

Salient Features of Revised PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

1. The Scheme Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Scheme will be 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 will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centers (DICs) and banks. The Government subsidy under the scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries/entrepreneurs in their Bank accounts. However, in case of Delhi where no DIC is in existence the scheme is implemented by State office KVIC & KVIB in entire Delhi. KVIC will coordinate with State KVIBs/State DICs and monitor performance in rural and urban areas

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 Level of support under PMEGP:

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

Category of the beneficiary under PMEGP	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 (including SC / ST / OBC / Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.	05%	25%	35%

Note:-

- (1) The maximum cost of the project/unit admissible for Margin Money subsidy under manufacturing sector is Rs. 50.00 lakh)
- (2) The maximum cost of the project/unit admissible for Margin Money subsidy under business/service Sector is Rs. 20.00 lakh.
- (3) The balance amount (excluding the own contribution) of the total project cost will be Provided by Banks.
- (4) If the total project costs exceeds Rs. 50.00 lakh or Rs. 20.00 lakhs for manufacturing and Service sectors respectively, the balance amount may be provided by Banks without any Government subsidy.

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

Category of the beneficiary under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
All categories	10%	15% (20% for 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. 15.00 lakh (Rs. 20.00lakh 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. 25.00 lakh. Maximum subsidy would be Rs. 3.75 lakh (Rs. 5.00 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 costs exceeds Rs. 1.00 Crore or Rs. 25.00 lakhs for manufacturing and Service sectors respectively, the balance amount may be 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. 5.00 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 of 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 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 work shed/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 micro enterprises, including Village Industries projects except activities prohibited by Local Government/Authority 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. Retails outlets/Business – Selling Khadi Products, village industry products produced from Khadi & Village Industries Institutions certified by KVIC and products manufactured by PMEGP/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 project for Business/Trading activities as above (a) & (b) may be Rs. 20 lakh (at par with maximum cost of project for service sector).
 - e. Maximum 10% of financial allocation in a year in a state may be used for Business/Trading activities as above (a), (b) & (c).

Note:-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 upgradation of existing PMEGP/REGP/MUDRA units

- i. Margin Money (Subsidy) claimed under PMEGP has been successfully adjusted on the completion of lock in period of 3 years.
- ii. First loan under PMEGP/MUDRA/REGP 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 modernisation/upgrading the technology.

5. Implementing Agencies

5.1 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) and District Industries Centers and COIR Board for coir related activities others agencies like National Scheduled Tribes Finance and Development Corporation (NSTFDC), National Backward Classes Finance and Development Corporation (NBFDC), Indian Institute of Entrepreneurship, Guwahati, National Institute of

Entrepreneurship and small Business Development, National Institute for Micro small and Medium Enterprises, Institute of Entrepreneurship development, Odisha, TR&TCs, O/o DCMSME and MSME DIs etc. Can also be enrolled as IAs, as and when necessary.

All the IAs including the AIs that may be enrolled in future will be allowed to receive and process applications in all rears 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. They IAs will also involve National Small Industries Corporation (NSIC), Udyami Mitras empanelled under Rajiv Gandhi Udyami Mitra Yojna, RSTEs/RUDSETIs, Panchayati Raj Institutions, NGOs of repute and other relevant agencies in identification of beneficiaries under PMEGP.

Coir Board will be involved in identifying Coir units for their setting up under PMEGP in both rural as well as urban areas, their hand holding and monitoring.

5.2 Other Agencies

- i Department of Women and Child Development (DWCD) Nehru Yuva Kendra Sangathan and the Army Wives Welfare Association of India.
- 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 funded by State or National Level Government Agencies for any of its programmes in proceeding 3 years period.

lii Professional Institutions/Technical Colleges recognized by the Government/University and University Grants Commission. All India Council for Technical Education having department for vocational guidance or technical courses providing skill based training like ITI, Rural Polytechnic, Food processing Training Institution 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 Toll Rooms and Technical Development Centres under the administrative control of office of Development Commissioner, MSME.

Vii National Small Industries Corporation (NSIC) offices Technical Centres, Training Centres, Incubation Centres set up in PPP model.

Viii National Level Entrepreneurship Development Institutions like Nation Institution for Entrepreneurship and small Business Development, National Institute for Micro small and Medium Enterprises, Indian Institute of Entrepreneurship, Guwahati under the administrative control of Ministry of MSME there branches and Entrepreneurship Development Centres set up by their partner institutions.

Ix PMEGP Federation when ever formed.

X Any other agency 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 implementing agencies and Banks. The Banks should be involved right from the beginning to ensure that bunching of applications is avoided. The applicants who have already under gone training of at least 10 days (for off line mode) / 60 hours (for online mode) under EDP or Skill Development Programme (ESDP) or vocational training need not undergo EDP training again. Priority will be given to persons affected bu natural calamities/disasters 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 consultations with Bankers Association had devised scoring model (Score card) which is being used by IAs for appraisal of PMEGP proposals and subsequent forwarding of applications/proposals to the Banks. The scoring model is displayed on the website 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/institution and 95% in case of special category of the beneficiary/institution, and disburse full amount suitably for setting up of the project.

