



**Government of India
Ministry of Textiles
Office of the Textile Commissioner
(Powerloom Development Cell)
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F. no. 49(1)/Policy/2017-18/PDC/PMCSWP/

Date : 05th Jan 2018

**Circular No. 1
(2017-2018 Series)**

Sub: Amended Operational Guidelines for the Pradhan Mantri Credit Scheme for Powerloom Weavers under PowerTex India.

This office had issued detailed operational guidelines of various components of PowerTex India Scheme vide circular no. 7(183)2017/PDC/Vol.III dated 21/08/2017 and placed it in our website www.txcindia.gov.in .

The para VII of the above operational guidelines of PowerTex India, Ministry of Textiles, Government of India in respect of Pradhan Mantri Credit Scheme for Powerloom Weavers has been amended and the revised operational guidelines in respect of Pradhan Mantri Credit Scheme for Powerloom Weavers is enclosed.

The applicants who had already applied under the scheme to Regional Offices of the Textile Commissioner/ Powerloom Service Centres/ Banks and whose loans have been sanctioned under the scheme after 21.08.2017 are requested to upload their applications through online portal www.ipowertexindia.gov.in after getting the terms of the loan revised as per the new guidelines.

All Lending Agencies are requested to submit their application for enlistment under the above scheme in the enclosed format.

This may please be brought to the notice of all concerned.

Encl.: As above.

(Dr. Kavita Gupta)

Textile Commissioner

To,

All concerned.

- 1 All Banks/Lending Agencies
- 2 All Regional Office of the Textile Commissioner
- 3 All Powerloom Service Centres of the Textile Commissioner
- 4 Powerloom Service Centres run by TRAs/State Governments

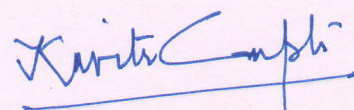
(contd.)

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- 5 All Powerloom Associations/ Industry Associations
- 6 All Export Promotion Councils(EPCs)
- 7 All Textile Research Associations
- 8 M/s. Silvertouch Technologies Ltd., Ahmedabad

Copy to:

Shri Madhukumar Reddy,
Joint Secretary (Powerlooms),
Ministry of Textiles, Udyog Bhavan,
New Delhi-110011



(Dr. Kavita Gupta)
Textile Commissioner

**FORMAT FOR INCLUSION OF LENDING AGENCY UNDER PRADHAN MANTRI
CREDIT SCHEME FOR POWERLOOM WEAVERS (PMCS)**

(To be submitted to the Textile Commissioner through ipowertex software)

1	Name of the Bank	
2	Address	
3	Name of the Contact Person	
4	Contact No. (O)	
5	Mobile No.	
6	E-mail ID	
7	Fax No.	
8	Name of the Nodal Branch/ Office Nominated by the Bank	
9	IFSC Code of the Nodal Branch/Office	
10	MICR Code of the Nodal Branch/ Office	
11	Contact Person	
12	Contact No. (O)	
13	Mobile No.	
14	E-mail ID	
15	Fax No.	

Signature

Date:

Name & Designation with Seal

List of enclosures:

1. Copy of Banking Licence issued by RBI under Banking Regulation Act 1949.
2. Copy of letter issued by RBI for inclusion in the 2nd Schedule to the RBI Act, 1934.
3. Copy of letter issued by GOI for registration under Multi State Cooperatives Act, if applicable.
4. Copy of PAN/TAN No.
5. Copies of Audited Balance Sheet for the preceding 3 years.
6. Other relevant information, if any.

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	<p>The eligible units are;</p> <p>a. Existing individual powerloom units or New individual / group enterprises involved in weaving activity who are registered with MSME /Udyog Aadhar/ Information Memorandum (IM) Acknowledgment issued by Office of the Textile Commissioner.</p> <p>b. However Group Enterprises will be covered under the scheme without support of credit guarantee by the government and as per the prevailing norms of the Lending Agency.</p> <p>c. Units should not have availed subsidy under Amended Technology Upgradation Fund Scheme for the assets seeking benefits under PMMY.</p>	<p>The eligible units are;</p> <p>a. Only new powerloom units established by a person who belongs to a Scheduled Caste (SC) or Scheduled Tribe (ST) or a woman entrepreneur, who are registered with MSME / Udyog Aadhar/ Information Memorandum (IM) Acknowledgment issued by Office of the Textile Commissioner.</p> <p>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.</p> <p>c. Units should not have availed subsidy under Amended Technology Upgradation Fund Scheme for the assets seeking benefits under Stand-up India Scheme.</p>
2	Type of Facility & Loan Amount	<p>a. The loan can be availed both for Term Loan and Working Capital or either.</p>	<p>a. The loan can be availed both for Term Loan and Working Capital or either.</p>

