



DRP Manual



PM Formalisation of Micro Food Processing Enterprises Scheme
(PMFME Scheme)

TABLE OF CONTENTS

S.NO.	TOPIC	PAGE NO.
1	Who is a District Resource Person (DRP)?	2
2	Selection Criteria of the District Resource Person (DRP)	2
3	Roles & Responsibilities of the District Resource Persons (DRP)	2
4	Payment to DRPs	2
5	Other Incentives to DRPs	3
6	Additional Manpower Support to DRP	4
7	Identification of Beneficiaries by the DRPs	4
8	Termination of the DRP	4
9	About the PMFME scheme	5
10	Components of Support	5
11	Process of Application Flow	8
12	Interest Subvention/ Top-Up assistance In Convergence with other schemes	12
13	Procedure for release of subsidy for Individuals and Groups	15
14	Brands created under the PMFME scheme	17
15	Message from the beneficiaries	18
16	<i>Annexure-I</i>	20
17	<i>Annexure-II</i>	21
18	<i>Annexure-III</i>	24
19	For more information or queries	27

WHO IS A DISTRICT RESOURCE PERSON (DRP)?

DRP is a professionally qualified person appointed by State Nodal Agency (SNA) to provide the hand holding support to potential beneficiaries/ beneficiaries. These Resource Persons are experienced and have relevant knowledge of DPR preparation. Being local, the DRPs are aware of the local Industries/ Enterprises and actively work on identifying the potential beneficiaries.

SELECTION CRITERIA OF THE DISTRICT RESOURCE PERSON (DRP)

Any suitable person(s) (like retired Government/Bank Officials, Insurance agents, Bank Mitras, Consultancy firms, Individual professionals, etc.) facilitating / handholding the individual micro food processing enterprises applicants could be appointed as DRP by the State Nodal Agency (SNA). The eligibility criteria for selection of DRP would be decided by the SNA.

Atleast, one DRP should be appointed in one district. There may be more than one DRP in a district.

ROLES & RESPONSIBILITIES OF DISTRICT RESOURCE PERSONS (DRP)

The Scheme envisages DRPs at the District/ Regional level for providing hand-holding support to the micro food processing enterprises. Each district should have atleast one DRP. These DRPs carry out the following functions:

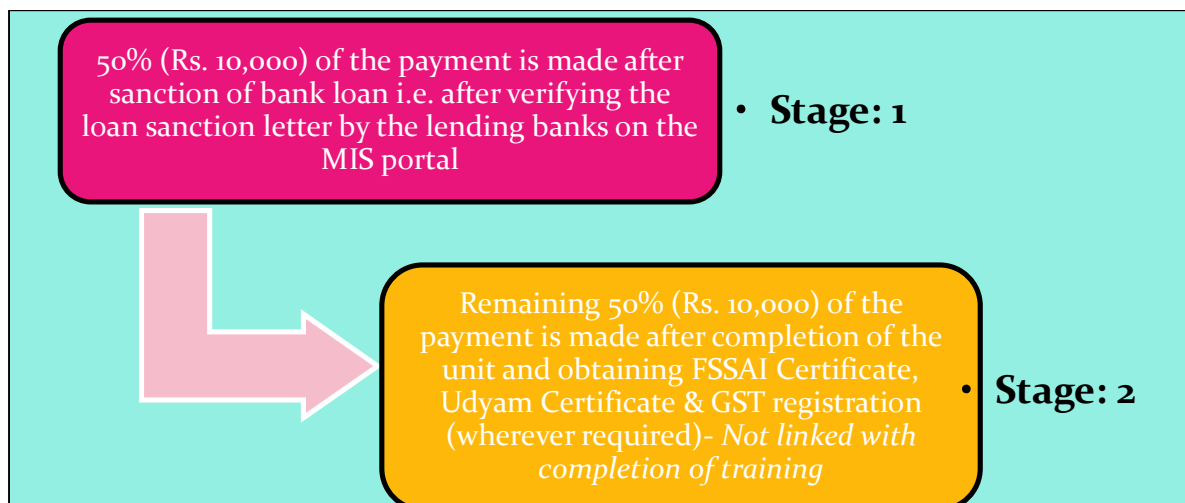
- Identification and facilitation of applications for availing credit linked subsidy
- Handholding micro enterprises in preparation of DPRs and getting bank loan sanctioned
- Facilitating upgradation and formalization of the unit by getting necessary regulatory approvals & certifications, etc like FSSAI, Udyam, GST, as applicable,
- Facilitating training of the beneficiaries or mobilizing the beneficiaries (trainees) for training in coordination with SNA/ SLTI or Designated Training Agency
- Assessment of beneficiaries (trainees) at the time of Training of Beneficiaries- DRPs shall visit the training programme and certify the attendance of the trainees.

PAYMENT TO DRPs

- The Payment to the DRPs is to be made on the basis of each beneficiary supported by them after the bank uploads the sanction letter on the portal. Payment to each

DRP would be @ Rs. 20,000/- per case (i.e. Rs. 10,000 after uploading of sanction letter & Rs. 10,000 upon facilitating FSSAI Certificate, Udyam Certificate, GST registration, wherever required).

- No physical or paper information is required and payment should be processed based on online information available from Portal.



