

**ANNEXURE (Updated as on 28.02.2020)**

<b>Prime Minister Employment Generation Programme (PMEGP) implemented by KVIC</b>				
Scheme Description	The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the Scheme is routed by KVIC through the identified Banks for eventual distribution to the beneficiaries / entrepreneurs in their Bank accounts.			
Nature of assistance	<ul style="list-style-type: none"> <li>- Term Loan and Working Capital</li> <li>- For setting up of new Micro Enterprise units:               <ul style="list-style-type: none"> <li>▪ Maximum cost of the project/ unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 lakh.</li> </ul> </li> <li>- For upgradation of existing Micro Enterprise units:               <ul style="list-style-type: none"> <li>▪ Maximum cost of the project/unit admissible under manufacturing sector for upgradation is Rs.1.00 crores and under business/service sector is Rs.25 lakh.</li> </ul> </li> </ul>			
Who can apply	Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business / service sector. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible. 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.			
Beneficiary's Own Contribution and Quantum of Margin Money Subsidy	<b>- For setting up of new Micro Enterprise units</b>			
	<b>Categories of beneficiaries under PMEGP</b>	<b>Beneficiary's own contribution (of project cost)</b>	<b>Rate of Subsidy</b>	
	<b>Area (location of project /unit)</b>		<b>Urban</b>	<b>Rural</b>
	<b>General Category</b>	<b>10%</b>	<b>15%</b>	<b>25%</b>
	<b>Special (including SC/ ST/ OBC/ Minorities/ Women, Physically handicapped, Ex-Servicemen, NER, Hill and Border areas etc.</b>	<b>5%</b>	<b>25%</b>	<b>35%</b>
	<b>- For up-gradation of existing Micro Enterprise units</b>			
	<b>Categories of beneficiaries under PMEGP</b>	<b>Beneficiary's own contribution (of Project Cost)</b>	<b>Rate of subsidy (of Project Cost)</b>	
All Categories	10%	15% (20% in NER and Hill States)		

## **Credit Linked Capital Subsidy Scheme (CLCSS)**

Scheme Description	<p>The CLCSS Scheme was launched in October, 2000 and revised w.e.f. September 29, 2005. The revised scheme aims at facilitating Technology Upgradation of Micro and Small Enterprises by providing 15% capital subsidy (12% prior to 2005) on institutional finance availed by them for induction of well-established and improved technology in approved sub-sectors/products. The admissible capital subsidy under the revised scheme is calculated with reference to purchase price of Plant and Machinery. Maximum limit of eligible loan for calculation of subsidy under the revised scheme has also been raised from Rs. 40 lakh to Rs. 100 lakh w.e.f. September 29, 2005.</p>
Eligible entities	<ul style="list-style-type: none"><li>➤ Sole Proprietorships</li><li>➤ Partnerships</li><li>➤ Co-operative Societies</li><li>➤ Private and Public Limited Companies in SSI sector</li></ul> <p>(Priority shall be given to women entrepreneurs)</p>
Quantum of Loan Amount and Subsidy amount	<ul style="list-style-type: none"><li>➤ 15% of the investment in eligible plant &amp; machinery</li><li>➤ Ceiling on Loan- Rs.100 lakh</li><li>➤ Ceiling on subsidy-Rs.15 lakh</li></ul>

## **National Rural Livelihood Mission of Government of India**

- NRLM is the flagship program of Govt. 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 services.
- In 250 identified districts, banks will lend to all the women SHGs @7% up to an aggregated loan amount of Rs 3,00,000/-. The SHGs will also get additional interest subvention of 3% on prompt payment, reducing the effective rate of interest to 4%.
- SHG should be in active existence at least since the last 6 months, should be practicing 'Panchasutras' i.e. Regular meetings; Regular savings; Regular inter-lending; Timely repayment; and Up-to-date books of accounts and qualify as per grading norms fixed by NABARD.

### **Subsidy Schemes administered by NABARD**

- Scheme For Development/ Strengthening Of Agricultural Marketing Infrastructure, Grading and Standardization
- Capital Investment Subsidy for Construction/ Renovation/ Expansion of Rural Godowns
- Dairy Entrepreneurship Development Scheme
- Poultry Venture Capital Fund (Subsidy)
- National Mission for Food processing (Ministry of Food Processing Industries – MoFPI)
- Solar Subsidy Scheme

*Note: Subsidy schemes are subject to availability of funds with NABARD. Details of the scheme are available on [www.nabard.org](http://www.nabard.org)*

## **Kisan Credit Card Interest Subvention by RBI**

GOI will provides 2% subvention to banks in respect of Kisan Credit Card loans for short term crop production up to Rs.3.00 lakh and for working capital loan to allied activities up to Rs.2.00 lakh. However, interest subvention benefit for Kisan Credit Card loans (i.e. crop loan + working capital loan for animal husbandry and fisheries) will be available only on an overall limit of ₹ 3 lakh per annum and subject to a maximum limit of ₹ 2 lakh per farmer involved in activities only related to animal husbandry and / or fisheries.

KCC loans extended @ 7% per annum will be eligible for 2% interest subvention on the amount of disbursement for a maximum period of 12 months from first disbursement. Subvention (2%) will be calculated on the crop loan amount from the date of its disbursement/drawal in the account up to the date of actual repayment of the crop loan by the farmer or up to the due date of the loan fixed by the banks whichever is earlier, subject to a maximum period of one year (365 day or 366 days for leap year).

Government of India will also provide *additional* interest subvention of 3% p.a. in respect of those prompt paying farmers/ borrowers who repay their KCC loan within one year of disbursement/ drawal of such loans. This subvention will be available to such farmers on KCC loan taken for crop production and working capital for allied activities, up to maximum amount of Rs.3.00 lakh availed of by them during the year, *from the date of disbursement/drawal of the loan up to the actual date of repayment by borrowers or up to the due date fixed by the bank for repayment of loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement.* This *additional* subvention will be available on the condition that the effective rate of interest on short-term production credit up to Rs.3.00 lakh for such farmers will now be 4% p.a. This benefit would not accrue to those farmers/borrowers who repay after one year of availing such loans.