15.	Penal Charges	<p>For all cases including purchase of Plot/Land: In case of default in repayment of loan, the borrower shall be liable to pay penal charges as per the bank's guidelines</p>

		<p>Penal charges will be charged from the date of first disbursement:</p> <ul style="list-style-type: none"> Where loan is sanctioned for standalone purchase of plot or composite loan & in case construction of the house is not completed within 3 years from date of first disbursement of the loan; Where residential plot is allotted from Govt. authorities/ agencies & in case construction of the house is not completed within 18 Months from the date of possession or 3 years from the date of first disbursement of the loan whichever is later; In case the plot/land is to be sold/ sold/ loan is to be closed/ closed without construction of House (within aforesaid time frame), 																											
16.	Repayment Capacity (Fixed obligation to Income Ratio)	<p>Salaried employee: Total deductions including proposed EMI should not exceed</p> <table border="1"> <thead> <tr> <th>Sr.</th><th>Gross Monthly Income (GMI)</th><th>Total Deduction Percentage</th></tr> </thead> <tbody> <tr> <td>1</td><td>GMI<Rs. 20000</td><td>50 % of GMI</td></tr> <tr> <td>2</td><td>If GMI above Rs. 20000 up to Rs 50000</td><td>60 % of GMI</td></tr> <tr> <td>3</td><td>If GMI above Rs. 50000 up to Rs 200000</td><td>65 % of GMI</td></tr> <tr> <td>4</td><td>If GMI above Rs. 200000 up to Rs 500000</td><td>70 % of GMI</td></tr> <tr> <td>5</td><td>If GMI above Rs. 500000</td><td>75 % of GMI</td></tr> </tbody> </table> <p>Others: -</p> <table border="1"> <thead> <tr> <th>Sr.</th><th>Gross Annual Income (GAI)</th><th>Total Deduction Percentage</th></tr> </thead> <tbody> <tr> <td>1</td><td>If Gross Annual Income (for last 2 year) < Rs. 6 Lac</td><td>60 % of GAI</td></tr> <tr> <td>2</td><td>If Gross Annual Income (for last 2 year) > Rs. 6 Lac</td><td>80 % of GAI</td></tr> </tbody> </table>	Sr.	Gross Monthly Income (GMI)	Total Deduction Percentage	1	GMI<Rs. 20000	50 % of GMI	2	If GMI above Rs. 20000 up to Rs 50000	60 % of GMI	3	If GMI above Rs. 50000 up to Rs 200000	65 % of GMI	4	If GMI above Rs. 200000 up to Rs 500000	70 % of GMI	5	If GMI above Rs. 500000	75 % of GMI	Sr.	Gross Annual Income (GAI)	Total Deduction Percentage	1	If Gross Annual Income (for last 2 year) < Rs. 6 Lac	60 % of GAI	2	If Gross Annual Income (for last 2 year) > Rs. 6 Lac	80 % of GAI
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17.	Security	<p>Equitable/ registered mortgage of the property. (Search of proposed/ to be mortgaged IPs should be conducted from CERSAI portal and report to be kept in records; certified copy of title deed should be tallied with original title deeds at the time of sanction/ disbursement).</p> <p>Where mortgage cannot be created immediately in situations like house/flat is being purchased/allotted by the Housing Board, Development Authorities or Co-operative Society/Builder, and title/conveyance deed is executed in favour of purchaser only after completion of construction & possession/ making full payment of the cost of house/flat, a stamped Tripartite Agreement be executed amongst Housing Board/ Development Authority/ Co-operative Society/ Builder, the intending borrower and the Bank before release of the loan. (By entering into Tripartite Agreement among Board/ authority/ society/ Builder/ Seller, allottee/ purchaser and bank, bank gets direct privity with the Housing Board/ Development Authority/ Co-operative Society /Builder.)</p> <p>In the under-construction project of the private builder/s, not approved by our Bank/ our sponsor Bank, however approved by RERA, In such case Regional head has power to sanction the loan for specific flat/house after taking suitable security/ third party guarantee acceptable to the Bank, on a standalone basis taking into considerations the specific merits and the value of the account of the prospective home loan borrowers in highly deserving cases, subject to compliance of all other terms & conditions of the Scheme.</p>																											

Where mortgage cannot be created immediately in situations where house/flat/plot is being purchased from/ allotted by the Govt. Development Agencies only, i.e. State Housing Boards and other Govt. Development Authorities, and where these institutions are not entering into TPA with the Bank. In such cases Branches should take prior approval from Regional Head for sanctioning after examining the terms and conditions of the allotment letter of the concerned authority, ensuring that the Bank's funds shall always remain secured and compliance of following:

- (i) Obtaining original Letter of Allotment;
- (ii) Negative lien on property being financed;
- (iii) To inform concerned Institutions that bank has financed the property, get Bank's lien noted in their records and obtain original possession slip issued by the concerned Institutions;
- (iv) Power of Attorney be obtained from the borrower for directly obtaining the lease/ conveyance deed from concerned Institutions upon its execution. An intimation in this regard be sent to concerned Institutions along with the Copy of Power of Attorney authorizing the bank to collect the lease/ conveyance deed directly from the concerned institutions (and if possible acknowledgement be obtained).
- (v) As and when registered lease/ conveyance deed is executed by the concerned Institutions in favour of the allottees, the same should be got collected from the concerned institution and deposited immediately at the branch for creation of valid mortgage.
- (vi) As the concerned Institutions always give second charge to the financing Bank, such Institutions should undertake that in case of cancellation of House/flat/ plot, the entire surplus amount standing to the credit of borrower after adjusting their dues will be refunded to the Bank towards adjustment to the borrower's loan account.
- (vii) PDC/Undated blank cheque to be obtained from borrower and held on records.

Note: In case concerned Institution is not willing/providing undertaking as mentioned at point no. (vi) above, the sanctioning authority may accept, at its discretion, for the interim period, equitable / registered mortgage of some other property / pledge of Government security, NSCs, KVPs, IVPs, bank's FDR / LIC Policies (surrender value) etc. The value of such security so obtained should be equal to 125% of the loan amount. The details of such situations, along with reasons of obtaining alternative security as detailed above, must clearly be specified in the sanction note by sanctioning authority.

Financing at Noida/Greater Noida: -

In case of private builders in Noida/ Greater Noida where the land cost has not been fully paid to the concerned authority and where mortgage cannot be created immediately:

- Home loans shall be sanctioned in all such cases where the builder/ their projects are approved by our Bank/ our sponsor Bank, as per extant guidelines of builder approval. Further, power vested with the Regional Head to sanction loan in cases of unapproved private builders on merit of individual case is not to be exercised for financing home loans at Noida/

		<p>Greater Noida, in cases of partly paid projects of builders/ developers.</p> <ul style="list-style-type: none"> • Further, besides entering into stamped tripartite agreement (TPA) with the builder and borrower, suitable security / third party guarantee, as considered necessary, in above situations to be taken for the interim period, i.e., the period up to which mortgage is not created. Net means of guarantor should be at least equal or more than the loan amount.
18	Inspection	<ul style="list-style-type: none"> • Pre-sanction inspection must be carried out and report must be enclosed with loan documents. • End use will be ensured prior to disburse the next installment of loan. • Completion certificate will be obtained after completion of the construction and enclosed with loan documents. • Periodical inspection of the securities will be ensured on regular intervals.
19.	Insurance	Insurance of the House/Flat with agreed bank clause as per bank norms.
20.	Home Loan to Staff Member availing under normal public scheme	In case of staff availing under Public Home Loan scheme Sanctioning authority is Regional Manager.
21.	Documents	<ul style="list-style-type: none"> • D.P. Note • Agreement for Individual/s (Housing Loan) • Letter of installment with acceleration clause. • Declaration cum Undertaking cum Authority. • Mortgage/Equitable Mortgage of the Plot/ Agriculture Land (In case of Krishak Awas Rin) Other as required.
22	Others	<ul style="list-style-type: none"> • NEC of the plot/House will be obtained prior to sanction of the loan. If loan amount exceeds Rs 1.00 Crores then TIR (Title investigation Report) should be taken from 02 Bank approved advocates on approved format. • Valuation report will be obtained prior to sanction of the loan from bank's approved valuer. • Loan installments will be transferred to SB account of the borrower except in case of purchase of Plot /House. • Unit (House property to be financed) must be established at within the area of operation of the bank. • Place of residence/business/workplace/unit (House property) falling in the area of operation of the branch, no prior permission is required from the Regional Manager, if otherwise permission is required. • Demarcation of Plot/Land/House must be ensured. • KYC norms will be strictly adhered to.

Home Improvement Loan Scheme

	Particular	Existing Guidelines
1.	Purpose	Improvement/Repairing/Renovation/Extension of existing House
2.	Eligibility	<ul style="list-style-type: none"> • All existing Home Loan Borrowers. • New Customers. • It should be ensured that principal borrower is making regular income for at least last three years and it will be sustainable till the whole repayment period.
3.	Maximum Loan Limit	<ul style="list-style-type: none"> • Loan Limit in Rural/Semi Urban Area: Maximum Rs.10.00 lakh. • Loan Limit in Urban/Metro Area: Maximum Rs. 50.00 lakh 'Or' • For Salaried person: Two times of Gross Annual Salary. • For Professional/Self Employed etc. person: Two times of average annual Income of the last three years. 'Or' • 75% of the project cost, Whichever is less
4.	Margin	25% of the project cost which includes estimated cost of Repairing/renovation /improvement /extension of the House.
5.	Securities	<ul style="list-style-type: none"> • Equitable Mortgage/extension of Equitable Mortgage of the property to be repaired/ renovated/ improved/extended. • Wherever it is not possible to create equitable mortgage or wherever the customer desires that equitable mortgage need not be insisted upon, Branch, as a special case, at its discretion, may obtain 100% liquid security (after considering the margin) in form of FDRs/NSCs/ KVPS/LIC Policies etc. as may be deemed adequate. • Margin on above securities is to be maintained as per extant guidelines applicable for financing against these securities. • Personal guarantee of one person acceptable to the Bank.
6.	Rate of interest	Rate of interest will be applicable as advised by Bank from time to time.
7.	Unified Processing Charges	As per Bank Norms
8.	Repayment Period	<ul style="list-style-type: none"> • Maximum 10 Years by Equated Monthly Installments (EMI). • In case of salaried person's maximum repayment period will be up to the retirement age of the borrower and 65 years in case, other than salaried class. • In exceptional cases, this term may be extended beyond above age limit if the borrower pledges FDRs/NSCs/KVPS/LIC Policies etc, of adequate value to ensure continuity of income for repayment of loan Installments with interest if sanctioning authority is satisfied about the same.
9.	Moratorium Period	Maximum 6 months or one month after completion of Repair/Renovation/ Improvement/ Extension work whichever is earlier. However, Interest charged during the pre EMI period is to be recovered as and when applied, before commencement of recovery of EMI.
10.	Documents	<ul style="list-style-type: none"> • D.P. Noto • Attestation Memo • Agreement for Individuals (Housing Loan) • Letter of Installment with acceleration Clause. • General Form of Guarantee. • Declaration cum Undertaking cum Authority Letter.

		<ul style="list-style-type: none"> • Equitable Mortgage of House and Plot.
11.	Disbursement of Loan Amount	<p>Loan amount will be disbursed through S.B. account of the borrower in phases as follows:</p> <ul style="list-style-type: none"> • First Installment: 40% of the Loan Amount. • Second Installment: 40% of the Loan Amount. • Third/last Installment: 20% of the Loan Amount <p>N.B. End use of fund will be ensured prior to release of subsequent installment of loan.</p>
12.	Insurance of the House	Comprehensive insurance of the House is to be ensured with agreed Bank clause.
13.	Others	<ul style="list-style-type: none"> • Latest salary certificate and F-16/ITR for the last two years must be obtained from salaried person. • Copy of ITR return for the last three years must be obtained from businessman/ professionals etc. • NEC of House will be obtained from empaneled Bank Advocate. • Valuation report from authorized valuer. • KYV norms should be strictly followed. • Others norms applicable as per Loan Policy.

Top up Loan Scheme

1.	Purpose	All-purpose excluding speculative or illegal purpose.
2.	Type of Facility	Term Loan
3.	Eligibility (Time of Employment)	<p>Following Home loan borrowers are eligible for Top-up facility (Overdraft/Term loan), subject to eligibility conditions including repaying capacity and LTV: -</p> <ul style="list-style-type: none"> A. All Existing home loan (Including Home Improvement Loan) Borrowers and existing staff & ex-staff (availed home loans under public scheme as well as staff housing loans) whose conduct of account is good and the account is classified as standard. B. All new Home Loan customers acquired/being acquired by way of take-over from other banks/ HFI having satisfactory repayment record with bank. • There are no adverse feature/auditors/inspecting officer's remark in existing housing loan A/c. <p>Addition of Co-Borrower - Co-borrower/s can be added to arrive higher eligibility amount subject to following-</p> <ul style="list-style-type: none"> ➢ Addition of co-borrower should be limited only to very close relatives like spouse, parents, children, and in-laws. ➢ If co-borrower's income is considered for the purpose of adding his/her income to the principal borrower for arriving the higher eligible limit , sustainability of income of co-borrower/s has also to be ensured and assessed on the same line of salaried /professional /self-employed/businessman etc. as the case may be.
4.	Age	<p>Minimum Age: Applicant 21 years / Co-applicant 18 years</p> <p>Maximum Age:</p> <p>Salaried Class: Age of the borrower plus Repayment period should not be beyond retirement age. However maximum age may be ≤ 70 years subject to availability of sufficient regular and continuous source of income for servicing the loan provided that-</p> <ul style="list-style-type: none"> • Son/daughter/spouse who is legal heir & preferably below 50 yrs having sufficient income for loan repayment joins as co-borrower/Guarantor or • If borrower pledges FDR/NSC/GOVT Security of adequate value to ensure continuity of income for repayment of loan installment with interest if sanctioning authority is satisfied about the same. • Maximum Age may be considered up to 70 years also in case of salaried persons drawing pension subject to the condition that 40% of the pension is sufficient to pay the EMI. In case EMI exceed 40% of the pension, the borrower to deposit adequate amount in the loan account so as to reduce the outstanding amount of loan to the extent it can be serviced by 40% of the pension. <p>For Others: Age of the borrower plus Repayment period should not be beyond 65 years. However maximum age may be ≤ 70 years subject</p>

		<p>to availability of sufficient regular and continuous source of income for servicing the loan provided that-</p> <ul style="list-style-type: none"> • Son/daughter/spouse who is legal heir & preferably below 50 years having sufficient income for loan repayment joins as co-borrower/Guarantor 'or' • If borrower pledges FDR/NSC/GOVT Security of adequate value to ensure continuity of income for repayment of loan installment with interest if sanctioning authority is satisfied about the same. 																		
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6.	Margin Norms & Loan to Value (LTV)	<p><u>Margin & LTV: -</u></p> <table border="1"> <thead> <tr> <th rowspan="2">Outstanding Home loan + Proposed Top up Loan</th><th colspan="2">Based on realizable Value</th></tr> <tr> <th>LTV Ratio (HL +Top up)</th><th>Margin (%)</th></tr> </thead> <tbody> <tr> <td>Loan up to Rs. 30 lakh</td><td>90%</td><td>10%</td></tr> <tr> <td>Loan > Rs. 30 lakh to Rs. 75 lakh</td><td>80%</td><td>20%</td></tr> <tr> <td>Loans above Rs. 75 lakh</td><td>75%</td><td>25%</td></tr> <tr> <td>Staff Housing Loan **</td><td>90%</td><td>10%</td></tr> </tbody> </table> <p>**For staff member who has availed the home loan in public scheme, Top up loan to be given by clubbing the staff loan and public home loan both and LTV norms on such top up loan will be applicable at par with Top up loan to public.</p>	Outstanding Home loan + Proposed Top up Loan	Based on realizable Value		LTV Ratio (HL +Top up)	Margin (%)	Loan up to Rs. 30 lakh	90%	10%	Loan > Rs. 30 lakh to Rs. 75 lakh	80%	20%	Loans above Rs. 75 lakh	75%	25%	Staff Housing Loan **	90%	10%	
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7.	Repayment Capacity (Fixed obligation to income ratio	<p>Top-up facility (Overdraft/Term loan) be setup in such a manner that all deductions including proposed EMI on Top-up loan (Overdraft/Term loan) should not exceed as permitted under Home Loan Scheme to Public, as under:</p> <p>For Salaried Employee: - Total deduction including proposed EMI should not exceed</p> <table border="1"> <thead> <tr> <th>Sr.</th><th>Gross Monthly Income (GMI)</th><th>Repayment Capacity</th></tr> </thead> <tbody> <tr> <td>1</td><td>GMI < Rs. 20000</td><td>50% of GMI</td></tr> <tr> <td>2</td><td>If GMI is above Rs. 20000 up to Rs. 50000</td><td>60% of GMI</td></tr> <tr> <td>3</td><td>If GMI is above Rs. 50000 up to Rs. 200000</td><td>65% of GMI</td></tr> <tr> <td>4</td><td>If GMI is above Rs. 200000 up to Rs. 500000</td><td>70% of GMI</td></tr> <tr> <td>5</td><td>If GMI is above Rs. 500000</td><td>75% of GMI</td></tr> </tbody> </table>	Sr.	Gross Monthly Income (GMI)	Repayment Capacity	1	GMI < Rs. 20000	50% of GMI	2	If GMI is above Rs. 20000 up to Rs. 50000	60% of GMI	3	If GMI is above Rs. 50000 up to Rs. 200000	65% of GMI	4	If GMI is above Rs. 200000 up to Rs. 500000	70% of GMI	5	If GMI is above Rs. 500000	75% of GMI
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1	GAI < Rs. 600000	60% of GMI									
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8.	Repayment (Mode & Period)	<ul style="list-style-type: none"> Top-up loan may be sanctioned for the maximum period up to which the applicant is eligible as per his/her age criteria i.e. irrespective of the tenure of linked Home loan applied/availed. In case linked Home Loan account is closed, the repayment of Top-up loan can be continued up to the sanctioned tenure. However, no fresh/enhancement of Top-up loan facility will be sanctioned after the closure of linked Home Loan. Repayment by Equated Monthly Instalments (EMI), First Instalment to fall due one month after first disbursement. In case of existing Top-up Loan, the same is to be closed within -4-years after the pre-closure of linked home loan account as per existing term and condition. 									
9.	Rate of Interest	As per Bank norms.									
10.	Processing Fee	Processing charges applicable as per Housing Loan scheme. Subject to change as per Bank norms (Exempted in case of Staff)									
11.	Disbursement	Disbursement of the loan amount will be made through S.B. account as per requirement of the borrower. However, disbursement will be made in phases in case, loan amount is utilized for Housing purpose.									
12.	Security	<ul style="list-style-type: none"> Extension of the existing equitable mortgage of the house created to secure the House Loan. Personal guarantee of one person acceptable to the bank (Guarantee of staff will be taken in case of loan to staff) <p>Branch must ensure to link collateral id of existing home Loan with the Top-up loan</p>									
13.	Valuation of Property	<ul style="list-style-type: none"> In case of properties acquired within last -3- years, amount of registered sale deed should be taken as value of the property. But for any reason, if the present market value is lower than the registered value (registered within last three years), the present market value of the property is to be accepted as the value of the property. However, in case of existing Home Loan Accounts, Market Value of the property is to be accepted as value of security subject to the condition that present valuation to be carried out only after three years of previous valuation. 									
14.	Maximum times of loan can be availed	The facility can be availed maximum three times during entire tenure of Home Loan provided previous Top-up loan account has been adjusted									
15.	Review of the account	<ul style="list-style-type: none"> Account to be reviewed annually Due date to be synchronized with due date of existing house loan account. 									
16.	Documents	<ul style="list-style-type: none"> Rider Clause D.P. Note. Attestation Memo. Agreement for Individuals (Housing Loan). Letter of installment with acceleration Clause. General Form of Guarantee. 									

		<ul style="list-style-type: none"> • Declaration cum Undertaking cum Authority Letter. • Extension of Equitable Mortgage of House and Plot.
17.	Insurance of House	Comprehensive insurance of the property with Bank clause at the cost of borrower as per Bank's norm
18.	Sector Classification	<p>For reporting purpose Top-Up loans are segmented under Home Loan portfolio.</p> <p>However, Top-Up Loans are to be classified under priority/non-priority classification based on the purpose (activity) for which the loan is utilized. While Incorporating data in finacle system, Branches should ensure to feed proper activity codes for Top-Up Loans in order to classify the accounts in priority/non-priority based on the purpose.</p>
19.	Issuance of Interest Certificate to the borrower for Income Tax Purpose	<p>For the purpose of Income Tax, Branches may issue certificate pertaining to Interest and principal repaid during the year to Home Loan Borrowers.</p> <p>In case of Top-Up loan, Branches should issue such certificate for Income tax purpose only If the disbursed amount is utilized for housing purpose duly supported by original bills, receipts etc. and pre/post sanction Inspections.</p>
20.	KYC Norms	The branches will strictly adhere to the KYC norms as advised by the Bank from time to time.
21.	Others	<ul style="list-style-type: none"> • After Extension of Equitable Mortgage, registration under CERSAI should be ensured under stipulated time. • Maximum loan limit will be assessed on the basis of residual value of House property. • Annual income as well as continuity of income of the borrower till the last repayment should be ascertained on the basis of ITR/F-16. • Others norms applicable as per Loan Policy.
22.	Precautions/Safeguards for the branches:	<ul style="list-style-type: none"> • Location of the house property/property should be properly ascertained & verified by the Branch Manager & sketch of the same along with boundaries should be drawn & kept on records. • Valuation of the property given by the empaneled valuer/govt. approved valuer should be assessed by the Branch Manager through local enquiry & on basis of the market rate/circle rate/realizable value of the property. • Valuation of the property purchased beyond 03 years should be done by the empaneled valuer/govt. approved valuer, in case of property already mortgaged with the Bank. • In case the age of the property is more than 25 years, prior permission, based on soundness and residual life of the property, from the Regional Manager should be obtained to accept the property for mortgage.

