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GOVERNMENT OF TRIPURA
DEPARTMENT OF INDUSTRIES & COMMERCE
AGARTALA:TRIPURA

Dated, the Agartala, the 19th November, 2018.

N O T I F I C A T I O N

Subject: Revised Guidelines for Implementation of Self-employment Generation Programme under Swavalamban Scheme.

The Government of Tripura has approved the revised guidelines of Swavalamban Scheme; a Credit Linked Self-employment Generation Programme for the unemployed in the State. The revised guidelines of Self-employment Generation Programme under Swavalamban Scheme are appended here with.

The revised guidelines shall be applicable for implementation of the Swavalamban Scheme from the financial year 2019-20.


19/11/18

(Purnima Das)

Deputy Secretary to the
Government of Tripura

To

All Concerned (Addressees as per the list in Annexure-I).

Copy to:

1. The P.S. to the Hon'ble Chief Minister for kind information of the Hon'ble Chief Minister, Tripura.
2. The SA & JS. to the Chief Secretary, Tripura for kind information of the Chief Secretary.
3. The P.S. to the Addl. Chief Secretary (Industries & Commerce), Govt. of Tripura for kind information of the Addl. Chief Secretary.
4. The P.S. to the Principal Secretary to the Hon'ble Chief Minister, Government of Tripura for kind information.
5. The Manager, Government Press, Agartala – with a request to publish this Notification in the next issue of Tripura Gazette for general information. 5 (five) copies of the Gazette may please be sent to the Director, Industries and Commerce, Government of Tripura, Shilpa Udyog Bhavan, Khejurbagan, Agartala, PIN-799006.

Swabalamban - A Programme for Creation of Self-Employment
Opportunities
Revised Guidelines for Implementation

1. Introduction:

On account of the increasing shrinkage of the scopes of providing employment under Government sector, it is essentially required to explore and finalize alternative source of creating gainful employment opportunities for unemployed in the State outside the Government sector. The State Government is firm and resolute in its endeavours to encourage and promote self-employment activities in the state through arranging various support systems. The Swabalamban Scheme operating in the State aims at providing support to unemployed to set up their own enterprises through Bank credit linkages along with entrepreneurs' capital contribution and Government subsidy. The Scheme has not undergone any changes in its basic structures and approach, as framed, since many years except revisions on the subsidy component so being done on certain occasions in the past. Some of the Scheme provisions have since become impertinent to the present context. Now, with the changes taken place in approaches, requirements and compulsions of various stakeholders of the Scheme over the years, the Scheme demands in itself for an overhauling so as to ensure better outreach of the Scheme benefits and achieve the purpose and goal laid down under the Scheme in the right spirit. The State Government takes a focused and pragmatic approach to ensure improved and superior implementation of the Swabalamban Scheme by revamping the present guidelines in keeping with the changed perspectives.

2. Objective:

- 2.1 To create employment opportunities for unemployed outside the Government Sector for their economic self-reliance through setting up of self-employment ventures and developing entrepreneurship.
- 2.2 To assist entrepreneurs already involved in certain economic activities and whose income are marginal and require up-gradation of their project.
- 2.3 To select entrepreneurs through professional approach while the aptitude, skills, interest and commitments of the applicant and the required hand-holding supports needed in view.
- 2.4 To prepare unemployed for employment by up-grading the professional/ technical skills through imparting hands on training by the Government Agencies or other Professional Institutions.
- 2.5 To provide linkages with Banks for arranging adequate institutional credit for projects. Supplement the project financing initiative with further support in the form of Government subsidy to reduce the credit burden of promoters.
- 2.6 To facilitate required support systems by coordinating with various Line Departments/ Agencies/ Autonomous Bodies

2.7 To provide continuous and sustainable employment and to ensure subsequent contribution to the economic growth of the State.

3. Applicability of Scheme Guidelines:

The revised Scheme guidelines shall be applicable from the financial year 2019-20 and remain operative until substituted by another revised Scheme guidelines.

4. Identification of Activities:

The potential activities for assisting under the Scheme shall preferably be selected as per the job roles indicated in the Pradhan Mantri Kaushal Vikash Yojana (PMKVY) and NSQF/ MES under National Skill Development Corporation. Broadly the Scheme shall cover all activities other than the activities involved in direct agriculture (raising of crops).

5. Target Allocation:

For identification of beneficiaries under the Scheme, preference will be given to beneficiaries trained under different skill training programme, however, no quota will be fixed for such beneficiaries. If necessary, beneficiaries selected shall subsequently be trained in the respective disciplines to increase their technical and enterprising skills and aptitudes.

6. Quantum and Nature of Financial Assistance:

6.1 Subsidy/ Financial assistance:

Funds for subsidy shall be allocated through Annual Budget provision of the State Government. Every year Budget Estimates (BE) shall be prepared on the basis of allocated target and the rate of subsidy admissible under the scheme. Money shall be released as per BE for disbursing subsidy to the beneficiaries for setting up business enterprises.

6.2 Training and Contingency Fund:

Out of the total BE for a particular financial year against Swabalamban Scheme, an amount equivalent to 5% of the BE shall be kept to meet the training (EDP and Skill) and other contingency expenditures like publicity, awareness generation, physical verifications/ survey, bringing out of success stories and other residual expenditures.

7. Level of Funding/ Financial assistance:

7.1 Project Cost: The project cost admissible for finance under the programme shall not exceed Rs. 1.00 Crore.

7.2 Beneficiary's Contribution: The borrower shall have to contribute @ 5% of the project cost at the minimum.

7.3 Subsidy/ Financial Assistance from the State Government : State Government shall provide subsidy @ 30% of the project cost. For women entrepreneurs, subsidy shall be paid @ 35% of project cost. Upper ceiling of subsidy shall be Rs. 1.00 lakh per project.

8. Eligibility Conditions to Apply under the Programme:

8.1 Any individual within the age group of 18 to 50 years can apply for loan.

8.2 People from any income level shall be eligible for assistance to set up projects under the programme.

8.3 Educational qualification is not a bar for availing of assistance under the Programme.

8.4 Projects promoted under Individual, Partnership category, SHG and Cooperative are eligible for assistance under the programme.

9. Other Eligibility Conditions:

9.1 Project without capital expenditure is not eligible for financing under the Scheme.

9.2 Cost of the land shall be excluded from the project cost. Cost of the lease or rental workshop can be included in the project subject to restricting such cost inclusion calculated for a maximum period of 3 years.

9.3 Only one person from one family shall be eligible to be assisted under the programme. For this purpose 'Family' constitutes self and spouse.

10. Security and Margin Norms:

10.1 Beneficiaries selected for bank loan and Government subsidy under the Swabalamban programme shall mandatorily have to contribute 5% of the project cost as promoter's contribution.

10.2 Banks shall strictly follow the security norms and limit provided by Reserve Bank of India from time to time in respect of granting collateral-free loan to MSE units. In case of loans exceeding the limit of sanction without collaterals as per RBI norms, Banks are advised to strongly encourage their branches to avail credit guarantee scheme cover so as to finance collateral-free loans under the programme.

11. Linking up/ convergence with Government of India Schemes:

11.1 The scheme shall be linked up and implement in convergence with Mudra Loan Scheme, Stand up India and Start up India programmes of the Government of

India (GoI). Convergence support, as available under the programmes of GoI, shall be extended to beneficiaries under Swabalamban programme. This is subject to satisfying the prevailing guidelines envisaged under these programmes by GoI. In addition, project under Swabalamban Scheme shall also be entitled to receive benefits automatically as and when the State Start up policy is launched.

- 11.2 The borrowers under Swabalamban Scheme shall be brought under the cover of Government-backed life insurance and accidental benefit Schemes, namely, Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana. Bringing the beneficiaries under the net of these Schemes shall ensure in providing them better social security. The amount of premium charged for the initial one year under these Schemes shall be borne by the Department of Industries and Commerce.

12. Implementing Agencies:

- 12.1 Department of Industries and Commerce: The Department of Industries and Commerce shall function as Nodal Agency for the Scheme in the State and implement the programme through its District Offices (District Industries Centres) or and other Offices/ Agencies designated by it.
- 12.2 Financial Institutions: Banks shall take a pivotal role in implementation and act as one of the implementing agencies of the programme. All Public Sector Banks, Regional Rural Banks, State Co-operative Banks and Private Sector Schedule Commercial Banks operating in the State shall participate in the programme. Banks shall implement the programme through their Bank branches located across the State.
- 12.3 Line Departments: Line Departments shall be actively involved and extend best possible help towards successful implementation of the programme. The Nodal Agency shall seek assistance from Line Departments in the areas of project preparation and guidance, project evaluation, backward and forward linkages support etc. to ensure successful implementation of the Scheme.
- 12.4 Training Agencies: Training Agencies, as being involved by the Department of Industries and Commerce for imparting training to prospective beneficiaries, shall function as one of the major stakeholders of the programme. Professional/ Vocational Institutions, ITIs and bonafide Training Institutes in Food Processing, Bamboo and Rubber sectors can be involved by the Department on the basis of certain credentials validation and approval.

