## VII Pradhan Mantri Credit Scheme for Powerloom Weavers

## **Objective**

To provide adequate and timely financial assistance to the powerloom weavers to meet their credit requirements, for investment needs (Term Loan) as well as for working capital, in a flexible and cost effective manner.

## **Operational Guidelines**

There are two components in the Scheme i.e. Category-I under Prime Minister MUDRA Yojana (PMMY) and Category-II under Stand-up India Scheme. The Office of the Textile Commissioner will enlist the lending agencies for the operation of the Scheme.

The details of the eligibility, mode of application and facilities available under these components are as under:

Sr. No	Particulars	Category – I (under PMMY)	Category – II (under Stand-up India Scheme)
1	Eligibility	The eligible units are  a. Existing individual powerloom units or  b. New individual / group enterprises involved in weaving activity.	The eligibile units are  a. Only new powerloom units established by a person who belongs to a Scheduled Caste (SC) or Scheduled Tribe (ST) or is a woman entrepreneur.  b. In case of non-individual units at least 51 % of the share holding and controlling stake should be held by either an SC (or) ST (or) women entrepreneur.
2	Type of Facility & Loan Amount	<ul> <li>a. Working Capital &amp; Term Loan: Maximum up to Rs.10 lakh under PMMY.</li> <li>b. The upper ceiling of the loan amount is applicable for all beneficiaries.</li> </ul>	<ul> <li>a. The loan shall be a Composite Loan i.e.to meet the requirement of Purchase of Plant &amp; Machinery and Working Capital.</li> <li>b. The loan shall be between Rs.10 lakh and Rs.1 crore under Stand-up India</li> </ul>

Sr.	Particulars	Category - I	Category – II
No		(under PMMY)	(under Stand-up India Scheme) Scheme.
3	Due-diligence, Financial benchmark, Requirement of audited financial documents, Fixation of Credit Limit	As per the prevailing norms of lending agency.	As per the prevailing norms of lending agency.
4	Repayment	As per the prevailing norms under PMMY.	As per the prevailing norms under Stand-up India Scheme.
5	Financial assistance under the scheme i. Margin Money Subsidy	a. Margin money for the project will be decided by the lending agency as per their existing norms. Govt. will provide financial assistance on margin money @ 20% of project cost with a ceiling of Rs.1 lakh for a borrower. Remaining amount of margin money will be borne by the borrower.	a. The Scheme envisages 25%  Margin Money which will be provided as admissible subsidy by the Govt. of India. The borrower shall be required to bring in 10% of the Project Cost as his/her own contribution.
	ii. Interest Subvention	a. Interest Subvention @ 6% per year both for working capital and term loan will be provided upto 5 years subject to annual review terms of lending agency.	Not Applicable
6	Validity/ Renewal of Limit, Security, Rate of Interest & other charges	As per the prevailing norms of lending agency as well as PMMY.	As per the prevailing norms of lending agency as well as <b>Stand-up India Scheme</b> .

C	D (! )		
Sr. No	Particulars	Category – I	Category – II
7	Reimburse	(under PMMY)	(under Stand-up India Scheme)
/	ment of	0.25% of the loan amount or the	0.25% of the loan amount or the
	Credit	actual amount of fees charged	actual amount of fees charged for
		for credit guarantee, whichever	credit guarantee, whichever is less
	Guarantee	is less will be reimbursed by the	will be reimbursed by the Office
		Office of the Textile	of the Textile Commissioner on
		Commissioner on quarterly	quarterly basis.
0	COL	basis.	•
8	GOI	a. Interest Subvention will be	a. Capital subsidy support of
	Support	provided @ 6% per year to	25% of the project cost for a
0		the borrower. Interest	borrower will be provided by
		Subvention as applicable will	the Govt.
	r s	be provided upto 5 years	b. The concerned Regional
		subject to annual review of	Office of the Textile
		lending agency.	Commissioner will identify
		b. Margin money support of	eligible borrowers and refer
		20% of the project cost	their applications to lending
	E (#	with a maximum of Rs.1	agency for onward processing.
		lakh for a borrower will be	The Bank may carry out
	8 8 8 8	provided by the Govt.	necessary due diligence,
- 0		c. The concerned Regional	including eligibility as per its
		Office of the Textile	extant guidelines for
		Commissioner will identify	sanctioning of such facilities.
		eligible borrowers and refer	
		their applications to lending	c. All the above financial
	=	agency for onward	support/facilities can be
		processing. The Bank may	availed by the individual/non-
		carry out necessary due	individual as per S.No.1 of this
		diligence, including	category who are registered
		eligibility as per its extant	with MSME /Office of the
		guidelines for sanctioning of	Textile Commissioner
	a	such facilities.	
	2	d. All the above financial	
- 1		support/facilities can be	
		availed by the Existing	*
		individual powerloom units	
	a a a gara	and New individual / group	
		enterprises involved in	9
		weaving activity who are	# <sub>1</sub> ∞
		registered with MSME /	
	12	Office of the Textile	9
		Commissioner.	=

