

**Annexure 10.52**

**Details of Shortcomings Noticed in General in MM claims (PMEGP-KVIC)**

<b>Sl. No.</b>	<b>Shortcomings Noticed in General in the Margin Money Claims</b>	<b>Refer the point/page in the Margin Money Claim format</b>
1	Photo of Beneficiaries not signed/attested by the bank	Point 1
2	Project cost details not tallying with means of finance	Point 1
3	Own contribution not shown under means of finance	Point 1
4	The beneficiary has not signed for the correctness of project cost details and means of finance	Point 1
5	Type of unit to be setup is shown as “Partnership/Proprietorship” in nature	Point 1
6	It is not clear as where the unit is to be set up in urban area or rural area	Point 1
7	Activity of the unit not indicated	Point 1
8	Category of the beneficiary not indicated	Point 2-4
9	Not indicated as how many persons will be employed	Point 2-6
10	Own contribution related details not properly filled up	Point 2-7
11	Copy of ledger extract to the proof of own contribution made, not provided	Point 2-7
12	Bank sanction released details not properly filled up	Point 2-8
13	Copy of sanction order to the proof of Bank sanction not provided	Page No.6 Point No.3
14	The copy of ledger extracts of loan release not provided	Page No.6
15	The beneficiary not signed in page No.2, 3, 4 & 5	Point No.3
16	Not certified that the unit to be set up is a new village industry unit but not an existing unit	Point No.5 (Page No.4) Point No.2 (Page No.6)
17	EDP Training related information not provided	Point No.7
18	Copy of EDP training certificate not enclosed for the training undergone	Page No.6 Point 4
19	Not Certified for the display of sign-board for the unit	Point 8
20	Receipt portion not properly filled up not signed, duly affixing revenue stamp	Page No.5
21	Bank loan sanction/release details not properly filled up	Point No.1 Page No.6
<b>Other Shortcomings Noticed in General</b>		
1	The activity of PMEGP unit ..... comes under negative list	
2	Copy of project report sanctioned by bank not enclosed	
3	Recommendation letter of implementing agency (KVIC/KVIB/DIC) not enclosed	
4	Project above Rs. 5 lakhs and with no working capital is not supported with copy of approval obtained from Regional Office/Controlling authority of financing bank	
5	The project is without capital expenditure	
6	* Copy of community certificate not enclosed * (In case of “Women” beneficiaries the Community Certificate is not applicable irrespective of their category wise Gen/SC/ST/OBC etc.)	