

F.No- FM-11/134/2020-FME
Government of India
Ministry of Food Processing Industries
Panchsheel Bhawan, August Kranti Marg,
New Delhi- 110049

Date: 26.11.2020

OFFICE MEMORANDUM

Subject: Guideline for implementation of Seed Capital component of PM FME Scheme

The undersigned is directed to enclose a copy of the approved guideline for implementation of Seed Capital component of PM FME Scheme for information and necessary action.

2. This has the approval of the competent authority.


(Ramkesh Meena)

Senior Inspecting Officer
Phone No. 011 26406545
Email:-ramkesh.meena30@gov.in.

To

1. All States/ UTs

Copy to:

1. Sr. PPS to Secretary, FPI/ Sr. PPS to Addl. Secretary, FPI/ PS to JS (FME)/ DS (RS)

Guidelines for implementation of Seed Capital component of PM FME Scheme

1. Context

1.1. Ministry of Food Processing Industry (MoFPI) has launched Prime Minister Formalisation of Micro food processing Enterprises (PM FME) scheme under the Aatmanirbhar Bharat Abhiyan with the aim to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme to be implemented over a period five years from 2020-21 to 2024-25 with a total outlay of Rupees 10,000 crore. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain. The PMFME scheme support in terms of:

- i. Seed capital @ Rs. 40,000/- per SHG member for working capital and purchase of small tools
- ii. Food processing entrepreneurs through credit-linked capital subsidy@35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit
- iii. Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.
- iv. Support for marketing & branding to micro units

1.2. Under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), financial and handholding supports are extended to SHGs, their Federation at village and Cluster level. SHG members are being supported for various livelihood interventions in farm and non-farm sectors. Under the non-farm livelihoods space, a large number of enterprises in the food processing sector are supported. As on July 2020, 63.39 lakh SHGs have been formed covering 697.57 lakh households. In the context of implementation of PM FME scheme, the Ministry of Food Processing Industries (MoFPI) and Ministry of Rural Development (MoRD) have agreed to work together to ensure that SHG members are facilitated to avail the benefits under the scheme. The designated State Nodal Agencies (SNAs) appointed by the State Governments for this scheme and State Rural Livelihood Missions (SRLMs) under DAY-NRLM would work closely for providing scheme benefits to the target beneficiaries. The joint advisory of MoFPI and MoRD for ensuring convergence of services offered by both the Ministries has been issued. (**Annexure-A**)

2. Role of MoFPI/ SNAs and NRLM/ SRLMs

2.1. State Nodal Agencies (SNAs) under PMFME scheme are responsible for implementation of the scheme at the state level. The component under PM FME for providing seed capital to SHGs would be implemented with the support of NRLM and its network of SRLMs operating at the state level. The PMFME scheme envisages financial support of Rs. 40,000 for working capital and purchase of small tools for each member of SHGs engaged in food processing activities. MoFPI will release funds to SNAs for the Seed Money component, as a grant, to SNAs. The SNAs will in turn release funds to SRLMs. For channeling funds to SHGs, the seed money would be provided to CBOs¹ (Cluster Level Federation/ Village Organizations) by SRLMs as a grant and in turn provided to the SHG members as a loan. The repaid loans will be in the corpus of the SHG networks. The total number of SHG members to be supported during the project period would be decided by MoFPI.

2.2. MoFPI has identified focus products for each district under the One District One Product (ODOP) concept. Priority would be given for support to SHG manufacturing ODOP products.

2.3. SRLMs shall take up the following activities for supporting the SHG members under the scheme:

- i. Provide training to SRLM and handholding & Capacity Building support to SHG network about the components of the scheme
- ii. Identify SHG members engaged in food processing sector who are eligible for the benefits under the scheme;
- iii. Provide details of SHG members operating food processing enterprises
- iv. Establish systems and procedures in the CBO structure to identify enterprises, process applications, disburse loans, monitor utilization and track repayments
- v. Use of the NRLM MIS system developed to capture the details of the SHG enterprises and necessary updation on PMFME MIS.