Mortgage Loan Scheme

1.	Purpose of Loan	All credit needs of the beneficiaries except financial speculation. Proposals from persons involved in Real Estate Developments, Property Dealers / Brokers, Share/Stock Brokers and persons engaged in speculative activities shall not be considered.
2.	Eligibility	Salaried class & other persons (Professional & Self Employed) +Agriculturist (whose present/past recovery track is good) NB: Existing staff members are not eligible.
3.	Bank Loan & Income Criteria	<p>Minimum Limit- Rs.2.00 lakh</p> <p>Maximum Limit:</p> <p>(i) Rural Branches - Rs. 100.00 lakh. (ii) Semi urban & urban Branches -Rs. 300.00 lakh. (iii) Metro Branches -Rs. 500.00 lakh.</p> <p>(Subject to income criteria, repayment capacity and advance value of the property offered as security)</p> <p>Note: Branch/Regional Office to seek permission from Head Office for considering proposals falling beyond their threshold limit, if otherwise fit, valued and full filling the criterion of the scheme.</p> <p>Computation of Loam Limit:</p> <p>(i) 36 times of monthly salary in case of salaried persons (ii) 05 times of average (last three years) annual income in case of other individuals. (iii) 25% of Average Annual Business Turnover/Professional receipt for last - 3- years in case of Professional & Self employed</p> <p style="text-align: center;">or</p> <p>65% in case of Residential Property and 50% in case of Commercial/Industries property of the Realizable value or Registered Value whichever is applicable as per Margin norms of the scheme.</p> <p style="text-align: center;">or</p> <p>Maximum Rs.100/300/500 Lakh (as the case may be)</p> <p>(whichever is lower among above)</p> <p>NB: Total deduction including proposed EMI not to exceed 60%.</p> <p>Income Norms:</p> <ul style="list-style-type: none"> • Income of all the joint owners of the property who are co-borrowers can be clubbed. • The facility can be considered against property to be mortgaged in the personal name of borrower or his/her close relatives, who should stand as

		<p>a co-borrower.</p> <ul style="list-style-type: none"> • If the income of co-borrower/s (i.e. close relatives viz. spouse, parents, son, daughter, brother, sister, brother's wife) is accepted for the purpose of addition of their income to the income of principal borrower for arriving higher eligible limit, sustainability of income of co-borrower/s has also to be ensured and assessed in the same line of salaried/non salaried as the case may be. • In case of agriculturist (whose present/past recovery track is good) who are predominantly dependent on agriculture and not required to file income tax returns, their income may be assessed by obtaining income certificate from Tehsildar only. <p>The income mentioned in the certificate must be assessed properly taking into consideration land holding of the agriculturist, area of land actually being cultivated by him, cropping pattern and acreage under different crops together with number of crops harvested in a year depending on availability of irrigation facility etc. The assessment of income so arrived must be properly recorded with justification in the appraisal note.</p>
4.	Type of facility	<p>(i) Term Loan/Demand Loan.</p> <p>(ii) Overdraft.</p> <p>NB: In case of Overdraft, minimum annual turnover in the account shall be at least 25% of the limit.</p>
5.	Repayment Capacity	<ul style="list-style-type: none"> ▪ Total deductions (including proposed EMI/Notional Installment) shall not exceed 60% of the Gross Monthly Income. (In case of non-salaried, GMI to be worked out based on average annual income for last three years). ▪ Deductions include Income Tax, PF, Professional Tax, EMIs of existing loans and other deductions, if any. ▪ In case of overdraft, repayment capacity norms shall be applied as if Term Loan is sanctioned for 10 years.
6.	Minimum Income	Minimum Income Rs. 60,000/- per annum.
7.	Age	<p>Minimum -21 years</p> <p>Maximum-60 years</p> <p>Borrower's/Co-borrowers' age +Loan Tenure should not exceed retirement age (60 years) for salaried class & 65 years for others.</p> <p>In case, if the income of the owner or co-owner/s of property, is not considered for calculation of eligibility, upper age criteria/employment criteria will not be applicable for such applicant or co-applicant/s.</p>
8.	Repayment period	<ul style="list-style-type: none"> • Term Loan: Maximum 180 Months in Equated Monthly Installments (EMI) (Including moratorium period of maximum 06 months) • Overdrafts: 12 months' subject to annual review. (moratorium period maximum 03 months) Interest to be recovered separately as & when applied in the account during moratorium period.

		<p><u>For Agriculturist:</u></p> <p>To be fixed as annual/half yearly repayment for principal and interest considering the harvesting pattern and /or other sources of income.</p> <p><u>In case of Overdrafts:</u></p> <ul style="list-style-type: none"> ▪ Minimum annual turnover in the account shall be at least 25% of the limit. ▪ Repayment capacity norms should be applied as if a Term Loan is sanctioned for a period of -120- months or maximum maturity as per the age criteria of the borrower whichever is lower. ▪ Wherever it is observed at the time of review that stipulation of annual turnover is not complied with, the limit shall be reduced annually as under: <ul style="list-style-type: none"> ➢ Maximum period of overdraft: 10 years. ➢ Reduction in operative limit proportionately by end of every year, synchronizing with review of the account. ➢ Alternatively, branch may explore possibility of converting the overdraft facility into term loan and fix EMI for recovery of the balance amount. ▪ The facility may be continued without any condition of reduction till the maximum age specified above, if desired by the borrower, subject to: <ul style="list-style-type: none"> ➢ Annual review & satisfactory conduct of the account. ➢ Minimum annual turnover in the account should be at least 25% of the limit. ▪ With a view to take care of the periodical reduction in the operative limit in case of overdraft facility, following clause shall be added in the loan application and sanction (at the time of initial sanction/review of the facility) letter: <p>"The Bank shall have the right to progressively reduce the limit of overdraft sanctioned hereby every year/month from time to time during the availment of the OD limit. However, it is agreed and understood that such commitment for progressive reduction in the overdraft limit is and will be without prejudice to the rights of the Bank to call for accelerate and demand repayment of entire outstanding amount in overdraft limit at any time and for time to time.</p> <ul style="list-style-type: none"> ▪ Interest to be recovered as and when applied in the account. 									
9.	Prepayment charges	Nil-No penalty for part or full pre-payment.									
10	Rate of interest	Rate of interest will be applicable as advised by Bank from time to time.									
11	Margin	<table border="1"> <thead> <tr> <th><u>S. No.</u></th><th><u>Nature Of Property</u></th><th><u>Margin</u></th></tr> </thead> <tbody> <tr> <td><u>1.</u></td><td><u>Residential</u></td><td><u>35%</u></td></tr> <tr> <td><u>2.</u></td><td><u>Commercial/Industrial</u></td><td><u>50</u></td></tr> </tbody> </table> <p>Note:</p> <p>In case of properties acquired within last 3 years, amount of Registered Value or the Realizable Value whichever is lower should be taken as the value of property and for the purpose of calculation of FACR/Security Coverage Ratio / Loan to Value Ratio. If the present Realizable Value is higher than the Registered Value (Registered within last 3 years) and there are valid reasons for considering present Realizable Value as value of</p>	<u>S. No.</u>	<u>Nature Of Property</u>	<u>Margin</u>	<u>1.</u>	<u>Residential</u>	<u>35%</u>	<u>2.</u>	<u>Commercial/Industrial</u>	<u>50</u>
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		<p>property, for any reason, approval from Regional Manager should be obtain.</p> <p>In other cases, i.e. execution of the property is prior to 3 years, Realizable Value as per the fresh Valuation Report from the Bank's approved Valuer to be accepted to the satisfaction of the branch officials, for calculation of the loan limit.</p>
12	Security	<p><u>Equitable/Legal/Register Mortgage of:</u></p> <p>Residential (House/Flat) or commercial property (building/Land and Building)</p> <p style="text-align: center;">or</p> <ul style="list-style-type: none"> ▪ Plot of land allotted/purchased from any Development Authority (The allotment/sale of plot/land by such development authorities should not contain any clause stipulating fixed time limit for construction of house/commercial building). ▪ Plot of Land properly identifiable & correct demarcation (with at least a 3-foot wall) [Not agricultural land] ▪ Agriculture land shall not be accepted as security. ▪ Comprehensive insurance of the mortgaged property with Bank Interest Clause. ▪ Loans/advances shall be sanctioned against the Equitable/ Registered Mortgage of the non-encumbered built up and self-occupied residential House/Flat/ commercial/ industrial property The account to be adjusted 5 years prior to the residual life of the property. ▪ The property for which clear title deed is available, but the construction is not as per approved map plan or map is not available, in such cases, loan can be granted against such property by taking the realizable value of land only for calculation of loan amount eligibility. ▪ No loan to be sanctioned under the scheme on leased property, agriculture and third party property. ▪ However, in case of leased property, loan can be sanctioned against the property allotted by the Municipal Corporation, Development Authorities ,State Housing Boards, Industrial Centre, wherein Govt. agency is a lessor, subject to following: - ▪ The lease deed permits mortgage of IP. It should be ensured that the lease deed does not contain any clause, which prohibits lessee from creation of mortgage of property in favour of bank. ▪ Permission for creating EM of leasehold property should be obtained from lessor. (Wherever applicable). ▪ While granting loan/limit against the EM of leasehold properties, the remaining period of lease available, marketability of leasehold rights should be kept in view. ▪ The unexpired period of lease should be more than the tenure of loan. ▪ Further, guidelines issued by the Bank from time to time to safeguards bank's interest while financing against leased property be complied with.
13	Valuation of the property	<ul style="list-style-type: none"> ▪ Valuation of the property to be mortgaged is to be obtained from the Bank's valuer/approved Valuer. If loan Amount exceeds Rs 1.00 Crore Valuation report shall be obtained from 02 approved valuer of the bank, least value will be considered for valuation. • NEC/ TIR (Title investigation Report) from the Bank's Advocate in respect

		<p>of property to be mortgaged is to be obtained. If loan amount exceeds Rs 1.00 Crores, then TIR (Title investigation Report) should be taken from 02 Bank approved advocates on approved format.</p> <ul style="list-style-type: none"> ▪ If the property proposed to be mortgaged is a pucca house, its age should not be more than 25 years. In case of houses where age is more than 25 years, Regional Manager at his discretion may consider relaxation on case to case basis, subject to the residual life of the property is 05 years more than the loan period. ▪ Following factors must be considered during valuation of land and buildings for the purpose of granting advances: <ol style="list-style-type: none"> 1. Nature of title (e.g., owned/tenanted). 2. Location of the property. 3. Value of the site. 4. Area of the land and building. 5. Nature of construction and cost incurred. 6. Age and current condition of the building. 7. Present strength of the structure. 8. Rental yield (in case of commercial properties). <p>Note: If an increase in the existing exposure or an additional limit/facility is being considered by extending the charge over the property, a fresh valuation should generally be obtained. However, if the latest valuation report for the proposed mortgaged property was prepared within the last three years and the sanctioning authority is satisfied with its accuracy, a fresh valuation may not be required, subject to compliance with applicable margin norms.</p>
14	Activity Clearance	Obtaining of Activity clearance for Mortgage Loan is dispensed with. Now there is no need of Activity Clearance.
15	Documents	<ul style="list-style-type: none"> ▪ D.P. Note ▪ Letter of installment with acceleration clause (for Term Loan) ▪ Letter of continuing security with negative lien (for OD) ▪ Declaration cum undertaking cum Authority ▪ Documents related to mortgage of property. ▪ Other as required.
16	Preventive measures/Other points	<ul style="list-style-type: none"> ▪ IT Returns of last 03 years to be obtained. (ITR/F-No.16 for last 03 years to be obtained) ▪ Latest Income Tax Assessment Order. ▪ Salary details of last 03 months duly signed by the employer. ▪ Latest bills of Municipal taxes, electricity bills, value tax etc. to be obtained. ▪ No objection from Co-operative Society/Development Authority for creation of mortgage, wherever applicable. ▪ KYC guidelines shall be very meticulously and strictly complied with, which include proper verification/cross checking of information submitted by the applicants for their identity. Documents submitted for identity and proof of residence i.e. copy of ration card/photo identity card/PAN card/driving license should be properly scrutinized and also verified with the originals. Noting for having verified with the originals shall be made on relative documents and report kept on record. ▪ Evidences of income of the borrowers and cash flow for the entire loan tenure to be critically examined and ensured that sufficient surplus is available for meeting actual/notional loan obligations.

		<ul style="list-style-type: none"> ▪ CIBIL data in respect of the applicants shall be meticulously verified leaving no scope for non-detection of identity of the applicants. ▪ Market reports/credit information to be obtained and examined to ensure credit worthiness of the borrower/s. ▪ All guidelines for creation of valid mortgage issued from time to time to be meticulously followed. ▪ Valuation of the property should be justified and realizable in case of need. ▪ Regular inspection of securities to be ensured & reports must be kept on records. ▪ Accounts are required to closely monitored & warning signals, if any, not be ignored at any cost & necessary steps must be initiated immediately. Certified copies of Title deeds including the chain of documents are required to be obtained from the concerned office of the Sub- registrar/ Registrar of Assurances, so as to verify the genuineness of the original title deeds submitted to Bank and the title/ ownership of the property. ▪ Prior to considering EM of any IP as security, search be made in the Database of CERSAI to ascertain whether IP is already mortgaged or not. Search results from CERSAI including “no asset matches the search criteria (NIL report) is to be kept on record. ▪ Certified copies of Title deeds including the chain of documents are required to be obtained from the concerned office of the Sub- registrar/ Registrar of Assurances, so as to verify the genuineness of the original title deeds submitted to Bank and the title/ ownership of the property. ▪ Prior to considering EM of any IP as security, search be made in the Database of CERSAI to ascertain whether IP is already mortgaged or not. Search results from CERSAI including “no asset matches the search criteria (NIL report) is to be kept on record.
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Two Wheelers Loan (Salaried Person Only) Scheme

1.	Purpose	For purchase of new 02 wheeler such as motor cycle, moped etc. for personal use, to salaried persons only.
2.	Eligibility	<ul style="list-style-type: none"> • All permanent employees of Central & State Govt. / Govt. Undertaking /Govt. & Govt. aided Educational Institutions, who are drawing salary for last 06 months from the Branch. • All permanent staff members of our Bank.
3.	Age	<ul style="list-style-type: none"> • Minimum age 21 year • Maximum age 60 years (including the repayment period of loan)
4.	Loan Limit	<p>Maximum Rs. 2.00 Lakh NB: The total deduction shall not exceed the 60% of the gross salary including EMI of the proposed two wheeler loan.</p>
5.	Rate of interest	Rate of interest will be applicable as advised by bank from time to time. Interest Applicable: Monthly rest
6.	Margin	10% of the 'On Road Price' excluding accessories.
7.	Mode of Disbursement	<ul style="list-style-type: none"> • The payment shall be made directly to the authorized dealer/supplier including margin money of the borrower through Demand draft/NEFT. No charges will be levied for DD/ NEFT. • Proper due diligence if payment is made through NEFT. • Margin money deposited to Dealer will not be considered as margin money for loan.
8.	Nature of Loan	Term Loan
9.	Repayment Period	Maximum 60 Monthly EMI
10.	Insurance	Comprehensive insurance policy (covering third party insurance also), with agreed bank clause and policy remain deposited with the bank.
11.	Security	<ul style="list-style-type: none"> • The loan is to be secured through hypothecation of vehicle for which the loan is being granted. • Bank's charges/lien to be noted with the Regional Transport Authority (RTA). • For salaried person one personal guarantee of salaried person acceptable to Bank.
12.	Documents	<ul style="list-style-type: none"> • Attestation Memo. • DP Note. • General form of guarantee. • Hypothecation of the vehicle. • Irrevocable power of attorney. • Blank TTO form 29 &30 signed by the borrower. • Declaration cum undertaking cum authority. • Letter of instalment with acceleration clause. • Post Dated Cheques (PDC). Other, if any. <p>NB:</p> <ul style="list-style-type: none"> • Branch will send a letter to dealer, just after disbursement, for noting of Bank's charge with RTA along with TTO form 20, properly mentioning bank branch name as financer & duly signed by Branch Manager. • Copy of Bill vouchers & Registration certificate of vehicle with Bank's name as financer will be held in record.
13.	Classification	NPS, however, loan sanctioned under PMMY (for market use to Farmers) will be classified under priority sector.

Two-Wheeler Refinance Loan Scheme for Non-Agricultural Customers
(For Self-Employed and Other Business Persons)

	Particular	Existing Guidelines
1.	Purpose	Providing loans to non-agricultural customers for purchase of two-wheelers..
2.	Eligibility	<ul style="list-style-type: none"> Self-employed or other business persons whose business/profession has been running smoothly for the past 2 years and whose annual gross income is not less than Rs. 2,50,000 (as per the latest income tax return). If the above eligible individuals are availing the loan in the name of an adult son/daughter or spouse, then the self-employed/business person must be mandatorily made a co-borrower.
3.	Age	<ul style="list-style-type: none"> Minimum age 21 year Maximum age 60 year (including the loan tenure, the age of the applicant should not exceed 65 years)
4.	Loan Limit	<p>The loan amount will be determined for such eligible self-employed and other self-earning individuals whose total liabilities/annual gross income is not less than Rs. 2.50 lakhs and who can provide the latest income tax returns for the past two years to the bank.</p> <p>Such eligible individuals will be sanctioned subject to below mentioned-</p> <ul style="list-style-type: none"> 90% of the project cost or Maximum of Rs. 2,00,000 (Rupees Two Lakh only), whichever is lower. <p>The total monthly deduction (including the proposed loan EMI) should not exceed 60%. The project cost will also include the vehicle registration and insurance amount.</p>
5.	Rate of interest	<p>Rate of interest will be applicable as advised by bank from time to time. Interest Applicable: Monthly rest</p> <p>Note:</p> <ul style="list-style-type: none"> If the applicant provides liquid security equivalent to the loan amount as security, a concession of 1% in the interest rate will be given. If the applicant provides liquid security up to 50% of the loan amount or fully secured immovable property equivalent to the loan amount, a concession of 0.50% in the interest rate will be given.
6.	Margin	10% of the 'On Road Price' excluding accessories.
7.	Mode of Disbursement	<ul style="list-style-type: none"> The payment shall be made directly to the authorized dealer/supplier including margin money of the borrower through Demand draft/NEFT. No charges will be levied for DD/ NEFT. Proper due diligence if payment is made through NEFT. Vehicle-related bill/voucher, insurance, and RC documents will be kept secured along with the loan documents.
8.	Nature of Loan	Term Loan
9.	Repayment Period	Maximum 60 Monthly EMI
10.	Insurance	Comprehensive insurance policy, with agreed bank clause.
11.	Security	<ul style="list-style-type: none"> Hypothecation of the vehicle. Guarantee of two individuals acceptable to the bank (whose total net worth is not less than twice the loan amount).

12.	Documents	<ul style="list-style-type: none"> • Attestation Memo. • D.P. Note • Loan Agreement cum Installment Hypothecation/Pledge • General Guarantee Letter • Letter of Installment with Acceleration Clause • Declaration cum Undertaking cum Authority • Prescribed Form for Transfer of Title Ownership by the Transport Department (to be signed by the borrower) • Irrevocable Power of Attorney
13.	Others	<ul style="list-style-type: none"> • Compliance with KYC norms will be mandatory. • Copies of the latest income tax returns for the past two years will be obtained. • If the borrower does not have a savings account, one will be opened, and a RuPay debit card will be issued along with other banking facilities. • The borrower's current banking relationship and Statement of Account will be used to obtain information related to income/receipts/sales, etc.