OTHER INCENTIVES TO DRP

The work of providing handholding support is a target-based job and no monthly salary is provisioned for the DRPs. However, the DRPs are having other ways to earn incentives like: -

Rs. 200/ beneficiary	Rs. 1,000/ batch + TA / DA
<ul style="list-style-type: none"> • Mobilization cost of Rs. 200 per trainee/beneficiary. The DRP may work for the mobilization of beneficiaries for training and could claim the amount (<i>Revised Capacity Building Guidelines dt. 20.01.22 Annexure 4.A & Annexure 4.B</i>) 	<ul style="list-style-type: none"> • DRPs are entitled to get an honorarium of Rs. 1,000 per batch of assessment, in case the training assessor seeks assistance from DRP (<i>Revised Capacity Building Guidelines dt. 20.01.22, Para. 10.3</i>)

ADDITIONAL MANPOWER SUPPORT TO DRP

If required, the State/ UT may hire additional manpower with expertise in DPR preparation to assist the DRPs in providing handholding support to beneficiaries.

Out of prescribed payment of Rs. 20,000/- to the DRPs, a payment upto Rs. 5,000/- per application could be allocated to the additional manpower, in case the DRP seek assistance from the additional manpower for DPR preparation.

IDENTIFICATION OF BENEFICIARIES BY THE DRPs

The DRPs are responsible for identification and mobilization of beneficiaries through various interventions. The identification of potential beneficiaries could be carried out through the following ways:

- Potential micro beneficiaries data from the District Industries Centers (DICs)
- Potential beneficiaries data of the State Rural Livelihood Mission (SRLM)- DRPs could consult the District Mission Management Unit (DMMU) and Block Mission Management Unit (BMMU) for obtaining the data of potential beneficiaries
- Potential beneficiaries data of the State Urban Livelihood Mission (SULM)- DRPs could consult the City Mission Management Unit (CMMU) and Community Organisers (CO) for obtaining the data of potential beneficiaries
- Data from the Tribal Welfare Department
- Training data from the Rural Self Employment Training Institutes (RSETI), Rural development & self-employment training institute(RUDSETI)
- Potential beneficiaries data of M/o MSME shared by the MoFPI to all State Nodal Agencies/Departments (SNA)
- Potential beneficiaries data of FSSAI shared by the MoFPI to all State Nodal Agencies/Departments (SNA)
- State Level Upgradation Plan Data
- SNA survey data and data from State Level Technical Institute (SLTI)

TERMINATION OF THE DRP

As per the OM dated 2nd June, 2022 regarding the management of the DRPs and their payment under the PMFME scheme, it is suggested that individual targets should be allotted to the DRPs and their performance should be monitored by the SNA. In case of non-performance, the DRPs should be terminated and new additional DRPs should be appointed.

PRADHAN MANTRI FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

PMFME scheme is a centrally sponsored scheme under Atamanirbhar Bharat Abhiyan that is designed to address the challenges faced by the micro enterprises and to tap the potential of individuals and groups entrepreneurs in supporting the upgradation, setting up of new units and formalization of these enterprises.

AIMS OF THE SCHEME

- To support Individual Entrepreneurs/ Proprietorship Firms/ Partnership Firms/ Farmer Producer Organisations (FPOs) / Farmer Producer Companies (FPCs)/ Non-governmental organization (NGOs) / Cooperatives / Pvt. Ltd. Companies/ Self Help Groups/ SHG member along the entire value chain
- To promote formalization of the sector
- To enhance competitiveness of individual micro-enterprises in the unorganized segment

OBJECTIVES

- Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups, and Co-operatives
- Integration with an organized supply chain by strengthening branding & marketing
- Support for the transition of existing 2,00,000 enterprises into a formal framework
- Increased access for the enterprises, to professional and technical support

COVERAGE

Under the scheme, 2,00,000 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.

COMPONENTS OF SUPPORT

1. Support to Individual and Groups category for setting up of new units and upgradation/expansion of the existing ones

- Credit linked Grant @ 35% with max. ceiling of Rs. 10 lakh

- Organisations such as Individual Entrepreneurs/ Proprietorship Firms/ Partnership Firms/ Farmer Producer Organisations (FPOs) / Non-governmental organization (NGOs) / Cooperatives / Pvt. Ltd. Companies/ Self Help Groups/ SHG member as a single unit of food processing industry, who have established or purpose to establish micro food processing units, would be eligible for financial assistance under the scheme
- Eligible project cost comprises cost of plant & machinery and technical civil work, but excludes cost of land/ rental or lease work shed. However, technical civil work should not be more than 30% of the eligible project cost
- Beneficiary contribution should be minimum of 10% of the project cost with balance required fund (including Grants-in-Aid) being loan from Bank

Eligibility Criteria of individuals for availing Credit Linked Subsidy:

- Support to both existing or new micro food processing enterprises for expansion/ upgradation of existing micro food processing enterprises or setting up of new micro food processing enterprises would be provided under the scheme
- 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. Therefore, both ODOP and non-ODOP processing enterprises are eligible without any restriction.
- However, list of food processing activities placed at *Annexure-I* are not eligible for assistance under the scheme.
- The individual applicant should be above 18 years of age. No minimum educational qualification of the applicant is required.
- The applicant should have ownership right of the enterprise.
- Only one person from one family would be eligible for obtaining financial assistance. The “family” for this purpose would include self, spouse and children;
- Applicant/enterprise is eligible for bank loan under the Scheme, even if he has availed bank loan in other Subsidy Linked Schemes of Govt. Applicant is also eligible for Interest Subvention and Top Up convergence with other relevant Government Sponsored Schemes. Lending Banks may consider sanctioning need based working capital limit to the beneficiaries, as admissible. However, no subsidy would be provided on the working capital.
- The applicants/Entrepreneurs of existing units under stress and qualifying for restructuring by the Banks are also eligible for upgradation/expansion of the Unit under the scheme.