3. Eligibility Criteria for Seed Capital for SHGs

- i. Only SHG members that are presently engaged in food processing would be eligible for financial support;
- ii. The SHG member has to commit to SHG and CBO for utilization of this amount only for working capital and purchase of small tools related to food manufacturing
- iii. Before providing the seed capital, SRLM through its CBOs would collect basic details for each of the members viz. Details of the product being processed, annual turnover, Source

¹ Under NRLM, Cluster Level Federation (CLF) and Village Organizations (VOs) are higher federated structure for SHGs and are referred to as Community Based Organizations (CBOs).

of raw materials and marketing of produce etc. The detailed format is provided as **Annexure C**.

4. Steps and Process

- 4.1.** SRLMs, in coordination with SNAs, would create awareness about the PM FME scheme among the SHG members. Special campaigns can be organised to ensure that information about the scheme reaches all the SHG members. SNAs would provide the content and materials for the campaigns to SRLM. The use of any other AV material and digital platforms or any other innovative platform can also be explored by SRLM and propose to respective SNA. If additional fund is required for promotions, then SRLM can put up a proposal to SNAs. SNAs would transfer the fund to SRLM after approval from MoFPI.
- 4.2.** SRLM team members belonging to all the domains, especially the Institution Building and Capacity Building (IB-CB) and non-farm livelihoods team members would anchor the implementation of the PM FME scheme among SHGs.
- 4.3.** All the team members of SRLM at the State, district and block level including the CBOs and Community Resource Persons (CRPs) supporting SHGs at the field level involved in the anchoring and implementation of PMFME scheme would be trained on the processes, activities, monitoring etc. Training of trainers under the scheme would also be undertaken on EDP, ODOP and minor Forest Produce etc. for subsequent training of functionaries and the beneficiaries.
- 4.4.** Proposal for fund required for training and learning materials by SRLM would be submitted to the respective SNAs. SNA would then review and recommend the fund proposal to MoFPI. After approval from MoFPI, SNA would transfer the fund to SRLM. Training Modules, training content, Trainers and Master Trainers would be provided by SNA and MoFPI wherever required.
- 4.5.** SRLM may issue office orders on the provision of honorarium for CRPs and use of the training budgets for the implementation of the programme.
- 4.6.** SRLM would be responsible for identification and collection of data of SHG members involved in food processing activities and interested to enhance their business through capital investment and working capital. SHGs are federated at Village Organization (VOs) and VOs at Cluster Level Federation. For the implementation of the PMFME scheme under SRLM, the Cluster Level Federations would take the leadership role in the identification exercise for SHGs. The interested members of SHGs would be required to apply for assistance under the PMFME programme in a prescribed format (**Annexure B-Form1,2 &3**)
- 4.7.** The request for availing seed money should be applied on the online platform of PMFME after their own process of scrutiny. These applications from SRLM for seed money would be

reviewed by SNA and recommended with MoFPI for approval. After approval from MoFPI, the fund for seed capital amount would be transferred to SRLMs by SNAs.

5. Application process in SRLM structure:

- 5.1.** The applications received from SHG members and groups would be approved in the SHG (*Format for application approval-Annexure D*) and Village Organization meetings (*Format for application approval-Annexure E*) and further submitted to the Cluster Level Federations (CLFs).
- 5.2.** SRLMs would assign the CRPs (trained under PMFME scheme), on need basis, to support the SHG members in submitting the application forms.
- 5.3.** The Livelihood Sub-committee of the CLF would scrutinize the application and submit it with their observations and recommendations to CLF Executive Committee (EC) for approval.
- 5.4.** The applications approved by CLF-EC for coverage under the PMFME scheme would be sent to the Block Mission Management Unit (BMMU) where it is entered in the separate PMFME module created in the NRLM Database.
- 5.5.** SRLMs would set time limits for the processing of the applications at the various levels; the same may be included in the monitoring parameters.
- 5.6.** SRLMs will share the final list of SHG members identified as beneficiaries under this scheme with the State Nodal Agency (SNA). The list provided to SNAs would have to be signed by the competent authority in the SRLM.
- 5.7.** The transmission of application to SNAs would be through online mode. The applications recommended for assistance would be submitted through the NRLM Database to PMFME –MIS which would then be received by SNAs and approved in the respective State Level Approval Committee. These approved list of SHGs by SLAC would then be shared to MoFPI for approval. After approval from MoFPI, the seed capital amount would be transferred to SRLM by SNA.

