

Guidelines for Convergence of PMFME Scheme with DAY NULM



**Ministry of Food
Processing Industries
and
Ministry of Housing
and Urban Affairs**

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List of Abbreviations

ALF	Area Level Federation
CBO	Community Based Organisation
CLC	City Livelihoods Centre
CLF	City Level Federation
CMM	City Mission Manager
CMMU	City Mission Management Unit
CO	Community Organiser
CRP	Community Resource Person
DAY-NULM	Deendayal Antyodaya Yojana-National Urban Livelihoods
DPR	Detailed Project Report
EDP	Entrepreneurship Development Programme
FPO	Farmer Producer Organization
FSSAI	Food Safety and Standards Authority of India
IEC	Information Education & Communication
IIFPT	Indian Institute of Food Processing Technology
ME	Micro Enterprise
MFP	Minor Forest Produce
MIS	Management Information System
MoFPI	Ministry of Food Processing Industries
MoHUA	Ministry of Housing and Urban Affairs
MoSDE	Ministry of Skill Development and Entrepreneurship
NIFTEM	National Institute for Food Technology Entrepreneurship and Management
ODOP	One District One Product
PM FME	Prime Minister Formalisation of Micro food processing Enterprises
SEP	Self-Employment Programme
SHG	Self-Help Group
SLAC	State Level Approval Committee
SLTI	State Level Technical Institution
SMID	Social Mobilisation and Institution Development
SNA	State Nodal Agency
SULM	State Urban Livelihood Mission
ToT	Training of Trainers

1. Background

1.1. About PM FME Scheme

PM Formalisation of Micro food processing Enterprises (PMFME) Scheme, an initiative under Aatma Nirbhar Bharat Abhiyan, is being implemented by Ministry of Food Processing Industries (MoFPI) with an outlay of 10,000 Crore over a period of 5 years from 2020-21 to 2024-25.

The Scheme aims to augment the existing individual micro-enterprises in the unorganized segment of the food processing industry and formalize two lakh micro food processing enterprises with special focus on supporting groups such as Farmer Producer Organizations (FPOs), Self-Help Groups (SHGs) engaged in Agri-food processing sector, *inter-alia*, by providing:

- a. Seed capital @ Rs. 40,000/- per SHG member for working capital and purchase of small tools
- b. Support to food processing enterprises through credit-linked capital subsidy@35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit
- c. Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives.
- d. Support for marketing & branding to micro units
- e. Training and capacity building

Further, MoFPI has identified products for each district under “One District One Product (ODOP)” and priority would be given to SHG manufacturing products mentioned under ODOP. The list of ODOP products selected by States is available on <http://odop.mofpi.gov.in/odop>.

The scheme lays focus on the ODOP approach and following are the eligibility on various components under the scheme:

- a. Support to existing individual micro units for capital investment, preference would be given to those producing ODOP products. However, existing units producing other products would also be supported. In case of capital investment by groups, predominately those involved in ODOP products would be supported.
- b. Support to groups processing other products in such districts would only be for those already processing those products and with adequate technical, financial and entrepreneurial strength.
- c. New units, whether for individuals or groups would only be supported for ODOP products.
- d. Support for common infrastructure and marketing & branding would only be for ODOP products. In case of support for marketing & branding at State or regional level, same products of districts not having that product as ODOP could also be included.

1.2. About Deendayal Antayodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

Ministry of Housing and Urban Affairs (MoHUA) is implementing Deendayal Antayodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) to remove poverty & vulnerability of urban poor households through creation of community based organisations like SHGs and their federations viz. Area Level Federations (ALFs) at the slum/ ward level and City-Level Federations (CLFs) at the city-level. Mission also extends financial and handholding support to SHGs and Federations through the Self Employment Programme for setting up of micro-enterprises, some of which are involved in food processing sector. Therefore, it is imperative to extend the benefit of PM FME scheme to SHGs/ Federations in urban areas leveraging the State Urban Livelihood Missions (SULMs) under DAY-NULM.

The Joint Letter for ensuring convergence of services offered by MoFPI and MoHUA is placed in **Annexure-A**.

2. Scheme Components for DAY - NULM

2.1. Seed Capital

Seed Capital would be provided at the ALF level, as 'Grant' by the SULM, to ensure that the SHG member involved in food processing gets the benefit of the scheme. All the members of an SHG may not be involved in the food processing. Therefore, seed capital would be provided at the federation level of SHGs. This would be given as grant to the ALF by SULM. ALF would provide this amount as a loan to the members of SHGs to be repaid to the SHG.