Two-Wheeler Loan to farmers under Mudra Scheme

1.	Introduction	Two-wheelers will assist farmers in the maintenance and monitoring of their agricultural land and will be beneficial for marketing their products and traveling, thereby providing support to farmers.
2.	Purpose	To provide farmers with a two-wheeler for commercial use, so they can transport their agricultural produce to markets and other commercial destinations.
3.	Eligibility	<ul style="list-style-type: none"> • Farmers who own at least one acre of irrigated fertile agricultural land will be eligible for this scheme. • Under the PMMY scheme, farmers will be provided loans to transport their agricultural produce to the market or for other business purposes only. • Loans for personal use of two-wheelers will not be eligible under this scheme.
4.	Age	<ul style="list-style-type: none"> • Minimum age 21 year • Maximum age 60 year (including the loan tenure, the age of the applicant should not exceed 60 years)
5.	Loan Limit	Such eligible individuals will be sanctioned subject to below mentioned- <ul style="list-style-type: none"> • 90% of the project cost or • Maximum of Rs. 50,000 (Rupees fifty thousand only), (whichever is lower)
6.	Rate of interest	Rate of interest will be applicable as advised by bank from time to time.
7.	Margin	10% of the 'On Road Price' excluding accessories.
8.	Mode of Disbursement	The payment shall be made directly to the authorized dealer/supplier including margin money
9.	Nature of Loan	Term Loan
10.	Repayment Period	Maximum – 5 Years (Monthly/ Quarterly/Half yearly)
11.	Insurance	Comprehensive insurance policy, with agreed bank clause.
12.	Security	Primary - Hypothecation of the vehicle & the bank's charge will be noted in the vehicle registration papers. Collateral- No collateral is required.
12.	Documents	<ul style="list-style-type: none"> • Attestation Memo. • D.P. Note • Loan Agreement cum Installment Hypothecation/Pledge • Letter of Installment with Acceleration Clause • Declaration cum Undertaking cum Authority • Blank TTO form signed by the borrower • Irrevocable Power of Attorney
13.	Processing Charge	No Processing Charge
14.	Finacle Code	Loan account will be opened under LA014 in the Financial Code. The PMMYS code (1) should be selected for this scheme.
15.	Others	<ul style="list-style-type: none"> • Purpose of use for the vehicle being purchased. • The borrower must provide an undertaking stating that the two-wheeler will be used for commercial purposes. • After the vehicle is purchased, its registration and insurance must be done at the borrower's own expense, including the bank's hypothecation charge. • The branches will securely retain all documents related to the vehicle, including bills, vouchers, receipts, Registration Certificate (R.C.), insurance policies, etc. • All other conditions will be as per the bank's loan policy.

Bank Premises Loan Scheme

01.	Objective	Providing loans for the construction of buildings, building repairs, or building renovation/expansion for bank premises/offices.
02.	Eligibility	Bank building owner
03.	Loan Limit	Up to 75% of the bank premises rent for 60 months or project cost, or the applied amount—whichever is lower.
04.	Rate of Interest	Interest rate will be applicable as per the bank's guidelines determined from time to time
05.	Loan Type	Term Loan
06.	Margin	25 %
07.	Repayment	The loan (principal + interest) should be adjusted within the contract period between the bank and the building owner. Loan repayment should follow with the payment of rent.
08.	Security	<ul style="list-style-type: none"> • The proposed bank building will be mortgaged. • In the absence of a title deed for the building, two guarantors whose net worth is equal to the bank loan or 50% of the loan amount in liquid securities.
09.	Documents	<ul style="list-style-type: none"> • D.P. Note • Attestation Memo • Lease Deed Agreement • Current mortgage of the proposed construction site (if available) or other documents for securities acceptable to the bank. • Letter of Installment (with acceleration clause) • Declaration cum Undertaking cum Authority • Other documents, if applicable
10.	Insurance	The building must be insured against fire, riots, etc., with a public sector insurance company.
11	Sanctioning Authority	Regional Manager / Chief Manager posted at the Regional office.
12	Others Term & Condition	<ul style="list-style-type: none"> • Compliance with KYC norms. • Other term & conditions as per loan policy

Personal Loan Schemes

RETAIL LOAN -PRODUCT PROFILE OF PERSONAL LOAN SCHEME-VARIOUS COMPONENTS OF THE SCHEME				
PARAMETER	PRODUCT PROFILE-1 (Shikshak Samman Rin Yojna)	PRODUCT PROFILE-2 (Personal Loan Scheme)	PRODUCT PROFILE-3 (Personal Loan to Pensioners)	PRODUCT PROFILE-4 (Personal Loan to Staff)
1. Eligible entities	<p>All confirmed teachers and employees of Government/Semi - Government / Government aided schools/colleges / and all confirmed employee of central government & State Government (drawing salary from treasury) <u>except employee of corporations/ PSUs owned by Central/State Govt. Development authorities, Banks/ Financial Institutions, LIC & GIC</u> who are:</p> <p>1.Salaried class having salary account with our bank & Drawing salary from our branches for last 03 months and</p> <p>2. Completed 01 year service.</p>	<p>All confirmed employees of Preferred Organizations including corporations / PSUs owned by Central/State Govt., Development authorities, Banks/Financial Institutions, LIC & GIC, who are:</p> <p>1. Drawing salary from our Bank/other CBs/FIs for last 06 months.</p> <p>2. Completed 01 year service</p>	<p>Retired persons of Government/Semi Government or preferred organizations who are drawing monthly pension after retirement for at least 06 months from our bank.</p>	<ul style="list-style-type: none"> • All permanent Staff members of the Bank who have completed six months of their service in the Bank and is not eligible for Clean Overdraft (COD) facility due to minimum required service period. • No disciplinary action should pending/contemplated against them.
2. Purpose	अपनी व्यक्तिगत आवश्यकताओं की पूर्ति हेतु ऋण जैसे चिकित्सा, शिक्षा, विवाह (स्वयं अथवा पुत्र पुत्री/भाई बहन आदि) पारिवारिक/ सामाजिक कार्य, यात्रा व्यय, कर भुगतान आदि (सट्टेबाजी आदि को छोड़कर)	अपनी व्यक्तिगत आवश्यकताओं की पूर्ति हेतु ऋण जैसे चिकित्सा, शिक्षा, विवाह (स्वयं अथवा पुत्र पुत्री/भाई बहन आदि) पारिवारिक/ सामाजिक कार्य, यात्रा व्यय, कर भुगतान आदि (सट्टेबाजी आदि को छोड़कर)	अपनी व्यक्तिगत आवश्यकताओं की पूर्ति हेतु ऋण जैसे चिकित्सा, शिक्षा, विवाह (स्वयं अथवा पुत्र पुत्री/भाई बहन आदि) पारिवारिक/ सामाजिक कार्य, यात्रा व्यय, कर भुगतान आदि (सट्टेबाजी आदि को छोड़कर)	For contingency needs and necessary requirements.
3. Nature of loan	Term Loan/Overdraft	Term Loan	Term Loan	Term Loan
4. Calculation of loan limit.	<p>सावधि ऋण- आवेदित राशि अथवा अधिकतम रु.20,00,000/- उपरोक्त में से जो कम हो।</p> <p>अधिविकर्ष- आवेदित राशि अथवा अधिकतम रु.10,00,000/- उपरोक्त में से जो कम हो।</p> <p>नोट:- क्रेडिट रेटिंग के अनुसार 'ए' श्रेणी हेतु नियमानुसार पूर्ण राशि, 'बी' श्रेणी हेतु योजना अंतर्गत अधिकतम पात्र ऋण का 90 प्रतिशत (इसमें वृद्धि हेतु केस टू केस आधार पर क्षेत्रीय प्रबंधक अधिकृत होंगे)। 'सी' एवं 'डी' श्रेणी के आवेदक इस ऋण हेतु पात्र नहीं होंगे।</p>	<p>मासिक शुद्ध वेतन का अधिकतम 12 गुना अथवा आवेदित राशि अथवा अधिकतम रु. 20,00,000/- उपरोक्त में से जो कम हो।</p> <p>नोट:- क्रेडिट रेटिंग के अनुसार 'ए' श्रेणी हेतु नियमानुसार पूर्ण राशि, 'बी' श्रेणी हेतु योजना अंतर्गत अधिकतम पात्र ऋण का 90 प्रतिशत (इसमें वृद्धि हेतु केस टू केस आधार पर क्षेत्रीय</p>	<p>05 times of total monthly pension or Rs.5.00 lakh whichever is lower.</p> <p>नोट:- क्रेडिट रेटिंग के अनुसार 'ए' श्रेणी हेतु नियमानुसार पूर्ण राशि, 'बी' श्रेणी हेतु योजना अंतर्गत अधिकतम पात्र ऋण का 90 प्रतिशत (इसमें वृद्धि हेतु केस टू केस आधार पर क्षेत्रीय</p>	<p>12 times of net salary drawn subject to the maximum amount:</p> <ul style="list-style-type: none"> • Rs.2.00 lacs in case of Office Assistant/ Attendant • Rs.4.00 lacs in case of Officers

	<p>NB:</p> <p>(i) Including the EMI of proposed loan, the total deductions shall not Exceed:</p> <p>a)GMI- upto Rs.50,000/-: 60%</p> <p>b)GMI-Above Rs.50,000/- --Upto Rs.1,00,000/-: 65%</p> <p>c)GMI-Above Rs.1.00 Lacs-75%</p> <p>(ii) Prior permission from Regional Manager to be obtained for sanction of loans above Rs.10.00 lacs. Loans up to Rs.10.00 lacs shall be sanctioned by the Branch Manager as per his DLP.</p>	<p>प्रबंधक अधिकृत होंगे)। 'सी' एवं 'डी' श्रेणी के आवेदक ऋण हेतु पात्र नहीं होंगे।</p> <p>NB:</p> <p>(i) Including EMI of Proposed Loan, the total deductions shall not exceed 60% of the gross salary.</p>	<p>क्षेत्रीय प्रबंधक अधिकृत होंगे)। 'सी' एवं 'डी' श्रेणी के आवेदक ऋण हेतु पात्र नहीं होंगे।</p>		
5.	Margin	No margin	No margin	No margin	
6.	Rate of Interest	Rate of interest will be applicable as advised by Bank from time to time.	Rate of interest will be applicable as advised by Bank from time to time.	Rate of interest will be applicable as advised by Bank from time to time.	
7.	Loan Disbursement	Loan shall be released in the salary account/SB account of the borrower.	Loan shall be released in the salary account/SB account of the borrower.	Loan shall be released in the pension account/SB account of the borrower.	
8.	Repayment	<p>Term Loan:</p> <ol style="list-style-type: none"> 1. Loan shall be repaid in 84 EMI. 2. The repayment shall be fixed in such a manner that the entire loan is repaid prior to retirement from service of the borrower. <p>Overdraft:</p> <ol style="list-style-type: none"> 1. On attaining the age of 55 years or 5 years prior to retirement date, whichever is earlier, 20% of OD limit will be reduced each year leading to adjustment of entire OD limit on retirement of the borrower. 2. Salary to be credited in this OD account every month. 3. Interest should be serviced on monthly basis by the borrower. 	<p>Loan shall be repaid in 60 EMI.</p> <p>The repayment shall be fixed in such a manner that the entire loan is repaid prior to retirement from service of the borrower.</p>	<p>Loan shall be repaid in 60 EMI.</p> <p>The repayment shall be fixed in such a manner that the entire loan is repaid within 70 years age of the pensioner.</p>	<p>Loan shall be repaid in 48 EMI.</p> <p>N.B. An undertaking will be obtained from the concerned Staff that as soon as he will be eligible for availing the COD facility, he will avail the same and remaining balance of the personal loan account will be adjusted.</p>
9.	Penal Charges	2% on the overdue amount for period it remains overdue.	2% on the overdue amount for period it remains overdue.	2% on the overdue amount for period it remains overdue.	
10.	Service Charges	As per Bank Norms	As per Bank Norms	NIL	

11.	Security	<ul style="list-style-type: none"> ➤ In case of Bank Loan above Rs.10.00 lacs, if the borrower is not permanent resident of that district, the branch shall obtain guarantee of one person residing in that district and drawing salary from our Branch. Guarantor should be confirmed employee. ➤ A stamped undertaking from the employer to deduct monthly installments from the salary of the borrower & remit the same to the Bank & in case of default the terminal benefits of the borrower shall be adjusted towards the Bank Dues. In case of non receipt of stamped undertaking from employer, PDC/ECS Authority /Debit Authority from the borrower shall be obtained. 	<ul style="list-style-type: none"> ➤ A stamped undertaking from the employer to deduct monthly installments from the salary of the borrower & remit the same to the Bank & in case of default the terminal benefits of the borrower shall be adjusted towards the Bank Dues. In case of non receipt of stamped undertaking from employer, PDC/ECS Authority /Debit Authority from the borrower shall be obtained. 	<ul style="list-style-type: none"> ➤ 01 Guarantor will be obtained which is acceptable to the Bank, who is drawing salary from our Branch/Bank with net worth equal to Bank Loan. ➤ Debit authority from the pensioner to deduct EMI from his savings bank account /ECS authority. 	<ul style="list-style-type: none"> ➤ Guarantee will be obtained from one confirmed Staff of the Bank.
12.	Documents	<ul style="list-style-type: none"> ➤ DP Note ➤ Letter of installment with acceleration clause. ➤ Letter of continuing security ➤ Declaration cum undertaking cum authority. ➤ Special undertaking ➤ Debit authority to deduct the SB account of the borrower. ➤ Post Dated Cheques (PDC) ➤ Stamped Undertaking from the employer to deduct monthly installments from the salary. ➤ General Form of guarantee(wherever applicable) ➤ Any other documents(as applicable) 	<ul style="list-style-type: none"> ➤ DP Note ➤ Letter of installment with acceleration clause. ➤ Declaration cum undertaking cum authority. ➤ Special undertaking ➤ Debit authority to deduct the SB account of the borrower. ➤ Post Dated Cheques(PDC) ➤ Stamped Undertaking from the employer to deduct monthly installments from the salary. ➤ General Form of guarantee(wherever applicable) 	<ul style="list-style-type: none"> ➤ DP Note ➤ Letter of installment with acceleration clause. ➤ Declaration cum undertaking cum authority. ➤ Debit authority /ECS Mandate (wherever applicable). ➤ Postdated cheques (wherever applicable). ➤ 01 Guarantor. 	<ul style="list-style-type: none"> ➤ DP Note ➤ Letter of installment with acceleration clause. ➤ Declaration cum undertaking cum authority. ➤ Special undertaking ➤ ECS Mandate (wherever applicable). ➤ Post dated cheques (wherever applicable). ➤ 01 Guarantor (Staff)-General form of guarantee.
13.	Other Terms & Conditions	<ul style="list-style-type: none"> ➤ Latest salary slip of the borrower is to be obtained duly certified by the employer. It should be also ensured that there is no disciplinary proceedings' running against the borrower. The transactions in the salary account of the borrower are to be verified cautiously. ➤ The savings bank account of the borrower through which the salary is paid 	<ul style="list-style-type: none"> ● ऋण राशि के पूर्ण समायोजन तक कर्मचारी के वेतन से किस्तों एवं ब्याज की कटौती कर बैंक को प्रेषित करने सम्बन्धी नियोक्ता से स्टाम्प अप्डरेटेकिंग साथ ही ऋण के समायोजन के सम्बन्ध में यदि आवश्यक हो तो कर्मचारी के Terminal Benefit की कटौती कर बैंक को प्रेषित करना। ● नियोक्ता से उपरोक्त Undertaking न मिलने की स्थिति में ऋणी से उसके जमा 	<ul style="list-style-type: none"> The savings bank account of the borrower through which the pension is paid is to be linked with the loan account in Finacle. As far as possible Aadhar No., mobile no., e-mail id of the borrower is to be obtained. 	<ul style="list-style-type: none"> ■ Other conditions such as clearance from vigilance angle etc, as applicable in COD should be followed. ■ An undertaking will be obtained from the concerned Staff to deduct EMI from his salary and as soon as he will be eligible for

	<p>is to be linked with the loan account in Finacle.</p> <p>➤ As far as possible Form No. 16, PAN No., IT Return, Aadhar No., mobile no., e-mail id of the borrower is to be obtained.</p> <p>➤ KYC norms to be adhered to.</p>	<p>खाते को नामे करने हेतु डेबिट अथारिटी/ई0सी0एस0 अथारिटी प्राप्त किया जायेगा।</p> <ul style="list-style-type: none"> ● नवीनतम वेतन प्रमाणपत्र देना होगा। ● विभागीय कार्यवाही जारी न होने सम्बन्धी पुष्टि/जानकारी। ● फार्म नं0-16 पैन नम्बर-आई0टी0 रिटर्न, आधार नम्बर, मोबाइल नम्बर, ई-मेल आई0डी0 प्राप्त कर ऋण अभिलेखों में रखा जाये। ● KYC नार्स का अनुपालन किया जाएगा। <p><u>In case the borrower is drawing salary from other CBs/FIs:</u></p> <ul style="list-style-type: none"> ● Personal guarantee of 01 salaried person having acceptable net worth not less than loan amount. ● Statement of salary account of the employee for last 06 months to be carefully examined. <p><u>In addition to conditions mentioned above the branches shall ensure that:</u></p> <ul style="list-style-type: none"> (i) The gross monthly salary of the person should not be less than Rs.30,000/- (i.e. such salaried persons who are drawing salary from other Banks/FIs with minimum monthly gross salary of Rs.30,000/-, as per latest salary slip duly verified by the employer shall only be considered.) (ii) Either employee or spouse or his legal heir having permanent residence in the area/center. <p style="text-align: center;">‘or’</p> <p>Proposed guarantor should have permanent residence within radius of 10 kms of the Branch and should be salaried person.</p>	<p>➤ KYC norms to be adhered to.</p> <p>An undertaking from the pensioner that in case of any eventuality/death, the EMI shall be recovered from Family Pension.</p>	<p>availing the COD facility, he will avail the same and remaining balance of the personal loan account will be adjusted.</p> <ul style="list-style-type: none"> ■ Details of this loan should be reported/kept in his personal file and necessary monitoring will be done accordingly. ■ Vigilance clearance. <p>This facility will not be made available to the staff members who has availed COD facility ‘or’ are eligible for availing COD facility.</p>
14.	Sanctioning Authority	As per Discretionary Lending Powers.	As per Discretionary Lending Powers.	<p>Staff posted: AT REGION: CMCC/RMCC. PSR: RMCC/HOCC-GM HEAD OFFICE: Chief</p>

					Manager (HRM) PSR: HOCC-GM
15.	Vetting	Branch Manager itself	Branch Manager itself	Branch Manager itself	Branch Manager itself

DRAFT OF THE LETTER TO BE ADDRESSED BY THE PENSIONER/FAMILY PENSIONER TO THE BANK

In consideration of your having at my request granted/agreed to grant me a loan of Rs..... inter alia against a Demand Promissory Note to be executed by me, I/We Mr./ Mrs./ Ms..... hereby irrevocably authorize you to deduct a sum of Rs..... (In words.....) from the monthly pension payable to me for the month of20.....and onwards until the loan together with interest, cost charges and expenses are fully adjusted.

It is on the faith of my giving consent/authority as above you have agreed to grant the loan to me against the pension payable to me.

Place:

Signature.....

Date:

(Name:))

(Stamp as in agreement)

Draft Undertaking From Legal Heirs

In consideration of Uttar Pradesh Gramin Bank granting a loan of Rs. to my father/mother/husband/wife Mr./Mrs..... against the monthly pension payable to him/her, I/We, Mr./Mrs./Ms..... stand as guarantor/s to the advance up to Rs.

In the event of my father/mother/husband/wife's death before the said loan together with interest is repaid, I/We, undertake to pay Uttar Pradesh Gramin Bank whatever amount is due under the said loan availed by Mr./Mrs..... including interest, cost charges and expenses.

It is in the faith of our consent/undertaking as above you, Uttar Pradesh Gramin Bank have agreed to sanction the loan to Mr./Mrs..... against the pension payable to him/her.

1. Name: Signature
2. Name: Signature
3. Name: Signature
4. Name: Signature

Place:

Date:

Annexure-1(c)

(Unstamped)

DRAFT OF THE LETTER TO BE ADDRESSED BY THE PENSIONER/FAMILY PENSIONER TO THE PENSION DISBURSING AUTHORITY

To: THE PENSION DISBURSING AUTHORITY

I have availed/been sanctioned a loan of Rs. _____ against the pension payable to me from/by the _____ Branch of Uttar Pradesh Gramin Bank.

I Mr./Mrs./Ms. _____ hereby irrevocably authorize you not to transfer the payment of pension from _____ Branch of Uttar Pradesh Gramin Bank, to any other Bank/any other Branch of Uttar Pradesh Gramin Bank, without the prior written consent of _____ Branch of Uttar Pradesh Gramin Bank.

Place:

Signature.....