6. Scale of Assistance to SHGs

- 6.1.** The loans to SHG members for working capital and procurement of the tools would depend on the annual turnover of their existing enterprises.
- 6.2.** The enterprises could be of two categories – those that are seasonal and others that operate throughout the year. The funding support would vary depending on the nature of operations. The following table provides the maximum loans amount and the details of release permissible under the working capital and for purchasing equipment:

No	Type of enterprise	Annual Turnover Rs.	Maximum Loan amount for working capital Rs.	Maximum Loan for small tools / equipment Rs.	Maximum loan amount Rs.
1	Seasonal enterprise	X	100% of X	40% of X	40,000
2	Perennial enterprise	X	50% of X	40% of X	40,000

6.3. If a seasonal enterprise has a turnover of Rs 20,000, then the maximum permissible loan for meeting the working capital is 100% of 20,000 ie. Rs 20,000. For tools it is 40% of 20,000 ie. Rs 8,000. So, the maximum permissible loan to SHG member is Rs 28,000. If the perennial enterprise has a turnover of Rs 20,000, the maximum permissible loan for meeting the working capital is 50% of 20,000 ie. Rs 10,000. For tools, it 40% of 20,000 ie. Rs 8,000. So, the maximum permissible loan is Rs 18,000.

6.4. Both seasonal or perennial enterprises would be eligible to receive the maximum permissible loan amount of working capital / small tools & equipment as indicated in the table above subject to the maximum loan amount Rs. 40,000.

6.5. Transmission of Funds to SRLM and their Functionaries:

6.5.1. The details of the Bank Account of the SLRM would be provided to SNAs for transfer of requisite funds by the SNA.

6.5.2. This funds in turn would be transferred to respective CBO (CLF/VOs) accounts by SRLM. The CBOs under SRLM are managing community funds like Community Investment Fund (CIF) and Community Enterprise Fund (CEF). There are established processes for operationalizing and management of these funds. The funds provided under PM FME may also be handled and processed accordingly. The fund transferred to SRLM should be utilized for the PM FME scheme only for the intended purpose expressed by SRLM.

6.5.3. The seed capital amount transferred to SRLM are to be transferred to the CBOs (CLF/VOs); this in turn would be transferred to the SHGs and finally to the members.

6.6. Interest Rate for loan to SHGs:

The PM FME beneficiary can be charged a maximum interest of 6% for the loan. The interest spread to be provided to SHG, VO and CLF would be decided by the SRLM.

7. Reporting and Compliance Mechanism

- 7.1.** A separate ledger would be maintained at CLF, VO and SHG to capture the fund details under this scheme. Report should be shared by SRLM to SNAs biannually.
- 7.2.** SRLMs are required to upload all the necessary relevant documents of fund transfer in the PMFME MIS as provisioned and required under the scheme.
- 7.3.** SRLM would ensure that CRPs/VOs benefitted under PMFME are utilized for the purpose for which it has been taken. The declaration would be taken from each PMFME beneficiary and details should be uploaded on the NRLM MIS.
- 7.4.** SRLM should train their cadre/team members for the MIS data update/GST registration/safety standards /FSSAI registration to further facilitate the SHG /SHG members if required.
- 7.5.** For all the beneficiaries received seed capital under PMFME scheme, following would be ensured by SNAs:
 - i. Tracking and monitoring of the beneficiaries
 - ii. Usage of seed capital by the beneficiaries.
 - iii. Tracking of beneficiaries on eligibility and application for credit linked subsidy.
- 7.6.** SRLM would ensure that all the details are captured in the PMFME MIS. The formats will be designed by NRLM and shared with the SRLMs. The information regarding this would be shared with respective SNAs and NRLM.