2. Support to Group category for setting up of common infrastructure:

- The applicant organization would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs. 3.00 crore. Eligible project cost comprises cost of plant & machinery and technical civil works, but excludes cost of land/ rental or lease work shed. However, technical civil work should not be more than 30% of the eligible project cost
- Organisations such as Farmers Producer Organisations (FPOs) / Farmer Producer Companies (FPCs) / Cooperatives / Self Help Group (SHGs) and its Federation / Government Agencies, who have established or purpose to establish food processing line alongwith common infrastructure / value chain / incubation centres would be eligible for financial assistance support under this component of the scheme
- The applicant organization's contribution should be minimum of 10% of the project cost with balance required funds (including Grants-in-Aid) being loan from Bank.

Eligibility Criteria of Groups for setting up of common infrastructure:

- Total eligible project cost should not exceed Rs. 10 Crore. There will be no pre condition of minimum turnover and experience of the applicant organization.
- Proposal for both ODOP or non-ODOP are eligible for assistance
- Before applying on the portal, the applicant organization is also required to submit in-principle approval from the lending bank for the loan envisaged in the means of finance of the project.
- Substantial capacity of common infrastructure as well as processing line assisted under the scheme should be available for use by other units and public on hiring basis.
- Assistance of Rs. 50,000/- per case would be provided to the applicant organizations for preparation of Detailed Project Report (DPR) after sanctioning of loan by the bank. Engaging District Resource Person (DRP) for this component of the scheme is not mandatory. The applicant organization may engage any professional / agencies having experience in preparation of DPR.

3. Capacity Building

Individual micro-food processing entrepreneurs and SHGs/ FPOs/ FPCs/ Cooperatives / Federation / Government Agencies, both new and existing food processing entrepreneurs would be provided training.

Training of DRPs:

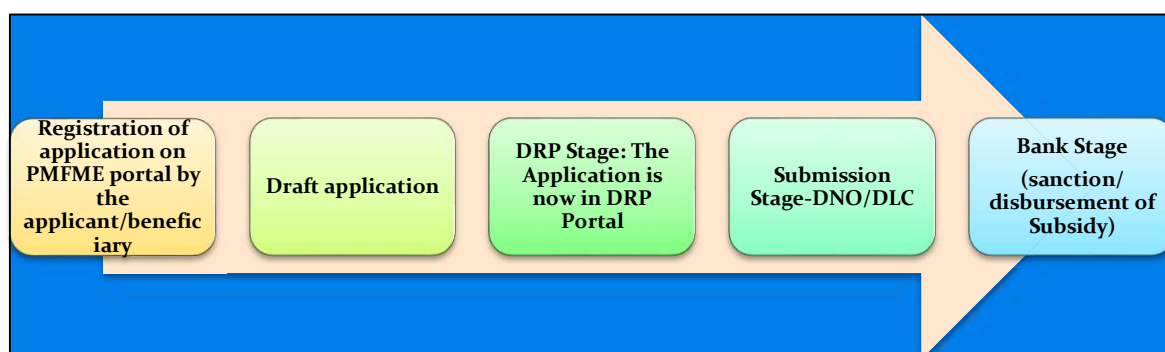
To effectively carryout their duties, DRPs are imparted training by the Master Trainers on following:

- Entrepreneurship Development Programme (EDP)
- Product specific training
- Scheme provisions, Detailed Project Report (DPR) and MIS training

The training of the DRP will be organized by the SNA/ SLTI. Details of the type of training, duration, cost of training and qualification of the DRPs are given in *Annexure-3* of the Revised Capacity Building Guidelines dated 20.01.2022.

PROCESS OF APPLICATION FLOW

There are 4 Statges for online applications in PMFME Portal: -



1. Registration/Draft Stage & Submission Stage

Registration of application on PMFME portal by the applicant/beneficiary along with mandatory KYC documents (as per Annexure), details of ownership/leasehold rights of land/plot on which the unit is to be started (Lease/rent agreement should be for more than loan repayment period), quotations of the machinery, construction estimates (If loan is also sought for construction). If the documents are complete, the application will move to submitted stage, otherwise will be in draft stage.

DRP Stage

The DRP scrutinizes for the eligibility, KYC documents, ownership/lease documents, DPR and move to DNO/ DLC portal. The DRP should also handhold the beneficiary of application at Draft Stage to complete the deficient documents and ensure that the application is complete and pushed to submission stage. The DRP should ensure that he as well as beneficiary is well versed with the information/financials entered in the application, additional information sought/points raised by the Banks at Stage-iv (Bank Stage).

Following are the minimum check points to be verified by DRPs while recommending the applications: -

- i. In DPR- All columns are filled and the financial ratios are properly reflecting with DSCR \rightarrow 1.5, Positive BEP, etc (having 8% Profit)
- ii. Mandatory documents (as per Annexure-II, KYC and applicable approvals/licenses)
- iii. Details of ownership/ leasehold rights of land/ plot on which the unit is to be started (Lease /rent agreement should be for more than loan repayment period)
- iv. Quotations of the Plant and Machinery
- v. Construction estimates (If loan is also sought for construction)
- vi. Scrutiny for eligibility as per the modified scheme guidelines
- vii. Field visit is done properly and Photograph of existing/proposed unit is captured.

