



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

To

All State/Divisional Directors,

Khadi & V.I. Commission,

Subject: Procedure for returning PMEGP Margin Money Subsidy

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



Central Office, KVIC Mumbai-400 056

Website: www.kvic.org.in, www.kviconline.gov.in

Email: pmeqp.kvic@gov.in Telephone: 022 26241871

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. Rajan Babu
Dy. C.E.O. (PMEGP)

Copy to: -

All Dy. CEO (Zonal Office).



Procedure for returning/refunding PMEGP Margin Money (Subsidy)

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,
(<https://www.kviconline.gov.in/pmegpeportal/bankModule/index.jsp>)

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

The screenshot shows a web browser window with the URL [kviconline.gov.in/pmegpeportal/bankModule/index.jsp](https://www.kviconline.gov.in/pmegpeportal/bankModule/index.jsp). The page header includes the Khadi India logo, the Ministry of Micro, Small and Medium Enterprises, Government of India, and the PMEGP Portal title. The main content area features a 'FINANCING BRANCH LOGIN FORM' with fields for 'User Name' and 'Password', a 'LOGIN' button, and a 'Reset Password' link. An orange arrow labeled 'Step 1' points to the browser address bar, and another orange arrow labeled 'Step 2' points to the 'LOGIN' button.

Step 3 - Go to MM Adjustment Tab,

The screenshot shows the PMEGP portal interface. The 'MM Adjustment' tab is highlighted with a blue circle, and an orange arrow labeled 'Step 3' points to it. The portal displays various statistics and application status cards.

Application Status	Count	More Info
Application Received	205	More Info
Application Under Process	4	More Info
Application Rejected/Returned	109	More Info
Sanctioned By Bank	92	More Info
MM Claimed	87	More Info
Pending For MM Claim	5	More Info

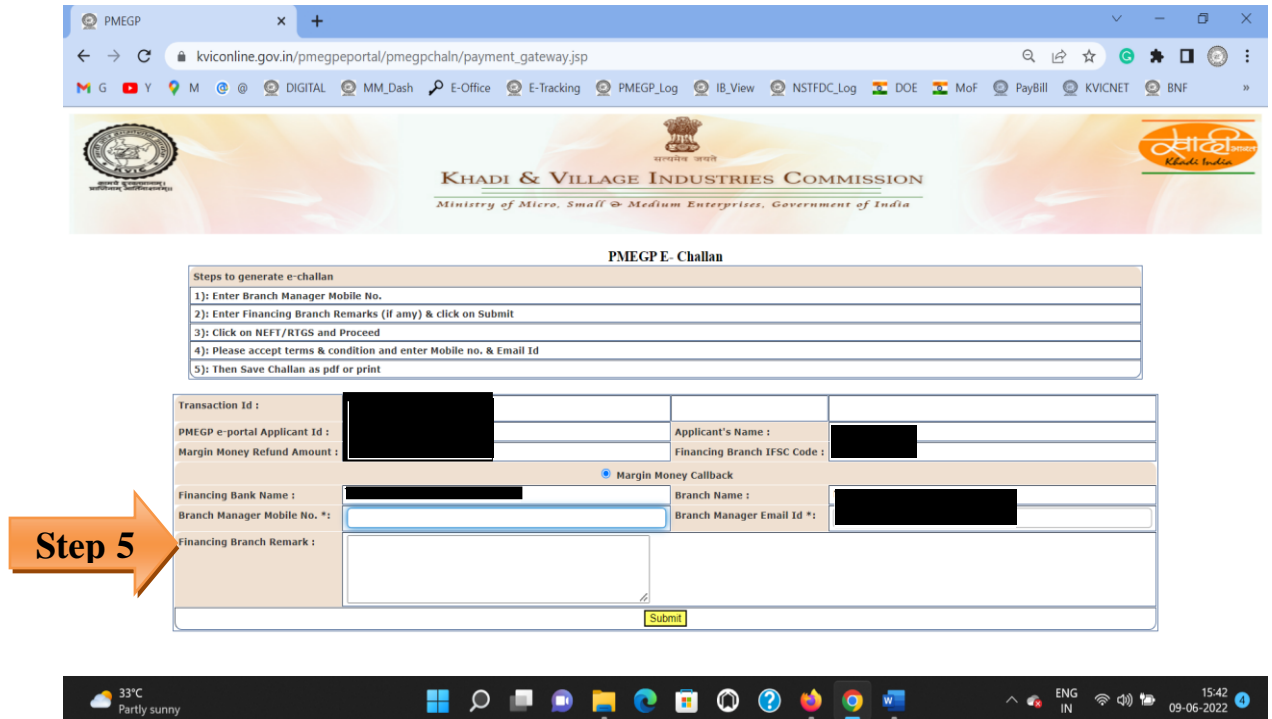
Step 4 - Select the Applicant ID and check their ineligible amount of Margin Money as per the adjustment letter, then click on Generate Challan.