Date:

(Name:))

KISAN CREDIT CARD SCHEME

Eligibility	1. All farmers-Individuals / Joint Borrowers who are owner cultivators. 2. Tenant farmers, Oral Lessees & Share Croppers. Residing in service 3. SHGs of JLGs of farmers including tenant farmers, share croppers etc.
Purpose	To meet the short term credit requirements for cultivation of crop, post-harvest expenses, Produce Marketing Loan, Consumption requirement of farmers, working capital requirement for farm assets & Investment credit requirement for agriculture & Allied Activities like pump sets, sprayers, dairy animals & inland fisheries etc.
Limit	<p>A: All Farmers other than Marginal Farmers(Land Acreage of 01 Hectare & above):</p> <p>(i) Short Term Limit:</p> <p>1st year: Scale of finance of crops proposed to be grown during the year (as decided by DLTC) plus insurance premium x Extent of area cultivated +10% of the limit towards post-harvest/household/consumption requirement +20% of limit towards maintenance expenses of farm assets.</p> <p>2nd year & onwards upto 5th year: First year limit for crop cultivation purpose arrived at as above +10% of limit towards cost escalation/increase in scale of finance for every successive year (2nd, 3rd, 4th & 5th year).</p> <p>(ii) Term Loan Limit: Term loans for investment credit such as land development, minor irrigation, purchase of farm equipment's & allied agricultural activities shall be fixed by the Branch based on unit costs prescribed by the Bank and repayment capacity of the farmer considering total loan burden devolving on the farmer & existing loan liabilities. The long term loan limit is based on the proposed investments during the five year period and the branch's perception on the repaying capacity of the farmer.</p> <p>Maximum Permissible Limit/KCC Limit (i+ii): The short term limit arrived for the 5th year plus the estimated long term loan requirement will be the Maximum Permissible Limit (MPL) and treated as the Kisan Credit Card Limit.</p> <p>Fixation of Sub Limits for other than Marginal Farmers:</p> <ul style="list-style-type: none"> (i) Short term loans and term loans are governed by different interest rates. Besides, at present, short term crop loans are covered under Interest Subvention/Prompt Repayment Incentive scheme. Further, repayment schedule and norms are different for short term & term loans. Hence, in order to have operational & account wise convenience, the card limit is to be bifurcated into separate sub limits for short term cash credit limit cum savings account and term loans. (ii) Drawing limit for short term cash credit should be fixed based on the cropping pattern and the amounts for crop production, repairs and maintenance of farm assets and consumption may be allowed to be drawn as per the convenience of the farmer. The total limit fixed for a particular year shall be the operative limit of that year & drawals will be allowed within the operative limit only. For term loans, instalments may be withdrawn based on the nature of investment & repayment schedule drawn as per the economic life of the proposed investment. It should be ensured that at any point of time the total liability should be within the

	<p>drawing limit of the concerned year.</p> <p>B: For Marginal Farmers(Flexi KCC)-Land holdings upto 01 Hectare:</p> <p>A flexible limit of Rs.10,000 to Rs.50,000 shall be provided based on the land holding and crops grown including post-harvest warehouse storage related credit needs and other farm expenses, consumption needs, etc. plus small term loan investments like purchase of farm equipment's, mini dairy, etc, as per assessment of Branch Manager without relating it to value of land. The Composite KCC limit is to be fixed for a period of 05 years on this basis. Wherever, higher limit is required due to change in cropping pattern and/or scale of finance, the limit shall be arrived accordingly.</p>
Nature of Facility	Cash-Credit
Disbursement	<p>The short term component of the KCC limit is in the nature of revolving cash credit facility. There should be no restriction in number of debits & credits. However, each instalment of the drawable limit drawn in a particular year will have to be repaid within 12 months. The drawing limit for the current season/year should be allowed to be drawn using any of the following delivery channels:</p> <ul style="list-style-type: none"> a. Operations through branch. b. Operations using cheque facility. c. Withdrawal through ATM/Debit Cards/Rupay Cards. d. Operations through BCs, POS etc.
Validity/ Repayment Period	<p>(i) KCC will be valid for 05 Years subject to annual review.</p> <p>(ii) Each withdrawal under the short term/long term sub-limit should be liquidated within 12/18 months without the need to bring the debit balance in the account to zero at any point of time. No withdrawal in the account should remain outstanding for more than 12/18 months for short term/long term crops respectively.</p> <p>Term Loan component will normally be repayable within a period of 5 years depending upon the type of activity/ investment as per extant guidelines applicable for investment credit.</p>
ROI	<p>(a) Up to Rs. 3.00 lakhs - 9.00% (7% in case eligible under Interest Subvention scheme)</p> <p>(b)>Rs. 3.00 lakhs : Rate of interest will be applicable as advised by Bank from time to time.</p> <p>Interest Application:: Yearly Rest</p> <p><i>NB: Interest subvention @1.5% and 3% incentive for prompt recovery is presently admissible for crop loans up to Rs. 3.00 lakhs & for dairy , fishery upto Rs 2.00 lakhs (if availed both crop loan & Animal Husbandry/fishery maximum limit will be Rs 3.00 lakhs). If any Borrower avails KCC Loan above Rs 3.00 Lakh , he will be eligible for Interest subvention upto limit of Rs 3.00 Lakhs only.</i></p>
Margin	<p>Crop Loan: Component - Nil</p> <p>Term Loan: As applicable in each term loan scheme.</p>
Security	<ol style="list-style-type: none"> 1. For Loans up to Rs. 2.00 lakh: Hypothecation of Crops only. 2. For Loans above Rs. 2.00 lakhs (if no Ag. investment credit is included): <ul style="list-style-type: none"> (i) Hypothecation of Crops (ii) Creation of Charge on Agricultural Land . 3. For Loans above Rs. 2.00 lakhs (if Ag. investment credit is included): <ul style="list-style-type: none"> (i) Composite Hypothecation of Agriculture Loans, (ii) Creation of Charge on Ag. Land only (iii) Personal Guarantee.
Documents	<ol style="list-style-type: none"> 1. Attestation Memo. 2. DP Note.

	<p>3. Composite Hypothecation for Agriculture Loans.</p> <p>4. Declaration cum undertaking cum authority.</p> <p>5. Mortgage of Agriculture Land, if applicable.</p> <p>6. Other, if any</p> <p>NB: If agriculture investment credit is included, others documents as per scheme related to activity considered.</p>
Others	<p>(i) PAIS of Rs. 50000/- for each KCC holder is mandatory. (At present it is being done at Head Office Level on the Basis of data provided by Branch through respective Regional Office.)</p> <p>(ii) No processing, inspection & any type of charges shall be levied up to Rs. 3.00 lakh.</p> <p>(iii) No cash handling charges.</p> <p>(iv) Crop Insurance will be ensured as per Bank norms.</p>

भण्डारण रसीद / कृषि / फसल उत्पादों के विरुद्ध ऋण योजना

योजना का उद्देश्य	<ul style="list-style-type: none"> ➢ कृषकों को उनके कृषि फसल उत्पाद जैसे गेहूँ/धान, दाल, तिलहन, गुड, खांडसारी, कपास, मेंथा आयल, सब्जी बीज, आलू आदि के स्टॉक के विरुद्ध ऋण सुविधा प्रदान करना जिससे वे अपनी फसल का अच्छा मूल्य प्राप्त कर सकें। ➢ कृषकों को ऋण प्रवाह व तरलता बढ़ाने के लिये जिससे अनुकूल बाजार भाव तक उत्पाद को रोके रख सकें। ➢ साहूकारों/महाजनों के चंगुल से कृषकों को बचाने के लिये।
पात्रता	<p>समस्त कृषक जिनके नाम कृषि योग्य भूमि है तथा जिनका किसान क्रेडिट कार्ड (केसीसी) ऋण खाता संचालित हो व खाते में समय पर ऋण चुकौती की गई हो एवं अन्य ऋण खातों में समय से वसूली आ रही हो तथा जिस कृषि उत्पाद का भण्डारण किया है वह स्वयं की कृषि उपज होनी चाहिये।</p> <p>कृषि उत्पाद भंडारण बैंक द्वारा निर्धारित सूची बद्ध कोल्ड स्टोरेज में ही किया गया है।</p> <p><u>नोट:</u> आलू भण्डारण रसीद के विरुद्ध ऋण कि स्थिति में आवेदक का केसीसी कार्डधारक होना अनिवार्य नहीं होगा।</p>
ऋण सीमा	<ul style="list-style-type: none"> ➢ आलू भण्डारण के मामले में प्रति ऋणी अधिकतम रु. 5.00 लाख व अन्य कृषि/फसल उत्पादों के मामले में प्रति ऋणी अधिकतम रु. 25000/- या ➢ आलू भण्डारण के मामले में उसके वर्तमान मूल्य का 50 प्रतिशत व अन्य कृषि/फसल उत्पादों के मामले में उसके वर्तमान मूल्य का 70 प्रतिशत या ➢ आवेदित ऋण राशि (उपरोक्त तीनों में से जो कम हो) योजनान्तर्गत वितरित ऋण को कृषि ऋण में वर्गीकृत किया जाएगा।
ब्याज दर	ब्याज दर समय समय पर निर्धारित बैंक नियमानुसार लागू होगा।
ऋण का प्रकार	मांग ऋण
पुनर्भुगतान	<ul style="list-style-type: none"> ➢ अगले सीजन तक की अवधि हेतु किन्तु अधिकतम 12 माह ➢ ऋण मांग पर देय होगा।
अंशधन	<ul style="list-style-type: none"> ➢ आलू भण्डारण के मामले में उसके वर्तमान मूल्य का 50 प्रतिशत व अन्य कृषि/फसल उत्पादों के मामले में उसके वर्तमान मूल्य का 30 प्रतिशत ➢ कृषि उत्पाद का मूल्य निर्धारित बाजार मूल्य या कन्ट्रोल मूल्य (यदि घोषित किया गया है) जो कम है के द्वारा निर्धारित किया जाएगा। मूल्य अस्थिरता की स्थिति में मार्जिन बढ़ाया जा सकता है।
प्रतिभूति	<ul style="list-style-type: none"> ➢ कृषि/फसल उत्पाद का दृष्टिबन्धक ➢ कोल्ड स्टोरेज /वेयर हाउस स्वामी द्वारा बनाए गए मुख्य रजिस्टर में बैंक के पक्ष में लिए जाएं ➢ कोल्ड स्टोरेज /वेयर हाउस स्वामी द्वारा स्टाक पर चार्ज नोट किये जाने सम्बन्धी अन्डरटेकिंग ➢ कोल्ड स्टोरेज स्वामी द्वारा निर्गत मूल रसीद का बंधक
बीमा	जिस कोल्ड स्टोरेज वेयर हाउस में कृषि उत्पाद का भण्डारण किया गया है वह कोल्ड स्टोरेज कृषि उत्पाद के सभी जोखिमों के विरुद्ध बीमाकृत होना चाहिये।
कोल्डस्टोरेज सूचीबद्ध करने की प्रक्रिया:-	<ul style="list-style-type: none"> ➢ व्येत्रीय प्रबन्धक निजी कोल्ड स्टोरेज एवं उनके मालिकों की सूची तैयार करेंगे और प्रधान कार्यालय से उसका अनुमोदन कराएंगे। ➢ ऐसे अनुमोदित कोल्ड स्टोरेज के द्वारा जारी की गयी रसीदों के सापेक्ष ही ऋण वितरण किया जाएगा।

	<ul style="list-style-type: none"> ➤ यह सुनिश्चित किया जाएगा कि कोल्ड स्टोरेज स्वामी ने इस हेतु संबंधित आवश्यक व वैध लाइसेंस आदि सभी अधिकार प्राप्त कर रखे हैं। ➤ योजना वर्तमान में केवल उन कोल्ड स्टोरेज में भंडारण करने वाले कृषकों के लिए है जिन कोल्ड स्टोरेज को बैंक द्वारा वित्त पोषित किया गया है। ➤ अभी यह योजना केवल उन बैंक शाखाओं के लिए है जहां कोल्ड स्टोरेज का ऋण वितरण किया जा चुका है।
अन्य	<ul style="list-style-type: none"> ➤ ऋण स्वीकृत करने से पूर्व शाखा के अधिकारी/ शाखा प्रबन्धक द्वारा कोल्ड स्टोरेज में रखे गये कृषि उत्पाद का भौतिक सत्यापन किया जाएगा एवं सत्यापन रिपोर्ट को बैंक रिकॉर्ड में सुरक्षित रखा जाएगा । बैंक अधिकारी/शाखा प्रबन्धक द्वारा ऋण वितरण के पश्चात प्रत्येक 3 माह के अंतराल पर कोल्ड स्टोरेज के कृषि उत्पाद का नियमित भौतिक सत्यापन किया जाएगा तथा इसका बिक्री एवं स्टॉक आदि का विवरण रिपोर्ट के साथ रिकॉर्ड में रखा जाएगा । ➤ कोल्ड स्टोरेज के स्वामी अथवा उसके द्वारा अधिकृत व्यक्ति के नमूना हस्ताक्षर बैंक की शाखा के पास उपलब्ध होना चाहिये। ➤ बैंक के बिना लिखित सहमति के कोल्ड स्टोरेज स्वामी कृषि उत्पाद को अवमुक्त नहीं करेगा। ➤ के॰वार्ड॰सी॰ नाम्स का अनुपालन किया जाएगा। ➤ कृषक से खतौनी/किसान जोत बही/कृषि/फसल उत्पाद के स्टाक का विवरण प्राप्त किया जाना चाहिये। जिसमें उत्पाद का नाम, वर्तमान में मात्रा (किंटल में), वर्तमान बाजार मूल्य दर के अनुसार उसकी कीमत का विवरण दर्ज हो। ➤ ऋण स्वीकृत करने से पूर्व शाखा प्रबन्धक यह सुनिश्चित करें कि: <ul style="list-style-type: none"> • कोल्ड स्टोरेज /वेयर हाउस में रखे गये उत्पाद की प्रस्तुत की गयी रसीद Genuine है • बैंक का रसीद में लिए नोटिंग Genuine है । ➤ कृषि उत्पादों की बिक्री मूल्य को सीधे ऋण खाते में जमा किया जाएगा जिससे खाता समायोजित हो जाय। ➤ बैंक की बिना लिखित सहमति के कोल्ड स्टोरेज धू वेयर हाउस स्वामी कृषि उत्पाद को अवमुक्त नहीं करेगा।
दस्तावेज	<ul style="list-style-type: none"> ➤ अटेस्टेशन मेमो ➤ डीपी नोट ➤ कृषि अग्रिमों का संयुक्त दृष्टिबन्धक ➤ लेटर आफ इन्स्टालमेण्ट ➤ कृषि भूमि बन्धक रखने का प्रपत्र (जहां लागू हो) ➤ निर्धारित प्रारूप पर-जनरल एग्रीमेन्ट कोल्डस्टोरेज वेयर हाउस के स्वामी व बैंक द्वारा (सभी ऋण कर्ताओं हेतु केवल एक बार) ➤ कोल्डस्टोरेज वेयर हाउस स्वामी द्वारा निर्गत मूल रसीद का बन्धक ➤ कोल्डस्टोरेज वेयर हाउस स्वामी द्वारा बनाए गए मुख्य रजिस्टर में बैंक के पक्ष में लियन ➤ कोल्ड स्टोरेज/वेयरहाउस स्वामी द्वारा स्टाक पर चार्ज नोट किये जाने संबंधी अन्डरटेकिंग ➤ डिक्लरेशन कम अन्डरटेकिंग कम अथाँरिटी

Deep Borewell Scheme

Eligibility	Farmers having minimum 2.00 hectares of agriculture land.
Purpose	The scheme will be proposed to provide irrigation facility where water level is in deep and shallow tube wells are not successful.
Limit	Up to 80% of the project cost stipulated by NABARD.
Margin	20%
Nature of Credit Facility	Term Loan
Disbursement	In two instalments (1st inst. for boring and subsequent inst. for purchasing of machinery after verifying the utility of 1st instalment))
Validity/ Repayment Period	3 months' time for project completion thereafter, In 18 half yearly instalments as per crop season.
Security	<p><u>Primary Security:</u> Hypothecation of assets created out of bank finance.</p> <p><u>Collateral Security:</u></p> <p>A. For loans up to Rs.2.00.000/-: No collateral security is required.</p> <p>B. For loans above Rs. 2,00,000/-:</p> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 100% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan.
Rate Of Interest	Rate of interest will be applicable as advised by Bank from time to time.
Documents	<ul style="list-style-type: none"> • अटेस्टेशन मेमो • डी0पी0 नोट • कृषि अग्रिमों का संयुक्त दृष्टिवन्धक • लेटर आफ इन्स्टालमेण्ट • कृषि भूमि बन्धक रखने का प्रपत्र • जनरल फार्म आफ गारण्टी • Declaration cum undertaking cum authority. • NEC from Empanelled Lawyer(if applicable). • Other, if any.
Others	<ol style="list-style-type: none"> 1. Technical report will be obtained from the engineer of Irrigation Deptt. 2. Map of Boring place. 3. Payment for machinery will be as per the quotation provided, direct to dealer. 4. Insurance cover of plant & machinery.

कृषि यन्त्रीकरण योजना (Farm mechanization Scheme)

उद्देश्य	कृषि यन्त्रीकरण योजना के अंतर्गत कृषि आधुनिकीकरण और पैदावार वृद्धि के लिए ट्रैक्टर, कटाई मशीन, पावर टिलर, या अन्य कृषि मशीनरी के क्रय हेतु वित्तपोषण।
ऋण का प्रकार	ऋण का प्रकार सावधि ऋण (दीर्घावधि)
पात्रता	<p>1. इस योजना के तहत वे सभी कृषक जिनकी न्यूनतम आयु 21 वर्ष तथा अधिकतम आयु (ऋण चुकौती अवधि सहित) 70 वर्ष तक हैं पात्र होंगे। 70 वर्ष से अधिक आयु के आवेदकों हेतु ऋण स्वीकृत करने में आवेदक के विधिक उत्तराधिकारियों को सहकृष्णी बनाया जाना चाहिये। यदि समस्त उत्तराधिकारी सह ऋणी बनने हेतु सहमत नहीं हैं तो ऋण के संबंध में उनकी लिखित सहमति प्राप्त की जाय तथा अन्य/शेष उत्तराधिकारी/उत्तराधिकारियों को सह ऋणी बनाना आवश्यक है।</p> <p>2. 35 हाँसपावर तक के ट्रैक्टर के लिए: न्यूनतम 4 एकड़ (1.6 हेक्टेयर) सिंचित कृषि योग्य भूमि।</p> <p>3. 35 हाँसपावर से अधिक के ट्रैक्टर के लिए: न्यूनतम 6 एकड़ (2.4 हेक्टेयर) सिंचित कृषि योग्य भूमि।</p> <p>4. हारवेस्टर के लिए: न्यूनतम 10 एकड़ (4 हेक्टेयर) सिंचित कृषि योग्य भूमि।</p> <p>5. पावर टिलर के लिए: न्यूनतम 3 एकड़ (1.2 हेक्टेयर) सिंचित कृषि योग्य भूमि।</p>
नोट -	
	<p>1. मुख्य ऋणी व 03 सह ऋणियों (अधिकतम 04 ऋणी में) हेतु ऋण स्वीकृत किया जा सकता है परन्तु सहकृष्णियों की स्थिति में यह सुनिश्चित किया जाना आवश्यक है कि वे आपस में निकट सम्बन्धी हों एवं उनकी कृषि योग्य भूमि की शाखा से दूरी 10 कि0मी0 से अधिक न हो। मुख्य ऋणी शाखा के सेवा क्षेत्र/शाखा से 10 कि0मी0 के अन्दर का निवासी होना चाहिये।</p> <p>2. मुख्य ऋणी के शाखा के सेवा क्षेत्र/शाखा से 10 कि0मी0 के अन्दर का निवासी होने तथा तीन सह आवेदकों से अधिक का संयुक्त ऋण स्वीकृत न किये जाने की शर्त में क्षेत्रीय प्रबन्धक (बैंक व्यवसाय वृद्धि के दृष्टिगत) शिथिलता प्रदान करने हेतु अधिकृत हैं।</p>
ऋण राशि	योजना में ट्रैक्टर 3 कृषि यन्त्रों सहित (ट्राली यदि आवश्यक हो) अथवा हारवेस्टर अथवा पावर टिलर हेतु ऋण दिया जा सकता है।
मार्जिन	<p>क. ट्रैक्टर (ट्राली यदि आवश्यक हो) तीन कृषि उपकरणों सहित - परियोजना लागत का 15 प्रतिशत।</p> <p>ख. हारवेस्टर - परियोजना लागत का 25 प्रतिशत।</p> <p>ग. पावर टिलर - परियोजना लागत का 15 प्रतिशत।</p>
ब्याजदर	बैंक द्वारा समय समय पर निर्धारित ब्याज दर लागू होगी।
प्रतिभूतियां	<p>अ) प्राथमिक</p> <ul style="list-style-type: none"> • ट्रैक्टर (उपकरण सहित) / हारवेस्टर / पावर टिलर का बैंक के पक्ष में दृष्टिबन्धन <p>ब) कोलैटरल</p> <ul style="list-style-type: none"> ➢ ऋण राशि रु 2.00 लाख तक (वर्तमान कृषि ऋण सहित) : कोई प्रतिभूति नहीं ➢ ऋण राशि रु 2.00 लाख से अधिक (वर्तमान कृषि ऋण सहित) : कृषि भूमि पर बैंक का प्रभार दर्ज किया जाएगा। <p>नोट: ऋण वितरण से पूर्व बैंक के अधिकृत विधिक सलाहकार (वकील) से भारमुक्त प्रमाणपत्र प्राप्त करना एवं सर्किल रेट के अनुसार कृषि भूमि का मूल्य सुनिश्चित करना होगा।</p>
प्रलेखीकरण	<p>1. डी. पी. नोट</p> <p>2. कृषि वित्त के लिए सम्मिश्र दृष्टिबन्धक करार पत्र</p> <p>3. Irrevocable Power of Attorney (नोटरी द्वारा सत्यापित)</p> <p>4. कृषि भूमि का साधारण बन्धक (सामान्य विधिक बंधक)</p> <p>5. टाइटिल ट्रान्सफर हेतु परिवहन विभाग द्वारा निर्धारित फार्म (ऋणी द्वारा हस्ताक्षरित)</p> <p>6. अटेस्टेशन मेमो</p> <p>7. लेटर ऑफ इंस्टालमेंट विद एक्सीलरेशन क्लाऊज</p> <p>8. Declaration cum Undertaking cum Authority</p>
वितरण	स्वीकृत ऋण का वितरण मार्जिन के साथ सीधे आपूर्तिकर्ता को ड्राफ्ट / NEFT/RTGS द्वारा किया जाएगा।
दण्डात्मक शुल्क	2 प्रतिशत अतिदेय राशि पर जितने समय हेतु खाता अतिदेय रहा हो।

अदायगी अनुसूची	<ol style="list-style-type: none"> 1. ऋण की अदायगी अवधि अधिकतम 9 वर्ष होगी। 2. ऋण की अदायगी फसल चक्र के अनुसार अर्धवार्षिक/वार्षिक किस्तों में की जायेगी। प्रथम किस्त ऋण वितरण तिथि से 6 माह अथवा आगामी Harvesting Season दोनों में से जो बाद में होए से निर्धारित की जाएगी।
अन्य-	<ol style="list-style-type: none"> 1. लाभार्थियों से प्राप्त आवेदन का मूल्यांकन निवेश से प्राप्त वृद्धिशील आय जिसमें उत्पाद सेवा से प्राप्त आय भी शामिल है के आधार पर किया जाएगा। 2. ट्रैक्टर का प्रयोग प्रतिवर्ष कम से कम 1000 घंटों के लिये किया जाना चाहिये जिसमें से 500 घंटे ट्रैक्टर का प्रयोग कृषक के स्वयं के खेत पर होना चाहिये। 3. खरीदे गये ट्रैक्टर एवं अन्य का रजिस्ट्रेशन सम्भागीय परिवहन कार्यालय में कराया जाय। रजिस्ट्रेशन पेपर पर बैंक का धारणाधिकार अंकित कराया जाना आवश्यक है। 4. क्रय किये जाने वाला ट्रैक्टर अच्छी गुणवत्ता वाला एवं केन्द्रीय कार्य मशीनरी प्रशिक्षण एवं परीक्षण संस्थान द्वारा अधिमान्य होना चाहिये। 5. ट्रैक्टर/अन्य कृषि मशीनरी/उपकरण से सम्बन्धित समस्त बिल वाउचर (Original) बीमा कवर नोट आर.सी. (Registration Certificate) एवं ऋण वितरण पञ्चात निरीक्षण आख्या ऋण दस्तावेजों के साथ सुरक्षित रखी जानी आवश्यक है। 6. ऋण प्रस्ताव के मूल्यांकन के समय लाभप्रदता एवं आय-व्यय की गणना की जानी चाहिए अर्थात् आर्थिक सम्भाव्यता सुनिश्चित की जानी चाहिए।

FISHERY & AQUACULTURE INFRASTRUCTURE DEVELOPMENT SCHEME

Eligibility	All persons who have own/rented/ leased ponds and having experience of fisheries. Lease of pond should be at least for 10 Years. Lease rent should be paid regularly & activity covered under NFDB sponsored scheme.
Purpose	For fisheries, Hatchery, Aquaculture Infrastructure Development & activity covered under NFDB sponsored scheme.
Limit	1. As per unit cost of NABARD. 2. Under NFDB sponsored scheme.
Nature of Credit Facility	Term Loan
Disbursement	First three instalments for pond development and thereafter purchasing of fish seeds etc. (As per project estimates).
Repayment Period	<ul style="list-style-type: none"> • Normally In 5-7 yearly instalments after one year from the date of disbursement. • As per NFDB sponsored schemes.
Margin	Loan Up to Rs. 2.00 lakh - NIL Loan above Rs. 2.00 lakh - min. 25.00% or In NFDB scheme - 5.00% (Changeable from time to time)
Security	<ul style="list-style-type: none"> • <u>Primary Security:</u> <ul style="list-style-type: none"> ➢ Hypothecation of assets created out of bank finance. ➢ Creation of charge over property/ Own Pond associated with the project for which bank loan is obtained. • <u>Collateral Security:</u> <ul style="list-style-type: none"> ➢ For loans up to Rs. 2,00,000/-: No collateral security will be required. ➢ For loans above Rs. 2,00,000/-: If agriculture land is available for mortgage: <ol style="list-style-type: none"> 1. Creation of charge over agriculture land in case of total loan amount (existing and proposed) exceeds 2,00,000/-. The value of land should be two times of the loan amount. 2. Two guarantors acceptable to the bank having net worth equal to the bank loan. If agriculture land is not available for mortgage: <ol style="list-style-type: none"> 1. Equitable mortgage of Non-Agriculture land/Building having minimum value equal to bank loan amount. 2. If value of primary security, available for Equitable / Simple mortgage is solely Equal / more than to Bank loan, No additional collateral is needed by way of mortgage. 3. Two guarantors acceptable to the bank having net worth equal to the bank loan. <p>NB : Equitable mortgage which is whether primary or collateral should having minimum value equal to bank loan amount.</p>
Documents	<ul style="list-style-type: none"> • डी०पी० नोट • संयुक्त कृषि अग्रिम दृष्टि बंधक • बंधक प्रलेख • लेटर ऑफ इन्स्टालमेन्ट विद एक्सीलरेशन क्लॉज़ • साधारण गारण्टी पत्र (जहां लागू हो) • Declaration cum Undertaking cum Authority • अन्य, यदि लागू हों
Interest Rate	Rate of interest will be applicable as advised by Bank from time to time. At present Interest Subvention up to 3% per annum shall be available under FIDF.
Interest	As per GOI/NABARD guideline from NFDB.

Subvention	
Others	<ul style="list-style-type: none"> ➤ Subsidy schemes of NFDB: <ul style="list-style-type: none"> a. Intensive aquaculture in Ponds /Tanks. b. Development of fisheries in reservoir. <p>Both the above schemes are operated by NFDB and providing subsidy @20% of the project cost. In general, Amount of subsidy would be release in two instalments.</p> <ul style="list-style-type: none"> a. construction/maintenance/repair in Ponds /Tanks. b. Development of hatchery. <p>1st instalment will be released after sanction of proposal by NFDB & 2nd will before development of hatchery, subject to certificate regarding utilisation of 1st phase has been submitted to NFDB. Subsidy may be released in three instalments, if it is mentioned in appraisal. Instalments of subsidy will be kept in Subsidy reserve fund (in the name of farmer) & will be adjusted in loan account through last instalment of loan. Original Lease of pond order to be obtained.</p> ➤ Terms & Conditions of any special scheme will be applicable as per guidelines of the said scheme. ➤ Scheme code, as per activity covered under the scheme. ➤ For FIDF Free code must be marked in CBS System (free code 1) as FIDF for hassle free opening & identification of the accounts.

किसान खाद ऋण योजना(वर्मी कम्पोस्ट)

उद्देश्य	<p>रासायनिक उर्वरकों के लगातार प्रयोग से भूमि की उर्वरा शक्ति तथा सूक्ष्म जैविक संरचना आदि पर विपरीत प्रभाव पड़ता है। इस दिशा में वर्मी कम्पोस्ट, छोटे कृषकों के साथ अन्य कृषकों के लिये भी एक अच्छा एवं सस्ता विकल्प है। वर्मी का तात्पर्य यहाँ पर केंचुए से है, तथा केंचुओं की सहायता से जब कार्बनिक पदार्थों जैसे कूड़ा, पेड़ों की पत्तियाँ सड़ी-गली सब्जियाँ आदि अनुपयोगी पदार्थों का विघटन होता है तो परिणामस्वरूप वर्मीकम्पोस्ट उर्वरक तैयार होता है।</p> <p>उपयुक्त स्थान एवं विधि: वर्मीकम्पोस्ट खाद खेत में अथवा घर के पास सीमेन्ट का गड्ढा बनाकर प्रारम्भ की जा सकती है गड्ढे की लम्बाई चैडाई तथा गहराई 10 फीट × 5 फीट × 3 फीट रखा जा सकता है। गड्ढे को ऊँची जमीन में, जमीन से ऊपर बनाना लाभदायक होता है ताकि पानी का भराव न हो सके। गड्ढे की फर्श को इस तरह बनाया जाए ताकि उसके केंद्र से चारों ओर ढलान हो। यह ध्यान रखना चाहिये कि चूहे, मेड़क, छिपकली चीटियाँ आदि केंचुओं को खाती हैं। अतः इनसे बचाव पर ध्यान देना आवश्यक है।</p> <p>केंचुओं की उपयुक्त प्रजातियाँ: आइसेनी फीटिंडा, यूडिलस यूजिनी तथा पेरीनिक्स इक्सकैवेट्स।</p> <p>केंचुए की प्रजातियाँ उन कृषकों से प्राप्त की जा सकती हैं जो पहले से खाद बना रहे हैं अथवा कृषि विभाग के सहयोग से प्राप्त की जा सकती हैं।</p> <p>कार्यविधि: गोबर और अन्य अनुपयोगी कृषि पदार्थ 1:3 के अनुपात में मिलाएँ। इन्हें गड्ढे में डालकर 10 से 14 दिन तक सड़ने दें। टैंक के फर्श में कुछ छेद जरूर रखें जाते हैं ताकि अधिक पानी नीचे जा सके। टैंक में पहले से बालू, मिट्टी, पत्थर के टुकड़े आदि की वेंडिंग बना दी जाती है। इसमें केंचुये लगभग 1 किलो डाल दिये जाते हैं ऊपर से गोबर, पत्तियाँ, पुआल, भूसा आदि कृषि अनुपयोगी पदार्थ मिलाकर डाला जाता है और गड्ढे को भरकर ऊपर से इस प्रकार ढक दिया जाता है कि उसमें हवा जाती रहे। समय पर इसमें पानी का छिड़काव कर नमी रखी जाती है ताकि केंचुए सक्रिय रूप से कार्य करते रहें। सम्पूर्ण विघटन की प्रक्रिया से खाद का निर्माण लगभग 75 से 100 दिन में पूर्ण हो जाता है। एक टैंक वर्ष में न्यूनतम दो चक्र तथा अधिकतम 4 चक्र हेतु प्रयोग किया जा सकता है।</p>
पात्रता	कृषि एवं कृषि से जुड़े सभी कृषक, स्वयं सहायता समूह
ऋण का प्रकार	सावधि ऋण
ऋण सीमा	<p>इकाई की योजना लागत एक चक्र हेतु निम्नवत होगी:-</p> <p>स्थाई निवेश ₹ 6000.00 (टैंक, बेलचा, रन्दा, फावड़ा, आदि)</p> <p>कार्यशील पूँजी ₹ 4000.00 (अप्रयोज्य कृषि वेस्ट, गोबर, मिट्टी) आदि</p> <p>कुल ₹ 10000.00</p> <p>अधिकतम 3 गड्ढों हेतु उपरोक्त के गुणांक में ऋण प्रदान किया जा सकता है।</p>
ब्याज दर	बैंक द्वारा पुनरीक्षित ब्याज दरें समय समय पर लागू
मार्जिन	योजना में सीमान्त/लघु कृषकों को 5% तथा अन्य कृषकों को 15% न्यूनतम अंशधन देय

	होगा।
वितरण	ऋण का भुगतान दो किश्तों में अथवा एक बार में।
पुनर्भुगतान	अधिकतम 5 वर्ष में 10 समान अर्धवार्षिक किश्तों में देय होगा जो खाद उत्पादन चक्र या फसल कटाई से सम्बन्धित होगी। इसका वर्गीकरण प्रत्यक्ष कृषि सावधि ऋणों में किया जाएगा।
प्रतिभूति	बैंक ऋण से सृजित परिसंपत्तियों का दृष्टि बंधक
ऋण दस्तावेज	<ol style="list-style-type: none"> 1- डी०पी० नोट 2. कृषि अग्रिमों का संयुक्त दृष्टि बन्धक पत्र 3. लेटर आफ इन्स्टालमेण्ट 4. अटेस्टेशन मेमो 5- Declaration cum Undertaking cum Authority
अन्य	<ol style="list-style-type: none"> 1. किसान क्रेडिट कार्ड धारकों को योजना में वरीयता दी जानी चाहिये। 2. योजना में प्रषिक्षण प्राप्त कृषकों/बेरोजगारों को भी वरीयता दी जानी चाहिये।

योजना- कृषि सामग्री व्यवसायी योजना (एप्रीकल्चर इनपुट्स ट्रेडर्स योजना)

उद्देश्य	कृषकों को कृषि कार्य हेतु खाद, बीज, कीटनाशक आदि सामग्री उपलब्ध कराने वाले विक्रेताओं को वित्त पोषण करने हेतु ।
पात्रता	शासन द्वारा खाद बीज, कीटनाशक आदि के अधिकृत विक्रेता ।
ऋण का प्रकार	नकद साख सीमा (अप्रत्यक्ष कृषि ऋण)
ऋण सीमा	बैंक द्वारा स्वीकृत अनुमानित वार्षिक बिक्री का 20 प्रतिशत अथवा आवेदित ऋण राशि अथवा ₹.10.00 लाख (उक्त तीनों में से जो कम हो)
ब्याज दर	बैंक द्वारा समय समय पर लागू/पुनरीक्षित ब्याज दर ।
मार्जिन	25 प्रतिशत
पुनर्भुगतान	नकद साख सीमा के अनुसार वार्षिक आधार पर खाते का पुनरीक्षण किया जाएगा ।
प्रतिभूति	<u>रु.200000 तक ऋण हेतु :-</u> 1. ऋण से सृजित स्टाक का दृष्टिबंधक <u>रु.200000 से अधिक ऋण हेतु:-</u> <ol style="list-style-type: none"> ऋण राशि से दोगुने मूल्य की कृषि या अचल संपत्तियों का साधारण या साम्यिक बंधक एवं दो व्यक्तियों की जमानत ऋण से सृजित आस्ति का दृष्टिबंधक
ऋण दस्तावेज	1. डी.पी.नोट 2. अटेस्टेशन मेमो 3. कृषि वित्त के लिए सम्मिश्र दृष्टिबंधक करार पत्र 4. भू/भवन का विधिक/साम्यिक बंधक 5. Letter of Continuing Security 6. साधारण गारंटी पत्र (जहां लागू हो) 7. Declaration cum Undertaking cum Authority
अन्य	1. सम्पूर्ण स्टाक का बैंक क्लाज सहित बीमा कराया जाएगा । 2. समय समय पर आवश्यकतानुसार लाइसेंस आदि का नवीनीकरण कराना एवं छायाप्रति प्रस्तुत करना ऋणी के लिए आवश्यक होगा । 3. परियोजना लागत अनुमानित वार्षिक बिक्री का 25 % होगी जिसमें 5% ऋणी का अंशधन तथा 20% ऋण राशि होगी । उदाहरणार्थ – रु. 20 लाख प्रस्तावित वार्षिक बिक्री में ₹ 1 लाख अंशधन तथा रु. 4 लाख ऋण राशि होगी । 4. उक्त ऋण अप्रत्यक्ष कृषि ऋणों में वर्गीकृत होंगे । 5. KYC नाम्स का अनुपालन किया जाएगा ।

ON FARM WATER MANAGEMENT SCHEME

Purpose	For irrigation of Ag. Land for following activities: 1. To establish the shallow tube well along with pumping set to individual/group of farmers 2. Electric/Diesel operated pumping set. 3. To establish Sprinkler and Drip Irrigation System.
Eligibility	All farmers having 0.5 acre Ag. Land
Limit	Up to 80% of the project cost/Unit cost by NABARD
Margin	20%
Nature of Credit Facility	Term Loan
Disbursement	Loan amount with margin money will be paid directly to the dealers/ suppliers.
Repayment Period	Half yearly instalments In 7-15 years (As per NABARD guidelines)- 1st instalment will due after next crop season to the completion of the project.
Security	<p>Primary Security: Hypothecation of assets created out of bank finance.</p> <p>Collateral Security:</p> <p>A. For loans up to Rs. 2,00,000/-: No collateral security is required.</p> <p>B. For loans above Rs. 2,00,000/-:</p> <p>1. Creation of Charge on Agricultural Land having minimum worth 100% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-.</p> <p>2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan.</p>
Interest Rate	Rate of interest will be applicable as advised by Bank from time to time. Applicable: Half Yearly Rest.
Documents	1. Attestation memo. 2. D.P. note 3. Agreement for composite hypothecation for Agriculture finance 4. Creation of charge over Agriculture land 5- Letter of instalment with acceleration clause 6. General Form of Guarantee. 7. Declaration cum undertaking cum authority. 8. NEC from Empanelled Lawyer 9. Other, if any.
Insurance	Comprehensive insurance of the assets created out of bank finance with bank clause.
Others	<p>1. योजनान्तर्गत क्रय पर्मिंग सेट आई .एस .10804 तथा अन्य सहायक उपकरण .आई.एस . मानकों सहित होने चाहिये।</p> <p>2. यदि योजना में सम्बन्धित विभागों से अनुदान देय है तो नियमानुसार उसकी एकाउन्टिंग करते हुए देय समय पर खाते में समायोजित किया जाएगा।</p> <p>3. मशीनरी क्रय से पूर्व बोरिंग जो सुचारू रूप से कार्यरत है कि उपलब्धता तथा प्राधिकृत अधिकारी से उसकी Technical Report प्राप्त करें।</p> <p>4. ऋण वितरण पश्चात इंजन की टेस्ट रिपोर्ट प्राप्त करना आवश्यक होगा।</p>

Piggery Loan scheme

Purpose	किसानों/श्रमिकों के द्वारा व्यावसायिक रूप से सूअर पालन को प्रोत्साहित करना ताकि चुंचुनी हुई उच्च क्षमता वाली नस्लों का प्रयोग करके वर्ण संकर प्रजनन (क्रास ब्रीडिंग) के माध्यम से मूल नस्ल की उत्पादन क्षमता को सुधारा जा सके और सूअर प्रजनन, पालन, और संबंधित गतिविधियों की व्यवहार्यता सुनिश्चित करने के लिए पूँजी सब्सिडी प्रदान करना।
Eligibility	योजना में उत्पादक कम्पनियां, साझेदारी फर्म, निगमें, गैर सरकारी संगठन, स्वयं सहायता समूह, संयुक्त देयता समूह, वैयक्तिक उद्यमी आवेदक के रूप में स्वीकार्य होंगे। योजना तकनीकी रूप से संभव (Technically feasible) और आर्थिक रूप से व्यवहार्य (Economically viable) हो।
Limit	As per project cost prescribed by NABARD less margin.
Margin	Up to Rs. 2.00 lakh - NIL > Rs. 2.00 lakh - min. 15.00%
Nature of Credit Facility	Term Loan
Disbursement	Loan should be disbursed in minimum two steps as follows: 1. Construction of shed. 2. Purchase of cattle & feeding.
Repayment Period	In Nine half yearly instalments after one year from the date of disbursement.
ROI	Rate of interest will be applicable as advised by Bank from time to time. Applicable: Half Yearly Rest.
Security	<p>Primary Security: Hypothecation of assets created out of bank finance.</p> <p>Collateral Security:</p> <p>A. For loans up to Rs. 2,00,000/-: No collateral security is required.</p> <p>B. For loans above Rs. 2,00,000/-: 1. Creation of Charge on Agricultural Land having minimum worth 100% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan.</p>
Others	1. Construction of shed should stipulate according to technical layout. 2. Insurance of cattle should be done with Bank's clause after obtaining receipt for purchase of cattle & medical certificate.
Documentation	<ul style="list-style-type: none"> • अटेस्टेशन मेमो • डी. पी. नोट • Declaration cum undertaking cum Authority • कृषि वित्त के लिए सम्मिश्र हाइपोथेकेशन करार पत्र। • लेटर ऑफ इन्स्टालमेंट विद एक्सीलरेशन क्लॉज़ • भूमि/शेड का साम्यिक बंधक (टाइटिल डीड उपलब्ध होने पर) /विधिक बंधक • साधारण गारंटी पत्र • योजना के अनुसार अन्य आवश्यक दस्तावेज