3. District Nodal Officers (DNOs) / State Nodal Agency Stage (SNA)

Individual & Groups category for setting up of new units and upgradation/expansion of the existing	Group category for Common Infrastructure
Organisations such as Proprietorship Firms/ Partnership Firms/ Farmer Producer Organisations (FPOs) / Non-governmental organization (NGOs) / Cooperatives / Self Help Groups / Pvt. Ltd. Companies, who have established or purpose to establish micro food processing units, would be eligible for financial assistance under the scheme	Organisations such as Farmers Producer Organisations (FPOs) / Farmer Producer Companies (FPCs) / Cooperatives / Self Help Group (SHGs) and its Federation / Government Agencies, who have established or purpose to establish food processing line alongwith common infrastructure / value chain / incubation centres would be eligible
In case of Individual Applications, the application would be forwarded by DRPs to DNOs for further recommendation to Lending Bank.	In case of Group Applications, the application would be forwarded by DRPs to SNA for further recommendation to Lending Bank.
In case of Individual Applications, DRP engagement is mandatory.	However, in case of Group Applications, engaging District Resource Person (DRP) is not mandatory.
Once the individual application is in DLC/DNO Portal, the DNO is to scrutinize the application, detailed project report, KYC documents, property Ownership/lease/rent papers, financial statements, copy of statutory permissions (applicable for the proposed project) etc and recommend to the First preferred lending Branch.	In case of Group Applications for common Infrastructure, State Level Approval Committee (SLAC) is empowered to approve/ sanction/ reject the project proposals received under aforementioned components of the scheme and need not be referred to MoFPI for approval.

In case of any gap, the DNO will issue deficiency and the application will move to the beneficiary for rectification.	SLAC may also consider delegating the powers for approval of the projects under various components to the Nodal Department implementing this scheme by prescribing appropriate limits.
---	--

4. Bank Stage:

Following steps would be carried out by the lending bank branch while appraising the applications received on the PMFME portal: -

- i. The concerned Branch should scrutinize / verify the documents and generate Credit Information Report - CIR (CIBIL, EQUIFAX etc) on the applicant and take his personal interview covering his *background, brief details of the proposed project with overview of techno – economic viability aspects viz. reasons for opting proposed project, location of the project, land ownership, Raw Material supply, Labour, electricity, water, transport facilities, marketing arrangements, demand for the product, order book etc.*
- ii. The Bank would scrutinize mandatory documents (as per Annexure-KYC) and applicable approvals/licenses-Udhyam Registration, FSSAI in all existing cases and after sanction in new cases. PAN and GST registration-whenever applicable)
- iii. It should verify the ownership/leasehold/rental rights of the land on which the unit is to be started (Lease /rent agreement should be for more than loan repayment period).
- iv. The Branch should seek Primary Security in the form of hypothecation of Machinery only upto Rs.10 lakhs-MUDRA. For loans above Rs.10.00 Lakhs, the Bank should seek Land mortgage-Primary Security, only if the loan is also sought for construction and Machinery for hypothecation (CLU is also required for mortgage except UP, MP, Rajasthan and Maharashtra), and CGTMSE cover (of course with annual guarantee fee to be borne by the beneficiary) or Collateral Security (mortgage of land/building other than the Unit, if the beneficiary is not agreeable for payment of Guarantee Fees).
- v. If the Branch is satisfied with the findings of CIR and personal interview, it should go for the pre-sanction inspection of the project site to gather more information on the applicant / project status.
- vi. **Title Search & Valuation report – Only when loan is sought for technical construction.** If the Branch Officials are satisfied with the techno – economic viability aspects, the Branch to initiate Title Search & Valuation report of the project land through the panel advocate and valuer, respectively. The Branch to scrutinize quotations of machinery, construction estimates & satisfy itself with genuineness and reasonability of the cost.
- vii. **Processing of Proposal** - The Branch to start processing of proposal. If the sanction falls within delegated authority of the Branch, entire processing and sanction is

completed at Branch level and if it falls within delegated authority of higher authorities / Head – Centralized Processing Centre (CPC) - the application, project report, search report, valuation report, permissions, inspection report and other related documents to be forwarded to the CPC for further processing and sanction

- viii. **Scrutiny by Processing Centre** - The Processing Centre would carry the scrutiny of documents & complete the loan appraisal formalities which mainly involves vetting of techno – viability aspects. After satisfying, the loan would be sanctioned by appropriate authority and would convey the sanction to the Branch.
- ix. The Branch would issue sanction letter to the applicant and also advise details of pre & post disbursement formalities to be completed. If the applicant accepts terms of sanction, the branch to upload the sanction letter on PMFME Portal and the Branch would call upon applicant to complete the document execution formalities. **Only when loan is sought for technical construction:** In case, original title/lease deeds are available with the applicant, the Bank would stipulate creation of Equitable Mortgage which involves deposit of original title deeds with the Bank Branch and filling of notice of intimation (NOA) with the concerned Sub Registrar Office. If the property is ancestral, the applicant has to create Legal / registered mortgage at concerned SRO where filling of NOA is not required.
- x. In case the First Preferred Bank rejects the application, the application will automatically move to second preferred bank, which will complete all the formalities as detailed for First Preferred Bank.
- xi. After completion of above formalities, the disbursement would start as per terms of sanction and upon disbursement of first trench, the disbursement details are uploaded by the lending bank on PMFME portal. Upon seeing the disbursement on portal, the MoFPI will ask State to release its share and concurrently release the Centre share of the grant in Nodal Bank's account, who in turn will remit the grant to the credit of Transient Account The grant will be parked in Transient Account for 3 years or account turning NPA, whichever is earlier. No interest will be charged on the grant balance portion of the Term Loan

