



# केन्द्र व राजस्थान सरकार द्वारा प्रायोजित योजनाएँ

## Central and Rajasthan Government Sponsored Schemes (An Overview)



State Level Banker's Committee

**Rajasthan**

**Convenor - Bank of Baroda**



## एसएलबीसी राजस्थान के अध्यक्ष का संदेश

### मेरे प्रिय मित्रों



केन्द्र एवं राज्य सरकार द्वारा प्रायोजित योजनाओं का लाभ आम लोगों तक पहुंचाने में बैंकों एवं वित्तीय संस्थाओं की महत्वपूर्ण भूमिका होती है। इन योजनाओं का उद्देश्य स्वरोजगार, सूक्ष्म एवं लघु उद्यमों की स्थापना, किसानों को ऋण सहायता, कृषि अवसंरचना का निर्माण, पशुपालन को सुदृढ़ बनाना, कृषि व्यवसाय केन्द्रों की स्थापना, गोदामों का निर्माण आदि है, जिनका क्रियान्वयन सरकार बैंकों के माध्यम से करती है, जिससे ये राज्य के समग्र विकास के लिए महत्वपूर्ण संस्थाएं बन जाती हैं।

इन योजनाओं के सफल क्रियान्वयन के लिए यह आवश्यक है कि बैंक कर्मचारी न केवल राज्य सरकार के विभागों के साथ, बल्कि उधारकर्ता, नियामक प्राधिकरणों के साथ-साथ अन्य संगठनों के साथ भी समन्वय करें। इस प्रक्रिया में, कई दिशा-निर्देशों का पालन करना आवश्यक है, जिसके लिए उनके बारे में सटीक जानकारी आवश्यक है। मुझे यह देखकर खुशी हो रही है कि राज्य स्तरीय बैंकर्स समिति, राजस्थान द्वारा एक उपयोगी पुस्तिका का विमोचन किया जा रहा है, जिसमें केंद्र और राज्य सरकार द्वारा प्रायोजित योजनाओं का एक उत्कृष्ट संकलन प्रस्तुत किया गया है। पुस्तिका में प्रधानमंत्री सूर्य घर मुफ्त बिजली योजना, पीएम विश्वकर्मा योजना, प्रधानमंत्री रोजगार गारंटी कार्यक्रम, डॉ. भीमराव अंबेडकर उद्यम प्रोत्साहन योजना, सीएम स्वनिधि योजना और कई अन्य लोकप्रिय ऋण योजनाओं की जानकारी दी गई है। यह हमारे फील्ड स्तर के कर्मचारियों के लिए एक उपयोगी और आसान संदर्भ होगा।

बैंकों के माध्यम से केंद्र और राज्य सरकार द्वारा प्रायोजित ढेरों योजनाओं के क्रियान्वयन के साथ, इन योजनाओं के अंतर्गत आने वाले क्षेत्रों में बैंकों के व्यवसाय विकास की बहुत गुंजाइश है। जब फील्ड कर्मचारियों को योजनाओं की स्पष्ट जानकारी होगी, तो इससे उन्हें बैंक के गुणात्मक ऋण विकास में योगदान करने में मदद मिलेगी और ग्राहकों की संतुष्टि और वफादारी भी बढ़ेगी।

मैं सभी बैंकों से अनुरोध करता हूँ कि वे इस पुस्तिका की विषय-वस्तु को अपने सभी क्षेत्रीय स्तर के कर्मचारियों में प्रसारित करें, ताकि वे इस पुस्तिका का पूरा लाभ उठा सकें और गुणवत्तापूर्ण ऋण के माध्यम से बैंक के प्राथमिकता क्षेत्र ऋण पोर्टफोलियो को और मजबूत कर सकें।

शुभकामनाओं और बधाई के साथ !

लाल सिंह

अध्यक्ष, एसएलबीसी राजस्थान और कार्यकारी निदेशक, बैंक ऑफ बड़ौदा

## Message from Chairman, SLBC Rajasthan

My dear friends,



Banks and financial institutions play an important role in delivering the benefits of the Central and the State Government sponsored schemes to the common people. These schemes aim at self-employment, establishment of micro and small enterprises, loan assistance for farmers, construction of agricultural infrastructure, strengthening of animal husbandry, establishment of agri-business centers, construction of warehouses etc., the implementation of which is carried out by the Government through the Banks, thereby making them important institutions for overall development of the State.

Successful implementation of these schemes require that the bank employees coordinate not only with the State Government departments, but also with the borrower, regulatory authorities as well as other organizations. In this process, it is necessary to follow many guidelines, for which accurate information about them is necessary. I am happy to see that a useful booklet is being released by the State Level Bankers' Committee, Rajasthan which presents an excellent compilation of the schemes sponsored by the Central and the State Government. The booklet provides information on popular loan schemes like Pradhan Mantri Surya Ghar Muft Bijli Yojana, PM Vishwakarma Yojana, Pradhan Mantri Employment Guarantee Programme, Dr. Bhimrao Ambedkar Udyam Protsahan Yojana, CM SVANidhi Yojana and many more. This will be a useful and handy reference for our field level employees.

With a plethora of Central and State Government sponsored schemes being implemented through Banks, there is a lot of scope for business growth of the Banks in the sectors covered under the schemes. When the field employees have a clear knowledge of the schemes, it will empower them to contribute towards qualitative credit growth of the Bank and also increase customer satisfaction and loyalty.

I request all the Banks to circulate the contents of this booklet to all their field-level staff, so that they may take full advantage of this booklet and further strengthen the Bank's priority sector lending portfolio through quality lending.

With best wishes and compliments!

**Lal Singh**

Chairman, SLBC Rajasthan & Executive Director, Bank of Baroda

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**SLBC Rajasthan**

## एसएलबीसी राजस्थान के संयोजक का संदेश

### सभी को नमस्कार



राज्य स्तरीय बैंकर्स समिति, राजस्थान के संयोजक के रूप में, यह मेरे लिए बहुत गर्व की बात है कि एसएलबीसी, राजस्थान की टीम ने इस प्रतिष्ठित मंच के सभी हितधारकों के लाभ के लिए केंद्र और राज्य सरकार द्वारा प्रायोजित योजनाओं पर यह पुस्तिका प्रकाशित की है।

किसी भी कार्य क्षेत्र में दक्षता और उत्कृष्टता के लिए, नियमित ज्ञान अद्यतनीकरण आवश्यक है। यह पुस्तिका बैंकर्स को उनके व्यस्त कार्यक्रम के बीच केंद्र और राज्य सरकार की योजनाओं की महत्वपूर्ण विशेषताओं और दिशानिर्देशों के अनुरूप बने रहने के लिए एक व्यावहारिक माध्यम प्रदान करेगी।

मुझे उम्मीद है कि यह पुस्तिका सभी हितधारकों की सूचना आवश्यकताओं को पूरा करेगी, जिससे सरकार द्वारा प्रायोजित योजनाओं में राज्य के प्रदर्शन में सुधार होगा, मैं सभी बैंकों से अनुरोध करता हूं कि वे इस पुस्तिका में उल्लिखित जानकारी को अपने सभी क्षेत्रीय पदाधिकारियों तक पहुंचाएं, ताकि वे आवश्यक सरकारी योजनाओं के तहत जरूरतमंदों को तेजी से और पर्याप्त रूप से लाभान्वित कर सकें।

सादर

एम अनिल

संयोजक, एसएलबीसी राजस्थान और महाप्रबंधक, बैंक ऑफ बड़ौदा

## Message from Convenor, SLBC Rajasthan

**Greetings to all,**



As the Convenor of the State Level Bankers' Committee, Rajasthan, it is a matter of great pride for me that the team of SLBC, Rajasthan has brought out this Booklet on the Central and State Government sponsored schemes for the benefit of all the Stakeholders of this prestigious forum.

For efficiency and excellence in any field of work, regular knowledge updation is of essence. This booklet will provide a hands-on medium to the Bankers to stay consistent with the important features and guidelines of the Central and State government schemes amidst their busy schedules.

I hope this booklet fulfil the quest for knowledge of all the Stakeholders, thereby improving the State's performance in the Government sponsored schemes, I request all the Banks to disseminate the information mentioned in this booklet to all its field functionaries, so that they may swiftly and adequately benefit those in need under the required Government schemes.

With regards

**M Anil**

Convenor, SLBC Rajasthan & General Manager,  
Bank of Baroda

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## e-NWR Scheme



The e-NWR scheme, officially known as the Credit Guarantee Scheme for e-NWR Based Pledge Financing (CGS-NPF), is a government initiative in India that aims to provide financial support to farmers and other eligible borrowers. It allows them to secure loans against their agricultural produce stored in WDRA (Warehousing Development and Regulatory Authority) registered warehouses, backed by electronic negotiable warehouse receipts (e-NWRs).

Key Features of the e-NWR Scheme:

- **Pledge Financing:**

Farmers can pledge their stored agricultural produce against e-NWRs to access credit from eligible lending institutions.

- **Credit Guarantee:**

The scheme provides a guarantee against default on pledge loans, reducing the risk for lenders and encouraging them to extend credit to farmers.

Credit Guarantee fees-

Under the Scheme, the small and Marginal farmers and other farmers can directly store their produce in warehouses registered under the Warehousing Development Regulatory Authority (WDRA) Act and avail loan against it. They can thus save their produce from perishing, get loan against stored goods for further farming and sell its produce in the market at right time and use the sale proceeds in settling of loans. Besides, interest rate cap has also been stipulated on loans under the Scheme to make it further beneficial for the borrowers under the Scheme. Further, guarantee fee has been kept lower for farmers as per details below.

All Farmers - Guarantee Fee	Non farmer Borrowers - Guarantee Fee
0.40% per annum	1% per annum

- **Guarantee Coverage**

The Scheme enables guarantee cover to lenders against default on pledge loans against e-NWR and thus covers a portion of their risks. Guarantee cover available is as per details below.

Loan Limit	Small and Marginal Farmer (SMF)/ Women/SC/ST/PwD Farmers – Guarantee Cover	Other Borrowers/Beneficiaries - Guarantee Cover
Up to Rs. 3 Lakhs	85% of Amount in Default	75% of Amount in Default
Above Rs. 3 Lakhs and up to Rs. 75 Lakhs	80% of Amount in Default	
Above Rs. 75 Lakhs and up to Rs. 2 Crores	NA	

- **e-NWRs:**

These are electronic documents issued by WDRA-registered warehouses, serving as collateral for loans.

- **Targeted Support:**

The scheme aims to support farmers, Farmers Producer Organizations (FPOs), and other farmer cooperatives, as well as Micro, Small, and Medium Enterprises (MSMEs).

- **Distress Sales Reduction:**

By providing access to post-harvest finance, the scheme aims to reduce the pressure on farmers to sell their produce at distress prices immediately after harvest.

- **Warehouse Development:**

The scheme also encourages the development and registration of warehouses closer to farmland.

**How it Works:**

1. Farmers deposit their agricultural produce in WDRA-registered warehouses.
2. The warehouse issues an e-NWR against the stored produce.
3. Farmers can pledge the e-NWR with eligible lending institutions to secure a loan.
4. The CGS-NPF provides a guarantee against default on the loan.

**Benefits of the Scheme:**

- **Access to Credit:** Farmers can access secured credit for post-harvest financing.
- **Reduced Distress Sales:** The scheme helps farmers avoid selling their produce at distress prices.
- **Improved Financial Stability:** Farmers can plan their finances better and avoid immediate selling pressure.
- **Encourages Warehouse Development:** The scheme incentivizes the establishment of more warehouses near farm lands.

## Kisan Credit Card

Kisan Credit Card (KCC) is a banking product that provides farmers with timely and affordable credit for purchasing agricultural inputs such as seeds, fertilizers, and pesticides, as well as for meeting cash requirements related to crop production and allied activities. In 2019, the KCC scheme was extended to cover the working capital requirements of allied activities, viz. Animal Husbandry, Dairy and Fisheries.

Government of India, under Modified Interest Subvention Scheme (MISS), provides interest subvention of 1.5% to banks for providing short-term agri loans through KCC up to Rs 3 lakh at a concessional interest rate of 7% per annum.

An additional Prompt Repayment Incentive of 3% is provided to farmers on timely repayment of loans, which effectively reduces the rate of interest to 4% for farmers.

Loans up to ₹2 lakh are extended on a collateral-free basis, ensuring hassle-free access to credit for small and marginal farmers.

The Finance Minister in Budget Speech 2025-26 has announced to increase the loan limit under the Modified Interest Subvention Scheme from ₹3 lakh to ₹5 lakh which would further benefit the farmers.



# **Kisan Credit Card- Working Capital for Animal Husbandry and Fisheries**

## **1. Introduction**

In the Budget 2018-19 the Union Government had announced their decision to extend the facilities of Kisan Credit Card (KCC) to Animal Husbandry farmers and Fisheries (AH & F) to help them meet their working capital requirements. In pursuance of the said budget announcement the matter has been examined, and in consultation with all stakeholders, it has been decided to extend the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

## **2. Purpose:**

The KCC facility will meet the short term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish.

## **3. Eligibility:**

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

### **3.1 Fishery**

#### **3.1.1 Inland Fisheries and Aquaculture**

##### **3.1.1.1 Fishers, Fish Farmers (individual & groups/ partners/ share croppers/ tenant farmers), Self Help Groups, Joint Liability Groups and women groups.**

##### **3.1.1.2 The beneficiaries must own or lease any of the fisheries related activities such as pond, tank, open water bodies, raceway, hatchery, rearing unit, possess necessary license for fish farming and fishing related activities, and any other State specific fisheries and allied activities.**

#### **3.1.2 Marine Fisheries**

##### **3.1.2.1 Beneficiaries listed at 3.1.1.1 above, who own or lease registered fishing vessel/boat, possess necessary fishing license/permission for fishing in estuary and sea, fish farming/mariculture activities in estuaries and open sea and any other State specific fisheries and allied activities.**

### **3.2 Poultry and small ruminant**

3.2.1 Farmers, poultry farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmer of sheep/goats/pigs/poultry/birds/rabbit and having owned/rented/leased sheds.

3.3 Dairy

3.3.1 Farmers and Dairy farmers either individual or joint borrower, Joint Liability Groups or Self Help Groups including tenant farmers having owned /rented/leased sheds.

#### **4. Scale of Finance**

4.1 The scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

4.2 The working capital components in fisheries, under the scale of finance, may include recurring cost towards seed, feed, organic and inorganic fertilisers, lime/other soil conditioners, harvesting and marketing charges, fuel/electricity charges, labour, lease rent (if leased water area) etc. For capture fisheries, working capital may include the cost of fuel, ice, labouring charges, mooring/landing charges etc. may form part of the scale of finance.

4.3 The working capital components in Animal Husbandry, under the scale of finance, may include recurring cost towards feeding, veterinary aid, labour, water and electricity supply.

4.4 The maximum period for assessment of working capital requirement may be based on the cash flow statement or completion of one production cycle.

4.5 Fisheries and Animal Husbandry experts of the Govt. may be made members of the DLTC for giving technical inputs for assessing the cash credit requirement.

4.6 Progressive entrepreneurs of livestock/fisheries sector may also be included in the DLTC for providing field level inputs while assessing the working capital requirements.

#### **5. General Guidelines**

5.1 Drawing power: The drawing power will be worked on the basis of the latest valuation of stocks, receivables and/or cash flows as per terms of sanction.

5.2 Repayment: The loan will be in the nature of a revolving cash credit limit. Repayment will be fixed as per the cash flow/income generation pattern of the activity undertaken by the borrower.

- 5.3 Monitoring of end use: The account/smart card for the loan issued under the scheme is to be maintained/issued separately from the existing KCC loan to monitor the utilization limit. The monitoring of end use of funds will be in line with other loans (KCC on crop loans included) viz., field visits to the site of unit/project to be carried out by the branch officials for checking the progress of the unit. Banks will periodically review the facility and continue/withdraw/scale down the facility based on the performance of the borrower.
- 5.4 Prudential norms: The extant prudential norms on income recognition, asset classification and provisioning<sup>1</sup> on allied activities will apply.
- 5.5 Rate of Interest: The rate of interest will be as stipulated in DBR's [Master Direction – Reserve Bank of India \(Interest Rate on Advances\) Directions 2016](#).
- 5.6 All other guidelines laid down in Kisan Credit Card Scheme for short term crop loans will be applicable mutatis mutandis.

## **Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)**



**Website:** <https://nrlm.gov.in/>

The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swamajayanti Gram Swaroggar Yojana (SGSY) with effect from 01st April 2013 (RBI Circular No. RBI/2012-13/559 dated 27 June 2013). NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016.

The DAY-NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods. DAY-NRLM adopts a demand driven approach, enabling the States to formulate their own State specific poverty reduction action plans.

### **Eligibility Criteria for SHGs to avail loans:**

- (i) SHGs should be in active existence for at least 6 months as per their books of accounts (and not from the date of opening of S/B account).
- (ii) SHGs should be practicing 'Panchasutras' i.e., regular meetings, regular savings, regular inter-lending, timely repayment and up-to-date books of accounts.
- (iii) SHGs should qualify as per grading norms fixed by NABARD.
- (iv) The existing defunct SHGs are also eligible for credit if these are revived and continue to be active for a minimum period of three months

### **Loan amount**

In case of Cash Credit Limit, minimum loan limit is ₹6 lakhs for 3 years with a yearly drawing power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG.

The drawing power may be calculated as follows:

- a) DP for the first year: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher
- b) DP for the second year: 8 times of the corpus at the time of review/enhancement or minimum of ₹3 lakh, whichever is higher
- c) DP for the third year: Minimum of ₹6 lakh based on the Micro Credit Plan (MCP) prepared by SHG and appraised by the federations/support agency and the previous credit history.
- d) DP for the fourth year onwards: Above ₹6 lakh, based on the MCP prepared by SHG and appraised by the federations/ support agency and the previous credit history

**In case of Term Loan**, banks are advised to sanction loans in doses as mentioned below:

- a) First dose: 6 times of the existing corpus or minimum of ₹1.5 lakh, whichever is higher
- b) Second dose: 8 times of the existing corpus or minimum of ₹3 lakh, whichever is higher
- c) Third dose: Minimum of ₹6 lakh, based on the MCP prepared by the SHGs and appraised by the federations/ support agency and the previous credit history.
- d) Fourth dose onwards: Above ₹6 lakh, based on the MCP prepared by the SHGs and appraised by the federations/support agency and the previous credit history.

**(Corpus is inclusive of revolving funds, if any, received by the SHG, its own savings, interest earned by the SHG from on-lending to its members, income from other sources, and funds from other sources in case of promotion by other institutes/NGOs.)**

### **Purpose of loan and repayment:**

- The loan amount would be distributed among members based on the MCP prepared by the SHGs. The loans may be used by members for meeting social needs, high cost debt swapping,

construction or repair of house, construction of toilets and taking up sustainable livelihoods or to finance any viable common activity started by the SHGs.

- In order to facilitate use of loans for augmenting livelihoods of SHG members, at least 50% of loans above ₹1 lakh, 75% of loans above ₹4 lakh and at least 85% of loans above ₹6 lakh should be used primarily for income generating productive purposes. MCPs prepared by SHGs would form the basis for determining the purpose and usage of loans.
- Repayment schedule for Term Loans may be as follows:
  - a) The first dose of loan may be repaid in 24-36 months in monthly/quarterly instalments.
  - b) The second dose of loan may be repaid in 36-48 months in monthly/quarterly instalments.
  - c) The third dose of loan may be repaid in 48-60 months based on the cash flow in monthly/ quarterly instalments.
  - d) From the fourth dose onwards loans may be repaid between 60-84 months based on the cash flow in monthly/quarterly instalments.
- All credit facilities sanctioned under DAY-NRLM would be governed by the asset classification norms issued by Reserve Bank of India from time to time

### **Security and Margin:**

- For loans to SHGs up to ₹10.00 lakh, no collateral and no margin will be obtained. No lien should be marked against savings bank accounts of SHGs and no deposits should be insisted upon while sanctioning loans.
- For loans to SHGs above ₹10 lakh and up to ₹20 lakh, no collateral should be obtained, and no lien should be marked against savings bank account of SHGs. However, the entire loan (irrespective of the loan outstanding, even if it subsequently goes below ₹10 lakh) would be eligible for coverage under Credit Guarantee Fund for Micro Units (CGFMU).
- For loan to SHGs above ₹10 lakh and up to ₹20 lakh, a margin not exceeding 10% of the loan amount exceeding ₹10 lakh may be obtained as per the bank's approved loan policy

### **Interest Subvention Scheme for Women SHGs**

- The scheme is limited to Women Self Help Groups under DAY-

NRLM in rural areas only.

- For loans up to ₹3 lakh under the scheme, banks will extend credit at a concessional interest rate of 7% per annum. For outstanding credit balance upto ₹3 lakh, banks will be subvented at a uniform rate of 4.5% per annum.
- For loans above ₹3 lakh and up to ₹5 lakh under the scheme, banks will extend credit at interest rate equivalent to their 1 year-MCLR or any other external benchmark based lending rate or 10% per annum, whichever is lower. For outstanding credit balance above ₹3 lakh and upto ₹5 lakh, banks will be subvented at a uniform rate of 5% per annum
- Interest Subvention will be payable only for the period during which an account remains in standard category.



## Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM)



Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM):

**Website:** <https://nulm.gov.in/>

**Objective:** Scheme intends to reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor.

### Loan Amount

- Individual: Project Cost (PC): The Maximum unit Project Cost for an individual micro-enterprise is ₹ 2,00,000 (₹ Two Lakhs).
- A Self-Help Group (SHG) or members of an SHG constituted under DAY-NULM Project Cost (PC). The group will be eligible for a maximum loan of Rs. 2 Lakh per member or Rs. 10 Lakh, whichever is lower.

### Margin

- Individual Margin Money: No margin money should be taken for a loan up to ₹ 50,000 and for higher amount loans, preferably 5% should be taken as margin money and it should in no case be more than 10% of the project cost.
- SHG - Loan and Margin Money: The Project Cost minus the beneficiary contribution (Margin Money) would be made available as loan amount to the group enterprise by the bank. No margin money should be taken for loan up to ₹ 50,000 and for higher amount loans, preferably 5% should be taken as margin money

and it should in no case be more than 10% of the project cost.

**Repayment Period:** Repayment schedule would range between 5 to 7 Years after initial moratorium of 6-18 months as per the norms of the banks.

**Subsidy :** Interest subsidy over and above 7% rate of interest on Bank Loans. An additional 3 percent interest subvention will be provided to all Women Self Help Groups (WSHG) who repay their loan in time

Credit Guarantee: Not Available

### Eligibility

The SEP provides financial assistance to individuals/groups including street vendors/hawkers of urban poor for setting up gainful self-employment ventures/ micro-enterprises, suited to their skills, training, aptitude and local conditions. The Programme also supports Self Help Groups (SHGs) of urban poor to access easy credit from bank and avail interest subsidy on SHG loans



## National Livestock Mission (NLM)

### National Livestock Mission



**Website:** <https://nlm.udyamimitra.in/Home/SchemePage>

#### Objectives:

- Employment generation through development in entrepreneurship in the sector of poultry, piggery and fodder.
- Increase in animal productivity through breed improvement.
- Increase production of egg, meat, wool, goat milk and fodder.
- Increase the availability of feed and fodder to substantially reduce the demand through the availability of certified fodder seeds and strengthen the fodder seed supply chain.
- Encourage the establishment of fodder processing units to reduce the demand-supply gap.
- Promote risk management measures, including livestock insurance for farmers.
- Promoting applied research prioritised in goat, sheep, poultry, feed and fodder areas.
- Capacity building of livestock owners and state functionaries through strengthened machinery for providing quality extension service to farmers.
- Promote dissemination of technologies and skill-based training for improving and reducing the cost of production in the livestock sector.

#### Sub-Missions of NLM

The realigned NLM contains the following three sub-missions:

##### Sub-mission on Breed Development of Livestock and Poultry:

This sub-mission proposes to bring a sharp focus on breed improvement

and entrepreneurship development in sheep, poultry, piggery and goat by incentivising individuals, Farmers Producer Organisations (FPOs), Joint Liability Groups (JLGs), section 8 companies and Self-Help Groups (SHGs) for entrepreneurship development and state government for breed improvement infrastructure.

#### **Sub-mission on Feed and Fodder Development:**

This sub-mission aims to strengthen the fodder seed chain to improve the availability of certified fodder seed required for production and encourage entrepreneurs to establish silage-making units, fodder blocks or hay bailing through incentivisation.

#### **Sub-mission on Innovation and Extension:**

This sub-mission aims to incentivise the universities, institutes, and organisations carrying out research and development related to goat, pig, sheep, feed and fodder, livestock insurance, extension activities and innovation. Under this sub-mission, assistance is given to the ICAR institutes, central agencies and university farms for applied research required to develop the sector, conferences, seminars, demonstration activities, and extension services, including promotional activities for schemes and animal husbandry and other IEC activities for awareness generation. Assistance is provided for livestock innovations and insurance.

#### **Benefits Provided Under NLM:**

Under the NLM entrepreneurship scheme, a 50% capital subsidy is provided for establishing rural poultry farms, including sheep/goat breeding farms, hatcheries and brooders, pig breeding farms, fodder value addition units and storage units. The maximum ceiling subsidy for different components varies from Rs.25 lakh to Rs.50 lakh.

Subsidies are not provided for the purchase of land, rent, lease or purchase of a car for office setting/personal use, etc.

#### **Beneficiaries under NLM:**

- Farmers
- Companies
- Individual entrepreneurs
- Cooperatives
- NGOs
- Groups of the organised and unorganised sectors, which include SHGs and JLGs

#### **Eligibility:**

- The applicants should have obtained training, sufficient experience, or have trained experts or technical experts with

sufficient experience in the respective field of running and managing projects.

- The applicants should have got a loan sanction for the project from the financial institutions or bank. In the case of self-financed projects, the applicant must furnish a bank guarantee from a scheduled bank with an appraisal of a project for its validity by the bank where the account is held.
- The applicant should have land or leased land where the project is to be established.
- The applicant should have the relevant documents for KYC.

#### **NLM Application Process:**

- Applicants are required to submit the application form with the required documents on the NLM website by clicking on the 'Apply Here' link.
- The state implementing agency will scrutinise the applications. After scrutinising, the agency recommends the application of entrepreneurs for availing balance financing for projects through financial institutions or scheduled banks.
- The banks or financial institutions will consider the project for financing after obtaining a recommendation from the state implementing agency. The lender will take the application and the documents from the NLM portal and approve the loan after its examination. After sanctioning the loan, the lender will upload the sanction letter on the portal.
- The state-level implementing agency will place the application before the State Level Executive Committee (SLEC) for recommending it to the central government after the loan sanction of the project.
- The Department of Animal Husbandry and Dairying will approve the subsidy and mark its approval on the portal.
- The sanction letter will mention the terms and conditions. Upon compliance with these terms and conditions, the lender will disburse the loan to the beneficiary.



**पशुपालन और डेयरी विभाग**

**DEPARTMENT OF  
ANIMAL HUSBANDRY & DAIRYING**

## Agriculture Infrastructure Fund (AIF)



**Website:** <http://www.agriinfra.dac.gov.in>

### Objective:

- To establish Cold stores, Warehousing, Silos, packing units, Assaying/ Grading, Logistic facilities, Primary processing centres, packing units, ripening chambers /waxing plants, etc.
- To enhance post-harvest management infrastructure.

### Features

- **Type of Facility:** Term loan
- **Margin:** Minimum 10% of the project cost.

### Eligible entities:

State agency/ APMCs, National & State Federations of Co-operatives, PACS, Marketing Coop Societies, FPOs, SHGs, JLGs, Multipurpose Cooperative Societies, Agri entrepreneurs, Start-ups and Central/ State Agency or local Body sponsored PPP Projects (Single entity can now set up max 25 projects different location).

### Eligible Projects:

#### A. Post-Harvest Management Projects

- Supply chain services including e-marketing platforms
- Warehouse & Silos

- Cold Stores and Cold Chain
- Packaging Units
- Assaying Units
- Sorting and grading units
- Logistic Facilities- Reefer Van & Insulated vehicles
- Ripening Chambers
- Farm residue/waste management infrastructures
- Primary Processing activities
- Integrated primary and secondary processing activities

## **B. Viable Farming Assets**

Organic inputs production – Vermicomposting etc.

- Compressed Biogas ( CBG) Plant
- Bio stimulant production units
- Infrastructure for smart and precision agriculture -Purchase of drones, boom sprayer, putting up specialized sensors on field, Blockchain and AI in agriculture etc. ,Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.
- Nursery, Tissue culture
- Seed Processing
- Custom Hiring Center –farm machinery/ implements ( minimum of 4 in quantity) □ Farm/Harvest Automation (combine harvester, sugarcane harvester etc.)
- Setting up of Decentralized Ground/ Stilt Mounted Grid Connected Solar based Power Plants (PM-KUSUM component A)
- Standalone solar pumping system (PM-KUSUM component B)
- Solarization of grid connected agri-pump under PM-KUSUM component C
- Integrated Spirulina production & processing units
- Sericulture processing unit ,Honey processing
- Plant quarantine units

- Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.
- Projects promoted by Central/State/Local Governments or their agencies under PPP for building viable farming assets or post-harvest management projects.
- Hydroponic Farming
- Mushroom farming
- Vertical farming , Aeroponic farming
- Poly house/ Greenhouse
- Logistics facilities (including non-refrigerated/insulated vehicles)#
- Tractor#

Budgetary support will be provided for interest subvention and credit guarantee fee as also administrative cost of PMU.

Sl.No.	Name of Component	Norms
1	Interest Subvention Cost	All loans under this financing facility will have interest subvention of 3% per annum up to a limit of 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond 2 crore, then interest subvention will be limited up to 2 crore.
2	Credit Guarantee Cost	Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW and NABSanrakshan Trustee Company Pvt. Ltd. However, FPOs are also eligible for reimbursement of credit guarantee fee under AIF.
3	Administration Cost of PMU	Farmers Welfare Programme Implementation Society under DA&FW will provide PMU support to the scheme at the central level. With the financial assistance from DA&FW, each of the States/ UTS will set-up PMUs in their respective states for creation of awareness, identifying potential clusters, mobilization of applications, review of all the stakeholders, and providing all necessary.



Department of Agriculture & Farmers Welfare

कृषि और किसान कल्याण विभाग

National Agriculture Infra Financing Facility

## Agricultural Marketing Infrastructure (AMI)



**Website:** <https://dmi.gov.in/Schemeainigs.aspx>

### **Purpose:**

- Development of marketing infrastructure such as common facilities in the market yards like platforms for auction, loading unloading, drying, cleaning etc.
- The ancillary/ supporting infrastructure like parking sheds, internal roads, garbage disposal, boundary walls etc. are also permissible components. However, stand-alone ancillary/ supporting infrastructure projects will not be assisted.
- Functional infrastructure for collection/ assembling, drying, cleaning, grading, quality certification, waxing, value addition facilities (without changing the product form) etc.
- Infrastructure for direct marketing of agricultural commodities from producers to consumers/ processing units/ bulk buyers, etc.
- Infrastructure for E-trading, market intelligence and market related extension.
- Mobile infrastructure for post-harvest operations viz. grading, packing, quality testing etc. including reefer vans, or any other refrigerated vans. However, transport vehicles such as trucks, van etc. will not be permissible for assistance.
- Storage infrastructure like godowns including stand- alone silos for storage of food grains with necessary ancillary facilities like loading, unloading, bagging facility etc., excluding railway siding.

**Eligibility:**

- Individuals, group of farmers/ growers, Registered Farmer Producer Organizations (FPOs)
- Partnership/ Proprietary firms, Companies, Corporations
- NGOs, Self Help Groups (SHGs)
- Cooperatives, Cooperative Marketing Federations;
- Autonomous Bodies of the Government, Local Bodies (excluding Municipal Corporations for storage infrastructure projects), Panchayats;
- State agencies including State Government Departments and autonomous organization / State owned corporations such as Agricultural Produce Market Committees & marketing Boards, State Warehousing Corporations, State Civil Supplies Corporations etc.

**Extent of Loan:** Need based

**Repayment:** The repayment schedule will be drawn on the loan amount in such a way that the total subsidy amount is adjusted after the full loan component with interest is liquidated but not before five years from the date of disbursement of first instalment of loan

**Subsidy:** The subsidy available under the scheme is as under:

### Subsidy pattern for Storage Infrastructure Projects:

Capital cost of the project for the purpose of subsidy will be calculated on the project cost as appraised by financial institution or actual cost of eligible components as certified by a Chartered Accountant, whichever is lower subject to the maximum capacity ceiling & maximum subsidy ceiling given below:

Category	Rate of Subsidy (on capital cost)	50 to 1,000 MT		More than 1,000 MT		Maximum Capacity ceiling in MT	Maximum Subsidy Ceiling (in Rs. Lakhs)
		Cost of construction /MT	Subsidy/MT	Cost of construction /MT	Subsidy/ MT		
State agencies in NE States, Sikkim, UTs of And & Nicobar, Lakshadweep Islands, hilly areas & Projects of Coop channelized through NCDC	33.33%	Rs. 8,000/-	Rs. 2,666.40/-	Rs. 8,000/-	Rs. 2,666.40/-	10,000	Rs. 266.64
B) For all other categories of beneficiaries in NE States, Sikkim, UTs of And. & Nicobar, Lakshadweep Islands, hilly areas & PACS	33.33%	Rs. 8,000/-	Rs. 2,666.40/-	Rs. 8,000/-	Rs. 2,666.40/-	5,000	Rs. 133.32
In other Areas							
1. State agencies & Projects of Coop. channelized through NCDC	25%	Rs. 7,000/-	Rs. 1,750/-	Rs. 6,000/-	Rs. 1,500/-	10,000	Rs. 150.00
2. For Registered FPOs, Panchayats, Women, SC/ST entrepreneurs or their coops./ SHGS & PACS	33.33%	Rs. 7,000/-	Rs. 2,333/-	Rs. 6,000/-	Rs. 2,000/-	5,000	Rs. 100.00
3. For all Other categories of beneficiaries	25%	Rs. 7,000/-	Rs. 1,750/-	Rs. 6,000/-	Rs. 1,500/-	5,000	Rs. 75.00

### Subsidy pattern for other than Storage Infrastructure Projects remains the same as earlier.

However, for integrated projects comprising of both storage as well as other than storage infrastructure projects promoted as a single project, the maximum subsidy shall be restricted to Rs. 75.00 Lakhs (for 25% category) and Rs. 100.00 lakhs (for 33.33% category) as the case may be, subject to revised overall subsidy ceiling.



**Directorate of Marketing & Inspection**  
Ministry of Agriculture and Farmers Welfare  
Government of India

# Animal Husbandry Infrastructure Development Fund (AHIDF)



पशुपालन और डेयरी विभाग  
Department of Animal Husbandry and Dairying

#AHIDFforNewIndia

## ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND

❓ मैं AHIDF के तहत ऋण के लिए आवेदन कैसे करूँ?



- [ahidf.udyamimitra.in](http://ahidf.udyamimitra.in) पर जाएं
- 'Apply for Loan' टैब पर क्लिक करें
- अपने मोबाईल नंबर का उपयोग करके पंजीकरण करें
- ऋण आवेदन पत्र भरें और परिशिष्ट दस्तावेज संलग्न करें
- आवेदन सबमिट करें



पशुपालन और डेयरी विभाग  
Department of Animal Husbandry and Dairying

#AHIDFforNewIndia

## ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND

Aims to facilitate investments by:



MSMEs



Farmers Producers  
Organisations



Individual  
entrepreneurs



Private companies



Section 8 companies

**Website:** <https://ahidf.udyamimitra.in/>

**Objective:** To make the animal husbandry sector more organized, profitable, and sustainable by improving infrastructure and promoting entrepreneurship.

**Implementation Period:** To be Implemented till 2025-26 up to 31.03.2026. (Disbursal for projects sanctioned / approved up to 31.03.2026 cannot be made beyond 31.03.2027).

**Quantum of loan and margin money /beneficiary contribution:**

The project under the AHIDF shall be eligible for loan up to 90% of the estimated/ actual project cost from any Scheduled Bank, National Cooperative Development Corporation (NCDC), based on submission of viable projects by eligible beneficiaries. The beneficiary contribution in case of Micro and Small units as per MSME defined ceiling could be 10% while in case of Medium Enterprises as per defined MSME ceiling, beneficiary contribution could go up to 15%. The beneficiary contribution in other categories of enterprises could go up to 25% or more.

Cost escalation of the approved project, if any occurred during project implementation on account of genuine reasons like natural calamity, technical compulsions, change in the SoRs and any other unavoidable circumstances shall be considered for enhancement of loan amount, within the reasonable time and not more than two years from the date of approval of the particular project.

Interest subvention will not be allowed for the loan sanctioned for procurement of land, working capital, old machineries and vehicle for personal use.

**Type of Facility:** Term loan

**Repayment:** 8 years inclusive of moratorium of 2 years on principal amount.

**Interest Subvention:** Interest subvention of 3% per annum for regular repayments.

The interest subvention will be provided only up to 8 years of repayment period including moratorium.

**Eligible activities:**

- Dairy Processing.
- Value added dairy product manufacturing.
- Meat processing.

- Animal Feed manufacturing.
- Breed improvement Technology and Breed Multiplication farm/ units.
- Establishment of IVF Centre.
- Sex Sorted Semen.
- Breed Multiplication farm.
- Setting up of Veterinary Vaccine and Drugs Production Facilities.
- Animal Waste to Wealth Management (Agri waste management).

### **Eligible Entities**

- Farmer Producer Organizations (FPOs)
- Private companies
- Individual entrepreneurs
- Section 8 companies
- Micro Small and Medium Enterprises (MSME)



सत्यमेव जयते

**पशुपालन और डेयरी विभाग**

**DEPARTMENT OF  
ANIMAL HUSBANDRY & DAIRYING**

## Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)



**Website:** <https://pmfme.mofpi.gov.in>

The PMFME scheme provides financial and non-financial assistance to micro food processing enterprises. It offers credit-linked capital subsidies, seed capital, and support for marketing, branding, and capacity building. The scheme focuses on formalizing existing micro enterprises and supporting groups like Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), and Producer Cooperatives.

**Key Aspects of the PMFME Scheme:**

### **Financial Assistance:**

- **Credit-linked capital subsidy:** Individuals, proprietorships, partnerships, FPOs, NGOs, SHGs, cooperatives, and private limited companies can get a subsidy of 35% of the eligible project cost, up to a maximum of Rs. 10 lakh.
- **Seed capital:** Rs. 40,000 per SHG member for working capital and small tools.

- Grant for capital investment: 35% of eligible project cost for FPOs, SHGs, and producer cooperatives.

#### **Support for Groups:**

- Emphasis on supporting FPOs, SHGs, and producer cooperatives along their value chain.
- Support for common infrastructure and handholding to these groups.

#### **Capacity Building:**

- Training and capacity building support for enterprises and workers.
- Training on Food Processing Entrepreneurship Development Programme.

#### **Marketing and Branding:**

- Financial support for branding and marketing, particularly for groups.
- Branding and Marketing Support: 50% financial grant for groups of FPOs/SHGs/Co-operatives or SPV of micro food processing enterprises to promote existing or proposed brands to market processed food products.

#### **One District One Product (ODOP):**

- The scheme adopts a One District One Product (ODOP) approach to benefit from scale in procurement, services, and marketing.
- Support is preferably provided to units engaged in the ODOP product of the district.

#### **Eligibility:**

- Individuals, partnership firms, proprietorship firms, FPOs, SHGs, NGOs, cooperatives, and private limited companies are eligible.
- Applicants must be above 18 years of age.
- Only one person from a family (self, spouse, and children) is eligible for assistance.
- FPOs and cooperatives should have a minimum turnover of Rs. 1 crore and the project cost should not exceed their present turnover.
- SHGs, cooperatives, and FPOs should have internal resources to contribute 10% of the project cost and margin money for working capital.

**Project Cost:**

- Eligible project cost includes the cost of plant and machinery and technical civil work.
- Cost of land, rental, or lease workshop is not included.
- Technical civil work should not exceed 30% of the eligible project cost.

**Loan:**

- Beneficiary contribution should be a minimum of 10%, and the balance should be a loan from a bank.
- Applicants are eligible for bank loans even if they have availed bank loans in other subsidy-linked schemes.

**Credit Linkage**

- 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. Additionally, credit linked grant is being provided to groups @35% for capital investment, credit linked grant for common infrastructure @ 35%. These grants would be transferred to the lending bank after sanction of the loan by the bank.



- MUDRA loans are extended by Banks, NBFCs, MFIs and other eligible financial intermediaries as notified by MUDRALtd. The Pradhan Mantri MUDRA Yojana (PMMY) announced by the Hon'ble Prime Minister on 8th April 2015, envisages providing MUDRA loan, upto ₹20 lakh, to income generating micro enterprises engaged in manufacturing, trading and services sectors. The overdraft amount of ₹10,000 sanctioned under PMJDY has been also classified as MUDRA loans under Prime Minister MUDRA Yojana (PMMY). The MUDRA loans are extended under following three categories:

**Shishu - Loan up to Rs. 50,000**

Kishore - Loan from Rs.50,001 to Rs.5 lakhs

Tarun - Loans from Rs. 5 lakhs to above Rs. 10 lakhs

Tarun Plus - Loans above Rs. 10 lakhs to Rs. 20 lakhs (for entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category)

- **Eligibility:** Individuals, Proprietary concern, Partnership Firm, Private Ltd. Company, Public Company, Any other legal firms.
- **Target Group:** Borrowers in manufacturing, trading and service sectors including allied agricultural activities, micro business enterprises.
- **Margin:** Margin/Promoters Contribution is as per the policy framework of the bank, based on overall guidelines of RBI in this regard. Banks may not insist for margin for Shishu loans.

➤ **Interest rate**

Interest rates are to be charged as per the policy decision of the bank. However, the interest rate charged to ultimate borrowers shall be reasonable. Scheduled Commercial Banks, RRBs and Cooperative Banks wishing to avail of refinance from MUDRA will have to peg their interest rates, as advised by MUDRA Ltd., from time to time.

➤ **Upfront fee/Processing charges.**

Banks may consider charging of upfront fee as per their internal guidelines. The upfront fee/processing charges for Shishu loans are waived by most banks.

➤ **Security**

- First charge on all assets created out of the loan extended to the borrower and the assets which are directly associated with the business/project for which credit has been extended.
- DPN (wherever applicable).
- CGTMSE (wherever felt desirable)/MUDRA Guarantee cover (as and when introduced). In terms of RBI guidelines issued vide Master Circular on lending to MSME Sector (para 4.2) dated July 01, 2014, in respect of loans upto ` 10 lakh, banks are mandated not to accept collateral security in the case of loans upto ` 10 lakh extended to units in the Micro Small Enterprises (MSE) Sector. Banks are required to encourage their branch level functionaries to avail of the Credit Guarantee Scheme cover, wherever felt desirable

➤ **Tenor of Assistance**

Based on the economic life of the assets created and also the cash flow generated. However, MUDRA's refinance assistance will be for a maximum tenor of 36 months which will also be aligned to terms of allotment of MUDRA funds by RBI from time to time.

➤ **Repayment**

Term Loan: - To be repaid in suitable instalments with suitable moratorium period as per cash flow of the business.

OD & CC Limit: - Repayable on demand. Renewal and Annual Review as per internal guidelines of the Bank.

➤ **Availability of the loan**

Mudra loan under PMMY is available at all bank branches across the country. Mudra loan is also issued by NBFCs / MFIs who are engaged in financing for micro enterprises in small business activities.

## PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)



**Website:** <https://kviconline.gov.in/>

**Objective:** PMEGP is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by assisting traditional artisans and unemployed youth in rural as well as urban areas.

### Eligibility Criteria

#### For new enterprises (units)

- Any individual, above 18 years of age.
- There will be no income ceiling for assistance for setting up projects under PMEGP
- For setting up of project costing above Rs. 10 lakh in the manufacturing sector and above Rs. 5 lakh in the Business/ Service sector, the beneficiaries should possess at least VIII standard pass educational qualification.
- Assistance under the scheme is available only for new projects sanctioned specially under the PMEGP.
- Existing units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are not eligible.
- Projects without Capital expenditure are not eligible for Financing under the scheme.

- Cost of the land should not be included in the Project cost. Cost of the ready built as well as long lease or rental Work-shed/Workshop can be included in the project cost subject to restricting such cost of ready built as well as long lease or rental work shed/workshop to be included in the project cost calculated for a maximum period of 3 years only
- PMEGP is applicable to all new viable micro enterprises, including Village Industries projects except activities prohibited by local Government/ Authorities keeping in view environment or socio-economic factors and activities indicated in the negative list of the guidelines
- **Trading activities**
  - a. Business / trading activities in the form of sales outlets may be permitted in NER, (LWE)-affected districts and A&N Islands.
  - b. Retails outlets/business selling Khadi Products, Village Industry projects procured from Khadi and Village Industry Institutions certified by KVIC and products manufactured by PMEGP/SFURTI units only may be permitted under PMEGP (across the country)
  - c. Retail outlets backed by manufacturing (including processing)/ service facilities may be permitted (across the country)
  - d. The maximum cost of the project for business / trading activities as above (a) and (b) may be Rs.20 lakh (at par with the maximum project cost for service sector)
  - e. Maximum 10% of the financial allocation in a year in a state may be used for business / trading activities as above (a), (b) and (c)
- Transport activities -Transport activities viz purchase of Cab/ Van/ Boat/Motorboat/Shikara etc. for transportation of tourists or general public will be allowed. A ceiling of 10% on the extent of projects financed under transport activities is applicable in all areas except NER, Hilly region, LWE-affected districts and A & N Islands, Goa, Puducherry, Daman & Diu, Dadra Nagar Haveli, J&K, Lakshadweep, or other specific areas as may be declared so by the Government.
- Only one person from one family is eligible for obtaining financial assistance for setting up of projects under PMEGP. The 'family' includes self and spouse.

#### **For up-gradation of existing PMEGP/REGP/MUDRA units:**

- Margin Money(subsidy)claimed under PMEGP has to be successfully adjusted on the completion of lock in period of 3 years.

- First loan under PMEGP/REGP/MUDRA has to be successfully repaid in stipulated time
- The unit is profit making with good turnover and having potential for further growth in turnover and profit with modernization/upgrading the technology

#### **Bank finance:**

- The Bank will sanction 90% of the project cost in case of General Category of beneficiary and 95% in case of Special Category of the beneficiary and disburse full amount suitably for setting up of the project.
- Bank will finance Capital Expenditure in the form of Term Loan and Working Capital in the form of cash credit. Project can also be financed by the Bank in the form of composite loan consisting of Capital Expenditure and Working Capital.
- Maximum project cost under PMEGP is Rs. 50 lakh, which includes Term Loan for Capital Expenditure and Working Capital.
- For Manufacturing units, Working Capital component should not be more than 40% of the project cost and for units under Service/Trading sector, the Working Capital shall not be more than 60% of the project cost. However, for the projects where the Capital Expenditure reaches the maximum ceiling of the project cost for Manufacturing/ Service sector units, the Bank can consider sanctioning of additional funds over and above Rs. 50 Lakhs and Rs. 20 Lakhs respectively. In such cases, the additional funds over and above Rs.50 lakh/20 lakh will not be covered for subsidy.
- In case the incurred Capital Expenditure and Working Capital Expenditure (at the end of the third year from the commencement of production) is less than the sanctioned amount under the Bank loan (including own contribution), the excess Margin Money(subsidy) (against the shortfall) shall be refunded to KVIC..

#### **Rate of Interest and repayment schedule**

Normal rate of interest shall be charged. Repayment schedule may range between 3 to 7 years after an initial moratorium as may be prescribed by the concerned Bank/financial institution. RBI has issued necessary guidelines to the Banks to accord priority in sanctioning projects under PMEGP. RBI also issues suitable guidelines from time to time as to which RRBs and other Banks will be excluded from implementing the scheme

### Margin/Subsidy:

#### For setting up of new Micro Enterprise (units)-

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of subsidy (of project cost)	
Categories of beneficiaries under PMEGP		Urban	Rural
Categories of beneficiaries under PMEGP	10%	15%	25%
Special Category (including SC,ST,OBC, Minorities, Women. Ex-Servicemen. Transgenders,Differently-abled, NER, Aspirational Districts, Hill and border areas (as notified by the Government etc.)	05%	25%	35%

#### Note

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs. 50 lakhs.
- 2) The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector is Rs. 20 lakhs.
- 3) The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 50 lakhs or Rs. 20 lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy.

#### 2nd loan for upgradation of existing PMEGP/REGP/MUDRA units

Categories of beneficiaries under PMEGP (for upgradation of existing units)	Beneficiary's contribution (of project cost)	Rate of subsidy (of project cost)
All categories	10%	15% (20% in NER and Hill States)

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under
- 2) Manufacturing sector for upgradation is Rs. 1.00 crore. Maximum subsidy would be Rs.15 lakh (Rs.20 lakh for NER and Hill States). The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service sector for upgradation is Rs. 25 lakh. Maximum subsidy would be Rs.3.75 lakh (Rs.5 lakh for NER and Hill States).
- 3) The balance amount (excluding the own contribution) of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 1.00 Crore or Rs. 25.00 lakhs for Manufacturing and Service/Business sector respectively, the balance amount maybe provided by banks without any Government subsidy.

### **Security**

The Bank will appraise the projects and take their own credit decision on the basis of viability of each project. No collateral security will be insisted upon by banks in line with the guidelines of RBI for projects involving loan up to Rs.10 lakh in respect of the projects forwarded to them by the agencies. However, they will appraise projects both technically and economically after ensuring that each project fulfills inter alia the criteria of Industry, Per Capita Investment, Own Contribution, Rural Areas and Negative List

## PM VISHWAKARMA



**Website:** <https://pmvishwakarma.gov.in/>

### Objective:

- To enable the recognition of artisans and craftspeople as Vishwakarma.
- To provide skill up gradation
- To provide support for better and modern tools
- To provide the intended beneficiaries an easy access to collateral free credit
- To provide incentive for digital transactions
- To provide a platform for brand promotion and market linkage

### Features

- Loan up to Rs. 1,00,000/- will be provided Fixed at 5% interest rate in 1st Tranche, repayable in 18 months.
- Loan up to Rs. 2,00,000/- will be provided Fixed at 5% interest rate in 2nd Tranche, repayable in 30 months.
- Skill Training will be provided by nominated training centre by Govt.
- Each beneficiary be eligible to receive a training Stipend of Rs.500/- per day while undergoing the Basic and Advanced training by Govt.
- Toolkit incentive of Rs.15,000/- will be provided to procure improved Tool Kit after Skill Verification at the start of Basic training by nominated training centre of Govt.
- PM Vishwakarma Certificate and ID card will be provided by Govt.
- Incentive of Rs 1 per digital transaction (Maximum 100 transactions per month) will be given to the beneficiaries in DBT mode through APBS (Aadhar Payment Bridge System) by the Govt.

## Eligibility

- Applicant should be an Indian resident.
- Applicant should be an Artisan or Craftsperson engaged in one of 18 family based traditional trades mentioned in scheme.
- Minimum Age should be 18 years or above
- Applicant should not have availed the benefits of PMEGP, PM SVANidhi, Mudra Loan in past 5 years
- Registration and benefits under the scheme shall be restricted to one member of family. For availing the benefits under the scheme, a family is consisting of the husband, wife and unmarried children

### Eligible Trades

Wood Based Carpenter (Suthar) Boat Maker	Gold/Silver Based Goldsmith (Sunar)	Architecture/ Construction Mason (Rajmistri)
Iron/Metal Based*/ Stone Based Armourer Blacksmith (Lohar) Hammer and Tool Kit Maker Locksmith sculptor (Moortikar, stone carver), Stone Breaker	Clay Based Potter (Kumhaar)	Others Basket/ Mat/ Broom maker/ Coll Weaver Doll & Toy Maker (Traditional) Barber (Naal) Garland Maker (Malaakar) Washerman (Dhobi) Tailor (Darzi) Fishing Net Maker
	Leather Based Cobbler (Chamakari/ Shoemithi/ Footwear Artisan	

**Note: (\*)** Also includes manufacture of Bronze, Brass, Copper, Dias, Utensils, Figurines, etc.

**Rate of Interest:** Concessional rate of interest chargeable for loans from beneficiaries will be fixed at 5%. The interest subvention by the Government of India will be to an extent of 8%

**Credit Guarantee:** A Graded Guarantee Cover for all loans sanctioned by the Lending Institutions will be covered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which will be operated on a portfolio basis.

	First loan Tranche		Second Loan Tranche	
	Portfolio	Coverage	Portfolio	Coverage
First Loss	0 to 7.5 %	100 %	0 to 7.5 %	100 %
Second Loss	Above 7.5% to 20 %	80%	Above 5% to 15 %	80%
Third Loss	Above 7.5% to 20 %	60%		
Maximum Guarantee Cover	50%		15%	
Effective Guarantee Cover	35.5%		13%	

**Charges :** NIL

## Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM AJAY)



**Website:** <https://pmajay.dosje.gov.in/>

### Objectives:

- Reduce poverty among SC communities through skill development and income-generating initiatives.
- To improve socio-economic developmental indicators by ensuring adequate infrastructure and requisite services in the SC dominated villages.
- Improve literacy rates and increase SC enrolment in educational institutions, with a focus on aspirational districts.

### Eligibility:

- The Scheduled Castes persons living below the poverty lines are eligible for getting benefits under the various Income Generating Schemes and Skill Development Programmes.
- In case of Infrastructure Development, the villages having 50% or more SC population are eligible for grants under the Scheme.
- As regards definition of poverty line and selection of SC families living below poverty line is concerned, the guidelines issued by the erstwhile Planning Commission and the procedure laid down by the Ministry of Rural Development for selecting the beneficiaries through the Panchayati Raj institutions may be adopted.

### **Scheme Components:**

- **Income Generating Schemes**  
Boost Entrepreneurship among SCs  
Subsidy of Rs 10000/- per beneficiary or 50% of loan
- **Skill Development Programmes**  
Enhance Capacity Building through training  
Skill Training in line with National Framework
- **Infrastructure Development**  
Development Programmes in SC majority villages  
Fills critical gaps in overall development
- **Monitoring and Evaluation**  
Up to 4 % of the total Grants-in-Aid released to the States/UTs can be utilized by the States/UTs for supervision, monitoring and evaluation of economic development schemes implemented with the support of SCA funds.

In order to assist the State Scheduled Caste Corporation for various Administrative expenses, the States/UTs may incur up to 1% of the total SCA released to the States/UTs as part of the permissible expenditure for supervision, monitoring and evaluation.

### **Component wise fund allocation:**

While giving priority to provide funds to the villages selected under the 'Adarsh Gram' component as per actual requirement in a particular year, the funds under the Scheme of PMAJAY will broadly be distributed amongst its components as under:

- a. Adarsh Gram: Up to 50% of the total allocated funds under the scheme to the States/UTs under Gap-filling activities for selected villages.
- b. Administration, Monitoring and Evaluation: Up to 5% of the total allocated funds under the scheme for setting up and operation of the TSG and PIU at the Central level as well as Project Implementation Units (PIU) at the State and District level.
- c. Construction/Repair of Hostels: Up to 2% of the total allocated funds to be utilized for Central Institutions and released directly to the implementing agencies by the Ministry.
- d. Grants-in-aids for the Projects at District/State: The balance available funds under the scheme will be provisionally allocated to the States/UTs in proportion to their SC Population (50% weightage) and on the basis of the ratio of Special Component Plan (now known as State SCSP) to the Annual Plan as compared to the SC population in the States/UTs (50% weightage).

Under the component (b) above, 1% of the funds shall be utilized at Central level and remaining 4% of the funds proportionate to the applicable Central Assistance to be released under respective components of the Scheme would be released to the State/UT Government.

In case of savings made under any component except (b) above, mentioned above, such funds shall be redistributed amongst other components/other States against viable proposals subject to other conditions laid down in the scheme guidelines are fulfilled.

## PM Surya Ghar Muft Bijli Yojana (PMSGMBY)



**Website:** <https://pmsuryaghar.gov.in/#/>

The Government of India has approved the PM Surya Ghar: Muft Bijli Yojana on 29th February, 2024 to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of Rs 75,021 crore and is to be implemented till FY 2026-27. Out of this, the Central Financial Assistance component for residential households amount to Rs 65,700 crore. Additionally, in order to implement the programme, a provision has been made for Capacity Building (1% of CFA), Awareness and Outreach (1% of CFA) and Service Charges (1% of CFA) equivalent to Rs 657 crore for each of the above components.

### Objectives

The key objectives of the programme are:

- To achieve 1 crore rooftop solar system (RTS) installation in residential sector.
- To help provide free/low-cost electricity to 1 crore households up to 300 units of electricity per month by installation of rooftop solar.

- c) To produce renewable electricity of 1,000 billion units through the capacity installed under the programme, which will result in reduction of 720 million ton of CO<sub>2</sub>eq emission during the 25 years of lifetime for rooftop solar projects.
- d) To develop the required enabling ecosystem for rooftop solar projects, including regulatory support, manufacturing facilities, supply chain, vendor network, operation & maintenance facilities, etc., in the country.
- e) To boost local economy and employment generation along with enhanced energy security
- f) To aid in achievement of India's commitment for green climate through its NDCs (Nationally Determined Contributions) at UNFCCC by installation of 30 GW of solar capacity through rooftop solar by 2026-27

### **Central Financial Assistance**

- a) The scheme will support the installation of grid-connected rooftop solar projects in the residential sector through Central Financial Support (CFA) support from the Central Government.
- b) Eligibility: For the purpose of CFA, residential RTS plant would be the grid connected solar power system tagged to a particular residential power connection of the local DISCOM and will only include installations on a roof/terrace/balcony or on top of elevated structures. Special RTS installations such as Building Integrated PV (BiPV) systems shall also be considered eligible for CFA support. To clarify, installations under metering mechanisms such as Group Net Metering and Virtual Net Metering shall be eligible for CFA if the installations are on any roof/terrace/balcony or on top of elevated structures or as BiPV and the metering arrangement is approved by the DISCOM.
- c) Capex Mode: The Capex mode is considered to be one wherein the consumer herself, either through her own capital or through borrowings from financial institutions or otherwise, funds the initial investment into the rooftop solar system. To clarify, these guidelines do not cover RESCO models (where a third party entity other than the consumer makes the initial investment) or Utility Led/State Led Aggregation Models (where a state entity invests on behalf of consumers on an aggregate basis). These modes will be dealt separately in other guidelines. Guidelines for PM-Surya Ghar: Muft Bijli Yojana Central Financial Assistance to Residential Consumers
- d) No CFA will be provided to non-residential segments of consumers (including government segment, commercial and industrial segment etc.).

**CFA Structure: The Central Financial Assistance for the residential sector shall be as per the following table:**

S. No.	Type of Residential Segment	CFA
1.	Residential Sector (first 2 kWp of RTS capacity or part thereof)	60% of benchmark cost of 2 kWp
2.	Residential Sector (with additional RTS capacity of 1 kWp or part thereof)	40% of benchmark cost of additional kWp
3.	Residential Sector (additional RTS capacity beyond 3 kWp)	No additional CFA
4.	Group Housing Societies/ Residential Welfare Associations (GHS/RWA) etc, for common facilities including EV charging up to 500 kWp (@3 kWp per house)	As per CFA of S. No. (2) above

**Benchmark Cost:** The benchmark cost for 1 kW system is fixed at ₹ 50,000/kW for the first 2 kW of RTS capacity and ₹ 45,000 for the additional kW with effect from 13th February, 2024. The benchmark for special category States (States/UTs of Uttarakhand, Himachal Pradesh, J&K, Ladakh, States in the North East including Sikkim, UTs of A&N and Lakshadweep) will be Rs 55,000 for first 2 kW of RTS capacity and Rs 49,500 for the additional kW of RTS capacity.



# PRADHAN MANTRI KISAN URJA SURAKSHA EVAM UTTHAAN MAHABHIYAAN (PM-KUSUM)



प्रधानमंत्री किसान ऊर्जा सुरक्षा एवं उत्थान महाअभियान  
(पीएम - कुसुम)

सोलर पंप लगाएं - डीजल का खर्च एवं पर्यावरण दोनों बचाएं

- और ऊर्जा उत्पादों और जीवन के खर्च एवं प्रदूषण से मुक्ति पाएँ
- बिंदू से 30% और राज्य सरकार से 30% की सब्सिडी दी जाएगी
- इसके अतिरिक्त बैंकों के द्वारा 30% तक ऋण की सुविधा मिल सकती है
- ऋण का चुकाना जीवन पर होने वाले खर्च की कमाई से 5/6 वर्षों में हो पायेगा
- सोलर पंप 25 साल तक चलेगा और इसका रखरखाव भी आसान है

अधिक जानकारी के लिए <https://pmksum.mnre.gov.in> विजिट करें या टोल फ्री नंबर 1800 180 3333 पर कॉल करें

**Website:** <https://pmksum.mnre.gov.in>

Government of India has taken various policy measures to increase the installed power generation capacity from non-fossil fuel sources by 2030. To provide energy and water security to farmers and enhance their income, de-dieselize the farm sector, and reduce environmental pollution, the Government of India launched PM-KUSUM on 08.03.2019.

During 2020-21, the scheme was scaled-up and expanded from its pilot stage and notified with due approval of Ministry of Finance. In August 2022, the scheme was extended till March 2026.

## Components of PM KUSUM

The PM KUSUM Scheme has the following components:

**Component-A:** Setting up of 10,000 MW of Decentralized Ground/ Stilt Mounted Grid Connected Solar or other Renewable Energy based Power Plants by the farmers on their land

**Component-B:** Installation of 14 Lakh Stand-alone Solar Agriculture Pumps

**Component-C:** Solarisation of 35 Lakh Grid Connected Agriculture Pumps including Feeder Level Solarization

The PM-KUSUM Scheme allows inter-se transfer of quantities between Component-B and Component-C. All three components of the scheme aim to add Solar capacity of about 34,800 MW by March 2026 with the total Central Financial support of ₹ 34,422 crore.

## Component A

### Salient Features

- This Component aims at setting up of 10,000 MW of Decentralized

Ground/ Stilt Mounted Grid Connected Solar or other Renewable Energy based Power Plants by farmers on their land.

- Solar or other Renewable Energy based Power Plants (REPP) of capacity of 500 kW to 2 MW will be setup by Renewable Power Generator (RPG).
- The REPP will be preferably installed within five km radius of the sub-stations in order to avoid high cost of sub-transmission lines and to reduce transmission losses.
- The total energy purchased from these RE plants will be accounted for Renewable Purchase Obligation (RPO) under Decentralized Renewable Energy (DRE) category by the DISCOM.

### **Eligibility**

- The REPP under the scheme would be installed by the farmers on his own land either directly by himself or in partnership with group of farmers/ cooperatives/ panchayats/ Farmer Producer Organisations (FPO)/Water User associations (WUA), or through a developer.
- Group of farmers/ cooperatives/ panchayats/ Farmer Producer Organisations (FPO)/ Water User associations (WUA) etc. can opt for developing the REPP through developer(s). The farmer may provide his land to the DISCOM, which will then be considered as RPG in this case. In such a case, the land owner will get lease rent as mutually agreed between the parties. The lease rent may be in terms of Rs. per year per acre of land or in terms of Rs. per unit energy generated per acre of land area. The farmer(s) may opt for payment of lease rent directly in their bank account by the DISCOM, from the payment due to the developer. A model Land Lease Agreement to facilitate the beneficiaries is as per Annexure I. However, the terms of Land Lease Agreement may be finalised with mutual consent of concerned parties.

### **Component B**

#### **Salient Features**

- This Component is for installation of standalone Solar Pumps/ replacement of diesel pumps by solar pumps.
- Under this Component, individual farmers will be supported to install standalone Solar Agriculture pumps or replacement of existing diesel Agriculture pumps / irrigation systems in off-grid areas, where grid supply is not available.
- Priority would be given to small and marginal farmers and farmers using micro irrigation.
- Pumps of capacity higher than 7.5 HP may be allowed, but the CFA will be limited to the CFA applicable for pump of 7.5 HP.
- For the individual farmers in the North-Eastern region (NER); Hilly

region (Jammu & Kashmir, Ladakh, Uttarakhand and Himachal Pradesh) and Islands (Andaman & Nicobar, Lakshadweep), the CFA will be available for pump capacity up to 15 HP, however the CFA for pumps up to 15 HP will be restricted to 10% of total installations

- Maximum Solar PV capacity in kW is allowed as per the pump capacity in HP, in accordance with the MNRE specifications. For example, 3 HP pump capacity cannot have solar capacity of more than 3 kW.
- DISCOMs/ Agricultural Department/ Minor Irrigation Department/ any other Department designated by State Government will be the implementing agencies for this component.
- Agricultural Department may be prioritized as State Implementing Agency (SIA) by the State Governments given their extensive network of Agri and allied services along with embedded human resource availability.
- Implementing agency will get service charges as applicable under Scheme Guidelines

### **Component C**

#### **Salient Features**

- This Component aims at solarization of grid connected agriculture pumps including Feeder Level Solarization
- The objective of this component is to provide reliable day-time solar power to farmers, enhancing their income by purchasing surplus solar power and thus incentivizing them for saving water
- Under Individual Pump Solarization (IPS), solar PV capacity up to two times of pump capacity in kW is allowed, so that the farmer will be able to use the generated solar power to meet the irrigation needs and get additional income by selling surplus solar power to DISCOMs.
- Under Feeder Level Solarization (FLS), States are supported for solarization of agricultural feeder or mixed feeders.
- DISCOMs /GENCO/ any other Department designated by State Government will be the implementing agencies
- State Implementing agencies will submit proposals to MNRE for approval.
- In case of dark zones/black zones only existing grid connected pumps will be solarized.
- Implementing agency will get service charges as applicable under Scheme Guidelines.

# AGRI CLINIC AND AGRI BUSINESS CENTRES - AGRICULTURAL BANKING (ACABC) SCHEME



**Website :** <https://www.agriclinics.net>

## **Objective:**

- To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers;
- To support agricultural development; and
- To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses.

## **CONCEPT / DEFINITION**

**Agri-Clinics:** Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

**Agri-Business Centres:** Agri-Business Centres are commercial units of agri-ventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post harvest management and market linkages for income generation and entrepreneurship development. Some such eligible activities under Agri Clinics and Agri Business Centres.

## ELIGIBILITY CRITERIA FOR CANDIDATES

The scheme is open to following categories of candidates of age group of 18 to 60 years.

- Graduates in agriculture and allied subjects like Horticulture, Sericulture, Dairy, Animal Husbandry, Fisheries, Home/ Community Sciences, Biotechnology, Agricultural Engineering, Forestry, Food Technology, Food Nutrition and Dietetics etc, from SAUs/ Central Agricultural Universities/ Universities and graduates in Environmental Science, Botany, Zoology and Chemistry recognized by ICAR/ UGC. Degree in Agriculture and allied subjects offered by other agencies are also considered subject to approval of Department of Agriculture Cooperation & Farmers Welfare, Government of India on recommendation of the State Government.
- Diploma (with at least 50% marks)/ Post Graduate Diploma holders in Agriculture and allied subjects from State Agricultural Universities, State Agriculture and Allied Departments and State Department of Technical Education. Diploma in Agriculture and allied subjects offered by other agencies (autonomous bodies, UGC affiliated universities etc.,) are also considered subject to approval of Department of Agriculture Cooperation & Farmers Welfare, Government of India on recommendation of the State Government.
- Post Graduation in Agriculture & allied subjects.
- Degree courses recognized by UGC having more than 60 percent of the course content in Agriculture and allied subjects
- Diploma/Post-graduate Diploma courses with more than 60 percent of course content in Agriculture and allied subjects, after B.Sc. with Biological Sciences from recognized colleges and universities.
- Agriculture related courses at intermediate (i.e. plus two) level, with at least 55% marks.

## Project Cost Ceiling

- Ceiling of project cost for subsidy is Rs. 20 lakh for an individual project (25 lakh in case of extremely successful individual projects) and up to Rs. 100 lakh for a group project (Established by a group comprising at least 5 trained persons under the scheme). The bank may, nevertheless, subject to their own satisfaction, finance groups formed by 2 or more trained persons under the scheme, with in 9th the TFO ceiling Rs. 20 lakh per trained person and overall ceiling of Rs. 100 lakh, whichever is less for the purpose of subsidy. However, the actual credit sanctioned by the bank for a venture established under the scheme could be higher depending on the financial viability and technical

feasibility. Thus, for instance, if an individual is granted a loan for TFO of Rs. 35 lakh, subsidy shall be reckoned only on TFO of Rs. 20 lakh.

- To encourage exceptionally successful individual agri-preneurs, the project cost limit for subsidy purposes may be extended by Rs. 5 lakh in addition to the generally applicable project cost limit of Rs. 20 lakh for calculating subsidy. This will serve as an incentive to an agri-preneur to expand his/her already established and successful venture. Format for considering such cases is given on the MANAGE website <http://www.agriclinics.net/guidelines/Annexure-XVII.pdf> (Ventures which score minimum 75 marks as per the format will be considered exceptionally successful). Such cases are to be approved by the Empowered Steering Committee using the criteria given at Annexure X based on the recommendation of the Banker and ATMA official.
- In order to provide extension services using web-enabled resources of DAC&FW and other agencies, computer, printer and broadband connection should be an integral part of TFO.
- To attract more women candidates to the scheme parents/husbands/ in-laws of the trained women candidate can be made co-borrowers with the eligibility for subsidy

#### **Term Loan:**

- The term loan would be composite in nature and participating bank(s) would extend bank loan as per the TFO, which would include fixed capital cost and working capital for one operating cycle. Loan sanctioned will be the differential amount between TFO and margin money.
- Composite subsidy will be provided even for low capital investment cases as it is definitely possible that some agri-preneurs already have capital (e.g. a building) to start a venture, thereby requiring minimal capital investment. At least 10% value of the Total Financial Outlay of the project should be in capital form.
- The repayment schedule will be drawn on the total amount of the loan (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan (excluding subsidy).
- Repayment period will depend on the nature of activity and will vary between 5 to 10 years. The repayment period may include a maximum grace period of 2 years (to be decided by the financing bank as per needs of individual projects).
- Rate of interest on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. Interest would be chargeable on borrower's accounts as per RBI/ Bank's policy.

➤ **Margin Money.**

The stipulations on margin money shall be in accordance with the guidelines of Reserve Bank of India issued from time to time. In case of loans up to Rs. 5 lakh, no margin money is required as per present norms.

The margin money to be contributed by the general category entrepreneur will be as per prevailing norms. However, concessions would be made in respect of SCs/STs, women and beneficiaries of North-Eastern States, Hill areas. In such cases, a maximum of 50% of the margin money prescribed by banks could be given by NABARD to meet the shortfall in borrower's contribution, if the bank is satisfied that the borrower is unable to meet the margin money requirements. Such assistance to banks by NABARD will be without any interest. The banks may, however, levy a service charge up to 2% per annum from the borrowers.

- **Security** As most of the eligible activities pertain to agricultural input supply and services and the cost of investment will be less than Rs. 25 lakh in most cases, the security norms applicable to tiny industries as prescribed in RBI circular No.RPCD.PLNFS.BC.65/06.02.31/ 99-2000 dated 31.3.2000 would be made applicable to these units. Accordingly, up to a loan amount of Rs. 5 lakh, the loans can be secured against hypothecation of assets created and no further security would be necessary.

**RAJASTHAN STATE GOVERNMENT  
SPONSORED SCHEMES**



सत्यमेव जयते

**राजस्थान सरकार**  
**GOVERNMENT OF RAJASTHAN**

## **DR. BHIMRAO AMBEDKAR RAJASTHAN DALIT, ADIVASI UDYAM PROTSAHAN YOJANA-2022 (BRUPY)**

### **Objective:**

Ensure effective participation of SC/ST communities in manufacturing, service, and trade sectors and Create local employment opportunities to prevent urban migration.

### **Eligibility:**

- Must be a native of Rajasthan, aged 18 or above.
- Not employed in central or state services or their institutions.
- In partnerships, LLPs, cooperative societies or companies, 51% ownership should be held by SC/ST individuals.
- Should not be a defaulter in loan repayments to Banks or Financial Institutions.
- Must not be declared mentally unsound or insolvent.

### **Project Cost Limits:**

- Manufacturing Units: Up to Rs. 10 crore.
- Service Units: Upto Rs. 5 crore.
- Trading units: Upto Rs. 1 crore.

### **Funding structure:**

- Manufacturing and Service enterprises: Up to 40% of the total project cost as working capital loan.
- Trading Units: Up to 90% of the project cost as working capital loan.

### **Own contribution and Maximum Loan Limits:**

- Manufacturing Enterprises: Minimum 10% contribution; up to 90% loan
- Services Enterprises: Minimum 10% contribution; up to 90% loan.
- Trading Sector: Minimum 15% contribution; up to 85% loan.

### **Interest Subsidy:**

- 9% subsidy on loans upto Rs. 25 lakh.
- 7% subsidy on loans upto Rs. 5 crore.
- 6% subsidy on loans upto Rs. 10 crore.

### **Margin Money:**

- Upto 25% of the project cost or Rs. 25 lakh, whichever is less.

### **Additional Incentives under Rajasthan Investment Promotion Scheme:**

- 100% SGST reimbursement for 10 years.
- 100% exemption in land conversion charges.
- 100% stamp duty exemption on land purchase, lease and loan documents.

## MUKHYAMANTRI NARI SHAKTI UDYAM PROTSAHAN YOJANA (MNSUPY)

**Objective:** To empower women entrepreneurs by providing them with financial assistance and support. The main objective of the scheme is to encourage women to start their own businesses and become financially independent. Promote self-employment and reduce unemployment among women in Rajasthan. Support the growth of micro, small, and medium enterprises (MSMEs) led by women.

### Loan Limit

- Loan amount of ₹ 50,00,000/- to individual women.
- Loan amount of Rs 1,00,00,000/- to self-help groups/cluster of SHG/ federation..

### Subsidy

- A Subsidy money of 25% of the sanctioned loan amount will be provided under the scheme. For women belonging to Scheduled Castes/Tribes, Scheduled Castes, widows, abandoned women, victims of violence and disabled women, the Subsidy money will be 30% of the sanctioned loan amount.
- Note:
  1. The maximum limit of Subsidy money will be ₹ 15,00,000/-.
  2. The applicant's own contribution (5% / 10% of the project proposal) will be considered for Subsidy money.
  3. Land value will not be included in the project proposal. The maximum limit of loan amount payable for construction of workshop/building will be up to 20% of the sanctioned amount of the project proposal.
  4. The maximum limit of loan for business will be Rs. 10 lakh. Business refers to wholesale or retail purchase-sale of commercial products.

### Promotion of collateral security free loans:

- As per the guidelines of the Reserve Bank of India, collateral security will not be required for loans up to Rs. 10 lakh. Loans above Rs. 10 lakh can be linked with the Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE). The fee amount will be borne by the beneficiary. If the applicant voluntarily wants to give collateral security on the loan, they can do so.

### **Eligibility**

- The applicant's age should be 18 years or more.
- The applicant should be a permanent resident of Rajasthan.
- The women's self-help group or group of these groups (cluster/federation) must be registered under any department of the state government and in case of cluster/federation of groups, it will be necessary to be registered under the Cooperative Act as per the rules.

### **Exclusions**

- Such applicants whose family members have benefited from any other central/state employment-oriented, grant program/ scheme in the last 5 years.
- Applicants in whose family any member is a defaulter or defaulter of any financial institution/bank.
- Note:-Family means husband, wife and minor children.

### **The following activities will be ineligible under the scheme:-**

- Manufacture and sale of products made from meat, liquor, and intoxicants.
- Explosive substance.
- Transport vehicle, the on-road price of which is Rs 10 lakh. be more than
- Non-recyclable polythene and environmentally harmful plastic products.
- Products/activities banned by the Government of India/State Government from time to time.

# CM SVANIDHI YOJANA

## Introduction

In the budget announcement for the financial year 2024-25, the Honorable Chief Minister has announced to the "Mukhyamantri SVANidhi Yojana" with the aim of uplifting the needy and downtrodden families in urban areas of the State, on the lines of Pradhan Mantri SVANidhi Yojana. In the implementation of the said budget announcement, "Mukhyamantri SVANidhi Yojana" is being implemented in the urban local body areas of the State, so that by getting financial assistance in their areas easily, they will be able to increase their income generating activities and improve their standard of living.

## Objective

- To provide easy loan facility to the needy and helpless families of urban areas and encourage their self-reliance.
- To increase capital flow in small businesses and enterprises.
- To promote financial inclusion.

## Beneficiaries of the scheme:

- Workers of unorganized service sector belonging to needy and helpless families such as gig workers, transport workers, domestic workers, building construction workers, hawkers, waste workers, rag pickers, artisans etc. who are not entitled to benefits under the Pradhan Mantri Swamidhi Yojana.

**Exemptions\*:** No stamp duty and Udyam registration will be required from the beneficiaries.

## Eligibility:

- Age limit should be 18 to 60 years and should be a native of Rajasthan.
- It will be mandatory for the applicant to have a Janadhaar card of the local urban area.
- The beneficiary should have a work permit issued by the concerned department.

## Benefits:

- 7% interest subsidy will be payable by the State Government on bank loan.
- The beneficiaries of the scheme will be given loans of Rs 10,000, Rs 20,000 and Rs 50,000 in three phases, with repayment periods of 12 months, 18 months and 36 months respectively.

**Scheme Duration:** The scheme will be operational for 5 years from its inception.

**Loan disbursement and repayment process:**

- The loan will be in the form of Working Capital Demand Loan.
- The loan provided by the banks to the beneficiary will be completely collateral-free.
- The loan amount will be disbursed directly to the beneficiary's bank account within a period of two weeks.
- In case of non-payment on time, delay/penalty charges for repayment of the loan will be charged as per banking rules.
- The loan holder can close the account by paying the loan in full only after six months from the date of receipt of the loan.

**Interest subsidy:**

- On payment of the loan by the beneficiary within the stipulated time period, the State Government will pay 07 percent interest subsidy on the loan, which will be transferred directly to the loan account of the beneficiary on demand by the Bank every 06 months.
- The lending bank shall submit interest subsidy claims only for the accounts of beneficiaries which are non-NPAs and are in vogue during the claim period, as per current RBI guidelines and only these will be considered by the State Government for granting interest subsidy.
- The beneficiary will get the benefit of subsidy only if the installments are repaid within the stipulated time period.
- Interest subsidy will be reimbursed on a quarterly basis.

**Bank Guarantee:**

There is a provision of graded guarantee security for the loans sanctioned under the scheme to be operated by the Micro and Small Enterprises Credit Guarantee Fund Trust (CGTMSE), which will be operated at the portfolio level. The State will bear the CGTMSE fees or its premium.

**Creation of portal for the scheme**

For effective implementation of the scheme, an integrated IT platform and app will be developed by the Department of Information and Technology, Rajasthan for various stakeholders such as applicants/local bodies/lending banks, through which real time monitoring of the scheme will be done as well as e-SVANidhi system will be developed for the documents and e-signature of the applicant desired by the banks.

## Important Updates

### Stand-Up India (SUPI) Scheme (as communicated by SIDBI & DFS via email)

Stand-Up India (SUPI) Scheme was launched on 05.04.2016 and was extended till FY 2025. Since the Scheme was operative till 31.03.2025, data with sanction date on or after 01st April, 2025 will automatically be rejected on the portal.

Please note -

1. All the applications sanctioned post March 31st, 2025, shall be rejected.
2. Post April 30th, 2025, the portal shall not accept the upload of SUPI data.

### CGTMSE Scheme

CGTMSE vide circular no. CGTMSE/273 dated 18th March 2025 had increased the ceiling of coverage from Rs. 5.00 Cr to Rs. 10.00 Cr under Credit Guarantee Scheme – I for credit facilities extended to Micro & Small enterprises.

The said modification shall be applicable for all guarantees approved on or after April 01, 2025 including enhancement in working capital of existing covered accounts.

All Banks are requested to cover all eligible units under CGTMSE.

The standard rate of Annual Guarantee fee shall be as under:

Slab (Rs.)	Standard Rate % (AGF)
Above 5 Cr - 8 Cr	1.10
Above 8 Cr - 10 Cr	1.20

### Revised Classification of MSME post Budget-2025

Revised Classification applicable w.e.f 1st April 2025

Composite Criteria: Investment in Plant & Machinery/equipment and Annual Turnover

New MSME Classification Criteria as per Union Budget 2025				
ENTERPRISE CATEGORY	CURRENT INVESTMENT LIMIT	REVISED INVESTMENT LIMIT	CURRENT TURNOVER LIMIT	REVISED TURNOVER LIMIT
MICRO ENTERPRISE	₹5 crore	₹25 crore	₹5 crore	₹10 crore
SMALL ENTERPRISE	₹10 crore	₹25 crore	₹10 crore	₹100 crore
MEDIUM ENTERPRISE	₹50 crore	₹125 crore	₹250 crore	₹1500 crore



वित्तीय सेवाएं विभाग  
नित मंत्रालय  
नारा धरदार

# भूल जाइए दावे से जुड़ी सारी चिंताएँ



आसानी से बीमा हितलाभों का दावा कीजिए

इस योजनाओं के तहत



**प्रधानमंत्री जीवन  
ज्योति बीमा योजना**

वार्षिक प्रीमियम सिर्फ ₹ 436  
में ₹ 2 लाख का जीवन बीमा

- ऐसे सभी बैंक खाताधारकों के लिए जिनकी आयु 18 से 50 वर्ष के बीच है।
- आपके बाद, आपके परिवार के लिए जीवन बीमा राशि

**प्रधानमंत्री सुरक्षा  
बीमा योजना**

वार्षिक प्रीमियम सिर्फ ₹ 20  
में ₹ 2 लाख का दुर्घटना बीमा

- ऐसे सभी बैंक खाताधारकों के लिए जिनकी आयु 18 से 70 वर्ष के बीच है।
- बीमा दुर्घटना के कारण होने वाली मृत्यु और स्थायी विकलांगता से कवर करता है।

प्रधानमंत्री सुरक्षा बीमा योजना / प्रधानमंत्री जीवन ज्योति बीमा योजना के अंतर्गत विकलांग की स्थिति में बीमा धारक द्वारा दावा तथा बीमा धारक की मृत्यु होने पर उनके नामित द्वारा दावा, इनमें से जो भी स्थिति हो दावा प्रायः दुर्घटना / मृत्यु के 30 दिनों के अंदर विनिर्धारित दावा फॉर्म में, निम्नलिखित कागजातों के साथ बैंक की उस शाखा में दर्ज किया जाना चाहिए जहां बीमा धारक का बैंक खाता हो :

- 1 पीएमजेबीवाई के लिए—मृत्यु का प्रमाणपत्र
- 2 पीएमएसवाई के लिए
- 3 विनिर्धारित फॉर्म में डिस्चार्ज वाउचर

अ) दुर्घटना की कनट दन्वीरेशन रिपोर्ट (एकमाईआर)/पदनाम की पुष्ट प्रति  
ब) बीमाधारक की मृत्यु की दवा से होने वाले निशानों की तस्वीरें प्रत्येक पर  
ग) कानूनी अदालत से मामले में निश्चित करने से अदालत का प्रमाण पत्र

बैंक द्वारा जल्द से जल्द कागजातों को बीमा कंपनी के पास जमा कराया जाएगा, इसमें दावे के मिलने से 30 दिनों से अधिक समय नहीं लिया जाएगा। बीमा कंपनी द्वारा दावे पर निपटान प्रक्रिया कर के दावे का वितरण किया जाएगा।

दावा फॉर्म बैंक, बीमा कंपनियों की शाखाओं और [www.jansuraksha.gov.in](http://www.jansuraksha.gov.in) पर उपलब्ध है। अधिक जानकारी के लिए, कृपया नेशनल टोल फ्री नं. 180011001/18001801111 या राज्य टोल फ्री नं. 18001800124 पर कॉल करें या हमारी वेबसाइट [www.jansuraksha.gov.in/](http://www.jansuraksha.gov.in/) [www.financialservices.gov.in](http://www.financialservices.gov.in) पर विजिट करें।

इस अवसर का लाभ उठाएँ। दोनों योजनाओं का पंजीकरण अभी जारी है। प्रधानमंत्री जीवन ज्योति बीमा योजना में

31 अगस्त 2015 से पहले पंजीकरण कराने पर अन्य स्वास्थ्य का प्रमाणपत्र देने की आवश्यकता नहीं है। अपने बैंक से संपर्क करें, आज ही!