			0 1 1 1'
9	Claim of	a. Concerned lending agency	a. Concerned lending agency
	GOI's	shall approach Office of	shall approach Office of
	financial	Textile Commissioner	Textile Commissioner
	assistance	alongwith the details of	alongwith the details of
	assistance.	claims of beneficiaries as per	claims of beneficiaries as per
		the prescribed format at	the prescribed format at
		Annexure-III.	Annexure-IV. Capital
		b. Interest subvention will be	subsidy reimbursement will
		claimed by the lending	be claimed by the lending
	6	J	agency on an quarterly basis
		agency on an quarterly basis	by 15 days of the end of the
		by 15 days of the end of the	
		quarter.	quarter.
			W'll be released within 30 days
10	Release of	Will be released within 30 days	Will be released within 30 days
	GOI's	from the date of receipt of	from the date of receipt of claim
	Financial	claim documents from the	documents from the lending
	assistance	lending agency.	agency.
	Mode of		
	release of	Through term loan account of	Through term loan account of the
11	GOI's	the beneficiary unit.	beneficiary unit.
	subsidy	Y	
	Issuance of	The lending agency will issue	The lending agency will issue the
12	cards/	the cards/passbooks to	cards/passbooks to Powerloom
12	Passbooks	Powerloom weavers.	weavers.
13	Managem	The Textile Commissioner is in	The Textile Commissioner is in
10	ent	the process of creating an i-	the process of creating an i-
	Informati	PowerTex software so that all	PowerTex software so that all
	on	applications can be filed online.	applications can be filed online.
	System(M	Till that time lending agencies	Till that time lending agencies are
	IS)	are required to submit quarterly	required to submit quarterly
	13)	reports in the format prescribed	reports in the format prescribed at
		at Annexure-V to the Office of	Annexure-VI to the Office of the
		the Textile Commissioner within	Textile Commissioner within 15
			days of the end of the quarter.
1		15 days of the end of the quarter.	days of the ond of the quarter.

Further Operational guidelines are being issued shortly in consultation with the Banks.

Safeguards against mis-utilisation of the Scheme.

- 1. The lending agencies are required to carry out due diligence before sanctioning of the loan under the Scheme.
- 2. The concerned Regional Office of the Textile Commissioner as well as the senior officers of the Office of the Textile Commissioner will carry out random verification of the beneficiaries.

## Format-l

Application Form for I	.oan un				Credit Sc Rs.10,00,			werlo	om we	avers (P	MCSP)
Name of required	Bank	&		ranc		from	50	wher	e	loan	is
I hereby ap	ply	for	Cash		Credit/0	Over	D	raft/Te	erm	loan	of
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Name of Applicant 1.			Fathe	r's/Hi	usband's	1.					
(s) 2.			name		asbaria s	2.					
Constitution ( )	Inc	lividual	Join		Р	ropriet	tor	Partn	ership		Other
Residential Address								.]	p		, crici
Business Address			18							Re	nted/Ow
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Date of Birth	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Pr	Age	o th	T.,		x : Male				
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KYC Documents (s)	V	oter ID N	0.	Aad	dhaar No.		Drivi	ng Lice	nse No.	Any	Other
ID proof (pl. Specify)				-							
Address Proof (Pl.specify)		1.0.1.									
Telephone No.: Line of Business Exi		Idon	le No.	т-			E-	mail:			
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Annual Sales (Rs.in Lakh)		Existi	ng:				Pr	oposed	l:		
Experience, if any					1						
Social Category (Pl. tick )	- 1.0	General		SC	ST		OBC	1		ity Com	nunity
f Minority ( ) Buddhist	s IVIL	ıslims	Christia	ns	Sikhs	Jains		roastra		Others	
Loan Amount Required Details of Existing Account(s		CC/O					- Lo	rm Loa	n-Rs.	5 5	
fany	·),	Sherry Comment	Pls tick )		Name	e of Ba	nk & Br	anch			
A/C No.		(Depos	it/Loan)	A / = = :		1				_	
Declaration:			II LOan /	4/ C al	mount of	loan ta	aken			Rs.	
I/We hereby certify that all info unit except as indicated in the me/us. I/We shall furnish all oth also be exchanged by you with other agency as authorised by presmises as given above. You me Date:	application er informa any agency you, may	n form. I/W tion that may you may o at any tin	e have not ay be requi leem fit. Yo ne, inspect	t appli red by ou, you /vefiry	ed to any E Bank in cor ur represent my/our as	Bank. The nnection satives of sets, bo	ere is/ar with my or Reserve ooks of a	e no ove /our app e Bank o	rdue/sta lication. <sup>-</sup> f India or	tutory due The inform	ation may
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Date:											
Place:											

Authorized Signatory (Branch Seal and Sign)

CHECK LIST: (Document(s) to be submitted along with the application)

- 1) Proof of identity Self attestyed copy of Voter's ID Card/ Driving Licence /PAN Card/ Aadhaar Card/ Passport / Photo IDs issued by Govt. Authority etc.
- 2) Proof of Residence Recent telephone bill/ electricity bill/ property tax receipt (not older than 2 months) /Voter's ID Card/ Aadhaar Card/ Passport for Individual/ Proprietor /Partners Bank Passbook or latest account statement duly attested by Bank Officials/ Domicile Certificate/ Certificate issued by Govt. Authority/ Local Panchyat/Minicipality etc.
- 3) Applicant's Recent Photograph (2 copies) not older than 6 months.
- 4) Quotation of Machinery/Other items to be purchased.
- 5) Name of supplier/details of machinery/ price of machinery and/or items to be purchased.
- 6) Proof of Identity/Address of the Business Enterprise Copies of relevant Licenses/ Registration Certificates/ Other Documents pertaining to the ownership, identity and address of business unit, if any.
- 7) Proof of category like SC/ST/OBC/Minority etc.

#### NOTE:

- 1) No processing fee
- 2) No collateral
- 3) Repayment period of loan is extended upto 5 years
- 4) Applicant should not be defaulter of any bank/Financial Institution

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S.No.	ld proof	ld proof no.	Address proof	Address proof no.	PAN Card/DIN No.	Relationship with the Official/ Director of the bank if any
						1
11 11						

D. Names of Associate Concerns, if any, of JV Partner or Director of proposed Unit:

Names of Associate Concern	Address of Associate Concern	Presently Banking with	Nature of Association Concern	Extent of Interest as a Prop./Partner/ Director or Just Investor in Associate Concern
3	3			

F Banking/Credit Facilities Existing: (In Rs.)

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding
			As on
Savings Account	2	N.A	
Current Account		N.A	
Term Loan	79		

If banking with this bank, customer ID to be given here:

It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I/we am/are not indebted to any other Bank / Financial Institution other than those mentioned in column no. E above.

F. Credit Facilities Proposed: (In Rs.)\*\*

Types of Facilities	Amount	Purpose for which	Security Offered			
Types of Facilities		Required	Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If, yes, then provide detains on column I) ( yes/No)		
Cash Credit**		¥				
Term Loan			* * *			
LC/BG						
Total		0				

<sup>\*\*</sup> Mandatory Fields

G. In case of Working Capital: Basis of Cash Credit Limit applied: (In Rs.)

				Projecte	ed		
Cash Credit	Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Promoter's Contribution	Limits

#### H. In case of Term loan requirements, the details of machinery/equipment may be given as under:

Type of Machine/ Equipment	Purpose for which required	Name of supplier	Total Cost of Machine	Contribution being made by the promoters (Rs.)	Loan Required (Rs.)
					0
	Total				

#### I. Future Estimates: (In Rs.)

Future Estimates (Estimates for current year and projections for first year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)

	Current Year (Estimate)	First Year (Projection)	Second Year (Projection)	Third Year (Projection)
Net Sales				
Net Profit				
Capital (Net Worth in case of Companies)				e e

#### J. Status Regarding Statutory Obligations:

Statutory Obligations	Whether Complied with (select Yes/No) If not applicable then select N.A.	Remarks ( Any details in connection with the relevant obligation to be given)
1. Registration under Shops and Establishment		
Act		- E
2. Registration under MSME (Provisional / Final)		
3. Drug License		
4. Latest Sales Tax Return Filed		
5. Latest Income Tax Returns Filed	1	
6. Any other Statutory dues remaining outstanding		100 E

#### K. Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. There is/are no overdue/statutory dueowed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

	''	
Space for Photo	Space for Photo	Space for Photo
(Signatures o	f Proprietor/partner/director whose photo is a	ffixed above)
(8.8.65	, i	to the desirable specific the specific to the
	3	
Date		

#### **CHECK LIST**

- 1. Proof of Identity: Voter's ID/ Passport/Driving License/PAN Card/Signature identification from Present Bankers of Proprietor, partner of Director (If a company).
- 2. Proof of Residence: Recent Telephone Bills, Electricity Bill, Property Tax Receipt /Passport/Voter's ID Card of Proprietor, partner of Director (if a company).
- 3. Proof of Business Address.
- 4. Applicant should not be defaulter in any Bank/F.I.
- 5. Memorandum and articles of association of the Company/Partnership Deed of partner etc.
- 6. Assets and liabilities statement of promoters and guarantors along with latest income tax returns.
- 7. Rent Agreement (if business premises on rent) and clearance from pollution control board if applicable.
- 8. SSI / MSME registration if applicable.
- 9. Projected balance sheets for the next two years in case of working capital limits and for the period of the loan in case of term loan.
- 10. Photocopies of lease deeds/title deeds of all the properties being offered as primary and collateral securities.
- 11. Documents to establish whether the applicant belongs to SC/ST Category, wherever applicable.
- 12. Certificate of incorporation for ROC to establish whether majority stake holding in the company is in the hands of a person who belongs to SC/ST/Woman category.

For Cases with Exposure above Rs. 25 Lakhs

- 1. Profile of the unit (includes names of promoters, other directors in the company, the activity being undertaken addresses of all offices and plants, shareholding pattern etc.
- 2. Last three years balance sheets of the Associate / Group Companies (if any).
- 3. Project report (for the proposed project if term funding is required) containing details of the machinery to be acquired, from whom to be acquired, price, names of suppliers, financial details like capacity of machines, capacity of utilisation assumed, production sales, projected profit and loss and balance sheets for the tenor of the loan, the details of labour, staff to be hired, basis of assumption of such financial details etc.
- 4. Manufacturing process if applicable, major profile of executives in the company, any tie-ups, details about raw material used and their suppliers, details about the buyers, details about major-competitors and the company's strength and weaknesses as compared to their competitors etc.

(The check list is only indicative and not exhaustive and depending upon the local requirements at different places addition could be made as per necessity).

Format for submission of claims under Pradhan Mantri Credit Scheme [Pradhan Mantri Mudra Yojana (PMMY) Component

	Name & Address of the factory	
	Taluka/Tahshil/Mandal: District:	
1	State: Pin code:	
-	Phone No./Mobile No.	
	Fax No.	
	E-Mail ID PAN No.	
2	Aadhar Number	
3	Name of Contact Person with Tel./ Mob. no	
4	IM No. / Powerloom Permit No./Udhyog Aadhar No & Date along with Registering Authority	
5	Number of Looms	
6	Constitution of Firm (Proprietorship / Partnership/Pvt. Ltd.)	e .
7	Name of Proprietor / Partner(s) / Director(s)	
8	Gender of the Applicant (Male/Female)	
9	Category of the Applicant (General/ OBC/SC/ST/Minority etc.) In case of Minority pls. mention the detail	
10	Total Cost of Project	
11	Amount of Term Loan	
12	Name and address of the Bank (complete Branch details with Pin code & IFS Code	
13	Account no:	*
14	Whether the Project confirms in accordance to the guidelines	
15	Eligible Subsidy	
16	Remarks , if any	

It is certified that the above said claim is found to be in order in all respect as per the Guidelines of Pradhan Mantri Credit Scheme [Pradhan Mantri Mudra Yojana (PMMY) Component] under PowerTex India hence recommended for release of the subsidy.

Authorized Signatory (Branch Seal and Sign)

Date:

Format for submission of claims under Pradhan Mantri Credit Scheme [Stand Up India Scheme Component]

	Name & Address of the factory	
	Taluka/Tahshil/Mandal:	
	District:	
	State:	
1	Pin code:	
	Phone No./Mobile No.	
	Fax No.	6
	E-Mail ID	
	PAN No.	
2	Aadhar Number	
3	Name of Contact Person with Tel./	
3	Mob. no	
	IM No. / Powerloom Permit No./Udhyog	
4	Aadhar No & Date	
	along with Registering Authority	
5	Number of Looms	8 · · · · · · · · · · · · · · · · · · ·
6	Constitution of Firm	
	(Proprietorship / Partnership/Pvt. Ltd.)	
7	Name of Proprietor / Partner(s) /	
	Director(s)	
8	Category of the Applicant	
	(Female/SC/ST)	
9	Total Cost of Project	3
10	Amount of Term Loan	· · · · · · · · · · · · · · · · · · ·
	Name and address of the Bank	a + ja a a a
11	(complete Branch details with Pin code	* ***
	& IFS Code	
12	Account no:	
0.200.000	Whether the Project confirms in	
13	accordance to the guidelines	
14	Eligible Subsidy	
15	Remarks , if any	

It is certified that the above said claim is found to be in order in all respect as per the Guidelines of Pradhan Mantri Credit Scheme [Stand Up India Scheme Component] under PowerTex India hence recommended for release of the subsidy.

Authorized Signatory (Branch Seal and Sign)

Date:

## ANNEXURE-V

Format for submission of the quarterly report by the lending agency under Pradhan Mantri Credit Scheme [PMMY Component]

- 1. Name and address of the lending agency:
- 2. Contact details of the Authorised signatory of the lending agency:
- 3. Quarterly period:
- 4. Details of progress of the scheme on cumulative basis

(In Rs. lakhs)

Quarterly	No. of cases	Amount	Amount	Subsidy	Subsidy	Remarks
period	sanctioned	sanctioned	disbursed	claimed	claimed	
	during the	during the	during the	during the	during the	
	quarter	quarter	quarter	quarter	quarter	
49				under	under	
9		-		capital	interest	
	e e			subsidy	subvention	
Apr-Jun 17		-				
Jul-Sep17						
Oct-Dec17			B	9	_	
Jan-Mar17	6					
					×	

It is certified that the above details are in order in all respect as per the Guidelines of Pradhan Mantri Credit Scheme [PMMY Component] under PowerTex India

Authorized Signator	y (Branch Seal and Sign
Authorized Signatur	y (plantii Jearanu Jigii

Date:

### ANNEXURE-VI

Format for submission of the quarterly report by the lending agency under Pradhan Mantri Credit Scheme [Stand-up India Scheme Component]