Sr. No	Particulars	Category - I (under PMMY)	Category - II (under Stand-up India Scheme)
		b. Maximum Loan up to Rs.10 lakh. c. Only new loans are eligible under the scheme. The loans already availed by a borrower are not eligible under the scheme.	b. The loan shall be above Rs.10 lakh and up to Rs.1 crore.
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 of Banks.	As per the prevailing norms of Banks.
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% of the Project Cost will be provided by the Government of India as Margin Money subsidy subject to the ceiling of Rs. 25 lakh. The borrower shall be required to bring in 10% of the Project Cost as his/her own contribution.
	ii. Interest Subvention	(a) Interest Subvention will be given on:- (i) Term Loan and (ii) Working Capital. (b) Interest Subvention @ 6% per year both for working capital and term loan will be provided upto 5 years from the date of first disbursement so that term loan where repayment period is more than 5 years will be also eligible.	Not Applicable
		After payment of interest by the beneficiary, the lending agency will send the details of interest subsidy to be paid on the end of every quarter to	

Sr. No	Particulars	Category - I (under PMMY)	Category - II (under Stand-up India Scheme)
		Textile Commissioner. TxC will release the same.	
6	Validity/ Renewal of Limit, Security, Rate of Interest & other charges	As per the prevailing norms of lending agency. No collateral/security is required to be given for PowerTex MUDRA Loan.	As per the prevailing norms of lending agency.
7	Reimbursement of Credit Guarantee	1% of the loan amount or the actual amount of fees whichever is less charged for the credit guarantee for a maximum of five years under CGTMSE/ Credit Guarantee Scheme for Micro Units under National Credit Guarantee Trustee Company (NCGTC) scheme. Not applicable for Group Enterprises.	1% of the loan amount or the actual amount of fees charged for the credit guarantee for a maximum of five years under CGTMSE/ Credit Guarantee Scheme for Stand-Up India under National Credit Guarantee Trustee Company (NCGTC) scheme, whichever is less.
8	GOI Support	a. Interest Subvention @ 6% per year both for working capital and term loan will be provided upto 5 years from the date of first disbursement so that term loan where repayment period is more than 5 years will be also eligible. b. 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. c. Submission of applications will be done online to the Office of the Textile Commissioner which in turn will forward the	a. The Scheme envisages 25% of the Project Cost will be provided by the Government of India as Margin Money subsidy subject to the ceiling of Rs. 25 lakh. The borrower shall be required to bring in 10% of the Project Cost as his/her own contribution. b. Submission of applications will be done online through iPowerTex to the Office of the Textile Commissioner which in turn will forward the application(s) to the Banks concerned through online mode. c. Before submission of the claim for Margin Money Subsidy/Interest Subvention for the first time, particulars of the claim details shall be verified by the Joint Inspection Team (JIT)