8.2 Banks 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 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 Banks 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 lakhs and Rs. 20 lakhs will not be covered for subsidy.

In case the incurred Capital Expenditure and Working Capital Expenditure (at the end of 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 short fall) 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.

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. 4.5 lakh in hilly areas.

9 Rural Areas

(i) Any area classified as village as per the revenue record of the state/union Territory, irrespective of the population

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

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

10.1 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 eligible criteria defined under PMEGP will be filled and submitted only through the said PMEGP-Portal.

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

10.3 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. Applicants will also be provided with application ID on final submission.

10.4 Applicant's Aadhaar number is mandatory and is authenticated with UIDAI data base before they proceed for filling the application. In case of individuals to whom no Aadhaar number has been assigned, such individuals shall make an application for Aadhaar Enrolment and furnish the enrolment number. In case an individual has not been issued Aadhar 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.

10.5 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.

10.6 The applicant will; fill all information in the respective fields of 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.

10.7 The applicant shall upload 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 the documentation the applicant will make the final submission and get the unique Application ID through which the status of the application can be tracked. The applicant can also down load and print the acknowledgment 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.

DELHI KHADI & VILLAGE INDUSTRIES BOARD

Salient features of Rajiv Gandhi Swavlamban Rojgar Yojna (RGSRY)

Introduction

Rajiv Gandhi Swavlamban Rojgar Yojna (RGSRY): Rajiv Gandhi Swavlamban Rozgar Yojna has been designed, developed and promoted by the Delhi Khadi & Village Industries Board, with the help of Government of NCT of Delhi, to provide the employment opportunities to the unemployed youths, artisans, trained professionals, skilled technocrats and entrepreneurs by promotion/expansion of permissible industries, professions, tertiary and service sector in the NCT of Delhi.

1. Eligibility:

- A. Any one of the following can avail loan under the scheme:-
- (a) School/College dropouts.
 - (b) Individual entrepreneur.
 - (c) Trade Professionals.
 - (d) Artisan
 - (e) Passed out candidates from any technical/professional institute recognized by the Government or its authorized undertakings bodies, without further training.
 - (f) Small-Scale Industrial units which have total investment of plant, machinery and equipment not exceeding the ceiling prescribed for small scale units by the Central Government from time to time and must be located within the National Capital Territory of Delhi, are also become eligible for financial aid/ loan.

B. **Age Limit:** 18 years to 50 years

2. Jurisdiction, Purpose and Quantum of Assistance:-

Financial aid as loan under these rules may be granted to the eligible projects pertains to any of the following groups/sector:-

- i) Secondary Sector (Tiny/Cottage Industries)
- ii) Tertiary Sector (Trade, Transportation, Hotels, Restaurants without Liquor and Meat etc.)
- iii) Services Sector: (Under the ambit of various Terms & Conditions, provisions of local bodies and Delhi Master Plan.)

3. Quantum of Loan:-

a.)The quantum of loan granted under this scheme, to proposed and functioning units shall not exceed Rs. 3,00,000 provided that concerned entrepreneur shall make at least 10% contribution of amount demanded as loan from the DKVIB. In case of weaker sections i.e. SC/ST/OBC/Ph.H. /Women/Ex. Servicemen, only 5% contribution of entrepreneur is required.

b.)Loan shall not be sanctioned to such parties who have already been advanced any loan for the same or similar purpose by the Government or any Government controlled financial institutions and has not been repaid in full with interest or has been mis-utilized.

4. Subsidy:-

Govt. of Delhi would provide subsidy @ 15% of the project cost subject to the ceiling of Rs. 7,500.00 per entrepreneur. In case of more than one entrepreneur joining together and setting up a project under partnership, subsidy would be calculated for each partner separately, @15% of his share in the project cost, limited to Rs. 7,500.00 each partner. Subsidy component would be adjusted to the borrower's loan account after a period of two years from the date of disbursement of loan. Subsidy component would be recovered from the borrower along with 18 % penal interest in cases where the loan amount has been found not utilized for the purpose for which it was released.

5. Tenure of loans and Repayment :-

(a) Every loan with interest thereon shall be repaid in full within 5 years in equal quarterly installments. The recovery of loan may be started after a gap of 12 months from the date of release of loan amount. However, interest on released amount will be recoverable from the first quarter, from the date of release of loan amount. To ensure timely recovery, borrower shall provide equal nos. of post dated cheques for quarterly installments of Principle amount including interest due as on date of installment fixed by the Board.

(b) The Borrower shall ensure for timely encashment of each and every cheque. In case of any default, DKVI Board will be entitled to take action against him / her and/or sureties as prescribed under the law.

6. Rate of interest:-

The loan granted under this scheme shall bear interest as prescribed by the Govt. of NCT of Delhi from time to time. The interest on loan will accrue from the date of its disbursement and where the loan is disbursed in installments, interest shall run on each installment from the date of disbursement of such installment. No interest subsidy.

