

What is MUDRA?

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd., is a new institution being set up by Government of India for development and refinancing activities relating to micro units. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non corporate small business sector.

What are the offerings of MUDRA? How will MUDRA function?

Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

- Shishu : Covering loans upto 50,000/-
- Kishor : Covering loans above 50,000/- and upto 5 lakh
- Tarun : Covering loans above 5 lakh to 10 lakh



MUDRA will be operating as a refinancing institution through state/regional level intermediaries. MUDRA's delivery channel is conceived to be through the route of refinance primarily to NBFCs / MFIs, besides other intermediaries including banks, Primary Lending Institutions, etc.

At the same time, there is a need to develop and expand the delivery channel at the ground level. In this context, there is already in existence, a large number of 'Last Mile Financiers' in the form of companies, trusts, societies, associations and other networks which are providing informal finance to small businesses.

Who are the target Clients of MUDRA/ What kind of Borrowers are Eligible for Assistance from MUDRA?

- Artisans
- Micro Small & Medium Entrepreneurs Handicraft Unit
- Proprietorship / Partnership firms running as small manufacturing Handicraft units
- Mastercraft person
- National Awardee

Major Craft to be Covered under Scheme

- | | | |
|-------------------------------------|---------------------------------|---------------------|
| • Carpet & other floor covering | • Art Metalware | • Woodwares |
| • Hand printed textile scarves | • Embroidered & Crocheted goods | • Shawls as artware |
| • Zari & Zari goods | • Immitation Jewellery | • Cane & Bamboo |
| • Misc/ Others Please Specify | | |

What is the rate of interest charged by MUDRA?

Loan Amount Upto Rs.50000				
Sr. No.	Particular	Rate of Interest	Interest Subvention Provided by O/O DC(H)	Net Rate of Interest after Subvention
1	Loan up to 1 Year	9.40%	3%	6.40%**
2	Loan up to 1-3 year	9.55%	3%	6.55%**
3	3 Years & above	9.70%	3%	6.70%**

Loan Amount above Rs.50000				
Sr. No.	Particular	Rate of Interest	Interest Subvention Provided by O/O DC(H)	Net Rate of Interest after Subvention
1	Loan up to 1 Year	11.65%	3%	8.65%**
2	Loan up to 1-3 year	11.80%	3%	8.80%**
3	3 Years & above	11.95%	3%	8.95%**

** Interest Rate may be differ at the time of processing of loan. As revised by Nationalised bank time to time

Mudra Card

A hassle free and flexible credit product.

- Meets the working capital needs of the unit.
- Issued by a Bank either directly or in association with MFIs.
- Issued as 'RuPay' Debit Card.
- Cash can be withdrawal from any ATM or purchases from merchandise using POS machines.



For more Information Contact

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DEVELOPMENT COMMISSIONER (HANDICRAFTS)

Ministry of Textiles, Govt. of India

West Block No. VII, R.K.Puram, New Delhi-110066

Tel: +91-11-26106902, Fax: +91-11-26163085

Web: www.handicrafts.nic.in, www.craftclustersofindia.in



HANDICRAFTS MEGA CLUSTER MISSION

Hall No - 1, 3rd Floor, Rajiv Gandhi Handicraft Bhawan,

Baba Kharak Singh Marg, Connaught Place, New Delhi-110001

Telefax : 011-23341265, E-mail: info@handicraftmegaccluster.in

Website: www.handicraftmegaccluster.in

**APPLICATION FORM FOR
LOAN UPTO Rs. 50,000/-**

शाखा का नाम :

Name of the Branch:

प्रधानमंत्री मुद्रा योजना के लिए ऋण आवेदन-फार्म
LOAN APPLICATION FORM PRADHAN MANTRI MUDRA YOJANA
(जाँच सूची के अनुसार दस्तावेजों के साथ प्रस्तुत किया जाए)
(To be submitted along with documents as per the check list)

क. कार्यालय उपयोग हेतु

A. For office Use:

उद्यम का नाम EnterpriseName	आवेदन क्रम संख्या Application Sl. No.	शाखा का नाम Name of the Branch	श्रेणी Category
			शिशु/किशोर/तरुण Shishu/Kishor/Tarun

ख. व्यवसाय संबंधी जानकारी :

B. Business Information:

उद्यम का नाम Name of the Enterprise										
गठन Constitution	✓	एकल स्वामित्व Proprietary	भागीदारी Partnership	प्रा.लि. Pvt. Ltd.	लिमिटेड कम्पनी Ltd. Company	अन्य कोई (निर्दिष्ट करें) Any Others (specify)				
वर्तमान व्यवसाय पता Current Business Address	<div>राज्य State</div> <div>पिन कोड PIN Code</div> <div>व्यवसाय परिसर Business Premises</div> <div>✓</div> <div>किराए का Rented</div> <div>स्वयं का Owned</div>									
टेलीफोन नं. Telephone No.				मोबाइल नं. Mobile No.	91					
ई-मेल : E-mail:										
व्यवसाय कार्यकलाप Business Activity	विद्यमान Existing									
	प्रस्तावित Proposed									

प्रारंभ करने की तिथि (दिन/महीना/वर्ष) Date of Commencement(DD/MM/YYYY)							
क्या इकाई पंजीकृत है Whether the Unit is Registered	√	हाँ Yes		नहीं No			
यदि पंजीकृत है (कृपया उल्लेख करें : पंजीकरण नं. और वह अधिनियम जिसके अंतर्गत पंजीकृत है) If Registered (Please mention: Registration no. And the Act under which registered)							
पंजीकृत कार्यालय का पता Registered office Address							
सोशल श्रेणी Social Category	√	एससी SC	एसटी ST	ओबीसी OBC	अल्पसंख्यक समुदाय Minority Community		
यदि अल्पसंख्यक समुदाय है If Minority Community	√	बौद्ध Buddhists	मुस्लिम Muslims	ईसाई Christians	सिख Sikhs	जैन Jains	पारसी Zoroastrians

ग. मालिक / भागीदारों / निदेशकों की पृष्ठभूमि :

C. Background Information of Proprietor/ Partners/ Directors:

क्र.सं. S.No	नाम Name	जन्मतिथि Date of Birth	लिंग Sex	आवासीय पता और साथ में मोबाइल नं. Residential Address with Mobile No.	शैक्षणिक योग्यता Academic Qualification	कार्यकलाप संचालित करने का अनुभव (वर्षों में) Experience in the line of activity (Years)
1.						
2.						
3.						

क्र.सं. S.No	पहचान प्रमाण Id proof	पहचान प्रमाण सं. Id proof no.	पता प्रमाण Address proof	पता प्रमाण संख्या Address proof no.	पैनकार्ड / डीआईएन नम्बर PAN Card/DIN No.	बैंक के पदाधिकारियों/निदेशक के साथ संबंध, यदि कोई हो Relationship with the officials/ Director of the bank if any
1.						
2.						
3.						

घ. सहयोगी फर्मों के नाम और सहयोगी फर्मों के व्यवसाय की प्रकृति :

D. Names of Associate Concerns and Nature of Association:

सहयोगी फर्मों के नाम Names of Associate Concern	सहयोगी फर्मों का पता Address of Associate Concern	वर्तमान बैंक जिसके साथ बैंकिंग व्यवहार किया जा रहा हो Presently Banking with	सहयोगी फर्म के व्यवसाय की प्रकृति Nature of Association Concern	सहयोगी फर्म में मालिक/साझेदार/निदेशक या सिर्फ निवेशक के रूप में हित की सीमा Extent of Interest as a Prop./Partner/ Director or Just Investor in Associate Concern

ड. विद्यमान बैंकिंग / ऋण सुविधाएं (रूप में)

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

सुविधाओं का प्रकार Type of Facilities	वर्तमान बैंक जिसके साथ बैंकिंग व्यवहार किया जा रहा हो Presently Banking with	प्राप्त की गई ऋण सीमा Limit Availed	दिनांक को बकाया राशि Outstanding As on	प्रस्तुत की गई प्रतिभूति Security lodged	आस्ति वर्गीकरण की स्थिति Asset classification status
बचत खाता Savings Account		लागू नहीं N. A.		लागू नहीं N. A.	
चालू खाता Current Account		लागू नहीं N. A.		लागू नहीं N. A.	
कैश क्रेडिट Cash Credit					
सावधि ऋण Term Loan					
साख पत्र / बैंक गारंटी LC/BG					
यदि इसी बैंक के साथ बैंकिंग व्यवहार किया जा रहा हो, तो यहां ग्राहक आईडी प्रस्तुत की जाए : If banking with this bank, customer ID to be given here:					

यह प्रमाणित किया जाता है कि हमारी इकाई ने विगत में अन्य किसी बैंक/वित्तीय संस्था से ऋण प्राप्त नहीं किया है और मैं/हम उपर्युक्त स्तंभ क्र. ड. में उल्लिखित को छोड़कर अन्य किसी बैंक/वित्तीय संस्था का ऋणी नहीं हूँ/के ऋणी नहीं हैं ।

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

च. प्रस्तावित ऋण सुविधाएं (रूप में)

F. Credit Facilities Proposed:(In Rs.)

सुविधाओं का प्रकार Type of Facilities	राशि Amount	ऋण सुविधा प्राप्त करने का उद्देश्य Purpose for which Required	प्रस्तुत की गई प्राथमिक प्रतिभूति का ब्यौरा (अनुमानित मूल्य/राशि का उल्लेख किया जाए) Details of Primary Security Offered (with approx. value to be mentioned)
कैश क्रेडिट Cash Credit			
सावधि ऋण Term Loan			
साख पत्र / बैंक गारंटी LC/BG			
योग Total			

छ. कार्यशील पूंजी के मामले में : आवेदन की गई कैश क्रेडिट ऋण सीमा का आधार (रूप में)

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

वास्तविक विक्रय राशि Actual Sales		पूर्वानुमानित Projected						
वि.वर्ष FY-	वि.वर्ष FY-	विक्रय राशि Sales	महीनों में वर्किंग चक्र Working Cycle in Months	स्टॉक का मूल्य Inventory	देनदार Debtors	लेनदार Creditors	प्रवर्तकों का अंशदान Promoter's Contribution	ऋण-सीमाएं Limits

ज. सावधि ऋण आवश्यकता के मामले में मशीन / उपकरण का ब्यौरा निम्नानुसार प्रस्तुत किया जाए :

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

मशीन/उपकरण का प्रकार Type of machine / Equipment	प्राप्त करने का उद्देश्य Purpose for which required	आपूर्तिकर्ता का नाम Name of Supplier	मशीन की कुल लागत Total Cost of Machine	प्रवर्तकों द्वारा किया जा रहा अंशदान (रु.) Contribution being made by the promoters(Rs.)	आवश्यक ऋण राशि (रु.) Loan Required (Rs.)
योग Total					

अनुरोध की गई अधिस्थगन अवधि के साथ अदायगी अवधि Repayment period with Moratorium period requested for	
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झ. पिछला निष्पादन / भावी अनुमान : (रूप में)

I. Past Performance / Future Estimates: (In Rs.)

<p>विगत निष्पादन / भावी अनुमान (कार्यशील पूंजी ऋण सुविधाओं के लिए पिछले दो वर्षों का वास्तविक, चालू वर्ष का अनुमानित और अगले वर्ष का पूर्वानुमानित निष्पादन प्रस्तुत किया जाए। तथापि, सावधि ऋण सुविधाओं के लिए ऋण की अदायगी के प्रस्तावित वर्ष तक का पूर्वानुमान प्रस्तुत किया जाए)</p> <p>Past Performance / Future Estimates (Actual performance for two previous years, estimates for current year and projections for next year to be provided for working capital facilities. However for term loan facilities projections to be provided till the proposed year of repayment of loan)</p>				
	पिछला वर्ष-II (वास्तविक) Past Year-II (Actual)	पिछला वर्ष-I (वास्तविक) Past Year-I (Actual)	वर्तमान वर्ष (अनुमानित) Present Year (Estimate)	अगला वर्ष (पूर्वानुमानित) Next Year (Projection)
निवल विक्रय Net Sales				
निवल लाभ Net Profit				
पूंजी (कम्पनियों के मामले में निवल मालियत) Capital (Net Worth in case of Companies)				

ज. सांविधिक देयताओं से संबंधित स्थिति :

J. Status Regarding Statutory Obligations:

सांविधिक देयताएं Statutory Obligations	क्या अनुपालन किया गया है (चयन करें-हाँ/नहीं) यदि लागू नहीं हो, तो 'लागू नहीं' लिखें Whether Complied with (select Yes/No) If not applicable then select N. A.	टिप्पणियां (प्रस्तुत की गई संबंधित देयता के संबंध में अन्य ब्यौरा) Remarks (Any details in connection with the relevant obligation to be given)
1. शॉप्स एण्ड इस्टेब्लिशमेंट अधिनियम के अंतर्गत पंजीकरण 1. Registration under Shops and Establishment Act		
2. एमएसएमई के अंतर्गत पंजीकरण (अंतिम / अंतिम) 2. Registration under MSME (Provisional /Final)		
3. ड्रग लाइसेंस 3. Drug License		

4. नवीनतम विक्रय कर विवरणी दायर की गई है 4. Latest Sales Tax Return Filed		
5. नवीनतम आयकर विवरणी दायर की गई है 5. Latest Income Tax Returns Filed		
6. अन्य कोई सांविधिक देयताएं जो बकाया हो 6. Any other Statutory dues remaining outstanding		

ट. घोषणा :

K. Declaration:

मैं/हम एतदद्वारा प्रमाणित करता हूँ/करते हैं कि मेरे/हमारे द्वारा प्रस्तुत की गई सूचना सत्य, सही एवं पूर्ण है। मैंने/हमने आवेदन फार्म में यथा उल्लिखित को छोड़कर अन्य कोई ऋण व्यवस्थाएं प्राप्त नहीं की हैं। मेरे/हमारे ऊपर कोई अतिदेय / सांविधिक देय राशि बकाया नहीं है। मेरे / हमारे आवेदन के संबंध में बैंक द्वारा मांगी जाने वाली अन्य सभी सूचनाएं मैं/हम प्रस्तुत करूंगा / करेंगे। आपके द्वारा आवश्यक समझे जाने पर आप इस सूचना का अन्य किसी एजेंसी के साथ आदान-प्रदान कर सकते हैं। आप, आपका प्रतिनिधि या भारतीय रिजर्व बैंक या मुद्रा लिमिटेड या आपके द्वारा यथा प्राधिकृत अन्य कोई एजेंसी ऊपर दिए गए हमारे फैक्टरी/व्यवसाय परिसरों में मेरी/हमारी आस्तियों, खाता-बहीयों आदि का किसी भी समय निरीक्षण / सत्यापन कर सकती है। बैंक की देय राशि की वसूली करने हेतु आप उचित सुरक्षा उपाय / कार्रवाई कर सकते हैं।

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

फोटो के लिए स्थान Space for Photo	फोटो के लिए स्थान Space for Photo	फोटो के लिए स्थान Space for Photo
(मालिक / साझेदार / निदेशक के हस्ताक्षर जिनके फोटो ऊपर लगाए गए हैं) (Signatures of Proprietor/partner/ director whose photo is affixed above)		

दिनांक: _____

Date: _____

स्थान: _____

Place: _____

फार्म सं. प. नं. बी1166(क)

Form No. PNB1166 (A)

जॉच सूची : (जॉच सूची केवल सांकेतिक है और अंतिम नहीं है तथा विभिन्न स्थानों पर स्थानीय आवश्यकताओं के आधार पर इस सूची में आवश्यकतानुसार नई अपेक्षाओं को शामिल किया जा सकता है)

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

- 1) पहचान प्रमाण - मतदाता पहचान पत्र / ड्राइविंग लाइसेंस/ पैन कार्ड / आधार कार्ड / पासपोर्ट की स्व-प्रमाणित प्रति ।
- 1) Proof of identity - Self certified copy of Voter's ID card / Driving License / PAN Card / Aadhar Card/Passport.
- 2) निवास प्रमाण - नवीनतम टेलीफोन बिल, बिजली बिल, संपत्ति कर रसीद (2 महीने से अधिक पुरानी नहीं), मालिक / भागीदारों / निदेशकों के मतदाता पहचान पत्र, आधार कार्ड व पासपोर्ट।
- 2) Proof of Residence - Recent telephone bill, electricity bill, property tax receipt (not older than 2 months), Voter's ID card, Aadhar Card & Passport of Proprietor/Partners/Directors.
- 3) एससी / एसटी / ओबीसी / अल्पसंख्यक समुदाय से संबंधित प्रमाण।
- 3) Proof of SC/ST/OBC/Minority.
- 4) व्यवसाय उद्यम की पहचान / के पते का प्रमाण - व्यवसाय इकाई के स्वामित्व, पहचान और पते के संबंध में संबंधित लाइसेंस / पंजीकरण प्रमाण पत्रों / अन्य दस्तावेजों की प्रतियां ।
- 4) Proof of Identity/Address of the Business Enterprise -Copies of relevant licenses/registration certificates/other documents pertaining to the ownership, identity and address of business unit.
- 5) आवेदक किसी भी बैंक / वित्तीय संस्था का चूककर्ता नहीं होना चाहिए
- 5) Applicant should not be defaulter in any Bank/Financial institution.
- 6) विद्यमान बैंक, यदि कोई हो, तो उससे खाते का विवरण (पिछले छह माह के लिए) ।
- 6) Statement of accounts (for the last six months), from the existing banker, if any.
- 7) इकाई के पिछले दो वर्षों से संबंधित तूलन-पत्र और साथ में आयकर/विक्रय कर विवरणियां आदि (रु.2 लाख और उससे अधिक के ऋण वाले सभी मामलों में लागू)।
- 7) Last two years balance sheets of the units along with income tax/sales tax return etc. (Applicable for all cases from Rs.2 Lacs and above).
- 8) कार्यशील पूंजी ऋण सीमाओं के मामले में एक वर्ष के लिए और सावधि ऋण के मामले में ऋण की अवधि के लिए पूर्वानुमानित तूलन-पत्र (रु.2 लाख और उससे अधिक के ऋण वाले सभी मामलों में लागू) ।
- 8) Projected balance sheets for one year in case of working capital limits and for the period of the loan in case of term loan (Applicable for all cases from Rs.2 Lacs and above).
- 9) आवेदन प्रस्तुत करने की तिथि तक चालू वित्त वर्ष के दौरान हासिल की गई विक्रय राशि ।
- 9) Sales achieved during the current financial year up to the date of submission of application.

- 10) परियोजना रिपोर्ट (प्रस्तावित परियोजना के लिए) जिसमें तकनीकी और आर्थिक व्यवहार्यता का ब्यौरा शामिल किया जाए ।
- 10) Project report (for the proposed project) containing details of technical & economic viability.
- 11) कंपनी के अंतर्नियम और बहिर्नियम / भागीदारों का भागीदारी विलेख आदि ।
- 11) Memorandum and articles of association of the company/Partnership Deed of Partners etc.
- 12) अन्य पक्ष की गारंटी के अभाव में, निदेशकों एवं भागीदारों सहित ऋणी से आस्ति एवं देयता विवरण प्राप्त किया जा सकता है जिससे उनकी निवल-मालियत स्थिति का पता लग सके ।
- 12) In absence of third party guarantee, Asset & Liability statement from the borrower including Directors& Partners may be sought to know the net-worth.
- 13) मालिक / भागीदारों/ निदेशकों के फोटो (दो प्रतियां)
- 13) Photos (two copies) of Proprietor/ Partners/ Directors.

प्रधानमंत्री मुद्रा योजना के अंतर्गत ऋण आवेदन के लिए पावती पर्ची
Acknowledgement Slip for loan Application under PradhanMantri MUDRA Yojana

कार्यालय प्रति :

Office Copy:

आवेदन (प्रणाली द्वारा/मैन्युअली तैयार किया गया) नम्बर Application (system generated/manual) Number		आवेदन की तिथि Date of Application	
आवेदक(कों) का/के नाम Name of the Applicant(s)		आवेदन की गई ऋण राशि Loan Amt. Requested for	
आवेदक(कों) का/के हस्ताक्षर Signature of Applicant(s)		शाखा पदाधिकारी के हस्ताक्षर Signature of Branch official	



प्रधानमंत्री मुद्रा योजना के तहत ऋण आवेदन की पावती

Acknowledgement Slip for loan Application under Pradhan Mantri MUDRA Yojana

आवेदक की प्रति

Applicants Copy:

आवेदन (प्रणाली द्वारा/मैन्युअली तैयार किया गया) नम्बर Application (system generated/manual) Number		आवेदन की तिथि Date of Application	
आवेदक(कों) का/के नाम Name of the Applicant(s)		आवेदन की गई ऋण राशि Loan Amt. Requested for	
आवेदक(कों) का/के हस्ताक्षर Signature of Applicant(s)		शाखा पदाधिकारी के हस्ताक्षर Signature of Branch official	

**APPLICATION FORM FOR
LOAN ABOVE RS. 50,000/-**

Application No. :

Date :



Photo
(Signature across photo)

Application Form for Loan under Pradhan Mantri MudraYojana (PMMY)
(For Loan upto ₹ 50,000/- under Shishu)

Name of Bank & Branch from where Loan is required _____
I hereby apply for Cash Credit / Over Draft / Term Loan of ₹. _____ for _____

Name of Applicant(s)	1. 2.	Father's/ Husband's Name	1.Sh. 2.Sh.				
Constitution (✓)	Individual	Joint	Proprietor	Partnership	Other		
Residential Address	Rented/Owned						
Business Address	Rented/Owned						
Date of Birth	Age		Sex : Male / Female / T.G.				
Education Qualification(✓)	Illiterate	Upto 10th	Upto 12th	Graduate	Professional	Others	
KYC Document(s)	Voter ID No.	Aadhaar No.	Driving License No.	Any Other			
ID proof(pl. specify)							
Address Proof(pl. specify)							
Telephone No. :	Mobile No.:		E-mail :				
Line of Business	Existing		Period				
Activity (Purpose)	Proposed						
Annual Sales (₹ in lakh)	Existing :		Proposed :				
Experience, if any							
Social Category (Pls. tick ✓)	General	SC	ST	OBC	Minority Community		
If Minority(✓)	Buddhists	Muslims	Christians	Sikhs	Jains	Zoroastrians	Others
Loan Amount Required	CC / OD – ₹			Term Loan – ₹			
Detail of Existing Account(s), if any	Type (Pls. tick ✓) (Deposit/Loan)		Name of Bank & Branch				
A/c. No.	If Loan A/c, amount of loan taken				₹		

Declaration:
I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. I/We have not applied to any Bank. There is/are no overdue / statutory due owed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

Date : _____
Place : _____
Thumb Impression/Signature of Applicant(s)
(For Office use only)

Acknowledgment Slip No _____ Loan Application No. _____ Dated _____
Received by _____

Date : _____
Place : _____
Authorized Signatory (Branch Seal and Sign)
----- Cut here -----

Acknowledgment slip no. _____ for loan application under PMMY (Applicant's copy)
Received with thanks from Sh./Smt. _____ loan application dated _____ for ₹ _____

Date : _____
Place : _____
Authorized Signatory (Branch Seal and sign)



Pradhan Mantri Mudra Yojana (PMMY) Under SHISHU Category

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

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

NOTE:

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

PUBLICITY MATERIAL

○ Micro Credit Scheme

Financial support to MFIs for on lending to individuals/ groups of individuals /JLGs/ SHGs for creation of qualifying assets as per RBI guidelines towards setting up / running micro enterprises as per MSMED Act and also carrying out non-farm income generating activities.

○ Micro Enterprise Loans

Financial support to financial intermediaries for on lending to individuals for setting up / running micro enterprises as per MSMED Act and carrying out non-farm income generating activities with beneficiary loan size ranging between ₹50,000 to ₹10 lakh per enterprise / borrower.

○ Mahila Uddyami Scheme

Timely and adequate financial support to the MFIs, for on lending to women / group of women / JLGs/ SHGs for creation of qualifying assets as per RBI guidelines towards setting up/ running micro enterprises as per MSMED Act and non-farm income generating activities. Interest concession is being provided

○ Refinance Scheme for Commercial Banks / RRBs / Scheduled Co-operative Banks

Enhancing liquidity of Commercial Banks / RRBs / Scheduled Co-operative Banks by refinancing loan extended to micro finance / micro enterprises as per MSMED Act with beneficiary loan size upto ₹10 lakh for manufacturing and service sector enterprises.

MUDRA CARD

- ❑ MUDRA Card is an innovative product designed for the purpose of providing flexibility and easy accessibility of credit. MUDRA card would be a overdraft limit which could be operated by a Rupay based debit card. The card could be issued directly by the banks or in association with MFIs. The MUDRA card would be Co-branded card between MUDRA, the Banks, and the MFIs. MUDRA would provide credit guarantee and credit enhancement support to the product.



PRADHAN MANTRI MUDRA YOJANA (PMMY)

- While launching MUDRA on April 08, 2015 the Honorable Prime Minister also launched PMMY. Accordingly all banks viz. Public Sector Banks, Private Sector Banks, Regional Rural Banks, State Cooperative Banks, Urban Cooperative Banks, Foreign Banks and NBFCs / MFIs are required to lend to non farm sector income generating activities below ₹ 10 lakh, which will be classified as MUDRA loans under PMMY. The PMMY loans will also include ₹ 5000 being given as overdraft under Pradhan Mantri Jan Dhan Yojana [PMJDY]. MUDRA will provide refinance / credit guarantee support to PMMY also.
- How to avail of PMMY ?
 - The borrower who wishes to avail of loan under PMMY may approach any of the Public /Private Sector Commercial Bank, RRB or Co-operative Bank branches in his / her area with a proper business idea and loan application.
 - After due processing of loan application, the lending institution will sanction the loan.
 - The borrower has to execute loan documents and complete other formalities as per the requirement of the lending institution.
 - The loan will be released to undertake small business activities / micro enterprises.

MUDRA SUPPORT SYSTEM

- For information on MUDRA products and for any kind of assistance, the borrower can either approach / contact MUDRA office at Mumbai or the identified MUDRA Nodal Officers, whose details (along with contact numbers and mail ids) are made available at MUDRA's Website. The borrower may also visit MUDRA website, www.mudra.org.in and can send any query/suggestion to help@mudra.org.in.



Micro Units Development & Refinance Agency Limited (MUDRA Ltd)
MSME Development Centre, C-11, G-Block,
Bandra Kurla Complex, Bandra E, Mumbai – 400 051.
Phone-022-67221465
Email : help@mudra.org.in; Website:www.mudra.org.in



Micro Units Development & Refinance Agency Limited [MUDRA]



FORMALISING THE INFORMAL BY FUNDING THE UNFUNDED

MUDRA GENESIS

- ❑ According to the NSSO survey of 2013, there are 5.77 crore (57.70 million) small business units, mostly proprietorship, which run small manufacturing, trading or service activities. Most of these 'own account enterprises' are owned by people belonging to Scheduled Caste, Scheduled Tribe or Other Backward Classes. Majority of such units do not get institutional finance. Providing access to institutional finance to such micro/small business units would turn them into strong instruments for GDP growth and also employment generation.
- ❑ Mainstreaming these enterprises will not only help in improving the quality of life of these entrepreneurs but will also contribute substantially to job creation in the economy leading to income distribution and reduction in poverty.
- ❑ Micro Units Development & Refinance Agency Ltd. (MUDRA), presently set up as NBFI, will be converted into a Bank through a statutory enactment. It is envisaged that it would refinance Banks, extend financial support to NBFCs / MFIs and would regulate and develop Micro-Finance Institutions (MFIs), with a view to expand the reach of institutional finance to micro/small business entities engaged in manufacturing, trading and service activities. The Bank would also partner with

State /Regional level co-ordinators to provide finance to Last Mile Financier of small/micro business enterprises.

- ❑ MUDRA, launched on April 08, 2015 by the Honorable Prime Minister Shri Narendra Modi, is set up as a subsidiary of SIDBI.

MICROFINANCE AND MUDRA

- ❑ **Some of the areas where MUDRA can play a significant role :**

- 1) Laying down policy guidelines for micro enterprise financing business
- 2) Registration of MFI entities
- 3) Supervision of MFI entities
- 4) Accreditation / rating of MFI entities
- 5) Laying down responsible financing practices to ward off over indebtedness and ensure proper client protection principles and methods of recovery
- 6) Development of standardised set of covenants governing last mile lending to micro/small enterprises
- 7) Promoting right technology solutions for financial delivery to the last mile
- 8) Formulating and running a Credit Guarantee scheme for providing guarantees to the loans/portfolios which are being extended to micro enterprises by Banks, NBFCs and MFIs
- 9) Supporting development & promotional activities in the sector.
- 10) Creating a good architecture of Last Mile Credit Delivery to micro businesses under the scheme of

MUDRA VISION

“To be an integrated financial and support services provider par excellence benchmarked with global best practices and standards for the bottom of the pyramid universe for their comprehensive economic and social development.”

MUDRA MISSION

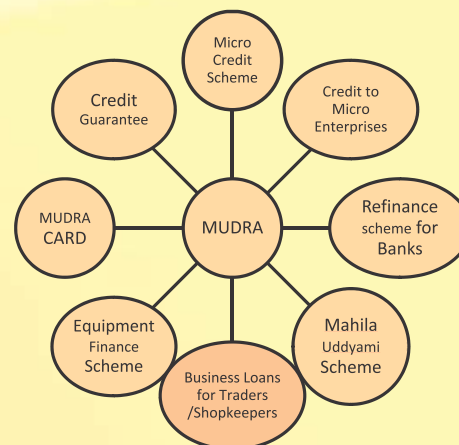
“To create an inclusive, sustainable and value based entrepreneurial culture, in collaboration with our partner institutions in achieving economic success and financial security.”

MUDRA PURPOSE

Our basic purpose is to attain development in an inclusive and sustainable manner by supporting and promoting partner institutions and creating an ecosystem of growth for micro enterprises sector.

PRODUCT / OFFERINGS OF MUDRA

- Refinance product for the micro units having loan requirement upto ₹10 lakh (₹ 1 million) with special focus on micro credit. MUDRA will be providing refinance to micro businesses funded under Pradhan Mantri MUDRA Yojana. The other products are for development support to the sector. The bouquet of offerings of MUDRA is depicted below. The offerings would be targeted across the spectrum of beneficiary segments.



- Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

- **Shishu : covering loans upto ₹50,000/-**
- **Kishor : covering loans above ₹50,000/- and upto ₹5 lakh**
- **Tarun : covering loans above ₹5 lakh and upto ₹10 lakh**

It would be the endeavour of MUDRA that at least 60% of the credit goes to Shishu Category Units and the balance to Kishor and Tarun Categories.

- Within the framework and overall objective of development and growth of **Shishu, Kishor and Tarun** Units, the products being offered by MUDRA at the rollout stage have been designed to meet requirements of different sectors / business activities as well as business / entrepreneur segments. Brief particulars are as under:
1. Schemes for MFIs/NBFCs
 - ✓ Micro Credit Scheme (MCS)

- ✓ Mahila Uddyami Scheme
- ✓ Micro Enterprise Loans

2. Refinance Scheme for Commercial Banks / Regional Rural Banks (RRBs) / Scheduled Co-operative Banks

- The salient features of the schemes and innovative products, being worked upon, which will be offered by MUDRA going forward, are as below:

○ **Sector / Activity Focussed Schemes**

To maximize coverage of beneficiaries and tailor products to meet requirements of specific business activities, sector / activity focused schemes would be rolled out. To begin with, based on higher concentration of businesses in certain activities / sectors, schemes are being proposed for:

- **Land Transport Sector / Activity;** which will inter alia support units for purchase of transport vehicles for goods and personal transport such as auto rickshaw, small goods transport vehicle, 3 wheelers, e-rickshaw, passenger cars, taxis, etc.
 - **Community, Social & Personal Service Activities** such as saloons, beauty parlours, gymnasium, boutiques, tailoring shops, dry cleaning, cycle and motorcycle repair shop, DTP and Photocopying Facilities, Medicine Shops, Courier Agents, etc.
 - **Food Products Sector;** support would be available for undertaking activities such as papad making, achaar making, jam / jelly making, agricultural produce preservation at rural level, sweet shops, small service food stalls and day to day catering / canteen services, cold chain vehicles, cold storages, ice making units, ice cream making units, biscuit, bread and bun making, etc.
 - **Textile Products Sector / Activity,** to provide support for undertaking activities such as handloom, powerloom, chikan work, zari and zardozi work, traditional embroidery and hand work, traditional dyeing and printing, apparel design, knitting, cotton ginning, computerized embroidery, stitching and other textile non garment products such as bags, vehicle accessories, furnishing accessories, etc.
- Going forward, schemes would similarly be added for other sectors / activities as well.

एवं मध्यम उद्यम विकास(एमएसएमईडी) अधिनियम के अनुसार भारतीय रिजर्व बैंक के दिशानिर्देशों के तहत पात्र आस्तियों के सृजनार्थ, आगे ऋण देने हेतु, समय पर तथा पर्याप्त वित्तीय सहायता उपलब्ध कराना, ताकि वे कृषि इतर आय-अर्जक गतिविधियां स्थापित/ संचालित कर सकें।

○ सूक्ष्म उद्यम ऋण योजना

वित्तीय मध्यवर्ती संस्थाओं को, सूक्ष्म, लघु एवं मध्यम उद्यम विकास(एमएसएमईडी) अधिनियम के अनुसार सूक्ष्म उद्यम तथा कृषि इतर आय-अर्जक गतिविधियां स्थापित/ संचालित करने के लिए व्यक्तियों को आगे ऋण प्रदायन के लिए समय पर तथा पर्याप्त वित्तीय सहायता उपलब्ध कराने हेतु जहां प्रति लाभार्थी ऋण की राशि ₹50,000/- से ₹10 लाख के बीच में हो।

○ महिला उद्यमी योजना

अल्प वित्त संस्थाओं को समय पर तथा पर्याप्त वित्तीय सहायता उपलब्ध कराना, ताकि वे महिलाओं/ महिलाओं के समूहों/ संयुक्त देयता समूहों(जेएलजी)/ स्व-सहायता समूहों(एसएचजी) को आगे उधार दे सकें, जिससे कि वे भारतीय रिजर्व बैंक के दिशानिर्देशों के अनुसार ऐसी अर्ह संपत्तियों का सृजन कर सकें, जोकि सूक्ष्म, लघु एवं मध्यम उद्यम विकास(एमएसएमईडी) अधिनियम के अनुसार सूक्ष्म उद्यम स्थापित करने/ चलाने हेतु अपेक्षित है तथा कृषि- इतर आय-अर्जक गतिविधियां चला सकें। ब्याज में रियायत उपलब्ध कराया जा रहा है।

○ वाणिज्य बैंकों/ क्षेत्रीय ग्रामीण बैंकों/ सहकारी बैंकों के लिए पुनर्वित्त योजना(आरएसबी)

वाणिज्य बैंकों/ क्षेत्रीय ग्रामीण बैंकों/ अनुसूचित सहकारी बैंकों द्वारा एमएसएमईडी अधिनियम के अन्तर्गत सूक्ष्म वित्त/ सूक्ष्म उद्यमों को दिए गए ऋणों को पुनर्वित्त के माध्यम से उनकी तरलता को बढ़ाना। इन ऋणों का आकार विनिर्माण एवं सेवा क्षेत्र उद्यमों के लिए प्रति उद्यम/ उधारकर्ता ₹10 लाख तक रहेगा।

मुद्रा कार्ड

- मुद्रा कार्ड ऋण को लचीला बनाने और आसानी से उपलब्ध कराने के उद्देश्य से तैयार किया गया नवोन्मेषी उत्पाद है। मुद्रा कार्ड एक ओवरड्राफ्ट सीमा होगी जिसका परिचालन रूपे आधारित डेबिट कार्ड से होगा। इस कार्ड को बैंक सीधे या अल्प वित्त संस्थाओं के सहयोग से जारी कर सकते हैं। मुद्रा कार्ड मुद्रा बैंक तथा अल्प वित्त संस्थाओं का को- ब्रांडेड कार्ड होगा। मुद्रा क्रेडिट गारंटी तथा उत्पाद के लिए ऋण वृद्धि सहायता प्रदान करेगा।



प्रधान मंत्री मुद्रा योजना (पीएमएमवाई)

- माननीय प्रधानमंत्री ने 08 अप्रैल, 2015 को मुद्रा लि. के शुभारंभ के साथ-साथ प्रधानमंत्री मुद्रा योजना (पीएमएमवाई) का शुभारंभ भी किया। तदनुसार सभी बैंकों जैसे - सार्वजनिक क्षेत्र के बैंकों / निजी क्षेत्र के बैंकों / क्षेत्रीय ग्रामीण बैंकों/ राज्य सहकारी बैंकों / शहरी सहकारी बैंकों/ विदेशी बैंकों / गैर बैंकिंग वित्तीय कंपनियों / अल्प वित्त संस्थाओं से अपेक्षित है कि वे ₹10 लाख से कम के ऋण कृषेतर क्षेत्र की आय अर्जक गतिविधियों के लिए दें और उन्हें पीएमएमवाई के अंतर्गत मुद्रा ऋण के रूप में वर्गीकृत करें। प्रधानमंत्री जन धन योजना में दिया जा रहा ₹5000 का ओवरड्राफ्ट भी पीएमएमवाई ऋण में शामिल होगा। मुद्रा पीएमएमवाई को भी पुनर्वित्त / ऋण गारंटी सहायता प्रदान करेगा।

• पीएमएमवाई का लाभ कैसे प्राप्त कर

- जो उधारकर्ता पीएमएमवाई के अंतर्गत ऋण लेना चाहते हैं वे समुचित व्यवसाय योजना तथा ऋण आवेदन के साथ अपने क्षेत्र स्थित सार्वजनिक अथवा निजी क्षेत्र, क्षेत्रीय ग्रामीण बैंक अथवा सहकारी बैंक की किसी भी शाखा से संपर्क कर सकते हैं।
- ऋणदात्री संस्था ऋण आवेदन पर विधिवत कार्रवाई के बाद ऋण मंजूर करेगी।
- उधारकर्ता को ऋणदात्री संस्था की अपेक्षानुसार ऋण दस्तावेज निष्पादित करने होंगे और अन्य औपचारिकताएं पूरी करनी होंगी।
- ऋण छोटी कारोबारी गतिविधियों / सूक्ष्म उद्यमों के लिए दिया जाएगा।

मुद्रा सहायता पद्धति

- मुद्रा उत्पादों की जानकारी तथा अन्य सहायता के लिए उधारकर्ता मुद्रा के मुंबई स्थित कार्यालय अथवा चिह्नित मुद्रा नोडल अधिकारी से संपर्क कर सकते हैं जिनके ब्यौरे (फोन नंबर व मेल आईडी सहित) मुद्रा की वेबसाइट पर उपलब्ध हैं। उधारकर्ता मुद्रा की वेबसाइट www.mudra.org.in पर जा सकते हैं तथा help@mudra.org.in पर कोई भी जानकारी/ सुझाव प्रेषित कर सकते हैं।



माइक्रो यूनिट डेवलपमेंट एंड रिफाइनेंस एजेंसी लि. (मुद्रा लि.)

एमएसएमई डेवलपमेंट सेंटर, सी -11, जी ब्लॉक

बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा पूर्व, मुंबई 400051

फोन 022-67221465

ई मेल: help@mudra.org.in वेबसाइट : www.mudra.org.in



माइक्रो यूनिट डेवलपमेंट एंड रिफाइनेंस एजेंसी लि. (मुद्रा)



वित्त वंचितों को वित्तीयन द्वारा अनौपचारिक से औपचारिक बनाना

मुद्रा' का उद्गम

- एनएसएसओ के सर्वेक्षण (2013) के अनुसार देश में 5.77 करोड़ (57.70 मिलियन) लघु व्यवसाय इकाइयाँ हैं, जिनमें से अधिकांश व्यक्तिगत स्वामित्व वाली हैं तथा जो छोटी-छोटी विनिर्माण व्यवसायिक अथवा सेवा-गतिविधियाँ संचालित करती हैं। इनमें से अधिकतर स्वयं खाता उद्यम (ओई) अनुसूचित जाति, अनुसूचित जनजाति तथा अन्य पिछड़े वर्गों के लोगों के हैं, जिनमें से अधिकांश को संस्थागत वित्त नहीं मिल पाता है। ऐसी सूक्ष्म लघु व्यवसाय इकाइयों को संस्थागत वित्त उपलब्ध कराकर इन्हें सकल घरेलू उत्पाद तथा रोजगार सृजन का महत्वपूर्ण माध्यम बनाया जा सकता है।

- इन उद्यमों को मुख्यधारा में लाने से न केवल इन उद्यमियों के जीवन की गुणवत्ता में सुधार आएगा बल्कि ये अर्थव्यवस्था में रोजगार सृजन में महत्वपूर्ण योगदान देगा जिससे आयका सम्यक् संवितरण होगा एवं गरीबी दूर होगी।

- वर्तमान में माइक्रो यूनिट्स डेवलपमेंट एंड रिफाइनेंस एजेंसी लि. (मुद्रा) गैर बैंकिंग वित्तीय संस्थान के रूप में गठित हुआ है और बाद में इसे सांविधिक अधिनियम के ज़रिए बैंक में बदल दिया जाएगा। यह एजेंसी उन सभी अल्प-वित्त संस्थाओं के विनियमन, पंजीकरण तथा पुनर्वित्तीयन के लिए उत्तरदायी होगी, जो विनिर्माण, व्यापार तथा सेवा संबंधी कार्यकलापों में संलग्न सूक्ष्म/लघु व्यवसाय निकायों को ऋण देने का व्यवसाय करती हैं। बैंक लघु/सूक्ष्म व्यवसाय उद्यमों को वित्त उपलब्ध करानेवाले अंतिम छोर के वित्तपोषकों को वित्त-उपलब्ध कराने हेतु राज्य-

स्तरीय/क्षेत्र-स्तरीय समन्वयकों के साथ सहभागिता करेगा।

- ❑ मुद्रा का शुभारंभ सिडबी की सहायक संस्था के रूप में प्रधानमंत्री नरेन्द्र मोदी द्वारा 08 अप्रैल, 2015 को किया गया।

अल्प वित्त एवं मुद्रा

- ❑ निम्नलिखित क्षेत्रों में मुद्रा की महत्वपूर्ण भूमिका रहेगी :

- 1) सूक्ष्म उद्यम वित्तपोषण व्यवसाय के लिए नीतिगत दिशा-निर्देशों का निर्धारण
- 2) अल्प वित्त संस्था निकायों का पंजीकरण
- 3) अल्प वित्त संस्था निकायों का पर्यवेक्षण
- 4) अल्प वित्त संस्था निकायों को मान्यता/रेटिंग प्रदान करना
- 5) वित्तीयन की उत्तरदायित्वपूर्ण वित्तीयन पद्धतियों का निर्धारण, ताकि अति ऋणग्रस्तता से बचा जा सके और ग्राहक संरक्षण के उचित सिद्धान्त व वसूली-पद्धतियाँ सुनिश्चित की जा सकें।
- 6) सूक्ष्म/ लघु उद्यमों को अंतिम बिन्दु पर ऋण प्रदायगी के अभिशासन के लिए मानक प्रसंविदाओं का विकास
- 7) अंतिम बिन्दु के लिए सटीक प्रौद्योगिकी समाधानों को बढ़ावा देना
- 8) बैंकों, गैर बैंकिंग वित्त कंपनियों एवं अल्प वित्त संस्थाओं द्वारा सूक्ष्म उद्यमों को उपलब्ध कराए जा रहे ऋणों/संविभागों को गारंटी प्रदान करने के लिए ऋण गारंटी योजना बनाना और चलाना।
- 9) क्षेत्र में विकास एवं संवर्द्धनपरक गतिविधियों को सहायता प्रदान करना
- 10) मुद्रा योजना के अंतर्गत सूक्ष्म व्यवसायों को अंतिम बिन्दु पर ऋण प्रदायगी के उद्देश्य से अच्छी व्यवस्था निर्मित करना।

मुद्रा-परिदृष्टि

“पिरामिड के निम्नतम स्तर के व्यापक आर्थिक एवं सामाजिक विकास के लिए एकीकृत वित्तीयन एवं सहायता सेवा-प्रदाता बनना, जो सर्वोत्कृष्ट होने के साथ-साथ विश्व-स्तर की सर्वोत्तम पद्धतियों तथा मानकों के अनुरूप हो।”

मुद्रा-ध्येय

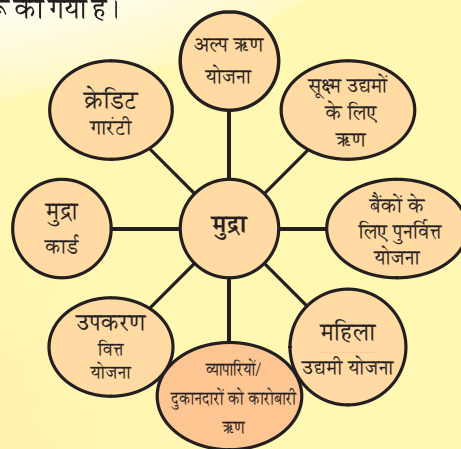
“आर्थिक सफलता तथा वित्तीय सुरक्षा की प्राप्ति हेतु अपनी सहभागी संस्थाओं के साथ मिलकर समावेशी, टिकाऊ एवं मूल्य-आधारित उद्यमिता-संस्कृति निर्मित करना।”

मुद्रा-उद्देश्य

हमारा मूल उद्देश्य सहभागी संस्थाओं के विकास एवं संवर्द्धन तथा सूक्ष्म उद्यम क्षेत्र की संवृद्धि के लिए पारितंत्र के निर्माण के ज़रिए समावेशी एवं टिकाऊ तरीके से विकास हासिल करना है।

मुद्रा के उत्पाद/ सुविधाएं

- ₹ 10 लाख (1मिलियन) के बीच की ऋण जरूरत वाली सूक्ष्म इकाइयों के लिए पुनर्वित्त उत्पाद तथा आगे ऋण इत्यादि देने के लिए अल्प वित्त संस्थाओं को वित्तीय सहायता। मुद्रा, प्रधानमंत्री मुद्रा योजना नामक योजना के अंतर्गत सूक्ष्म व्यवसायों के लिए पुनर्वित्त प्रदान करेगा। अन्य उत्पाद इस क्षेत्र को विकास सहयोग देने के लिए हैं। मुद्रा के अन्य उत्पादों का गुलदस्ता नीचे दिया गया है। ये सारी पेशकश लाभार्थियों के संपूर्ण वर्गों को लक्षित कर शुरू की गयी हैं।



- प्रधानमंत्री मुद्रा योजना के अंतर्गत, मुद्रा ने पहले ही अपने प्रारंभिक उत्पाद/ योजनाओं का निर्धारण कर लिया है। इन योजनाओं को 'शिशु', 'किशोर' तथा 'तरुण' नाम दिया गया है। ये योजनाएं लाभार्थी सूक्ष्म इकाई/ उद्यमों की वृद्धि/ विकास तथा निधीयन जरूरतों के स्तर को इंगित करती हैं तथा अगले चरण में बढ़ने/ वृद्धि करने के लिए संदर्भ बिन्दु भी प्रदान करती हैं -

- शिशु - ₹ 50,000/- तक के ऋणों को कवर करेगी
- किशोर - ₹ 50,000/- से अधिक तथा ' 5 लाख तक के ऋणों को कवर करेगी
- तरुण - ₹ 5 लाख से अधिक तथा ' 10 लाख तक के ऋणों को कवर करेगी

यह सुनिश्चित किया जाएगा कि कुल ऋण का कम से कम 60% ऋण शिशु श्रेणी इकाइयों को दिया जाए और शेष ऋण राशि किशोर एवं तरुण श्रेणियों में जाए।

- शिशु, किशोर तथा तरुण इकाइयों के विकास एवं वृद्धि के ढांचे तथा समग्र उद्देश्य के भीतर, जिन उत्पादों की मुद्रा द्वारा घोषणा के स्तर पर पेशकश की गई है वे विभिन्न क्षेत्रों/ व्यवसाय गतिविधियों तथा व्यवसाय/ उद्यम घटकों की जरूरतों को पूरा करने के लिए बनाए गए हैं। संक्षिप्त विवरण निम्नलिखित हैं -

1. अल्प वित्त संस्थाओं एवं गैर बैंकिंग वित्तीय कंपनियों के लिए योजना

- ✓ अल्प ऋण योजना(एमसीएस)
- ✓ महिला उद्यमी योजना
- ✓ सूक्ष्म इकाई ऋण योजना

2. वाणिज्यिक बैंकों/ क्षेत्रीय ग्रामीण बैंकों/ अनुसूचित सहकारी बैंकों के लिए पुनर्वित्त योजना

मुद्रा द्वारा योजनाएं एवं नवोन्मेषी उत्पाद बनाये जा रहे हैं, जिन्हें मुद्रा द्वारा आगामी दिनों में लागू किया जाएगा और जिनकी विशिष्टताएँ नीचे प्रस्तुत की गई हैं ;

- क्षेत्र/ गतिविधि केन्द्रित योजनाएं

अधिक से अधिक लाभग्राहियों को समाहित करने तथा विशिष्ट व्यवसाय गतिविधियों की आवश्यकताओं की पूर्ति के लिए क्षेत्र/ गतिविधि केन्द्रित योजनाएं बनाई जाएंगी। शुरूआत में, कतिपय गतिविधियों/ क्षेत्रों के व्यवसायों के उच्चतर संकेन्द्रण पर आधारित योजनाएं निम्नलिखित के लिए प्रस्तावित की जा रही हैं

- भूतल परिवहन क्षेत्र/ गतिविधि ; इस योजना में अन्य के साथ-साथ उन इकाइयों को सहायता दी जाएगी जो मालवाहक तथा व्यक्तिगत परिवहन जैसे ऑटो रिक्शा, लघु मालवाहक परिवहन गाड़ियों, तिपहियों, ई-रिक्शों, सवारी कारों, टैक्सियों आदि जैसी परिवहन तथा व्यक्तिगत गाड़ियों की खरीद करेगी।
- सामूहिक, सामाजिक एवं व्यक्तिगत सेवा गतिविधियों जैसे सैलून, ब्यूटी पार्लर, जिम्नेजियम, बुटीक, सिलाई दुकान, ड्राइ क्लीनिंग, साइकिल एवं मोटर साइकिल मरम्मत दुकान, डीटीपी एवं फोटोकॉपी सुविधा, दवा दुकान, कूरियर एजेन्ट आदि के लिए ऋण सहायता।
- खाद्य उत्पाद क्षेत्र; निम्नलिखित गतिविधियों के लिए सहायता उपलब्ध कराया जाएगी जैसे - पापड़ बनाना, अचार बनाना, जैम/ जेली बनाना, ग्रामीण स्तर पर कृषि उत्पाद संरक्षण, मिठाई की दुकानें, लघु सेवा खाद्य स्टॉल, एवं दिन प्रतिदिन की कैटरिंग/ कैन्टीन सेवाएं, कोल्ड चैन गाड़ियाँ, शीत गृह, बर्फ बनाने वाली इकाइयां, आइसक्रीम बनाने वाली इकाइयां, बिस्कुट, ब्रेड एवं बन बनाने वाली इकाइयां, आदि।
- टेक्सटाइल उत्पाद क्षेत्र/ गतिविधि; हथकरघा, विद्युतकरघा, चिकनकारी, जरी एवं जरदोजी कार्य, परंपरागत इम्ब्रॉयडरी एवं हाथ के काम, पारंपरिक रंगरेजी एवं मुद्रण, कपड़ों के डिजाइन, बुनाई, सूत कताई, कम्प्यूटरीकृत इम्ब्रॉयडरी, स्टिचिंग एवं नॉन गारमेंट वस्त्र उत्पाद जैसे कि बैग बनाने, गाड़ी की एक्सेसरीज, फर्नीशिंग एक्सेसरीज आदि कार्यकलापों के लिए सहायता।

भविष्य में, अन्य क्षेत्रों/ गतिविधियों के लिए इस प्रकार की योजनाएं बनाई जाती रहेंगी।

- माइक्रो ऋण योजना

अल्प वित्त संस्थाओं व्यक्तियों/ व्यक्तियों के समूहों/ संयुक्त देयता समूहों(जेएलजी)/ स्व-सहायता समूहों(एसएचजी) को सूक्ष्म, लघु

11. चुकौती

सावधि ऋण:- समुचित ऋण-स्थगन के बाद व्यवसाय के नकदी प्रवाह के अनुरूप समुचित किस्तों में चुकाया जाए।

ओवरड्राफ्ट और नकदी ऋण सीमा: माँग पर चुकाया जाए। नवीकरण और वार्षिक समीक्षा बैंक के आंतरिक दिशा-निर्देशों के अनुसार।

12. ऋण की उपलब्धता

प्रधानमंत्री मुद्रा योजना के अंतर्गत मुद्रा ऋण देश भर की सभी बैंक शाखाओं में उपलब्ध है। जो गैर बैंकिंग वित्तीय कंपनियाँ/ अल्प वित्त संस्थाएँ लघु व्यवसाय गतिविधियों के लिए सूक्ष्म उद्यमों को वित्त दे रही हैं, वे भी मुद्रा ऋण जारी करती हैं।



माइक्रो यूनिट डेवलपमेंट एंड रिफाइनेंस एजेंसी लि. (मुद्रा लि.)

एमएसएमई डेवलपमेंट सेंटर, सी-11, जी ब्लॉक

बांद्रा कुर्ला कॉम्प्लेक्स, बांद्रा पूर्व, मुंबई 400051

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मुद्रा ऋण योजना- मुख्य विशेषताएँ

1. भारत सरकार द्वारा मुद्रा ऋण योजना आरंभ किए जाने की संक्षिप्त पृष्ठभूमि

राष्ट्रीय नमूना सर्वेक्षण संगठन के सर्वेक्षण (2013) के अनुसार देश में लगभग 5.77 करोड़ लघु/सूक्ष्म इकाइयाँ हैं, जिनमें लगभग 12 करोड़ लोग कार्यरत हैं। इनमें से ज्यादातर स्वामित्व-आधारित/स्व-लेखा उद्यम हैं। 60% से अधिक इकाइयों के मालिक अनुसूचित जाति, अनुसूचित जनजाति अथवा पिछड़े वर्ग के लोग हैं। इनमें से अधिकतर इकाइयाँ औपचारिक बैंकिंग प्रणाली के दायरे के बाहर हैं, इसलिए उन्हें या तो अनौपचारिक स्रोतों से उधार लेने के लिए बाध्य होना पड़ता है या अपने सीमित धन का इस्तेमाल करने के लिए। मुद्रा ऋण योजना इस अंतराल को पाटने के लिए बनाई गई। मुद्रा ऋण योजना का उद्देश्य पहली पीढ़ी का उद्यमी बनने के लिए इच्छुक युवाओं तथा अपनी गतिविधियों का विस्तार करने के लिए मौजूदा लघु व्यवसायियों के मनोबल में वृद्धि करना है।

2. उत्पाद का संक्षिप्त विवरण

मुद्रा ऋण उन बैंकों, गैर बैंकिंग वित्तीय कंपनियों, अल्प वित्त संस्थाओं तथा अन्य पात्र वित्तीय मध्यवर्ती संस्थाओं द्वारा प्रदान किए जाते हैं, जो मुद्रा द्वारा अधिसूचित हों। प्रधानमंत्री मुद्रा योजना की घोषणा माननीय प्रधान मंत्री ने 8 अप्रैल 2015 को की। इसमें उन सूक्ष्म उद्यमों को ₹10 लाख तक के मुद्रा ऋण देने की परिकल्पना की गई है जो विनिर्माण, व्यापार तथा सेवा क्षेत्र की आय अर्जक गतिविधियों में संलग्न हैं। प्रधानमंत्री जनधन योजना के अंतर्गत स्वीकृत ₹5000 तक की ओवरड्राफ्ट राशि को भी प्रधानमंत्री मुद्रा योजना के अंतर्गत मुद्रा ऋण के रूप में वर्गीकृत किया गया है। मुद्रा ऋण निम्नलिखित श्रेणियों में प्रदान किए जाते हैं:-

- ✓ ₹50,000 तक के ऋण (शिशु)
- ✓ ₹50,001 से ₹5 लाख तक के ऋण (किशोर)
- ✓ ₹5,00,001 लाख से ₹10 लाख तक के ऋण (तरुण)

शिशु पर अधिक ध्यान दिया जाएगा।

तदनुसार, 8 अप्रैल 2015 को अथवा उसके पश्चात् दिए गए जो भी अग्रिम उक्त श्रेणी में आते हैं, उनको प्रधानमंत्री मुद्रा योजना के अंतर्गत मुद्रा ऋण के रूप में वर्गीकृत किया जाएगा। ऐसे ऋणों के लिए आवेदन फॉर्म पर भी “प्रधानमंत्री मुद्रा योजना” अंकित होगा।

3. पात्र उधारकर्ता

- ✓ व्यक्ति
- ✓ स्वामित्व-आधारित प्रतिष्ठान
- ✓ भागीदारी फर्म
- ✓ प्रा. लि. कंपनी
- ✓ सार्वजनिक कंपनी
- ✓ अन्य विधिक निकाय



आवेदक को किसी बैंक अथवा वित्तीय संस्था का चूक-कर्ता नहीं होना चाहिए और उसका पिछला रिकॉर्ड संतोषजनक होना चाहिए। वैयक्तिक रूप से उधार लेनेवालों को आवश्यक कौशल/अनुभव/ज्ञान प्राप्त होना चाहिए, ताकि वे प्रस्तावित गतिविधि संचालित कर सकें।

4. सहायता का उद्देश्य/ सहायता का स्वरूप

पात्र उधारकर्ताओं को पूंजीगत आस्तियों और/अथवा कार्यशील पूँजी/विपणन संबंधी जरूरतों की पूर्ति के लिए आवश्यकता-आधारित सावधि ऋण/ओवरड्राफ्ट सीमा/सम्मिश्र ऋण। मुद्रा ऋण ऐसी आय-अर्जक लघु व्यवसाय गतिविधि के लिए प्रदान किए जाते हैं, जो विनिर्माण, प्रक्रमण, सेवा क्षेत्र अथवा व्यापार से संबंधित हों। परियोजना लागत का निर्धारण व्यवसाय योजना और प्रस्तावित निवेश के आधार पर होता है। मुद्रा ऋण उपभोग/ निजी जरूरतों के लिए नहीं हैं।



कार्यशील पूँजी सीमा के लिए मुद्रा ने एक नया उत्पाद “मुद्रा कार्ड” आरंभ किया है। यह रुपे प्लेटफॉर्म पर निर्मित डेबिट कार्ड है, जो लचीले तरीके से झंझटे-रहित ऋण प्रदान करता है।

5. सहायता की राशि

₹10 लाख तक, तीन श्रेणियों, यानी शिशु, किशोर और तरुण के अंतर्गत।

6. मार्जिन/ प्रवर्तक का अंशदान

मार्जिन/प्रवर्तक का अंशदान बैंक के नीतिगत ढाँचे के अनुरूप और इस संबंध में भारतीय रिज़र्व बैंक के समग्र दिशा-निर्देशों पर आधारित होता है। शिशु ऋण के लिए बैंक मार्जिन पर जोर नहीं देंगे।

7. ब्याज-दर

ब्याज-दरें बैंक के नीतिगत निर्णय के अनुसार प्रभारित की जाएंगी। किन्तु अंतिम उधारकर्ता पर लगाई जानेवाली ब्याज-दर औचित्यपूर्ण होगी। जो अनुसूचित वाणिज्य बैंक, क्षेत्रीय ग्रामीण बैंक तथा सहकारी बैंक मुद्रा से पुनर्वित्त लेना चाहते हैं, उन्हें मुद्रा लि. द्वारा समय-समय पर सूचित की गई ब्याज-दरें निर्धारित करनी होंगी।



8. अपफ्रंट शुल्क/कार्रवाई प्रभार

बैंक अपने आंतरिक दिशा-निर्देशों के अनुसार अपफ्रंट शुल्क लगाने पर विचार कर सकते हैं। ज्यादातर बैंक शिशु ऋण के लिए अपफ्रंट शुल्क/ कार्रवाई प्रभार नहीं लेते।

9. प्रतिभूति

क. उधारकर्ता को दिए गए ऋण से सृजित आस्ति तथा जिस व्यवसाय/परियोजना के लिए ऋण दिया गया है, उससे सीधे तौर से जुड़ी आस्तियों पर प्रथम प्रभार।

ख. माँग वचन पत्र (जहाँ कहीं लागू हो)।

ग. सीजीटीएमएसई (जहाँ वांछनीय लगे)/मुद्रा गारंटी कवर (जब से आरंभ हो)।

एमएसएमई क्षेत्र को उधार देने के संबंध में भारतीय रिज़र्व बैंक के जुलाई 01, 2014 के मास्टर परिपत्र (परिच्छेद 4.2) के ज़रिए जारी दिशा-निर्देशों के अनुसार ₹ 10 लाख तक के ऋणों के संबंध में बैंकों को अधिदेश है कि वे सूक्ष्म लघु उद्यम (एमएसई) क्षेत्र की इकाइयों को दिए गए ₹ 10 लाख तक के ऋणों के मामले में संपार्श्विक प्रतिभूति स्वीकार न करें। बैंकों से अपेक्षित है कि वे अपने शाखा स्तर के कर्मचारियों को प्रेरित करें कि जहाँ कहीं वांछनीय प्रतीत हो, वे ऋण गारंटी योजना कवर प्राप्त करें।

10. सहायता की अवधि

सृजित आस्ति के आर्थिक जीवन और उत्पन्न नकदी प्रवाह के आधार पर। किन्तु मुद्रा की पुनर्वित्त सहायता अधिकतम 36 महीने की अवधि के लिए होगी। साथ ही, यह समय-समय पर भारतीय रिज़र्व बैंक द्वारा आवंटित मुद्रा निधि की शर्तों के भी अनुरूप होगी।

FREQUENTLY ASKED QUESTIONS



MUDRA

Micro Units Development & Refinance Agency Ltd.
(A wholly owned subsidiary of SIDBI)

Frequently Asked Questions

1. What is MUDRA?

MUDRA, which stands for Micro Units Development & Refinance Agency Ltd., is a new institution being set up by Government of India for development and refinancing activities relating to micro units. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non corporate small business sector.

2. Why MUDRA has been set up?

The biggest bottleneck to the growth of entrepreneurship in the Non –Corporate Small Business Sector (NCSBS) is lack of financial support to this sector. Majority of this sector does not have access to formal sources of finance. GoI is setting up MUDRA Bank through a statutory enactment for catering to the needs of the NCSBS segment or the informal sector for bringing them in the mainstream. To begin with it is being set up as a subsidiary of SIDBI.

3. What will be roles and responsibilities of MUDRA?

MUDRA would be responsible for refinancing all Last Mile Financiers such as Non Banking Finance Companies of various types engaged in financing of small businesses, Societies, Trusts, Section 8 Companies [formerly Section 25], Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities. The Bank would partner with State/regional level financial intermediaries to provide finance to Last Mile Financier of small/micro business enterprises.

4. What are the offerings of MUDRA? How will MUDRA function?

Under the aegis of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products / schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth to look forward to :

- a. Shishu : covering loans upto 50,000/-
- b. Kishor : covering loans above 50,000/- and upto 5 lakh
- c. Tarun : covering loans above 5 lakh to 10 lakh

MUDRA will be operating as a refinancing institution through state/regional level intermediaries. MUDRA's delivery channel is conceived to be through the route of refinance primarily to NBFCs / MFIs, besides other intermediaries including banks, Primary Lending Institutions, etc.

At the same time, there is a need to develop and expand the delivery channel at the ground level. In this context, there is already in existence, a large number of 'Last Mile Financiers' in the form of companies, trusts, societies, associations and other networks which are providing informal finance to small businesses.

5. Who are the target clients of MUDRA/ What kind of borrowers are eligible for assistance from MUDRA?

Non –Corporate Small Business Segment (NCSBS) comprising of millions of proprietorship / partnership firms running as small manufacturing units, service sector units, shopkeepers, fruits / vegetable vendors, truck operators, food-service units, repair shops, machine operators, small industries, artisans, food processors and others, in rural and urban areas.

6. Are Regional Rural Banks (RRBs) eligible for assistance from MUDRA?

Yes, MUDRA will be extending refinance support to RRBs for enhancing their liquidity.

7. What is the rate of interest charged by MUDRA?

MUDRA will be a refinancing agency which will extend its funds to Last Mile Financiers to enable them to reach out to the sector. Access to finance in conjunction with rational price is going to be the unique customer value proposition of MUDRA. It will use a variety of innovative financing means to bring down the cost of funding for the ultimate borrower.

8. I have a small business dealing in paper goods. Can MUDRA help me?

Yes. MUDRA will offer smaller loans upto 50,000/ under the 'Shishu' category and beyond 50,000 and upto 5 lakh under the 'Kishor' category. These products have been designed to cater to customers operating at the lower end of the enterprise spectrum. The loans will be extended through MFIs, NBFCs, Banks etc.

9. I have graduated recently. I want to start my own business. Can MUDRA help me?

MUDRA offers smaller loans upto 50,000/ under the 'Shishu' category and beyond 50,000 and upto 5 lakh under the 'Kishor' category. It also offers loans beyond 5lakh and upto 10 lakh under the Tarun category. Depending on your nature of business project requirement you can access finance from one of the intermediaries of MUDRA as per the norms.

10. I have diploma in food processing technology. I want to start my own unit. Please guide me.

Food Processing is an eligible activity for coverage under one of the MUDRA schemes. You can avail assistance under MUDRA schemes as per your requirements.

11. I am an artisan specialising in Jari work. I want to start my own work instead of doing job work for others. Can MUDRA help me?

You can avail assistance under the 'Shishu' category of Micro Credit Scheme of MUDRA through any of the MFIs operating in your region for setting up your own enterprise.

12. I have done a course on fashion designing. I want to open my own boutique and develop my own brand. What help can MUDRA offer to me?

MUDRA operates a special scheme for women entrepreneurs; viz; Mahila Uddyami Scheme. Assistance will be provided under all three groups, viz. 'Shishu', 'Kishor' as well as 'Tarun'.

13. I intend to work on franchisee model and open an ice cream parlour. Can MUDRA help me?

MUDRA operates a special scheme 'Business loans for Traders and Shopkeepers'. You can avail the facilities under the scheme as per your requirements.

14. I want to expand my pottery business by adding more variety and designs. What help can I get from MUDRA?

You can avail assistance under the 'Shishu' category of Micro Credit Scheme of MUDRA through any of the MFIs operating in your region for setting up your own enterprise.



MODEL PROJECT REPORTS

FOR HANDICRAFTS SECTOR

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1. WOODEN HANDICRAFTS

1.1 BACKGROUND

Handicraft is the kind of craft product made mainly by using hands and/or simple elementary tools. Handicraft items made are generally used in everyday life and for various purposes. Their use can be as decorative items as well as the functional items used in various activities of everyday life.

The Wooden handicraft products are hence the articles, items etc. made by using wood as the basic material of composition. The articles made are purely out of wood or combination of wood with different materials like metal, cloth, glass etc.

In India many geographical regions are famous for their wood based handicrafts. Places like Saharanpur and Jodhpur are prominent of them. These places have their long standing tradition and history. The skills of handicrafts are passed on from generations to generations.

1.2 WOODEN HANDICRAFTS

The wooden handicrafts manufactured in Jodhpur and Saharanpur can be classified in two categories.

Articles of everyday use: These are the items manufactured for the regular day to day use. These are furniture items like Tables, chairs, beds, almirahs etc.

Decorative and Gift items: These are items like decorative pieces, frames, candle holders, mirrors etc.

Wooden handicraft can also be subdivided into following categories based on product class:

- Furniture
- Antiques
- Gift Items
- Accessories
- Decorative

Some of the photographs of the items manufactured in Jodhpur and Saharanpur handicraft clusters are in annexure 1

1.3 Current Status Of Woodcraft

- PRODUCTS

In spite of the strong background, presently the handicraft industry in these two clusters is facing major challenge from the competing countries in the world market. The competing countries who produce similar craft are China, Vietnam, Malaysia, Thailand and Philippines.

The major challenges are coming in following ways.

- ▶ Reducing availability of craftsmen or artisans
- ▶ Inability to produce bigger quantities needed for world market
- ▶ Inability to produce the standardised items
- ▶ Not able to satisfy high quality demands
- ▶ Not able to invest in the technologies

- MARKET

The major export markets for the wooden handicrafts of Jodhpur and Saharanpur is mainly to the West. USA is one of the major importers of wooden handicrafts followed by Europe. In Europe Germany, France, Italy, Nederland are the countries who import wooden handicraft. The countries like Australia, Canada and UK are also the major importers of the wooden handicraft.

In USA the market is generally in the big Retail chains where as in Europe the buyers are individual retail shops and their agents.

- SOURCING OF RAW MATERIALS

The three most commonly used woods in the clusters are:

I Sheesham (*Delbergiasisso*)

It is the most widely used wood in the handicraft industry. It is also known as Indian Rosewood. Sheesham is best known internationally as a premier timber species of the rosewood genus, but is also utilised as an important fuel wood and for shade and shelter. With its multiple products, tolerance to light frost and long dry seasons, this species deserves greater consideration for tree farming, reforestation and agroforestry applications. After teak, it is the second most important cultivated timber tree in the state of Punjab - which is the largest producer of sheesham timber in Pakistan and India, although it is the provincial tree of the Pakistani Punjab. In Bihar, the tree is planted on roadsides, along canals and as a shade tree for tea plantations. *Dalbergiasisso* is known to contain the neo flavonoid dalbergichromene in its stem-bark and heartwood. Sheesham is among the finest cabinet and veneer timbers.

II. Mango (*Mangifera indica*)

It is soft and durable to carve small articles like gifts, decorative and other small articles. It is the second most widely used wood after Sheesham in the wood based handicraft industry in Jodhpur. Over 33.78 % mango wood is being used in Jodhpur handicraft industry. Gujarat, UP and MP are famous for mango tree plantation. It costs around 300 to 500 Rs per CFT (cubic Fit).

III. Babool (*Acacia spp.*)

Acacia (Babool) is found in Rajasthan and Gujarat. It is well known in western Rajasthan. It does not need much water & care to grow, and is thus very popular in the western regions of Rajasthan. Around 21.19 % wood used in Jodhpur handicraft industry is Babool. It is cheaper than Sheesham and can be easily found in western Rajasthan, so it is also used for furniture and big articles.

Imported Woods

Imported Teak, Oak, Pine and MDF (Medium Density Fiber Board) are also used to make furniture, accessories, gifts and decorative items. These woods are imported by a few handicraft manufacturers. Only big manufacturers are importing woods from other countries. Teak and Oak wood are being imported in India from Malaysia, Indonesia, New Zealand and Germany. There are a few who are importing these woods directly. Most of the handicraft unit owners are purchasing it through

- **Teak**- most durable and expensive for high end products.
- **Reclaimed teak**- exotic end product and eco products could be achieved by using reclaimed teak, which is another option for high end products.

1.4 Applied Processes & Techniques In Woodcraft Manufacturing

Generally, there are 4 major processes in producing or making wood based furniture.

These are:

1. Raw Material Preparation: Saw Milling and Chemical treatment and drying
2. Component Manufacturing: Cutting and Shaping (Machining)
3. Assembling
4. Finishing- Surface Preparation and Coating (Polishing)

The details are described under Production Processes at later stages under section 2.1.

1.5 Proposed Tool Kits & Financials

TOOL KIT FOR WOOD CRAFTS

Tool Kit Sr. No.	Description	Specifications/Make	Material/ STD	Remarks	Price (Rs)
1	Measuring Tape	3 meters	STD		150
2	Marking tool	7"	Carbon steel		350
3	Out side caliper	7"	Carbon steel		100
4	Try- square	4"	EN 31		151
5	Bevel Protector	4"	Stainless steel		5050
6	Height gauge	6"	Stainless steel		200
7	Triangular File	5"	High carbon steel		150
8	Center Punch	Ø 8x100 mm	HcHcr		100
9	Frame Hack saw	6"	STD	Blades material of the hacksaw should be HCHCR	100
10	Screw driver	12"	EN 9	EN 9 Material is preferred	250
11	Carving chisel -I	7 no's	OHNS		1000
12	Carving chisel-II	3 nos. (Nos. 10, 12, 16)	OHNS		1000
13	Power drill machine with wood drills set of 4,5,6,8 and 10 mm	Bosch or equivalent quality	STD		3933
14	Sand stone for finishing.	1"X2"X6"	STD		200
15	Hand Grinder for finishing	4" operated	STD	Should be power	2320
16	Wood Plainer	(2 ¼"X9.5")	STD	Blades material should be HCHCR	1500
17	C-clamp	3"	STD	With forged steel body	349

18	Metal ruler	24"	Stainless steel		200
19	Rip saw	16"	Carbon steel	Make mitsui-3516 or equivalent	200
20	Grinding file- Half round	8.5"	c-80	Hardened	240
21	Iron hammer with nail remover		STD		130
22	wooden mallet		STD		150
23	Hand gloves – cotton.	-	STD	Good quality gloves should be provided	176
24	Nose mask	-	STD	Good quality should be provided	150
25	Wood Nailing Gun		Hitachi NR90AE(S)		5000
26.	Cost of raw material & other misc. expenses				27,000
				TOTAL	50,149 or say Rs.50,000

2. TERRACOTTA /CERAMIC WARE

2.1 INDIAN POTTERY INDUSTRY

The pottery industry in Uttar Pradesh comprises 600 units altogether, out of which 570 are working actively. Furthermore, the working units are divided into Independent units, Semi-independent units as well as Dependent units.

India pottery industry, over the years, has bravely battled several hindrances and emerged as the proud winner. This profit-earning industry of India is without any application of modern day technical support; most of the technologies are outdated and are also inefficient at the same time. Moreover, this important industry has failed to taste success in respond to meet the present market demands. It has been estimated that over 40 lakhs rural potters still work with the help of conventional pottery wheels. Of the 15 lakhs traditionally skilled potters, about 95% are involved in the work of conventional red local pottery. In addition, the products made in the village pottery are only sold to a restricted part of the society.

However, the emergence of the Studio Pottery has played a significant role in boosting the India pottery industry. More and more artists are getting involved with this kind of pottery.

India Pottery Industry – Market Players

Palam Potteries: Manufacturer of pottery products.

Hiltkari Potteries

Pelican Pottery

Jaipur Glass Industries

Heritage Pottery

Venus Industries & Emporium -

Lacmi Air And Potteries House: Producer, exporter of pottery

Blue Art Flower Vases Works

Confetti Exports Private Limited: Manufacturer and exporter of pottery

Terakots – Manufacturer and exporter of black pottery

India Pottery Industry – Facts

India along with several other developing countries of Asia is considered as one of the first Asian countries to manufacture as well as export products of pottery. The important markets for pottery products are USA, Mexico, Hong Kong, Japan, Germany, Italy and France. However, the share of global market of India in pottery products is believed to be less than 1%. The important suppliers list includes China, UK, Japan and USA.

PRESENT TECHNOLOGICAL STATUS

Raw Materials- Presently, the potters of all the villages use locally available pond clays as a major raw material for body making. They collect in summer for the whole year and store the materials by the side of the pond. The raw material as available in the nature is used without any purification. Clays as such are just brought from the fields and made use for body making.

Preparation of Body Mix- The clay materials collected from the pond are separated from visible impurities like large grits and foreign materials by hand picking. The materials are then powered manually, cleaned further, mixed with water, kneaded by leg pugging and stored for few days to develop required plasticity and uniform moisture distribution. The body mix is then cut repeatedly by means of a iron strip for further removal of grits and air pockets. All the operations related to the preparation of body mix are normally performed manually by the unskilled men and women folk.

Formation of Wares- The formation of wares for clay body is generally carried out by following methods:-

- a) Throwing on traditional potters wheel
- b) Coiling/ work method

Drying and Finishing of Wares

The wares are leather hard dried under controlled slow during sun by the natural process and the finished property. The drying period is extended during rainy and winter seasons under extreme weather condition. The work sometimes remained suspended during the rainy season depending on the intensity of rain and duration, owing to the difficulties in drying of wares. All these problems sometime force the potters to suspend their work during the rainy season and remained idle. It is found that whole of the family members are engaged in making products and the average income of family with three adults and two minor is around Rs.8000/- per month. But the income goes down to somewhere around Rs.3000/-per month per family in rainy season. The potters are primarily engaged in the manufacture of unglazed porous terracotta wares of decorated types. The finished products are supplied in the local market. Mass production becomes difficult. Only seasonal items like candle stands, statues for Depavali festival are required in mass quantities and market again by dealers. In this way the maximum profit goes to the dealers only. Marketing network is very poor.

FIRING PRACTICES

INTRODUCTION

Kinding and controlling fire to bring the hardness, impervious to water etc. in the articles made from clay was at first an art practiced without understanding the benefits of scientific principles. But from that primitive bonfire or pit kilns to the modern kilns, a long research and development has occurred, where experimentation, trial and through studies have been performed at every stage.

A kiln may be described as an enclosure to contain heat and potter use it to fire their pots, thus they have developed a countless number of different kiln type depending upon the demand, tradition, skills and materials.

MAJOR TECHNOLOGICAL CONSTRAINTS

The major technological constraints may be summarized as be below:\

- a. Lack of information Services
- b. Traditional Fabrication Techniques
- c. Inefficient and Obsolete Firing Technique
- d. Uncertain Demand Potential

PROPOSED TOOLS

Motorized Potter Wheel with the following specification shall be distributed to the artisans for faster and quality production:

1. Wheel Head – 20"
2. Motor ½ HP ISI marked
3. Frame Size – L-24", W-16" H-15"
- 4.



Electric Wheels

These are the most popular types of wheels because of their ease of operation. With a slight touch of your foot, the wheel head can turn from 0 to 250 RPM allowing the potter to concentrate on the piece rather than the mechanics of the wheel.

CHOOSING A POTTER'S WHEEL

Types of Wheels

There are two basic categories of potter's wheels:

1. Electric "sit down" wheels which are variable speed wheels about 20" high.
2. Kickwheels which are usually foot powered but can be motorized. These are massive wheels weighing 200 - 300 pounds turned by the momentum of a heavy 'flywheel'.

Electric Wheels

These are the most popular types of wheels because of their ease of operation. With a slight touch of your foot, the wheel head can turn from 0 to 250 RPM allowing the potter to concentrate on the piece rather than the mechanics of the wheel.

In this category there are three basic methods of driving the wheel head:

- (1) Belt / pulley,
- (2) Gear box/direct drive, and
- (3) Cone/pulley.

There are also three basic methods of varying the speed of the wheel head:

SL. NO.	PARTICULAR	ESTIMATED AMOUNT (INR)

(1)

Electronically with an SCR controller and DC motor,

(2) Electrically with a power transformer and DC motor, and

(3) Mechanically with a cone moving along a pulley with an AC motor.

Existing Tool Inadequacy: The existing tool set is inadequate to perform many operations and thus results

- ▶ Low productivity
- ▶ Repetition of processes
- ▶ Poor quality
- ▶ More Time
- ▶ Fatigue
- ▶ Risk of Injury
- ▶ Material Damage

Benefits: 1. Specially made for the purpose and so easy to Operate
2. High Productivity as specially designed for the purpose
3. Comprehensive for casting purpose

FINANCIAL IMPLICATIONS FOR MOTORIZED POTTER WHEEL

1.	Motorized Potter Wheel	15,000.00
2.	Firing Kiln	30,000.00
3.	Raw Material and other misc. expenses	5,000.00
	Total	50,000.00

3.CANE& BAMBOO CRAFTS

3.1 INTRODUCTION

Bamboo is popularly known as “Poor man’s Wood”. It serves many purposes of a poor man’s needs of livelihood as well as boon to environment. Technically, bamboo is a grass belonging to the subfamily Bambusoideae. Over 1,200 different species grow worldwide. Various species can reach heights of 30 m and more. About 18 million ha of bamboo are distributed in world forest ecosystems in Asia, Africa, and America.

Unlike most timber, bamboo is a self-regenerating natural resource; new shoots that appear annually ensure future raw material after mature culms are harvested.

Bamboo provides considerable environmental benefits. In many countries, it is used for ecological purposes such as soil stabilization and erosion prevention on hill slopes and verges. It is a very important forestry plant which is harvested from existing natural forests, plantations, and mixed agroforestry systems. Bamboo silviculture is an option for conserving and protecting tropical forests while creating enduring supplies for the wood and cellulose industries.

Bamboo is a multipurpose plant with a myriad of applications ranging from handicrafts, furniture, construction materials, fences, pulp and paper, edible shoots to animal fodder. In developing countries, it is a basic raw material with numerous traditional uses. In India it is largely used in handicrafts as it can be woven into numerous products including furniture, trays, lampshades, varieties of bamboo ornaments, mats, baskets, trays, hats, caps, lanterns, etc. Many bamboo products are functional while others serve mainly decorative purposes.

3.2 Classification Of Bamboo and Cane Products

The handicraft made of Bamboo and Cane can broadly be classified as under:

- A. Furniture
- B. Jewellery
- C. Utility Items



3.3 Market

Though all the North Eastern States produce cane and bamboo items yet Assam, Tripura and to some extent Arunachal Pradesh have major contribution in the total production. The present share

of only cane furniture is about 15 to 20 crores and out of which 2 crores are exported. NEHHDC, AGMC, ARTFED along with some private organizations promote exporting of the produces. Some of the products that are produced in North East and sold to internal as well as external markets are as follows:

- Basketries
- Cane furniture
- Mat
- Decorative items

The countries where these products are exported are China, USA, Japan, French, West Germany, Italy, Netherlands, U.K., Switzerland, Austria to name a few.

3.4 Basic Raw Materials

The basic Raw Materials for the craft include the followings:

A: Bamboo (Bans)

B: Cane (Rattan)

C: Auxiliary items for fixing

D: Finishing Operation [Decorations and other Miscellaneous Processes]





3.5 Applied Processes & Techniques In Bamboo And Cane Based Product Manufacturing





Table 1 : Machinery/Tools Used in Bamboo and Cane Processing

S. No	Process	Purpose of Machine	Machine/Tool Specification
A : Bamboo Processing			
1.	Cross Cutting	Cutting of Bamboo	<ul style="list-style-type: none"> Manual with the help of simple hand saw
2.	Knot Removing	Removal of bulging portion at knots	<ul style="list-style-type: none"> Manual with the help of simple Dao (Bent Knife)
3.	Scorching [Blow Lamp]	Removal of gummy matter of cellulose by heating	<ul style="list-style-type: none"> Blowing Lamp
4.	Polishing	To smoothen the surface and improve the look.	<ul style="list-style-type: none"> Done manually with Sand Paper
5.	Chemical Treatment	Treatment of material with chemical to protect against termites and fungal attack	<ul style="list-style-type: none"> Done manually with recipe developed as per product requirement.

6.	Radial Splitting	Splitting of crosscut bamboo into splits	<ul style="list-style-type: none"> Done manually with bent knife (dao)
7.	Sliver Making	Concerting Splits into thin slivers	<ul style="list-style-type: none"> Done manually with bent knife (dao)
8.	Product Fabrication	Weaving through simple interlacement.	<ul style="list-style-type: none"> Done manually
9.	Varnishing	Painting with Varnish to protect against external environments and attack of insects.	<ul style="list-style-type: none"> Done manually with hand brush
10.	Drying	Open dry leaving goods under sunlight	<ul style="list-style-type: none"> Open dry under sunlight
B : Cane Processing			
11.	Chemical Treatment	Treatment of material with chemical to protect against termites and fungal attack	<ul style="list-style-type: none"> Done manually with recipe developed as per product requirement.
12.	Seasoning	Leaving the treated material undisturbed for 5-6 months leading to drying and absorption of treatment chemicals.	<ul style="list-style-type: none"> Done manually
13.	Cutting	Cross Cutting of Cane as per size requirement.	<ul style="list-style-type: none"> Done manually with knife.
14.	Cleaning	Removal outer epidermal layer by pilling	<ul style="list-style-type: none"> Done manually with knife.
15.	Splitting to size	Radial Splitting of Canes into fine slivers and sizing as per thickness and width appropriate for the product.	<ul style="list-style-type: none"> Done manually with bent knife (Dao)
16.	Drying	Open dry leaving goods under sunlight	<ul style="list-style-type: none"> Open dry under sunlight

3.5 PROPOSED MACHINES

Name of process	Existing Machine/Tool		Proposed Machines/Tools and Cost				
	Name	Photographs	Name	Photograph	Tech. Specn.	Benefits	Price
Cross Cutting of Bamboo	Done manually with hand tool of hacksaw		Cross Cutting Machine	 Bamboo Cross Cutting Machine	Make: National Bamboo Mission, India.	Cutting bamboo culms in desired sizes as per requirement. Ease in operation Higher Production Economical for bulk production with machine installed	Rs. 45,000.00 per piece.
Bamboo Outside Knot Removing	Manual with the help of Hand tool of Dao.		Bamboo Outside Knot Removing Machine	 Bamboo Outside Knot Removing Machine	Make: National Bamboo Mission, India.	Removing knots mechanically. Ease in operation Higher Production Economical for bulk production with machine	Rs. 1,10,000.00 per piece.

Bamboo Inside Knot Removing	Manual with the help of Hand tool of Dao.		Bamboo Inside Knot Removing Machine	 Bamboo Inside Knot Removing Machine	Make: National Bamboo Mission, India.	Removing knots mechanically . Ease in operation Higher Production Economical for bulk production with machine	Rs. 6,500.00 per piece.
Radial Splitting of Bamboo	Done manually with hand tool of Knife		Bamboo Splitting Machine	 Bamboo Splitting Machine	Make: National Bamboo Mission, India.	Bamboo pole split in required number of Trapezoidal cross Section. Ease in operation Higher Production Economical for bulk production with machine installed inside manufacturing facility.	Rs. 1,50,000.00 per piece.

Bamboo Sliver Making	Done manually with hand tool of Dao		Bamboo Sliver Making Machine	 Bamboo Sliver Making Machine	Make: National Bamboo Mission, India.	Slicing as per process need. Ease in operation Higher Production Economical for bulk production with machine installed	Rs. 33,000.00 per piece.
Bamboo Slicing Making	Done manually with hand tool of Dao		Bamboo Slicer Making Machine	 Bamboo Slicer Making Machine	Make: National Bamboo Mission, India.	Slicing as per process need. Ease in operation Higher Production Economical for bulk production with machine installed	Rs. 50,000.00 per piece.
Saw Sharpening	Done manually		Saw Sharpening Machine	 Saw Sharpening Machine	Make: National Bamboo Mission, India.	Sharpening of cutting tools in use. Ease in operation Higher Production Economical for bulk production with machine installed inside manufacturing facility.	Rs. 35,000.00 per piece.

	Raw Material cost & other misc. expenses		Rs.70,000.00
	Total		Rs.5,00,000.00

4. JUTE BAG MAKING

Jute is a bio-degradable eco-friendly item. Prior to nineties, jute fabric was used for making low cost carry bags and gunny bags for packing rice, paddy, sugar, dal, cement etc. With the start of Jute diversification, a large market has developed for the jute yarn, jute fabrics and other jute based products. With the market assistance of JMDC and NCJD a large production base of small and cottage sector units have come up with a wide variety of products and are sold through exhibitions organized by different agencies. Both NCJD and JMDC have their own development

schemes to support jute entrepreneurs beginning from imparting "Basic Training Programme", "Advance Training Programme", "Advance Training cum Design Dissemination Programme", "Technical demonstration" and "Buyer Seller Meet". They are also assisting the jute entrepreneurs to sell their products through different Trade Fairs/Exhibitions in the country. JMDC is also providing marketing assistance to jute entrepreneurs by providing them stalls in the trade fairs/exhibitions in the domestic market as well as in the foreign markets.

For creating pollution free environment the Govt. has started discouraging the use of polythene andrexin items. In some states, the polythene bags have been totally banned.

For eco-friendly character the demand for jute yarn, jute fabrics and other jute items is increasing very fast. New technologies have evolved for bulk use of jute as a raw material in the production of high value added and price competitive final products. A host of innovative new products have been developed high value addition such as home textiles, jute composites, jute geo-textiles, technical textiles, handicrafts and fashion accessories etc.

Jute fabrics are strong, durable, light, colour fast, attractive and cheaper than most fabrics made from other fibres. These are anti static, UV protective, carbon dioxide neutral and naturallydecomposable i.e. free from the health hazards. Jute fabrics are excellent raw materials for jute

bags. The proposed unit will make high quality jute bags which have demand in the domesticmarket as well as in the foreign market.

National center for Jute Diversification (NCJD), Ministry of Textiles , Govt. of India has appointed collaboration agency all over India for operating "Jute Raw Material Bank" (JRMB) in order to supply jute raw materials to jute artisans at mill gate-price".

Manufacturing Process:

Both laminated and non-laminated jute fabrics are procured from the market and as per drawing, design and size cutting is done to make bags. After cutting, the clothes are placed on the table and printing is done. Then cut pieces are stitched in the sewing machine. During the process of making the bags, lining, buckles, chains, runner, handles of clothes, bamboo and canes are fitted. After completion of total works the bags are packed and dispatched to market for sale.

Production Programme:

It has been proposed to make 5 items of jute bags viz. Shopping bag, Ladies bag, School bag, gents hand bag and jute folders at the initial stage because these bags have high demand in the market 37500 Nos. of bags will be produced in 12th months and the wholesale price of the products has been calculated to Rs.32,25,000/-

Machinery and Equipment:

It has been proposed to buy 5nos. industrial sewing machine of which 3 medium and 2 are heavy duty. Besides, sufficient quantity of tools and equipment will be kept for functioning of the unit . Total cost of machinery and equipments has been calculated to Rs.89,700/-.

Raw Materials:

Requirement of jute fabric (both laminated and non-laminated) would be 18825 mtrs bamboo mat 15,000 sqmt. per year. Quality of Shopping bag, School bag, Gents hand bag and Jute Folder would be of higher range and the ladies bag would be of very high quality. Bag accessories like buckles, hook, runner, chain, lining cloth, eye let, and handle etc. would be required for making the bags. All accessories will not be required for all bags. So, the cost of accessories for bamboo folder has been estimated @Rs.35/- per bag for 6000 bags which comes to Rs2,10,000 and the cost of accessories of jute bag has been estimated @Rs.12/- per bag on an average which come to Rs.4,50,000 and the total cost of raw materials has been estimated to Rs.20,29,650/- per annum.

SUGGESTED LOCATION : ASSAM : BARPATA, KAMRUP, NALBANI, NAGAON, GOALPARA

A. P :Itanagar, Daimukh
Manipur :Imphal, tamenglong
Tripura :Agartala, Dharmanagar
Sikkim :Gangtok, Penlang, North Sikkim Area.

Utilities:

Monthly electricity bill has been estimated to Rs. 17,400/- and the cost of machine oil etc. would be Rs.50/- .So, the total amount under this head would be Rs.18,000/-

Manpower:

Total manpower requirement for the unit would be 10 nos. including promoter of which 5nos. will be skilled tailor, 3 nos. helper and 1(one) Accountant. Total amount of wage and salary would be Rs.4,08,000/- per annum.

Misc. Fixed Assets:

Total cost of miscellaneous fixed assets has been estimated to Rs.30,000/- which includes the cost of cutting table, stool, office table, chair, almirah and rack. etc.

Working Capital:

It has been assumed that the norms for maintaining the working capital would be 1(one) month for raw materials, wage and salary and utility and 15 days for stock of finished goods. Total requirement of working capital would be Rs.3,11,997/- of which Rs.1,04,623/- would be margin money and Rs. 2,07,374/- would be bank loan for working capital.

Capital cost of the Project:

Capital cost of the Project has been calculated to Rs.2,52,323/- of which Rs.89,700/- for machinery and equipment, Rs.30,000/- for miscellaneous fixed assets, Rs.20,000/- for the preliminary and pre-operative expenses, Rs 8,000/- for electrical installation and Rs.1,04,623/- towards margin money for working capital.

Means of Finance:

65% of the cost project amounting to Rs.1,64,000/- has been expected from Bank as term loan; 25% amounting to Rs.63,080/- from NCJD as interest free loan and the balance 10% amounting to Rs.25,243/- would be contributed by the promoter.

Assumption:

The unit will operate 8 hours daily and 25 days in a month. It has been assumed that the capacity utilization will be 80% which will remain constant. Since the project is small the financial calculation has been done for one year only.

Profitability Analysis:

Total sales proceed has been estimated to be Rs. 32,25,000/- per annum, total cost of production Rs.27,94,810 per annum and the operating profit has been calculated to Rs.4,30,190/- . The percentage of profit on sales has been calculated to 13% and the profit on investment to 94%.

Break Even Point:

Break Even Point has been calculated to 45% at 80% capacity utilization.

**Financial Analysis of the project
Production Programme:**

Sl. No.	Items	Qty (Nos)	Rate (Rs)	Total Amount
1	Shopping Bag	9000	40	3,60,000
2	Ladies Bag	6000	80	4,80,000
3	School Bag	7500	70	5,25,000
4	Gents Hand Bag	9000	90	8,10,000
5	Jute Bamboo folder	6000	17	10,50,000
	Total	37500		32,25,000

Machinery / Equipment:

Sl. No.	Items	Qty	Rate (Rs.)	Total Amount (Rs.)
1	Industrial Sewing Machine 31K	3	7,500	22,500
2	Sagar Paduka (Bamboo M/c.)	1	13,500	13,500
3	Titan	1	18,000	18,000
4	Misc. Tools & Equipment	L.S.	15,000	15,000
	Sub- Total:			69,000
5	Add: 30% towards freight, tax insurance etc.			20,700
	Grand Total			89,700

Raw Materials:

Sl.No.	Items	Qty	Rate	Total Amount
1	Cloth for: Shopping Bag	4500m	42	1,89,000
2	Ladies Bag	3000m	60	1,80,000
3	School Bag	5625m	42	2,36,250
4	Gent Hand Bag	4500m	42	1,89,000
5	Jute Bamboo Folder	1200m	42	50,400
6	Bamboo mat for jute bamboo folder	15,000sq ft.	35	5,25,000
7	Jute fabric, Lining adhesive, raxin, paper etc. per bamboo Folder	6000 bags	35 per bag	2,10,000
8	Buckles, Hook, Runner, Chain, Lining, Handle, Eye let, etc.	37,500 m	@ 12/-	4,50,000
	Total:			20,29,650

Utilities:

Sl. No.	Items	Annual Requirement (KW)	Rate (Rs)	Total Amount
1	Electricity for lighting purpose	L.S.	-	17400
2	M/c. Oil, lubricant. etc.	L.S.	-	600
	Total		-	18000

Manpower:

Sl. No.	Category	Nos	Salary per month	Annual Salary
1	Master cutter(Promoter)	1	8000	96,000
2	Accountant	1	5000	60,000
3	Tailor	5	3000	1,80,000
4	Helper	3	2000	72,000
	Total	10		4,08,000

Misc. Fixed Assets:

Sl. No.	Items	Qty	Rate	Total Amount(Rs.)
1	Cutting Table	2	2500	5000
2	Stool	10	250	2500
3	Table	1	2000	2000
4	Chair	5	500	2500
5	Almirah	2	4500	9000
6	Reck	1	3500	3500
7	Misc. Items.	L.S.		5500
	Total			30,000

Working Capital:

Sl. No.	Description	Norms	Margin	Total Amount	Margin Money	Bank Loan
1	Raw Materials	1 month	25%	1,69,138	42,284	1,26,854
2	Wages & salaries	1 month	100%	34,000	34,000	-
3	Utility	1 month	100%	1,500	1,500	-
4	Stock Finished goods	15 days	25%	1,07,359	26,839	80,520
	Total:			3,11,997	1,04,623	2,07,374

Capital Cost Of Project:

Sl. No.	Particulars	Total Amount (Rs.)
1	Land & Building	Rented
2	Machinery & Equipment	89,700
3	Misc. Fixed Assets	30,000
4	Preliminary & Pre-operative expenses	20,000
5	Electrical Installation etc.	8,000
6	Margin Money for Working Capital	1,04,623
	Total	2,52,323

MEANS OF FINANCE

Sl.No.	Particulars	Total Amount (Rs.)
1.	Promoter's Contribution (10%)	25,243
2.	Bank Loan (65%)	1,64,000
3.	NCJD's Interest Free Loan (25%)	63,080
	Total:	2,52,323

Profitability Analysis:

Sl.No.	Particulars	Value (Rs.)
A.	Sales Revenue	32,25,000
B.	Cost of Production:	
	1) Raw Materials	20,29,650
	2) Utilities	18,000
	3) Wages & Salaries	4,08,000
	4) Rent, Insurance etc.	50,000
	5) Depreciation 10% on Machinery Equipment	8,970
	6) Repair and Maintenance	12,000
	7) Consumables and stores	30,000
	8) Administrative Overheads	30,000
	9) Selling Expenses 5% on sales	1,61,250
	10) Interest on Term Loan @ 12.50%	20,500
	11) Interest on Working Capital Loan @12.75%	26,440
	Total of (B)	27,94,810
C.	Operating Profit (A – B)	4,30,190
D.	% of Profit on Sales	13%
E.	% of Profit on Investment	94%

BREAK EVEN POINT ANALYSIS
(80% Capacity Utilisation)

Sl.No.	Particulars	Value (Rs.)
A.	Variable Cost:	
	Raw Materials	20,29,650
	Consumables and Stores	30,000
	Utilities	18,000
	Selling expenses	1,61,250
	Total (A)	22,38,900
B.	Semi-variable and Fixed Costs:	
	Wages & Salaries	4,08,000
	Repair and maintenance	12,000
	Rent, Insurance etc.	50,000
	Depreciation	8,970
	Administrative Overhead	30,000
	Interest	46,940
	Total (B)	5,55,910
C.	Sales Realization	32,25,000
D.	Contribution (C-A)	9,86,100
E.	B.E.P. = $B \div D \times 80$	45% of Installed Capacity

5. RUBBER - WOOD FURNITURE

Introduction: Carpentry units manufacture wooden articles of everyday use including furniture. With the scarcity of wood as a basic material optimum use of wood has become important. A good carpentry unit reduces waste of wood while enhancing value addition on wood for manufacturing wooden articles. Normally consumer preference ensures quality of wooden articles. With second largest production of Rubber, Rubber- wood has become a resource substituting Timber resources in Tripura. As two Treatment and Seasoning plants for making Rubber-wood ready for use in Carpentry Tripura shows good potential for a Rubber-Wood Carpentry.

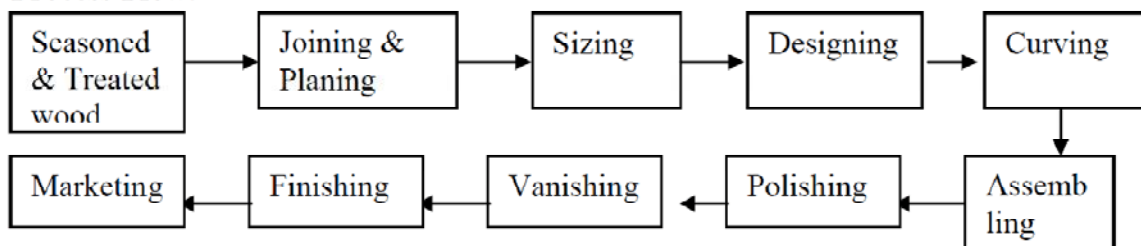
Market: Knife handles, Hangers, Furniture, Ladles, etc. wooden articles are used by mankind since time immemorial. Carpentry units manufacture these articles as per consumer specifications. Use of wooden frames and panels for Doors, Windows, Ventilator, etc. as building material are also very popular. However, wooden furniture such as sofa sets, Dining sets, Cots, etc. are more popular carpentry products. Tripura with 6,62,023 households as per 2001 census have demand for more than Rs. 100.00 Crore worth of wooden furniture. Besides, various offices and establishments have demand for carpentry articles such as tables, chairs, almirah, etc.

Capacity: The proposed unit shall work for single shift of 8 hours per day for 300 working days per annum. Though some of the operations are to be mechanized the overall productivity will depend on product mix and skills of operators. Accordingly the annual installed capacity is estimates as below.

- | | | |
|----------------|---|---------|
| 1. Cots | - | 36 No.s |
| 2. Almirah | - | 18 No.s |
| 3. Recks | - | 18 No.s |
| 4. Sofa sets | - | 30 sets |
| 5. Dining sets | - | 30 sets |
| 6. Others | - | 60 Nos. |

Process: The process of manufacture suggested is the one universally used all over India. The sawn timbers are sized, planned and given shape manually. These are then assembled together and varnished. After finishing operations these are made ready for sales.

Process Flow:



Raw Materials: Raw materials are to be sourced mainly from the two local Rubber-wood Treatment and Seasoning Plants. The annual requirements and costs of raw materials (Fitting and other consumables, like polish, gum, wax, sand paper, plywood, nails, pulley, bolts, handles, screws, locks etc) will be Rs.5,94,000/- p.a.

Fuel: For Calcinations of Gypsum to plaster of Paris by remaining half molecule of water the unit will use 48,000 kilograms of coal per annum. Coal may cost Rs. 1,20,000/-.

Power: The unit will need 7 KW of total connected Load at 400/440 volts, 50 Hz, AC, 3 phase& 4 wire. The annual consumption of power is estimated at 7,135 KW Hrs costing Rs. 15,000/-.

Water: The unit will need 1500 Liters of water per day the cost of which is shown with power cost.

Manpower: The unit will provide employment to 4 persons including staff and engineers for factory administration and sales, labour etc. and all man power to be arrange from local area. The annual needs and costs of manpower is shown below:

Sl.No.	Category of Manpower	No. of Persons	Annual Cost
1.	Manager	1	Self
2.	Skilled Worker	4	2,16,000/-
3.	Unskilled Worker	4	1,20,000/-
	Administrative & Sales Staff	3	1,26,000/-
	Total	12	5,34,000/-

CAPITAL COST ESTIMATE:

1)	Land & Building : Covered area 950 Sq. Mtrs	Rented
2)	<u>Plant & Machinery:</u> Three nos. of Automatic wood-working machine with surface & thickness planners, circular saw, drill and grinding attachment and 2 HP Motor	Rs.2,25,000/-
3)	<u>Miscellaneous Fixed Asset</u>	
a)	Electrification	Rs. 30,000/-
b)	Water Installation	Rs. 10,000/-
c)	Furniture & Miscellaneous others	Rs. 35,000/-
		<u>Rs. 75,000/-</u>
4.	Provision for contingencies	<u>Rs. 15,000/-</u>
5.	Preliminary & pre-operative expenses	<u>Rs. 20,000/-</u>
	Total Fixed Investment	<u>Rs.3,35,000/-</u>
6.	<u>Working Capital (for 3 months)</u>	
a)	Raw Materials	Rs. 1,48,500/-
b)	Fuel	Rs. 30,000/-
c)	Power	Rs. 3,750/-
d)	Salary & Wages	Rs. 1,33,500/-
e)	Miscellaneous expenses	Rs. 4,250/-
	Total:	<u>Rs. 3,20,000/-</u>
	Total Project Cost:	<u>Rs. 6,55,000/-</u>

Means of Finance

	<u>Urban</u>	<u>Rural</u>
a. Composite loan under PMEGP	Rs. 4,58,000/-	Rs. 3,93,000/-
b. Subsidy	Rs. 1,64,000/-	Rs. 2,29,250/-
c. Promoters contribution	Rs. 33,000/-	Rs. 32,750/-
d. Debt Equity Ratio	2.33:1	1.50:1

Profitability:

(Rs. in Thousands)

Sl. No.	Description	1 st Year	2 nd Year	3 rd year	4 th Year	5 th Year
1.	Capacity utilized	60%	70%	80%	80%	80%
2.	Annual Sales Realization	1,395	1,628	1,860	1,860	1,860
3.	Annual Costs in Rs.					
(a)	Raw Materials	356	416	475	475	475
(b)	Fuel	72	84	96	96	96
(c)	Power	9	11	12	12	12
(d)	Wages & Salaries	486	508	531	544	558
(e)	Repair & Maintenance	13	13	13	13	13
(f)	Administrative overheads	100	105	110	116	122
(g)	Selling expenses	209	244	279	279	279
(h)	Depreciation	35	35	35	35	35
(i)	Interest	53	43	31	19	6
	Total:	1,333	1,459	1,582	1,589	1,596
	Total Variable Cost	646	755	862	862	862
4.	Annual profit	62	169	278	271	264
5.	Return on investment	9.47%	25.80%	42.44%	41.37%	40.31%
6.	Return on sales	4.44%	10.38%	14.95%	14.57%	14.19%
7.	Annual Contribution	749	-	-	-	-
8.	Break Even Point as percent of capacity	55.03%	-	-	-	-
9.	Cash accrual	97	204	313	306	299
10.	Debt servicing capacity	150	247	344	325	305
11.	Repayment of Loan	73	85	100	100	100
12.	Debt serviced	126	128	131	119	106
13.	Pay Back Period	2 years 6 months 3 days				
14.	Debt Service Coverage Ratio (DSCR)	2.24:1				

Cash Flow Statement:

(Rs. in Thousands)

Sl. No.	Description	Pre-operative Period	Operating Years				
			First	Second	Third	Fourth	Fifth
1.	Increase in Promoter's capital	33	-	-	-	-	-
2.	Increase in subsidy	164	-	-	-	-	-
3.	Increase in loan	458	-	-	-	-	-
4.	Depreciation	-	35	35	35	35	35
5.	Profit before interests	-	115	212	309	290	270
A.	TOTAL SOURCES	655	150	247	344	325	305
6.	Increase in capital investment	335	-	-	-	-	-
7.	Increase in Current Assets	320	-	-	-	-	-
8.	Interests	-	53	43	31	19	6
9.	Repayment of loan	-	73	85	100	100	100
B.	TOTAL DISPOSALS	655	126	128	131	119	106
C.	OPENING BALANCE	-	-	24	143	356	562
D.	NET SURPLUS	-	24	119	213	206	199
E.	CLOSING BALANCE	-	24	143	356	562	761

Projected Balance sheet:

Sl.No.	Description	Amount in Rs. Thousand as at the end of the				
		1 st Yr.	2 nd Yr.	3 rd Yr.	4 th Yr.	5 th Yr.
1.	Capital Account of the Promoter	33	95	264	542	813
2.	Surplus from operations	62	169	278	271	264
	NET WORTH:	95	264	542	813	1,077
3.	Subsidy	164	164	164	164	164
4.	Loan Account	385	300	200	100	-
A.	TOTAL LIABILITIES	644	728	906	1,077	1,241
1.	Gross Fixed Assets	335	335	335	335	335
	Less Depreciation	35	70	105	140	175
	NET BLOCK	300	265	230	195	160
2.	Closing Stocks	320	320	320	320	320
3.	Cash & Bank Balance	24	143	356	562	761
B.	TOTAL ASSETS	644	728	906	1,077	1,241

Suppliers of Machinery

1. Maneklal and Sons, 115/116, Narayan Dhuru Street, Bombay 400 03,
2. Jayems Engg, Co, M.G. Road, Ernakulam, Cochin 682019, Kerala.
3. Batliboi & Co (P) Ltd, M.G Road, Ernakulam, Cochin 682019, Kerala