Poultry Farming Loan Scheme

Purpose	For poultry farming (Broiler) and eggs production (Layer)
Eligibility	Applicants having sufficient place for the purpose with technical knowledge.
Limit	According to size of broiler& layer scheme stipulated by NABARD
Rate of Interest	Rate of interest will be applicable as advised by Bank from time to time.
Nature of Credit Facility	Term Loan & Cash-Credit
Disbursement	<p>Loan should be disbursed in minimum four steps as follows:</p> <ul style="list-style-type: none"> ➤ Construction of shed up to foundation level. ➤ Completion of shed. ➤ Cage of shed & finishing. ➤ Purchase of birds & feeding <p>Note : Next instalment will be released after verification & ensuring of end use.</p>
Repayment Period	<ul style="list-style-type: none"> ➤ Repayment will be in 60 monthly instalments including Moratorium Period. ➤ Moratorium period may be provided for six months.
Margin	Minimum 15 %.
Security	<ul style="list-style-type: none"> • Primary Security: <ul style="list-style-type: none"> ➤ Hypothecation of assets created out of bank finance. ➤ Equitable / Simple Mortgage of property/ plot associated with the project for which bank loan is obtained and is in the name of promoter, director, partner or proprietor. • Collateral Security: <ul style="list-style-type: none"> ➤ For loans up to Rs. 2,00,000/-: No collateral security will be required. ➤ For loans above Rs. 2,00,000/-: <p>If agriculture land is available for mortgage:</p> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 200% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan. <p>If agriculture land is not available for mortgage:</p> <ol style="list-style-type: none"> 1. Equitable mortgage of Non-Agriculture land/Building having minimum value equal to bank loan amount. 2. If value of primary security, available for Equitable / Simple mortgage is solely Equal / more than to Bank loan, No additional collateral is needed by way of mortgage. 3. Two guarantors acceptable to the bank having net worth equal to the bank loan. <p>NB : Equitable mortgage which is whether primary or collateral should having minimum value equal to bank loan amount.</p>
Documentation	<ul style="list-style-type: none"> ➤ अटेस्टेशन मेमो ➤ डी. पी. नोट ➤ Letter of Instalment ➤ Declaration cum undertaking cum Authority ➤ कृषि वित्त के लिए समिक्षा हाइपोथेकेशन करार पत्र। ➤ भूमि/शेड का साम्यिक बंधक (टाइटिल डीड उपलब्ध होने पर) /विधिक बंधक ➤ साधारण गारंटी पत्र

	<p>➤ अन्य दस्तावेज यदि लागू हों।</p>
Subsidy	अनुदान राशि का समायोजन योजनानुसार किया जाएगा।
Insurance	परियोजना सहित पक्षियों की सम्पूर्ण लागत का बैंक क्लाइंट सहित बीमा होना आवश्यक है।
	<p>Note :</p> <ul style="list-style-type: none"> ➤ लाभार्थी को योजना हेतु प्रशिक्षण या आवश्यक तकनीकी ज्ञान होना आवश्यक है। ➤ मुर्गियों में बीमारी की उच्च दर को देखते हुए इनकी चिकित्सा व्यवस्था उपलब्ध होना अनिवार्य है। ➤ क्लैरेन्टाइन अधिनियम के तहत आये पक्षियों की बीमारी मुक्त होने को भी सुनिश्चित कर लिया जाना चाहिये ताकि पक्षियों के साथ मानव जीवन सुरक्षित हो। ➤ Stock register will be maintained and verified by the branch officials. ➤ Drawing power of Cash-Credit account will be assessed on the basis of value of stock and margin stipulation. ➤ यदि Big Unit के लिये Finance किया जा रहा है एवं Feeding Unit भी लगाना चाहता है उस स्थिति में दोनों Project के लिये Loan दिया जा सकता है। ➤ यदि खाता पिछले 01 वर्ष से Standard चल रहा है Poultry Farming Unit Establish हो चुकी है उस स्थिति में भी Feeding Unit के लिये ऋण दिया जा सकता है।
Others	<ul style="list-style-type: none"> ● KYC मानदंडों का अनुपालन किया जाए। ● अन्य शर्तें ऋण नीति के अनुसार होंगी।

Scheme for Purchase of Agriculture Implements /Equipment

Eligibility	All farmers residing in the service area of the branch or within 10 Km radius from the branch. Loan may be given to the individuals/joint borrowers or through group of farmers. (Existing loan of the borrower (if any) in the branch should be running satisfactory having no overdue.)
Purpose	To purchase of Agriculture implements such as indigenous wooden implements/improved iron implements etc. (Excluding Tractor, Power Tiller & Harvester)
Limit	As per project/ unit cost. Maximum Rs. 5.00 lakh
Nature of Credit Facility	Term Loan
Disbursement	Loan shall be disbursed directly to the suppliers along with margin money.
Validity/ Repayment Period	Maximum in 3-5 years in half yearly instalments depending upon the due dates of harvesting of the crops.
Margin	<ul style="list-style-type: none"> • No margin up to Rs. 2,00,000/- and under Govt. sponsored schemes • 15% margin in loans above to Rs. 2,00,000/-
Security	<p>Primary Security: Hypothecation of assets created out of bank finance.</p> <p>Collateral Security:</p> <p>A. For loans up to Rs. 2,00,000/-: No collateral security is required.</p> <p>B. For loans above Rs. 2,00,000/-:</p> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 100% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan. <p>NB : In case of Govt. sponsored schemes the securities will be obtained as per the scheme</p>
Interest Rate	Rate of interest will be applicable as advised by Bank from time to time. Applicable: Half Yearly Rest.
Documents	<ol style="list-style-type: none"> 1. Attestation Memo. 2. D P Note. 3. Composite Hypothecation on Agriculture Advances. 4. Letter of instalment with acceleration clause. 5. Declaration cum undertaking cum authority. 6. Form 6 (1), if applicable. 7. General Form of Guarantee, if applicable. 8. Other, if any.
Others	<p>While making advances for purchase of Agriculture implements driven by Bullocks, the branches shall note the following:</p> <ol style="list-style-type: none"> 1. The identification of the animal by ear tagging shall be done. 2. Health certificate from the veterinary Doctor shall be obtained. 3. Insurance of the animal shall be obtained.

SHEEP/ GOAT REARING LOAN SCHEME

Eligibility	Farmers/Ag. Labour & other eligible persons having sufficient place for keeping cattle.
Purpose	Sheep/ Goat Rearing for increasing income of farmers & other Persons
Limit	As per unit cost of NABARD less margin
Nature of Credit Facility	Term Loan
Disbursement	In two instalments as per project requirement.
Validity/ Repayment Period	In Nine Half Yearly instalments after one year from the date of disbursement.
ROI	Rate of interest will be applicable as advised by Bank from time to time. Applicable: Half Yearly Rest.
Margin	Up to Rs. 2.00 lakh - NIL >Rs. 2.00 lakh - min. 15.00%
Security	<p><u>Primary Security:</u> Hypothecation of assets created out of bank finance.</p> <p><u>Collateral Security:</u></p> <p><u>A. For loans up to Rs. 2,00,000/-:</u> No collateral security is required.</p> <p><u>B. For loans above Rs. 2,00,000/-:</u></p> <ol style="list-style-type: none"> 1. Creation of Charge on Agricultural Land having minimum worth 100% of the bank loan in favor of bank in case of total loan amount (existing and proposed) exceeds 2,00,000/-. 2. Guarantee of 2 persons acceptable to Bank having total net worth equal to bank loan.
Documents	<ol style="list-style-type: none"> 1. Attestation Memo. 2. DP Note. 3. Composite Hypothecation of Agriculture. 4. Declaration cum undertaking cum authority. 5. General Form of Guarantee, if required. 6. Mortgage of Agriculture Land. 7. Other, if any.
Others	<ul style="list-style-type: none"> • Insurance of cattle should be done after obtaining receipt for purchase of cattle & Medical Certificate. • Others norms applicable as per Loan Policy.

सोलर फोटो वोल्टिक वॉटर पंपिंग सिस्टम्स (Solar Photo Voltaic Water Pumping System)

उद्देश्य	सोलर फोटो वोल्टिक वॉटर पंपिंग सिस्टम्स लघु एवं सीमांत किसानों की सिंचाई आवश्यकताओं को पूरा कर सकते हैं। इस सिस्टम का उपयोग करने से कृषकों को डीजल लेने हेतु सुदूर स्थानों पर जाना नहीं पड़ेगा एवं वातावरण प्रदूषण भी कम होगा। सौरऊर्जा के उपयोग को प्रोत्साहन, फोटो वोल्टिक पंपिंग सिस्टम का वित्तपोषण
पात्रता	व्यक्ति, व्यक्तियों के समूह, स्वयं सहायता समूह, संयुक्त देयता समूह, गैर-सरकारी संगठन, कृषक क्लब आदि।
ऋण सीमा	<ul style="list-style-type: none"> • ऋण राशि ₹ 2.00 लाख तक: परियोजना लागत (नाबार्ड द्वारा निर्धारित) का 85% <ul style="list-style-type: none"> • ₹ 2.00 लाख से अधिक के ऋण पर : परियोजना लागत (नाबार्ड द्वारा निर्धारित) का 75%
ऋण का प्रकार	सावधि ऋण
पुनर्भुगतान	चुकौती अवधि अधिकतम 9 वर्ष होगी। अधिकतम ग्रेस पीरिएड 11 माह।
अंश धन	<p>ऋण राशि ₹ 2.00 लाख तक परियोजना लागत का 15%</p> <p>₹ 2.00 लाख से अधिक के ऋण पर परियोजना लागत का 25%</p>
प्रतिश्वति	<ul style="list-style-type: none"> ➢ प्राथमिक प्रतिश्वति : ऋण से सृजित आस्तियों का दृष्टिबंधक। ➢ समपार्श्विक प्रतिश्वति : <u>रु 200000/ तक के ऋणों हेतु</u> : बैंक को मान्य दो व्यक्तियों की जमानत जिनकी कुल हैसियत बैंक ऋण के बराबर हो। <p><u>रु 200000/ से अधिक के ऋणों हेतु :</u></p> <p>(i) बैंक को मान्य दो व्यक्तियों की जमानत जिनकी कुल हैसियत बैंक ऋण के बराबर हो।</p> <p>(ii) बैंक ऋण राशि के बराबर कृषि भूमि पर प्रभार (Creation of Charge over Agriculture Land)।</p>
बीमा	बैंक क्लाज सहित बीमा
ब्याज दर	समय समय पर बैंक द्वारा निर्धारित ब्याज दर लागू होगा।
ऋण दस्तावेज	<ul style="list-style-type: none"> • अटेस्टेशन मेमो <ul style="list-style-type: none"> • डी०पी० नोट • हाइपोथेकेशन एग्रीमेंट • लेटर आफ इन्स्टालमेंट (एक्सेलरेशन क्लाज सहित) • जनरल फार्म ऑफ गारंटी • बंधक प्रपत्र यदि लागू हो • डिक्लेरेशन कम अंडरटेकिंग कम अथॉरिटी • योजना के अनुसार अन्य आवश्यक दस्तावेज़

किसान क्रेडिट कार्ड धारकों हेतु पशुपालन और मत्स्य पालन योजना

1. परिचय (Introduction) :	वर्ष 2018-19 के बजट में केन्द्र सरकार ने पशुपालन और मत्स्य व्यवसायी किसानों को उनकी कार्यशील पूँजी की आवश्यकताओं की पूर्ति हेतु किसान क्रेडिट कार्ड (केसीसी) की सुविधा के विस्तार की घोषणा की है। अतः बजट घोषणा के अनुरूप पशुपालन और मत्स्य व्यवसायी किसानों के लिये किसान क्रेडिट कार्ड सुविधा का विस्तार करने का निर्णय लिया गया है।
2. प्रयोजन (Purpose):	पशुपालन, मुर्गीपालन, मत्स्य पालन, झिंगापालन, अन्य जलजीवों, मछली पकड़ने सम्बन्धी अल्पावधि ऋण की आवश्यकताओं के लिये किसान क्रेडिट कार्ड सुविधा का उपयोग किया जाएगा।
3. पात्रता(Eligibility):	<p>किसान क्रेडिट कार्ड के अधीन पशुपालन और मत्स्य पालन के लिये पात्र लाभार्थियों के मानदण्ड निम्नानुसार होंगे:</p> <p>i. मत्स्य व्यवसाय (Fishery):</p> <p>क) अन्तर्देशीय मत्स्य व्यवसाय और जलजीवन (Inland Fisheries and Aquaculture):</p> <p>क.1. मच्छीमार, मत्स्य पालक किसान (व्यक्ति व समूह/साझेदार, बटाईदार, काश्तकार), स्वयं सहायता समूह, संयुक्त देयता समूह और महिला समूह।</p> <p>क.2. लाभार्थियों के पास तालाब, पोखर, जलाशय, रेसवे, हैचरी, मत्स्य पालन इकाई जैसे मत्स्य व्यवसाय सम्बन्धी गतिविधियों और अन्य राज्य विशिष्ट मत्स्य व्यवसाय के लिये खुद की जमीन या पट्टे पर ली गई जमीन व इनके लिये मछली पालन और आवश्यक लाइसेन्स होना चाहिए।</p> <p>ख) समुद्री मत्स्यपालन (Marine Fishery) :</p> <p>क.1 में उल्लिखित लाभार्थी जिनकी स्वयं की या लीज पर ली गई पंजीकृत फिशिंग वेसेल/ नौका हो, खाड़ी और समुद्र में मछली पकड़ने, मछली पालन और समुद्री जल की गतिविधियों और खुले समुद्र तथा अन्य राज्य विशिष्ट मत्स्य व्यवसाय और सम्बन्धित गतिविधियों के लिये आवश्यक लाइसेन्स /अनुमति है।</p> <p>ii) मुर्गीपालन और छोटे रूमान्थक (Poultry and Small Ruminant): किसान, मुर्गीपालन करने वाले किसान - व्यक्ति या संयुक्त उधारकर्ता, भेड़/बकरी/सुअर/मुर्गी पालन/पक्षी/खरगोश पालन करने वाले काश्तकार किसानों सहित संयुक्त देयता समूह अथवा स्वयं सहायता समूह जिनके स्वयं के/किराये के/लीज पर लिये गये शेड हों।</p> <p>iii) डेयरी (Dairy) किसान और डेयरी किसान - व्यक्ति या संयुक्त उधारकर्ता, संयुक्त देयता समूह अथवा स्वयं सहायता समूह काश्तकार किसानों सहित जिनके स्वयं के/किराये के/लीज पर लिये गये शेड हों।</p>
4. वित्तमान (Scale of Finance):	<p>4.1 वित्तमान का निर्धारण स्थानीय स्तर पर आंकित दर के अनुसार प्रति एकड़/प्रति इकाई/प्रति पशु/प्रति पक्षी आदि के आधार पर जिला स्तरीय तकनीकी समिति (डीएलटीसी) करेगी।</p> <p>4.2 मत्स्य व्यवसाय में वित्तमान के अधीन कार्यशील पूँजी घटकों में बीज, चारा, जैव और अजैव उर्वरक, चूना/अन्य मृदा उपयोगी वस्तु, फसल</p>

	<p>और विपणन प्रभार, ईंधन/विद्युत प्रभार, मजदूरी, लीज किराया (यदि जल क्षेत्र लीज पर लिया गया हो) आदि आवर्ती लागतें शामिल की जायेंगी।</p> <p>4.3 वित्तमान के अन्तर्गत पशुपालन के कार्यशील पूँजी घटकों में चारा, पशु चिकित्सीय सहायता, मजदूरी, जल और विद्युत आपूर्ति जैसी आवर्ती लागतें शामिल की जायेंगी।</p> <p>4.4 कार्यशील पूँजी आवश्यकताओं सम्बन्धी अधिकतम अवधि का आंकलन नकद प्रवाह विवरणी अथवा एक उत्पादन चक्र की पूर्णता के आधार पर किया जाएगा।</p> <p>4.5 नकद ऋण आवश्यकताओं के आंकलन के सम्बन्ध में तकनीकी जानकारी के लिये जिला स्तरीय तकनीकी समिति (डीएलटीसी) में मत्स्य व्यवसाय और पशुपालन के सरकारी विशेषज्ञों को शामिल किया जाएगा।</p> <p>4.6 कार्यशील पूँजी आवश्यकताओं के आंकलन में क्षेत्र स्तरीय जानकारी देने के लिये पशुधन/मत्स्य व्यवसाय क्षेत्र के प्रगतिशील उद्यमी शामिल किये जा सकते हैं।</p>
5. सामान्य दिशानिर्देश (General Guidelines):	<p>5.1 आहरण अधिकार: स्टॉक के नवीनतम मूल्यांकन, स्वीकृति शर्तों के अनुसार प्राप्य राशियों और/अथवा नकद प्रवाह के आधार पर आहरण अधिकार का आंकलन किया जाएगा।</p> <p>5.2 चुकौती: ऋण नकद-साख सीमा के रूप में प्रदान किया जाएगा। चुकौती का निर्धारण उधारकर्ता द्वारा की जा रही गतिविधि में नकद प्रवाह/आय अर्जन के अनुसार किया जाएगा।</p> <p>5.3 निधियों के उपयोग का अनुप्रवर्तन: निधियों की उपयोगिता की निगरानी के लिये वर्तमान किसान क्रेडिट कार्ड ऋण को योजना के अधीन जारी किये गये खाते या स्मार्ट कार्ड से अलग रखा जाना चाहिये। निधियों के उपयोग की निगरानी (फसल ऋणों के लिये किसान क्रेडिट कार्ड सहित) अन्य ऋणों के साथ की जानी चाहिये जैसे बैंक अधिकारियों को इकाई की प्रगति की जांच के लिये इकाई/ परियोजना स्थल का भ्रमण किया जाना चाहिये। आवधिक रूप से बैंक इस सुविधा की निगरानी करेंगे और उधारकर्ता के कार्यनिष्पादन के आधार पर इस सुविधा को जारी रखेंगे/वापस लेंगे/कम करेंगे।</p> <p>5.4 विवेकपूर्ण मानदण्ड: आय की पहचान, आस्तियों के वर्गीकरण और प्रावधान करने सम्बन्धी भारतीय रिजर्व बैंक से समय-समय पर जारी वर्तमान विवेकपूर्ण मानदण्ड लागू होंगे।</p> <p>5.5 ब्याज दर: भारतीय रिजर्व बैंक से समय-समय पर जारी दिशानिर्देशों में किये गये निर्धारण के अनुसार ब्याज दर लागू होंगी।</p> <p>5.6 अल्पावधि फसल ऋण हेतु किसान क्रेडिट कार्ड योजना में उल्लिखित अन्य दिशानिर्देश यथावत लागू होंगे।</p>

NEW TRACTOR LOAN SCHEMES

SN.	PARAMETER	GUIDELINES		
1	Objective	To provide financial assistance for purchase of Tractors		
2	Eligible borrowers	All individual farmers		
3	Age Criteria	Borrower's age should not be less than 18 years & should not exceed 70 years at the time of agreement, In case borrower's age exceeds 70 yrs., family members (blood relation and/or legal heir) who satisfy the above criteria need to sign the agreement as co- borrower.		
4	Residence stability	Local resident for a period of at least 3 years in service/ command area of branch (residential stability should be confirmed by documentary evidence issued by GOI). Note: Ensure Due Diligence and checking of residential status of the borrowers thoroughly during pre-inspection of the proposals.		
5	Scheme Title	Tractor Loan-Agricultural end use and Agri Hiring	Tractor Loan- Agri cum commercial End use	Tatkal Tractor loan (Based on KYC Documents)
6	Landholding	A minimum land holding of 2.5 acres of agricultural land (single or jointly owned) is required. Proof of land record to be obtained/ maintained by the Bank	Land holding up to 2.5 acres of agricultural land (single or jointly owned) required. Proof of land record to be obtained/ maintained by the Bank	No minimum Land Holding is required however, it is desirable to obtain Land/lease land /patta etc. documents if available and keep the same on records
7	Minimum Margin	15%	20%	30%
8	Maximum LTV	85%	80%	70%
9	ROI	13%	13.50%	14%
10	Repayment Period& Frequency*	72 Months (6 Yrs.) / Monthly/ Quarterly/ Half Yearly (Based on the cropping pattern in case of Agri purposes and cash flow in case of commercial operations. This will be decided by the sanctioning authority).	72 Months (6Yrs.) Monthly/ Quarterly/ Half Yearl (Based on the cropping pattern in case of Agri purposes and cash flow in case of commercial operations. This will be decided by the sanctioning authority).	60 Months (5 Yrs.) Monthly (Based on cash flow with the applicant, This will be decided by the sanctioning authority).

11	Moratorium (days)	Half Yearly - 180 Quarterly - 90 Monthly - 30	Quarterly - 90 Monthly - 30	Quarterly - 90 Monthly - 30
12	Processing Charge	1% of Loan amount. (50% waiver in deserving cases which may be obtained from Regional authority)		
13	Nature of Facility	Term Loan		
14	Tractor HP		No restriction of Tractor HP range	
15	CIC Criteria	For all the parties to the agreement, a CIBIL score of 0,-1 and anything minimum requirement as per Bank's extant guidelines(≥ 675 for CIBIL, etc) will be the eligibility norm. A CIBIL score above 675 is considered to be good for rural products. If CIC report reflects any irregularity/overdue, a regularized statement of account to be obtained as a mitigate If there is a misrepresentation in CIBIL or Customer having other strengths - separate deviation approval to be obtained on case to case basis from regional authority with due justification on the basis of criticalness of default.		
16	Field Inspection	To be prepared in the prescribed format for capturing the details of field inspection (format enclosed - it will remain part of the appraisal Note and will be kept with file / Documents). Branch to ensure that the asset (Tractor) is used for Agri & Allied activities purpose only.		
17	Viability of Proposal	Based on the tractor's usage. A Free Cash Flow (FCF) calculation sheet is to be prepared and satisfy upon (format is enclosed)		
18	Security/ Documentation	1. D P Note 2. Composite Hypothecation Agreement for Agriculture Finance/Hypothecation of Vehicle. 3. Letter of Installment with Acceleration Clause 4. Declaration cum Undertaking cum authority to make direct payment to dealer 5. Bank's Charge to be noted with RTO. (Certified Xerox copy of RTO registration having bank's name as financier to be kept on record with the documents). 6. Blank TTO form in duplicate to be obtained and kept on record with documents. 7. Irrecoverable power of Attorney 8. General Form of guarantee if stipulated in sanction. 9. Other documents to charge the Collateral securities if stipulated. 10. Branches should obtain PDC cheque & ECS mandate as an extra security with an undertaking from the borrower in this regard.		
19	Post Disbursement Document	Invoice/ Bill & Insurance Policy (with Bank clause) should be ensured immediately after disbursement. RC book to continue as a post disbursement document which should be obtained within 60 days of the disbursement.		