7. Utilisation of Loan:-

(a) The borrower shall utilize the loan for the specific purpose for which it is advanced within three months. However, Managing Director of the DKVI Board will be competent to grant maximum three months grace for the utilisation of amount released by the DKVI Board. After six months, no further concession will be allowed and in case of non-utilisation of funds within the maximum permissible period, loan amount will be treated as mis-utilized and DKVI Board will be liable to make recovery of entire amount along with 18% interest or as prescribed from time to time by Delhi Govt.

(b) If the borrower utilizes the financial assistance received from the DKVI Board in violation of the provisions of these loan rules or instructions of the DKVI Board, the amount of loan shall be treated as mis-utilised and shall invite interest @18% along with principal amount may be recovered.

8. Security of Loan: -

All applicants to whom loans are sanctioned shall furnish surety from any of following:-

A. Any Govt. servant working on non transferable post in Delhi in any of office of state Government/Central Govt. or its autonomous bodies, undertakings.

OR

B. Procedure to be followed as per commercial banks.

9. Area of Implementation:-

Under Rajiv Gandhi Swavlamban Yojna industrial/professional unit can be set up in any area that comes under preview of Govt. of NCT of Delhi. In residential / non conforming areas loan for only those professionals/ industrial activities will be provided which are permitted under the Master Plan of Delhi for those areas. To set up a unit in non-confirming areas, the applicant will also submit NO OBJECTION CERTIFICATE of High Power Committee constituted by Industries Department, Govt. of Delhi and Municipal Corporation License (MCL), for the respective industry. In the case of professional / commercial activities the applicant should also submit Registration Certificate from MCD for the concerned trade

10. Marketing Support

The following arrangements are proposed for extending marketing support to the beneficiaries who avail financial assistance under this scheme:-

- a. Display of products as per availability of space.
- b. DSIIDC /Cooperative stores can get the products manufactured by selected entrepreneurs and market the same in their own brand name.
- c. Allowing such entrepreneurs to participate in trade fairs particularly in Delhi Pavilion and in exhibitions organised by the Board or any other Govt. organisation.
- e. Issue of certificate to the beneficiary unit to get recognition in the market/society.

11. Submission of Application :-

The applicant shall apply to the DKVI Board on the prescribed Loan Application Form. The loan application can also be downloaded from the website of the Board and can be deposited along with all essential documents as prescribed by the Board.

12. The list of Documents required along with the loan application form:

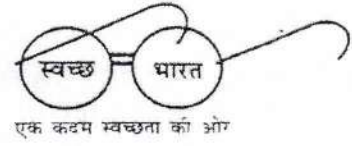
- a. Copy of Electoral card/ valid passport/Aadhaar Card as identity proof
- b. Passport size attested photographs :Two
- c. Education proof
- d. Work Site detail viz, Proof of ownership/possession, Rent Agreement, No objection from Owner, Electricity bill etc.
- e. Electricity Bill(Residence)
- f. (i) For Shop/ Business/Professions: Registration Certification from MCD
(ii) Industrial unit in non-confirming area: NOC of HPC & MCL
- g. Declaration in prescribed format (Performa attached)
- h. Consent letter of the Surety/Guarantor

13. Processing of Application:-

Applications received under the scheme will be dealt on *First Come First Serve* basis.

14. Facilitation Centre

Technical/ Field officer will be available at 5th Floor, Nigam Bhavan, Old Hindu college, Kashmere Gate, Delhi 110006 daily for inquiry about the scheme and can be contacted over phone No. 9311702507(Sh. Inder Singh, ADO).



दिल्ली खादी एवं ग्रामोद्योग बोर्ड

DELHI KHADI & VILLAGE INDUSTRIES BOARD

पाँचवीं मंजिल, निगम भवन (पुराना हिंदू कॉलेज)

कश्मीरी गेट, दिल्ली-110006

5th Floor, Nigam Bhawan, (Old Hindu College),

Kashmiri Gate, Delhi-110006

Website : www.dkvi.delhigovt.nic.in

Please affixed
attested
photo

राजीव गाँधी स्वावलंबन योजना के अंतर्गत ऋण हेतु आवेदनपत्र

Loan application under Rajiv Gandhi Swavlamban Rozgar Yojna

उद्योग / व्यवसाय का नाम :
Name of Industry / Business

(ए) व्यक्तिगत विवरण :
Personal Detail

1. आवेदक की स्थिति : व्यक्तिगत उद्यमी/शिल्पकार/प्रशिक्षित पेशेवर/लघु-उद्योग
Status of applicant Individual / Artisan / Professional/SSI

2. आवेदक व्यक्ति/संस्थान का नाम : श्री/श्रीमती/मै
(मोटे अक्षरों में)
Name of applicant/Institution Sh./Smt/M/s. ...
(In Block Letters)

3. आवेदक के पिता /पति : श्री/श्रीमती
Father's/Husband Name Sh./Smt.