Joint Guidelines for Convergence of Deendayal Antayodaya Yojana - National Rural Livelihood Mission (DAY-NRLM), Department of Rural development and Ministry of Food Processing Industries (MoFPI) to promote food processing enterprises by SHGs under the PM Formalisation of Micro food processing Enterprises (PM FME) scheme

1. Background

1.1 Ministry of Food Processing Industries (MoFPI), Government of India, is involved in development of infrastructure for storage, transportation and processing of agro-food produce, introduce of modern technology into the food processing industries, Encourage R&D, capacity expansion/ Upgradation and other supportive measures for the growth of the sector. MoFPI is implementing the scheme **Prime Minister Formalisation of Micro food processing Enterprises (PM-FME)** Scheme. It is a landmark initiative under **Aatma Nirbhar Bharat Abhiyan** to support Micro Level Food Entrepreneurs, FPOs/SHGs/ Co- operatives. The scheme would formalize two lakh Micro Food Processing Enterprises with an outlay of Rs10000/- Crore, over five years from 2020-21 to 2024-25. Main purpose of the scheme is to enhance the competitiveness of existing individual micro- enterprises in the unorganized segment of the food processing industry and support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain. The program has four major components i.e., Support to individual and groups of micro enterprises; Branding and Marketing support; Strengthening institutional support and Setting up robust project management frameworks with Tribal Sub plan being one of the important elements.

1.2 DAY-NRLM mobilizes rural households to SHGs and their higher institutions and supports in their livelihood interventions. As on July 2020, 63.39 lakh SHGs have been formed covering 697.57 lakh households. SHG members are being supported for various livelihood interventions in farm and non-farm sectors. Under the non-farm livelihoods space, a large number of enterprises in the food processing sector are supported.

1.3 MoFPI and MoRD have agreed to work together to ensure that SHG members are able to avail the benefits of the scheme, especially in the component to support SHGs.

1.4 The State Rural Livelihood Missions (SRLMs) under DAY-NRLM and the designated State Nodal Agency (SNA) appointed by the State Governments for this scheme would work closely for providing scheme benefits to the target beneficiaries.

2. Role of DAY-NRLM

DAY NRLM will act as a partner institute with MoFPI. DAY-NRLM and MoPFI will extend their support to target beneficiaries under the PMFME scheme between SRLM and SNA. NRLM through SRLM would provide handholding support to identified SHGs/Federations and their members in preparation of DPRs, getting bank loans, getting necessary technical training, etc. so as to enable them to benefit from various provisions under PMFME scheme including for capital investment.

DAY-NRLM and their SRLMs will take up the following responsibilities for the various components:

A. Identification of SHGs/Federations:

- a. DAY-NRLM with the help of their SRLMs would provide the list of SHGs/Federation involved in Food Processing sector that could be supported under the PM-FME Scheme in the mutually agreed formats.
- b. Identification of Scheduled Caste and Schedule Tribe entrepreneurs, including SHGs/Federations to provide priority support under the DAPSC and DAPST of PMFME Scheme.

B. SHG seed capital component:

- a. SRLM in association with SNA would shortlist the SHGs/Federation eligible for Seed Capital.

- b. SRLM would prepare the DPR for the selected SHGs/Federation for consideration and approval from State Nodal Agency under PMFME scheme.
- c. NRLM has its own system for processing loan applications of members. The applications from SHG members are screened for credit worthiness of borrowers, purpose etc. and approved through the three -tier system of SHG, Village Organizations (VO) & Cluster Level Federation (CLF). NRLM would integrate other parameters relevant for data collection under the PMFME scheme.

C. Training and Capacity Building:

- a. SRLM would provide training and handholding support to selected SHGs with the support for conduction of onsite trainings in close coordination of State Nodal Agencies.
- b. NRLM would also support in establishment of incubation centers under PMFME scheme by providing its support in identifying the cluster areas, technical know-how, cluster area for minor forest produces and providing its resources for facilitating benefits to identified SHGs and Federations.
- c. Trained Resource Persons of SRLM having expertise in agro-produce would be utilized for training, upgradation of units, DPR preparation, handholding support, etc

D. Marketing and Branding:

DAY-NRLM with its SRLM provides platform for marketing and branding of its SHG products.

