



Department of Rural Development and Panchayat Raj
Tamil Nadu Rural Transformation Project
Covid -19 Assistance Package
(CAP)

- Guidelines -

Annexure
G.O (Ms) No.102, Rural Development and Panchayat Raj (CGS.3)
Department. Dated 29.05.2020

TNRTP COVID – 19 ASSISTANCE PACKAGE GUIDELINES

Overall Objective: Within the defined Project Development Objective, COVID 19 Assistance Package (CAP) will contribute to selected components of the project and will specifically focus on: ***to restart enterprises that do not re-open or open at smaller scale due to lack of capital because of COVID 19 lockdown and to bring incomes/employment back to pre-lockdown levels, reduce job loss (both formal and informal, and avoid distress sale of assets.***

Furthermore, it is expected that CAP will support Nano and Micro enterprises in rural areas that are facing a crisis owing to the reduced economic activities and changed business scenario from COVID-19 and the lockdown. Such a package will be a short term (6months) stimulus towards protecting the business and enterprises (nano& micro category) to boost the local economy through increasing demand and maintaining some level of economic transaction at the micro level.

The package will be available for a **period of six calendar months from the date of notification**, unless otherwise extended by notifying authority. Funds will not be disbursed after the closure date under any circumstances.

The CAP interventions include four focused support areas, which are as follows:

1. Working Capital Support Fund for Individual Nano & Micro Enterprises

Target Definition:

An enterprise owned by an individual or more than one individual in partnership. For the purpose of CAP, an individual enterprise is classified on the basis of following parameters detailed in the matrix below.

- The size of the investment
- Employment generated
- Business Turnover

This support is a onetime short-term assistance that can help overcome immediate cash flow crisis for the businesses/enterprises at the village level.

Nature of Support:

This will provide short-term assistance of upto Rs.50,000/- per enterprise (SHG member/SHG household) for farm and non-farm activities. The support will be primarily for working capital support to existing nano and micro individual enterprises run by the SHG member / SHG household. The amount will be based on requirements of the businesses/enterprises and nature of support as derived from activity plan.

Identification of Eligible Individual Entrepreneurs:

- Entrepreneur residence must belong to TNRTP implementing block.
- The age of the enterprise should not be less than 6 months.
- Must be a SHG member / SHG households.
- SHGs should be affiliated to PLF.
- SHG code as per E-mathi portal to be furnished.
- The SHG member/SHG household must own the nano or micro enterprise.

Preference should be given to:

1. Individual entrepreneurs those are physically challenged, widow, destitute or elderly.
2. Individual entrepreneurs that have been awarded in SARAS fairs or by TN government or part of enterprise compendium showcases or District collectors with verifiable certificates.

Type of Individual Enterprise:

Type	Investment (Rs)	Business Turnover (Rs)	Jobs Created
Nano	Up to 5 lakhs	5-15 lakhs	1+
Micro	5-15 lakhs	25-50 lakhs	10+

Preferred Enterprises:

- Grocery retail shop
- Vegetable retail shop/vendors
- Tea shops
- Small eateries
- Bakeries

- Dairy, goat, poultry, meat & fish retail shop/vendors
- Vegetable, Dairy, goat, poultry, pig & fish traders (selling outside of the village)
- Tailoring
- Small farm inputs suppliers
- Custom hiring centre
- Welding, plumbing, electrical works
- Grinding mill
- Automobile Mechanic shop
- Equipment repairing shops
- Chemist & medicine shops

*** The above is an indicative list but certain other activities can also be taken up based on need and demand assessment. Enterprises in the negative list of the ESMF guidelines will be rejected. (See the Negative list Annexure)*

Application Process:

1. Individual entrepreneur shall submit the application to the SHG with relevant documents.
 - ID proof
 - An application form with a request to receive the short term assistance including working capital requirement details for 6-9 months.
 - Copy of bank passbook
 - Current business activity status report
 - Existing loan repayment status (if any)
 - In cases where SHG member is not the direct owner of business or enterprise and someone from the SHG household will use the short term assistance for household business or enterprise, then the SHG member should provide self-certification of who (defining the relationship) the person is for records at PLF level.
2. SHG will recommend the application to the PLF.
3. The PLF Executive Committee will assess the applications and prioritize for sanction of short term assistance.
4. PLF maintain records for EC selection meeting minutes and assessment formats in hard copy, or input into digital system (if in place).

5. PLF Officer Bearer (if digital system not in place) WhatsApp photo of assessment formats and selected applications to DPMU & BPMU (WhatsApp Number to be provided).

The mobilization and finalization of the application will be carried out within 10 days.

Prioritization of assistance to be sanctioned:

- Applicants, previous record of timely payment of SHG loans.
- Recommended application falls under preferred list of activities.
- Working capital demands establish that short term assistance would allow the enterprise to survive and sustain.
- Priority to applicants those are physically challenged, widow, destitute or elderly.
- Priority to applicants that have received awards under preferred category as indicated above.

Fund flow:

As per District CAP plan, State Project Management Unit (SPMU) will release funds to District Project Management Unit (DPMU). Thereafter, based on per Gram Panchayat allocation, funds will be transferred to Panchayat Level Federation (PLF) account based on demand generated (as per total amount consolidated after applications are assessed and selected at PLF level) through BPMU. PLF after receiving funds will be release to Self-help Group (SHG) account of which the individual entrepreneur is a member, or the household is a member. SHG will transfer into individual entrepreneur account on signing of short term assistance agreement and record in CAP register.

The business process standard for the fund flow from SPMU to Entrepreneur is as below:

- a) SPMU to DPMU:** Within 3 working days after receiving district CAP Plan;
- b) DPMU to PLF:** Within 3 working days after receiving demand of total application consolidated funds; (BPMU to facilitate)
- c) PLF to SHG:** Within 2 working days after receiving funds from DPMU; (BPMU & Community Professional to facilitate)
- d) SHG to Individual Entrepreneur:** Within 2 working days after receiving funds from PLF; (Community Professional to facilitate)

The entire business transaction from SPMU to Entrepreneur should be completed in 10 working days.

Fund Release:

- The PLF will release the amount to the concerned SHG in a single installment.
- In turn the SHG will release the fund to the Individual Entrepreneur in a single installment.

Repayment:

- The Entrepreneur shall repay the amount to the SHG in maximum 39 Monthly Installments (Including 3 months moratorium period).
- The SHG will repay the amount to the PLF with an additional grace of 2 months, i.e. full repayment in 41 months.

Activities to be carried out by the PLF:

- PLF shall execute an agreement with the DPMU, TNRTP.
- Separate account head (not necessary to open separate account) to be maintained in the name of "TNRTP COVID-19 Assistance Package Fund (CAP)" by PLF.
 - PLF should monitor the enterprises and send the status report to BPMU/DPMU.
 - Fund utilization certificate to be submitted within 3 months on release of funds.
 - For every activity documents in the form of registers, photos/videos etc., to be maintained by PLF and report to BPMU.
 - PLF should ensure the proper utilization of fund.
 - Monthly submission of PLF financial reports to BPMU for inclusion into MIS, which will include performance of the short term assistance, including its disbursements, repayments, loan defaults etc.

Role of BPMU/DPMU:

- DPMU shall execute an agreement with the PLF.
- The project team will physically inspect the enterprises and monitor the activities carried as per business/ activity plan.
- BPMU should collect monthly report from the PLF and submit to DPMU.
- BPMU/DPMU should ensure the proper utilization of fund.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been engaged for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure the effective implementation of the COVID-19 Assistance Package. The fortnightly report on the progress and fund utilization from the block level team leader will be sent to the DPMU and they will report to the SPMU. The SPMU will provide the necessary guidelines and support for monitoring of CAP activities, including formats and digital solutions (if possible).

- Nodal officers from SPMU will monitor the district level activities.
- Nodal officers from DPMU will monitor the block level activities.
- The Block Team Leader and project executives will monitor the village level activities.
- CBOs will monitor the activities of the individuals/enterprises.

Estimates of Coverage & Targets:

- a) No. of Gram Panchayats: 3994
- b) No. of PLFs: 3994
- c) Expected Households to be covered: 31952
- d) Per Household average fund support: Rs. 50000
- e) Total Estimate Budget: Rs. 159.76 Crores

Anexure-1

Negative Enterprises/Activities List

The enterprises/activities which are categorized under negative list of the project will not be assisted through this package and including utilization of funds to repay earlier debt from bank or any other creditor.

Negative List	
Forest and wildlife	
1	Use of forest land or any portion of it without prior approval
2	clearing, kindling fire, damaging trees (felling, girdling, lopping, topping, burning, stripping bark and leaves), quarrying stone, etc in reserved and protected
3	Stopping or diverting water flow in to or from any wild life sanctuary
4	cultivation of specified plants is prohibited without prior approval
5	Destruction, exploitation or removal of any wild life including specified plants and forest
6	Cattle grazing in sanctuaries without vaccination
Agriculture	
1	Sale, stock or exhibition of sale or distribution of any insecticide. without license
2	Purchase, stock, sale, distribution or exhibition of pesticides and chemical fertilizers without license as per The Fertilizer (Control) Order, 1985
3	Use of banned and restricted pesticides by Government of India and the pesticides that are non-permissible according to Pest Management Policy of World Bank (WHO class 1a, 1b and II)
Enterprises	
1	Discharging poisonous, noxious or polluting matter into stream or well or sewer or on land
2	Activities involving alcoholic beverages
3	Construction activities/enterprise facilities involving use of asbestos or asbestos containing material
4	Mining of sand, soil etc. without applicable permissions
5	Industrial activity (related to food processing or cottage industries) without necessary approval and license from Pollution Control Board, FSSAI etc. wherever applicable Activities involving use of non-permissible food colors

Negative List	
6	Activities involving the use of prohibited Azo dyes
7	Use of water for processing that does not prescribe to drinking water standards according to (IS 10500-2012)
8	Sale and use of recycled and colored plastic carry bags less than 20 microns in thickness
9	Slaughter any animal within a municipal area except in a slaughter house recognized or licensed by the concerned authority
10	Activities/projects causing water pollution or letting waste water into water bodies nearby or open places
11	Activities involving significant excavations, demolition, movement of earth, flooding, or other environmental changes in, or in the vicinity of, a recognized physical cultural resource site
12	Involving use of land without any documentation of ownership / lease / donation (as applicable)
Livestock, Fisheries	
1	Land reclamation, bunding or disturbing the natural course of sea water
2	Mining of sands, rocks and other substrata materials
3	Any construction activity between the Low Tide Line and High Tide Line in the CRZ-I and III without permission
4	Construction of buildings on seaward side from the existing road in CRZ II
5	Use of any growth promoters, hormones, antibiotics etc. for purpose of growth promotion

Annexure - 2

**TAMIL NADU RURAL TRANSFORMATION PROJECT
COVID-19 ASSISTANCE PACKAGE
APPLICATION FORM FOR INDIVIDUAL ENTERPRISES**

1. Name of the entrepreneur :

2. Father Name /
Husband Name :

3. Date of Birth & Age :

4. Gender (Male/Female/others) :

5. Religion :

6. Community (BC/MBC/SC/ST/Others) :

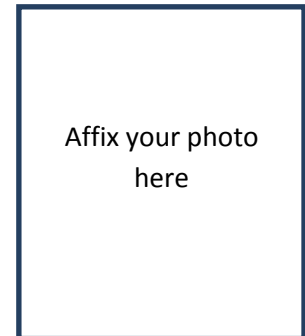
7. Whether belonging to women headed household: Yes / No

8. Differently abled : Yes / No

9. Aadhar Number :

10. Address for
Communication :

11. Mobile No :



12. Are you a SHG Member : Yes / No

- (If yes) Mention the Name of the SHG :
- e- Mathi Portal SHG code :

a) (If No) Any Household member belonging to SHG :

- Relationship with the SHG member :
- Mention the Name of the SHG :
- e- Mathi Portal SHG code :

13. A. Aadhaar seeded Bank account details of the entrepreneur

13. B. SHG Bank Details :
Account Number :
Name of the Bank :
Branch :
IFSC Code :

14. Name of the Enterprise & Activity :

15. Starting Date & Age of Enterprise :

16. Existing Loan & Repayment Details: (Please provide details in the given format)

17. Challenges faced due to COVID-19:

18. Loss incurred due to COVID-19 (If any):

No	Type of Loss	Value

Proposed Activities under COVID-19 Assistance Package & Fund Requirement details:

Sl. No	Particulars	Amount
1	Cost for the marketing	
2	Cost of the Machineries	
3	Cost for the Working Capital	
4	Cost for the Input Purchase	
5	Others	
	Total	

Declaration:

I hereby declare that the above furnished details are true to the best of my knowledge and request you to sanction the loan to carry out my Enterprise activity.