Sr. No	Particulars	Category - I (under PMMY)	Category - II (under Stand-up India Scheme)
		<p>application(s) to the Banks concerned, through online mode.</p> <p>d. Before submission of the claim for Margin Money Subsidy/Interest Subvention for the first time, particulars of the claim details shall be verified by a Joint Inspection Team (JIT) comprising of members from the Branch of the Bank and PSC/ROs of the Office of the Textile Commissioner in the prescribed format as at Annexure-III; the inspection details will be uploaded to iPowerTex India.</p>	<p>comprising members of the Branch of the Bank and PSC/ROs of the Office of the Textile Commissioner in the prescribed format Annexure-IV. The inspection report will be uploaded to iPowerTex India.</p>
9	Claim of GOI's financial assistance	<p>a. Regional Office concerned of the Lending Agency shall approach Office of Textile Commissioner along with the details of claims of beneficiaries as per the prescribed format at Annexure-V; which will also be transferred online through iPowerTex India.</p> <p>b. Interest subvention will be claimed by the Regional Office of the Lending Agency on a quarterly basis within 30 days of the end of the quarter.</p>	<p>a. Concerned Regional Office of the Lending Agency shall approach Office of Textile Commissioner alongwith the details of claims of beneficiaries as per the prescribed format at Annexure-VI; which will also be transferred online through iPowerTex India. Margin Money subsidy reimbursement will be claimed by the Regional Office of the Lending Agency on quarterly basis, within 30 days of the end of the quarter.</p>
10	Release of GOI's Financial assistance	<p>Will be released to the respective Nodal Office of the Lending Agency within 30 days from the date of receipt of claim documents from the lending agency; this will be notified online.</p>	<p>Will be released to the respective Nodal Office of the Lending Agency within 30 days from the date of receipt of claim documents from the lending agency; this will be notified online.</p>
11	Mode of release of GOI's	<p>The Margin Money Subsidy and interest subvention in r/o term loan will be credited in</p>	<p>The Margin Money Subsidy will be credited in the term loan account of the borrower</p>

Sr No	Particulars	Category – I (under PMMY)	Category – II (under Stand-up India Scheme)
	subsidy	the term loan account of the borrower and interest subvention in r/o working capital will be credited to the working capital account of the borrower, all through Nodal Office of the respective Lending Agency. Reimbursement of Credit Guarantee fee will be credited to the working capital a/c of the borrower through the Nodal Office of the Lending Agency on an annual basis.	through Nodal Office of the respective Lending Agency. Reimbursement of Credit Guarantee fee will be credited to the working capital a/c of the borrowers through the Nodal Office of the Lending Agency on an annual basis.
12	Issuance of cards/ Passbooks	The lending agency will issue the cards/passbooks to Powerloom weavers as per norms of the Lending Agency.	The lending agency will issue the cards/passbooks to Powerloom weavers as per norms of the Lending Agency.
13	Management Information System(MIS)	An i-PowerTex software has been developed so that all applications can be filed online. Lending agencies are required to submit quarterly reports in the format prescribed at Annexure-VII to the Office of the Textile Commissioner within 30 days of the end of the quarter. This information will also be available online.	An i-PowerTex software has been developed so that all applications can be filed online. Till that time lending agencies are required to submit quarterly reports in the format prescribed at Annexure-VIII to the Office of the Textile Commissioner within 30 days of the end of the quarter. This information will be available online.

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 Regional Office concerned 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.
3. Textile Commissioner will provide an alert system under i-powertex India, in case the bill is not raised by the Bank within the prescribed period. The SMS alert should also go to the Powerloom Unit. Similarly, provision should also be made for uploading the documents by Powerloom Units after the machinery is purchased and installed under the term loan drawn under PowerTex Mudra. Online applications can be made on www.ipowertexindia.gov.in (the online

- portal) for applying for the credit scheme for Powerloom weavers, viz. PowerTex Mudra, it will be linked to the banks by 5th December, 2017.
4. The borrowing unit should pay the interest before releasing interest reimbursement subsidy by the TxC.
 5. The scheme applications will be received through online portal i.powertex India. The sanction of loan will be conveyed by lending through this portal.
 6. All decisions and advices of the lending agency will be communicated to Textile Commissioner's office and the borrowing units online.
 7. Margin Money Subsidy will be released to the beneficiary account by the Textile Commissioner after verification by JIT and OIC of the Regional Office.

ANNEXURE-I**Application Form for Loan under “Pradhan Mantri Credit Scheme for Powerloom Weavers”(PowerTex MUDRA)****For Loan upto Rs.10,00,000/-****Name of Bank & Branch from where loan is required**

I hereby apply for Cash Credit/Over Draft/Term loan of Rs.....for.....

Name of Applicant (s)	1. 2.	Father's/Husband's name	1. 2.
Constitution ()	Individual	Joint	Proprietor Partnership Other
Residential Address	Rented/Owned		
Business Address	Rented/Owned		
Date of Birth	Age	Sex : Male/Female/T.G.	
Educational Qualification ()	Illiterate	Upto 10 th	Upto 12 th Graduate Professional Others
KYC Documents (s)	Voter ID No.	Aadhar No./Udyog Aadhar	Driving License No. Any Other
ID proof (pl. Specify)			
Address Proof (Pl. specify)			
Telephone No.:	Mobile No.	E-mail:	
Line of Business Activity (Purpose)	Existing	Period	
Annual Sales (Rs.in Lakh)	Existing:	Proposed:	
Experience, if any			
Social Category (Pl. tick)	General	SC	ST OBC Minority Community
If Minority	Buddhist	Muslim	Christian Sikh Jain Zoroastrians Others
Loan Amount Required	CC/OD- Rs.	Term Loan-Rs.	
Details of Existing Account(s), if any	Type (Pls tick) (Deposit/Loan)	Name of Bank & Branch	
A/C No.	If Loan A/c amount of loan taken	Rs.	

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. I/We have not applied to any Bank. There is/are no overdue/statutory due owed 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.

Date: _____

Place: _____

Thumb Impression/Signature of Applicant(s)

(For Office use only)

Acknowledgement Slop No. _____ Loan Application

No. _____ Dated _____

Received by _____

Date: _____

Place: _____

Authorized Signatory (Branch Seal and Sign)

-----Cut here-----

Acknowledgement slip no _____ for loan application under PMMY
(Applicant's copy) received with thanks from Sh./Smt. _____ loan application
dated _____ for Rs. _____

Date: _____

Place: _____

Authorized Signatory (Branch Seal and Sign)**CHECK LIST: (Document(s) to be submitted along with the application)**

- 1) Proof of identity – Self attested copy of Voter's ID Card/ Driving Licence /PAN Card/ Aadhaar Card/ Udyog Aadhar/Passport / Photo IDs issued by Govt. Authority, IM-Acknowledgement issued by the concerned Regional Offices of the Textile Commissioner 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 Panchayat/Municipality 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 collateral/security for PowerTex MUDRA Loan.
- 2) Applicant should not be defaulter of any bank/Financial Institution.

ANNEXURE-II**Name of the Bank:**

Bank's Logo

Loan under "Pradhan Mantri Credit Scheme for Powerloom Weavers"
(PowerTex Stand-Up India)**Loan above Rs.10 Lakhto Rs.100 Lakh**

(To be submitted along with documents as per the check list)

A. For Office Use:

Enterprise Name	Application Sl. No.	Name of the Branch	Category
			SC/ST/Woman

B. Business Information:

Name of the Applicant / Enterprise										
Constitution	Proprietary	Partnership	Pvt. Ltd.	Ltd. Company	Any Others (specify)					
Business Address										
	State				PIN Code					
	Business Premises					Rented	Owned			
Telephone				Mobile No.	91					
E-mail:										
Business Activity	Proposed									
Date of Commencement(DD/MM/YYYY)										
Whether the Unit is Registered		Yes		No						
If Registered (Please mention: Registration no. And the Act under which registered)										
Udyog Adhar Registration No. ** ** Not Mandatory										
Registered Office Address										
Social Category		SC	ST	Minority Community						
If Minority Community	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians				

C. Background Information of Proprietor/ Partners/ Directors of Company and their addresses:

S.No.	Name	Date of	Sex	Residential	Academic	Experience
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		Birth		Address with Mobile No.	Qualification	in the line of activity (years)

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

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

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

Type of Facilities	Banks Name and Branch	Limit Availed	Outstanding As on.....
Savings Account		N.A	
Current Account		N.A	
Term Loan			
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 Required	Security Offered	
			Primary Security (Details with approx. value to be mentioned)	Whether Collateral Security Offered (If, yes, then provide details on column I) (yes/No)
Cash Credit**				
Term Loan				

LC/BG				
Total				

** Mandatory Fields

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

Cash Credit	Projected						
	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.)
Total					

Repayment period with Moratorium period requested for	
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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)				

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)
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1. Registration under Shops and Establishment Act		
2. Registration under MSME (Provisional / Final)		
3. Latest Sales Tax Return Filed		
4. Latest Income Tax Returns Filed		
5. Any other Statutory dues remaining outstanding		

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 due owed 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 of Proprietor/partner/director whose photo is affixed above)		

Date: _____

Place: _____

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).

ANNEXURE-III**Format for verification of claims under “Pradhan Mantri Credit Schemefor Powerloom Weavers”(PowerTex MUDRA)**

1	Name & Address of the factory Taluka/Tahshil/Mandal: District: 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 Acknowledgement No./UdhyogAadhar No & Date along with Registering Authority	
5	Number of Looms	
6	Constitution (Individual/Proprietorship / Partnership/Pvt. Ltd.)	
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 Loan a. Term Loan	
	b. Working Capital Loan	
12	Amount of Loan disbursed a. Term Loan	
	b. Working Capital Loan	
13	Existing Machineries a. Name of the Machine	
	b. Quantity	

14	New Machineries installed under the scheme (if any) a. Name of the Machine b. Quantity	
15	Basic value of the claimed machineries	
16	Name and address of the Bank (complete Branch details with Pin code, IFS Code& Email id	
17	Term Loan Account no:	
18	Working Capital Account no.	
19	Whether the Project confirms in accordance to the guidelines	
20	Whether JIT recommends for release of	
	a. Margin Money subsidy	
	b. Interest Subvention subsidy	
21	If yes, then eligible	
	a. Margin Money subsidy	
	b. Interest Subvention subsidy	
22	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 for Powerloom Weavers[PowerTex MUDRA] under PowerTex India hence recommended for release of Margin Money subsidy.**

Signature of the Joint Inspection Team
Member along with his seal
(Representative from the Branch of the
Lending Agency)

Signature of the Joint Inspection Team
Member along with his seal
(Representative of the Powerloom Service
Centre/Regional Office of the Textile
Commissioner)

ANNEXURE-IV**Format for verification of claims under “Pradhan Mantri Credit Schemefor Powerloom Weavers”(PowerTex Stand -Up India)**

1	Name & Address of the factory Taluka/Tahshil/Mandal: District: 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 Acknowledgement No./UdhyogAadhar No & Date along with Registering Authority	
5	Number of Looms	
6	Constitution (Individual/Proprietorship / Partnership/Pvt. Ltd.)	
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 Loan a. Term Loan b. Working Capital Loan	
12	Amount of Term Loan disbursed a. Term Loan b. Working Capital Loan	
13	New Machineries installed under the scheme a. Name of the machine b. Quantity	
14	Basic value of the claimed machineries	

15	Name and address of the Bank (complete Branch details with Pin code, IFS Code& Email id	
16	Term Loan Account no:	
17	Working Capital Account no.	
18	Whether the Project confirms in accordance to the guidelines	
19	Whether JIT recommends for release of Margin Money subsidy	
	If yes, then eligible subsidy	
21	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 for Powerloom Weavers[PowerTex Stand up India]** under **PowerTex India** hence recommended for release of **Margin Money subsidy**.

Signature of the Joint Inspection Team
Member along with his seal
(Representative from the Branch of the
Lending Agency)

Signature of the Joint Inspection Team
Member along with his seal
(Representative of the Powerloom Service
Centre/Regional Office of the Textile
Commissioner)

ANNEXURE-V**Format for submission of claims under “Pradhan Mantri Credit Scheme for Powerloom Weavers” [PowerTex MUDRA]**

1	Name and address of the Nodal Office of the lending agency:													
2	Contact details of the Authorised signatory of the Nodal Office of the lending agency:													
3	Account no. details in which the subsidy amount has to be transferred													
4	Quarterly period:													
Sr No.	Name & Address of the Unit	Amount of Term Loan sanctioned	Amount of Term Loan disbursed	Amount of Working Capital availed by the Unit	Name and address of the Bank (complete Branch details with Pin code, IFS Code & Email id)	Term Loan Account no:	Working Capital Account no.	*Whether Unit has been visited by JIT	*Whether release of Margin Money subsidy is recommended by JIT (Enclose copy of the JIT report)	Eligible Margin Money subsidy claimed	Eligible Interest Subvention against Term Loan claimed for the Qtr.	Eligible Interest Subvention against Working Capital claimed for the Qtr.	Eligible Reimbursement of Credit Guarantee Fee (on annual basis)	Total subsidy claimed
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

* Applicable only for the 1st time claim for the unit.

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 for Powerloom Weavers [PowerTex MUDRA]** under **PowerTex India** hence **recommended for release of the subsidy.**

The Margin Money Subsidy and Interest Subvention in r/o term loan will be credited in the term loan account of the borrower, Interest subvention in r/o working capital will be credited in working capital account of the borrower and Reimbursement of Credit Guarantee fee will be credited in the working capital account of the borrower. All the disbursements will be made through the respective Nodal Office of the Lending Agency.

**Authorized Signatory
(Branch Seal and Sign)**

Date:
Place:

**Authorized Signatory
(Regional Office of the Lending Agency Seal and Sign)**

Date:
Place:

ANNEXURE-VI**Format for submission of claims under “Pradhan Mantri Credit Scheme for Powerloom Weavers” [PowerTex Stand-Up India]**

1	Name and address of the Nodal Office of the lending agency:											
2	Contact details of the Authorised signatory of the Nodal Office of the lending agency:											
3	Account no. details in which the subsidy amount has to be transferred											
4	Quarterly period:											
Sr No.	Name & Address of the Unit	Amount of Term Loan sanctioned	Amount of Term Loan disbursed	Amount of Working Capital availed by the Unit	Name and address of the Bank (complete Branch details with Pin code, IFS Code & Email id)	Term Loan Account no:	Working Capital Account no.	*Whether Unit has been visited by JIT	*Whether release of Margin Money subsidy is recommended by JIT (Enclose copy of the JIT report)	Eligible Margin Money subsidy claimed	Eligible Reimbursement of Credit Guarantee Fee (on annual basis)	Total subsidy claimed
1	2	3	4	5	6	7	8	9	10	11	12	13

* Applicable only for the 1st time claim for the unit.

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 for Powerloom Weavers [PowerTex Stand Up India]** under **PowerTex India** hence recommended for release of the subsidy.

The Margin Money Subsidy will be credited in the term loan account of the borrower and Reimbursement of Credit Guarantee fee will be credited in the working capital account of the borrower through the respective Nodal Office of the Lending Agency.

**Authorized Signatory
(Branch Seal and Sign)**

Date:
Place:

**Authorized Signatory
(Regional Office of the
Lending Agency Seal and**

Date:
Place:

ANNEXURE-VII

Format for submission of the quarterly report by the lending agency under Pradhan Mantri Credit Scheme for Powerloom Weavers [PowerTex MUDRA]

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 period	No. of cases sanctioned during the quarter			Amount sanctioned during the quarter			Amount disbursed during the quarter			Subsidy claimed during the quarter			Remarks
	under capital subsidy	under interest subvention	Credit Guarantee Fee	under capital subsidy	under interest subvention	Credit Guarantee Fee	under capital subsidy	under interest subvention	Credit Guarantee Fee	under capital subsidy	under interest subvention	Credit Guarantee Fee	
Apr-Jun													
Jul-Sep													
Oct-Dec													
Jan-Mar													

It is certified that the above details are in order in all respect as per the Guidelines of **Pradhan Mantri Credit Scheme for Powerloom Weavers [PowerTex MUDRA] under PowerTex India.**

Authorized Signatory (Seal and Sign)

Date:

Place:

ANNEXURE-VIII

Format for submission of the quarterly report by the lending agency under Pradhan Mantri Credit Scheme for Powerloom Weavers [PowerTex Stand-Up India]

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 period	No. of cases sanctioned during the quarter	Amount sanctioned during the quarter	Amount disbursed during the quarter	Subsidy claimed during the quarter under capital subsidy	Remarks
Apr-Jun					
Jul-Sep					
Oct-Dec					
Jan-Mar					

It is certified that the above details are in order in all respect as per the Guidelines of **Pradhan Mantri Credit Scheme for Powerloom Weavers [PowerTex Stand-Up India]** under **PowerTex India**

Authorized Signatory (Seal and Sign)

Date:

Place: