

No. K-02/12/2021-SME  
Government of India  
Ministry of Micro, Small and Medium Enterprise  
SME Section

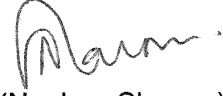
Udyog Bhawan, New Delhi  
Dated the 29<sup>th</sup> August, 2022

**OFFICE MEMORANDUM**

**Subject: Standard Operating Procedure (SOP) for Acceptance of Special Credit Linked Capital Subsidy (SCLCS) claims of SC-ST MSEs of Service/Manufacturing Sector - regarding.**

The undersigned is directed to circulate herewith a copy of Standard Operating Procedure (SOP) for acceptance of Special Credit Linked Capital Subsidy (SCLCS) claims of SC-ST MSEs of Service/Manufacturing Sector under National SC-ST Hub Scheme of Ministry of Micro, Small and Medium Enterprises.

2. This issues with the approval of Competent Authority.



(Neelam Sharma)

Under Secretary to Government of India  
Tele. 23061500

Encl. As above.

All Nodal Banks / Agencies under SCLCSS as per list.

Copy to:

1. General Manager-SG (NSSH)- with request to upload the above OM on the websites of National SC-ST Hub.
2. Sr. Technical Director, NIC, M/o MSME.

## Special Credit Linked Capital Subsidy Scheme (SCLCSS)

**Special Credit Linked Capital Subsidy Scheme (SCLCSS)** has been introduced under **National SC-ST Hub** with the objectives to promote setting up of new enterprises and support the existing enterprises in their expansion for enhanced participation in the public procurement. SCLCSS is applicable for the purchase of Plant & Machinery and equipment eligible for Term Loan from the Prime Lending Institutions (PLIs). Under SCLCSS, there is a provision of **25%** subsidy for procurement of Plant & Machinery and equipment through credit (bank loan) with the overall ceiling of Rs.25 Lacs on the subsidy.

In order to streamline the claim process under SCLCSS, the following standard operating procedure shall be applicable.

### Standard Operating Procedure(SOP):

1. **Scope of the scheme:** This scheme shall be applicable to the eligible SC/ST Micro and Small Enterprises where term loan has been sanctioned by the PLIs on or after the date of notification of the scheme.
2. **SCLCSS subsidy cap :** The PLIs and Nodal Banks/ agencies have to ensure that the present claim and subsidy already availed under SCLCSS does not cross the cap of Rs. 25.00 lakh while uploading the present SCLCSS subsidy claim on the CLCSS/SCLCSS MIS portal.
3. **Eligible Beneficiaries:** The subsidy will be given to the existing & new SC/ST enterprise having MSE status.
4. **Definition of SC/ST Enterprises**
  - a. In case of proprietary MSE, proprietor shall be SC/ST
  - b. In case of partnership MSE, the SC/ST partners shall be holding at least 51% shares in the unit
  - c. In case of private limited companies, at least 51% shares shall be held by SC/ST promoters.
5. **Ensuring the social category of SCLCSS subsidy claimants:** Nodal banks / agencies must ensure that the SCLCSS subsidy claim has been lodged on the SCLCSS / CLCSS MIS portal in respect of the eligible SC/ST MSEs only to avoid returning of the SCLCSS subsidy amount at later stage due to lack of proper checks on the social category of the MSEs prior to lodging of claim on the MIS portal.
6. **Trading activities :** SCLCSS subsidy shall not be applicable for trading activities. NIC codes related to Trading activities as mentioned below are not eligible for subsidy under the SCLCSS.

- 45 - Wholesale and retail trade and repair of motor vehicle and motorcycles
- 46 - Wholesale trade except of motor vehicles and motor cycles
- 47 - Retail Trade except of Motor Vehicles and motor cycles

The SC/ST MSEs having mixed activities i.e. Manufacturing / Service + Trading, wherein **if major activity of the units is manufacturing/ service only in that case SCLCSS benefit shall be considered** and an **undertaking** to that effect has to be submitted by the concerned unit.