4. जन्मतिथि / आयु : दिन माह वर्ष
Date of Birth/Age : DayMonthYear

5. आप किसी श्रेणी से हैं : दुर्बल वर्ग सामान्य वर्ग
(संबंधित खाने में '✓'
का निशान लगाएं)

अ.जा.	अ.ज.जा.	अ.पि.व.	भू.सं.	शा.वि.	म.उ.	सामान्य	साझेदारी फर्म

6. (क) आवासीय पता :
Residential Address

PIN
Phone/Mobile No.
Email :

(ख) स्थायी रिहायशी पता :
Permanent Address

PIN
Phone/Mobile No.

(ग) कार्यस्थल का पता :
Worksite Address

PIN
Phone/Mobile No.

(डी) परियोजना प्रस्ताव के अनुसार वित्तीय विवरण

Detail of Project Applied

1. उद्योग/व्यवसाय हेतु प्रस्तावित व्यय का विवरण

Proposed cost of project

(₹)

(क) पूंजीगत व्यय (उपकरण/औजार/
मशीनरी आदि)/Capital Expenditure
(Instrument, Machinery, Furniture etc.)

(ख) कार्यशील पूंजी (₹)
Working Capital (₹)

(ग) योग / Total (₹)

अनुदान Grant	आवेदक का योगदान Applicant's Contribution	सावधि ऋण Term Loan	कुल योग Total

2. अनुमानित रोजगार सृजन (संख्या)

Estimated Employment

: No.

3. अनुमानित बिक्री (प्रतिवर्ष)

Estimated turnover

: (₹)

4. अनुमानित वार्षिक लाभ

Estimated Annual Profit

: (₹)

2. क्या उद्योग/व्यवसाय किसी प्रकार का प्रदूषण फैलता है? : हाँ/Yes नहीं/No

Whether unit creates any Environmental problem

3. क्या कार्यस्थल उद्योग/व्यवसाय के विस्तार हेतु पर्याप्त है? : हाँ/Yes नहीं/No

3. क्या उद्योग/व्यवसाय हेतु कार्यस्थल पर आवश्यक बिजली/औद्योगिक विद्युत उपलब्ध है? : हाँ/Yes नहीं/No

Whether adequate electricity available?

डी) परियोजना प्रस्ताव के अनुसार वित्तीय विवरण
Detail of Project Applied

1. उद्योग/व्यवसाय हेतु प्रस्तावित व्यय का विवरण

Proposed cost of project

(₹)

अनुदान Grant	आवेदक का योगदान Applicant's Contribution	सावधि ऋण Term Loan	कुल योग Total

(क) पूंजीगत व्यय (उपकरण/औजार/मशीनरी आदि)/Capital Expenditure (Instrument, Machinery, Furniture etc.)

(ख) कार्यशील पूंजी (₹)
Working Capital (₹)

(ग) योग / Total (₹)

2. अनुमानित रोजगार सृजन (संख्या)
Estimated Employment

: No.

3. अनुमानित बिक्री (प्रतिवर्ष)
Estimated turnover

: (₹)

4. अनुमानित वार्षिक लाभ
Estimated Annual Profit

: (₹)

2. **About the Project**

(Brief about the project, product, business etc. along with the market demand etc.)

3. **Total cost of Project**

(a) Fixed investment

(b) Working Capital

4. **Machinery/Furniture to be purchased**

(Please enclose list with cost)

5. **Detail of Raw Material**

6. **Manpower Required**

7. **Profitability**

(a) **Production cost calculation (pa)**

(i) Raw Material

(ii) Electricity & Water

(iii) Transport

(iv) Rent on Building

(v) Interest on Loan

(vi) Telephone

(vii) Packaging

(viii) Misc. Expenditure

Total

(b) **Estimated Annual Sale**

(c) **Estimated Annual Profit(b-a)**

: Rs.

: Rs.

: Rs.

:

:

: Nos.

:

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

: Rs.

Signature of Applicant/Promoter

PROJECT AT A GLANCE

1. **About the Applicant/beneficiary** :
(Please give detail of education, experience, related to the project applied)
2. **About the Project**
(Brief about the project, product, business etc. along with the market demand etc.)
3. **Total cost of Project** : Rs.
(a) Fixed investment : Rs.
(b) Working Capital : Rs.
4. **Machinery/Furniture to be purchased** :
(Please enclose list with cost)
5. **Detail of Raw Material** :
6. **Manpower Required** : Nos.
7. **Profitability** :
(a) **Production cost calculation (pa)**
(i) Raw Material : Rs.
(ii) Electricity & Water : Rs.
(iii) Transport : Rs.
(iv) Rent on Building : Rs.
(v) Interest on Loan : Rs.
(vi) Telephone : Rs.
(vii) Packaging : Rs.
(viii) Misc. Expenditure : Rs.
Total : Rs.
(b) **Estimated Annual Sale** : Rs.
(c) **Estimated Annual Profit(b-a)** : Rs.

