

Standard Operating Procedure for Support to Individual & Group Applications for DRPs/States/Banks under the PMFME Scheme.

Overview:

This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation, setting up of new units and formalization of these enterprises.

Outlay

The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by the Center for other UTs.

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.

Support to Individual Micro Enterprises:

Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. 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:

- i. 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.
- ii. While enterprise involved in the product identified in the ODOP of the district will be preferred, other micro enterprises would also be considered for both existing or new micro food processing enterprises. However, list of food processing activities placed at Annexure-I are not eligible for assistance under the scheme.
- iii. Organizations such as Individual entrepreneurs/ Proprietorship Firms/ Partnership Firms/ Farmer Producer Organizations (FPOs)/ NGOs/ Cooperatives/ SHGs/ Pvt. Ltd. Companies, who have established or propose to establish micro food processing unit, would be eligible for financial assistance under the Scheme.

- iv. The individual applicant should be above 18 years of age. No minimum educational qualification of the applicant is required.
- v. The applicant should have ownership/rental/leasehold right of the enterprise;
- vi. Only one person from one family would be eligible for obtaining financial assistance. The “family” for this purpose would include self, spouse and children;
- vii. 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 Govt. 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.
- viii. The applicants/Entrepreneurs of existing units under stress and qualifying for restructuring by the Banks are also eligible for PMFME Loan/subsidy for upgradation/expansion of the Unit under the scheme.

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. 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:

- i. 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.
- ii. Organizations such as Farmer Producer Organizations (FPOs)/ Farmer Producer Companies (FPCs) / Cooperatives/ Self Help Groups (SHGs) and its Federation / Govt. Agencies, who have established or propose to establish food processing line along with common infrastructure / value chain / incubation centers would be eligible for financial assistance support under this component of the Scheme.
- iii. Proposal for both ODOP or non-ODOP are eligible for assistance, however ODOP proposals would be preferred.
- iv. 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.
- v. 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, including members of the organization (SHG/FPO/Cooperative Society).

vi. 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.

i) List of food processing activities not eligible for assistance under the scheme – Annexure I

ii) Procedure for release of subsidy for Individuals and Groups – Annexure II

iii) Process of Application Flow in the Online MIS portal along with list of Steps involved at the Bank Stage while appraising the applications – Annexure III.

iv) Check list of documents required to be obtained by the lending banks for loan under PMFME.---Annexure-IV

Annexure I

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

Annexure II

Procedure for release of subsidy for Individuals and Groups

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.
- vi. The grant would be released to the lending branches in trenches or full as given below;
 - a) 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.
 - b) 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

 - a) 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.

Process of Application Flow in the online MIS portal along with list of Steps involved at the Bank Stage while appraising the applications –

Stages in the portal in case of Individual/Group Applications:

- i. Registration & Submission Stage
- ii. DRP Stage
- iii. DNO Stage (In case of Individual) / SNA Stage (in case of Group Applications)
- iv. Bank Stage

1. Registration/Draft Stage & Submission Stage

Registration of application on PMFME portal by the applicant/beneficiary along with mandatory KYC documents (as per Annexure), DPR (having 8% Net Profit-being revised to 2% in the Portal), 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.

2. DRP Stage

The DRP is to scrutinize 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 to 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. DPR-all columns are filled and the financial ratios are properly reflecting with DSCR->1.5,Positive BEP etc (having 8% Net Profit-being revised to 2% in the Portal)
- ii. 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. 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 under the scheme.
- vii. Field visit is conducted properly and Photograph of existing/proposed unit is captured

DRP Payment (of Rs 20,000 per application sanctioned).

- First tranche of Rs 10,000/- Upon Bank uploading Sanction Letter
- Second tranche of Rs 10,000/- Upon DRP uploading formalization certification (FSSAI, Udyam Adhar,GST (if applicable) for new units and Operationalization-production from additional machinery with certification from existing Units, if not available earlier.
- No physical or paper information is required and payment should be processed based on online information available from Portal.

3. DNO/SNA Stage

In case of Individual Applications, the application would be forwarded by DRPs to DNOs for further recommendation to Lending Bank. In case of Group Common Infrastructure Applications, the application would be forwarded by DRPs to SNA for further recommendation to Lending Bank. 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 any gap, the DNO will issue deficiency and the application will move to the beneficiary for rectification.

In case of Group Applications for common Infrastructure, State Level Approval Committee (SLAC) is empowered to approve/ sanction/ reject the project proposals received under under aforementioned components of the scheme and need not be referred to MoFPI for approval. 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.

ANNEXURE-IV

Checklist of DOCUMENTS for submitting Credit Proposals under PMFME Scheme of MoFPI, Govt of India.

A.(New Enterprises- Individuals/Firms):

I. Mandatory Documents.

1. PAN Card of concern/all promoters or Form 60.
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof :Any of Officially Valid Documents-OVD : i. Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual),iv. Driving Licence,v) Adhar Card, vi) Voter ID Card
- 4.Details of site where Unit is to be established. Whether owned/rented/leased? and Proof thereof. (
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 concern
2. Aadhaar Copy & Photo of all promoters/ proposed guarantors, if any
3. Address Proof :Any of Officially Valid Documents-OVD : i) Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual), iv) Driving Licence, v) Adhar Card, vi) Voter ID Card
- 4.Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof.
- 5.Udhayam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
- 6.Business Partnership Agreement (If Individual/Proprietor- not applicable)
7. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the firm
- 8.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, ESI 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 concern/group concerns/all promoters/guarantors
2. Aadhaar Copy & Photo of all promoters/guarantors
3. Address Proof :Any of Officially Valid Documents-OVD : i) Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual), iv) Driving Licence, v) Adhar Card, vi) Voter ID Card
4. Udhayam 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.
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 max. 3 years with ITR
10. Copy of License as per industry (FSSAI, Pollution Clearance, ESI 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

D. Farmers Producer Companies/FPC/FPO - Existing Enterprises/New Enterprises for Individual applications/Group-Common Infrastructure.

I. Mandatory Documents

1. PAN Card of Company/ Chairman/Chief Executive
2. Aadhaar Copy & Photo of Chairman/Chief Executive
3. Address Proof::Any one of Officially Valid Documents-OVD : i) Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual), iv) Driving Licence, v) Adhar Card, vi) Voter ID Card
- 4.Udhayam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Certificate of Incorporation/Registration
6. Memorandum and Articles of Association
7. List of Directors/Shareholders/beneficial owners and brief bio-data attested by authorised signatory –and OVD of each Director duly attested by authorised signatory
9. Board resolution for availing loan/borrowing power/borrowing authority and Power of Attorney, if any, to transact the account.
10. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the company
11. Audited balance sheet with annexures of max. 3 years with ITR
12. Copy of License as per industry (FSSAI, Pollution Clearance, ESI etc), if available
13. GSTIN Registration Certificate
14. GST returns of last 3 years (for existing unit)
15. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased. List of existing machinery and equipment. Photo of the existing unit
- 16.Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof.

II. DPR Optional Documents

- i. Loan statement/Sanction letter of active loans, if any
- ii. Insurance Policy copy of the existing unit & Stock.
- iii. Latest Stock Statement/register
- iv. Quarter-wise sales-purchase of previous year and current year
- v. Copies of Minutes of last AGM and Board meeting
- vi. Copies of recent grants

- vii. Annual Report for the last year
- viii. Agreements made with Buyers
- ix. Any other Document

E. Co-operative Societies- Existing Enterprises/New Enterprises for Individual applications/Group-Common Infrastructure.

I. Mandatory Documents

1. PAN Card of Society/Chairman/President/Chief Executive
2. Aadhaar Copy & Photo of Chairman/President/Chief Executive
3. Address Proof::Any one of Officially Valid Documents-OVD : i) Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual), iv) Driving Licence, v) Adhar Card, vi) Voter ID Card
- 4.Udhayam Registration Certificate/s/ IE code- wherever applicable/Licenses (Trade License/Shop & Establishment Registration/Panchayat License/Corporation License/Municipality License)
5. Certificate of Co-operative Society registration
6. Copy of Society Bye laws with its amendments if any
7. List of Board Executive Members and brief bio-data attested by authorised signatory
8. Details of share holding pattern attested by authorised signatory
9. Board resolution for availing loan/borrowing power/borrowing authority
10. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the society
11. Estimates and Quotation of all capital expenditure and Machineries and Equipment
12. Audited balance sheet with annexures of max. 3 years with ITR (for existing unit)
13. Copy of License as per industry (FSSAI, Pollution Clearance, ESI etc)
14. GSTIN Registration Certificate
15. GST returns of last one year (Existing Units)
16. List of existing machinery and equipment
17. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased .Photo of the existing unit.
- 18.Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof.

II.DPR Optional Documents

- i). Loan statement of active loans
- ii). Sanction letter of active loans
- iii). Insurance Policy copy of the existing unit & Stock.
- iv). Latest Stock Statement/register
- v). Quarter-wise sales-purchase of previous year and current year
- vi). Copies of Minutes of last AGM and Board meeting
- vii). Copies of recent grants

- viii). Annual report of the Society for the last year
- ix). Agreements made with buyers
- x). Any other Documents.

F. Self Help Groups-SHG; Existing Enterprises/New Enterprises for Individual applications/Group-Common Infrastructure.

I. Mandatory Documents

1. Aadhaar Copy of all the Members of the group
2. List of all the members of the group with photo, contact no. & address of individual members
3. Address Proof::Any one of Officially Valid Documents-OVD : i) Utility bill, not more than two months old of any service provider, (Electricity, telephone, post-paid mobile phone, piped gas, water bill) or ii. Property or Municipal tax paid receipt or iii. Ration Card (Individual), iv) Driving Licence, v) Adhar Card, vi) Voter ID Card
4. Resolution copy signed by all the members of SHG to avail loans.
5. Estimates and Quotation of all capital expenditure and Machineries and Equipment to be purchased .Photo of the existing unit.
6. Details of Group Savings, loans details etc.
- 7.Details of site where Unit is established. Whether owned/rented/leased? and Proof thereof.

II. DPR Optional Documents

- i. Loan statement of active loans
- ii. Sanction letter of active loans
- iii. Copies of Minutes of last meeting of SHG members
- iv. Agreements made with Buyers, if any.
- v. Copies of any other Government grants received, if any.
- vi. Photocopy of Bank Statement/ Bank Passbook for the last 6 months of the SHG.
- vii. Any other document.