The federation will disburse the amount as 'loan' to the SHG members. Funds can be routed through CLFs, on specific requests of States/ UTs. The quantum of rate of interest on such 'loan' can be decided by the respective Federations, but it should not exceed 6 per cent per annum. Of this, 3 per cent shall be retained by SHGs towards management of loans. The loan amount will be repaid to the ALF/ CLF by the beneficiary through their respective SHG. The repaid amount will be maintained as a corpus of the concerned Federation for future use for the credit requirement for livelihoods' development purposes of SHGs.

2.1.1. Eligibility Criteria for Seed Capital for SHG

- i. Only SHG members that are presently engaged in food processing would be eligible
- ii. The SHG member has to commit to utilize this amount for working capital and purchase of small tools and give a commitment in this regard to the SHG and SHG federation
- iii. Priority would be given for SHGs involved in ODOP produce in giving seed capital
- iv. Before providing the seed capital, SHG Federation should collect the following basic details for each of the members:
 - a) Details of SHG members
 - b) Details of the product being processed
 - c) Other activities undertaken
 - d) Annual turnover
 - e) Source of raw materials and marketing of produce

2.1.2. Process

- i. The eligible and interested members of SHGs would be required to apply for assistance under the Scheme in a prescribed format (**Annexure B - Form 1, 2 & 3**).

- ii. The applications received from SHG members and groups would be approved in the SHGs meetings (*Format for application approval-Annexure D*) with assistance from CO/ CRP and forwarded to ALFs/ CLFs. Self-declared turnover will be vetted at this stage.
- iii. ALFs/ CLFs would scrutinize applications and submit it with their recommendations (*Format for application approval-Annexure E*) to the ULB.
- iv. Approved applications will be entered by CMMUs in the PM FME module created in the DAY-NULM MIS.
- v. The final list of SHG members, identified as beneficiaries, would have to be counter signed by the SULM, and shared with SNA.
- vi. The applications approved and amount sanctioned by SNAs would be processed for disbursement of the sanctioned amount into the bank account of SULM.
- vii. SULM would transfer this money to concerned federation's bank account within 10 days, which would, in turn, be disbursed to applicant's bank account within 2 weeks.

2.1.3. Scale of assistance to SHGs:

The loans amount would depend on the annual turnover of their existing enterprises, as self-declared in **Annexure-B**. The maximum permissible loan amount for working capital and purchase of tools/equipment will be arrived as under:

Annual turnover	Maximum Loan amount for working capital in (A)	Maximum Loan for small tools / equipment (B)	Eligible loan amount	Maximum loan amount per head (in Rs.)
X	50% of X	40% of X	A+B	40,000

2.2. Credit Linked Subsidy for Capital Investment

A Credit linked grant for capital investment would be provided to eligible SHG Federation @35% of the approved project cost, subject to the prescribed ceiling. Support to individual or group of SHG members would be as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs 10 lakh. The project cost would be arrived at on the basis of a Detailed Project Report (DPR), submitted by the applicant. Individual members should apply online on the PMFME application portal <https://pmfme.mofpi.gov.in/pmfme/#/Login>. Process of approval will follow as per the defined guidelines and instructions issued under the PMFME scheme.

Eligibility criteria for groups/ SHGs/ SHG Federations

- i. The SHGs should have sufficient own funds for meeting 10% of the project cost and 20% margin money for working capital or sanction of the same as grant from the State Government.
- ii. The SHG members should have for a minimum period of 3 years' experience in processing of the ODOP product.

2.2.2 Process for groups/ SHGs/ SHG Federations

- i. SULM through CMMU would identify micro food processing enterprises of groups/ SHGs/ SHG Federations, which are eligible for the 'Grant', and have potential for upgradation. CRP/ CO/ CMM will conduct field inspection of the units and prepare a list with relevant details.

- ii. Identified units will get a general orientation at city level by District Resource Persons engaged under PMFME scheme on potentials of upgradation and PMFME Scheme benefits. Coordination for the same would be done by SULM/CMMU for orientation program.
- iii. List of units prepared by CMMU and approved by ULB, will be submitted to the SULM. A consolidated list of identified units will be submitted by SULM after due diligence, to the SNA, along with a proposal for financial support for DPR preparation, wherever applicable. An assistance of `50,000/- per case may be availed under the Scheme for preparation of DPR.
- iv. SNA would finalise the list of units eligible to get funds for DPR preparation. Such amount would be transferred to the SULM. SULM would provide the proof of utilization of the funds for DPR preparation and would corroborate it to the eligible groups/ SHGs/ SHG Federations.
- v. SULM will facilitate linking potential units with SLTIs and other resources/ experts in the sector for preparation of DPR, business/ production planning and adoption of new editions of technologies. The standard DPR formats, as prescribed by MoFPI may be accessed and used by CMMUs at <https://pmfme.mofpi.gov.in/pmfme/#/Home-Page>, wherever required.
- vi. Procedure of application approval will be according to the PMFME scheme guidelines

2.3. Support for Common Infrastructure.

Support for common infrastructure would be provided for development of common processing facility of ODOP produce to SHG Federations, any Government agency or private enterprises. Support for common infrastructure and marketing & branding would only be for ODOP products. Common infrastructure created under the scheme should also be available for other units and public to utilize on hiring basis for substantial part of the capacity. Eligibility of a project under this category would be decided based on benefit to farmers and industry at large, viability gap, absence of private investment, criticality to value chain, etc. Credit linked grant would be available @ 35%. Maximum limit of grant in such cases would be as prescribed. The process of application and eligibility would be as per Scheme guideline and any other instructions issued for common infrastructure.

SULM would facilitate the applicants in preparation and submission of DPR for consideration of SNA as per the PMFME scheme guidelines

2.3.1. Eligibility criteria for SHG federations under NULM:

- i. Willing SHG federations or registered CLCs operated by SHG federations viz. ALF/ CLF, will be eligible for assistance.
- ii. Support for common infrastructure would only be provided for ODOP products.
- iii. Applicant should be capable of mobilising 10% of the project cost as their own fund and remaining 55% as credit from the lending institutions.

2.3.2. Process

- i. The city missions would assist SULM to identify eligible CLCs or ALF/ CLF.
- ii. SULM would prepare a brief plan, in consultation with ULBs, for the consideration of SNA and seeking funds for preparation of DPR. This brief will contain details of the products proposed for each city, proposed technology, profile of proposed CLC/ SHG/ ALF/ CLF, estimated cost etc. An assistance of `50,000 per case is permissible for DPR preparation under the Scheme.

- iii. SNA would finalise the list of units eligible to get funds for DPR preparation and transfer the amount to the SULM. SULM would expeditiously transfer the funds for DPR preparation to concerned applicant organizations through the ULBs.
- iv. DPR prepared at the city level would be submitted to the SNA by SULM for further processing. Disbursement of grant, in approved cases, would be into the bank account of the applicant organization (s) through 'Nodal Financial Institution'.
- v. Procedure of application approval will be according to the PMFME scheme guidelines.

2.4 Other Support Systems under the Scheme

2.4.1 Training and Handholding

Capacity building support under the PMFME scheme will be utilized for providing training to the beneficiaries. If SULM requires to train its SHGs/Federations for capacity building to operate the food processing enterprises, proposal may be shared with SNA for consideration and approval of fund.

2.4.2. Branding, Marketing & IEC

Other support like branding, marketing & IEC would be provided as per the PMFME scheme guidelines, if necessary. SULM may share the proposal for branding, marketing & IEC for consideration and approval of additional funds. Marketing and branding support would be provided to groups of FPOs/SHGs/ Cooperatives or an SPV of micro food processing enterprises under the Scheme. Following the ODOP approach, marketing & branding support would only be provided for such product at the State or regional level.

3. Reporting and Compliance Mechanism

- i. Separate ledgers must be maintained by ALFs/ CLFs and SHGs to capture the funding details under different components, including their upload on PM FME MIS.
- ii. Reports should be shared by SULM to SNAs monthly.
- iii. The declaration regarding the fund utilization would be taken from each PM FME beneficiary and details will be uploaded on the DAY-NULM MIS, for which necessary provision would be made.

4. Monitoring and Coordination

Please refer to Para 4 of the Joint Letter.

ANNEXURES

Annexure A

Government of India
Ministry of Housing & Urban Affairs/ Food Processing Industries

New Delhi, 9th June, 2021

To

The Chief Secretary (All States)

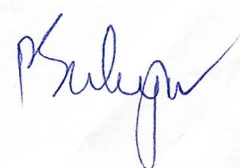
Subject: Joint Letter for Convergence of Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM), Ministry of Housing & Urban Affairs (MoHUA) and Ministry of Food Processing Industries (MoFPI) to promote food processing enterprises by SHGs/ Federations under the PM Formulation of Micro food processing Enterprises (PM FME) Scheme.

Madam/ Sir,

Ministry of Food Processing Industries (MoFPI), Government of India, is involved in development of infrastructure for storage, transportation and processing of agro-food produce, introduce of modern technology into the food processing industries, encourage Research and Development (R&D), capacity expansion/ upgradation and other supportive measures for the growth of the sector. MoFPI is implementing PM Formalization of Micro food processing Enterprises (PM FME) Scheme, an important initiative under Aatma Nirbhar Bharat Abhiyan to support Micro Level Food Entrepreneurs, Farmer Producer Organizations (FPOs)/ Self-Help Groups (SHGs)/ Producers' Cooperatives. The scheme aims to formalize two lakh Micro Food Processing Enterprises with an outlay of Rs. 10,000 Crore, over five years from 2020-21 to 2024-25. Main objective of the scheme is to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and support FPOs, SHGs and Producers Cooperatives along with their entire value chain. This Scheme has four major components i.e, Support to individual and groups of micro enterprises; Branding and Marketing support; Strengthening institutional support and setting up robust project management frameworks with Tribal Sub plan and Development action plan for Scheduled Caste being one of the important elements.

1.2 DAY-NULM has been mobilizing urban poor households into SHGs and their federations and supporting in their livelihood interventions. As on February 2021, 5.36 lakh SHGs have been formed covering over 55 lakh members. Many SHGs are actively pursuing livelihoods activities in form of micro-enterprises, which include food processing as well. PM FME Scheme provides another opportunity for supporting the SHGs, Federations and their members.

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



1.4 The State Urban Livelihoods Missions (SULMs) under DAY-NULM and the designated State Nodal Agency (SNA) appointed by the State Governments for the PM FME Scheme would work closely for providing scheme benefits to the target beneficiaries.

2. Role of DAY-NULM

DAY-NULM through SULMs and SNAs for PM FME Scheme, will collaborate to extend support to target beneficiaries. SULMs would provide hand-holding support to identified SHGs/ Federations and their members in preparation of DPRs, getting bank loans, getting necessary technical training, etc. so as to enable them to access benefits under various provisions of PM FME Scheme including the capital investment.

DAY-NULM and the SULMs will take up the following responsibilities;

A. Identification of SHGs/Federations:

- a. DAY-NULM with the help of their SULMs would provide the list of SHGs/ Federation involved in Food Processing sector that could be supported under the PM FME Scheme in the mutually agreed formats.
- b. Identification of Scheduled Caste and Schedule Tribe entrepreneurs among the SHGs/ Federations to provide priority support under the Development Action Plan for Scheduled Castes (DAPSC) and Development Action Plan for Scheduled Tribes (DAPST) of PM FME Scheme.

B. SHG Seed Capital component:

- a. SULM in association with SNA would shortlist the members of SHGs/ SHG Federations eligible for Seed Capital.
- b. SULM would help in preparation & submission of the application for the selected members of SHGs/SHG Federations for consideration and approval from State Nodal Agency under PM FME Scheme.

C. Credit Linked Grant for Capital Investment and Support for Common Infrastructure:

- a. SULM would facilitate the applicants in accessing the standard DPR formats made available by MoFPI and the financial assistance under the PM FME Scheme for DPR preparation.
- b. SULM would also explore facilitating specialized support from the designated State level technical institutions in this regard.

D. Training and Capacity Building

- a. SULM would organize onsite training and hand-holding support to selected applicants in close coordination with State Nodal Agencies.
- b. DAY-NULM would also support establishment of incubation centers under PM FME Scheme by facilitating identification of the cluster areas, technical know-how and providing resources for facilitating benefits to identified SHGs and Federations.

E. Marketing and Branding:

- a. DAY-NULM would facilitate the applicants benefitted under PM FME Scheme, to



access marketing and branding support under PM FME Scheme in respect of common branding, standard packaging, quality certification and linkages with state and national level institutions.

3. Role of MoFPI

MoFPI will support MoHUA in carrying out the functions mentioned, by providing funds and other assistance, as per the provisions of the PM FME Scheme, as under:

- a. MoFPI will provide its assistance to members of SHGs through its SNA by approval of identified list of target beneficiaries by extending support to prepared/ submit applications/ DPR, process of allocation of seed money and capital subsidy.
- b. MoFPI with its SNAs and district nodal points will support DAY-NULM in preparation of DPR for project proposals, access to common facilities, access to incubation centers and marketing & branding. MoFPI would provide fund for the same under the provisions of the PM FME Scheme.
- c. MoFPI would provide fund for the training and capacity building required to train DAY-NULM staff/ functionaries/ resource persons at various levels for identification process, DPR preparation, screening process of loan applications etc. Training materials and curriculum would be made available to DAY-NULM and its SULMs. Training plan and schedule for DAY-NULM staff/ functionaries/ resource persons would be discussed and agreed upon jointly.
- d. MoFPI would also extend its support in Training and Capacity Building of DAY-NULM units in association with National Level Technical Institutions and State Level Technical Institutions.
- e. MoFPI plans to establish incubation centers to facilitate common services, which will serve as training space. MoFPI would provide fund and resources to DAY-NULM for facilitating access to services and training to identified SHGs and Federations.
- f. Marketing and Branding is important endeavor under the Scheme. MoFPI would make available its resources and funds to support marketing and branding. MoFPI with its SNAs will collaboratively work towards promotion and marketing of produce of applicants from DAY-NULM, supported under the Scheme.
- g. MoFPI is developing an MIS module for PM FME Scheme including for filing of applications for support under the Scheme for capital investment grant for individuals/ groups, common infrastructure, marketing & branding, incubation centers and capacity building. MoFPI would integrate its MIS system for input and monitoring of data of SHGs and Federations and track their activities along their life cycle under PM FME scheme. DAY-NULM and its SULMs will be provided with necessary credentials for working in integrating MIS system of MoFPI and DAY-NULM.

4. Monitoring & Coordination

- a. The State Level Approval Committee set up for monitoring the components under PM FME Scheme will also monitor various components for convergence listed under these



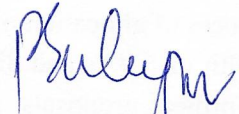
- guidelines and shall include respective State Mission Director (DAY-NULM).
- b. The District Level Committee constituted under the chairmanship of District Collector, will include the authorized representative of the concerned Urban Local Body (ULB). This Committee will review the activities listed above for convergence and also make an assessment of the SHGs enterprises supported through seed capital. The support to SHG enterprises for branding and marketing support will also be monitored.
- c. MoFPI and DAY-NULM will review the status and implemented modalities time to time. Any revisions on the guidelines may be jointly reviewed and agreed upon. The States/ UTs are requested to prioritize activities for supporting the SHGs under DAY-NULM in accordance with guidelines of Schemes.



Secretary

Ministry of Housing & Urban Affairs

दुर्गा शंकर मिश्र
DURGA SHANKER MISHRA
सचिव / Secretary
आवासन और शहरी कार्य मंत्रालय
Ministry of Housing & Urban Affairs
निर्माण भवन, नई दिल्ली
Nirman Bhawan, New Delhi



Secretary

Ministry of Food Processing Industries

पुष्पा सुब्रह्मण्यम/PUSHPA SUBRAHMANYAM
सचिव / Secretary
खाद्य प्रसंस्करण उद्योग मंत्रालय
Ministry of Food Processing Industries
भारत सरकार / Govt. of India
पंचसheel भवन, अगस्त क्रांति मार्ग
Panchsheel Bhawan, August Kranti Marg
नई दिल्ली/New Delhi-110049

Date: 09/06/2021

Application for Seed Capital Support under PM FME Scheme

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

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

No	Questions	Responses
1	Name of entrepreneur	
2	Name of enterprise	
3	Mention the agri-produce/food product/MFP	
4	SHG Name / SHG code/ID:	
5	Address: (Door/Block/House No.):	
6	Ward name and Number	
7	Urban Local Body	
8	Name of the district	
9	Name of State	
10	Entrepreneur Bank Account Details	A/c No.: Bank Name: Branch: IFS Code:

Declaration: I declare that the approximate annual turnover of my enterprise is Rs. _____
(Rupees.....) for the year _____.

(Signature of Entrepreneur)

Date:

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

S. No	Questions	Responses
1	Name of enterprise	
1.1	Mention the agri-produce/ food product/ MFP	
1.2	SHG Name/ SHG code/ ID:	
1.3	Address: (Door/Block/House No.):	
1.4	Ward name and Number	
1.5	Urban Local Body	
1.6	Name of the district	
1.7	Name of State	
2	Is the entire Group involved (Y/N)	
3	If no, then indicate the no. of SHG members involved	
4	Name of SHG members involved	1. 2. 3.
5	Name of leader /Nodal person	
6	SHG / Group Bank Account Details	A/c No.: Bank Name: Branch: IFS Code:

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

Declaration: I declare that the approximate annual turnover of my enterprise is Rs. _____ for the year _____.

(Signature of Nodal Person)

Date:

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

S. No	Questions	Responses
1	Name of Enterprise	
2	Mention the agri-produce/food product/MFP	
3	Address: (Door/Block/House No.):	
4	Ward Name and Number	
5	Urban Local Body	
6	Name of the district	
7	Name of State	
8	Bank Account details of the enterprise	A/c No.: Bank Name: Branch: IFS Code:
9	Name of leader	

Form 3-B: Details of Members

No	Name of Person	Name of SHG

Declaration: I declare that the approximate annular turnover of my enterprise is Rs. _____ for the year _____.

(Signature of Leader)

Date:

Details of Enterprise

S.No	Details	
Section I		
1	When did you start the operations? (MM/YYYY)	
2	Number of persons to whom salary is paid (family and outside family both) employed:	Full time
		Part time
3	Is the enterprise engaged in ODOP / Non ODOP.	
4	Paid family workers:	
	Unpaid family workers:	
5	Finished product category (tick all relevant)	
6	Finished Product Details (text)	
7	Sources of Raw Material (Main) (select from drop down)	1. Procured within city 2. Procured within District 3. Procured outside District 4. Procured outside the State 5. Others
8	Approx. Turn Over (FY 2019-20) (INR) (field entry)	1.
9	Is the unit run from your home?	1. Yes 2. No
10	Do you use any Machines (with power connection)	1. Yes 2. No
11	Do you use any tools? (Y/N)	1. Yes 2. No

12	Place of selling finished product	<ol style="list-style-type: none"> 1. Within District 2. Outside District
13	Whether FSSAI registration is available: <i>if applicable</i>	<ol style="list-style-type: none"> 1. Yes 2. No
14	If FSSAI available, what is the validity of FSSAI? (MM/YYYY) <i>if applicable</i>	
	FSSAI registration / license no. (Upload photo of the FSSAI license)	
15	If GST available, what is the validity of GST? (MM/YYYY)- <i>if applicable</i>	
16	GST registration / license no.	
17	Total investment in setting up the enterprise? (In `)	<ol style="list-style-type: none"> 1.
18	Did you take any external loan for the set-up cost of the enterprise?	<ol style="list-style-type: none"> 1. Yes 2. No
19	If yes, how much loan did you take? (in Rs.)	<ol style="list-style-type: none"> 1.
20	Where did you take the loan from? (more than one option)	<ol style="list-style-type: none"> 1. SHG 2. Bank 3. MFI 4. Money Lender 5. Relative/Friend 6. Others
Section II		
1	Do you need any other food processing equipment?	<ol style="list-style-type: none"> 1. Yes 2. No

2	If yes, what are the additional Processing facilities required? List provided [1]	Blenders Oven Dryers Roasting instrument Milling instrument Crushing instrument Slicing machine Refrigerators Others (please specify)
3	What is the cost of additional tools/machines planned to be purchased? (in Rs.)	1.
4	Additional working capital required (in Rs.)	
5	Total funds required (in Rs.)	1.
6	Picture of the food enterprise and post in the NULM MIS (as on application date)	
7	a. I hereby declare that the information furnished above in Application 1 and 2 is true to the best of my knowledge and belief. b. If any seed capital amount is provided to me as loan, it will only be used as working capital for scaling up of this business, and for purchase of small tools and equipment.	
	(Signature with Name, Designation and Mobile no. of the person collecting the information)	(Signature of the Entrepreneur)

SHG Approval

We approve the loan application of _____ (name of enterprise and SHG member), member of _____ (name of SHG) of _____ (name of Area/City Level Federation) for ` _____ (Rupees) _____ under the Seed Capital scheme for food processing enterprises.

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

**Name & Signature
of SHG office bearer1**

**Name & Signature
of SHG office bearer2**

Annexure-E

ALF approval

We approve the loan application of _____ (name of enterprise and SHG member),
of _____ (name SHG) of _____ (name of ALF/CLF) for
_____ (Rupees _____) under the Seed Capital scheme for Food processing enterprises.

This loan application has been approved in the ALF meeting no. _____ dated _____ and minuted on page no. _____ of the ALFs minutes book.

Signature of ALF office bearer 1

Signature of ALF office bearer 2