



Directorate of PMEGP खादी और ग्रामोद्योग आयोग KHADI AND VILLAGE INDUSTRIES COMMISSION, सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय,भारत सरकार Ministry of Micro, Small & Medium Enterprises, Govt.of India Gramodaya'' 3 Irla Road, Vile Parle (West), Mumbai-400056.

No. PMEGP/MM Return Procedure/2022-23/01

Date: 17/08/2022

То

All State/Divisional Directors,

Khadi & V.I. Commission,

Subject: <u>Procedure for returning PMEGP Margin Money Subsidy</u>

Sir,

Kind attention is invited to the subject cited above. In this regard, it is to state that the Directorate of PMEGP has opened a separate account exclusively for the Refund/Return/Recall of Margin Money in the Nodal Bank (Indian Bank).

Further, the KVIC and the Nodal Bank (Indian bank) have developed a separate platform for the remittance of such ineligible Margin Money through the e-challan system. A virtual account number is generated which is mapped with the PMEGP application ID for identifying the corresponding amount of Margin Money. The aforesaid procedure is enabled on the PMEGP e-portal under the Bank login module.

To sensitize the other stakeholders (Financing Banks as well as implementing agencies) about the above module, a Standard Operating Procedure (SOP) has been developed by the Directorate of PMEGP and the same has been attached for your reference. The above mechanism shall be enabled for the units assisted after the introduction of the online portal i.e., 1 July 2016 and onwards.

Case 1: Units assisted through offline mode (Prior 01st July 2016)

If any State Office has received the ineligible Margin Money amount from the financing bank/other implementing agencies for the units assisted under offline mode i.e., prior 01.07.2016 then such margin money should be accepted by the State office



in any mode from the financing bank and the same shall be remitted to the Head Office at the end of the financial year along with the complete details of the beneficiaries.

Case 2: Units assisted through online mode (from 01st July 2016)

As per the new module for remittance of ineligible Margin Money, the State Office is not to accept such ineligible Margin Money amount from the financing bank in field office accounts and if any amount is lying with the field offices, then, the same shall be remitted to PMEGP, Head office account along with the list of beneficiaries under intimation to this Directorate as well as the Directorate of Accounts.

Moreover, it is observed that the interest amount lying with the field offices in respect of the PMEGP MM & BFL account is not remitted to the Head Offices account. So, it is decided to remit the interest portion earned on the PMEGP MM & BFL account on yearly basis or at the end of the financial year.

This is issued with the approval of Competent Authority.

Yours sincerely,

M. Raja Dy. C.E.O. (PMEGP)

Copy to: -

All Dy. CEO (Zonal Office).



Central Office, KVIC Mumbai-400 056 Website: <u>www.kvic.org.in</u>, <u>www.kviconline.gov.in</u> Email: <u>pmegp.kvic@gov.in</u> Telephone: 022 26241871

<u>Procedure for returning/refunding PMEGP</u> <u>Margin Money (Subsidy)</u>

Case 1. On the basis of the Adjustment letter

On the basis of the physical verification report, the implementing agency generates the adjustment letter and uploads it on the PMEGP portal with duly signed for adjustment of Margin Money by the respective financing bank branches.

The financing bank shall download the adjustment letter from the PMEGP portal and adjust the eligible Margin Money amount in the beneficiary loan account. And, if any ineligible amount is mentioned in the adjustment letter, the financing bank shall refund/return such ineligible Margin Money amount to KVIC through the e-challan system. The procedure for generating the e-challan is as under,

Step 1 - Go to Bank login under the PMEGP portal through the link, (<u>https://www.kviconline.gov.in/pmegpeportal/bankModule/index.jsp</u>)

Step 2 - Fill up your branch login credential and click on the login button.



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Step 3 - Go to MM Adjustment Tab,

Step 4 - Select the Applicant ID and check their ineligible amount of Margin Money as per the adjustment letter, then click on Generate Challan.

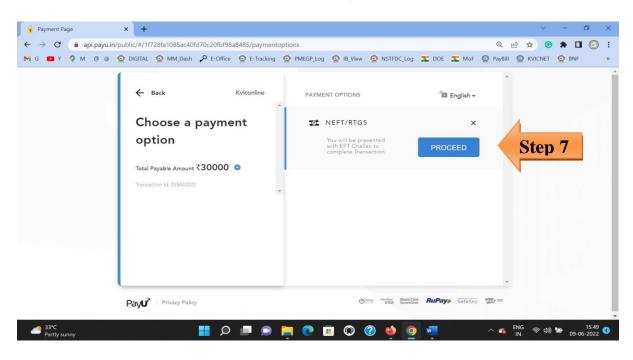
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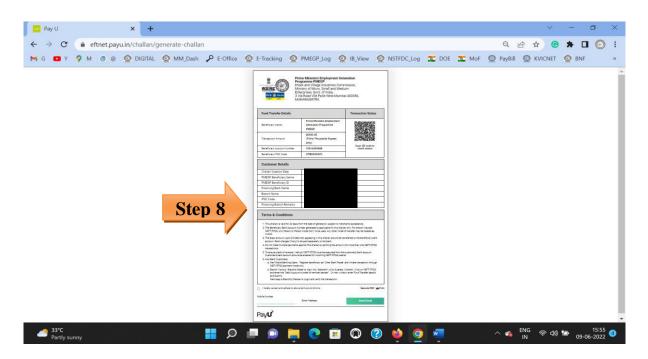
Step 6 - Verify beneficiary details and refund amount before clicking on Confirm.