Signature of Applicant/Promoter

घोषणा/DECLARATION

1. मैं एतद् द्वारा घोषणा करता/करती हूँ कि मैंने दिल्ली खादी एवं ग्रामोद्योग बोर्ड, दिल्ली सरकार की राजीव गांधी स्वावलंबन रोजगार योजना की सभी शर्तों को भली-भांति पढ़ लिया है। मैं इनसे अपनी पूर्ण सहमति व्यक्त करते हुए इनका पालन करने का वचन देता/देती हूँ। मैं वचन देता हूँ कि मैं इस संबंध में समय-समय पर लागू होने वाले सभी नियमों/संशोधनों का भी पालन करूँगा/करूँगी।

1. I hereby declare that I have gone through all the conditions of Rajiv Gandhi Swavlamban Rojgar Yojna, implemented by the Delhi Khadi & Village Industries Board. I consented and promised to follow them. I also promised that I shall follow the rules to be amended from time to time, related to the said scheme.

2. मैं यह निष्ठापूर्वक घोषणा करता/करती हूँ कि ऊपर दिए गए समस्त विवरण, तथ्य तथा आवेदनपत्र के साथ संलग्न सभी दस्तावेज मेरी जानकारी एवं विश्वास के अनुसार पूरी तरह सत्य एवं प्रामाणिक हैं। इनमें कोई भी बात छिपाई नहीं गई है। सभी दस्तावेज मैंने स्वयं तैयार किए/कराए हैं। मैं ऋण प्रकरण के संबंध में माँगे जाने पर आगे भी उचित एवं प्रामाणिक दस्तावेज उपलब्ध कराता रहूँगा/रहूँगी। आवेदनपत्र में दी गई सूचना और/या जमा दस्तावेज में से यदि कोई गलत, असत्य अथवा अप्रामाणिक पाया जाता है, तो उसके लिए मैं स्वयं जिम्मेदार होऊँगा/होऊँगी।

2. I also declare that all the documents attached with this application form are true and correct, with my belief and respects. I shall be personally responsible for the documents/information attached with the application or to be submitted later on, if any of the documents/information is found false/incorrect.

दिनांक /Dated

स्थान /Place

आवेदक के हस्ताक्षर

Signature of Applicant

आवेदक का नाम व पूरा पता

Name and Address

अपने परिवार से भिन्न दो ऐसे व्यक्तियों के नाम, पते, दूरभाष संख्या आदि का उल्लेख करें जो आपको विधिवत जानते हों :

1. नाम
पता

1. नाम
पता

टेलीफोन/मोबाइल

टेलीफोन/मोबाइल

घोषणा/DECLARATION

1. मैं एतद् द्वारा घोषणा करता/करती हूँ कि मैंने दिल्ली खादी एवं ग्रामोद्योग बोर्ड, दिल्ली सरकार की राजीव गांधी स्वावलंबन रोजगार योजना की सभी शर्तों को भली-भांति पढ़ लिया है। मैं इनसे अपनी पूर्ण सहमति व्यक्त करते हुए इनका पालन करने का वचन देता/देती हूँ। मैं वचन देता हूँ कि मैं इस संबंध में समय-समय पर लागू होने वाले सभी नियमों/संशोधनों का भी पालन करूँगा/करूँगी।

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2. मैं यह निष्ठापूर्वक घोषणा करता/करती हूँ कि ऊपर दिए गए समस्त विवरण, तथ्य तथा आवेदनपत्र के साथ संलग्न सभी दस्तावेज मेरी जानकारी एवं विश्वास के अनुसार पूरी तरह सत्य एवं प्रामाणिक हैं। इनमें कोई भी बात छिपाई नहीं गई है। सभी दस्तावेज मैंने स्वयं तैयार किए/कराए हैं। मैं ऋण प्रकरण के संबंध में माँगे जाने पर आगे भी उचित एवं प्रामाणिक दस्तावेज उपलब्ध कराता रहूँगा/रहूँगी। आवेदनपत्र में दी गई सूचना और/या जमा दस्तावेज में से यदि कोई गलत, असत्य अथवा अप्रामाणिक पाया जाता है, तो उसके लिए मैं स्वयं जिम्मेदार होऊँगा/होऊँगी।

2. I also declare that all the documents attached with this application form are true and correct, with my belief and respects. I shall be personally responsible for the documents/information attached with the application or to be submitted later on, if any of the documents/information is found false/incorrect.