In Nutshell:

- i) No Collateral Security is required in any PMFME Loan upto Rs.2.00 Crores as the loan is to be covered under MUDRA/CGTMSE, except when the beneficiary is not agreeable for payment of guarantee fees.
- ii) Mortgage of Land/Plot on which the unit is being installed is sought as primary security only when loan is applied for technical construction.
- iii) As MoFPI has provided option for uploading revised/modified DPR/additional documents to the lending branch, in case lending branch differs with Online DPR/financials, there should be NO rejection due to inconsistent DPR/financials/documents.

- iv) Since MoFPI has issued guidelines regarding non applicability of Service Area in PMFME Scheme, the branches should consider applications within their command area.
- v) In order to improve quality of applications and lower the rejection rate, the Branches may mobilize PMFME applications from their existing and potential beneficiaries and pursue them to apply on PMFME Portal.

INTEREST SUBVENTION/ TOP-UP ASSISTANCE IN CONVERGENCE WITH OTHER SCHEMES

The applicants/enterprises are eligible for the bank loan under the scheme, even if he has availed bank loan in other subsidy linked schemes of Government. Applicants are also eligible for Interest Subvention and Top-up in convergence with other relevant Government schemes.

1. Interest subvention assistance for Scheduled Castes (SC) and Schedule Tribes (ST) from SC/ST Finance and Development Corporation (NSFDC & NSTFDC)

NSFDC and NSTFDC are fully owned Government of India Undertakings promoting economic empowerment of persons belonging to Scheduled Castes and Schedule Tribes, respectively, by providing loans at concessional interest rates through its Banking Channel Partners in refinance mode.

Refinancing implies that the interest rate on loans granted by partner banks at Higher Rate are reduced so that lower/concessional interest rate is charged form the beneficiaries as per the NSFDC/NSTFDC scheme

2. How interest subvention support is availed for SC and ST beneficiaries?

- If the beneficiary belongs to SC or ST category, he/ she could avail the refinancing support as a top-up to the PMFME scheme benefits. i.e. his/ her interest rate could be reduced.
- For availing the refinancing support, the beneficiaries are advised to choose the lending banks which are partner banks to NSFDC and NSTFDC. The list of Bank Partners of NSFDC and NSTFDC are attached at ***Annexure-III***.
- Additionally, the Caste and the Income Certificate of the beneficiary could be asked by the Banks.

3. Interest subvention through Agriculture Infrastructure Fund (AIF) and Animal Husbandry Infrastructure Development Fund (AHIDF)

Support under both the scheme is provided to the eligible beneficiaries on the following components:

Agriculture Infrastructure Fund (AIF)		
S.No	Component	Norms & Process
1	Interest Subvention	All loans under this financing facility have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention is available for a maximum period of 7 years (Including moratorium period upto 2 years). In case of loans beyond Rs. 2 crore, interest subvention is limited up to Rs. 2 crore.
2	Credit Guarantee fee	Credit guarantee coverage is available for eligible borrowers under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government for a maximum period of 7 years. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW.
Animal Husbandry Infrastructure Development Fund (AHIDF)		
1	Interest Subvention	<p>All loans under this financing facility have interest subvention of 3% per annum.</p> <p>The DAHD will directly pay the interest subvention to the Scheduled Bank. DAHD pays interest subvention amount in advance upfront to the lending bank for the first year.</p> <p>From the 2nd year onwards, interest subvention is released based on the non-NPA borrowers entitlement claimed by the scheduled banks every year in advance.</p>

Agriculture Infrastructure Fund (AIF)		
S.No	Component	Norms & Process
2	Credit Guarantee fee	<p>A Credit Guarantee fund of Rs. 750 Cr. is established and managed by NABARD.</p> <p>Credit guarantee coverage is available for eligible borrowers covered under MSME ceiling and the guarantee coverage would be upto 25% of the credit facility available to the borrower.</p>

4. How interest subvention support could be availed through AIF and AHIDF schemes?

- Post loan sanction under the PMFME scheme, the beneficiaries may register themselves and submit the application in AIF and AHIDF portal by uploading the PMFME DPR, bank sanction letter under PMFME and other relevant documents.
- The application portal of AIF and AHIDF to avail interest subventions are as follows; <https://agriinfra.dac.gov.in/Home/BeneficiaryRegistration> and under AHIDF on the following link <https://ahidf.udyamimitra.in/>
- The beneficiaries who have availed the benefits of interest subvention from AIF/AHIDF/ any other scheme, may also apply under the PMFME scheme on the PMFME portal <https://pmfme.mofpi.gov.in/pmfme/#/Login>
- Once Verified by the approving authority of AIF/ AHIDF, the Application will be available to the Bank to take further action.
- Banking functions and Claim process for Interest Subvention and CG under AIF/AHIDF would remain as per the existing functionality in AIF/AHIDF.
- In future course, suitable changes would be incorporated in their portal for AIF/AHIDF beneficiaries to apply and availing benefits under PMFME scheme.

5. Top-up grant in convergence with other schemes under the Government of India and the State Governments

- Beneficiaries may also avail the grant from other schemes under the Government of Indian and the State Governments.

- The only condition for availing the top-up grant from any other scheme is that the scheme benefits of both the schemes should not be duplicated.
- The approval process would be same as prescribed in the specific scheme guidelines.

PROCEDURE FOR RELEASE OF SUBSIDY FOR INDIVIDUALS AND GROUPS

- The main expenditure under the Scheme is credit linked grant @35% for the for micro food processing enterprises subject to a maximum of Rs.10 lakh in individual applications and Rs.3.00 Crores in Group Applications.
- At the national level, a Nodal bank (Presently-Union Bank of India) would be appointed for disbursement of subsidy to the banks and liaison with the banks.
- After the sanction of loan, the branch has to enter the sanction details like date of sanction, project cost, loan amount, interest rate, repayment period etc. in the portal. The branch has also to upload the copy of the Sanction Intimation duly signed by the Branch Manager and acknowledgment by the borrower to the terms and conditions of the credit facility.
- The beneficiary should deposit his/ her contribution with the bank. Thereafter, the bank should release the first instalment of the loan /full loan to the beneficiary.
- Bank branches can claim the credit-linked capital subsidy based on the first/full disbursement of the loan amount. Bank branches have to enter the details of loan such as the date of disbursement, total loan amount sanctioned, loan amount disbursed, remaining amount to be disbursed, loan account no. and also to upload loan account statement in the portal. Central and State Government should respectively transfer its share of grant to the Nodal Bank. The Nodal Bank would transfer entire grant to the concerned lending Bank branch in one go.
- The grant would be released to the lending branches in trenches or full as given below;
 - Grant amount up to Rs.10 Lakhs: The grant would be transferred to the lending bank after disbursement of First Trench of the loan by the bank and the bank has uploaded the disbursement details on PMFME Portal.
 - Grant amount above Rs.10 Lakhs: The grants above Rs.10 lakhs would be released in 2 equal trenches:

One, immediately after 50% disbursement is made-proportionately with beneficiary's contribution/equity and after production of following documents

- Bank Certificate that they have released 50% of the Term Loan and the

- required expenditure is made on the Project, enclosing complete inspection report certifying end use of funds
- b) CA Certificate with UAN for actual expenditure and 50% of stipulated promoter's contribution for grants above Rs.1.00 Crore
 - c) NOC from Pollution Control Board, if applicable
- vii. Second Instalment- after 100% disbursement is made-proportionately with beneficiary's Contribution/equity and after production of following documents
- a) Bank Certificate that they have released 100% of the Term Loan and the required expenditure is made on the Project, enclosing complete inspection report certifying end use of funds, along with confirmation that 1st instalment of grant is credited in the Transient Account of the beneficiary.
 - b) CA Certificate UAN for actual expenditure and 100% of stipulated promoter's contribution for grants above Rs.1.00 Crore
 - c) NOC from Pollution Control Board, if applicable
- viii. Bank branches have to enter the details of the designated account for the receipt of credit linked subsidy like account no., IFSC code, contact no. of the Branch Manager, bank and branch details and to upload the bank account details.
- ix. Centre and State Government share of grant would be transferred to the Nodal Bank (Union Bank of India). The Nodal Bank would transfer the grant to the concerned lending bank branch within a period of two working days.
- x. Once the subsidy amount is received at the branch level, the bank branch has to keep the fund in the Subsidy Reserve Fund account (Transient Account) and has to acknowledge the receipt of the funds by updating the portal regarding the date of receipt and date of deposit.
- xi. Bank branches have to update the disbursement schedule in the portal till the full/ final disbursement for the loan account is done.
- xii. If after a period of three years from the disbursement of the last tranche of the loan, the beneficiary account is still standard, and the unit is operational, this grant amount would be adjusted in the loan account of the beneficiary.
- xiii. 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.
- xiv. If the account becomes NPA within three years from the date of disbursement of the loan, the grant amount would be adjusted by the bank towards repayment by the beneficiary.
- xv. Details of adjustment of the subsidy grant such as date of adjustment, the

status of loan account, adjustment towards NPA or standard account to be updated in the portal.

MARKETING & BRANDING SUPPORT AND BRANDS CREATED UNDER THE PMFME SCHEME

Under the scheme, 10 ODOP Brands and 2 State's and are launched which are as follows:

ODOP BRANDS UNDER PMFME		
S.No.	State	ODOP brand with NAFED
1	Bihar	Makhana King
2	Haryana	Amrit Phal
3	Rajasthan	Cori Gold
4	Jammu and Kashmir	Kashmiri Mantra
5	Uttar Pradesh	Madhu Mantra
6	Uttar Pradesh	Madhur Mithas
7	Maharashtra	Somdana
8	Delhi	Dilli Bakes
9	Meghalaya	Anaras
10	Punjab	Pind Se
STATE BRANDS UNDER PMFME		
S.No	State	State Brand
1	Punjab	AASNAA
2	Maharashtra	BHIMTHADI

Marketing and Branding support is provided to Groups (FPOs/ FPCs, Cooperatives, SHGs, Federations, Govt. Agencies) or an SPV of micro food processing enterprises or an SPV for developing a common brand, standardization & packaging with a Grant upto 50% of the project cost.