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Step 7 - Click on NEFT/RTGS Button then proceed,

Step 8 - The e-Challan is generated, you may save the challan in PDF and take the printout for further process.



Step 9 - The financing bank shall remit the ineligible Margin Money amount as per the bank details mentioned in the challan through their internal bank procedure.

Case 2. In case of Loan Account Closed before lock-in period

Wherein, the financing bank has received the Margin Money after disbursement of the PMEGP Loan and the said PMEGP loan closed before the lock-in period then, the financing bank can refund the margin Money through adopting the following steps.

Before returning the Margin Money, it may be ensured by the financing bank that once the Margin Money is refunded to the KVIC then, there is no provision/option to the Financing Bank as well as the Beneficiary to re-claim the Margin Money.

Step 1 - Go to Bank login under the PMEGP portal through the link, (<u>https://www.kviconline.gov.in/pmeagpeportal/bankModule/index.jsp</u>)

Step 2 - Fill up your branch login credential and click on the login button.



Step 3 - Go to MM Claim Status Tab,

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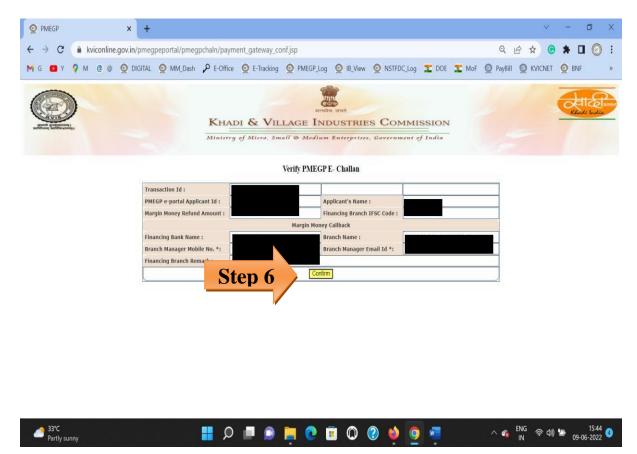
Step 4 - Select the Applicant ID and click on Generate Challan for Refund.

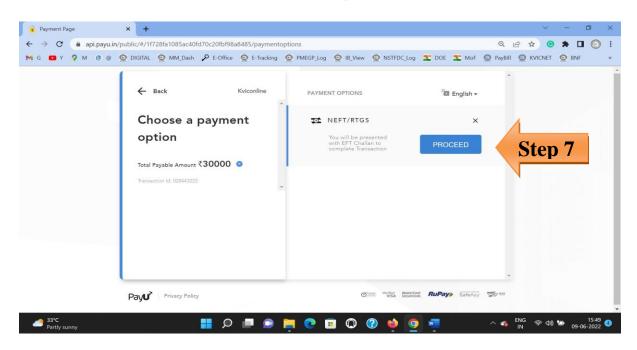
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Step 5 - Fill the Branch contact no. with proper remarks before submitting.

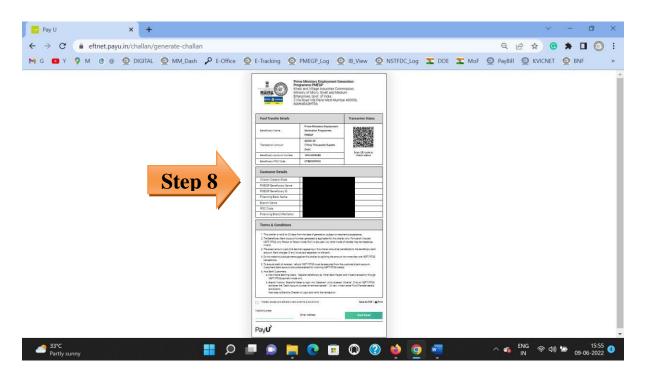
Step 6 - Verify beneficiary details and refund amount before Confirm.





Step 7 - Click on NEFT/RTGS Button then proceed,

Step 8 - Challan is generated, you may save the challan in PDF and take the printout for further process.



Step 9 - The financing bank shall remit the Margin Money amount as per the bank details mentioned in the challan through their internal bank procedure.

Step 10 - After remittance, the financing branch can share the transaction details to the email *<u>pmegpclaims.kvic@gov.in</u>* for reconciliation purpose.