- a. NRLM would provide its platform of marketing and branding to the SHGs benefitted under PMFME scheme.
- b. NRLM would support SNA in preparation of DPR for marketing and branding with factors like common brand, standard packaging, facilitation process for quality certification and linkages with state and national level institutions.

3. Role of MoFPI

MoFPI will support DAY-NRLM in carrying out the functions mentioned, by providing funds and other assistance as per the provisions of the PM-FME scheme. MoFPI will support the NRLM through following:

- a. MoFPI will provide its assistance to members of SHGs through its State Nodal Agency by approval of identified list of target beneficiaries by extending support to prepare DPR, process of allocation of seed money and capital subsidy.
- b. MoFPI with its State Nodal Agencies and district nodal points will support NRLM in preparation of DPR for project proposals, access to common facilities, access to incubation centers and marketing & branding. MoFPI would provide fund for the same under the provisions of the PMFME scheme.
- c. MoFPI would provide fund for training and capacity building required to train NRLM staff at various levels for identification process, DPR preparation, approval process of loan applications, disbursement of loan etc. Training materials and curriculum would be made available to NRLM and its SRLMs. Training plan and schedule for NRLM Resource Persons would be discussed and agreed upon jointly.
- d. MoFPI would also extend its support in Training and Capacity Building of NRLM units by its association with National Level Technical Institutions and State Level Technical Institutions.
- e. MoFPI plans to establish incubation centers to facilitate common services at farmgate level and also serve as training space. MoFPI would provide fund and resources to NRLM for facilitating access to services and training to identified SHGs and Federations.
- f. Marketing and Branding is important endeavor under the scheme. MoFPI would make available its resources and fund to support marketing and branding. MoFPI with its State Nodal Agencies will collaboratively work towards promotion and marketing of produce of SHGs and Federation supported under the scheme.
- g. MoFPI is developing an MIS module for PMFME Scheme including for filing of applications for support under the Scheme for capital investment grant for individuals/groups, common infrastructure, marketing & branding, incubation centers and capacity

building. MoFPI would integrate its MIS system for input and monitoring of data of SHGs and Federations and track their activities along their life cycle under the PMFME scheme. DAY-NRLM and its SRLM will be provided with necessary credentials for working in integrating MIS system between MoFPI and DAY-NRLM.

4. Monitoring & Coordination

- a. The State Level Approval Committee set up for monitoring the components under PM-FME will also monitor the various components for convergence listed under these guidelines and shall include Secretary I/C of Rural Development.
- b. The District Level Committee constituted under the chairmanship of District Collector will review the activities listed under the convergence guidelines and make an assessment of the SHG enterprises supported through seed capital. The support to SHG enterprises for branding and marketing support will also be monitored.
- c. MoFPI and Day-NRLM will review the status and implementation modalities time to time. Any revisions on the guidelines may be jointly reviewed and agreed upon. The States / UTs are requested to prioritize activities for supporting the SHGs under DAY-NRLM in accordance with guidelines of Schemes.

Secretary

Secretary

Department of Rural development

Ministry of Food processing Industries

Ministry of Rural Development

Annexure B**Application for Seed Capital Support under PMFME Scheme**

The form has two sections. Section I is the format for the details of the entrepreneur. The format 1 is to be used by an Individual SHG member, format 2 for SHG group where either the entire group or some members are involved in the activity and format 3 for activity groups that are comprised of members from various SHGs.

Form 1: Basic Details of SHG member/Entrepreneur (Individual Enterprise)

No	Questions	Responses
1	Name of entrepreneur	
2	Name of enterprise	
3	Mention the Agri-produce/food product/MFP	
4	SHG Name / SHG code/ID:	
5	Address: (Door/Block/House No.):	
6	Village name	
7	Gram Panchayat	
8	Name of the block	
9	Name of the district	
10	Name of State	
11	Entrepreneur Bank Account Details	A/c No.: Bank Name: Branch: IFS Code:

(Signature of Entrepreneur)**Date:**

Form 2 : Basic Details of SHG /Group Enterprise for Group Enterprise

S. No	Questions	Responses
1	Name of enterprise	
1.1	Mention the Agri-produce/food product/MFP	
1.2	SHG Name / SHG code/ID:	
1.3	Address: (Door/Block/House No.):	
1.4	Village name	
1.5	Gram Panchayat	
1.6	Name of the block	
1.7	Name of the district	
1.8	Name of State	
2	Is the entire Group involved (Y/N)	
3	If answer for Q2 is no, then indicate the No of SHG members involved	
4	Name of SHG members involved	1. 2.
5	Name of leader /nodal person	
6	SHG / Group Bank Account Details	A/c No.: Bank Name: Branch: IFS Code:

** The details to be collected in hard copy and to be submitted to respective CLF*

(Signature of Entrepreneur)

Date:

Form 3-A : Basic Details for Group Enterprises (members from different SHGs)

S. No	Questions	Responses
1	Name of Enterprise	
2	Mention the Agri-produce/food product/MFP	
3	Address: (Door/Block/House No.):	
4	Village name	
5	Gram Panchayat	
6	Name of the block	
7	Name of the district	
8	Name of State	
9	Bank Account details of the enterprise	A/c No.: Bank Name: Branch: IFS Code:
10	Name of leader	

Form 3-B: Details of Members

No	Name of Person	Name of SHG

(Signature of Entrepreneur)

Date :

Details of Enterprise

S. No	Details		
Section I			
1	When did you start the operations? (MM/YYYY)		
2	Nature of operations:	1. Seasonal 2. All year long	
3	If seasonal enterprise, number of months in the year the enterprise is operational		
4	Number of persons to whom salary is paid (family and outside family both) employed:	Full time	Part time
5	Is the enterprise engaged in ODOP / Non ODOP.	ODOP/ Non ODOP	
6	Paid family workers: Unpaid family workers:		
7	Finished product category (tick all relevant)	1. Arecanut 2. Bakery Products 3. Cashew Based Products 4. Cattle and Poultry Feed 5. Cereals and Pulses Based products 6. Citrus based products 7. Coconut and Coconut based products 8. Coffee 9. Corn Products 10. Fish and allied products 11. Fruit based products 12. Groundnut based products 13. Herbs and Herbal products 14. Meat and Poultry 15. Minor Forest Produce 16. Milk and Milk based products 17. Mushroom and Mushroom based products 18. Oilseed based products 19. Rice and Rice based products 20. Ready To Cook 21. Ready To Eat 22. Soyabean based products 23. Spices and Spices based product 24. Sugarcane based products 25. Tapioca and Tuber based products 26. Tea 27. Vegetable based products 28. Others (Amaranthus, Chikori, Flower, Fig etc.)	

8	Finished Product Details (text)	
9	Sources of Raw Material (Main) (select from drop down)	<ol style="list-style-type: none"> 1. Procured within Block 2. Procured within District 3. Procured outside District 4. Procured outside the State 5. Others
10	Approx. Turn Over (FY 2019-20) (INR) (select from drop down)	<ol style="list-style-type: none"> 1. Below 50000 pa 2. 50000 to 1 lakh pa 3. 1 lakh to 3 lakh pa 4. 3 lakh to 6 lakh pa 5. 6 lakh to 12 lakhs pa 6. 12 lakh to 24 lakh pa 7. 24 lakh to 50 lakhs pa 8. 50 lakh to 1 cr pa 9. > 1cr pa
11	Is the unit run from your home?	<ol style="list-style-type: none"> 1. Yes 2. No
12	Do you use any Machines (with power connection)	<ol style="list-style-type: none"> 1. Yes 2. No
13	Do you use any tools? (Y/N)	<ol style="list-style-type: none"> 1. Yes 2. No
14	Place of selling finished product	<ol style="list-style-type: none"> 1. Within District 2. Outside District
15	Whether FSSAI registration is available: <i>if applicable</i>	<ol style="list-style-type: none"> 1. Yes 2. No
16	If FSSAI available, what is the validity of FSSAI?-(MM/YYYY) <i>if applicable</i>	
	FSSAI registration / liscense no. (Upload photo of the FSSAI liscense)	
17	If GST available, what is the validity of GST? - <i>If applicable</i>	(MM/YYYY)
18	GST registration / license no.	
19	Total investment in setting up the enterprise? (In INR)	<ol style="list-style-type: none"> 1. Below 50000 2. 50000 to 1 lakh 3. 1 lakh to 3 lakh 4. 3 lakh to 6 lakh 5. 6 lakh to 12 lakhs 6. 12 lakh to 24 lakh 7. 24 lakh to 50 lakhs 8. 50 lakh to 1 cr 9. > 1cr