The benefits include Product Standardization, Trademark registration, market study, packaging material, warehousing/storage rentals, Listing cost and institutional linkage, Advertisements, training for sales & marketing, logistic support

The individual beneficiaries under the PMFME scheme have the opportunity to come under the brands created (mentioned in the above Table), if they are into similar product line.

If interested, they would be supported for branding and market linkages for processing, product development & standardization, quality assurance, supply chain, logistics and packaging as per the defined norms of the brand. The eligibility to come under the ambit of brand would be as per the defined norms of the concerned brand.

MESSAGE FROM THE BENEFICIARIES



"The PMFME Scheme has enabled me to successfully upgrade my enterprise."

**Smt. Saroja N Patil, Tadhvanam
Davangere, Karnataka**



"My dream of running a food processing enterprise has come true because of the PMFME Scheme."

**Mrs. Vimal Suresh Girme, Annapurna Gruh Udyog
Ahmednagar, Maharashtra**



"With the help of the PMFME Scheme, I was able to purchase the necessary machinery for my enterprise."

**Mrs. Radhika Kamat, Kamat Oil Industries
Uttara Kannada, Karnataka**



"The Seed Capital support under the PMFME Scheme has enabled us to purchase tools for our Self Help Group."

**Mrs. Tandra Raju, Mrs. Mankalli Raju, Mrs. Mankalli Narsavva,
Mrs. Mankalli Rajyalaxmi and Mrs. Marampally Nirosha
Spoorthy Food Products
Jagtial, Telangana**

List of food processing activities not eligible for assistance under the scheme.

- i. Trading and selling of unprocessed Millets/Cereals/Spices etc.
- ii. Unprocessed or Loose Milk (Selling of Milk/Curd)
- iii. Trading and selling of fruits and vegetables
- iv. Trading and selling of unprocessed Minor Forest Product
- v. Bee Keeping/Loose selling of Honey
- vi. Loose selling, trading and repacking of oil
- vii. Trading and selling of groundnut, Arecanut (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.)
- viii. Poultry, Piggery, Goatry or any other rearing activity of animals
- ix. Trading and selling of fresh Fish/ meat/chicken etc.,
- x. Repacking of manufactures products
- xi. Canteen, grocery, hotel, tiffin services, restaurants or any other food services enterprises

Checklist of DOCUMENTS for submitting on line applications/Credit Proposals under PMFME Scheme of the MoFPI, Government of India.

A. (New Enterprises- Individuals/Firms):

I. Mandatory Documents.

1. PAN Card of concerned/all promoters
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof: Any of Officially Valid Documents-OVD
 - Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or
 - Property or Municipal tax paid receipt
 - Ration Card (Individual), iv. Driving Licence,v) Adhar Card
 - Voter ID Card
4. Details of site where Unit is to be established. Whether owned/rented/leased? and Proof thereof. (Lease /rent agreement should be for more than loan repayment period)
5. Photocopy of Bank Statement/ Bank Passbook for the last 6 months.
6. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased

II. Optional Documents

1. Photocopy of highest academic qualification of promoter/s
2. Sanction letter, if any/ Loan statement of active loans, if any
3. Any other Document

B. Existing Enterprises- Individuals/Firms with < 1 Cr Turnover)

I. Mandatory Documents

1. PAN Card of the concerned
2. Aadhaar Copy & Photo of all promoters/ proposed guarantors, if any
 - Address Proof: Any of Officially Valid Documents-OVD
 - Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill)
 - Property or Municipal tax paid receipt or
 - Ration Card (Individual)
 - Driving License
 - Aadhaar Card
 - Voter ID Card
3. Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof. (Lease /rent agreement should be for more than loan repayment period)

4. Udyam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Business Partnership Agreement (If Individual/Proprietor- not applicable)
6. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the firm
7. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased. Photo of the Existing Units.

II. Optional Documents

1. Audited/ Self-affixed balance sheet with annexures of maximum. 3 years with ITR: if applicable.
2. Copy of License as per industry (FSSAI, Pollution Clearance etc.)
3. GSTIN Registration Certificate- if applicable
4. GST returns of last 1 year- if applicable
5. Sanction letter, if any/ Loan statement of active loans, if any
6. Insurance Policy copy of the existing unit & Stock-if any.
7. Latest Stock Statement
8. Quarterly sales-purchase of previous year and current year
9. Any other document.
10. Photocopy of highest academic qualification of promoter

C. Existing Enterprises- Individual/Firms with > 1 Cr Turn over)

I. Mandatory Documents

1. PAN Card of concerned/group concerns/all promoters/guarantors
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof: Any of Officially Valid Documents-OVD
 - Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill)
 - Property or Municipal tax paid receipt or
 - Ration Card (Individual)
 - Driving License
 - Aadhaar Card
 - Voter ID Card
4. Udyam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Business Partnership Agreement (If Individual/Proprietor- not applicable)
6. Photocopy of Bank Statement/ Bank Passbook for last 6 months of the firm
7. Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof. (Lease /rent agreement should be for more than loan repayment period)
8. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased. Photo of the Existing Unit.