- 1. Name and address of the lending agency:
- 2. Contact details of the Authorised signatory of the lending agency:
- 3. Quarterly period:
- 4. Details of progress of the scheme on cumulative basis

(In Rs. lakhs)

Quarterly	No. of cases	Amount	Amount	Subsidy	Remarks
period	sanctioned	sanctioned	disbursed	claimed during	
	during the	during the	during the	the quarter	
# 1 A	quarter	quarter	quarter	under capital subsidy	
Apr-Jun 17				4	-
Jul-Sep17					
Oct-Dec17		8			
Jan-Mar17					
a a					
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It is certified that the above details are in order in all respect as per the Guidelines of Pradhan Mantri Credit Scheme [Stand-up India Scheme Component] under PowerTex India

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Date:

## SUMMARY AND CHECKLIST OF DOCUMENTS REQUIRED

# Pradhan Mantri Credit Scheme (PMMY & stand-up India) under PowerTex.

Stages	Objective	Requirement	Checklist of documents required	Stage of submission
			required	of
		B :	W 10 102	documents
			A 1' C Transact I for	
1.	Application	Application to be	Application in Format-I for	During
	for Sanction	submitted by the unit	PMMY & Format-II for	submission
	of Working	/beneficiary at	Stand-up India of the	of
	Capital &	concerned Regional	guidelines along with	application.
	Term Loan	office of the Textile		
		Commissioner.	1. Copy of Aadhar.	
25			2.Copy of PAN	
		RO will identify	3. Address proof residence	
		eligible borrowers and	4.Address proof Business	
		refer their applications	enterprise	
		to lending within 30	5.Constitution of firm.	
		days from the date of	6. Sale/lease deed of	
		receipt.	land/building.	
43		тесегрі.	7.Photos of applicant	
			8. Quotations of	
			machinery/items to be	
			purchased	
	g : c	GOL 1 L'	1	During
2.	Sanction of	The lending agencies	Application in Format-I of	During
	of Working	are required to carry out	the guidelines along with	sanction of
6	Capital &	due diligence and		loan
	Term Loan	sanction the loan to the	1. Copy of Aadhar.	
		beneficiary within	2.Copy of PAN	0
		within 60 days from the	3.Address proof residence	
		receipt of application	4.Address proof Business	
19		from Regional office.	enterprise	8 D
			5.Constitution of firm.	
			6. Sale/lease deed of	
		. w	land/building.	
			7.Photos of applicant	
60			8.Quotations of	
		21 10	machinery/items to be	8
			purchased	
5			Paromison	
			And the second s	
				5
		2	2	
			9	5.20

Stages	Objective	Requirement	Checklist of documents	Stage of
Duges	Objective	Requirement	required	submission
			required	of
			73 19	O.
3.	Claim of	C111:	C 11 1	documents
٥.		Concerned lending	Concerned lending agency	Before
	GOI s	agency shall approach	shall approach Office of the	release of
	financial	Office of the Textile	Textile Commissioner within	GOI share.
	assistance	Commissioner within	30 days from the date of	
	by lending	30 days from the date of	complete disbursement of	
	agency.	complete disbursement	loan for the release of	
6 R		of loan for the release	Morgin money subsidy in	
		of Morgin money	Format-III for PMMY &	5
		subsidy.	Format-IV for Stand-up	
	8.		India of the guidelines along	
		In case of PMMY	with the details of	2
		Interest subvention will	beneficiaries from the date of	
		be claimed by the	complete disbursement	
		lending agency on an		5 a 5
		quarterly basis by 15		
		days of the end of the		7
		quarter		
		quarter		v i
			·a	, n
R 1:		20 30	58 W.	
4.	Release of	Will be released within		
'	GOI s	30 days from the date of		
	Financial	receipt of claim from	2	
8 ,00	assistance.	the lending agency		
	assistance.		3 × × 0	E 15
		subject to availability of funds.		
	- V	runus.	a e	
	9	9		= 1