20	Did you take any external loan for the set -up cost of the enterprise?	<ol style="list-style-type: none"> 1. Yes 2. No
21	If yes, how much loan did you take? (in INR)	<ol style="list-style-type: none"> 1. Below 50000 2. 50000 to 1 lakh 3. 1 lakh to 3 lakh 4. 3 lakh to 6 lakh 5. 6 lakh to 12 lakhs 6. 12 lakh to 24 lakh 7. 24 lakh to 50 lakhs 8. 50 lakh to 1 cr 9. > 1cr
22	Where did you take the loan from? (more than one option)	<ol style="list-style-type: none"> 1. SHG 2. Bank 3. MFI 4. Money Lender 5. Relative/Friend 6. Others
Section II		
1	Do you need any other food processing equipment?	<ol style="list-style-type: none"> 1. Yes 2. No
2	If yes, what are the additional Processing facilities required? List provided ^[1]	<ol style="list-style-type: none"> 1. Blenders 2. Oven 3. Dryers 4. Roasting instrument 5. Milling instrument 6. Crushing instrument 7. Slicing machine 8. Refrigerators 9. Othersplease specify
3	What is the cost of additional tools/machines planned to be purchased? (INR)	<ol style="list-style-type: none"> 1. upto 10000 2. 10000 to 20000 3. 20000 to 30000 4. 30000 to 40000 5. 40000 to 1 lakh 6. 1 lakh to 2 lakh 7. 2 lakh to 3 lakh 8. > 3 lakhs

4	Additional working capital required (INR)	<ol style="list-style-type: none"> 1. upto 10000 2. 10000 to 20000 3. 20000 to 30000 4. 30000 to 40000 5. 40000 to 1 lakh 6. 1 lakh to 2 lakh 7. 2 lakh to 3 lakh 8. > 3 lakhs
5	Total funds required	<ol style="list-style-type: none"> 1. upto 10000 2. 10000 to 20000 3. 20000 to 30000 4. 30000 to 40000 5. 40000 to 1 lakh 6. 1 lakh to 2 lakh 7. 2 lakh to 3 lakh 8. > 3 lakhs
6	Picture of the food enterprise and post in the NRL M MIS (as on application date)	
7	I hereby declare that the information furnished above in Application 1 and 2 is true and correct and if any seed capital amount is provided to me as loan, it will be used for scaling up of this business as working capital and for purchase of small tools and equipment.	

(Signature with Name, Designation and Mobile no. of the person collecting the information)

(Signature of the Entrepreneur)

Annexure - D

SHG Approval

We approve the loan application of ----- (name of enterprise and SHG member) member of ----- (name SHG) of ----- (name of Village organisation) for Rs. ----- (Rupees -----) under the Seed Capital scheme for Food processing enterprises.

This loan application has been approved in the SHG meeting no, ----- dated ----- and minuted on page no. ----- of the SHG's minutes book.

Signature of SHG office bearer 1

Signature of SHG office bearer 2

VO approval

We approve the loan application of ----- (name of enterprise and SHG member) member of ----- (name SHG) of ----- (name of Village organisation) for Rs. ----- (Rupees -----) under the Seed Capital scheme for Food processing enterprises.

This loan application has been approved in the VO meeting no, ----- dated ----- and minuted on page no. ----- of the VO's minutes book.

Signature of VO office bearer 1

Signature of VO office bearer 2

** The details to be collected in hard copy and to be submitted to respective CLF, through the SHG and VO.*

^[1] *Blenders, Oven, Dryers, Roasting instrument, Refrigerators, milling instrument, Crushing instrument, Slicing machines etc*