7. **Eligibility Criteria:** Capital subsidy @ 25% of the Term Loan sanctioned for purchase of plant and machinery and equipment (maximum subsidy of Rs. 25 lakhs) shall be available under the Scheme. This would be applicable for proposals/projects, where Term Loans have been sanctioned by the PLIs after notification of this scheme.
8. **Duration of the Scheme :** The Scheme shall remain valid till 31.03.2026 subject to availability of funds which means that subsidy to PLIs can be disbursed up to 31-03-2026. Further continuation of the Scheme shall be subject to review/ evaluation.
9. **Implementing Agency :** The implementing agency is National Small Industries Corporation (NSIC), a CPSE under the Ministry of MSME, Govt. of India.
10. **Nodal Banks / Agencies :** The Nodal Banks / Agencies approved for CLCSS scheme would act as Nodal Agencies for SCLCSS also. Accordingly, Small Industries Development Bank of India (SIDBI), National Bank for Agriculture and Rural Development (NABARD) and below mentioned banks/agencies will act as nodal banks/agencies for implementation and release of capital subsidy under the scheme:
  - (i) Bank of Baroda
  - (ii) Bank of India
  - (iii) Canara Bank
  - (iv) Indian bank
  - (v) Punjab National Bank
  - (vi) State Bank of India
  - (vii) Union Bank of India (Andhra Bank, Corporation bank merged with Union Bank of India)
  - (viii) Tamil Nadu Industrial Investment Corporation Limited

The above banks would consider proposals only in respect of credit approved by their respective branches, whereas, for other Primary Lending Institutions (PLI), the SIDBI and the NABARD would be the nodal agencies for release of subsidy under this scheme.

11. **Primary Lending Institutions (PLI)** : All Scheduled Commercial Banks, Scheduled Cooperative Banks [including the urban cooperative banks co-opted by the SIDBI under the Technological Upgradation Fund Scheme (TUFS) of the Ministry of Textiles], Regional Rural Banks (RRBs), State Financial Corporations (SFCs) and North Eastern Development Financial Institution (NEDFI) are eligible as PLI under this scheme, after they execute a General Agreement (GA) with either of the nodal agencies i.e., SIDBI or NABARD.

Details of eligible Scheduled Commercial Banks, SFC, Cooperative Banks [including urban cooperative banks co-opted by the SIDBI under the Technological Upgradation Fund Scheme (TUFS) of the Ministry of Textiles] / and RRBs under this scheme are provided at **Appendix-A**.

This scheme shall also be implemented through other Nodal Banks / Agencies notified from time to time by Ministry of MSME. Nomination of Nodal Banks / Agencies will be a continuous process.

12. **Working Capital Requirements:** Since success of this scheme to a large extent would depend upon the availability of adequate working capital, lending institutions would like to be assured that the borrowing units have made adequate arrangements for meeting the working capital requirements. The banks should also accord priority in providing adequate working capital support to the assisted units.

**13. Other conditions for loans**

- a. Promoters' contribution, security, debt-equity ratio, up-front fee, etc. will be determined by the lending agency as per its existing norms.
- b. Units availing subsidy under SCLCSS shall not be allowed to avail any other subsidy for procurement of the same plant & machinery and equipment from any other scheme of Central / State Government and vice-versa units availing subsidy from any other scheme of Central / State Government for procurement of plant & machinery and equipment shall not be allowed to avail subsidy under SCLCSS for the same plant & machinery and equipment. However, cases covered under National Equity Fund (NEF) Scheme, which are otherwise eligible under the CLCS can also be covered under this scheme.
- c. Besides, SC/ST MSEs which are availing financial incentives/subsidy under any other scheme of the Central / State Government, except for procurement of plant & machinery and equipment, would be eligible for subsidy under SCLCSS.

14. **Adherence to the guidelines and documentation:** The PLIs and Nodal banks should ensure adherence to SCLCSS guidelines provided in the revised NSSH guidelines issued vide OM no. K-02/4/2021-SME dated 15.11.2021. PLIs should

also ensure that the requisite documents submitted by the SC/ST MSEs are as per the terms & conditions laid down in the SCLCSS guidelines. The PLIs must scrutinize the documents of the SC/ST MSEs before uploading their SCLCSS subsidy claims on the MIS portal.

15. **Opening of SWEEP account:** The nodal Banks/ agencies shall open a separate SWEEP account exclusively for the SCLCSS subsidy released from Ministry of MSME / NSIC. This account shall earn interest on the un-utilized SCLCSS subsidy funds for the transit period. The accrued interest earned amount on the un-utilized SCLCSS subsidy must be deposited on the Bharatkosh Portal and a copy of the challan/receipt must be mailed to NSSH Cell.
16. **Mechanism for disbursement of subsidy to the unit (No interest on TDR and equivalent term loan amount) :** Banks will follow the principle of First -In -First -Out (FIFO) while submitting the claims online under SCLCSS Scheme. The principle of First -In -First -Out (FIFO) will also be followed by the NSSH Cell for disbursement of subsidy to the eligible beneficiary unit.

The beneficiary unit will have to remain in commercial production/service for three years after installation & commissioning of the plant & machinery and equipment, on which subsidy under the SCLCSS has been availed. To ensure this, the subsidy released by the Government under SCLCSS will be kept in the form of a Term Deposit of equivalent amount for three years with effect from the "reference date". The Term Deposit Receipt (TDR) as indicated before will not be eligible for earning any interest, neither it can be hypothecated/ pledged by the beneficiary unit/Banks as security against any other liabilities/ loans. On the expiry of the prescribed retention period of three years, Banks will liquidate the TDR and credit the proceeds into the loan account of the beneficiary after being satisfied that the requisite terms and conditions of SCLCSS including continuity of commercial production/service of the beneficiary unit are duly adhered to.

17. **Timelines for submission of SCLCSS subsidy claims:** As per OM No. K-02/12/2021-SME dated 11.04.2022 of the Ministry of MSME, Govt. of India, it has been decided to keep open the SCLCSS MIS portal throughout the year. Nodal Banks will submit applications on monthly/bi-monthly basis for reimbursement. **Timeline for acceptance of SCLCSS subsidy claims for Service and Manufacturing Sector is now open for one year from the reference date as under :**
  - a. **SC/ST MSEs of Service sector :** Submission of SCLCSS subsidy claims with reference dates from 15.11.2021 (w.e.f. date of issuance of NSSH revised guidelines i.e. 15.11.2021) onwards.
  - b) **SC/ST MSEs of Manufacturing sector :** Submission of SCLCSS subsidy claims with reference dates from 01.01.2022 onwards (SCLCSS claims upto 31.12.2021 have already been submitted and subsidy has been released).
18. **Timelines for uploading of claims by PLIs and Nodal Banks/ Agencies:** Once the claim application and requisite documents are received from SC/ST MSEs, the

PLIs and nodal banks / agencies have to upload the SCLCSS claim application on the CLCSS/SCLCSS MIS portal within 30 days. For example, if the reference date of a claim application is 01.01.2022, the SC/ST MSEs may submit the claim application to the respective PLI upto 31.12.2022 and thereafter the PLIs and Nodal banks / agencies have to upload the claim application on MIS portal on or before 30.01.2023 (i.e. within maximum 30 days).

The PLIs and nodal banks /agencies have to submit the SCLCSS claim on the MIS portal without waiting for the last moment so that on monthly basis SCLCSS subsidy could be released as per the guidelines of the scheme.

19. **Handholding supports to the SC/ST MSEs:** All the PLIs and Nodal Bank /Agencies shall create awareness on SCLCSS component of National SC-ST Hub and also provide handholding support to the SC/ST MSEs for claiming the SCLCSS subsidy.
20. The net eligible SCLCSS subsidy should be calculated @25% on the absolute value of term loan sanctioned or cost of plant & machinery and equipment whichever is less.
21. A provision shall be made on the SCLCSS MIS portal for downloading the SCLCSS claim applications and report on monthly basis.
22. Any SC/ST MSE availed Term Loan from Non-Banking Financial Companies (NBFC) shall not be eligible for claiming the SCLCSS subsidy.
23. **Procedural Aspects**
  - a. All the eligible PLIs (excluding the nodal banks / agencies as mentioned above) will have to execute a General Agreement (GA) with either of the nodal agencies for availing capital subsidy under the scheme, irrespective of the fact whether refinance is availed by them or not.
  - b. After sanction of the assistance, the eligible PLI will get an agreement executed with the concerned SC/ST MSE on behalf of Government of India (GoI). Format of the agreement to be executed by the eligible PLI with the SC/ST MSE is provided in **Appendix-B**.
  - c. The PLI would obtain application for assistance under the scheme in the prescribed form provided in **Appendix-C**.
  - d. The PLI shall furnish subsidy forecast on quarterly basis, through their Head Office (HO), which will act as a nodal office, to the Regional Office (RO)/Branch Office (BO) of the SIDBI or the NABARD (as the case may be) located in the region. The subsidy forecast information for every quarter on or before 1st March for April-June quarter, on or before 1st June for July- September quarter, on or before 1st

September for October-December quarter and on or before 1st December for January-March quarter, may be furnished as per prescribed format.

- e. The PLI would release the subsidy amount with each instalment of loan in a manner proportionate to the amount of term loan disbursed (on pro-rata basis), subject to the ceiling of the term loan/ subsidy amount as per applicable guidelines of the scheme.
- f. The eligible PLI shall furnish details of release of subsidy to the beneficiary units, together with the request for replenishing advance money placed with PLI for release of subsidy, on quarterly basis on March 1, June 1, September 1 and December 1. The requests of PLI for replenishment of advance money for subsidy, however, would be entertained by the nodal agencies only on receipt of complete details of subsidy released to the beneficiary units.
- g. The PLI shall be responsible for ensuring eligibility for sanction of subsidy to the SC/ST MSE in terms of establishing category and its status with documentary support under this scheme and also for disbursement and monitoring of the assisted units.

#### **24. Other Parameters**

- a. The Governmental assistance cannot be utilised for the purposes other than for which it has been sanctioned. The eligible PLI shall have to strictly follow this norm and no deviation would be permitted.
- b. In case, it is found that capital subsidy from the Government has been availed of on the basis of any false information, the industrial unit shall be liable to refund the Government the capital subsidy availed, along with interest to be charged from the date of disbursement to the date of refund. The rate of interest shall be the prime lending rate of the PLIs concerned at the time of invoking this penal clause.
- c. The eligible PLI shall, therefore, incorporate suitable conditions in respect of point at (b) above in their security documents entered into with the unit, which would give necessary authorization to proceed legally in such eventualities.
- d. The credit risk under the Scheme will be borne by the eligible PLI and as such, they will have to make their own commercial judgement while appraising the project. The credit decision of the eligible PLI will be final.
- e. There shall not be any binding obligation on the part of the nodal banks/ agencies to obtain sanction from Ministry of MSME for the government assistance in respect of the proposals which are covered under this scheme.

- f. Both the SIDBI and the NABARD shall have the right to inspect the books of eligible PLI and the loan accounts irrespective of whether refinance is availed or not from the Nodal Agency(ies) under this Scheme and/ or call for any other information as may be required from time to time.
  - g. Both the SIDBI and the NABARD shall have the right to recall from eligible PLI the entire amount of the capital subsidy in respect of their assisted units irrespective of whether or not the eligible PLI have recovered the said subsidy from their units, if they come to the conclusion that any of the accounts do not conform to the policies, procedures and guidelines laid down under the SCLCSS guidelines and as stipulated by the Ministry of MSME/the Nodal Agencies from time to time.
  - h. The beneficiary unit shall remain in commercial production for a period of at least three years after installation of eligible plant & machinery and equipment on which subsidy under this scheme has been availed.
  - i. SCLCSS subsidy shall be applicable to the SC/ST MSEs of Service sector for procurement of equipment for commercial use only.
25. **Online system of Application:** For effective implementation and transparency, Online Application and Tracking System is adopted for submission of online application by concerned Nodal Banks.

No individual SC/ST MSE can directly apply for subsidy but banks will forward the application to Ministry of MSME.

**26. Monitoring of the scheme:**

This scheme shall be monitored by the Ministry of MSME/Implementing Agency i.e. NSIC on regular basis.

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## Appendix A

### List of Primary Lending Institutions (PLI)

#### 1. BANKS

##### A. Public Sector Banks

1. Bank of Baroda
2. Bank of India
3. Bank of Maharashtra
4. Canara Bank
5. Central Bank of India
6. Indian Bank
7. Indian Overseas Bank
8. Punjab National bank
9. Punjab & Sind Bank
10. State Bank of India
11. Union Bank of India
12. UCO Bank

##### B. Private Sector Banks

1. City Union Bank Ltd.
2. Karnataka Bank Ltd.
3. Tamil Nadu Mercantile Bank Ltd.
4. Bank of Rajasthan Ltd.
5. Bharat Overseas Bank
6. Karur Vysya Bank Ltd.
7. J & K Bank Ltd.
8. United Western Bank
9. ING Vysya Bank
10. UTI Bank Ltd.
11. Federal Bank Ltd.
12. Catholic Syrian Bank

##### C. SFCs

1. Gujarat State Financial Corporation
2. Haryana Financial Corporation
3. J & K State Financial Corporation
4. Madhya Pradesh Financial Corporation
5. Maharashtra State Financial Corporation
6. Orissa State Financial Corporation
7. Punjab Financial Corporation

8. Tamil Nadu Industrial & Investment Corporation Ltd.
9. Uttar Pradesh Financial Corporation
10. West Bengal Financial Corporation
11. Karnataka State Financial Corporation
12. Andhra Pradesh State Financial Corporation
13. Rajasthan State Industrial Development & Investment Corporation

**D. Other Institutions:**

**Small Industries Development Bank of India (SIDBI)**

**National Bank for Agriculture and Rural Development (NABARD)**

**Urban Cooperative Banks co-opted by the SIDBI under the TUFS operated by the Ministry of Textiles**

1. Shamrao Vithal Cooperative Bank Mumbai
2. Rupee Cooperative Bank Pune
3. Sangli Urban Cooperative Bank Ltd. Sangli
4. Surat People's Cooperative Bank Ltd. Surat
5. Kalapur Commercial Cooperative Bank Ltd. Ahmedabad
6. Rajkot Nagarik Sahakari Bank Ltd. Rajkot
7. Cosmos Cooperative Bank Ltd. Pune
8. Abhyudaya Cooperative Bank Ltd. Mumbai
9. Saraswat Cooperative Bank Ltd. Mumbai
10. Mumbai Mercantile Cooperative Bank Ltd. Mumbai.
11. The A.P. Mahesh Cooperative Urban Bank Ltd. Hyderabad
12. The Ahmedabad Mercantile Cooperative Bank Ltd. Ahmedabad
13. The Surat Textiles Traders Cooperative Bank Ltd. Surat
14. Janata Cooperative Bank Ltd. Nasik
15. Textile Cooperative Bank Ltd. Bangalore
16. Ichalkaranji Janata Sahakari Bank Ltd. Kolhapur
17. The Sarvodaya Sahakari Bank Ltd. Surat
18. Surat National Cooperative Bank Ltd. Surat
19. Solapur Nagari Audyogik Sahakari Bank Solapou
20. The Bharat Cooperatives Bank (Mumbai) Ltd. Mumbai
21. The Gujarat Industrial Cooperative Bank Ltd. Surat
22. Prime Cooperative Bank Ltd. Surat
23. The Nasik Merchants Cooperative Bank Ltd. Nashik
24. Apna Sahakari Bank Ltd. Mumbai
25. ombivili Nagari Sahkari Bank Ltd. Mumbai
26. The Surat District Cooperative Bank Ltd. Surat
27. The Zoroastrian Cooperative Bank Ltd. Mumbai
28. Parasik Janata Sahakari Bank Ltd. Thane
29. The Varchha Cooperative Bank Ltd. Surat
30. Shree Warana Sahakari Bank Ltd. Warnanaga
31. Jalgaon Janata Sahakari Bank Jalgaon
32. The Kapol Cooperative Bank Ltd. Surat

33. The Shirpur Peoples Cooperative Bank Ltd. Shirpur((Dhule)
34. Rajkot Nagarik Sahakari Bank Ltd. Surat
35. Shri Veershaiv Cooperative Bank Ltd. Kolhapur
36. The Panchsheel Mercantile Cooperative Bank Ltd. Surat
37. The Dhule Vikas Sahakari Bank Ltd. Dhule
38. The Ichalkaranji Urban Cooperative Bank Ltd. Ichalkaranji(Kolhapur)
39. Udhna Citizen Cooperative Bank Ltd. Surat
40. The Vita Merchants Cooperative Bank Ltd. Vita(Sangli)

The above Urban Cooperative Banks will have to sign a "**General Agreement**" with either of the nodal agencies i.e. the SIDBI or the NABARD for claiming reimbursement of capital subsidy under the SCLCSS.

Appendix - B

(To be stamped as an Agreement)

Agreement for Financial Assistance under Special Credit Linked Capital Subsidy Scheme (SCLCSS) for SC/ST Micro & Small Enterprises

This Agreement made at..... on this day of..... in the year Two thousand ..... between M/s ....., a Public/Private Limited Company/Proprietary concern incorporated under the Companies Act of 1956 and having its Registered Office at ..... and being an industrial concern hereinafter called the Beneficiary(which expression shall unless repugnant to the context or meaning thereof include its successors and assigns) of the One Part:

OR

FOR PARTNERSHIP FIRM

- (I) Shri ..... son of..... aged .....years residing at....
- (II) Shri ..... son of..... aged .....years residing at.....
- (III) Shri ..... son of..... aged .....years residing at.....

carrying on business in partnership in the firm name and style of.....and having their office at.....(hereinafter referred to as 'Beneficiary' which expression shall, unless it be repugnant to the subject or context thereof, include its/his/her/their legal representatives , heirs, administrators, successors and assigns) of the One part.

**AND**

..... (hereinafter referred to as the financing institution/bank/which expression shall unless repugnant to the context or meaning thereof include its successors and assigns) of the Other part.

WHEREAS

1. The Ministry of MSME appointed ..... as Nodal Agency (hereinafter referred to as the Agent) for channelizing Special Credit Linked Capital Subsidy Scheme (SCLCSS) for SC/ST Micro & Small Enterprises under Ministry of MSME, Govt. of India (hereinafter referred to as "the Scheme") and permitting the financial institution/ bank under

the scheme for claiming capital subsidy on the term loan sanctioned and disbursed by financing institution/ bank to the beneficiary.

2. The beneficiary has requested the financing institution/bank for providing assistance under the Scheme to the extent of Rs.....(Rupees ..... only) for purchase of plant & machinery and equipment for setting up / expansion of Micro/Small Enterprise, which the financing institution/bank has agreed to lend in proportion to the investment made or to be made in purchase of machineries by the Beneficiary as per terms and conditions provided in the Agreement executed between the financing institution/bank and the Beneficiary.
3. The Agent has agreed to act as nodal agency for Government of India for channelizing disbursement of capital subsidy sanctioned to the Beneficiary by the financing institution /bank, and the parties hereto desire to enter into an agreement for the said purpose, being these presents providing for the terms hereinafter appearing.

NOW THESE PRESENTS WITNESS AND IT IS HEREBY AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Beneficiary, hereby, covenants:
  - a) That the Beneficiary will comply with and faithfully observe all terms and conditions of the said Scheme and also all the subsequent amendments and modifications and additions thereto together with the conditions of the sanction of the said financial assistance.
  - b) That the Beneficiary will allow the officers of the Agent and/or the Government of India or any other person or persons authorized, by the Agent or by Government of India to inspect the work for which the capital subsidy has been granted and also the machines, plant, appliances, tools, equipment, etc. for the procuring of which the subsidy has been granted and will furnish such information concerning the machines, plant implements, equipment etc., for procuring of which the capital subsidy has been granted or concerning the matter connected with the capital subsidy or incidental thereto as the Agent or their nominees may, from time to time require.
  - c) That the Beneficiary will not change the place or location of the industrial unit entirely or partly, nor enter into partnership with any one, or change its constitution by merger, amalgamation or in any manner nor the Beneficiary effect disposal of fixed capital investment without the express prior permission of the Agent in writing.
  - d) The Beneficiary unit shall remain in commercial production for a period of at least three years after installation of eligible plant & machinery and equipment on which subsidy under SCLCSS has been obtained, otherwise, the entire amount of subsidy along with the interest to be charged from the date of disbursement to the date of refund will have to be refunded by the Beneficiary unit. This is except in cases where the unit remains out of production for short

periods not exceeding three months due to reasons beyond its control such as shortage of raw material / power, etc. to the satisfaction of the lending institution / concerned PLI.

2. It is further hereby agreed and declared by and between the parties hereto, that in any of the following cases, namely,

- a) where the Beneficiary has obtained the capital subsidy by misrepresentation as to an essential fact, or by furnishing of false information; or,
- b) where the Beneficiary fails to furnish the prescribed statement or information which it is called upon to furnish, If the Beneficiary commits breach of any one of the covenants herein contained or of the terms and conditions of the Scheme as amended from time to time, the Beneficiary shall refund the same forthwith to the financing institution/bank together with interest at the then prevailing prime lending rate of financing institution/bank.

3. The interpretation/clarification/decision of agent regarding the eligibility, subsidy and any other benefits of a unit/borrower under the Scheme, either before or after release of the loan facility by the financing institution/bank shall be binding on the beneficiary and the beneficiary will not raise any objection either against agent/financing institution/ bank.

4. It is hereby further agreed and declared that the stamp duty chargeable on these presents, shall be paid and borne by the Beneficiary and that the Beneficiary will also be liable to bear the expenses, if any, incurred by enforcing the terms and conditions of these presents.

IN WITNESS WHEREOF the Beneficiary has caused its common seal to be affixed hereto and to duplicate hereof on the day, month and year first hereinabove written and the financing institution/bank has caused these presents and the said duplicate to be executed by the hand of Shri .....(Name & Designation) of bank, as hereinafter appearing.

THE COMMON SEAL OF..... LIMITED has pursuant to the Resolution of its Board of Directors passed in that behalf on the.....day of .....hereunto been affixed in the presence of Shri .....and Shri..... Shri ..... , Director who have signed these presents in token thereof and Shri .....Secretary\*/Authorized\* person who has signed/countersigned the same in token thereof.

SIGNED AND DELIVERED BY the within named bank by the hand of Shri ..... (Name & Designation), an authorized official of financing institution/bank.

IN WITNESS WHEREOF the partners of the Beneficiary have set their respective hand hereto and to a duplicate hereof on the day, month and year first hereinabove written and bank has caused these presents and the said duplicate to be executed by the hand of Shri .....(Name & Designation) of financing institution/Bank as hereinafter appearing.

1)\* SIGNED AND DELIVERED BY the within named Shri .....Partner of..... the within named Partnership Firm.

2)\* SIGNED AND DELIVERED BY the within named ..... By the hand of Shri ..... in pursuance to the Board Resolution dated and common seal has been affixed in presence of Shri .....who has signed in token thereof.

SIGNED AND DELIVERED BY the within named FI/NSIC/Bank/SFC by the hand of Shri ..... authorized official.

(\*whichever is applicable).

Note: Relevant Board Resolution authorizing the person(s) to execute the document on behalf of the Beneficiary has to be submitted with the Agreement.

**Appendix-C**

**Application Form for assistance under Special Credit Linked Capital Subsidy Scheme (SCLCSS) for SC/ST Micro & Small Enterprises**

(To be submitted to the PLI in triplicate, Photocopies may be used)

1. Name of the firm/company .....
2. Constitution (Proprietary concern, partnership firm, Pvt. Ltd. Co., Public Ltd. Co., Coop. Societies)
3. Name(s) of sole proprietor/partners/directors.....
4. Category of borrower (SC/ST) .....
5. Type of Enterprise (Micro / Small) .....
6. Sector (manufacturing / Service / Trading) .....
7. Brief details of products / services .....
8. Udyam registration number .....
9. PAN number of firm / company .....
10. Registered Office Address .....
- Pin.....
- Phone No..... Fax.....
- Email.....
11. Factory Address.....
- Pin.....
- Phone.....
- Fax.....
- Email.....
12. Location of factory - Backward/ Non backward area/North Est Region.....
13. Date of incorporation/commencement of production .....
14. Product(s)/Sub-sector.....
15. Installed capacity.....



16. Past Performance (for last three years on the basis of audited balance sheets — in respect of existing units. In respect of new units projections for next three years may be given).

a. Financial position

Rs. In lakh

		Financial Year (Y-1)	Financial Year (Y-2)	Financial Year (Y-3)
I	Net block			
II	Current assets			
III	Current liabilities			
IV	Term Loan			
V	Share Capital			
VI	Reserve & Surplus (less accumulated losses)			
VII	Net worth( V+VI)			

b. Working Results

Rs. In lakh

		Financial Year (Y-1)	Financial Year (Y-2)	Financial Year (Y-3)
I	Total Sales			
II	Gross profit(Before interest & depreciation)			
III	Depreciation			
IV	Interest			
V	Operating Profit			
VI	Net Profit(after tax)			

17. Total cost of scheme (as approved by Bank/FI)(Rs. in lakh).....

18. Total Sources of funding (as approved by Bank/FI) (Rs. in lakh)

Term Loan .....  
 Add share capital .....  
 Internal accruals. ....  
 Capital Subsidy .....

19. Time frame for completion of the project.....

20. Incremental benefits from implementation of the project (indicate in terms of capacity utilization, increased sales, exports, reduction in cost of production, increase in productivity, quality upgradation, attainment of pollution standards - give quantitative results).

21. List of eligible plant & machinery and equipment along with their detailed specifications, rates, quantities and total value for which subsidy under SCLCSS is claimed.

### **DECLARATION**

I/ We, hereby declare that the information given above, and the statement and other papers enclosed are to the best of our knowledge and belief are true and correct. We have not claimed any subsidy from other schemes of central / state government for the above.

Place:

Signature(s)

Date:

Name and designation  
Seal of the company