Date:

Signature of the Entrepreneur

Existing Loan Details:

S.No	Loan Source	Date of Loan Received	Loan Amount (Amount in Rupees)	Interest Rate	Amount to be repaid as on 31.03.2020	Amount Repaid as on 31.03.2020	Balance to be repaid as on 31.03.2020	Reason for delay / not paying the loan

Signature of the Entrepreneur

Panchayat Level Federation

Observations by PLF:

Application : Accepted / Rejected

If Rejected Reason:

Signature of PLF Office bearers

ANNEXURE - 3**TAMIL NADU RURAL TRANSFORMATION PROJECT****INDIVIDUAL ENTERPRISE / ENTREPRENEUR****ACTIVITY PLAN****ACTIVITY PLAN:**

Sl. No	Elements	Particulars	Amount / Details
1	Source of Capital (if any already received)	Loan already received	
		Own Investment	
		Subsidy	
2	Working Capital	Manpower (Numbers)/ wages details:	
		Repairs and Maintenance cost met annual	
		Transport Expenses (annual)	
		Taxes / Insurance	
		Others	
3	Raw Materials / Service Activity	Item / product / material	
		Quantity (Mt / Kg /Ltrs)	
		Value in amount	
4	Annual Production /Services	Quantity (MT / Kg / Ltrs)	
		Value in amount	

5	Annual Sales	Product	
		Unit (MT / KG / Ltr.)	
		Unit Price (Rs.)	
		Total	

- For production quantum and amount may be mentioned
- For services value may be mentioned in amount
- This existing activity plan details in the above detail may be given on an annual basis

REQUIRED FUND FROM CAP:

Sl. No	Particulars	Amount
1	Cost for the marketing	
2	Cost of the Machinerics	
3	Cost for the Working Capital	
4	Cost for the Input Purchase	
5	Others	
	Total	

Signature of the Entrepreneur

ANNEXURE - 4

TAMIL NADU RURAL TRANSFORMATION PROJECT COVID-19 ASSISTANCE PACKAGE ASSESSMENT OF INDIVIDUAL ENTERPRISE

General Information

Name of the District		Name of the Entrepreneur	
Name of the Block		Name of the SHG	
Name of the Village Panchayat		Activities/Commodities	
Name of the hamlet		Date of Assessment	

Assessment (Assessment will be done by PLF)

No	Particulars	Points	Scoring (in points)	Means of verification
1.	Is the Entrepreneur, member of an SHG		1. If member of an SHG=10 Marks 2. If member of an SHG household = 5 Marks	1. Records
2.	Age of the Enterprise		1. More than 3 years - 10Marks 2. 1-3 years - 5Marks 3. Less than one year- 3 Marks	1. Records
3.	Women headed entrepreneur (Widows, Destitues, Deserted, spinster & Single women who are involved in enterprise activities).		1.If Yes - 5 marks 2. If No -3marks	1. Records

4.	Member from Socially Disadvantaged Sections/ ST/SC/Differently abled / Transgender / Vulnerable/Elderly		1.If yes - 5 Marks 2. If No –3Marks	1. VPRC , PLF Records 2. Other ID proof
6.	Bank Transactions		1. If financial transaction through Bank - 5 Marks 2. If Not – 0 Mark	1. Books of accounts 2. Bank Passbook
8.	Financial Linkages from banks, SHG & PLF		1. If more than 1 linkages –5 marks 2. If 1 linkages – 3Marks	1.Records 2. Bank Passbook
9.	Repayment of Existing Loans		1. Regular Repayment- 5 Marks 2. Short time Default due Valid reason- 3 Marks. 3. Willful Defaulter- 0 Marks	1. Records 2. Bank Passbook
10	Special/Green/Social Enterprises: (Mask, Sanitizer, Gloves, Sanitary napkins, Bio-fertilizers, Herbal products, Nutritional products, NTFP, Tribal produces, Solar etc.,).		1.If Special Enterprises- 5 mark 2.Other – 3marks	1. Activity plan and application
	Total Score (out of50)		Percentage: %	
Overall Observation:				

Office bearer signature

2. One Time Capital Grant to Existing Collective Enterprises.

Target Definition: Producers who are primarily engaged in farm, off farm and non- farm sectors that already identified and mobilized into Enterprise groups (EGs) and Producer Groups (PGs).

- a) EGs are a "group of members having joint ownership and control over the business activities with shared profit and loss".
- b) PGs are a "group of producers engaged in a commodity /subsector in a village who come together for aggregation, productivity enhancement and other collective actions".

2.A.Support Under CAP for Existing Producer Groups:

Nature of Support: This will be one -time capital grant to existing PGs up to a maximum of Rs.1,50,000 per PG. Funds will be disbursed based on actual requirement and demand, should not be a fixed amount as the requirement and demand should be varied /different based on nature of commodity/ sub sector and size of the group.

Criteria for identification of Producer Groups to Receive Support:

- Producer Group must be operational in TNRTP block.
- PG should have minimum of 15 to 30 active members involved in production activity in commodity or sub sector
- Age of the PG should not be less than 1 year. (Age should be calculated from date of first meeting resolution. Means of verification: Meeting minutes book).
- PG should have an operative bank account (last one year of accounts have to be verified) with minimum two-three transactions in the last 6 months).

PG Prioritization:

- a) Priority should be given to those PGs which are involved in input provisioning and/ or marketing of produce for its members.
- b) Priority to be given to PGs with 100% membership drawn from SHGs.
- c) Priority should be given to all women PGs or PGs with more than 60% of women members.
- d) Priority should be given to PGs with higher percentage of members belonging in SC-ST households.

Fund Utilization Focus: Fund received under this head can be used towards

- a) Production credit
- b) Bulk purchase of inputs
- c) Extending amount to producers as hold on price
- d) Working capital use
- e) Transportation of produce to markets
- f) Storage rent
- g) Small equipment / machinery based on need

*** Fund allocated on this cannot be used for paying honorarium to CPs and or Office bearers/PG members, towards cost of operation of a PC, on any type of vehicle purchase etc.*

Application Process:

PGs should submit below listed documents to avail COVID-19 Assistance Funds from TNRTP

- An application form with a request to receive the fund
- Activity Plan
- Copy of bank pass book
- List of officer bearers
- If the PG has availed loans from banks or from any other sources should have good track of loan repayment. (Check pass book for transaction)

Selection Process:

- DPMU will collect a written and verified list of active PGs from stakeholder departments such as TNSRLM, Agriculture, Horticulture, Animal Husbandry, Fisheries, NABARD, etc.,
- BPMU will mobilize the applications from the PGs, based on the list obtained from the concerned departments.
- District Executive Officer (DEO) will constitute a selection committee at the block level with the following members.
 - Executive Officer, TNRTP.
 - Block level representative from Agriculture /Horticulture / Animal husbandry and relevant departments whichever is applicable
 - Block Team Leader (or) Project Executive
 - Two Community members from CBOs (VPRC/ PLF) and Master CPs

- Team will physically inspect and appraise the PGs by Interacting with the office bearers and members verify book of records, registers, bills, vouchers and assets.
- Minimum 30% of the selected applications should be physically verified and validated by the District Executive Officer.
- Priority shall be given to the PGs that have incurred loss due to COVID-19.

Fund Flow:

Based on CAP district plan and arrived allocation for same, SPMU will transfer fund to DPMU after demand consolidation across block will directly transfer to PG account .The business process standard for the fund flow from SPMU to PG is as below.

- A. SPMU to DPMU : Within 3 working days after receiving District CAP plan.
- B. DPMU to PG: Within 3 working days after receiving demand of total application consolidated funds;(BPMU to facilitate)

Fund Release:

- After finalizing the list of PGs eligible to receive the grant support by selection committee, the list should be approved by TNRTP District Executive Committee for releasing the grant. Thereafter, DPMU will release fund to bank account of PGs.

*** In the new districts where no district societies has been formed the approval should be obtained from the respective committee Consisting of JD Agriculture, DD Agri marketing, Horticulture,Animal husbandry, PD TNSRLM headed by District Collector.*

Activities to be carried out by the PGs:

- PGs shall execute a tripartite agreement with the PLF (Concerned PLFs of the GP where the PG is situated) and DPMU TNRTP.
- Separate account head (not necessary to open separate account) to be maintained with the name of "TNRTP COVID-19 Assistance Package Fund (CAP)" by PG.
- Activity compliance report should be submitted to BPMU on agreed intervals.
- Fund utilization certificate to be submitted within 3 months on release of funds.
- For every activity documents in the form of registers, photos/videos etc., to be maintained by PG and report to BPMU.

- Monthly submission of PLF financial reports to BPMU for inclusion into MIS, which will include performance of the short term assistance, including its disbursements, repayments, loan defaults etc.
- PGs shall attend the meetings conducted by the project team.

Role of BPMU/DPMU:

- DPMU shall execute a tripartite agreement with the PGs and PLF.
- DPMU shall ensure timely release of funds to PGs.
- The project team will physically inspect the PGs and monitor the activities carried as per business/ activity plan.
- BPMU should collect the periodical report from the PGs and submit to DPMU.
- Periodical reviews and monitoring shall be carried out by the project team.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been engaged for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure the effective implementation of the COVID-19 Assistance Package. The fortnightly report on the progress and fund utilization from the block level team leader will be sent to the DPMU and they will report to the SPMU. The SPMU will provide the necessary guidelines directions and instructions to speed up the work.

- Nodal officers from SPMU will monitor the district level activities.
- Nodal officers from DPMU will monitor the block level activities.
- The Block Team Leader and project executives will monitor the village level activities.
- CBOs will monitor the activities of the individuals/enterprises.

Estimates of Coverage & Targets:

- a) No. of Producer groups: 1598 (2 PG per 5 villages)
- b) Per Producer group support: Rs. 1,50,000
- c) Expected Households to be covered: 31960
- d) Per Household average fund support: Rs. 7500
- e) Total Estimate Budget: Rs. 23.97 Crores

Annexure-1

Negative Enterprises/Activities List

The enterprises/activities which are categorized under negative list of the project will not be assisted through this package and including utilization of funds to repay earlier debt from bank or any other creditor.

Negative List	
Forest and wildlife	
1	Use of forest land or any portion of it without prior approval
2	clearing, kindling fire, damaging trees (felling, girdling, lopping, topping, burning, stripping bark and leaves), quarrying stone, etc in reserved and protected
3	Stopping or diverting water flow in to or from any wild life sanctuary
4	cultivation of specified plants is prohibited without prior approval
5	Destruction, exploitation or removal of any wild life including specified plants and forest
6	Cattle grazing in sanctuaries without vaccination
Agriculture	
1	Sale, stock or exhibition of sale or distribution of any insecticide. without license
2	Purchase, stock, sale, distribution or exhibition of pesticides and chemical fertilizers without license as per The Fertilizer (Control) Order, 1985
3	Use of banned and restricted pesticides by Government of India and the pesticides that are non-permissible according to Pest Management Policy of World Bank (WHO class 1a, 1b and II)
Enterprises	
1	Discharging poisonous, noxious or polluting matter into stream or well or sewer or on land
2	Activities involving alcoholic beverages
3	Construction activities/enterprise facilities involving use of asbestos or asbestos containing material
4	Mining of sand, soil etc. without applicable permissions
5	Industrial activity (related to food processing or cottage industries) without necessary approval and license from Pollution Control Board, FSSAI etc. wherever applicable

Negative List	
	Activities involving use of non-permissible food colors
6	Activities involving the use of prohibited Azo dyes
7	Use of water for processing that does not prescribe to drinking water standards according to (IS 10500-2012)
8	Sale and use of recycled and colored plastic carry bags less than 20 microns in thickness
9	Slaughter any animal within a municipal area except in a slaughter house recognized or licensed by the concerned authority
10	Activities/projects causing water pollution or letting waste water into water bodies nearby or open places
11	Activities involving significant excavations, demolition, movement of earth, flooding, or other environmental changes in, or in the vicinity of, a recognized physical cultural resource site
12	Involving use of land without any documentation of ownership / lease / donation (as applicable)
Livestock, Fisheries	
1	Land reclamation, bunding or disturbing the natural course of sea water
2	Mining of sands, rocks and other substrata materials
3	Any construction activity between the Low Tide Line and High Tide Line in the CRZ-I and III without permission
4	Construction of buildings on seaward side from the existing road in CRZ II
5	Use of any growth promoters, hormones, antibiotics etc. for purpose of growth promotion

ANNEXURE - 2

TAMIL NADU RURAL TRANSFORMATION PROJECT COVID-19 ASSISTANCE PACKAGE APPLICATION FOR EXISTING PRODUCER GROUP

1. Name of the Producer Group

2. (Name of the panchayat, Block & District) :

3. Communication Address
With Phone Number :

4. Date of formation :

5. Commodity / sub sector :

6. Formed by (Departments /

NGOs) :

Male	Female	Total

7. Total Number of Members :

SC	ST	BC	MBC	Others	Total

Minority	Differently abled

8. Total SHG / SHG Household
Members :

9. Name of the Producer Collective linked to:

10. Details of Bank Account :

Name of the Bank:

Branch:

Account Number:

IFSC Code:

11. Challenges faced due to COVID-19 :

12. Loss Incurred due to COVID -19 :

13. Proposed Activities & Fund requirement details:

S.No	Activity	Amount Required (Amount in Rupees)	Timeline of expenditure
1			
2			
3			
Total Amount			

14. Declaration:

We the representatives of the Producer Group, hereby declare that the above furnished details are true to the best of our knowledge and request you to sanction us Grant to carry out our Producer Group activity.

Date

Office Bearer's Signature

The following documents should be enclosed with application form

1. Minutes of the Producer Group Requesting Funds
2. Bank Pass book photocopy.
3. Activity Plan.

TAMIL NADU RURAL TRANSFORMATION PROJECT
COLLECTIVE ENTERPRISES - PRODUCER GROUP
Activity Plan

BUSINESS PROCESS OF PRODUCER GROUPS (LAST 1 YEAR):

Sl. No	Particulars	Values
1.	No of active members	
2.	Total working assets of all members (plz specify the units – goats/ cows/ cultivable area etc.)	
3.	Total assets deployed last year (area/ animals)	
4.	Total production in last 12 months (commodity A)	Volume: Amount:
5.	Total production in last 12 months (commodity B)	Volume: Amount:
6.		
7.	Total Input Sales in last 12 months	Volume: Amount:
8.	Total Number of input received in last one year	
9.	Total number of members benefitted in last 12 months	
10.	Total aggregation of commodity A in last 12 months	Volume: Amount:
11.	Total aggregation of commodity B in last 12 months	Volume:

		Amount:
12.	No of members benefitted from commodity aggregation in last 12 months	
13.	Total service (Trainings, inputs, accessing common services such as procurement) provided in last 12 months	
14.	Total Service cycles in last 12 months	
15.	No of members benefitted from other services	
16.	Total Production Cycles since PG formation	

ACTIVITY DETAILS:

S.No	ACTIVITIES	UNIT	COST	TOTAL
1	Total input services 1. fertilizers 2. seeds 3. veterinary services 4. technologies 5. Others			
2	Cost for Common Infrastructure:			
3	Cost for organizing camps / training:			
4	Cost For Market Linkages & Support:			
5	Total Amount Required			

Office Bearer's Signature

ANNEXURE – 3

TAMIL NADU RURAL TRANSFORMATION PROJECT

COVID-19 ASSISTANCE PACKAGE ASSESSMENT OF EXISTING COLLECTIVE ENTERPRISES - PRODUCER GROUP

General Information

Name of the District		Name of the Producer Group	
Name of the Block		Commodities	
Name of the Village Panchayat		Formed by	
Name of the hamlet		Date of Assessment	

Assessment

No	Particulars	Points	Scoring (in points)	Means of verification
1.	No of years the group is involved in the activity:		1. More than 2 years = 10 marks. 2. 1 year = 5 marks	1. First meeting resolution 2. Bank pass book
2.	Number of active members:		1. If more than 80% of active member = 10 2. Between 60-80% of active members = 5 3. Less than 60% = 0	1. Members register 2. Meeting resolutions
3	Members belongs to SHG / SHG		If 70% to 100% = 10 50% to 70% = 5	1. Members register 2. Meeting resolutions

	households		marks 25% to 50% =3 marks	
4	Total Female members		If 70% to 100% = 10 marks 50% to 70% = 5 marks 25% to 50% = 3 marks	1. Members register 2. Meeting resolutions
5	Bank transactions & operations		6 to 10 = 10 marks 3 to 5 = 5 marks Upto 2 = 3 marks	1. Bank passbook registers
7	Input & service provision and support		1. If 70-100% of members benefitted = 10 marks 2. If 50-70% of members benefitted = 5 marks 3. If less than 50% of members benefitted = 3 marks	1. Registers & records 2. Physical verification
8	Aggregation and market linkages		1. If 70-100% of members benefitted = 10 marks 2. If 50-70% of members benefitted = 5 marks 3. If less than 50% of members benefitted = 3 marks	1. Registers & records 2. Physical verification
9	Special producer group (tribal / women headed household / differently abled / green enterprise Mask, Sanitizer, Gloves, Sanitary napkins, Bio-fertilizers, Herbal products, Nutritional products, NTFP, Tribal produces, Solar etc., based)		1. If special PG = 20 marks 2. Others = 10 marks	1. Registers & records 2. Physical verification

10	Are the book of records maintained properly and?		1. If Yes = 10 2. If No = 5	1. Meeting minutes, General Ledger, Cash Book, Petty Cash (If available), receipt and payments, bank pass book
	Total Score (out of 100)		Percentage: %	
Challenges faced during COVID-19 pandemic period:				
Please provide a value for any financial loss due to the Covid-19 pandemic:				
Over all Observation:				

Assessment Team Members

S.No	Designation	Name of the Person	Signature
1.	Executive officer TNRTP		
2.	Block level Representative From Agri / Horti / fisheries / Animal husbandry		
3.	BTL/Project Executive		
4.	Community Representative 1		
5.	Community Representative 2		

2.B. Support on CAP for Existing Enterprise Groups

Nature of Support:

This will be one-time capital grant to existing EGs of a maximum of Rs.1,50,000/- per EG. Funds will be disbursed based on actual requirement and demand, should not be a fixed amount as the requirement and demand should be different based on nature of business and activity pursued.

Identification of Eligible Enterprise Groups:

- Enterprise Group must belong to TNRTP implementing block.
- An Enterprise Group (EG) should have minimum of 5 active members.
- The age of the enterprise group should not be less than 6 months.
- EG should have an operative bank account (last one year of accounts must be verified).
- The enterprise activities in the negative list of the ESMF guidelines will be rejected. (Negative list is Annexed)

EG Prioritization:

- a) Priority to be given to EGs with 100% membership drawn from SHGs.
- b) Priority should be given to EGs with more than 60% of women members.
- c) Priority should be given to EGs with higher percentage of members belonging in SC-ST households.

Fund Utilization Focus: Fund received under this head can be used towards:

- a) Bulk purchase of inputs;
- b) Working capital use (workshop rentals, electricity bills, vendor payment, any late fees and penalty, etc);
- c) Transportation of produce to markets;
- d) Storage rent;
- e) Small equipment/ machinery based on need;

*** Fund allocated on this purpose cannot be used for paying honorarium to CPs and or Office bearers/ PG members, towards cost of operation of a EG, on any type of vehicle purchase, etc.*

Application Process:

EGs should submit below listed documents to avail funds from TNRTP

- An application form with a request to receive the fund.
- Activity Plan
- Copy of bank pass book
- List of officer bearers
- If the EG has availed loans from banks or from any other sources should have good track of loan repayment (Check Passbook for transaction in the last 6 months)

Selection Process:

- DPMU will collect a written and verified list of active EGs from the stakeholder departments (TNSRLM, NABARD, etc.,)
- BPMU will mobilize the applications from the EGs, based on the list obtained from the concerned departments.
- DEO will constitute a selection committee at the block level with the following members.
 - Executive Officer, TNRTP
 - Block Level Representative from relevant Department whichever is applicable.
 - Block Team Leader (or) Project Executive.
 - Two Community members from CBOs (VPRC/PLF) and Master CPs
- Team will physically inspect and appraise the EGs by Interacting with the members, Verify book of records, registers, bills, vouchers and assets.
- Minimum 50% of the selected applications should be physically verified and validated by the District Executive Officer.
- Priority shall be given to the EGs that have incurred loss due to COVID-19.

Fund Flow:

Based on CAP district plan and arrived allocation for same, SPMU will transfer fund to DPMU after demand consolidation across block will

directly transfer to EG account .The business process standard for the fund flow from SPMU to EG is as below.

SPMU to DPMU : Within 3 working days after receiving district CAP plan

DPMU to EGs: within 3 working days after receiving demand of total application consolidated funds (BPMU to facilitate)

Fund Release:

- After finalizing the list EGs eligible to receive the grant support by selection committee, the list should be approved by TNRTP District Society Executive Committee for releasing the grant. Thereafter, DPMU will release fund to bank account of EGs.

***In the new districts where no district societies has been formed the approval should be obtained from the respective committee Consisting of JD Agriculture, DD Agri marketing Horticulture,Animal husbandry, PD TNSRLM headed by District Collector.*

Activities to be carried out by the EGs:

- EGs shall execute a tripartite agreement with the DPMU, EG and concerned PLF.
- Separate account head (not necessary to open separate account) to be maintained with the name of "TNRTP COVID-19 Assistance Package Fund (CAP)" by EG.
- Activity compliance report should be submitted to BPMU on agreed intervals.
- Fund utilization certificate to be submitted within 3 months on release of funds.
- For every activity documents in the form of registers, photos/videos etc., to be maintained by EG and report to BPMU.
- EGs shall attend the meetings conducted by the project team.

Role of BPMU/DPMU:

- DPMU shall execute a tripartite agreement with the EGs and PLF.
- DPMU shall ensure timely release of funds to EGs.
- The project team will physically inspect the EGs and monitor the activities carried as per business/ activity plan.
- BPMU should collect the periodical report from the EGs and submit to DPMU.
- Periodical reviews and monitoring shall be carried out by the project team.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been engaged for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure the effective implementation of the COVID-19 Assistance Package. The fortnightly report on the progress and fund utilization from the block level team leader will be sent to the DPMU and they will report to the SPMU. The SPMU will provide the necessary guidelines directions and instructions to speed up the work. Will also facilitate any further capacity building needs by tracking any challenges faced and linking the PG with identified TSA

- Nodal officers from SPMU will monitor the district level activities.
- Nodal officers from DPMU will monitor the block level activities.
- The Block Team Leader and project executives will monitor the village level activities.
- CBOs will monitor the activities of the individuals/enterprises.

Estimates of Coverage & Targets:

- a) No. of Blocks: 120
- b) No. of EGs: 240
- c) Expected Households to be covered: 1,200
- d) Per EG average fund support: Rs. 150,000
- e) Per beneficiary fund support : Rs. 30,000
- f) Total Estimate Budget: Rs. 3.60 Crores

Annexure-1

Negative Enterprises/Activities List

The enterprises/activities which are categorized under negative list of the project will not be assisted through this package and including utilization of funds to repay earlier debt from bank or any other creditor.

Negative List	
Forest and wildlife	
1	Use of forest land or any portion of it without prior approval
2	clearing, kindling fire, damaging trees (felling, girdling, lopping, topping, burning, stripping bark and leaves), quarrying stone, etc in reserved and protected
3	Stopping or diverting water flow in to or from any wild life sanctuary
4	cultivation of specified plants is prohibited without prior approval
5	Destruction, exploitation or removal of any wild life including specified plants and forest
6	Cattle grazing in sanctuaries without vaccination
Agriculture	
1	Sale, stock or exhibition of sale or distribution of any insecticide. without license
2	Purchase, stock, sale, distribution or exhibition of pesticides and chemical fertilizers without license as per The Fertilizer (Control) Order, 1985
3	Use of banned and restricted pesticides by Government of India and the pesticides that are non-permissible according to Pest Management Policy of World Bank (WHO class 1a, 1b and II)
Enterprises	
1	Discharging poisonous, noxious or polluting matter into stream or well or sewer or on land
2	Activities involving alcoholic beverages
3	Construction activities/enterprise facilities involving use of asbestos or asbestos containing material
4	Mining of sand, soil etc. without applicable permissions

Negative List	
5	Industrial activity (related to food processing or cottage industries) without necessary approval and license from Pollution Control Board, FSSAI etc. wherever applicable Activities involving use of non-permissible food colors
6	Activities involving the use of prohibited Azo dyes
7	Use of water for processing that does not prescribe to drinking water standards according to (IS 10500-2012)
8	Sale and use of recycled and colored plastic carry bags less than 20 microns in thickness
9	Slaughter any animal within a municipal area except in a slaughter house recognized or licensed by the concerned authority
10	Activities/projects causing water pollution or letting waste water into water bodies nearby or open places
11	Activities involving significant excavations, demolition, movement of earth, flooding, or other environmental changes in, or in the vicinity of, a recognized physical cultural resource site
12	Involving use of land without any documentation of ownership / lease / donation (as applicable)
Livestock, Fisheries	
1	Land reclamation, bunding or disturbing the natural course of sea water
2	Mining of sands, rocks and other substrata materials
3	Any construction activity between the Low Tide Line and High Tide Line in the CRZ-I and III without permission
4	Construction of buildings on seaward side from the existing road in CRZ II
5	Use of any growth promoters, hormones, antibiotics etc. for purpose of growth promotion

Annexure-2

**TAMIL NADU RURAL TRANSFORMATION PROJECT
COVID-19 ASSISTANCE PACKAGE
APPLICATION FORM FOR ENTERPRISE GROUP**

1. Name of the Enterprise Group (Name of the Panchayat,
Block, District) :

2. Communication Address
With Phone Number :

3. Date of formation :

4. Formed by (Departments / NGO) (Agri, Horticulture, Agri
marketing, Animal Husbandry, Forestry, Fisheries, Sericulture,
TNSRLM, etc.,) :

5. Commodity / Activity :

6. Total Number of Members :

Male	Female	Total

SC	ST	BC	MBC	Others	Total

Minority	Differently abled

7. Total SHG / SHG household
Members

8. Details of Bank Account :

Name of the Bank:

Branch:

Account Number:

IFSC Code:

9. Challenges faced due to COVID-19 :

10. Loss Incurred due to COVID -19 :

11. Proposed Activities & Fund Requirement details :

S.No	Activity	Amount Required (Amount in Rupees)	Timeline
1			
2			
3			
Total Amount			

12. Declaration:

We the representatives of the Enterprise Group, hereby declare that the above furnished details are true to the best of our knowledge and request you to sanction us loan to carry out our Enterprise Group activity.

Date

Office Bearer's Signature

Annexure:

Every application to be attached with photocopy of bank passbook, meeting resolution, etc

TAMIL NADU RURAL TRANSFORMATION PROJECT

ENTERPRISES GROUP

ACTIVITY PLAN:

Sl. NO	Elements	Particulars	Amount INR
1.	Source of Capital	ExistingTerm Loan O/S	
		Working Capital Loan	
		Own Investment	
		Subsidy/ grant received from others sources	
2.	– Existing inventory (both raw/ semi processed and processed)	Item / product / material	
		Quantity (Mt / Kg /Litrs)	
		Value	
3.	Annual Production	Quantity (MT / Kg / Ltrs)	
		Value	
4.	Annual Sales	Product wise data required	
		Unit (MT / KG / Ltr.)	
		Unit Price (Rs.)	
		Total	
5.	Member centrality	Average income made by member in last 12 months (separately mention wages from work and dividend (if distributed)	

6.	Business Details (last 12 months)– specify period	Sales Revenue:	
		Selling & Distribution Expenses:	
		Administration Expenses:	
		Interest:	
		Depreciation:	
		Loan Repayment:	
		Income Tax:	
		GST:	
		Net Profit:	
7.	Present situation	No of staff engaged apart from members	
		Net outstanding payable (detail out staff salary, rentals, bills, vendor payments, etc.)	
		Net receivables (money to come in)	
8.		Any overdue loan amount (in banks or MFIs)	

REQUIRED FUND:

Sl. No	Particulars	Amount
1	Cost for the Business Activities	
2	Cost of the Machineries	
3	Cost for the Working Capital	
4	Cost for the Input Purchase	
5	Others	
	Total	

- Need detail of each activity, what, or what purpose, how much, rate, by when

Signature of the Office bearers

Annexure-3

TNRTP COVID-19 ASSISTANCE PACKAGE ASSESSMENT OF EXISTING ENTERPRISE GROUP

General Information

Name of the District		Name of the Enterprise Group	
Name of the Block		Activities/Commodities	
Name of the Village Panchayat		Formed by	
Name of the hamlet		Date of Assessment	

Assessment

S.No	Particulars	Points	Scoring (in points)	Means of verification
1.	No of years the group involved in the activity:		1. More than two years -10 2. 1 year to 2 years -5 Marks 3. 6 Months to 1year-3 Months	1. First meeting resolution 2. Bank pass book
2.	Number of active members:		1. If 80% = 10 marks 2. If 60-80% = 5 marks 3. If 30-60% = 3 marks	1. Members register 2. Meeting resolutions
3	Share capital received from the member (If any):		1. Share capital < 50% = 5 2. Share capital 50-70% = 7 3. Share capital >70% = 10	1. Books of accounts 2. Meeting resolutions

4.	Are the book of records maintained properly?		1. If No = 3 2. If Yes = 5	1. Meeting minutes, General Ledger, Cash Book, Petty Cash (If available), receipt and payments, bank pass book
5.	Women led enterprises		1. If 100% Women-10 marks 2. above 50 % to 99 female members = 5 Marks 3. 25% to 50% -3 Marks	1. Members register/ Physical verification
6.	Members belong to SHG/SHG household		1. If < 100 % = 3 2. If 100 % = 5	1. Members register 2. Plf Registers
7.	Utilization of Common Infrastructure.		1. If 50% to 100% utility -10 Marks If 25 to 49 % Utility- 5 Marks. If 1 to 25 % -3 Marks.	Physical Verification
8.	Number of Partnerships made (procurement of raw materials, technical support, market etc.)		1. If 1 to 3 partnership = 3 2. 3 to 5 partnership = 5 3. 5 and above partnership = 10	1. Records
9.	No of Bank transaction and Operations		1. If 1 to 3 Transactions -3 Marks 2. If 3 to 5 Transaction- 5 Marks 3. If 5 to 10 transaction-10 Marks	Bank pass book
10	Is there any Profit sharing/ dividend distribution among members as on 31/03/2020		1. If once = 3 2. If twice = 5 3. If >twice = 10	1. Meeting resolution 2. General ledger 3. Cash book

11	What portion of the operating cost is being made from business revenues ?		If 100% then 10 If 70-90% then 5 If 50-69% then 3	
	Total Score (out of 100)		Percentage: %	
Challenges faced during COVID-19 pandemic period:				
Over all Observation:				

Assessment Team Members

S.No	Designation	Name of the Person	Signature
1.	Executive officer TNRTP		
2.	Block level representative (from relevant dept)		
3.	BTL/Project Executive		
4.	Community Representative 1		
5.	Community Representative 2		

3 Capitalization to Producer Collectives in Project Blocks

Target Definition:

Producer Collective is a formal higher level collective of Producers for aggregation, value addition, marketing and service provisioning for economies of scale. The membership is usually ranging between 1500 to 5000 Producers and for certain commodities and in sparsely populated tribal areas the size of the PC may be as low as 500 producers. In the COVID 19 Assistance Package the minimum membership is 300 members.

The Producer Collectives can be in the legal formats of Farmer Producer Company, Farmer Producer Organization and Common Livelihood Federation. The FPO's nurtured through multiple agencies such as NABARD, Small Farmers Agri Consortium, Tamil Nadu Agri Marketing, NGOs / CSOs, Private Entities and CLFs promoted by TNSRLM.

Opportunities for Producer Collectives in the Post COVID 19 Scenario:

The post COVID situation is to create new opportunities in Agri and allied sectors. Producers may be impelled to minimize dependence on the regular supply chain seizing opportunities through Farmer Producer Companies, resulting in a paradigm shift in the Agri business sector.

- Agri business can be developed through producer collectives.
- The project will support FPOs providing services to the Primary Producers or farmers in cultivation and post-harvest activities.
- ICT in agriculture, Agri business and technology will be promoted and supported through FPOs.

The Capitalization support to existing Producer Collectives is towards strengthening and sustaining the PCs and their primary members (producers) who are or will be vulnerable to the shocks / risks related productions, post-harvest management and marketing during and after the lockdown because of COVID 19.

Nature of support:

This will provide capital grant funds to existing PCs to a maximum amount of Rs. 10.00 Lakh per PC. Further, PCs those are undertaking farm and non-farm activities are eligible to get support under this window.

Activities to be undertaken by Producer Collectives:

✓ **Input provision:**

PCs to support the member producers by input provisioning to the activities they include seed production for local needs, and manage seed conservation, production and marketing of bio-inputs setting up setting up of Non-pest Management shops etc.

✓ **Production services:**

PCs to support producers in production services by provisioning of extension services and equipment's through tool bank or custom hiring methods.

✓ **Aggregation and logistical support:**

PCs should support primary producers by aggregation of the produce, storage facilities and logistical support to avoid distress selling and cut down overhead costs in post-harvest scenario.

✓ **Processing:**

The PCs who are engaged in processing activities in order to add value to the produce and access markets.

✓ **Market Linkages:**

PCs should support the Primary Producers by creating market linkages or Direct Marketing by the Producer collectives.

✓ **Trading and Retailing:**

Producer Collectives involved in trading of Commodities and Retailing of activities.

Fund Utilization Focus (Indicative):

FUND UTILIZATION FOCUS

S.No	Particulars	Possible Percentage of utilization
1	Input Provision (Fertilizers, Seeds, Veterinary Services, Technologies, Pesticides & others)	10%
2	Production Cost (Raw materials, equipment's, trainings & others)	15%
3	Aggregation & logistics	20%
4	Processing & Utilities	20%
5	Market linkages & Support Service	20%
6	Branding and retail or technology	15%

**** Modifications subject to the business plan of PC with SPMU approval**

Eligibility Criteria for Existing Producer Collectives:

- Should be legal entity under a relevant Act or its rules.
- Producers are Farmer or Individual or SHG member engaged in Farm/Off-Farm & Non-farm activities.
- Producer Collectives can be of institution Mode (FIG-PPG-CLG) or direct membership mode as FPC.
- The PCs should be primarily in TNRTP Project area.
- At least 40% of the members should be from the SHG Households.
- At least 25% of the Members should be Women.
- The PC should have a legal existence for at least 3 years and the minimum last business turnover should be 25 lakhs (with minimum 300 members/shareholders) At least last 2 audited statements should be attached.
- The enterprise activities in the negative list of the ESMF guidelines will be rejected.(Negative list is Annexed)

PCs promoted by Tamil Nadu Agri Department, NABARD, SFAC, NGO's, CLF's promoted by TNSRLM and Private Entities will be supported if the FPOs/FPC/CLF/PC complies to the criteria of TNRTP.

*** PCs should spend only on the activities mentioned in the business plan for working capital. The COVID-19 assistance funds should not be spent on Institutional Support cost such as Refurbishment, salaries, purchase of office equipment's, travel and repayment of earlier Debt.etc.*

Application Process of Producer Collectives:

- DPMUs shall submit a letter to Agri Marketing, NABARD, SFAC, NGOs and private entities and obtain the list of Producer Collectives in the district.
- DPMU will contact the PC office bearers (with minimum physical interaction or with social distancing) and inform about the Project support.
- DPMU will mobilize application from the Producer Collectives with their Executive Committee minutes and submit to the SPMU.
- DPMU should facilitate the PC in preparing the business plan.

Selection Committee:

Selection committee will be formed under the Chairmanship of the District Collector with below members,

1. District Executive Officer.
2. JD Agri/ JD Horticulture / JD Animal Husbandry(As per the requisite)
3. DDM NABARD.
4. EO- Enterprise Development.
5. SPMU- Representative- Designated by CEO TNRTP.

Selection Process:

The selection will be done based on the standardized criteria developed by the Project. Based on the ranking of the PCs and marks obtained by the PCs for funding will be selected.

1. The scrutiny of application and selection will be done by the district level selection committee.
2. On finalization of the agencies it has be approved in Executive Committee of District TNRTP Society.

3. In the new districts where no district societies has been formed the approval and recommendations should be obtained from the respective committee Consisting of JD Agriculture, Horticulture, Animal husbandry, PD TNSRLM headed by District Collector.
4. The final list will be sent to the SPMU by District Executive Officer-TNRTP.
5. 100% of the selected FPOs must be physically verified by the DEO.
6. All applications received from the districts will be appraised by the SPMU to cross check using the selection criteria before issuing the clearance.

Scope for Funding of Producer Collectives:

- Sufficient demand for the existing PC/ FPO to absorb funds for the activities.
- Funds will be released to PCs based on their business Plans.
- Willingness of the Farmer Producer Companies/PC to seek funds to invest in activities for sustainability of the primary Producers by adopting new technology, to increase productivity or enhance incomes of the Producers.
- PCs which had been vulnerable to shocks, trends and seasonality in the Post COVID scenario should be given priority.

Fund Release:

- The selection committee shall identify the eligible PCs, the list shall get approval from the District Executive committee and recommend to the SPMU.
- SPMU shall release the fund through the DPMU to the PCs.
- An agreement will be executed between DPMU and the concerned Producer Collective.

*** In the new districts where no district societies has been formed the approval and recommendations should be obtained from the respective committee Consisting of JD Agriculture, Horticulture, Animal husbandry, Pd TNSRLM headed by District Collector.*

Fund Flow:

On Receipt of the Agreement executed by the DPMU and Producer Collective the funds will be released from the SPMU to DPMU and DPMU in turn will release the Funds to the Producer Collective.

The funds will be released in two tranches in 70:30 ratios. On proper utilization of the first instalment funds and submission of utilization certificate along with documents such as bills , photos, minutes of the General body of the PC the second instalment funds will be released to the Producer Collective.

The time line for the fund flow from the DPMU to the producer collective is prescribed below.

First instalment: DPMU to Producer Collective in 15 days.

Second instalment: The Funds will be released to the PCs on receipt of the utilization certificate of the first instalment within four months. An Appraisal will be done and the second instalment will be released.

Accounting Process:

The PC will create head under COVID-19 Assistance Package (CAP) funding within the existing PC account and maintain the accounts.

Utilisation Certificate:

The PC will submit the Utilization certificate with the bills of the actual expenditure approved by the General body of the Producer Collective.

Documentation:

PCs have to document every activity in the form of registers, photos / videos, etc to be maintained and submitted to the DPMU.

Role of DPMU:

- DPMU shall entrust technical support agency to facilitate the Producer Collective in the business plan preparation
- DPMU shall execute an agreement with the Producer Collectives
- DPMU shall ensure timely release of funds to Producer Collectives
- DPMU shall conduct periodical reviews.
- DPMU will ensure Technical support to the PCs in coordination with the facilitating agencies and TSA.
- DPMU will facilitate Convergence and Partnerships.

Role of SPMU:

- SPMU shall ensure timely release of funds to Producer Collectives.
- SPMU shall ensure Technical support to the PCs in Coordination with the State level facilitating agencies and the Technical support agencies.
- SPMU will Facilitate and Convergence, Partnerships and Value Chain strengthening activities in the state level.
- SPMU shall conduct periodical reviews and cross learnings using ICT Platforms.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been engaged for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure the effective implementation of the COVID-19 Assistance Package. The fortnightly report on the progress and fund utilization from the block level team leader will be sent to the DPMU and they will report to the SPMU. The SPMU will provide the necessary guidelines directions and instructions to speed up the work.

- SPMU , DPMU teams will be responsible for monitoring the activities of the Producer collectives
- The Project team in coordination with the facilitating agency (Agri marketing- NABARD- NGO) will Monitor the utility of the funds released to the PC.
- Periodical reviews will be conducted by the DEO along with the Technical support agency.

Estimates of Coverage & Targets:

- f) No. of Producer Collectives: 75
- g) Per producer collective fund support: Rs. 10,00,000
- h) Expected Households to be covered: 37,500
- i) Per Household average fund support: Rs. 2,000
- j) Total Estimate Budget: Rs. 7.50 crores

Annexure-1

Negative Enterprises/Activities List

The enterprises/activities which are categorized under negative list of the project will not be assisted through this package and including utilization of funds to repay earlier debt from bank or any other creditor.

Negative List	
Forest and wildlife	
1	Use of forest land or any portion of it without prior approval
2	clearing, kindling fire, damaging trees (felling, girdling, lopping, topping, burning, stripping bark and leaves), quarrying stone, etc in reserved and protected
3	Stopping or diverting water flow in to or from any wild life sanctuary
4	cultivation of specified plants is prohibited without prior approval
5	Destruction, exploitation or removal of any wild life including specified plants and forest
6	Cattle grazing in sanctuaries without vaccination
Agriculture	
1	Sale, stock or exhibition of sale or distribution of any insecticide. without license
2	Purchase, stock, sale, distribution or exhibition of pesticides and chemical fertilizers without license as per The Fertilizer (Control) Order, 1985
3	Use of banned and restricted pesticides by Government of India and the pesticides that are non-permissible according to Pest Management Policy of World Bank (WHO class 1a, 1b and II)
Enterprises	
1	Discharging poisonous, noxious or polluting matter into stream or well or sewer or on land
2	Activities involving alcoholic beverages
3	Construction activities/enterprise facilities involving use of asbestos or asbestos containing material
4	Mining of sand, soil etc. without applicable permissions
5	Industrial activity (related to food processing or cottage industries) without necessary approval and license from Pollution Control Board, FSSAI etc. wherever applicable

Negative List	
	Activities involving use of non-permissible food colors
6	Activities involving the use of prohibited Azo dyes
7	Use of water for processing that does not prescribe to drinking water standards according to (IS 10500-2012)
8	Sale and use of recycled and colored plastic carry bags less than 20 microns in thickness
9	Slaughter any animal within a municipal area except in a slaughter house recognized or licensed by the concerned authority
10	Activities/projects causing water pollution or letting waste water into water bodies nearby or open places
11	Activities involving significant excavations, demolition, movement of earth, flooding, or other environmental changes in, or in the vicinity of, a recognized physical cultural resource site
12	Involving use of land without any documentation of ownership / lease / donation (as applicable)
Livestock, Fisheries	
1	Land reclamation, bunding or disturbing the natural course of sea water
2	Mining of sands, rocks and other substrata materials
3	Any construction activity between the Low Tide Line and High Tide Line in the CRZ-I and III without permission
4	Construction of buildings on seaward side from the existing road in CRZ II
5	Use of any growth promoters, hormones, antibiotics etc. for purpose of growth promotion

Annexure-2

TNRTP COVID-19 ASSISTANCE PACKAGE APPLICATION FOR EXISTING PRODUCER COLLECTIVES

1. Name of the Producer Collectives :

2. Communication Address
With Phone Number :

3. Date of formation :

4. Formed by (Department/ NGO/Private) :

5. Type of Producer Collective : Farm / Non-farm

6. Type of Commodity/ commodities :
(Vegetables, fruits, Dairy, Goatery/ handloom/ etc)

7. Date of Registration :

8. Registration under :
(Companies act, Coop/Societies act)

9. Name of the Promoting Organization :
(Nabard, SFAC – Agri Marketing & Others)

10. No of Women Members
11. No of members who belong with SHG HH :
12. Amount received as a grant :
13. Amount received as a loan
14. Share Capital :
15. Special FPO's :
 1. Tribal (NTFP)
 2. Artisans
16. Details of Bank Account
 - Name of the Bank:
 - Branch:
 - Account Number:
 - IFSC Code:
17. Challenges faced due to COVID-19 :
18. Loss Incurred due to COVID -19 :

19. Proposed Activities & Fund requirement details:

S.No	Activity	Amount Required (Amount in Rupees)	Timeline
1			
2			
3			
Total Amount			

20. Declaration:

We the representatives of the Producer Collectives, hereby declare that the above furnished details are true to the best of our knowledge and request you to sanction us loan to carry out the activities in the producer collective.

Date

Office Bearer's Signature

The following documents should be enclosed with application form

1. Minutes of the Producer Collectives Requesting Funds
2. Bank Pass book photocopy.
3. Activity Plan.

Annexure-3

TAMIL NADU RURAL TRANSFORMATION PROJECT

PRODUCER COLLECTIVES

Business Plan Application

PC PROFILE:

1. Name / Title of the Producer Collective:
2. Promoting agency:
3. Date of formation:
4. Number of members/ shareholders:
5. Contact person:
6. Contact no:
7. Office Address:
8. Registration Details:
9. Legal form :
10. Organization location:
 - a. Block:
 - b. District:
11. No Of staff: Full time:_____ Part Time:_____

PC ACTIVITY DETAILS:

1. Type of Activity: Farm / Off-Farm / Non – Farm (please specify)
2. Activities in which the PC is involved in : Product / item to be produced / Service to be offered:
3. The total inputs support provided (both volume and amount) to how many members – in the last 12 months
4. The total produce aggregated and sold (volume and amount) in the last 12 months
5. The total produce processed, packaged and marketed (volume and amount) in the last t 12 months

6. Total quantity of production / year (in mt, Kg ,Ltrs):

7. Business Revenue / year (last 2 years):

8. Total Expense / Year:

9. Total Profit / Year:

1.FIXED CAPITAL

A. Land and building

Land (Sp.Ft):

Value: Rs.

Own / Rent building:

Building (specify the size / dimensions, area):

B. Common Infrastructure

(Machineries / Equipment's / Technologies for the PC Activity)

S.No	Description	No. required	Price / Unit (Rs.)	Total Value (Rs.)
Total				

C. Non-refundable advances & deposits: Rs.

D. Contingency expenses: Rs.

Fixed capital: (A+B+C+D): Rs.

2. WORKING CAPITAL

A. Raw materials (Per Annum) :

S.No	Item	Total Annual requirements	
		Quantity	Value
Total			

i. Estimation of working capital:

S.No.	Item (Production, Service & Manufacturing)	Duration	Quantity	Value (Rs.)
1.	Raw material stock			
2.	Semi- finished goods stock			
3.	Finished goods stock			
4.	Production expenses (Utilities + Wages + Other expenses)			
Total				

B. Utilities (Per Annum):

S.No	Particulars	Total Annual requirements	Total Annual expenses	Remarks
1	Electricity			
2	Water			
Total (Rs.)				

C. Man Power requirements & wage details (per Annum):

S.No	Particulars	Nos.	Salary / Month / employee	Total wages & Salaries (RS.)
	Total (Rs.)			

D. Cost of the Training & Capacity building:

E. Cost of the Input Services:

1. Fertilizers:
2. Feeds:
3. Vet Services:
4. Technologies:

F: Cost for the Market linkages & Support Services:

1. Promotions Campaigns:
2. Value Chain Strengthening activities.

G. Other Expenses (Per Annum):

1. Rent:
2. Administrative Expenses (Postage, Stationery):
3. Sales Expenditures including advertising and Publicity:
4. Repairs and Maintenance:
5. Transport Expenses:
6. Taxes / Insurance:
7. Others:
8. Total:

Total Working Capital (Total of (A)+(B)+(C)+(D)+(E)+(F)+(G)) = Rs.

3. COST OF THE BUSINESS (Rs.):

S.No	Particulars	Value (Rs.)	Remarks
1	Fixed Capital		
2	Working Capital		
3	Pre-operative Expenses (req. details)		
Total			

4. Requirement and activities from CAP fund:

S.No	Activities	Fund

5. Annual Sales: (Total Production / Input Sales / Inputs services)

S.No	Item / Product	Unit (MT/Kg. / Ltr.)	Unit Price (Rs.)	Total (Rs.)

6. Business Profitability Analysis:

S.No	Description	Value (Rs.)	Value (Rs.)
1.	Sales Revenue (Production / Input sales / Inputs services)		
Debit			
1.	Production Expenses (Raw materials + Utilities + Training & Capacity Buildings + Salaries & Wages + Input service expense + Production Input expenses + Marketing & Linkages expenses)		
2.	Selling & Distribution Expenses		
3.	Administrative Expenses		
4.	Interest		
5.	Depreciation		
6.	Loan Repayment		
Gross Profit			
1.	Income Tax		
2.	GST		
Net Profit			

Annexure-4

TAMIL NADU RURAL TRANSFORMATION PROJECT COVID-19 ASSISTANCE PACKAGE ASSESSMENT OF EXISTING PRODUCER COLLECTIVES

General Information

Name of the District		Name of the Producer Collectives	
Name of the Block		Commodities	
Name of the Village Panchayat		Formed by	
Name of the hamlet		Date of Assessment	

Assessment

S. No	Criteria	Scoring (in points)	Total marks 100	Means of Verification
1.	Business turnover	Minimum Rs.25 lakh = 3 marks Rs. 25-50 lakh = 5 marks Above Rs.50 lakh = 10 marks		
2.	Self sufficiency	Less than 50% = 3 marks 50-80% = 5 marks Above 80% = 10 marks		

3.	No of Members	1.Upto-300-(2 Marks) 2.300-1000-(3Marks) 3.1000-1500-(5 marks)		Registers
4.	Members in SHG and Shg Households	1.Upto 40%- 0 Marks 2. 40% to 60%- 2 Marks 3. 60% to 80%- 3 Marks 4. 80-100% - 5 marks		Registers
5.	Audited financial statement	1. Audit statement 1 year - 3 marks. 2. Audit statement 2 years - 5 marks.		Audit Statements
6.	Percentage of equity raised	1. 25% equity raised – 0 marks 2. 25% to 50% equity raised-Marks 50-75% is 3 marks 3. 75% to 100% equity- 5 marks		Registers and records
7.	No of Women membership	1. 0-25 % women membership- 0 marks 2. 25%to 50% Membership- 5Marks 3. 50% to 100% Membership 10 Marks.		Registers
8.	Business Cycle and Benefit to shareholders	1. If 70-100% of members benefitted = 10 marks 2. If 50-70% of members benefitted = 5 marks 3. If less than 50% of members benefitted = 3 marks		Registers and Records of the Producer Collectives
9.	No of Financial linkages Established (Loans)	1. One linkage -3 Marks 2. Two linkage—5 Marks 3. Three linkage-10 marks		Accounts/ Statements and Records

10.	No of Market linkages established	1. One to three- 3 Marks 2. Three to five- 5 Marks 3. Five to ten linkages - 10 marks		Records and Registers. Physical verification.
11.	No of Convergence Established	1. One to Three - 3 Marks 2. Three to Five - 5 Marks 3. Five to Ten - 10 marks		Records and registers. Physical Verification
12.	No of partnerships Established	1. One to three- 3 Marks 2. Three to Five-5 Marks 3. Five to Ten - 10 Marks		Records and Registers. Physical Verification
	Total score (out of 100)			

Challenges faced during COVID-19 pandemic period:

Over all Observation:

Assessment Team Members

S.No	Designation	Name of the Person	Signature
1.	District Collector		
2.	SPMU representative designated by CEO		
3.	District Executive officer, TNRTP		
4.	Joint Director Agriculture/ Horticulture/ Animal Husbandry/		
5.	DDM NABARD		

4. a. Individual Assistance to Enterprises/livelihood run by Differently abled and Vulnerable People

Nature of Support: To provide assistance to support enterprises / livelihood activities carried out by the differently abled and vulnerable individuals through VPRC to a Maximum of Rs 20,000 per individual.

Identification of eligible entrepreneurial differently abled and vulnerable:

1. Individual (Differently abled and vulnerable) must belong to TNRTP implementing block. (vulnerable – Transgender, Widow, Destitute Women, Death of the breadwinner, Tribal, Women headed family, Chronic illness, etc.,)
2. The individual should have involved in an enterprise at least for 6 months. (The age of the Enterprise/livelihood should not be less than 6 months)

Preferred Enterprises:

- Grocery retail shop
- Vegetable retail shop/vendors
- Tea shops
- Small eateries
- Bakeries
- Dairy, goat, poultry, meat & fish retail shop/vendors
- Vegetable, Dairy, goat, poultry, pig & fish traders (selling outside of the village)
- Tailoring
- Small farm inputs suppliers
- Custom hiring center
- Welding, plumbing, electrical works
- Grinding mill
- Automobile Mechanic shop
- Equipment repairing shops
- Chemist & medicine shops

*** The above is an indicative list but certain other activities can also be taken up based on need and demand assessment. Enterprises in the negative list of the ESMF guidelines will be rejected. (See the Negative list Annexure)*

Application Process:

Individual shall submit the application to the VPRC with relevant documents.

- ID proof
- Activity plan
- Copy of individual bank passbook
- Current activity status report
- Existing individual loan repayment status if any

The mobilization and finalization of the application will be carried out within 10 days.

Selection Process:

- The Executive Committee of the VPRC will select the Enterprise/livelihood activity carried out by differently abled and vulnerable after assessing the applications received from Individuals.
- Priority shall be given to the enterprises/livelihood activity which has suffered due to COVID-19.

Fund Flow:

As per District CAP plan, State Project Management Unit (SPMU) will release funds to District Project Management Unit (DPMU). Thereafter, based on per Gram Panchayat allocation, funds will be transferred to Village Poverty Reduction Committee (VPRC) account based on demand generated (as per total amount consolidated after applications are assessed and selected at VPRC level) through BPMU. VPRC after receiving funds will be release to the individual entrepreneur.

The business process standard for the fund flow from SPMU to Entrepreneur is as below:

- e) SPMU to DPMU:** Within 3 working days after receiving district CAP Plan;
- f) DPMU to VPRC:** Within 3 working days after receiving demand of total application consolidated funds; (BPMU to facilitate)
- g) VPRC to Individual Entrepreneur:** Within 2 working days after receiving funds from DPMU; (BPMU & Community Professional to facilitate)

The entire business transaction from SPMU to Entrepreneur should be completed in 8 working days.

Fund Release:

- The VPRC will release the amount to the concerned Entrepreneur in a single installment.

Repayment:

- The Individual shall repay the amount to the VPRC as fixed by them.

Activities to be carried out by the VPRC:

- VPRC / PLF shall execute an agreement with the DPMU, TNRTP.
- Separate account head (not necessary to open separate account) to be maintained with the name of "TNRTP COVID-19 Assistance Package Fund (CAP)" by VPRC / PLF.
- VPRC / PLF should monitor the enterprises/livelihood activities and send the status report to BPMU/DPMU.
- Fund utilization certificate to be submitted within 3 months on release of funds.
- For every activity documents in the form of registers, photos/videos etc., to be maintained by VPRC / PLF and report to BPMU.
- VPRC / PLF should ensure the proper utilization of funds.

Role of BPMU/DPMU:

- DPMU shall execute an agreement with the VPRC.
- The project team will physically inspect the enterprises/livelihood activities and monitor the activities carried as per plan.
- BPMU should collect the periodical report from the VPRC and submit to DPMU.
- BPMU/DPMU should ensure the proper utilization of funds.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been engaged for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure the effective implementation of the COVID-19 Assistance Package. The fortnightly report on the progress and fund utilization from the block level team leader will be sent to the DPMU and they will report to the SPMU. The SPMU will provide the necessary guidelines directions and instructions to speed up the work.

- Nodal officers from SPMU will monitor the district level activities.
- Nodal officers from DPMU will monitor the block level activities.
- The Block Team Leader and project executives will monitor the village level activities.
- CBOs will monitor the activities of the individuals/enterprises.

Estimates of Coverage & Targets:

- k) No. of Gram Panchayat: 3994
- l) No. of VPRCs: 3994
- m) Expected Households to be covered: 31952
- n) Per Household average fund support: Rs. 15600/-
- o) Total Estimate Budget: Rs. 49.92 crores

Annexure-1

Negative Enterprises/Activities List

The enterprises/activities which are categorized under negative list of the project will not be assisted through this package and including utilization of funds to repay earlier debt from bank or any other creditor.

Negative List	
Forest and wildlife	
1	Use of forest land or any portion of it without prior approval
2	clearing, kindling fire, damaging trees (felling, girdling, lopping, topping, burning, stripping bark and leaves), quarrying stone, etc in reserved and protected
3	Stopping or diverting water flow in to or from any wild life sanctuary
4	cultivation of specified plants is prohibited without prior approval
5	Destruction, exploitation or removal of any wild life including specified plants and forest
6	Cattle grazing in sanctuaries without vaccination
Agriculture	
1	Sale, stock or exhibition of sale or distribution of any insecticide. without license
2	Purchase, stock, sale, distribution or exhibition of pesticides and chemical fertilizers without license as per The Fertilizer (Control) Order, 1985
3	Use of banned and restricted pesticides by Government of India and the pesticides that are non-permissible according to Pest Management Policy of World Bank (WHO class 1a, 1b and II)
Enterprises	
1	Discharging poisonous, noxious or polluting matter into stream or well or sewer or on land
2	Activities involving alcoholic beverages
3	Construction activities/enterprise facilities involving use of asbestos or asbestos containing material
4	Mining of sand, soil etc. without applicable permissions
5	Industrial activity (related to food processing or cottage industries) without necessary approval and license from Pollution Control Board, FSSAI etc. wherever applicable

Negative List	
	Activities involving use of non-permissible food colors
6	Activities involving the use of prohibited Azo dyes
7	Use of water for processing that does not prescribe to drinking water standards according to (IS 10500-2012)
8	Sale and use of recycled and colored plastic carry bags less than 20 microns in thickness
9	Slaughter any animal within a municipal area except in a slaughter house recognized or licensed by the concerned authority
10	Activities/projects causing water pollution or letting waste water into water bodies nearby or open places
11	Activities involving significant excavations, demolition, movement of earth, flooding, or other environmental changes in, or in the vicinity of, a recognized physical cultural resources site
12	Involving use of land without any documentation of ownership / lease / donation (as applicable)
Livestock, Fisheries	
1	Land reclamation, bunding or disturbing the natural course of sea water
2	Mining of sands, rocks and other substrata materials
3	Any construction activity between the Low Tide Line and High Tide Line in the CRZ-I and III without permission
4	Construction of buildings on seaward side from the existing road in CRZ II
5	Use of any growth promoters, hormones, antibiotics etc. for purpose of growth promotion

Annexure-2

**TAMIL NADU RURAL TRANSFORMATION PROJECT
COVID-19 ASSISTANCE PACKAGE
APPLICATION FORM FOR DIFFERENTLY ABLED AND
VULNERABLE**

1. Name of the entrepreneur :

2. Father / Husband Name :

3. Date of Birth & Age :

4. Gender (Male / Female / others) :

5. Religion :

6. Community (BC / MBC / SC / ST / Others) :


7. Are you differently abled : Yes / No

8. (If Yes)Type of disability : (please enclose the
copy of the id proof)

9. Vulnerable : Yes / No

(If Yes)Type of Vulnerability :

10. Aadhar Number :



Affix your photo
here

11. Address for
Communication :

12. Mobile No :

13. Are you a SHG Member : Yes / No

- (If yes) Mention the Name of the SHG :

- E-mathi portal SHG code :

b) (If No) Any Household member belonging to SHG :

- Relationship with the SHG Member :

- Mention the Name of the SHG :

- E-mathi portal SHG code :

14. Bank Details

Account Number :

Name of the Bank :

Branch :

IFSC Code :

15. Name of the Enterprises /Activity :

16. Starting Date & Age of Enterprise :

17. Existing Loan & Repayment Details: (Please provide details in the given format)
18. Challenges faced due to COVID-19:
19. Loss incurred due to COVID-19 (If any):

No	Type of Loss	Value

Proposed Activities under COVID-19 Assistance Package & Fund Requirement details:

Sl. No	Particulars	Amount
1	Cost for the marketing	
2	Cost of the Machineries	
3	Cost for the Working Capital	
4	Cost for the Input Purchase	
5	Others	
	Total	

Declaration:

I hereby declare that the above furnished details are true to the best of my knowledge and request you to sanction the loan to carry out my Enterprise/ livelihood activity.

Date:

Signature of the Entrepreneur

Existing Loan Details:

S. No	Loan Source	Date of Loan Received	Loan Amount (Amount in Rupees)	Interest Rate	Amount to be repaid as on 31.03.2020	Amount Repaid as on 31.03.2020	Balance to be repaid as on 31.03.2020	Reason for delay / not paying the loan

Signature of the Entrepreneur

Village poverty reduction committee

Observations by VPRC / PLF:

Application : Accepted / Rejected

If Rejected Reason:

Signature of VPRC Office bearers

Activity Plan:

S. No	Particulars	Amount
1.	Estimated Cost for the Business Activity	
2.	Cost for the Input Purchase (if any)	
3.	Others (Specify)	
TOTAL		

ANNEXURE - 3

TAMIL NADU RURAL TRANSFORMATION PROJECT COVID-19 ASSISTANCE PACKAGE ASSESSMENT OF ENTERPRISE RUN BY DIFFERENTLY ABLED / VULNERABLE ENTREPRENEUR

General Information

Name of the District		Name of the Entrepreneur	
Name of the Block		Name of the SHG	
Name of the Village Panchayat		Activities/Commodities	
Name of the hamlet		Date of Assessment	

Assessment (Assessment will be done by VPRC)

No	Particulars	Points	Scoring (in points)	Means of verification
1.	Is the Applicant, a member of SHG		1. If member of an SHG=10 Marks 2. If member of an SHG household = 5 Marks	1. Records
2.	Age of the Enterprise/ Livelihood Activity		1. More than 3 years – 10Marks 2. 1-3 years – 5Marks 3. Less than one year- 3 Marks	1. Records

3.	Financial Linkages from Bank, SHG, VPRC		1. If more than 1 linkages – 10 marks 2. If 1 linkages – 5 Marks	1.Records 2. Bank Passbook
4.	Repayment of Existing Loans		1. Regular Repayment- 10 Marks 2. Short time Default due Valid reason- 5 Marks. 3. Willful Defaulter- 0 Marks	1. Records 2. Bank Passbook
5.	Special Enterprises (COVID-19 Mask, Sanitizer, activities).		1.If Special Enterprises- 10 marks 2.If not – 5 marks	1. Records / Documents
	Total Score (out of 50)			
Challenges faced during COVID-19 pandemic period:				
Over all Observation:				

Office bearer signature

4 b. Start Up Fund Support for Skilled Youth Migrant Returnees

Nature of Support:

The project focuses on skilled youth migrant returnees from any source including within state, within country or from abroad, aspiring to become an entrepreneur or a startup. Further, they shall become spark/trainer and their enterprise shall be promoted as Community Skill School (CSS), if needed.

This will be a one-time fund support, with a maximum of Rs.1,00,000/- per skilled youth migrant returnee for both existing and creation of new enterprises particularly, nano and micro enterprises.

Criteria:

1. The applicant should belong to TNRTP implementing block.
2. The applicant can be from within the district, state / country / abroad.
3. Age group (female) should be between 18 and 40 years old.
4. Age group (male) should be between 18 and 35 years old.
5. Applicant should be from the SHG household.
6. Direct or job experience in the trade/ the required skill set/ activity domain
7. Preference will be given to:
 - Only earning member of the household.
 - Applicants with prior experience in the trade/activity/ having required skill set.
 - Already undertaken EDP training.
 - Returnees skilled under the programs of RSETI, DDUGKY, NSDC, TNSRLM etc.
 - Already applied for activity or enterprise loan under existing schemes like Mudra/DIC/etc.
8. The enterprise activities in the negative list of the ESMF guidelines will be rejected. (Negative list is annexed).

Potential new activity/enterprises:

There are some potential sector / trades that have inherent advantages to start new enterprises / activity including manufacturing, servicesales & retail, construction, agriculture implements repair will be preferred for the start-up loan assistance. Through the proposed package preference will be given to new activity / enterprises activities based on the local economy and emerging market demands.

In priority sectors, trades to which preference will be given are indicated below.

Manufacturing/ Production Sector: Apparel-garments/tailoring, including curtains, mask, gloves, fashion jewellery, production of health and hygiene products such as hand wash, sanitizer, health mix, herbal products etc,

Service Sector:Catering, welding, plumbing, auto mobile repair / carpentry, electrical works, disinfection services, mechanic shops, home appliance, mobile sales and services, beauty parlors, flour mills, small farm inputs suppliers, marketing support, customer relation, financial &activity development services- like OSF), etc.,

Retail: Vegetable / fruits vending (door to door product sales), small outlets/ petty ops etc., above, given sectors / trades are indicative.

The enterprise activities in the negative list of the ESMF guidelines will be rejected. (Negative list is annexed).

Application Process:

An eligible applicant to avail "start-up fund support for skilled youth migrant returnee" will submit the application along with relevant documents to the concerned VPRC.

List of document to be attached

- ID proof
- Age proof
- Education proof (if available)
- Proof of work experience
- Activityplan
- Copy of bankpassbook
- Certificate of skilltraining related to activity plan (if available)
- Passport copy (in case of foreign returnee)

A copy of application will be available in the project website "www.tnrtp.org".

Selection Process:

- DPMU will obtain the list of returnees from abroad, interstate and inter district from district administration and share the list with BPMU &VPRC.
- VPPC& PLF members will be given orientation on steps to be followed and selection / scrutiny process.
- VPRC and CPs will be trained on the process of application filling and they will facilitate migrant worker fill up application form.
- VPRC with the support of BPMU will mobilize the application from eligible individuals, based on the field Verification.
- VPRC willscrutinize the application, review activity plan, conduct personal interview and finalize the applications. DPMU & BPMU will support the VPRC members.
- Final list of selected candidate will be shared by the VPRC with the copy of resolution / minutes to DPMU for release of funds.
- Minimum 20% of the selected applicants should be physically verified and validated by the District Executive Officer.

The mobilization and finalization of the application will be carried out within 10 days.

Fund Flow:

As per District C19AP plan, State Project Management Unit (SPMU) will release funds to District Project Management Unit (DPMU). Thereafter, based on per village panchayat allocation, funds will be transferred to Village Poverty Reduction Committee (VPRC) account, on demand generated (as per total amount consolidated after applications are assessed and selected at the appropriate level). VPRC after receiving funds will be released to individual entrepreneur account.

VPRC will transfer amount into individual entrepreneur on signing agreement and record in C19AP register. A separate account head (not necessary to open separate bank account) in the relevant registers will be maintained with the name of 'TNRTP Covid Assistance Package Fund' by VPRC.

Repayment:

- The Individual shall repay the amount to the VPRC as fixed by them.

The activity process standard for the fund flow from SPMU to Entrepreneur is as below:

- SPMU to DPMU: Within 3 working days after receiving district C19AP Plan;
- DPMU to VPRC : Within 3 working days after receiving demand of total application consolidated funds; (BPMU to facilitate)
- VPRC to Individual Entrepreneur: Within 4 working days after receiving funds from DPMU; (BPMU & Community Professional to facilitate)
- The entire activity transaction from SPMU to Entrepreneur should be completed in 10 working days.

Activities to be carried out by the VPRC:

- VPRC will execute an agreement with the DPMU, TNRTP.
- VPRC will mobilize application, scrutinize application review activity plans and monitor the new enterprises.
- VPRC after releasing funds will do follow-up on repayments.
- Submit status report to BPMU/DPMU.
- Fund utilization certificate will be submitted within 3 months on release of funds to migrant returnee.
- For every activity documentation in the form of entry in registers, photos/videos etc., to be maintained by VPRC and report to BPMU.

Role of DPMU/ BPMU:

- DPMU shall execute an agreement with the VPRC to monitor activities and the accounts for fund release and repayment.
- The project team both DPMU & BPMU will physically inspect enterprises started by the migrant returnees, and monitor activities carried as per activity/ activity plan.
- BPMU will mobilize and collect the periodical report from the VPRC and submit to DPMU.
- DPMU and BPMU will provide necessary technical support to the enterprises.

Monitoring and Reporting:

Monitoring and reporting the progress of the enterprises / activities is very essential. Hence at the SPMU level, monitoring officers have been assigned for Districts and the DPMU level officials for the block level and field level monitoring. These project officials will ensure effective implementation of the COVID-19 Assistance Package. Further, fortnightly report on the progress and fund utilization from the BPMU will be sent to the DPMU and reported to SPMU. The SPMU will provide necessary guidelines and support for monitoring of CAP activities, including formats and digital solutions (if possible).

- Nodal officers from SPMU will monitor the district level activities.
- Nodal officers from DPMU will monitor the block level activities.
- The BPMU will monitor the village level activities.
- VPRC will monitor the activities of the individuals/enterprises.
- VPRC will submit the report on the activities carried out by the enterprises on agreed timeliness.
- DPMU will review the progress and monitor the enterprises at least once in a month.
- Reporting units.

VPRC → BPMU → DPMU → SPMU

Estimates of Coverage and Targets:

a) No. of Districts	:30
b) No. of persons per District (average)	:167
c) Expected Households to be covered	:5010
d) Per Household average fund support	: Rs.1,00,000
e) Total Estimate Budget	: Rs. 50.10 crore

Tamil Nadu Rural Transformation Project
COVID-19 ASSISTANCE PACKAGE
APPLICATION FORM FOR SKILLED YOUTH MIGRANT
RETURNEE

BASIC DETAILS

1. Name of the Youth:

2. Father Name/ husband name:

3. Date of Birth & Age:

4. Gender : Male / Female / Others

5. Religion :

6. Community : BC/MBC/ SC/ST/others

7. Whether belonging to women headed house hold: Yes / No.

8. Differently Abled : Yes / No

9. Aadhar Number/
Any government approved proof:

10. Address for Communication :

Affix your photo
here

11. Mobile No : _____
12. Educational Qualification : _____
13. Nature of migration :Abroad/interstate/inter district
Specify the place : _____
14. Are you a SHG Member : Yes / No
- a. (If yes) Mention the Name of the SHG: _____
- b. E-mathi portal SHG code : _____
- c. (If No) Any Household member belonging to SHG :
- Mention the Name of the SHG : _____
 - Relationship with the SHG Member : _____
 - E-mathi portal SHG code : _____
15. Aadhaar seeded bank account details of the migrant returnee
- Account Number : _____
- Name of the Bank Branch : _____
- Branch : _____
- IFSC Code : _____

SKILL DETAILS

16. Name of the skill training course attended : _____
17. Name of the training institution / agency and scheme under which skill training attended? _____

18. Year of course completion :

PROPOSED ENTERPRISE DETAILS

19. Name of the activity / enterprise for which grant is required? :

20. Type of activity : Farm / Non-farm

21. Whether activities plan prepared and attached with this application?: Yes /No

Summary of enterprise proposed :

Any prior experience as an entrepreneur?: Yes/ No

(If Yes, how many years)

Whether employed in similar nature of activity proposed : Yes / No

(If Yes, how many years)

In what capacity :

How many years :

Where Specify location :

22. Completed or registered any EDP programme: Yes / No.
If Yes, please enclose the details of institution with the course

**Proposed activities under Covid-19 Assistance Package
& Fund Requirement details:**

No	Proposed Activity	Amount Required (Amount in Rupees)	Timeline
1.			
2.			
3.			
Total Amount			

Declaration:

I hereby declare that the above furnished details are true to the best of my knowledge and request you to sanction the loan to carry out my Enterprise activity.

Date:

Signature of the Entrepreneur

Name of the Entrepreneur

Existing Loan Details:

No	Loan source	Date of loan received	Loan amount (in Rupees)	Interest rate	Amount to be repaid as on 31.03.2020	Amount repaid as on 31.03.2020	Balance amount to be repaid	Reason for delay not paying the loan
1.								
2.								
3.								
4.								

Signature of the Entrepreneur

Selection Committee at the Village level Village Poverty Reduction Committee

Observations by VPRC :

Application : Accepted / Rejected

If Rejected Reason:

Signature of VPRC Office bearers

From

Youth migrant returnee (name)

Door no. Name of the street address

Village (name)

Habitation (name)

Block (name)&District (name)

To

Village poverty reduction committee

Village (name)

Block (name)&District (name)

Sir / Madam

Sub: - Requesting start up grant under Covid Assistance Package -
Reg.

I hereby submit our application for start-up grant under Covid Assistance Package to initiate new Enterprise. Also we here with enclosed the following details

1. Activity Plan.
2. Copy of the bank passbook.
3. Aadhar Number/ Any government approved document
4. Proof of Migration
5. Proof of experience
6. Passport copy (if applicable)
7. Certificate skill training related to activity

We kindly request you to provide the start-up grant under Covid Assistance Package to start new enterprise.

Thanking You.

Yours Sincerely

Tamil Nadu Rural Transformation Project

COVID-19 ASSISTANCE PACKAGE

ASSESSMENT FORM FOR SKILLED YOUTH MIGRANT RETURNEE

General Information

District		Name of the Entrepreneur	
Block		Name of the SHG	
Village Panchayat		Nature of the activity / enterprise	
Hamlet		Date of Assessment	

Assessment

No	Particulars	Points	Scoring (in points)	Means of verification
1.	Evidence of reverse migration	(No marks)	If evidence available and produced proceeds assessment process else reject the application.	1. Name in the list obtained from any Government source. 2. Proof of work experience at any place 3. Name listed in Government migrant portal 4. Self-certification and approved by VPRC
2.	Age and Date of Birth	(No marks)	Only if the age is between 18 and 35 for male (40 for female) precede the process.	1. Any Government ID proof for age.
3.	Is the applicant, member of an SHG		1. If SHG Member (10 Marks) 2. If member of an SHG household (5 Marks)	1. Records

4.	Migrant returnee an earning member of the household.		1.If Yes (10 marks) 2. If No (5 marks)	1. Records
5.	Member from socially disadvantaged sections/ ST/SC/Differently abled / Transgender / Vulnerable		1.If yes (5 Marks) 2. If No (0 Marks)	1. VPRC, PLF Records 2. Other Government ID proof
6.	Completed skill trainings under any Govt. programs (RSETI, DDUGKY etc.) / Registered for any EDI program		1.If yes (10 Marks) 2. If No (5 Marks)	1. Course completion certificate/ Evidence of Course Registration
7.	Completed any EDP programmes		1.If yes (5 Marks) 2. If No (0 Marks)	1. Proof of certificate
8.	Already applied for new business activity loan under existing schemes like Mudra/DIC/etc.		1. If yes (5 Marks) 2. If No (0 Marks)	1. Any relevant proof
9.	Experience of the skilled youth migrant returnee in the proposed trade (in any job role)		1. Two years and above (10 Marks) 2. One to two years (5 marks) 3. No experience (0 Marks)	1. Experience Certificate 2. Self-certification.
10.	Repayment of existing Loans (if applicable)* <i>If not applicable, then the overall score for the candidate should be calculated as a percentage of 90. For example, if a candidate does not have a loan and that person gets 80 marks out of 95, then the total percentage score would be</i>		1. Regular repayment (10 Marks) 2. Short time Default due valid reason (5 Marks). 3. Willful Defaulter (0 Marks)	1. Records 2. Bank Passbook

	$(80/95)*100=84\%$			
11.	Proposed enterprise location		1. Within TNRTP implementing area (10 Marks) 2. Nearby TNRTP implementing area (10 km from TNRTP block boundary) (5 Marks) Location more than 10 Km radius from the block boundary (2 Marks)	1. Activity Plan
12.	Activity enterprise proposed : Special / Green / Social enterprises (mask, sanitizer, gloves, sanitary napkin, bio fertilizers, nutritional products, herbal, health products, NTFP, tribal products)		1. If Yes (10marks) 2. If No (5 marks)	1. Records / Documents
13.	Number of persons expected to be provided jobs. Other than entrepreneur		1. More than 2 (5 marks) 2. 1 person (3 marks) 3. If no person (0 marks)	
14.	Partnership created or established/identified for marketing, raw material, input supply.		1. If More than 2 (10 marks) 2. If up to 2 (5 marks)	1. Proof, records or 2. Letter obtained from any establishments
	Total Score (out of 100)		Percentage: %	
Challenges faced during COVID-19 pandemic period:				
Over all Observation:				

Signature of Office Bearers

Tamil Nadu Rural Transformation Project

Skilled Youth Migrant Returnee

Activity Plan Application

Profile of the enterprises

1. Name of the Entrepreneur

2. Communication Address:

3. Contact Number:

4. Type of activity: Farm / off – farm / Non- farm
(Specify the activity)

5. Name of item / product / service / activity:

6. Location of the organization
 - a. Village:
 - b. Block:
 - c. District:

7. No of staff
 - a. Full time staff:
 - b. Part time staff:

8. Whichever is applicable

a. Expected production capacity / year (for Production sector):

b. Expected service delivery / year (for service sector)

Total Revenue / Year:

9. Total Profit / Year:

Activity plan:

Sl. No	Elements	Particulars	Amount/year	Specify details
1.	Possible source of Capital	Own investment		
		Working capital loan		
		Subsidy		
		Total		
2.	Expenditure on production/ services	Raw material		
		Operating expenses		
		Marketing & Distribution Expenses		
		Administrative expenses		
		Other expenses		
		Total expenditure		
3.	Activity profitable analysis	Sales revenue		
		Income from other sources		
		Total income		
		Net Profit (2) – (3)		

FUND REQUIREMENT FROM CAP FOR ESTABLISHING THE ENTERPRISE:

Sl. No	Particulars	Amount
1.	Cost for activity infrastructure (Moveable and fixed asset)	
2.	Cost for operations	
3.	Cost for the input purchase/ service delivery	
4.	Other	

Grievance Redressal

The Project’s Grievance Redressal Mechanism (GRM) practices will be followed for ensuring transparency and accountability for Covid- 19 Assistance Package with an objective to enhance the operational efficiency and ensure citizen awareness/engagement.

As the project’s ICT platform for GRM is under construction, concerns/grievances received from community members/CBOs/staff on CAP will be addressed by the existing Grievance Redress Committee formed at the SPMU headed by COO, DPMU headed by DEO and BPMU headed by BTL (GRC, GRO, appellate authority, etc.,). This committee will be responsible for receiving grievances/concerns, looks into prima facie of compliant, register them, classify grievances and follow project standard service time for responding/resolving grievances. One person will be designated as Grievance Redressal Nodal Officer to oversee the entire GRM process including unresolved grievances that need to be escalated to next higher level by handling grievances confidentially, impartially, and transparently. A dedicated toll free number and website for registering complaints will also be put up in place for community/people to access and submit their grievances. Further, the contact details and designation of various level of Grievance Redressal Nodal Officer will be displayed.

Project Level	Name & Designation of GRM Nodal Officer	Contact details
SPMU	Thiru. J. Sampath Chief Operating Officer	044- 4344 3200 Toll free number tnrtpstate@gmail.com www.tnrtp.org
DPMU	Respective DEOs	Respective district mail IDs Toll free number www.tnrtp.org
BPMU	Respective Block Team leader	Toll free number Respective Block office mail IDs www.tnrtp.org

Communication tools including, displays, communication info-lets, disclosures mechanisms, etc., will be shared with districts and CBOs for effective grievance redressal information dissemination. Further periodic

monitoring of the grievances redressal status at all levels will be carried out by reviewing and documenting the entire process.

Communication for Transparency and Accountability for C19AP:

The Package will be widely publicized in media to attract applications from potential beneficiaries. The modes for outreach are media release, short videos for social media and digital flyers. Electronic mass media and TV channels will be used to inform communities about the entitlements and eligibility for the Package. An initial phase with the launch of the Package will promote the overall package and subsequently, each sub-category of beneficiaries will be targeted for communication. Internal communications within the project staff and with line departments and district officials will also be taken up.

Specific communications outputs for each category of support within the overall package will be created by the SPMU. Messages will be posted and if required promoted/ advertised on social media handles of the Project. The entire communications will be developed in conformity with the guidelines for Covid-19 and adhere to social distancing norms avoiding any congregations.

**HANS RAJ VERMA
ADDITIONAL CHIEF SECRETARY
TO GOVERNMENT.**

//True Copy//

**Sd/-
Section Officer**