9. Audited balance sheet with annexures of maximum 3 years with ITR
10. Copy of License as per industry (FSSAI, Pollution Clearance etc)
11. GSTIN Registration Certificate
12. GST returns of last financial years
13. List of existing machinery and equipment

II. Optional Documents

1. Loan statement/Sanction letter of active loans, if any
2. Insurance Policy copy of the existing unit & Stock.
3. Audited balance sheet of Group/Sister concern with annexures of Maximum last 3 years with ITR
4. Latest Stock Statement
5. Quarterly sales-purchase of previous year and current year
6. Photocopy of highest academic qualification of promoter/s
7. Any other document

Annexure-III

Partner Banks of NSTFDC for availing Refinancing Support to the ST Beneficiaries

S.No.	Public Sector Banks (PSBs)		S.No.	Regional Rural Banks (RRBs)
1	State Bank of India		1	Assam Gramin Vikash Bank
2	UCO Bank		2	Langpi Dehangi Rural Bank (Assam)
3	Syndicate Bank		3	Baroda Gujarat Gramin Bank
4	Union Bank of India		4	Dena Gujarat Gramin Bank
5	Dena Bank		5	Jharkhand Rajya Gramin Bank
6	Vijaya Bank		6	Vananchal Gramin Bank (Jharkhand)
7	Central Bank of India		7	Central Madhya Pradesh Gramin Bank
8	Punjab National Bank		8	Odisha Gramya Bank
9	Bank of Baroda		9	Utkal Gramin Bank (Odisha)
			10	Mizoram Rural Bank
			11	Meghalaya Rural Bank
			12	Nagaland Rural Bank
			13	Purvanchal Bank (Uttar Pradesh)
			14	Uttarakhand Gramin Bank
			15	Telangana Grameena Bank
			16	Tripura Gramin Bank
			17	Bangiya Vikash Gramin Bank
			18	Tamil Nadu Grama Bank
			19	Andhra Pradesh Grameena Vikas Bank
			20	Karnataka Vikas Grameena Bank
			21	Kerala Gramin Bank

Partner Banks of NSFDC for availing Refinancing Support to the SC Beneficiaries

State	S.No.	Name of Regional Rural Bank	Headquarters	Sponsor Bank
Andhra Pradesh	1	Andhra Pradesh Grameena Vikas Bank	Warangal	State Bank of India
	2	Chaitanya Godavari Grameena Bank	Guntur	Andhra Bank
	3	Saptagiri Grameena Bank	Chittoor	Indian Bank
	4	Andhra Pragati Grameena Bank	YSR Kadapa	Syndicate Bank
Assam	5	Assam Gramin Vikash Bank	Guwahati	Punjab National Bank (Earlier: United Bank of India)
Bihar	6	Dakshin Bihar Gramin Bank	Patna	Punjab National Bank
	7	Uttar Bihar Gramin Bank	Muzaffarpur	Central Bank of India
Chhattisgarh	8	Chhattisgarh Rajya Gramin Bank	Raipur	State Bank of India
Gujarat	9	Baroda Gujarat Gramin Bank	Bharuch	Bank of Baroda
	10	Saurashtra Gramin Bank	Rajkot	State Bank of India
Haryana	11	Sarva Haryana Gramin Bank	Rohtak	Punjab National Bank
Himachal Pradesh	12	Himachal Pradesh Gramin Bank	Mandi	Punjab National Bank
Jharkhand	13	Jharkhand Rajya Gramin Bank	Ranchi	State Bank of India
Karnataka	14	Karnataka Gramin Bank	Ballari	Canara Bank
	15	Karnataka Vikas Grameena Bank	Dharwar	Canara Bank (Earlier: Syndicate Bank)
Kerala	16	Kerala Gramin Bank	Malappuram	Canara Bank
Maharashtra	17	Maharashtra Gramin Bank	Aurangabad	Bank of Maharashtra
	18	Vidharba Konkan Gramin Bank	Nagpur	Bank of India
Madhya Pradesh	19	Madhya Pradesh Gramin Bank	Indore	Bank of India
	20	Madhyanchal Gramin Bank	Sagar	State Bank of India
Manipur	21	Manipur Rural Bank	Imphal	Punjab National Bank (Earlier: United Bank of India)
Punjab	22	Punjab Gramin Bank	Kapurthala	Punjab National Bank
Puducherry	23	Puduvai Bharathiar Grama Bank	Pudducherry	Indian Bank

Rajasthan	24	Rajasthan Marudhara Gramin Bank	Jodhpur	State Bank of India
	25	Baroda Rajasthan Kshetrya Gramin Bank	Ajmer	Bank of Baroda
Tamil Nadu	26	Tamil Nadu Grama Bank	Salem	Indian Bank
Telangana	27	Telangana Grameena Bank	Hyderabad	State Bank of India (earlier SBH)
Tripura	28	Tripura Gramin Bank	Agartala	Punjab National Bank (Earlier: United Bank of India)
Uttar Pradesh	29	Baroda UP Gramin Bank	Gorakhpur	Bank of Baroda
	30	Prathama UP Gramin Bank	Moradabad	Punjab National Bank
	31	Aryavart Bank	Lucknow	Bank of India
Uttarakhand	32	Uttarakhand Gramin Bank	Dehradun	State Bank of India
West Bengal	33	Paschim Banga Gramin Bank	Howrah	UCO Bank

FOR MORE INFORMATION OR QUERIES



CONTACT YOUR RESPECTIVE STATE NODAL AGENCY (SNA)

OR

Helpline Number	0130-2281089 8168001500
E-MAIL (Support)	support-pmfme@mofpi.gov.in
E-MAIL (PMFME Division)	pmfme-fpi@gov.in