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**KHADI VILLAGE INDUSTRIES COMMISSION**  
3, IRLA ROAD, VILE PARLE (WEST), MUMBAI-56

No.REGP/PMEGP/Cir.Guide/BFL/09-10

Date: 21-05-2009

**C I R C U L A R**

**Sub : Guidelines of Backward & Forward  
Linkages under PMEGP-reg.**

Ministry of Micro, Small & Medium Enterprises, Govt. of India in a revolutionary step has launched Prime Minister Employment Generation Programme (PMEGP) by merging both the Central sponsored subsidy scheme i.e. PMRY and REGP into one scheme. Khadi and Village Industries Commission is nominated as National Nodal Agency for implementing PMEGP Scheme. The scheme is being implemented through KVIC and KVIB in rural area and DIC in rural as well as urban areas.

To implement the PMEGP scheme across the country, Promotional support is being provided under Backward and Forward Linkages of PMEGP. These activities include EDP Training, Awareness Camps, Bankers Meetings, Workshops, Exhibitions, Review Meetings, Publicity & Advertisement, Physical Verification, etc. The approved guidelines by Ministry of MSME, Govt. of India has been circulated in the form of

booklet in Hindi & English. However, the operational guidelines for Backward & Forward Linkages and reporting formats for maintenance of records is enclosed as follows:-

- a) Operational guidelines for Backward & Forward Linkages at Annexure-A.
- b) Prescribed format of project sponsoring letter at Annexure-B.
- c) Prescribed format of maintenance of books of account at the level of State/Divisional Office, KVIC , KVIB and DIC at Annexure-C.
- d) Prescribed format of sponsoring the beneficiary for EDP training at Annexure-D.

All concerns are requested to follow the enclosed operational guidelines strictly while implementing the Prime Minister's Employment Generation Programme in Rural Area as well as Urban Area.

This will come in to force with immediately effect.

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**CHIEF EXECUTIVE OFFICER**

- To,
- 1. All State/Divisional Offices of KVIC
  - 2. The Heads of all State/UT. KVI Boards
  - 3. The Heads of all State/UT DIC
  - 4. All Dy.CEOs, KVIC.
  - 5. All Training Centers of KVIC (RICS)

**OPERATIONAL GUIDELINES UNDER BACKWARD FORWARD LINKAGES OF PMEGP SCHEME****A) SPONSORING OF PROJECT AFTER APPROVAL BY DTFC.**

- (i) Project proposals will be invited from potential beneficiaries at district level through press, advertisement, radio and other multi-media by KVIC, KVIBs and DICs jointly at regular intervals depending on the target allotted to the respective district. The scheme may also be advertised /publicized through the Panchayati Raj Institutions which will assist in identification of beneficiaries.
- a) Sponsoring of project by any agency is not mandatory. The beneficiary can directly approach Bank/Financial Institution along with his/her project proposal or it can be sponsored by KVIC/ KVIBs / DIC/Panchayat Karyalayas etc. However, the applications received directly by the Banks will be referred to the District Task Force Committee first for its consideration.
- b) A District Task Force Committee, consisting of the following members, scrutinize and recommend the applications received by it.

Dist Magistrate/Dy Commissioner/Collector	- Chairman
Lead Bank Manager	- Member
Representative of KVIC/KVIB/DIC	- Member

Representative of NYKS/SC/ST Corporation - Special Invitee  
 Representative of MSME-DI, ITI/Polytechnic- Special Invitee  
 Representatives from Panchayats - 3 members  
 (To be nominated by Chairman/District  
 Magistrate/Deputy Commissioner/Collector by  
 rotation)  
 General Manager, DIC or  
 Rep.of KVIC or Rep.of KVIB -Member Convenor

Based on the assessment made by the DTFC, as good , satisfactory and unsatisfactory , the good and satisfactory cases may be forwarded to the Financing Branch through respective implementing agencies and unsatisfactory cases may be returned back to the beneficiaries. If necessary respective agencies may resubmit those rejected cases before DTFC with full details/justification for reconsideration. The format of sponsoring letter is placed at Annexure-B and the prescribed format for maintenance of books of accounts is placed at Annexure-C.

**B) Entrepreneurship Development Programme (EDP):**

As per the approved guidelines under PMEGP , the beneficiary has to undergo two weeks Entrepreneurship Development Programme (EDP) before release of first installment of the loan. EDP is mandatory under PMEGP. The main objective of the training programme is to motivate,

inspire, develop confidence for capacity building to an entrepreneur to manage and sustain the unit successfully. (Format for sponsoring the beneficiary for undergoing EDP training under PMEGP Scheme is enclosed herewith as Annexure-D).

## 2. **OBJECTIVES:**

- To impart knowledge on the concept of entrepreneurship, its challenges and prospects.
- To develop entrepreneurial competencies of viz., achievement motivation, risk taking ability, confidence, goal setting ability of the potential entrepreneurs.
- Impart knowledge on procedure and formalities of setting of an enterprise/business.
- Develop skills on management of a unit/business establishment including financial and marketing.
- To impart knowledge on identification of business opportunities and preparation of business plan.

## 3. **DURATION :**

Two weeks (10 working days)

## 4. **ELIGIBILITY :**

All the beneficiaries of PMEGP scheme whose projects have been sanctioned and the first installment have not been released. The training programme is mandatory for release of

first installment of loan to the selected beneficiaries of PMEGP scheme.

5. **EXEMPTION :**

Beneficiaries who have already undergone similar training at any EDP institute of repute i.e. National or State level for a period of minimum 2-3 weeks are exempted from attending the said training.

6. **ELIGIBLE INSTITUTIONS FOR IMPARTING TRAINING:**

- a) Training Centers of KVIC and KVIB's.
- b) Accredited Training Centres run by Central Govt. , NSIC
- c) Three national level entrepreneurship development Institutes (EDPs) i.e. NIESBUD, NIMSME, and IIE and their partner institutions under the administrative control of Ministry of MSME,
- d) State Governments, Banks , Rural Development and Self Employment Training Institutes (RUDSETI),
- e) Reputed NGO's and other organizations/institutions identified by the Govt. from time to time
- f) Training Centers / Institutes identified by KVIC for the purpose.

The following criteria is to be fulfilled to act as accredited training Centre under PMEGP.

- i) Legal status of the training institute.

- ii) The training institute must be situated in area where in the public transport is easily available.
- iii) Institute should have own / rented office building suitable for the training, at least two classrooms (50 intake capacity) with LCD projector, power supply, potable water with hostel facility etc.
- iv) The institute must have landline phone, fax and internet connectivity in the premises.
- v) Minimum 4 permanent faculties having knowledge of Technical/ Economics , Environmental, accounting, taxation, marketing etc. along with the other administrative supporting staff.
- vi) At least three years minimum experience for conducting EDP or similar course in the institute.
- vii) Credibility of the institution in the area certified by the State / Divisional Director, KVIC.
- viii) Before recommending the institution for accrediting, the State/Divisional Director should ensure that, institutions are accredited on need base only in the state and accredited training centres should not suffer for shortage of trainees.

**N.B: A list of tentative training institutes for the purpose is kept on KVICs website i.e. on [www.kvic.org.in](http://www.kvic.org.in) and [www.pmegp.in](http://www.pmegp.in) may please be referred.**

### 7. CURRICULUM:

The topics to be covered during the course includes:-

- i) Becoming an entrepreneur ; Challenges ahead
- ii) Entrepreneurial competencies; Achievement motivation and Attitude building, developing confidence.
- iii) Establishment of an enterprise; identification of Business opportunity and business plan preparation.
- iv) Enterprise management.
- v) Managing the scarce finance; financial planning and accounts maintenance.
- vi) Marketing the product.
- vii) Statutory laws, rules and regulations of Government to be followed/ abide by the entrepreneur.
- viii) Expansion, growth and sustainability of the enterprise.

### 8.8. COURSE PLAN:

DURATION -TWO WEEKS. TOTAL PERIODS - 40

Daily Schedule

Sr.No.	Session	Time	Particulars
1	I	09.30 to 11.15 Hr.	Class
		11.15 to 11.30 Hr.	Tea break
2	II	11.30 to 13.15 Hrs.	Class
		13.15 to 14.00 Hr.	LUNCH
3	III	14.00 to 15.45 Hrs.	Class
		15.45 to 16.00 Hr.	Tea break
4	IV	16.00 to 17.45 Hrs.	Class



Days	1 <sup>st</sup> Session	2 <sup>nd</sup> Session	3 <sup>rd</sup> Session	4 <sup>th</sup> Session
1	Registration & Inauguration	Rapport building & Unfreezing	Entrepreneurship Charms & Challenges	Characteristics of an entrepreneur; A matter of attitude & skill.
2	Internalizing of entrepreneur competencies; Thematic Appreciation test ( TAT)	Continued	Continued	Continued
3	Risk Taking behavior	Problem solving and creativity	Communication	Leadership
4	Business plan preparation	Establishment of an enterprise; Systematic approach	Legal formalities for setting up of the unit	Resource mobilization and support system; Role of supporting organizations.
5	Managing the enterprise; Purchasing, inventory/ material management.	Quality management	Design and Packing	Manpower management
6	SATURDAY: Visit to a Small Scale Industry preferably run by a successful entrepreneur.			
7	SUNDAY:			
8	Accounts & Book-keeping:	Continued	Working capital management.	Break even analysis
9	Costing, Pricing and profit management.	Marketing strategy and Sales Techniques.	Continued	Customer management.
10	Time Management	Sustainability of an unit; Precautions	Enterprise growth; Product diversification and	Continued

		needed	expansion	
11	Crisis management.	IT factor for managing an unit; An impending need	Union & State laws to be followed by an unit; Sales Tax, Vat, Income Tax etc.	Continued.
12	Interaction with a successful entrepreneur/s; his experience of establishment / managing an unit.	Continued	Programme Evaluation	Valedictory

**Total working days : 10      One day for study visit**

9. The study material has been prepared for above training purpose and kept on KVICs website i.e. [www.kvic.org.in](http://www.kvic.org.in) and [www.pmegp.in](http://www.pmegp.in) which may please be referred.

10.0 **BATCH SIZE :**

20 Trainees per batch.

11.1 **EXPENDITURE PER BATCH :**

- i) For Departmental & Non - departmental Training Centers of KVIC / KVIB
  - a) Boarding -  
Rs.120 X 20 X 14 days = Rs.33,600/-
  - b) Lodging - Free
  - c) Guest faculty -  
35 Session X Rs.500 = Rs.17,500/-
  - d) Study material -  
20 X Rs. 200 = Rs. 4,000/-
  - e) Stationery -  
20 X Rs.100 = 2,000/-

- f) Miscellaneous Expenditure -  
20 X Rs.200 = Rs.4,000/-
- g) Incentive to institute - Rs.5,000/- per batch.  
Expenditure per batch:
  - ii) Training Centre those who are not receiving any grant either from State or Central Govt.
    - a) Lodging of participants including Hall charge - Rs.1,000/- per day i.e. 15 days = Rs. 15,000/-
    - b) Boarding -  
Rs.120 X 20 X 14 days = Rs.33,600/-
    - c) Guest faculty -  
35 Session X Rs.500 = Rs.17,500/-
    - d) Study material -  
20 X Rs. 200 = Rs.4,000/-
    - e) Stationery - -  
20 X Rs.100 = Rs.2,000/-
    - f) Miscellaneous Expenditure -  
20 X Rs.200 = Rs.4,000/-
    - g) Incentive to institute - Rs.5,000/- per batch.

**SUM TOTAL OF EXPENDITURE PER BATCH**

(In Rs.)

Sr. No.	Head of Expenditure	KVIC/KVIB Training Centres	Accredited Training Centers
1	Lodging of Participants	Free	15,000
2	Boarding	33,600	33,600
3	Guest faculty	17,500	17,500
4	Study material	4,000	4,000
5	Stationery / Printing etc.	2,000	2,000

6	Misc. expenditure	4,000	4,000
7	Incentive to Institute	5,000	5,000
TOTAL :		66,100	81,100

Inter change of expenditure from one head to another is permitted within overall allocation.

(Note:- Expenses on study tour are to be met out from the head of misc. exp. & incentive to the institute by the institution.)

Per head expenditure at KVIC/KVIB/DIC Training Centers who are receiving grant either from State or Central Govt. : Rs.3,305/-

Per head expenditure at Training Centers who are not receiving any grant either from State or Central Govt. : Rs.4,055/-

**12. EVALUATION:**

- i) Immediately after completion of EDP, the participants may be instructed to fill up the Evaluation Form in the format provided to them in the last day of programme.
- ii) The evaluation format should be submitted to KVIC officials only.
- ii) Based on said Evaluation Reports submitted by the participants separately, the course evaluation reports will be prepared by the state/ divisional director- and it may submitted to the Director, PMEGP and Director, HRD within 15 days of the completion of the course.
- iii) After completion of training on the basis of training certificate the financing branch of bank will released first installment of bank finance.

### 13. **GENERAL :**

- i) KVICs, KVIBs and DICs shall ensure that, the beneficiaries are provided EDP training either through Departmental and non-departmental training centres of KVIC or through the accredited training centres. Once the training is completed, the centre has to send the expenditure statement duly certified to the concerned State Office of KVIC.
- ii) The expenditure on EDP will be reimbursed by concerned State/Divisional Office, KVIC directly to EDP training centre.
- iii) While inviting guest faculties, preference and best efforts should be made to invite persons having requisite qualifications and experience needed for the particular topics. Government officials and entrepreneurs having long experience may be invited for delivering lecture on the topics such as tax laws, various rule/regulation to be complied under State/Central laws for establishment of an enterprise etc.

### C) **DISTRICT LEVEL AWARENESS CAMPS :**

These camps are to be arranged jointly by KVIC/ KVIB/DIC in the District.

#### 1. **Participants**

- i) KVIC officials
- ii) State KVIB officials
- iii) Revenue Officer
- iv) Local Bank Officials

- v) Local NGOs
- vi) DIC officials
- vii) Representatives of Panchayats
- viii) Prospective Entrepreneurs

**2. Duration of Camps**

4 to 6 hours

**3. Topics to be covered**

- a) The KVIC official has to explain about KVIC, its aims and objectives, its functions and commitment in the rural and urban areas, the role of DICs/KVIB, the role of the KVIC in rural industrialization in detail, the significant achievement of KVIC. A power point presentation about the Scheme and its operation procedure may also be made.
- b) To make aware about different instructions/guidelines issued on the Scheme by KVIC to the participants, if necessary by providing them copies thereof. Material/Computer floppy on Scheme's presentation through Power Point may either be prepared in the Local language or English/Hindi version of the Scheme may be collected from the Central/State/Divisional Office to have uniformity for the presentation through out the country. However, wherever required necessary modification may be made to suit the local requirement.
- c) After initial introduction as above, the KVIC/KVIB/ DICs official has to throw open the subject matter for open house discussion, where they have to give required

clarification on the points raised or has to solve the problems faced by the PMEGP entrepreneurs.

- d) The KVIC/KVIB/DICs official try to introduce a successful entrepreneur in the camp to share his experience with others.
- e) They should open a discussion on locally available raw material based Industries and on other potential industries in the area.
- f) Group wise Industry wise targets already communicated should be discussed based on the locally available raw material and concentration of the market outsourcing, so that the group industry targets can be achieved.
- g) The officials organizing the awareness camp has to maintain an attendance register and separate register for recording problems raised in the camp and clarification provided by them. The Minutes of the said camp along with list of persons attended the camp be furnished to the State Director and Dy. CEO of the Zone.
- h) Local cultural programme may be arranged wherever possible.
- i) The State Director has to furnish feedback about the number of projects received by the Banks as a result of such camp in the Village also needs to be furnished to Director (REGP/PMEGP). If any assistance is provided as a follow up action to the said camp also needs to be prominently mentioned in the feed back report.

- J) To be ensure that KVIC/KVIB/DIC banner is prominently displayed at the venue of the camp.
- k) A standard power point presentation CDs both in Hindi and English languages are prepared with voiceover by the Directorate of PMEGP and sufficient number of CDs will be provided to each KVIC, KVIB and DIC offices for making presentation at District Level Awareness Camps. If needed, same can be translated into regional languages by the respective offices and the expenditure may be met out of Backward & Forward Linkages fund provided to their respective offices.

**FINANCIAL PATTERN :**

1	Printing of Pamphlets on PMEGP	Rs.5000
2	Local Advertisement	Rs.5000
3	Conveyance	Rs.1000
4	Tea/Snacks	Rs.3000
5	Contingency	Rs.1000
6	Hiring hall/Sound System	Rs.4500
7	Hiring of Laptop and projector for presentation	Rs. 500
	<b>Total</b>	<b>Rs.20,000</b>

Note :- Interchange of expenditure from one head to another is permitted within overall allocation.

**D) STATE LEVEL WORKSHOP ON PMEGP**

**These workshops are to be arranged jointly by KVIC/KVIB/DIC in the State.**



**1. Participants**

- i) State Government functionaries preferably Secretary/ Joint Secretary of Institutional Finance.
- ii) Secretary/Joint Secretary of Industries Department.
- iii) State Level functionaries of SSI/DRDA.
- iv) The Convener of SLBC.
- v) Regional/Zonal Managers/LDMS of public Sector Banks.
- vi) Chairman of RRBs.
- vii) General Manager of the RBI.
- viii) Managing Director of the Private Commercial Bank approved by the State Task Force Committee for implementation of PMEGP in the state.
- ix) Chairmen of Co operative Banks approved by State Task Force Committee for implementation of PMEGP in the State.
- x) Officials of the NABARD and SIDBI.
- xi) KVI Officials.
- xii) Chairman and CEO/managing Director/Secretary/ Executive Officer and other officials of the State KVIC Board.
- xiii) NGOs in the State.
- xiv) General Managers of DICs.
- xv) DVIO's.
- xvi) PMEGP beneficiaries.

**2. Duration of the Workshop**

4 to 6 hours.

**3. Topics to be covered**

- (a) The KVIC official has to explain about KVIC, its aims and objectives, its functions and commitment in the rural and urban areas, the role of KVIB/DICs, the role of the KVIC in rural industrialization in detail , the significant achievement of KVIC and then make a presentation, preferably through

power point about the details of the Scheme and its operation procedure. The details of other KVI scheme and marketing networking also be discussed.

- (b) To make aware about different circulars instructions issued on the Scheme by KVIC to the participants, if necessary by providing them copies thereof. Material/Computer floppy on Scheme's presentation through Power Point may either be prepared in the Local language or English/Hindi version of the Scheme may be collected from the Central Office to have uniformity of presentation through out the country. However, wherever necessary modification may be made to suite the local requirement.
- (c) After initial introduction as above, the KVIC/KVIB/DIC officials has to throw open the subject matter for open house discussion, where he has to give required clarification on the points raised or has to solve the problems faced by the PMEGP entrepreneurs.
- (d) The KVIC/KVIB/DIC official try to introduce a successful entrepreneur in the camp to share his experience with others.
- (e) They should open a discussion on locally available raw material based Industries and on other potential industries in the area.

- (f) GroupWise industry targets already communicated should be discussed based on the locally available raw material and concentration of the market outsourcing, so that the group industry targets can be achieved.
- (g) It should be ensured that KVIC/KVIB/DIC banner is prominently displayed at the venue of the camp.

**Note :-**

After the State Level Workshop is conducted, the minutes of the said workshop along with attendance sheet and photographs of the workshop is to be submitted to the Director (REGP/PMEGP) without fail. Non receipt of such report may result in stoppage of further sanction of funds.

**FINANCIAL PATTERN FOR WORKSHOP**

1	Hiring Halls, Chairs etc	Rs.50,000/-
2	Hiring of Sound System	Rs.10,000/-
3	Printing and Stationary	Rs.50,000/-
4	Tea/Snacks	Rs.10,000/-
5	Banners/displays	Rs. 10,000/-
6	Misc Expn.	Rs.2000/-
7	Conveyance	Rs. 8000/-
8	Local Advertisement	Rs.60,000/-
	<b>Total</b>	<b>Rs.2,00,000/-</b>

(Note :- Interchange of expenditure from one head to another is permitted within overall allocation.)

**E) Quarterly Bankers Review Meeting**

**(i) Lead Districts Managers Meeting (LDMs)**

This will be organized by State/Divisional offices of KVIC jointly with KVIB & DIC. The focus of the meeting will be to inform and aware the Bank officials at LDM level about PMEGP, targets and implementation of the scheme. The KVIC will meet the expenditure for conducting such meeting. The maximum expenditure is restricted to an amount of Rs.25,000/- to meet the relevant expenses.

**(ii) Zonal Review meeting.**

To review and monitor the PMEGP scheme, Zonal Review will be conducted quarterly by KVIC in six zones where Representatives of KVIC, KVIB and DIC will participate in the review. Concerned Bank officials will also be invited. KVIC will restrict the expenditure to a maximum amount of Rs.50,000/- per meeting per zone to meet the relevant expenses..

**(iii) Top Level Bankers Meeting**

KVIC will organize the Top Level Bankers Meeting on half yearly basis (in June and December) so that proper monitoring may be done at the beginning and end of the financial year. CMDs/Senior Executives of Nationalized Banks, Representatives of Ministry of MSME, State DICs and KVIBs will participate in the national level Bankers Meeting which will be chaired by Chairperson/CEO, KVIC. The meeting will focus on reviewing

the targets and will examine the issues related to policy decisions relating to Banks for implementation of PMEGP. The expenditure will be restricted to a maximum of Rs.5.00 lakhs per meeting.

**F) EXHIBITIONS**

PMEGP Exhibitions will be organized by KVIC at National, Zonal, State and District Levels and special exhibitions for North Eastern Zone, in co ordination with KVIBs and DICs as per sanctioned budget annually.. To promote products produced by PMEGP units, separate pavilions will be provided for display of products produced by units set up through KVIBs/DICs. **These exhibitions are to be organized jointly by KVIC/KVIB/ DICs only.**

**Financial Pattern :**

Sr. No.	Exhibition	Minimum REGP/PMEGP Participants	Per Exhibition Amount (Rs. in lakhS)
<b>1</b>	Dist. Level Exhibition	10	<b>1.00</b>
<b>2</b>	State Level Exhibition	25	<b>5.00</b>
<b>3</b>	Zonal Level Exhibition	50	<b>20.00</b>
<b>4</b>	National level Exhibition	<b>100</b>	<b>40.00</b>

**Duration :**

- Dist. Level Exhibition Minimum 3 days**
- State Level Exhibition Minimum 7 days**
- Zonal Level Exhibition Minimum 10 days**
- National Level Exhibition Minimum 15 days**

For each State/Region/UT, budget is being provided to conduct a fixed number of exhibitions and within the same budget it is permitted to conduct more number of exhibitions without any additional budget.

**Financial Pattern**

S.N.	Head of Expenditure	Dist. Level	State Level	Zonal Level	National Level
1	Pendal	15,000.00	50,000.00	1,00,000.00	5,00,000.00
2	Printing Material	15,000.00	50,000.00	5,00,000.00	8,00,000.00
3	Display Demonstration	35,000.00	2,00,000.00	5,00,000.00	7,00,000.00
4	Advertisement in local Media, Newspaper at the time of Exhibition	25,000.00	1,50,000.00	8,00,000.00	15,00,000.00
5	Misc. Expenditure	10,000.00	50,000.00	1,00,000.00	5,00,000.00
	<b>TOTAL</b>	<b>1,00,000.00</b>	<b>5,00,000.00</b>	<b>20,00,000.00</b>	<b>40,00,000.00</b>

Note :- Within the budget, interchange of expenditure from one head to another head is permitted.

**FOLLOWING AREAS ARE TO BE COVERED :**

- Local Committee may be constituted for organizing exhibition headed by the State Director by involving the officials of KVIB, DIC and Banks to decide venue, date and other arrangements for organizing exhibition. Exhibition registration fee are to collected from the entrepreneurs/beneficiaries. The amount of fee may be decided by the Local Committee, according to the local situation. The fees collected may be sent to the Director Accounts, Central Office, KVIC under the head IRG along the list of participants under intimation to this Directorate.

- The original expenditure bill/ vouchers should be kept in State /Divisional offices of KVIC for audit purpose and certified statement of expenditure may be sent to Directorate of REGP/PMEGP.
- If local Committee decides to organize the exhibition through reputed NGOs, the original expenditure bill/vouchers may be kept with them, but the certified copy of the bill/vouchers along with statement of expenditure may be supplied to the respective State /Divisional Offices of KVIC.
- All State Government Organizations/NGOs/Officials of the state KVI Boards/DIC's and Banks may be invited for Exhibition.
- An arrangement should be made for demonstration of PMEGP products and its sale in the Exhibition.
- The buyers-sellers meet may also be arranged at the place of Exhibition.
- Half-day discussion may also organized and necessary guidance should be provided on quality control, package and design development. The participants should also discuss on technical up gradation, skill development and technical interface.
- Participants may be induced to participate in outside State Exhibitions and outside State beneficiaries may be invited

for such exhibition and their views and experience in the production/marketing may be shared with other participants of the State.

- Availability of raw material in outside State at cheaper/reasonable rate for various products may be ascertained and made available to the participants and their interaction may be arranged wherever necessary through the interpreter to overcome the problem of language. Wherever possible technical expert or marketing expert may be invited to guide the participants in removing the bottlenecks of marketing.
- Other technical expert personalities such as designers, packagers, printers, federations and marketing experts etc. may also be called for to participate in the discussion to share their views and stress the importance of the subject matters to the participants from sales promotions point of view.
- Co-sponsorship for the exhibition may be explored and arrange through local banks, NGOs, NABARD or any other Social Organization devoted for Rural Development.
- Detailed report on exhibition alongwith photographs of the events, VIP's attended, No. of stalls, sales effected during the exhibition etc. may be sent to Director (REGP/PMEGP).



expenditure for the same should be met out of B & F Linkages fund provided to them.

(Format for sponsoring the beneficiary for undergoing E.D.P. training is enclosed as Annexure-'D' )

## **H) PUBLICITY**

### **OBJECTIVES**

- a) To promote and publicize the Scheme of PMEGP among the target audience, i.e., rural/urban artisans and unemployed persons in rural/urban areas as well as bankers, policy makers and related organizations working for rural development.
- b) Utilization of effective media of mass media communication like Print Media i.e. press advertisements, leaflets, posters, etc.  
Electronic Media i.e. Radio and TV etc.  
Out-door Media, i.e., Hoarding, Awareness Camps, etc.

To achieve the above objective, the following activities may be under taken through the field offices of KVIC as well as centralized campaign from the Central Office as per sanctioned budget.

## **I) ADVERTISEMENT CAMPAIGN :**

### **A) Print Media :**

The Print Media includes the following :

- a) Newspapers
- b) Magazines

c) Posters, leaflets, etc.

The advertisement of half page on PMEGP may be issued in leading newspapers of English, Hindi and vernacular newspapers, State-wise, announcing the launching of PMEGP Scheme alongwith its salient features at DAVP rate. This will be followed by advertisements and press features on PMEGP based on the local circulation figures and their reach in remote areas for promoting the scheme. Advertisement may be released on special occasions and events like

- Independence Day,
- Republic Day,
- Mahatma Gandhi Jayanti,
- Holi,
- Consumers Day,
- Environment Day, Women's Day.

and events like National Exhibitions, Seminars at Vigyan Bhavan, Ashoka Hall, etc. Similarly, editorials may be published in leading magazines like India Today, Outlook, Frontline, In-flight magazines like Namaskar, Darpan, Swagat, other magazines like Women's Era, Saritha, Grihalakshmi and regional magazines like Malayala Manorama, etc. Leaflets and posters will be printed for promoting PMEGP Scheme which could be displayed in various KVIC/KVIB/DIC offices, Banks and distributed in events like Awareness Camps, Workshops, Exhibitions, Seminars, etc. and also in form of mailers in newspapers and clip mail.

## **B. Electronic Media :**

The Electronic advertisement will consist of the following :

- i) Radio jingles
- ii) TV Advertisement spots
- iii) TV Strips
- iv) Sponsoring Programmes like Question- answer on PMEGP.
- v) Interviews of Chairperson, CEO, etc.
- vi) TV Serial on PMEGP.
- vii) Short film on PMEGP taking in success stories of REGP and projecting the future potential of PMEGP and its benefit for rural/urban India.
- viii) Advertisement on Internet in various sites like Yahoo, google, redifmail, msn.com, etc. DAVP rates will be insisted on all electronic media advertisements.

## **C. Out-door Publicity :**

Out-door Publicity will be through following methods :

- i) Hoardings at Airports, Railway Stations, Bus-Stands, Employment Exchanges etc.
- ii) Flex banners
- iii) Translites
- iv) Bus panels
- v) Train panels
- vi) Advertisement on train tickets

The hoardings may be put up at important places like Collectrate Office, Employment Exchanges , Bus-stands, Block

policy guidelines as well as data base of REGP Units and their products. This will also feature new events, policy circulars, details of major achievements, progress report ,etc under PMEGP.

**VI. Awareness Camps under People’s Education Programme:**

For promoting PMEGP Scheme effectively in rural areas, it is proposed to organize awareness campaigns at village-level by involving following agencies :

- i) Panchayat Raj Institutions.
- ii) Nehru Yuva Kendra.
- iii) Women Development Organizations.
- iv) State-level SC/ST and Minority Development Organizations.
- v) Rajiv Gandhi Udami Mitras.
- vi) Banks.
- vii) KVI institutions.

The focus of the campaign will be to orient rural youth including women with focus on SC/ST and Minorities on PMEGP and motivating them to avail the benefit of the Scheme for self-employment. It is proposed to have atleast one campaign in each district, which can be organized by KVIC, KVIB and DIC or a reputed NGO including Khadi Institution. Banks will also be involved to brief about the Scheme and monitor the proposals received out of such campaigns. A detailed list of the potential beneficiaries will be maintained by the concerned

State/Divisional Office of KVIC and application forms will be distributed to collect the data of the potential beneficiary and through details of the project he/she is interested to set up. Screening will be done by local Committee of the applications so received and the screened applicants can be provided training/skill development through nearby MDTC or accredited centers after which they shall be provided the support in project formulation and then project will be submitted to banks for sanction. The Banker will also be involved in the local Committee so as to ensure sanction of viable projects under PMEGP.

The PEP under Publicity will also be utilized for purpose of promoting PMEGP and related Schemes like SFURTI, RISC, etc. Funds available with the Directorate of Publicity, KVIC, Mumbai and with the State Governments under Publicity head may also be utilized for the purpose of promoting PMEGP scheme.

## **J) PHYSICAL VERIFICATION OF PMEGP UNITS**

100% physical verification of the actual establishment and working status of each of the units, set up under PMEGP, including those set up through KVIBs and DICs, will be done by KVIC, through the agencies of State Government and/or, if necessary by outsourcing the work to professional institutes having expertise in this area, following the prescribed procedures as per General Financial Rules (GFR) of Government of India. Banks, DICs and KVIBs will coordinate and assist KVIC

KHADI AND VILLAGE INDUSTRIES COMMISSION/  
KHADI & VILLAGE INDUSTRIES BOARD/  
DISTRICT INDUSTRIES CENTRE

No:

Date : \_\_\_\_\_

To,  
The Branch Manager,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Sub: Prime Minister Employment Generation Programme  
(PMEGP) sponsoring of projects – regarding.

Sir,

Please find enclosed herewith a project in respect of Shri/Smt/  
Kum/M/s..... for  
Rs..... in respect of .....  
(Industry) for consideration at your end. The details of the project is as  
as under:

Capital Expenditure	- -	Rs.	.....
Working Capital	- -	Rs.	.....
Total	- -	Rs.	.....

The District Task Force Committee Meeting held on .....  
recommended that.....

As per the modalities of the Prime Minister Employment  
Generation Programme (PMEGP) you have to consider the project by  
ensuring that –

- a. Beneficiary deposits his own contribution of Rs..... i.e.  
10%/5% of the total project cost.
- b. The project is located in the rural/urban area as per the  
definition given in the PMEGP Prime Minister Employment  
Generation Programme . A certificate to this effect from the  
competent authority be obtained and kept on the record.
- c. Any industry not mentioned in the negative list of the industries  
published by the Commission. The project does not come under  
the negative list of Village Industries , and .

- d. Fulfillment of per capita investment i.e. Capital Expenditure per artisan should not exceed Rs.1,00,000/- for plain area and 1.50 lakh in hilly areas.

The Project may be considered strictly on its merit if found viable and bankable. After the project is sanctioned the beneficiary is to be sent for EDP training at accredited training centre. The Margin Money claim on the prescribed colour code format alongwith its enclosures may be submitted to the nodal branch of your bank at..... in triplicate. One copy of the said format may be submitted to the undersigned for information.

The beneficiary is eligible for margin money of Rs..... being the General /other category. Attested copy of the project report and copies of relevant certificates in respect of ..... is enclosed herewith.

Yours faithfully,

Encl: As above.

Director KVIC/Manager DIC/DVIO, KVIB.

14

**ANNEXURE "C"**

Format of Register to be maintained by State/Divisional Offices of the Commission and District/Head Office of the State KVI Boards and DIC in respect of projects forwarded to the Banks.

projects forwarded to

Year :-

Sr No.	Name & Address of the Beneficiary	Address & location of the project (Rural/ Urban)	Production/ group Industry.	Total Project cost.		Means of Finance			No. of Empl. projected	Date of receipt of project	Date of force committee recommendation	Name of the bank branch & address to whom the project is forwarded	Date of forwarding to bank.	Remarks
				C.E	WC	Bank Finance	Own Contribution	Contribution						
1	2	3	4	5	6	7	8	9	10	11	12	13	14	

Note : Above format may be maintained District/Zonal State Head Quarter.

/Zonal State Head



**FORMAT FOR SPONSORING THE BENEFICIARY FOR UNDERGOING EDP TRAINING UNDER PMEGP SCHEME.**

ATTESTED PHOTO OF THE BENEFICIARY
--

1. Name & Address of the beneficiary :
2. Name of the Activity. :
3. Location of the Unit(Rural/Urban) :
4. Whether the beneficiary belongs to :  
SC/ST/OBC/Minority/Ex.Serviceman/  
PHC/Women OR General.
5. Name of the Financing Bank with :  
Address.
6. Total Cost of project : C.E.:\_\_\_\_\_ W.C:\_\_\_\_\_
7. Amount sanctioned with date :
8. If the beneficiary is institution, : a) Name \_\_\_\_\_  
Trust , Co-op. Society, Name & b) Designation \_\_\_\_\_  
Designation of the Representative

I hereby sponsor Shri/Smt./Kum.....  
for undergoing two weeks EDP Training at your training institute under  
PMEGP scheme.

Place :

Signature of the Branch Manager

Date :

(With Seal)

To,

1) The Principal,

2) The District Office

KVIC/KVIB/DIC, for kind information.

.....  
(Certificate to be issued by EDP Training Centre)

Shri/Smt./Kum..... sponsored by the  
above said Bank has undergone 2 weeks EDP Training from .....  
to ..... Kindly send the recoupment of the expenditure of  
Rs..... at the earliest.

Place :

Signature of the Principal/Incharge

Date :

of the Training Centre.

To,

The State/Divisional Director KVIC/KVIB/DIC

Copy to : The Branch Manager (Financing Branch)  
\_\_\_\_\_