20	Credit Life Insurance Cover (optional)	<p>1. Provision for funding of 100% Insurance premium over and above the sanction amount in case of borrower opting for Credit Life Insurance cover (which is optional & non-mandatory) from India First Life Insurance (part of India First Life Group loan Protect Plan).</p> <p>2. Branches would accept the Credit Life Insurance cover from any insurance company provided by the borrower for the Tractor Loan and get Banks charge /assignment noted on the same. Cases where the borrower is not able to provide Credit Life Insurance cover for the Tractor Loan, in those cases branch would arrange for the Credit Life Insurance cover for the borrower's Tractor Loan from IFLIC (India) First Life Insurance Company.</p> <p>3. Applicable premium for the Credit Life Insurance policy to be provided by IFLIC would be fully funded by the Bank and will be in addition to the limit sanctioned for the Tractor Loan. However, this facility of additionally funding the Credit Life Insurance will not be available in case it is proposed to be obtained from any insurance Company other than IFLIC.</p>
21	Other Guidelines	<p>Branch to ensure end use of the asset being financed. The asset (tractor) financed is to be deployed in legal/authorized activities.</p> <p>As a one-time due diligence activity, Branch to obtain account details and KYC of the Tractor Dealer (such as Dealership letter, Tax Registration certificate etc.) and keep the same on record.</p> <p>Payment to Tractor Dealer towards tractor finance should always be done in the given account through NEFT/RTGS.</p>

*In case of Half Yearly installment the first instalment is to be linked with season of crop / cash flow.

OTHERS:

1. PAY OUT AND INCENTIVE TO TRACTOR DEALERS:

The Tractor Dealers and their Sales Executives will be paid incentive for Tractor Loans as under.

Number of Tractor Loan account Disbursed in a quarter from single Tractor Dealer	Payout Payment to Tractor Dealer (% of Loan amount)*
1 to 5	1.00
6 to 15	1.50
Above 15	2.00

*10% of the pay-out to Tractor Dealer to be retained till receipt of RC with Bank's lien noted therein.

- Incentive of Rs.1500 per Tractor Loan disbursed to be paid to Tractor Dealer's

Sales Executive.

- In cases where customer is our existing customer and/or there is no involvement of Tractor Dealer in sourcing/ processing of any particular case, no Dealer Payout/ Incentive to Sales executive will be paid.
- In case of Tractor dealers operating in different locations across the Regions, Regional Head may decide payment of payout/ Incentive based on the aggregate numbers of Tractor Loans disbursed during a particular quarter, across all Branches of our Bank in Region.
 - Region may adopt a suitable mechanism to ensure that double payment is avoided. It has also been decided to maintain transparency in payout payments by closely monitoring the same at Regional level.
 - Payment towards payout applicable to Dealer & Sales Executive shall be made by Regional office based on the disbursement figures available with them.
 - Regional office to maintain the record of Tractor Loan disbursed during a quarter for verification of Payout payment and necessary records as per below format.

Sr. No.	Branc h Alpha	Borrowe r Name	Loan a/ c No .	Sche me Code	Disbursem ent Amount	Disbursem ent Date	Deale r Nam e	OEM/ Mak e Nam e
1								

Payment of payout/ Incentive to Tractor Dealer shall be made by Regional Office sanction/Disburse maximum Tractor Units.

Interchangeability of payout to dealer & Sales Executive:

Regional Head is authorized to negotiate and finalize the pattern of payout to Tractor dealer and his sales executive, by way of interchangeability, within overall permissible limits, subject to;

1. Payout structure for dealer and sales executive should be discussed and finalized in consultation with Tractor dealer and properly documented.
2. Identification of authorized sales executive must be done as per Bank's extant guidelines.
3. In such cases, Region to handle monthly payout of Tractor Dealer and Sales executive as against respective branches and keep proper records.
4. Where Tractor dealer is serving branches of different Regions of one Area, monthly payout to be handled by Administrative Office.
5. All other existing terms and conditions of Auto Loan will remain unchanged and to be complied with.

COMMISSION TO BC/BF (WHEREVER PROVIDED) ON SOURCING AND COLLECTION:

Since BCs/BFs would be accountable for both sales and collection (**in the 1st year**); their incentive payout has been designed as under.

(Amount in Rs.)					
Scheme Title	No of cases disbursed in the month	Payout structure			
		Incentive (per case)	Amount to be paid on disbursement (per case)	10% on submission of PDD* within 60 days of disbursement (per case)	After completion of 1 year if account remains standard (per case)
One	1-2	3000	1500	300	1200
Tw Interchangeability of payout to dealer & Sales Executive: Regional Head is authorized to negotiate and finalize the pattern of payout to Tractor dealer and his sales executive, by way of interchangeability, within overall permissible limits, subject to; 1. Payout structure for dealer and sales executive should be discussed and finalized in consultation with Tractor dealer and properly documented. 2. Identification of authorized sales executive must be done as per Bank's extant guidelines. 3. In such cases, Region to handle monthly payout of Two Dealer and Sales executive as against respective branches and keep proper records. 4. Where Tractor dealer is serving branches of different Regions of one Area, monthly payout to be handled by Administrative Office. 5. All other existing terms and conditions of Auto Loan will remain unchanged and to be complied with.	3-4	4000	2000	400	
	5 & above	5000	2500	500	2000

*PDD= Post Disbursement Documents i.e Copy of Insurance with Banks clause, RC with Banks charge noted therein etc.

Note Branch/ Region to ensure the incentive payment to BC (40%) post completion of 1 year is only made if account remains standard. There should not be any overdue in the account.

Incentive payment is to be made only after proper verification of the work carried out by the BC/ VLE/ Dealer/ Sales executive and to be recorded.

FIELD INSPECTION CUM CREDIT APPRAISAL REPORT (PRE-SANCTION INSPECTION REPORT)						
Field Officer Name						
Field Visit Date						
Field Visit Time						
Dealer Name						
General Information						
Applicant Name						
Address						
Other Relevant Information						
Type of Residence: Kaccha / Pacca						
Residence:- Joint / Rented / Parental / Self owned						
Neighborhood :- Lower / Middle / Upper						
Constituent : Individual / HUF / CO / Co-op / Others						
Other Income Applicants and co-applicants						
Name/s of the Bank / Other institutions & its Branch						
Purpose & Amount of Loan Availed						
Present Balance Outstanding						
Liabilities other than to Bank and Financial Institutions						
Other Details						
Credentials Of Applicant/Co-applicant						
Location & Value of agri land						
Survey No	Village	Owned Agri Land	Share of Applicant / Co applicant	Irrigation Source	Encum brance	Market value
Documents should be verified for all the above mention land						
Crop details of Applicant & Co-applicants						
Name of Crop	Area (Acres)	Production (In Quintals)	Market value	Remark if any		

Term Sheet - Tractor Loan & Other Vehicles				
Dealer Name				
Address				
Branches at				
Contact number				
Make				
Model & HP/CC				
Tractor New Scheme				
Quotation Price(excluding RTO & Insurance)				
Margin Money				
Cash / Exchange				
Loan amount				
LTV%				
ROI				
Repayment Mode	Monthly	Quarterly	Half Yearly	
Tenure & No of Instalments				
Installment Amount				
Asset Delivery status	YES / NO			
Expected date of delivery				
Delivery Date				
Engine No./ Chassis No.				
Reference Check				
References taken by Field officer	Reference 1		Reference 2	
Name				
Address				
Occupation				
Relation with applicant				
Known since				
Contact number				
Social standing of applicant & family members				
Feedback about proposed applicant				
Suggested Points to be checked at Pre sanction stage :				
1. Whether the applicant possess the land as shown in the application. - Yes / No / NA				
2. Whether the applicant (s) was / were using tractor / implements. - hired / owned.				
3. Whether the applicant is having adequate experience in the line of activity- Yes / No				
4. Does the applicant avails any other loans for this facility from other bank- Yes / No.				
5. What is the source of margin money paid?				

6. Does the applicant avails credit shield from our Bank / other bank? If yes give details
7. Is there adequate custom hiring () work availability for the proposed asset in nearby area.
8. Who is the actual end user-
9. Telephonic verification of quotation provided done or not by the credit officer.
10. Name of Person Contacted of Quotation verification : -

RECOMMENDATIONS/OBSERVATIONS:-

Route Map - Branch to Applicant residence (can also use Google Maps for reference).

Enclosure 1. Photograph of the AO with Customer at Residence.
 Enclosure 2. Asset verification report - Chassis in print with photograph of asset (If asset delivered)

Note: All points to be filled mandatorily.

Recommendation :	
Signature:	
Name of Officer :	
EC No :	
Remarks (If Any) :-	

Annexure III

TRACTOR LOAN APPRASIAL			
Asset Details	Brand (Model)	HORSE POWER (HP)	Asset Category
	Asset (Tractor) Cost (DLP OR Quotation Price (Whichever is lower)		
Less Margin			
Loan Amount required			
PART -A. INCOME GENERATION			
1. Cropping pattern & Agri Income (Annual)			
Crops	Area (acres)	Net Farm Income	
TOTAL			
2. On Farm/ Off-farm/ Commercial Hiring Income (Annual)			
Activity type	No of Hours	Hiring rate / Hour	Total Income
On farm operation			
Off farm operations - Tillage			
Off-Farm Commercial hiring			
Total			
3. Other income if any (Annual)			
Activity Type	Annual Income		
Dairying/Poultry/Fisheries			
Salary /pension if any			
Any Other			
Total			
Gross Income (1+2+3)			
PART -B - Expenses			
1. Fixed Cost			
2. Total Variable Cost			
Total Operational Cost			
NET INCOME (GROSS INCOME - TOTAL OPERATIONAL COST)			
ANNUAL REPAYMENS (Principal + Interest)			
NET SURPLUS (NET INCOME - ANNUAL REPAYMENT)			
FCF=Total Income/ Total Expenses (Total Operational Cost + Annual repayment)			
Threshold FCF is 1.25			

किसान तत्काल ऋण योजना

मानदंड	विवरण
योजना का नाम	किसान तत्काल ऋण योजना
उद्देश्य	<ul style="list-style-type: none"> कृषकों को आकस्मिक कृषि एवं घरेलू आवश्यकताओं को पूरा करने हेतु तत्काल ऋण प्रदान करना। कृषि संबंधित आवश्यकताएँ, जैसे खाद, बीज, कृषि औजारों का क्रय, भंडारण, पैकिंग, पशुधन, और सिंचाई साधनों का क्रय आदि। आकस्मिक घरेलू आवश्यकताएँ, जैसे धार्मिक कार्यक्रम, त्योहार, उपभोग, चिकित्सा व्यय आदि।
पात्रता मानदंड	<ul style="list-style-type: none"> आवेदक हमारे बैंक का किसान क्रेडिट कार्ड ऋण खाता धारक हो। आवेदक के सभी ऋण खाते वर्तमान में मानक श्रेणी में वर्गीकृत हो।
ऋण का प्रकार	<p>सावधि ऋण (Term Loan)</p> <p>या</p> <p>अधिविकर्ष ऋण (Overdraft Loan)</p>
ऋण सीमा (ऋण राशि)	वर्तमान किसान क्रेडिट कार्ड ऋण की आहरण सीमा का 50% या ₹ 02.00 लाख, दोनों में से जो कम है, इस योजना के अंतर्गत अधिकतम ऋण सीमा होगी।
ऋण की अदायगी /ऋण का पुनर्भुगतान	<ul style="list-style-type: none"> सावधि ऋण (Term Loan) <ul style="list-style-type: none"> 03 से 05 वर्ष में, आवेदक के कृषि आय अर्जन एवं फसल चक्र के अनुसार अर्धवार्षिक या वार्षिक किस्तों में अधिविकर्ष ऋण (Overdraft Loan) <ul style="list-style-type: none"> अधिकतम 12 माह, वार्षिक समीक्षा के अधीन।
पूर्व पुनर्भुगतान	<ul style="list-style-type: none"> यदि उधारकर्ता इस योजना के तहत लिए गए ऋण का समय पूर्व भुगतान करना चाहता है, तो वह समय पूर्व भुगतान कर सकता है और जल्दी चुकौती के मामले में बैंक द्वारा कोई समय पूर्व भुगतान दण्ड नहीं लिया जाएगा।
व्याज दर	<ul style="list-style-type: none"> प्रत्यक्ष कृषि ऋण हेतु समय-समय पर जारी अनुदेशों के अनुसार।
सेवा प्रभार	<ul style="list-style-type: none"> प्रत्यक्ष कृषि ऋण हेतु लागू शुल्क के अनुसार प्रसंस्करण प्रभार वसूल किये जायेंगे एवं स्वीकृत सीमा पर बैंक नियमानुसार निरीक्षण प्रभार किये जायेंगे।
वर्गीकरण श्रेणी	प्राथमिकता प्राप्त क्षेत्र (प्रत्यक्ष कृषि ऋण)
प्रतिभूति	<ul style="list-style-type: none"> योजना के तहत वर्तमान किसान क्रेडिट कार्ड ऋण हेतु प्राप्त प्रतिभूति का विस्तार किया जाएगा। भारतीय रिजर्व बैंक द्वारा संपार्श्वक (collateral) प्रतिभूति रहित कृषि ऋण सीमा ₹ 2.00 लाख है। अतः कृषक को पूर्व में वितरित कृषि ऋण व प्रस्तावित ऋण सहित कुल ऋण ₹ 2.0 लाख से अधिक होने पर बैंक नियमानुसार कृषक की भूमि पर बैंक प्रभार दर्ज कराया जाएगा।

अस्ति वर्गीकरण	<ul style="list-style-type: none"> • सावधि ऋण (Term Loan) <ul style="list-style-type: none"> ✚ खाते में ब्याज अर्धवार्षिक आधार पर प्रभारित होगा। ✚ किस्त देय होने के पश्चात दो फसली सीजन (अधिकतम एक वर्ष) के अंदर ब्याज सहित किस्त राशि का पुनर्भुगतान अनिवार्य है, अन्यथा खाता अनर्जक ऋण (NPA) घोषित हो जाएगा। • अधिविकर्ष ऋण (Overdraft Loan) <ul style="list-style-type: none"> ✚ खाते के ब्याज अर्धवार्षिक आधार पर प्रभारित होगा। ✚ ब्याज एवं अन्य प्रभार आगामी दो अल्पावधि फसली सीजन (अधिकतम एक वर्ष) गे देव होगा एवं वसूल न होने पर खाता Out of Order माना जाएगा तथा देय तिथि के 01 वर्ष के पश्चात खाता NPA हो जाएगा।
विचलन को मंजूरी	बैंक द्वारा समय-समय पर जारी दिशानिर्देशों के अनुसार।
ऋण स्वीकृति प्राधिकार	बैंक के मौजूदा डीएलपी दिशानिर्देशों के अनुसार।
अन्य शर्तें	<ul style="list-style-type: none"> ✓ शाखा द्वारा खाते की वार्षिक आधार पर समीक्षा की जायेगी एवं इसकी प्रति ऋण पत्रावली में अभिलेखित की जायेगी। ✓ सुरक्षा दस्तावेजों और अन्य ऋण दस्तावेजों को बिना किसी चूक या विचलन के साथ निष्पादित किया जाना चाहिए। ✓ PSR, बैंक के मौजूदा दिशा-निर्देशों के अनुसार किया जाएगा। ✓ अस्ति वर्गीकरण हेतु भारतीय रिजर्व बैंक द्वारा कृषि एवं सहायक गतिविधियों हेतु समय-समय पर निर्देशित IRAC Norms लागू होंगे। ✓ योजनान्तर्गत सावधि ऋण (Term Loan) या अधिविकर्ष ऋण (Overdraft Loan) हेतु ऋण स्वीकरण/वितरण किया जा सकेगा। ✓ किसान क्रेडिट कार्ड ऋण खाता बन्द करने के पूर्व ऋणी का इस योजनान्तर्गत वितरित ऋण खाता बन्द किया जाना अनिवार्य शर्त होगा। ✓ खाते में ब्याज अर्धवार्षिक आधार पर प्रभारित होगा अर्थात् ब्याज सितम्बर एवं मार्च के महीने में प्रभारित किया जाएगा। ✓ योजनान्तर्गत स्वीकृत/वितरित ऋण खातों हेतु कोई ब्याज सहायता उपलब्ध नहीं होगी। ✓ वर्तमान एवं योजनान्तर्गत प्रस्तावित ऋण का कुल योग किसी भी दशा में कृषि भूमि के मूल्य (Circle Rate के अनुसार) के 50% राशि से अधिक नहीं होगी। ✓ इस योजना में प्रस्तावित ऋण को स्वीकृति एवं मोड आफ ऑपरेशन (एकल/संयुक्त) मूल किसान क्रेडिट कार्ड ऋण के समान ही रखा जाएगा। ✓ अन्य सभी शर्तें प्रत्यक्ष कृषि ऋण हेतु परिचालित दिशा-निर्देशों के अनुसार होंगी।

कृषक आवास क्रण योजना

उद्देश्य	<p>ग्रामीण क्षेत्रों में आवास कर रहे ऐसे व्यक्ति जो कृषि से सम्बन्धित क्रिया कलाप जैसे- शिल्पकार, दस्तकार एवं अध्यापक इत्यादि जिनके पास कृषि भूमि है, उनकी आवासीय क्रण आवश्यकताएँ जो वर्तमान में उपलब्ध शासकीय योजनाओं द्वारा पूरी नहीं हो पा रही हैं, जिसके कारण ग्रामीण क्षेत्रों में आवास की गंभीर समस्या है। आवास समस्या के निदान के लिए ग्रामीण क्षेत्र में विशेष अभियान चलाकर समस्त पात्र व्यक्तियों को भवन क्रय, निर्माण, विस्तार, और मरम्मत के लिए ग्रामीण आवास क्रण योजना अन्तर्गत क्रण उपलब्ध कराना है जिससे उनकी आवासीय समस्या का निराकरण हो सके।</p> <p>वर्तमान में ग्रामीण क्षेत्रों में रहने वाले उपरोक्त वर्ग के व्यक्तियों को आवास के लिए बैंक से क्रण प्राप्त करने में कठिनाई हो रही है। इसका कारण यह है कि उनके पास उपलब्ध भूमि पैतृक या आबादी भूमि होने के कारण टाइटिल डीड मार्टेज के लिए उपलब्ध नहीं होती। ऐसे मामलों में जहां भूमि की टाइटिल डीड उपलब्ध नहीं है परन्तु कृषक द्वारा आबादी भूमि/पैतृक भूमि जिसका वह स्वयं स्वामी हो तथा विगत वर्षों से काबिज हो उनको आवास क्रण सुविधा उपलब्ध कराने हेतु सरकार द्वारा उनकी कृषि भूमि को उत्तर प्रदेश कृषि उधार अधिनियम, 1973 की धारा 2ए के अंतर्गत कृषि भूमि को बंधक करने की सुविधा प्रदान की गई है, जिसके तहत ₹10 लाख तक के क्रणों पर स्टाम्प शुल्क में छूट प्राप्त है।</p>
लक्ष्य समूह	<ul style="list-style-type: none"> ● ग्रामीण क्षेत्रों में रहने वाले ऐसे व्यक्ति, जो कृषि या संबंधित गतिविधियों (जैसे शिल्पकार, दस्तकार, अध्यापक आदि) में संलग्न हैं और जिनके पास कृषि भूमि हो तथा नियमित एवं निश्चित आय का स्रोत हो। ● केन्द्र सरकार/राज्य सरकार के उपक्रमों अथवा अन्य प्रतिष्ठित संस्थानों में कार्यरत कर्मचारियों को, जिन्हें सेवानिवृत्त होने में अभी पर्याप्त समय शेष हो तथा उनके द्वारा वेतन, बैंक शाखा से आहरित किया जाता हो, को प्राथमिकता दी जायेगी। ● ग्रामीण क्षेत्र, जहाँ की जनसंख्या 1991 की जनगणना के अनुसार 50,000 से अधिक न हो। ● उपरोक्त सभी मामलों में आवेदक के पास कृषि भूमि होना आवश्यक है एवं वह ग्रामीण क्षेत्र में गृह निर्माण/मरम्मत हेतु बैंक क्रण लेने का इच्छुक है।
पात्रता	<ol style="list-style-type: none"> 1. प्रार्थी ग्रामीण क्षेत्र का निवासी हो तथा उसके पास कृषि योग्य भूमि हो तथा वह कृषि के साथ-साथ अन्य क्रिया कलाप भी कर सकता है। 2. प्रार्थी के पास आवास निर्माण हेतु पर्याप्त भूमि उपलब्ध हो जिस पर उसका स्थाई एवं स्पष्ट (विवाद रहित) स्वामित्व हो। आवास निर्माण हेतु प्रस्तावित भूमि की टाइटिल डीड न उपलब्ध होने पर नजरी नक्शा जिसमें चौहटी अंकित हो तथा स्वयं द्वारा प्रमाणित हो, स्वीकार्य होगा। 3. क्रण आवेदन के समय पात्र व्यक्ति की आयु, क्रण चुकौती अवधि को ध्यान में रखते हुए, 62 वर्ष से अधिक न हो। 4. यदि आवेदक की आयु 62 वर्ष से अधिक हो तो आवेदक के निकटतम सम्बन्धी को सह क्रणी के रूप में प्राप्त किया जायेगा। 5. वेतन भोगी कर्मचारियों हेतु उनकी सेवा निवृत्ति की तिथि से 3 माह पूर्व क्रण एवं ब्याज की अदायगी हो जानी चाहिए।
चुकौती अवधि: 5 से 15 वर्ष	<ol style="list-style-type: none"> 1. कृषकों के लिए चुकौती अवधि, मूलधन और ब्याज की किश्तों का निर्धारण फसल चक्र के अनुसार समान छमाही या वार्षिक आधार पर किया जाएगा। 2. ऐसे कृषक जो वेतन भोगी कर्मचारी भी हैं उनके मामलों में क्रण चुकौती अवधि का निर्धारण करते समय इस बात का विशेष ध्यान रखा जाएगा कि सम्पूर्ण क्रण की अदायगी कर्मचारी की

	<p>सेवा निवृत्ति से 3 माह पूर्व हो जाये।</p> <ol style="list-style-type: none"> 3. किश्तों का निर्धारण करते समय ऋणी की आय, ऋण अदायगी क्षमता, शेष सेवा काल इत्यादि को ध्यान में रखकर ही किया जाया। वेतन भोगी कर्मचारियों के मामलों में ऋण किश्तों निर्धारण EMI के अनुसार भी किया जा सकता है। 4. प्रस्तावित आवास ऋण की किश्तों सहित वार्षिक देयताएं उसकी वार्षिक आय का 60 प्रतिशत से अधिक नहीं होनी चाहिए।
ऋण राशि	<p>(क) आवास क्रय/निर्माण/विस्तार हेतु - ₹ 10.00 लाख अधिकतम (ख) आवास मरम्मत/नवीनीकरण - ₹ 1.00 लाख अधिकतम</p> <p>नोट :</p> <ol style="list-style-type: none"> 1- ग्रामीण क्षेत्र जहां की जनसंख्या 1991 की जनगणना के अनुसार 50000 से अधिक ना हो। 2- क्षेत्रीय कार्यालय से एक्टिविटी क्लियरेंस (Activity Clearance) प्राप्त कर ऋण स्वीकरण/वितरण किया जा सकेगा।
ब्याज दर	बैंक द्वारा समय समय पर लागू/पुनरीक्षित ब्याज दरें
अंशदान	10 प्रतिशत
सुविधा का प्रकार	सावधि ऋण
प्रतिभूति	<ol style="list-style-type: none"> प्रायः ग्रामों में भवन निर्माण हेतु प्रस्तावित भूमि का मूल बैनामा प्राप्त नहीं हो पाता है जिसके कारण ऐसे आवास ऋणों में प्राथमिक प्रतिभूति (आवासीय भूमि/भवन) का मार्टिंगेर सम्भव नहीं हो पाता अतएव इस प्रकार के प्रकरणों में सम्बन्धित ग्राम प्रधान से इस आशय का प्रमाणपत्र प्राप्त कर लिया जाये कि प्रस्तावित भूमि का पूर्ण स्वामित्व है एवं वर्तमान में उक्त भूमि पर वह विगत वर्षों से काबिज है। भूमि/भवन का बंधक जिन प्रकरणों में भूमि/भवन को बंधक किया जाना सम्भव न हो, आवेदक (कृषक) के पास उपलब्ध कृषि भूमि जिसका निबल मूल्य, ऋण राशि के बराबर अथवा अधिक हो, का यू.पी. एग्रीकल्चर फ्रेडिट एक्ट 1973 की धारा - 2ए के अन्तर्गत सामान्य बंधक अच्छी साख वाले बैंक को मान्य किन्हीं दो व्यक्तियों की जमानत। बीमा पॉलिसी का एसाइन्मेंट, यदि हो। <p>नोट- नोट: प्रत्येक दशा में कृषि भूमि पर सब-रजिस्ट्रार कार्यालय एवं तहसील रिकॉर्ड में बैंक प्रभार दर्ज करना आवश्यक है।</p>
गेस्टेशन पीरियड	<ul style="list-style-type: none"> ● 06 माह से 12 माह (आवश्यकतानुसार) ● ऐसे मामलों में जहां गेस्टेशन पीरियड का ब्याज मासिक/छमाही आधार पर देना सम्भव न हो वहां गेस्टेशन अवधि के ब्याज को ऋण में सम्मिलित करते हुए किश्तों का निर्धारण किया जाया। (नोट करें कि गेस्टेशन अवधि के ब्याज सहित कुल ऋण राशि उसकी पात्रता सीमा से अधिक न हो)
वसूली	<ol style="list-style-type: none"> 1. ऋण की प्रथम किश्त वितरण के 6 माह के पश्चात अथवा निर्माण कार्य पूर्ण होने (दोनों में जो पहले हो) के बाद आने वाली पहली फसल के विपणन पर समान छमाही किश्तों में की जायेगी। 2. अदायगी की प्रथम किश्त का निर्धारण ऋण वितरण की प्रथम किश्त से 6 माह पश्चात आने वाली फसल के विपणन पर अधिकतम 12 माह के अन्दर निर्धारित की जाएगी। 3. वेतनभोगी कर्मचारियों (कृषकों) के मामलों में किश्तों की अदायगी उनके वेतन के अनुसार

	<p>मासिक आधार पर की जाएगी। वेतनभोगी कर्मचारियों को ऋण अदायगी हेतु निम्न विकल्प चुनने की स्वतंत्रता होगी:-</p> <ul style="list-style-type: none"> ● मूलधन + ब्याज सहित किश्त - ऋण अवशेष के घटते क्रम में ● इक्वेटेड मासिक किश्त (EMI)- समान किश्तों में।
ऋण राशि का आकलन	<p>ऋण राशि का आंकलन आवेदक की आय एवं ऋण अदायगी क्षमता को दृष्टिगत रखते हुए निम्नानुसार किया जायेगा -</p> <ul style="list-style-type: none"> ● परियोजना लागत का 90 प्रतिशत या आवेदित ऋण राशि दोनों में जो कम हो। परियोजना लागत का आंकलन मूल्यांकनकर्ता/शाखा प्रबन्धक द्वारा स्वयं किया जा सकता है। या ● कृषक की सभी ज्ञात स्तोत्रों से अनुमानित शुद्ध वार्षिक आय (Net Income) का 3 गुना अधिकतम या ● वेतन भोगी कर्मचारी के मामले में अधिकतम ऋण राशि उसके कुल वार्षिक वेतन एवं कृषि आय को सम्मिलित करते हुए शुद्ध आय का 3 गुना तक हो सकती है। या ● व्यवसायी, स्वरोजगारी तथा पेशेवर व्यक्ति जो कृषक भी हैं ऐसे मामले में ऋण राशि का निर्धारण उनकी शुद्ध वार्षिक आय का अधिकतम 3 गुना या ● अधिकतम ₹ 10.00 लाख (मरम्मत हेतु अधिकतम 1.00 लाख) उपरोक्त सभी में से जो कम हो।
बीमा	बैंक नियमानुसार बैंक क्लॉज सहित भवन का बीमा
अभिलेखीकरण	<ul style="list-style-type: none"> ● डी0 पी0 नोट ● भवन/भूमि बंधक प्रलेख ● साधारण गारण्टी पत्र ● जनरल अन्डरटेकिंग ● लेटर ऑफ इन्स्टालमेन्ट <ul style="list-style-type: none"> ● इरिवोकेबुल पावर आफ एटार्नी (अनन्य सत्ता पत्र)। ● नियोक्ता से वेतन कटौती अधिकार पत्र ● ऋणी से उसके जमा खाते को नामे करने हेतु डेबिट अथारिटी/ई.सी.एस. अथारिटी प्राप्त की जाएगी। ● बैंक अधिवक्ता से एन.ई.सी. भूमि बंधक विलेखा। ● प्रस्तावित निर्माण की लागत जिसे बैंक यदि उचित समझता है तो बैंक के अधिकृत वैल्यूअर द्वारा प्रमाणित करवा सकती है। अधिकृत वैल्यूअर से प्रमाणित कराने पर दबाव न डाला जाय।
सेवा प्रभार	बैंक द्वारा समय समय पर लागू/पुनरीक्षित सेवा प्रभार
वितरण	<p>(क) भवन निर्माण के प्रकरणों में- ऋण वितरण तीन किश्तों में-</p> <ol style="list-style-type: none"> 1 प्रथम किश्त - 30 प्रतिशत - नींव स्तर तक निर्माण 2 द्वितीय किश्त - 40 प्रतिशत - स्लैब स्तर तक निर्माण 3 तृतीय किश्त - 25 प्रतिशत - फिनिशिंग हेतु 4 अन्तिम किश्त - 05 प्रतिशत - भवन पूर्ण होने पर

	<p>(ख) भवन क्रय के प्रकरणों में - विक्रेता को सीधे बैंक द्वारा भुगतान (मार्जिन मनी सहित)</p> <p>(ग) भवन विस्तार निर्माण /नवीनीकरण/मरम्मत हेतु- उपरोक्तानुसार किश्तों में भौतिक सत्यापन के उपरान्त</p>
वितरण पश्चात् समीक्षा	- प्रत्येक किश्त के वितरण के पश्चात सामयिक निरीक्षण शाखा द्वारा किया जायेगा एवं ऋण वितरण पश्चात समीक्षा प्रतिवेदन ऋण अभिलेखों के साथ सुरक्षित रखा जाय।
अन्य	<ol style="list-style-type: none"> जिन प्रकरणों में आवेदित राशि ₹ 100000/- अथवा इससे कम हो एवं उनमें भूमि/भवन का बंधक किसी विशेष विधिक कारणों से संभव न हो, उन प्रकरणों में विशेष परिस्थितियों में बिना बंधक के ऋण स्वीकृत किया जा सकता है। बशर्ते कि शाखा प्रबन्धक वसूली के प्रति पूर्णतया आश्रित हों। किन्तु इन प्रकरणों में भूमि/भवन पर आवेदक का कब्जा सुनिश्चित किया जाये एवं प्रधान का प्रमाणपत्र प्राप्त करें। बैंक को मान्य अच्छी साख वाले दो व्यक्तियों की जमानत प्राप्त की जाय। भवन का बीमा, आग एवं सम्भावित क्षति आदि हेतु, सार्वजनिक क्षेत्र की बीमा कं. से होना चाहिए। आवेदक का बीमा जीवन बीमा कंपनी से कराया जाय (जो ऐच्छिक है) जिससे आवेदक की अकस्मात् मृत्यु पर ऋण की संपूर्ण अदायगी बीमा कम्पनी द्वारा की जायेगी। इस योजना के व्यापक प्रचार-प्रसार हेतु ब्लॉक/तहसील अथवा जनपद स्तर पर कार्यक्रम आयोजित कर व्यापक प्रचार-प्रसार किया जाएगा। यदि कृषक की कृषि भूमि किसी अन्य बैंक के पक्ष में बंधक है तो ऐसी स्थिति में उसकी बैंकों की कुल ऋण अवशेष (देयता) प्रस्तावित आवास ऋण को सम्मिलित करते हुए कृषि भूमि के मूल्य का 50 प्रतिशत से अधिक न हो ऐसे मामलों में यू.पी. एग्रीकल्चर क्रेडिट एक्ट 1973 की धारा - 2ए के अन्तर्गत उसे शाखाएं अपने बैंक के पक्ष में बंधक कराएंगी।
प्रस्तावित जांच सूची	<ol style="list-style-type: none"> ऋण आवेदन पत्र फोटो सहित आवेदक के वर्तमान खार्तों का विवरण। आवेदक द्वारा अपने बैंक एवं अन्य बैंकों से पूर्व में लिये गये ऋण का विवरण। वर्तमान ऋण अवशेष एवं विवरण (यदि कोई हो) कृपया नोट करें कि आवेदक किसी बैंक का डिफाल्टर न हो। कर्मचारी/स्वरोजगारी का सत्यापन आवेदक का बचत सम्बन्धी आंकलन आय का विवरण एवं आवेदक द्वारा लगायी जाने वाली मार्जिन मनी का स्त्रोत प्रस्तावित आवास हेतु सम्पत्ति का पूर्ण विवरण सम्पत्ति संबंधी अभिलेख (ग्राम, गाटा सं0 रकबा एवं चौहड़ी सहित) ले आउट एवं निर्माण हेतु स्वीकृत मानचित्र (यदि है तो) अनुमानित निर्माण की लागत। आवेदक के निवास संबंधी अभिलेख (राशन कार्ड, वोटर लिस्ट, बिजली/टेलीफोन आदि बिल की सत्यापित प्रति) प्राथमिक प्रतिभूति के अतिरिक्त ऋण की सुरक्षा में प्रदत्त अतिरिक्त प्रतिभूति (यदि कोई हो) प्रतिभूति के रूप में ली जाने वाली सम्पत्ति के स्वामित्व का विवरण क्या क्रय होने वाली सम्पत्ति बैंक में बन्धक रखी जा सकेगी? क्या भूखण्ड ग्राम सभा की जमीन में है, यदि हों तो ग्राम प्रधान का अनापत्ति प्रमाण पत्र।
अन्य	<ul style="list-style-type: none"> ● KYC मानदंडों का अनुपालन किया जाए। ● अन्य शर्तें ऋण नीति के अनुसार होंगी।

Loan against bank's own deposits (Fixed Deposit/Recurring Deposit)

01.	Objective	It is for personal purposes.
02.	Eligibility	<ul style="list-style-type: none"> Fixed Depositor in the bank (RIRD/Simple FDR/MIP/QIP) singly or under joint account holders. Loan against Fixed/Recurring Deposits will also be payable to third parties.
03.	Loan Limit	<p>85% of the total amount (Fixed deposit receipt including accrued interest) for public customers</p> <p>90% of the total amount (Fixed deposit receipt including accrued interest) for staff members.</p>
04.	Loan Disbursement	Loan amount of the fixed deposit will be directly transferred to the borrower's savings account. Withdrawals, if necessary, will be made through cheque from the overdraft account
05.	Loan Type	Demand Loan
06.	Repayment	Maturity date of Fixed Deposit/Recurring Deposit (maximum).
07.	Margin Money	<ul style="list-style-type: none"> Under R.I.R.D. (Regular Income cum Recurring Deposit Plan / RD), 15% of the remaining deposit for general customers. In the case of staff members, 10% of the fixed deposit balance (including interest credited to the account)
08.	Rate of Interest	<ul style="list-style-type: none"> 1% higher than the applicable interest rate on Fixed Deposit/Recurring Deposit. In the case of a third party, 2% higher than the applicable interest rate on Fixed Deposit/Recurring Deposit, or 9%—whichever is higher. Interest will be calculated on a monthly basis
09.	Security	<ul style="list-style-type: none"> Revenue stamp to be affixed on the acknowledgment. The FDR/RD passbook shall be deposited as security, and the bank's lien must be marked on the deposit account and the original receipt before loan disbursement. The original deposit receipt, signed by the depositor, shall be kept in the branch records
10.	Deviation	As per the guidelines issued by the bank from time to time
11.	Others	<ul style="list-style-type: none"> In the case of a joint Fixed Deposit/Recurring Deposit account, consent must be obtained from all account holders. All loan documents must be signed by all joint account holders. An application indicating the agricultural use of the loan amount should be obtained, so that the loan may be classified under the priority sector (as other agricultural loans). Loans will not be sanctioned against Fixed Deposits of other banks or deposits held with India Post Payments Bank. Loans will not be sanctioned against Tax Saving Fixed Deposits. Other applicable documents, if any.

Loan against LIC Policy

01	Objective	It is for emergency requirements and other production purposes.
02	Eligibility	<ul style="list-style-type: none"> Applicant must be a customer of the branch, a bank employee above 21 years of age (Loan will not be sanctioned to third parties). It is clarified that loans will not be sanctioned against policies of insurance companies/institutions other than the Life Insurance Corporation of India (LIC). Loan facility is not available against market-linked insurance policies.
03	Maximum Loan Limit	<ul style="list-style-type: none"> In the case of salaried applicants, a maximum of 10 times the monthly salary; in the case of self-employed/businessmen/farmers, up to 5 times the annual (average) income, or Net surrender value (without margin), or The loan amount applied for, <p style="text-align: center;">Whichever is lower among the above</p>
04	Loan Disbursement	Loan amount will be directly transferred to the borrower's savings account.
05	Loan Type	Demand Loan
06	Repayment	Within 35 EMIs before the maturity date of the insurance policy
07	Margin Money	<ul style="list-style-type: none"> If the maturity of the insurance policy is less than 3 years, 15% of the surrender value. If the maturity of the insurance policy is more than 3 years, 20% of the surrender value.
08	Rate of Interest	Interest rate will be applicable as per the bank's rules, determined from time to time
09	Security	<ul style="list-style-type: none"> Loans will only be sanctioned against policies issued by the Life Insurance Corporation of India (LIC). The original policy assigned by LIC will be kept in the bank's records. A certificate regarding the borrower's age must be obtained, as mentioned in the insurance policy. No loan will be sanctioned against a policy taken for a specific scheme or purpose.

		<ul style="list-style-type: none"> • In the case of a Money Back Policy, it must be ensured that the return amount (Money Back amount) is directed to the bank.
10	Documents	<ul style="list-style-type: none"> • D.P. Note • Hypothecation of Vehicle. • Letter of Installments with Acceleration Clause • Assignment of the Original Insurance Policy in favor of the bank (to be kept with the records). • Notice for the Assignment of the Insurance Policy • Power of Attorney from the borrower stating that the premiums related to the insurance policy will be regularly paid on the due date to keep the policy active. • The receipt of the final premium payment by the borrower will be kept in the records. • Other applicable documents, if any.

Loan against National Savings Certificate and Kisan Vikas Patra

01	Objective	Loan for meeting personal/other (productive) requirements
02	Eligibility	<ul style="list-style-type: none"> • All NSC/KVP holders who are at least 21 years of age. • Loans will not be sanctioned against securities issued in the name of minors. • Loans are not payable to third parties.
03	Maximum Loan Limit	<ul style="list-style-type: none"> • 75% of the purchase value of National Savings Certificates (NSC) / Kisan Vikas Patra (KVP) for public customers, and 90% for full-time regular employees (of the bank). • On a case-to-case basis, the Regional Manager will be authorized to approve the loan amount limit for public customers (excluding staff) as follows: <ul style="list-style-type: none"> ➢ If the maturity date of NSC/KVP is 3 years or less, the loan limit will be determined up to 85% of the post-value. ➢ If the maturity date of NSC/KVP is more than 3 years, the loan limit will be determined up to 80% of the post-value.
04	Loan Disbursement	Loan amount will be directly transferred to the borrower's savings account.
05	Loan Type	Term Loan
06	Repayment	<ul style="list-style-type: none"> • For public customers: <ul style="list-style-type: none"> ➢ If the maturity date is earlier, the repayment should be made within a maximum of 35 months based on repayment capacity. ➢ If the maturity date exceeds 35 months, that will be considered as the final repayment date. • For staff: The maximum repayment period will be 48 months or the maturity date of the NSC/KVP, whichever comes first
07	Margin Money	For Public - 25% of the face value For Staff - 10% of the face value
08	Rate of Interest	Interest rate will be applicable as per the bank's guidelines determined from time to time
09	Security	<ul style="list-style-type: none"> • National Savings Certificates (NSC) / Kisan Vikas Patra must be discharged by the holder (in whose name it is issued). • The issuing post office must note the bank's lien in the records and obtain a certificate to this effect.
10	Documents	<ul style="list-style-type: none"> • Attestation Memo • D.P. Note • Take Delivery Letter

		<ul style="list-style-type: none"> • Letter of Pledge of Security • Power of Attorney addressed to the Post Office (NC-41) • Securities fully discharged by the borrower and pledged in favor of the bank. • Letter of Installment with Acceleration Clause. • Other, if applicable.
11	Others	<ul style="list-style-type: none"> • Stamp (as per the prevailing rates). • Payments above ₹20,000/- will be made through the savings account. • The bank staff will ensure that the relevant post office registers the bank's charge on NSC/KVP, and the complete details will be kept in the branch records. • A liquid security register will be maintained by the branch to collect payments from the post office on the maturity date of NSC/KVP and to timely adjust loan accounts. • A separate loan application form will be obtained for the said loan, which will have the applicant's certified latest photograph affixed. • K.Y.C. (Know Your Customer) norms will apply