दिनांक /Dated

स्थान /Place

आवेदक के हस्ताक्षर

Signature of Applicant

आवेदक का नाम व पूरा पता

Name and Address

अपने परिवार से भिन्न दो ऐसे व्यक्तियों के नाम, पते, दूरभाष संख्या आदि का उल्लेख करें जो आपको विधिवत जानते हों :

1. नाम
पता

1. नाम
पता

टेलीफोन/मोबाइल

टेलीफोन/मोबाइल

PROFORMA

UNDERTAKING/ SELF-DECLARATION BY THE APPLICANT UNDER RAJIV GANDHI
SWAYLAMBAN ROZGAR YOJANA REGARDING ADVANCED LOAN

I W/o S/o D/o Sh.
aged (years) R/o
..... do hereby solemnly affirm and declare as under:

1. (a) That neither I nor my spouse or any member of my family, including adult children have taken loan or applied for any financial assistance from either of the following department:-

- A. Department of Industries, Govt. of Delhi
- B. Khadi & Village Industries Commission, Govt. of India
- C. Delhi Khadi & Village Industries Board, Govt. of Delhi.
- D. District Rural Development Agency, Delhi.
- E. Delhi Scheduled Caste, Scheduled Tribe and OBC Development and Financial Corporation Ltd., Delhi.
- F. Delhi Financial Corporation.
- G. Any Nationalized/ Scheduled Bank.
- H. Delhi State Co-operative Bank Ltd, Delhi.
- I. Any other Govt./Non Govt. Financial Agency / Institution.

OR

(b). That I have taken the loan of Rs..... for the purpose of from.....
Its latest outstanding amount is Rs.....

- 2. That my date of Birth is
- 3. That my Education is
- 4. That neither I, nor any member of my family is a member of any Co-operative Society, Registered Institution which have applied or taken any loan from the departments mentioned in para one above.
- 5. I, S/o/D/o/W/o Sh. aged R/o Delhi/ New Delhi, do hereby affirm and declare that the information given above and in the enclosed documents is true and correct to the best of my knowledge and belief and nothing material has been concealed therein. I am well aware that concealment of facts and giving false information is punishable offence and in case I am guilty of giving false information or

Continued....

PROJECT AT A GLANCE

1. About the Applicant/beneficiary :
(Please give-detail of education, experience, related to the project applied)

concealment of facts herein, I will be liable to be punished with imprisonment and/or fine as per the relevant provisions of law. I also undertake that the benefits availed by me by furnishing such false information or concealment of the facts shall be liable to be summarily withdrawn.

Self-attested
photo of applicant
with half signature
on the paragraph
and half on the
paper

(Name:.....)

APPLICANT

For office use only:

Identity and photograph of the applicant has been verified by the undersigned.

(Signature and Stamp of ADO/Supervisor)

THE LIST OF DOCUMENTS REQUIRED ALONG WITH THE LOAN APPLICATION FORM:

- (i) Copy of Electoral Card/ Valid Passport/Aadhaar Card as Identity proof
- (ii) Passport size attested photographs : Two
- (iii) Education Proof
- (iv) Work site detail viz. Proof Ownership/Possession, Rent Agreement, No Objection Certificate from the Owner, Electricity Bill etc
- (v) Electricity Bill (Residence)
- (vi) (i) For Shop/ Business/Professions : Registration Certificate from MCD
(ii) Industrial unit in non-confirming area: NOC of HPC & MCL
- (vii) Declaration in Prescribed Format(Proforma Attached)
- (viii) Consent letter of the Surety /Guarantor
- (ix) Proof of equity / self contribution.

INSTRUCTIONS:

This Consent Letter/Offer is to be used by a Govt. Servant

CONSENT LETTER/OFFER

Photograph of
surety duly
attested by
attestation
authority

I, _____ S/o/W/o _____ aged _____ years R/o _____ offer to stand surety for a loan of Rs. _____ (Rupees _____) in respect of a loan of a loan case of Shri/Smt. _____ by the Delhi Khadi & Village Industries Board, Delhi (Attested copy of the Ration Card or any other document showing/confirming Residential address duly affixed with photograph is enclosed).

I declare that: -

1. (For Govt. Servant)

I am a Government employee having minimum 3 years continuous regular service. My last drawn salary is Rs. _____ (total). I am working as _____ in the office of the _____ (complete address). My monthly basic pay is Rs. _____. Latest original pay slip/pay certificate duly verified by my office for the month of _____ is attached.

2. I have neither taken any loan from the Delhi Khadi & Village Industries Board, Delhi nor stood Surety/Guarantor for any other case pertaining to the Board or any other financial agency/institution. I am not a partner/proprietor in the borrower's firm/unit.

3. My Date of Birth is _____ and education qualifications are _____ (attested copies of documents enclosed).

4. My date of retirement is _____ (for Govt. Servant only)(Attested copy of I Card).

5. My date of joining is _____.

Dated: _____

Signature of Surety _____

Name: _____

Phone No. (Off.) _____

(Res.) _____

Mobile No. _____

Witness by Loanee

Signature _____

Name: _____

Full Address: _____

Verification by office:

I have personally met the Surety/Guarantor Shri/Smt. _____ on
_____ at (Place) _____ and
verified accordingly. The Surety/Guarantor has agreed in my presence. The
Surety/Guarantor is genuine and acceptable as per the guidelines of the Board.

Name & Signature
Of the ADO/Supervisor

Signature of Surety _____

Name: _____

Date _____

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

1. The Scheme

Government of India has approved the introduction of a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP will be a central sector scheme to be administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME). The Scheme will be 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 will be implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centers (DICs) and banks. The Government subsidy under the scheme will be routed by KVIC through the identified Banks for eventual distribution to the beneficiaries/entrepreneurs in their Bank accounts. However, in case of Delhi where no DIC is in existence the scheme is implemented by State office KVIC & KVIB in entire Delhi. KVIC will coordinate with State KVIBs/State DICs and monitor performance in rural and urban areas

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 artisans and contribute to increase in the growth rate of rural and urban employment.

3. Quantum and Nature of Financial Assistance

Levels of funding under PMEGP

Category of the beneficiary under PMEGP	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 (including SC / ST / OBC / Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas etc.	05%	25%	35%

Note:-

- (1) The maximum cost of the project/unit admissible under manufacturing sector is Rs. 25.00 lakh)

- (2) The maximum cost of the project/unit admissible under business/service Sector is Rs. 10 lakh.
- (3) The balance amount of the total project cost will be provided by Banks as term loan.

4. Eligibility Conditions of Beneficiaries

- (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. 5.00 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) Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme) are also eligible for assistance under PMEGP.
- (vi) Institutions registered under Societies Registration Act,1860;
- (vii) Production Co-operative Societies, and
- (viii) Charitable Trusts.
- (ix) 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.

4.1 Grant of 2nd loan

Second financial assistance under PMEGP for expansion of existing successful PMEGP/MUDRA units is also being provided.

4.2 Other eligibility conditions

- (i) A certified copy of the caste/community certificate or relevant document issued by the competent authority in the case of other special categories is required to be produced by the beneficiary to the concerned branch of the Banks along with the Margin Money (subsidy) Claim.
- (ii) A certified copy of the bye-laws of the institutions is required to be appended to the Margin Money (subsidy) Claim, wherever necessary.
- (iii) Project cost will include Capital Expenditure and one cycle of Working Capital. Projects without Capital Expenditure are not eligible for financing under the Scheme. Projects costing more than Rs.5 lakh, which do not require working capital, need clearance from the Regional Office or Controller of the Bank's Branch and the claims are required to be submitted with such certified copy of approval from Regional Office or Controller, as the case may be.
- (iv) Cost of the land should not be included in the Project cost. Cost of the ready built 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 work shed/workshop to be included in the project cost calculated for a maximum period of 3 years only.
- (v) PMEGP is applicable to all new viable micro enterprises, including Village Industries projects except activities indicated in the negative list of Village Industries. Existing/old units are not eligible

5. Negative List of Activities

The following list of activities will not be permitted under PMEGP for setting up of micro enterprises/ projects /units.

- a) 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.
- b) Any industry/business connected with cultivation of crops/plantation like Tea, Coffee, Rubber etc. sericulture (Cocoon rearing), Horticulture, Floriculture. Value addition under these will be allowed under PMEGP
- c) Any industry/business connected with Animal Husbandry like Pisciculture, Piggery, Poultry, etc.
- d) Manufacturing of Polythene carry bags of less than 20 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.

Note:

(1) The Institutions/Production Co-operative Societies/Trusts specifically registered as such and SC/ ST/ OBC/ Women/ Physically Handicapped / Ex-Servicemen and Minority Institutions with necessary provisions in the bye-laws to that effect are eligible for Margin Money (subsidy) for the special categories. However, for Institutions /Production Cooperative Societies/Trusts not registered as belonging to special categories, will be eligible for Margin Money (Subsidy) for general category.

(2) 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.

6. Implementing Agencies

6.1 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) and District Industries Centers in rural areas. In urban areas, the Scheme will be implemented by the State District Industries Centers (DICs) only

7. Financial Institutions

- (i) 27 Public Sector Banks.
- (ii) All Regional Rural Banks.
- (iii) Co-operative Banks approved by State Level Task Force Committee headed by Principal Secretary (Industries)/Commissioner (Industries)
- (iv) Private Sector Scheduled Commercial Banks approved by State Level Task Force Committee headed by Principal Secretary (Industries)/Commissioner (Industries).
- (v) Small Industries Development Bank of India (SIDBI).

8. Identification of beneficiaries:

The State/District level implementing agencies viz. KVIC, KVIB and DICs after receiving the applications will scrutinize the applications preliminary, examine the personal and factual details mentioned in the application/projects reports and the corrected and complete applications along with the detailed project reports be forwarded by the implementing agencies directly to the Banks within three weeks of receipt of applications by the implementing agency for taking credit decision. Banks are presently examining the applications both technically and financially and sanction the applications as per their rules and norms. Banks will directly receive applications from the implementing agencies, examine them and sanction loan as per existing procedures.

9. Bank Finance

8.1 The Bank will sanction 90% of the project cost in case of General Category of beneficiary/institution and 95% in case of special category of the beneficiary/institution, and disburse full amount suitably for setting up of the project.

8.2 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.