13. Process Flow of Application:

- 13.1 Project proposals shall be invited at the State/ District levels through advertisements in press, print and electronic media, publicity and awareness campaigns, workshops etc. Apart from these, the Scheme shall be adequately advertised/ publicized through Panchayati Raj Institutions.

- 13.2 A dedicated Swabalamban E-Portal shall be launched for the benefit of applicants. The web portal shall facilitate applicants to submit applications and track the status of applications at various stages of implementation. Online application shall be mandatory for applicant from the year 2019-20. No manual application shall be entertained from the year 2019-20.
- 13.3 Applicants will be provided with user ID and password at the time of initial registration for application filing. The applicant can track the status of their application through the ID and password received. On final submission of application, an application ID will be provided to the applicant.
- 13.4 There will be link in the application form which will enable the applicants to prepare their own project report based on a template provided. But, preparation of own project report online is not mandatory. An applicant has also the liberty to upload a prepared project report .
- 13.5 The documents which are required to upload with application are : 1) Aadhaar card 2) PAN Card 3) Age Proof certificate 4) Project Report (if not prepared as per template provided in E-portal)

14. Identification of Beneficiaries/ Selection Process:

- 14.1 District Level Implementation Committee (DLIC) headed by the District Magistrate and Collector shall be responsible for identification and selection of beneficiaries in Districts. Office of the General Manager, District Industries Centre (DIC) in the District shall act as Secretariat of the DLIC.
- 14.2 Primary scrutiny of applications shall be done by DICs. Thereafter, the applications which qualify for further screening through the process of interview shall be made ready by DICs for placing before DLIC meeting. Each and every applicant shall be interviewed by the DLIC to interact on project parameters and assess skills, aptitudes and interests of the individual beneficiary to determine prima-facie viability of the loan project.
- 14.3 The Department of Industries and Commerce shall suitably devise a methodology of selection and design a score card with 5/ 6 basic parameters for appraisal and selection of projects. The selection shall be done on the basis of score card devised by the Department.
- 14.4 Applications which do not conform to the Scheme guidelines or which are incomplete in respect of requisite information and documents shall be rejected.
- 14.5 Applications which qualify for selection through the process interactions/ interviews shall be forwarded to Banks. Bank selection for a particular project shall be done in keeping with the Service Area Approach guidelines of Banks.
- 14.6 Bank at the time pre-lending survey of loans, shall invite DIC representative to participate.

- 14.7 Sponsoring of loan proposals to banks shall be at least 150% of the target allocated.

15. Joint Liability Group:

- 15.1 Banks shall attempt to formulate a Joint Liability Group while keeping in view of the locational proximity of the beneficiaries. The formation of such groups may not necessarily be in the nature of a formal entity. A group shall comprise of atleast 3 members.
- 15.2 Each member of the group shall be treated as an independent entity in the matter of project implementation except in the case of loan repayment. In the matter of loan repayment each members shall be jointly and severally liable to repay loan and in case any member defaults in repayment of loan in that situation the entire group shall be adjudged as loan defaulter and every member of the defaulted group shall be subjected to lawful actions, as applicable to a defaulter of bank loan.

16. Training:

- 16.1 A mandatory training on Entrepreneurship Development Programme (EDP) for 7 days duration shall be given to all loan seekers whose projects have been sanctioned by Banks. The objective of EDP training is to provide orientation and awareness on various managerial and operational functions like finance, production, marketing, enterprise management, banking formalities, bookkeeping etc. The Training shall be provided through accredited training centres run by State/ Central Government, Banks and other Autonomous Government Agencies. Department of Industries and Commerce shall have the sole discretion in respect of selecting Agencies for training. However, the beneficiaries who have undergone EDP training for a duration of not less than 10 days from a Government recognized institute/ agency shall be exempted from undergoing fresh EDP.
- 16.2 Specific skill based training shall also be provided to beneficiaries who need to enhance their technical and enterprising skills and aptitudes for effective running of business. Such training shall be arranged specifically for beneficiaries applied under the open application category.