The screenshot shows the PMEGP portal interface with the 'MM Adjustment' tab selected. Below the navigation bar, there is a table listing applicant details. An orange arrow labeled 'Step 4' points to the 'Generate Challan' button in the table.

(Note: Rs.500 will be Deducted as Application Fees) [Download Circular](#)
Physical Verification of PMEGP Units through Geo-tagging -Reg[Download Circular](#)

Smo	ID	Name	Verification Date	Verification Status	MM Adjustment	Call Back Amount	MM Adjustment Status	Adjustment Letter	Callback Margin Money
1			22-NOV-2021	Working	75000	30000	MM Adjusted	View	Generate Challan
2			19-NOV-2021	Working	250000	100000	MM Adjusted	View	Generate Challan
3			19-NOV-2021	Working	70000	0	MM Adjusted	View	-
4			19-NOV-2021	Working	105000	0	MM Adjusted	View	-

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



PMEGP E- Challan

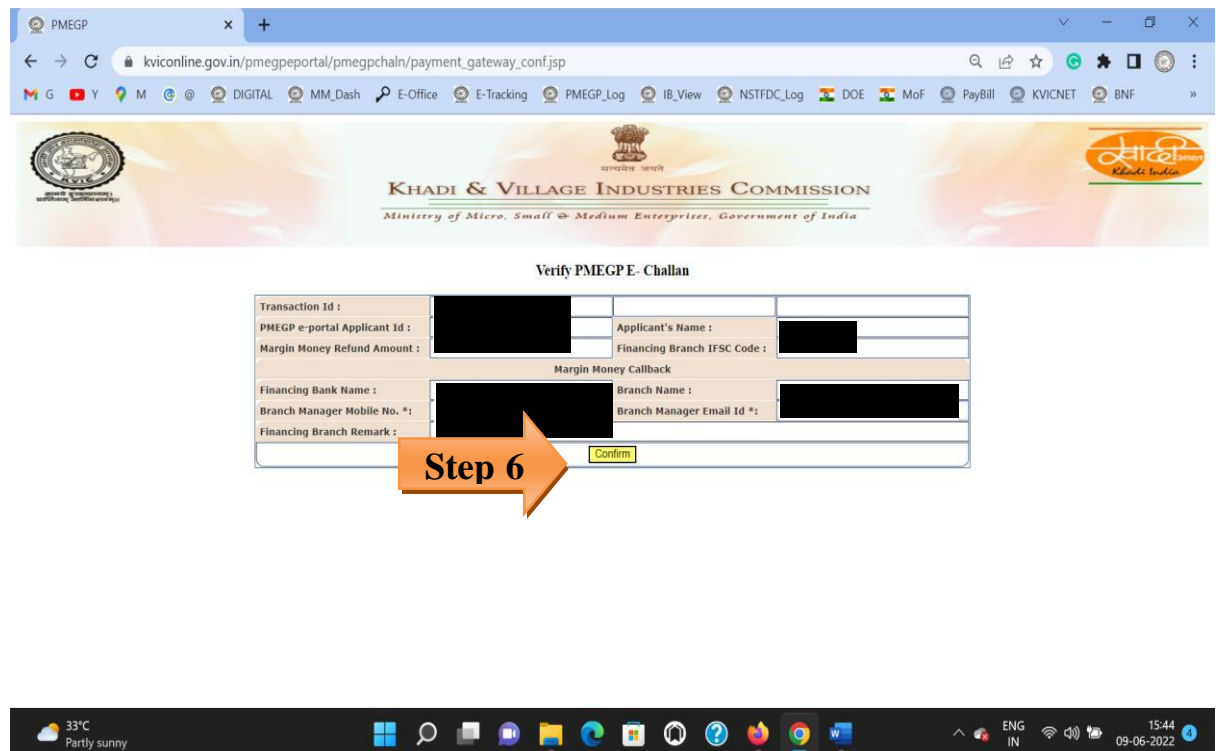
Steps to generate e-challan

- 1): Enter Branch Manager Mobile No.
- 2): Enter Financing Branch Remarks (if any) & click on Submit
- 3): Click on NEFT/RTGS and Proceed
- 4): Please accept terms & condition and enter Mobile no. & Email Id
- 5): Then Save Challan as pdf or print

Transaction Id :		Applicant's Name :	
PMEGP e-portal Applicant Id :		Financing Branch IFSC Code :	
Margin Money Refund Amount :		Margin Money Callback	
Financing Bank Name :		Branch Name :	
Branch Manager Mobile No. *:		Branch Manager Email Id *:	
Financing Branch Remark :			
Submit			

Step 5

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

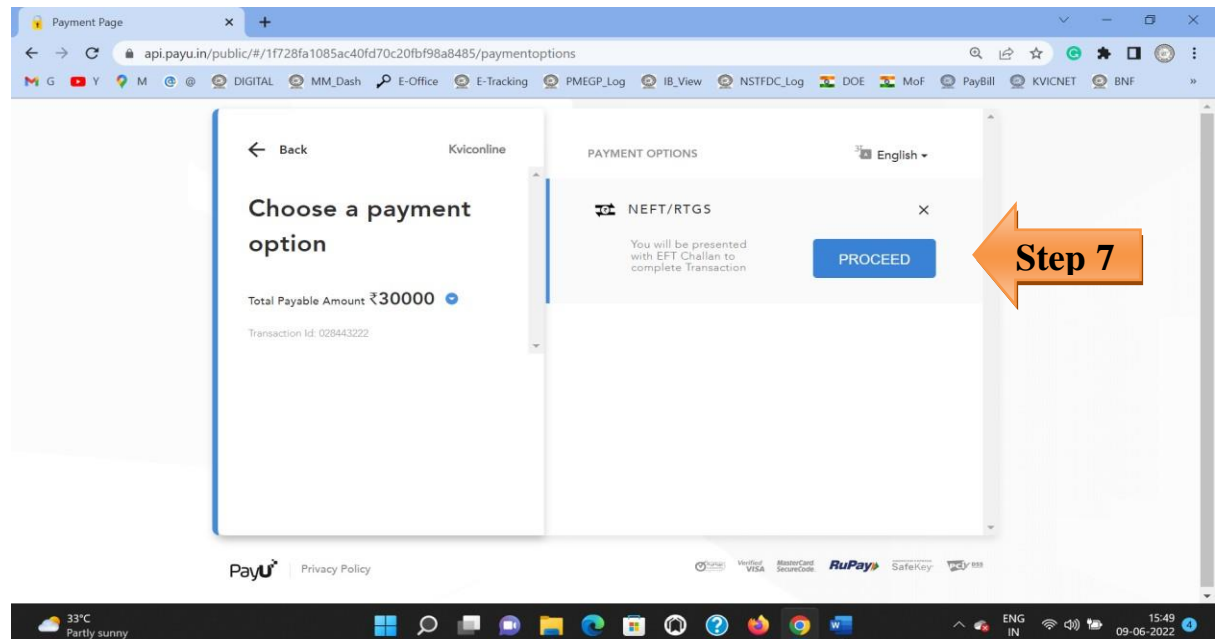


Verify PMEGP E- Challan

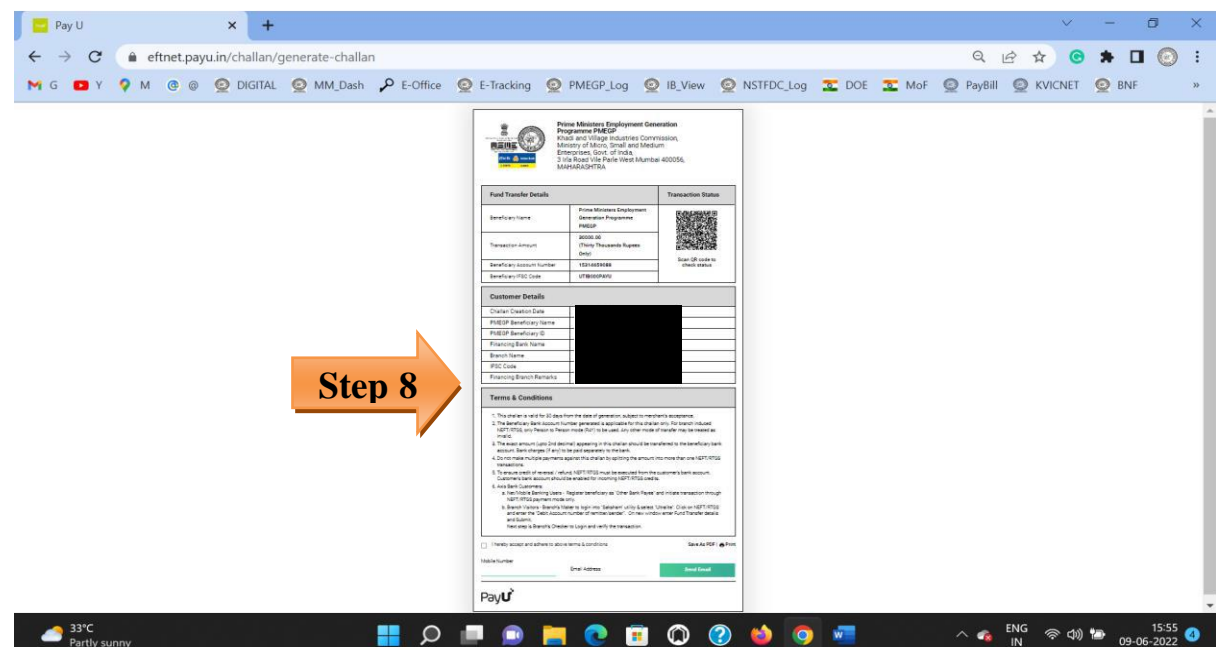
Transaction Id :		Applicant's Name :	
PMEGP e-portal Applicant Id :		Financing Branch IFSC Code :	
Margin Money Refund Amount :		Margin Money Callback	
Financing Bank Name :		Branch Name :	
Branch Manager Mobile No. *:		Branch Manager Email Id *:	
Financing Branch Remark :			
Confirm			

Step 6

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, (<https://www.kviconline.gov.in/pmeagpeportal/bankModule/index.jsp>)

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

The screenshot displays the PMEGP Portal interface. At the top, the browser address bar shows the URL [kviconline.gov.in/pmeagpeportal/bankModule/index.jsp](https://www.kviconline.gov.in/pmeagpeportal/bankModule/index.jsp). Below the header, the portal title is "Prime Minister's Employment Generation Programme PMEGP Portal". The main content area features a "FINANCING BRANCH LOGIN FORM" with fields for "User Name:" and "Password:", a "LOGIN" button, and a "Reset Password" link. An orange arrow labeled "Step 1" points to the browser address bar, and another orange arrow labeled "Step 2" points to the "LOGIN" button.

Step 3 - Go to MM Claim Status Tab,

The screenshot shows the Khadi India PMEGP portal. The top navigation bar includes links like Home, Application Detail, Change Password, PV ID card, Reports, Second Loan Detail, MM Adjustment, Logout, User Manual, MM Claim Status (highlighted with a blue circle and an orange arrow labeled 'Step 3'), and Grievances. Below the navigation bar, there are statistics for applications: Application Received (205), Application Under Process (4), Application Rejected/Returned (109), Sanctioned By Bank (92), MM Claimed (87), and Pending For MM Claim (5). Each statistic has a 'More Info' link.

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

The screenshot shows the Khadi India PMEGP portal with the MM Claim Status tab selected. A table lists applicants with columns for Sr No, Application ID, Applicant Name, NEFT IFS Code, MM Claim Amt, MM Claim Date, Batch Id, Batch Date, UTRN No, MM Disbursement Status, Branch Account No, Beneficiary Loan Account No, MM Release Amt, Application Fee, MM Release Date, Update, and Fail Disbursement Remarks. The first applicant (Sr No 1) has a 'Generate Challan for Refund' button highlighted with an orange arrow labeled 'Step 4'.

Sr No	Application ID	Applicant Name	NEFT IFS Code	MM Claim Amt	MM Claim Date	Batch Id	Batch Date	UTRN No	MM Disbursement Status	Branch Account No	Beneficiary Loan Account No	MM Release Amt	Application Fee	MM Release Date	Update	Fail Disbursement Remarks / Refer by CO, Mumbai to KVC Field office Remarks
1				105000	09-MAR-2022	952	12-MAR-2022					104500	500	12-MAR-2022	TDR DETAIL LOAN DISBURSEMENT NPA Details Generate Challan for Refund	
2				175000	25-MAR-2022	957	06-APR-2022					174500	500	31-MAR-2022	TDR DETAIL LOAN DISBURSEMENT NPA Details Generate Challan for Refund	
3				70000	29-MAR-2022	957	06-APR-2022					69500	500	31-MAR-2022	TDR DETAIL LOAN DISBURSEMENT	

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

PMEGP E- Challan

Steps to generate e-challan

- 1): Enter Branch Manager Mobile No.
- 2): Enter Financing Branch Remarks (if any) & click on Submit
- 3): Click on NEFT/RTGS and Proceed
- 4): Please accept terms & condition and enter Mobile no. & Email Id
- 5): Then Save Challan as pdf or print

Transaction Id : [Redacted]

PMEGP e-portal Applicant Id : [Redacted]

Margin Money Refund Amount : [Redacted]

Applicant's Name : [Redacted]

Financing Branch IFSC Code : [Redacted]

Financing Bank Name : [Redacted]

Branch Manager Mobile No. * : [Redacted]

Branch Name : [Redacted]

Branch Manager Email Id * : [Redacted]

Financing Branch Remark * : [Redacted]

Step 5

Submit

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

Verify PMEGP E- Challan

Transaction Id : [Redacted]

PMEGP e-portal Applicant Id : [Redacted]

Margin Money Refund Amount : [Redacted]

Applicant's Name : [Redacted]

Financing Branch IFSC Code : [Redacted]

Financing Bank Name : [Redacted]

Branch Manager Mobile No. * : [Redacted]

Branch Name : [Redacted]

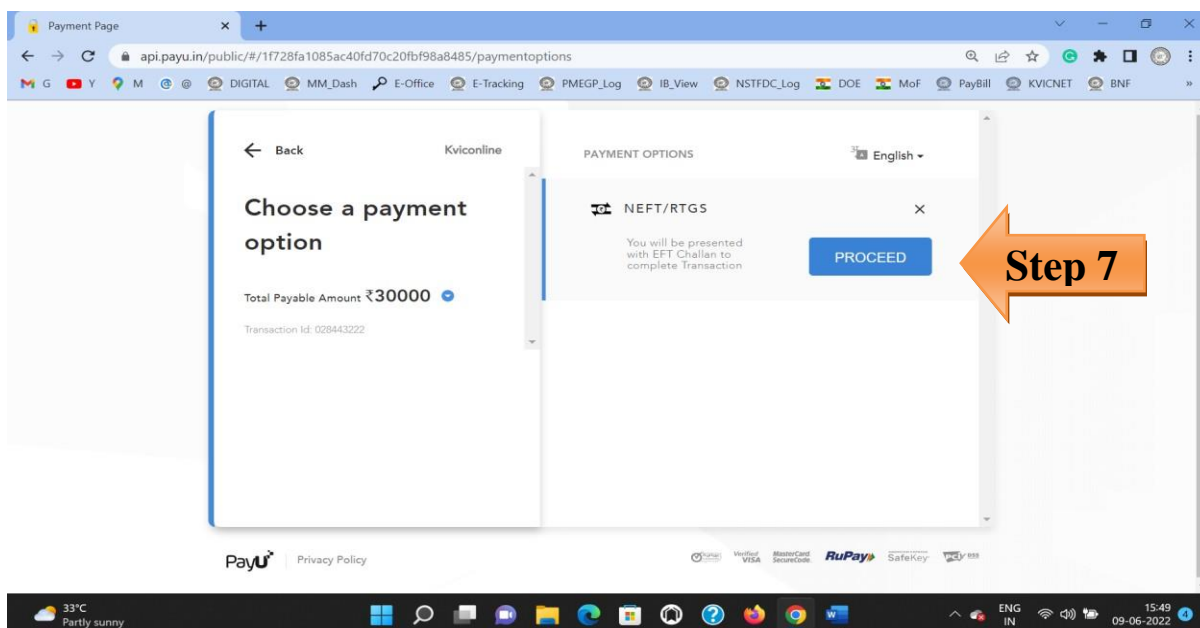
Branch Manager Email Id * : [Redacted]

Financing Branch Remark * : [Redacted]

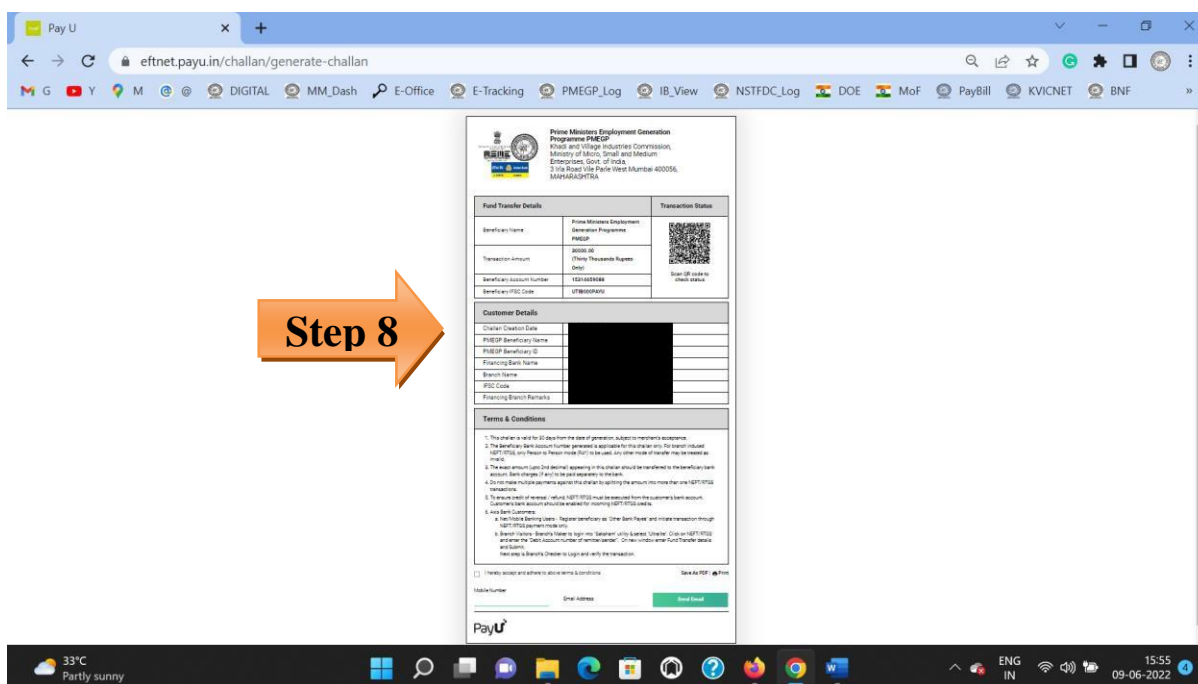
Step 6

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 pme gpclaims.kvic@gov.in for reconciliation purpose.