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

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

10.2 Online applications will be mandatory and no manual applications will be allowed w.e.f. 01.05.2016.

10.3 There will be two separate online application forms for individuals and institutional applicants available on the portal.

10.4 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.

10.5 Applicant will be provided with application ID on final submission.

10.6 Applicant's Aadhaar number would be preferred and in case applications are being filed by institutions, the authorized person should furnish his Aadhaar number. In case no Aadhaar number is available Pan Card of the individual/ Enterprise or operational Bank account number of the institution may be furnished.

10.7 One page online application form will have the provision for saving data entered at any stage.

10.8 Guidelines for filling up of each and every column will be provided alongside the application form.

10.9 A list of FAQs about the scheme as well online filing of application will be provided. A short video showing the online filing of applications will also be provided.

10.10 There will be a link in the application form providing for enabling the applicant to prepare his own project report based on a template provided.

10.11 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. In case of Institutions self attested copies of the following are also required; 1. Registration certificate 2. Authorization letter/copy of bye-laws authorizing Secretary etc. to apply. 3. Certificate for Special Category, wherever required.

10.12 The application form/ PMEGP MIS portal will be mobile friendly.

10.13 After filing the application and uploading the required documents on the portal, the applicant will click SUBMIT button and the application will be finally submitted. The entire set of documents and application form will be electronically forwarded to the District Representative of KVIC, District Representative of State KVIB and the District Industries Centre of the concerned District as the case may be.

10.14 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. They will appraise the applications on same methodology as followed by Banks for approval of loan. Applications which do not conform to the scheme guidelines or which remain incomplete or irrelevant even-after consultation with the applicant will be rejected by the concerned Nodal Officer, recording reasons for rejection. Applicant can file grievance against such rejection to the State Director, KVIC.

10.15 The District level Agencies (KVIC/KVIB/DIC) after the preliminary scrutiny will forward the finally corrected application directly to the Banks within three weeks of receipt of applications by the implementing agency for taking credit decision by the bank.

10.16 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 upto Rs.10 lakh. 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 (projects sponsored by KVIC/ KVIBs/DICs) and

v. Negative list

vi. It is essential that the applications cleared by the District Task Force also fulfill these requirements at that stage itself so as to avoid delays in approval of loans in Banks.

10.17 The Banks will either sanction or reject the loan application within a stipulated period. Sanction will be issued based on the online sanction letter and copies of the sanction order will be sent to the applicant (by e-mail/hard copy) as well as to KVIC/ KVIB/ DIC within 30 days from the receipt from the District Agencies. The prescribed EDP training is mandatory before releasing of loan by the Banks.

10.18 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. EDP will be run on self financing basis by KVIC.

10.19 The applicant will deposit his own contribution and copy of EDP training certificate to the financing bank within 10 working days, of receiving the communication of his sanction of loan. 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.

10.20 The online claim form will be automatically checked for the fulfillment of two conditions (i) the date of release of first instalment is prior to the date of filing of Margin Money subsidy claim and (ii) the amount of first instalment released is more than the Margin Money subsidy amount claimed. KVIC will validate the subsidy claim and upload on to the Nodal Bank portal within 3 working days.

10.21 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.

10.22 Once the Margin Money (subsidy) is received in the Bank in favour of the loanee, within 24 hours it should be kept in the Term Deposit Receipt (TDR) of three years at branch level in the name of the beneficiary/Institution. No interest will be paid on the TDR and no interest will be charged on loan disbursed to the corresponding amount of TDR.

10.23 In case the Bank's advance goes "bad" before the three year period, due to reasons, beyond the control of the beneficiary, the Margin Money (subsidy) will be returned to the KVIC along with the interest. 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.

10.24 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.

10.25 Projects financed jointly i.e. financed from two different sources (Banks / Financial institutions), are not eligible for Margin Money (subsidy) assistance.

10.26 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 KVIC /KVIB/State DIC, the beneficiary will refund the Margin Money (subsidy) kept in the TDR or released to him after three years period.

10.27 Banks / KVIC / KVIBs / DICs have to ensure that each beneficiary prominently displays the following sign-board 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. Entrepreneurship Development Programme (EDP)

11.1 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, etc. The EDP will be conducted 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. EDP will be mandatory for all the PMEGP beneficiaries. However, the beneficiaries who have undergone EDP earlier of duration not less than two weeks through KVIC/KVIB or reputed training centers will be exempted from undergoing fresh EDP.

12. Physical verification of PMEGP Units

100% physical verification of the actual establishment and working status of each of the units, set up under PMEGP, including those set up through KVIBs and DICs, will be done by KVIC, through the agencies of State Government and/or, if necessary by outsourcing the work to professional institutes having expertise in this area, following the prescribed procedures as per General Financial Rules (GFR) of Government of India. Banks, DICs and KVIBs will coordinate and assist KVIC in ensuring 100 % physical verification. A suitable proforma will be designed by KVIC for such physical verification of units. Quarterly reports, in the prescribed format will be submitted by KVIC to the Ministry of MSME.