17. Bank Finance:

- 17.1 Banks shall sanction 95% of the project cost and a sanction letter to this effect shall be issued to the borrowers. Borrowers on receipt of sanction letter shall complete the credit formalities with Banks for receiving bank loans. Banks shall disburse full amount of loans for setting up of projects.
- 17.2 Bank shall finance capital expenditure in the form of Term Loan and working capital in the form of cash credit. Project can also be financed in the form of composite loan consisting of capital expenditure and working capital.

- 17.3 Banks shall charge interest on loan as per rates fixed by RBI/ Participating Bank and which are applicable to agriculture and allied activities, non-farm based loans and transport loans under priority sector.

18. Time-line for Implementation:

- 18.1 The process of invitation of application under the programme shall be completed by 30th June of a particular programme year.
- 18.2 District Level Selection Committee shall appraise the project, finalize selection of projects and complete sponsoring of projects to banks within 45 days from the date of receipt of applications.
- 18.3 Banks shall dispose of the loan proposals within 30 days from the date of receipt of the same from DICs.
- 18.4 Training Agencies shall impart training within 15 days from the date of sanction of cases.
- 18.5 Bank shall disburse 1st phase of loan within 10 days of completion of training by the beneficiaries.
- 18.6 Entire loan amount shall be disbursed to beneficiaries by Banks within 30th June of the next financial year.

All implementing agencies shall strictly adhere to the time schedule indicated above to ensure hassle-free loans to borrowers. This will also ensure avoidance of bunching of application at the fag end of a programme year and thus facilitate banks to minimize bad financing caused due to hurried approach.

19. Procedures for disbursement of Subsidy:

19.1 Operation of Nodal Bank Accounts:

- 19.1.1 The overall responsibility for handling the work of subsidy release/ disbursement shall be with the Society for Entrepreneurship development (SoFED) under Directorate of Industries and Commerce. Funds for subsidy, as allocated under the Budget, shall be drawn by Directorate of Industries and Commerce and placed with SoFED.
- 19.1.2 On receipt of funds, SoFED shall keep the fund in Term Deposit Receipt Account/ Flexible interest rate bearing accounts with Bank. Financial management of the fund shall be done by SoFED in such way that it does ensure maximum possible earning of interest on the funds. Interest earned in the Bank Account shall be utilized for payment of subsidy only. SoFED shall be paid a service charge for handling funds as per the rate decided/ finalized by the Department of Industries and Commerce.

19.1.3 Nodal Bank accounts are presently savings bank accounts and non-operative in nature i.e., without cheque facility. Nodal Bank Accounts are currently operated with SBI, UBI, TGB and TSCB. Interest earning rate through these accounts is too low. Therefore, in order to earn a better rate of interest, SoFED shall convert these bank accounts to flexible rate of interest account (which is in the nature of term deposit receipt account but can be operated with the facilities of savings bank account). This will definitely increase the earnings of interest through these accounts. Interest accrued in these bank accounts shall be used for payment of subsidy only.

19.1.4 SoFED shall transfer funds to Nodal Bank Accounts from time to time on the basis of requisition of funds received from the Nodal banks. The Nodal Banks shall give details of fund requirements in writings indicating a declaration of utilizing earlier funds placed, justification for present fund requirements mentioning the number of subsidy claims received etc. A proforma for submission requisition for funds shall be suitably devised by the Directorate of Industries and Commerce. SoFED can make internal adjustments of fund by transferring funds from one Nodal Bank to another keeping in view of the position of availability of unused fund as well as the pending subsidy claims. The same will be done by advising the concerned Bank branches through a letter (popularly known as 'Letter of Transaction')

19.2 Procedures for Claiming Subsidy by Financing Banks:

19.2.1 After release of first phase of loan instalment to borrower, the financing Bank shall submit the subsidy claim proposals to Nodal Bank branch in Prescribed Proforma along with requisite documents. Prescribed Proforma of application is enclosed in **Annexure-A**. The amount of first instalment of loan shall be not less than the amount of subsidy claimed against a particular loan proposal. SBI, UBI, TGB and TSCB bank branches shall submit claim proposals to their respective nodal banks. Other banks participating in the programme shall submit subsidy claim proposals to SBI Nodal Bank Branch only.

19.2.2 The documents required to attach with the Subsidy claim proposals are : 1) Bank Sanction Letter 2) Certified copy of Loan Ledger Extract indicating details of loan disbursed 3) A declaration by the borrower stating that the first instalment against the loan sanctioned has been received by him as per proforma attached with the application form for claiming subsidy.

19.2.3 The subsidy claim proposals shall be submitted by the financing bank within 7 days from the date of releasing first instalment of loans to borrower. An intimation regarding submission of subsidy proposals to Nodal Banks shall have to be given to concerned DIC.

19.3 Procedures for release of Subsidy:

19.3.1 On receipt of subsidy claim proposal, the Nodal Bank shall scrutinize the documents to ascertain whether the requisite documents are attached with the

claim proposal. The Nodal bank shall also satisfy itself whether the amount of first instalment of loan released is not less than the subsidy amount claimed against a particular loan proposal. The Nodal bank shall further satisfy itself whether loan instalment has actually been received by the borrower as would be evident from the declaration to this effect given in the application form. If the proposal is found otherwise in order by the Nodal Bank then the admissible subsidy shall be released within 7 days from the date of receipt of the claim proposal. In case of incomplete proposal, the same shall be referred back to the financing bank for rectification.

19.3.2 Once the subsidy is received by financing bank branch, the entire amount shall be kept in the Term Deposit Receipt (TDR) Account in favour of the borrower. The amount shall be kept in TDR till the time the entire loan amount is repaid by the borrower. The borrower shall not be entitled to receive subsidy in case of becoming a loan defaulter and unable to repay loan within loan repayment schedule fixed by bank. Bank shall not pay any interest on TDR and no interest shall be charged on loan disbursed to the corresponding amount.

19.3.3 The Nodal banks shall submit month-wise detailed report of subsidy released indicating name and address of the borrowers, bank names, name of activity sanctioned amount, amount of first instalment released, subsidy amount disbursed etc. to SoFED. A proforma for submission of report is enclosed in **Annexure-B**. The Nodal Banks shall also send the subsidy claim proposals to SoFED after disbursement of subsidy.

19.3.4 SoFED shall scrutinize each and every proposal to ensure that whether the subsidy has been released by the Nodal Banks as per the laid down guidelines. In case of discrepancy, SoFED shall bring the irregularities, if any, to the notice of the Directorate of Industries and Commerce. Directorate shall verify the irregularities at their level in order to plugging off the misuse of money. Directorate may initiate penal measures against the erring bank.

20. Organizational Set-up:

20.1 State Level:

20.1.1 There shall be a State Level Steering Committee for Swabalamban under the Chairmanship of Chief Minister, Tripura for providing policy guidance and monitoring the programme. The Committee shall include other Ministers, public representatives and selected officials from Government and Financial Institutions. The State Government shall notify the constitution of the Committee separately.

20.1.2 The terms of reference of the State-level Steering Committee shall be as under:

- i. Providing overall guidance to the Executive Body for implementation of the programme.
- ii. Providing policy parameters, principles and requirements under the programme.

iii. Overall monitoring of progress/ achievements and review of the programme

20.1.3 There shall be an Executive Body at the State Level for Swabalamban headed by the Chief Secretary of the State for providing guidance in planning, identification of potential opportunities and monitoring and evaluation of the programme. Other Members of the Committee shall be the Secretary-in-Charge of certain identified Departments (associated to the process of programme implementation) and Bank Authorities at the State Level. The State Government shall notify the constitution of the Committee separately.

20.1.4 The terms of reference of the State Level committee shall be as under:

- i. Provide guidance in planning for the programme. The committee will assess the appropriate measures required for implementation keeping in view of the ongoing changes on various important parameters and indicators of the programme implementation.
- ii. The Committee shall monitor and review the implementation of the programme with reference to the objectives of the programme and be responsible for overall implementation.
- iii. The Committee provide leadership and guidance and shall resolve implementation issues at all levels.
- iv. The Committee shall look into the issues of inter-departmental co-ordination for effective implementation of the programme.
- v. The Committee shall provide interpretation, clarifications in case of any doubt of the guidelines of the programme.
- vi. The Committee shall revisit the policy document of the Swabalamban programme from time to time and suggest to revise the same as per the changed needs of various stakeholders of the programme.
- vii. The Committee shall sit once in a quarter or as and when required basis.

20.2 District Level:

20.2.1 At the Districts there shall be a District Level Monitoring Committee under the Chairmanship of the Sabhadhipati of the Zilla Parishad and shall include other public representative, as identified. It shall also include District Magistrate and Collector and identified officials from the State Government and Banks.

20.2.2 The terms of reference of the Committee shall be as under:

- i. Providing overall guidance to the District Level Implementation Committee.

- ii. Arranging for dissemination of information for creation of awareness in the Districts.
- iii. Monitoring the progress/ achievements under the scheme through periodical review.
- iv. Providing policy inputs to the State Level Swabalamban Steering Committee.

20.2.3 At the District Level there shall be a District Level Implementation Committee headed by the District Magistrate and Collector including other District Level Officers of the State Government and Banks, as may be identified. The General Manager, DIC shall function as Member-Secretary of the Committee. The State Government shall notify the constitution of the Committee separately.

20.2.4 The terms of reference of the Committee shall be as under:

- i. To monitor and review the selection process of beneficiaries being done by the District Level Selection Committee from time to time.
- ii. Monitoring the progress of training, skill up-gradation and implementation of the Scheme at the District Level.
- iii. Periodical review of the progress with the banks and other stakeholders.
- iv. The Committee shall look into to ensure inter-department co-ordination at the District Level for better implementation of the Scheme.
- v. Providing inputs to State Level Committee and suggest ideas and give proposals for better implementation of the Scheme.

20.3 Sub-Division Level:

20.3.1 At the Sub-Division Level, a Committee shall be there to monitor and review the progress. The Committee shall be headed by Sub-Divisional Magistrate. Block Development Officers and representative from concerned DIC, officers from line departments and Banks shall be identified to include as Members. Notification in respect of exact composition of the Committee shall be issued by the Department of Industries and Commerce separately.

20.3.2 The terms of reference of the committee shall be as under:

- i. The Committee shall monitor and review the implementation of the programme at the Sub-Divisional Level.
- ii. The Committee shall take note of the difficulties, if any, being faced at the ground level and take attempt to resolve the issues. In case the issues can not

be settled at their level then the matters shall be referred to the District Level Implementation Committee.

- iii. The Committee can suggest modifications on the guidelines from time to time for better implementation of the programme at the grass-root level
- iv. The Committee shall sit once in every month or as and when required basis.

21. Power to amend and repeal of provisions:

- 21.1 Notwithstanding anything contained in any of the provisions here-in-above, the State Government shall have the power to amend or repeal any or all the provisions of the Scheme guidelines, as deem necessary during the course of implementation of the Scheme.
- 21.2 The State Government shall also have the power to issue instructions to facilitate implementation of the Scheme as per the guidelines and to provide clarifications in regards to interpretation of the various provisions of the Scheme guidelines.

Annexure-A**Application Form for Claiming Subsidy by Bank under Swabalamban Programme**

1.	Name of the Borrower	
2.	Father's/ Husband's Name	
3.	Full Address of the Borrower	
4.	Location of the enterprise	
5.	Name of the DIC sponsoring the Loan Proposal	
6.	Name of the Financing Bank	
7.	Amount of Loan Sanctioned and date of Sanction	
8.	Amount first instalment of loan disbursed with date. (Certified copy of ledger extract should be enclosed)	
9.	Amount of Subsidy claimed: [Subsidy is to be calculated @ 30% or 35% (for woman), as the case may be, of project cost subject to an upper ceiling of Rs. 1,00,000/- per project.	
10.	Whether the amount of first instalment of loan disbursed to borrower is not less than the subsidy amount being claimed against the loan	
11.	List of Documents to be Submitted: a) Copy of Bank Sanction Letter of the loan b) Certified Copy of Ledger Extract c) Declaration from Borrower stating that the first instalment of loan has been received	Enclosed/ Not Enclosed Enclosed/ Not Enclosed Enclosed/ Not Enclosed

Certified that the above information is true to the best of my knowledge and belief.

Date:

Signature of the Branch Manager with seal

Place:

Declaration from the Borrower in respect of receiving first instalment of loan

It is hereby stated in affirmation that I, Shri/ Smt./ Kumari _____
Son of/ Wife of/ Daughter of _____ has been favoured with a
Bank Loan (Loan Account No. _____) under Swabalamban Programme
by _____ Branch during the year _____ with a sanctioned amount of
Rs. _____. I also firmly declare that I have received the first instalment of the loan
from Bank amounting to Rs. _____ on _____.

Date:

Full Signature of the Borrower

Place:

