

In Supersession of	
MSME Div. Circular No.	Date
53/2014	01.08.2014
MSME Div. Circular Letter no.	Date
4/2015	18.12.2015

July 4, 2016

TO ALL OFFICES

MSME DIVISION CIRCULAR NO. 36/2016
PNB WEAVER MUDRA SCHEME (PNBWMS)

Detailed guidelines in respect of **PNB WEAVER CREDIT CARD SCHEME (PNBWCC)** were circulated vide MSME Division Circular No.53/2014 dated 01.08.2014. Now, as a new initiative and in order to achieve the MUDRA targets as well as to achieve the targets of lending to Micro Enterprises, a new scheme called **PNB Weaver Mudra Scheme (PNBWMS)**, in coordination with office of DC (Handlooms), Ministry of Textile, GOI, has been formulated by incorporating the benefits of **Margin money assistance, Interest subsidy and Credit Guarantee**. These benefits are the sub-component of 'Concessional Credit' component of package approved for handloom sector by GOI which was also available in PNB WCC scheme. One of the additional features of the new scheme is that the Ministry is providing the subsidy fund directly to the bank and not through NABARD.

2. As advised by DC (Handlooms), Ministry of Textile, on pilot basis, the scheme was initially launched in Varanasi (U.P.) and Bhubaneswar (Odisha) for which guidelines were circulated vide MSME Division Circular letter no. 4/2015 dated 18.12.2015.

3. Now, in view of successful completion of pilot run, it is decided to extend the '**PNB Weaver Mudra Scheme**' to PAN INDIA. In view of launch of new scheme the existing scheme i.e. PNB Weaver Credit Card (WCC) now stands withdrawn with immediate effect. The fresh advances to handloom weavers shall be granted under PNB Weaver Mudra Scheme (PNB WMS). However repayment of existing term loan / WCTL under PNB WCC scheme will continue to be as per the terms of finance as per existing sanctions till maturity of these loans. Any application pending at branches under PNB WCC scheme shall be disposed off, as per PNB WMS scheme, latest by 31.08.2016.

4. In order to provide applicable margin money subsidy, interest subsidy & Credit Guarantee fees, **BO: Parliament Street, New Delhi-110001 (D. No. 015300)** has been designated as nodal branch for holding the funds to be received from DC (Handlooms), Ministry of Textile, GOI. Nodal Branch has also

been authorized to process & transfer funds for the claims, received from the branches through respective circle offices.

5. General Guidelines under PNB Weaver Mudra Scheme & operational guidelines, mechanism & formats of lodgment of claim is available at **Annexure-A & Annexure-B** respectively.

6. Further, list of clusters identified by DC (Handlooms), Ministry of Textile, GOI is available at **Annexure C**. However, the financing is not restricted to above clusters or by any specific branch i.e. financing can be done by any branch of the bank in India.

7. All concerned are advised to note the enclosed guidelines for meticulous compliance.

(VED MATHUR)
GENERAL MANAGER

Enclosures:

Annexure A: - PNBWMS Scheme.

Annexure B: - Operational guidelines, Mechanism & Formats for lodgment of claim.

Annexure C: List of Clusters identified by GOI.

INDEX:-PNB WEAVER MUDRA SCHEME (PNB WMS).

PNB WEAVER MUDRA SCHEME(PNBWMS)

1. INTRODUCTION

At present, bank has weaver credit card scheme where loans to weaver are granted as per the scheme of ministry of textile under which maximum limit is restricted to Rs. 2 lac. With the introduction of MUDRA loan under PMMY, it is desired by Ministry of textile, GOI for financing working capital needs of weavers under SHISHU and KISHORE Category alongwith issue of MUDRA card.

2. After detailed discussion with DC (Handlooms), Ministry of Textile, GOI, we have prepared a new product specifically for financing working capital needs of weavers (upto Rs. 50000/- to be categorized under SHISHU and for above Rs.50000/- & upto Rs.5 lakh to be categorized under KISHORE category), where DC (Handlooms), Ministry of textile, GOI has agreed to extend financial assistance in respect of margin money subsidy, interest subsidy and CREDIT GUARANTEE fees. The brief of the scheme is as under:-

2. OBJECTIVE

The Handloom Scheme aims at providing adequate and timely assistance from the Bank to the weavers to meet their credit requirements i.e. for investments need as well as for working capital in a flexible and cost effective manner. The Scheme will be implemented both in rural and urban areas.

3. ELIGIBILITY

Existing Handloom Weavers involved in weaving activity would be eligible. As far as eligibility condition is concerned, it has been informed that the person should have been a handloom weaver at the time of taking loan. The borrower is a weaver, can be ascertained from any one of the following:

- (a) Weavers' Identity card issued by the O/o DC (Handlooms),
- (b) Health card issued as a part of implementation of Health insurance scheme,
- (c) from the certificate or Identity cards issued by the State Government.

The applicant should not be defaulter of any bank. All accounts should be sanctioned subject to satisfactory report from CIBIL (Credit Information Bureau (India) Limited).

4. PURPOSE

To provide the financial assistance for working capital requirement of the weaver.

5. NATURE OF LIMITS

Cash Credit Limit- Maximum upto Rs. 5 lakh.

6. EXTENT OF LOAN

Need based, subject to ceiling of Rs. 5.00 lakh per borrower, by way of Cash Credit/WC.

7. FIXATION OF CREDIT LIMIT

(i) Working Capital Limit:

The Working Capital limit would be assessed by simplified turnover method.

8. MARGIN

20% of project cost (Working Capital Requirement).

Note:- Govt. to bear margin @ 20% of cost of project (Working Capital Requirement) with a maximum of Rs. 10000/-. Rest amount to be borne by borrower.

9. PNB SCORE SME

Applications will be evaluated under “PNB SCORE SME MODEL” for loans **above Rs.2 Lakh and up to Rs.5 lakh**. As per extant guidelines, loans upto Rs. 2 Lakh are exempted from scoring.

10. GOVERNEMENT SUPPORT TO HANDLOOM WEAVERS

a) Interest subsidy-To provide working capital loans at the **interest rate of 6% to handloom sector**; the quantum of interest subsidy to be borne by the GOI will be limited to the difference between the actual rate of interest as applicable/charged by the Banks and 6% interest to be borne by the borrower. The maximum interest subvention would be capped at 7%. Interest Subsidy as applicable will be provided for maximum 3 years from the date of first disbursement. **Interest subsidy will be credited to the account of the borrower on quarterly basis.** However, interest subsidy will not be available from the date the loan account turns Non Performing Asset (NPA) even within the period of 3 years.

And

b) Margin money assistance @ 20% of the project cost subject to a maximum of Rs. 10000/- per weaver will be provided, which will enable the handloom weavers to leverage this amount for borrowing loans from the banks. Margin money subsidy will be credited to the account of borrower after sanction of the loan.

And

c) Annual Guarantee Fee (A.G.F.) (All accounts should be covered under credit guarantee schemes of credit guarantee corporations).

(i) For loans upto loan of Rs.50000/-

In excess of 0.25% will be borne by bank. Annual Guarantee fee (A.G.F.) of 0.25% of loan amount will be borne by GOI for a maximum period of 3 years.

(ii) For loan above Rs.50000/- & upto Rs. 5 lakh.

Entire credit guarantee fees be borne by GOI for a maximum period of 3 years.

11. ISSUE OF CARD

(i) For Loans upto Rs.50000/-

To be disbursed by way of MUDRA Card.

(ii) For Loans above Rs.50000/-

MUDRA Card to be issued for a maximum of Rs.50000/-. Amount above Rs.50000/- will be disbursed by way of opening regular CC account.

The beneficiaries under the Scheme will be issued with a RUPAY Card having the daily limit of Rs.25000/- per day or as per the extant guidelines of the bank in respect of card limit and daily withdrawal limit.

12. VALIDITY PERIOD OF LIMIT:

The PNBWMS limit sanctioned will be valid for 3 years, subject to annual review by the bank, based on genuine trade transactions and satisfactory track record.

13. REVIEW/RENEWAL/ENHANCEMENT OF LIMIT:

(i) The review may result in continuation of the facility, enhancement of the limit or cancellation of the facility, depending upon the performance of the borrower. Need based enhancement will be considered within the overall limit of Rs 5 lakh for borrowers having satisfactory performance / conduct of account.

(ii) Yearly review shall be done by the incumbent incharge / sanctioning authority on the basis of the last 12 months turnover of genuine trade transactions. Further operations in the account shall be allowed only if the account is operated satisfactorily during the last 12 months. The limit will be renewed at least one month before expiry. Format of renewal/enhancement attached as **Appendix II** may be used. If the renewal is with the same limit, it may be renewed by issuing a fresh sanction letter to the borrower.

(iii). If there is any variation in the existing limit, fresh documents are required to be obtained.

14. SECURITY

Hypothecation of assets i.e raw material, work in progress (W.I.P.), finished goods etc. created out of bank loan & margin. The loans must be covered under Credit Guarantee scheme of Credit Guarantee Corporations.

15. INSURANCE COVER

Insurance cover may be arranged **by the bank for** the assets financed as per existing norms and charges for the same to be borne by the beneficiary and to be debited to his loan account.

16. INSPECTION & MONITORING OF ACCOUNTS:

(i) Visits to the units by staff and review of operations in the account may be used as tools for monitoring loan accounts covered under the scheme. Stock statements and financials are required to be submitted by borrower for loans above Rs. 2 lakh.

(ii) Branches should maintain a proper record of periodical inspections in Stock Inspection Register (PNB 443) for applicable accounts, indicating whether the inspections are being conducted according to prescribed time schedules.

(iii) Stocks charged to the Bank by way of hypothecation in PNBWMS are required to be inspected and physically checked/verified by the Incumbents incharge/Bank Official as per terms of sanction of account and as per **Appendix-III**.

(iv) Bank's name plates reading as under must normally be displayed on the hypothecated goods and on the places of storage of such goods: "HYPOTHECATED TO PUNJAB NATIONAL BANK".

17. RATE OF INTEREST

Linked to Base Rate of the Bank as per Bank's policy.

The rate of interest shall be charged as prescribed by the Bank from time to time issued through Loans and Advances circulars. Presently as per IRMD LA Circular No. 26/16 dated 31.03.2016 & 37/2016 dated 30.04.2016 :

(i). **Upto Rs. 50000/- (Shishu Category)** – MCLR (at present 9.40%).

(ii). **Above Rs. 50000/- & upto Rs. 5 lakh (Kishore Category)-** MCLR(at present 9.40%)+2.25%.

18. LOAN APPLICATION AND DOCUMENTATION:

Similar to Mudra Card Scheme or as per extant guidelines. Stock statements and financials are required to be submitted by borrower for loans above Rs. 2 lakh.

19. DISPOSAL OF LOAN APPLICATION

Maximum time schedule as per the amount of the proposals under MSE advances is as under:-

Credit Limits	Time Schedule (Maximum)
Upto Rs. 5 lakh	2 weeks

It should also be ensured as under;

(i) All loan applications are entered in loan application receipt & disposal register and date of disposal be marked.

(ii) The branches should also acknowledge all such loan applications, which are complete in all respects as per checklist on the same day i.e. the day on which the application is received by the branch.

(iii) The above time norms are the maximum period allowed for disposal of MSE loan applications. Endeavour should be made to dispose of the applications at the earliest.

20. LOANING POWERS:

Presently within the vested loaning powers of Incumbents incharge of all branches.

21. SERVICE CHARGES FOR ISSUE OF CARDS:

As per extant guidelines of bank with respect to Mudra loans under PMMY scheme.

22. CLASSIFICATION OF ADVANCES:

Limits sanctioned under the scheme shall be classified as **Micro Enterprises** under the **MSE** advances and appropriate codes for the following should be filled in MIS 'V' detail in customer account maintenance.

1.	SCHEME CODE	
a)	OD facility	ODMUD
b)	CC facility	CCWMS
2.	SECTOR CODE	PRIOR.
3.	SUBSECTOR CODE	
	for units having investment in P&M upto Rs.10.00 lakh	20010
	for units having investment in P&M above	20020

	Rs.10.00 lakh & upto Rs.25.00 lakh	
	for units having investment in P&M above Rs.25.00 lakh & upto Rs.100.00 lakh	20030
4	Occupation Code Desc	Occupation Code
	ENTREPRENEUR	ENTPR
5.	Borrower Category Code Desc	Borrower Category Code
	HANDLOOM WEAVERS	HNDLM
6.	Purpose of Adv code desc	Purpose of Adv code
	WORKING CAPITAL FIN	WKGCP
7.	Mode Of Advance code Desc	Mode Of Advance code
	PNB WEAVER MUDRA SCHEME (Mandatory)	WMS
8.	Type Of Advance code desc	Type Of Advance code
	CC	001
	OD	004
9.	Nature Of Advance code desc	Nature Of Advance code
	Fully secured advance	001
	Partly secured advance	002
	Unsecured advance	003
	Others	999
10.	Gurantee Cover Code desc	Gurantee Cover Code
	Credit guarantee-Micro and Small Entrp (Mfg and Services)	CGTSI
11	Industry code desc	Industry code
	Manufacture of Wearing Apparel,except Fur Apparel	M0181
	Other textiles	TEXTO
12	Free Code 7 code desc	Free Code 7 code
	PRADHAN MANTRI MUDRA YOJANA	PMMY

23. OPERATIONAL DETAILS & OTHER GUIDELINES

- i. Existing Weaver who meets the eligibility criteria may be brought under the PNBWMS Scheme and supplementary agreement in **Appendix IV** is to be obtained.
- ii. Sanction letter/Statement of account/pass book/ cheque book be issued by the bank to PNB Weaver MUDRA Scheme borrower as applicable.
- iii. Other guidelines issued by RBI / Bank shall be complied with regard to such advances.
- iv. Operations in the PNBWMS account would be done through the parent/issuing branch. Considering the nature of operations of weavers, it is expected that most of the drawings in the account would be in cash and this may be facilitated through cheques.
- v. Undertaking to be obtained from borrower as per **Appendix I**, format for renew/review of PNBWMS as per **Appendix II**, Format for half yearly visit report of Incumbent Incharge as per **Appendix III**, Supplementary agreement as per **Appendix IV**.

- vi. All accounts should be sanctioned subject to satisfactory report from CIBIL (Credit Information Bureau (India) Limited).
- vii. Sale proceeds of Goods supplied to Govt. Departments by all the Handloom weavers be routed through their accounts to keep the accounts in order.
- viii. **Dedicated email id of Nodal branch : Parliament Street, New Delhi-110001 (D. No. 015300)** to be used under the PNB WMS scheme is [**wms@pnb.co.in**](mailto:wms@pnb.co.in) .

LETTER OF UNDERTAKING

The Manager,
Punjab National Bank,
BO:

Reg : Availment of credit under PNB WEAVERS MUDRA SCHEME(PNBWMS).

The applicant hereby undertakes to abide by the under mentioned terms and conditions of PNBWMS of Rs..... (Rupees.....) under OD/Cash Credit Limit Scheme of the Bank.

- (i) That the advances taken/ to be taken under the PNBWMS Scheme shall be utilized for productive activities & not for other purposes.
- (ii) That the service charges under PNBWMS Scheme shall be paid as prescribed by the bank from time to time.
- (iii) The card to be issued/ issued shall be valid for three years subject to annual review by the bank, based on genuine trade transactions and satisfactorily track record.
- (iv) For the sake of identification, the pass book given / to be given shall be accompanied with the PNBWMS for the purpose of cash withdrawals at the branch.
- (v) That card under PNBWMS scheme is the property of Punjab National Bank and it is not transferable. The bank reserves the rights to cancel the card by a letter in writing at any time without assigning any reason whatsoever.
- (vi) That in case any information given in the loan application form is found false, the bank in its discretion, may refuse to advance/ further advance and whole amount advances, if any, with interest and other charges shall become immediately recoverable by the bank.
- (vii) That the bank may at its whole discretion to refuse any withdrawal to the Card Holder in case of default and/ or any other irregularity in operation of the PNBWMS account.
- (viii) That the outstanding in the account shall be secured by way of charge on primary/collateral security.
- (ix) That in case card issued under PNBWMS scheme is lost or stolen, the card issuing branch shall be informed immediately.
- (x) That all costs of collection of dues, legal expenses and other charges shall be paid in case it becomes necessary to refer the matter to a collection agent or to the recourse to enforce payment or otherwise.
- (xi) That the bank can exercise the right of lien and set off for recovery of any dues under PNBWMS.
- (xii) That the bank is entitled to add, alter and amend any of the above terms and conditions of PNBWMS as it deems fit in its absolute discretion and without assigning any reason whatsoever and the same shall be binding on me.
- (xiii) That the card issued under PNBWMS scheme shall be returned against a proper receipt and not withstanding such return of card/ termination. All dues to the bank arising out of and in connection of issue and utilization of PNBWMS card shall be paid as prescribed by the bank.

Thumb impression/Signature
of the borrower.

Name_____

Address_____

Place :
Date:

Format of Renewal of Account

PUNJABNATIONALBANK

BO: _____

1	Name of the borrower					
2	Asset Classification :-					
3	Date of sanction			4. Sanctioning Authority		
5	<p>Give details of the terms & Conditions which have not been complied with & reasons thereof:- The steps being taken in this regard be given.</p> <p>i) Date of documents :-</p> <p>ii) Whether all necessary documents have been obtained. :-</p> <p>iii) Date & period of last BC letter :-</p>					
6	Position of account as on.....					
	Nature of Facility	Limit Sanctioned	V.S. (As on date of visit)	DP	Balance	Remarks
	CC					
7	Stock verification					
	Date of verification by Bank Official :-					
	Approximate Valuation on the date of visit :-					
	Comments on the turnover of stocks :-					
	Whether the stocks are fully insured :-					
8	Conduct of Account					
	Whether the account shows healthy/ Genuine Operational turnover.					
	List of serious irregularities outstanding and steps taken to rectify the same.					
	BM comments on overall performance of the Borrower & adverse features in the borrowal Account.					
	In case the performance of the account is not Satisfactory during the review period, Reasons alongwith corrective steps taken, to be mentioned.					

Limit of Rs.....is renewed for further period of

RECOMMENDING OFFICER

INCUMBENT INCHARGE

FORMAT FOR QUARTERLY/HALF YEARLY VISIT REPORTS

1	Name of the Unit	
2	Whether sole Prop/Partnership/Co-Operative/HUF firms/ etc.....	
3	Name of the borrower/Partner :-	
4	Amount & Date of sanction of Limit :-	
5	Position of account as on.....:-	
6	BM's comments on the turnover of Stocks	
7	Over all Comments on healthy/ Genuine Operational turnover.	

VISITING OFFICIAL

INCUMBENT INCHARGE

DRAFT OF SUPPLEMENTARY AGREEMENT

This Agreement is made at _____ on this _____ day of _____ between PUNJAB NATIONAL BANK, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970 having its Head Office at 7, Bhikaiji Cama Place, New Delhi 110066 and, inter alia a BO: _____ (hereinafter called “Bank”) which term shall include its successors and assigns) and Shri/ M/s _____ (hereinafter referred to as “Borrower” which term shall include the legal heirs/ representatives, successors and assigns).

WHEREAS the Borrower is availing the following facilities from the Bank and the outstanding as on _____ are as under:-

Nature of Facility

Date of loan document

Details of security created

Balance outstanding Rs. _____

WHEREAS in order to bring in simplification in the credit operation, the Bank has formulated Weaver Mudra Scheme.

WHEREAS the Borrower desires to avail the benefit of the Scheme and as such hereby subscribes to the terms and conditions of the Scheme.

WHEREAS the Borrower agrees to convert the limits already availed from the Bank as limits under Weaver Mudra Scheme, to which the Bank has agreed.

NOW THIS AGREEMENT WITNESSETH:-

1. The Borrower agrees that the limits namely _____ availed from the bank be henceforth be styled as Weaver Mudra Scheme limit.
2. The Borrower agrees that the description of the limit in the loan and security documents and also the mortgage detailed above be read as PNBWMS limit.
3. The Borrower agrees that all the terms and conditions as per the loaning and security documents continue to be in force and binding, save and except the modification in the description of the limit.

IN WITNESS WHEREOF, the parties hereto have signed these presents on the day, month and year written above.

.....

BORROWER

FOR PUNJAB NATIONAL BANK

.....

AUTHORISED SIGNATORY

OPERATIONAL GUIDELINES AND MECHANISM OF LODGEMENT OF CLAIM.

1. For PNB WMS scheme operation guidelines and mechanism of lodgment of claims are as under:-

- a. The provision for interest subvention, margin money and credit guarantee will not be open ended, and this will be capped as per the budget provision of GOI.
- b. A weaver is required to approach the nearest branch of our bank for availing the loan, for which an application form is to be filled by the applicant and deposited in the branch along with relevant documents i.e. photocopy of Weavers I-card, photocopy of the Voter I-card/Ration card, his/her photograph etc. Based on the information furnished by the applicant, the application will be scrutinized by the Bank.

2. Methodology for Release of Funds :

FOR BRANCHES:

- a) **Margin money subsidy:** After sanction of loan, financing branch will calculate the margin money subsidy (max. 20% of working capital assessed or Rs. 10,000/- whichever is lower). Then, financing branch will send the claim as per **Annexure-A1** of the said amount with the details of the borrowers covered under the scheme on monthly basis to Circle office within 7 days of end of month.
Amount received from CO/Nodal branch shall be credited to the account of borrower.
- b) **Interest subsidy:** After sanction of loan, financing branch will calculate the Interest subsidy for the quarter in such a way that Minimum rate of interest to be charged from borrower is 6% pa., and interest above 6% (maximum upto 7%) shall be claimed as per **Annexure-A3** on quarterly basis within 7 days from the end of quarter.

Amount received from CO/Nodal branch shall be credited to the account of borrower.

- c) **Credit Guarantee fees:** After sanction of loan, branch will lodge the application on Credit Guarantee portal and claim the Credit Guarantee fees (demand generated from Credit Guarantee portal) for the account. Branches shall on quarterly basis claim the fees as per **Annexure-A2** for all accounts sanctioned during the month to Circle office.
Maximum amount that can be claimed is 0.25% of loan amount if loan is upto 50,000/- and full amount reimbursement in case loan amount is above 50,000/-
Such Annexure shall be submitted within 7 days of end of the quarter.
Amount received from CO/Nodal branch shall be credited to the account of borrower.
- d) **Utilization Certificate:** Branches shall submit utilization certificate (**signed by statutory auditor**) as per **Annexure-C1, C2 and C3** for Margin money, Credit Guarantee Fee and Interest Assistance respectively at the end of

financial year duly signed by Statutory Auditor to Nodal branch with copy to circle office. These annexures should be in conformity with **A1, A2 and A3**.

FOR CIRCLE OFFICE:

All the Circle offices shall keep follow-up on monthly and quarterly basis for timely submission of prescribed **Annexures-B1, B2 & B3** and in turn submit the **consolidated statement** for all the branches to Nodal branch within 10 days of closer of Month/Quarter. Also circle office to look for copy made by branches for Utilization Certificate that is to be in order with certificates A1, A2 AND A3.

For Nodal Branch:

- a) **Margin money subsidy:** Consolidated statement of claims for margin money subsidy from Circle offices shall be received by Nodal Branch on monthly basis. Nodal branch shall reimburse such amount to respective Circle Offices within 2 days from the receipt of such **Annexure B1** from the circle office.
- b) **Interest subsidy:** Consolidated statement of claims for Interest subsidy from Circle offices shall be received by Nodal Branch on quarterly basis. Nodal branch shall reimburse such amount to respective Circle Offices within 2 days from the receipt of **Annexure B3**.
- c) **Credit Guarantee fees:** Consolidated statement of claims for credit guarantee fees from Circle offices shall be received by Nodal Branch on quarterly basis. Nodal branch have to reimburse such amount to respective Circle Offices within 2 days from the receipt of **Annexure B2**.

FOR NODAL BRANCH

Nodal branch as per utilization certificate (signed by statutory auditor) received from branches (Annexure C1, C2 and C3), shall submit “compiled utilization Certificate” Annexure D1 & D2 duly signed by statutory Auditor to Ministry & MSME Division, H.O. within one month of end of financial year.

4. Formula for calculation of Financial assistance

- (i) *Margin Money per borrower: 20% of Project Cost (Working Capital Requirement) and maximum of Rs.10,000/-*
- (ii) *Interest Subsidy per a/c (max. 7%): $\frac{\text{Loan O/S} * \text{No. Of days loan o/s in the Quarter} * (\mathbf{x}\%)}{365 * 100}$*

(x = Applicable Rate of interest Less 6% (to be borne by borrower))

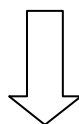
- (iii). *Credit Guarantee fees:* As per extant guidelines of Credit Guarantee Corporations.

Flow Chart for claim of Margin Money Subsidy

Branches:

Branches after sanction of loan amount shall demand for Margin money upfront i.e. 20% of loan amount or Rs. 10,000 whichever is lower. Disbursement is to be made only after getting margin money from concerned Circle office.

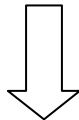
Time period: within **7 days from the end of month.**



Circle Office:

After receiving applications from branches for advance margin money, CO shall move forward the demand to Nodal Branch. Nodal branch will remit money to CO and CO shall release the same to Branches.

Time Period: Within **10 days from end of month**



Nodal Branch:

Nodal Branch after receiving application from CO will remit the funds related to margin money to COs within **2 days of the receipt of claim from Circle Office.**

Credit Guarantee Fee

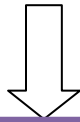
Branch Office:

Branch shall demand for reimbursement of credit guarantee fee on **quarterly basis, within 7 days of close of quarter.**

Credit guarantee Fee shall be demanded as under:

For Loans Upto 50,000/- Reimbursement of 0.25% of loan amount

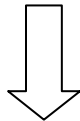
Above 50,000/- 100% reimbursement of fees charged by credit guarantee.



Circle Office:

After receiving applications from branches for credit guarantee fee, CO shall move forward the demand to Nodal Branch. Nodal branch will remit money to CO and CO shall release to Branches.

Time Period: **Within 10 days from the end of quarter**



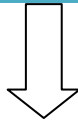
Nodal Branch:

Nodal Branch after receiving application from CO will remit the funds related credit guarantee fee to COs.

Interest Subsidy

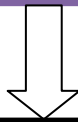
Branch Office:

After disbursement of loan, branches shall demand consolidated interest subsidy claim for every eligible account **on quarterly basis (within 7 days from the end of quarter)** and submit to circle office along with sanction letter. Borrower shall bear an interest @6% pa and over and above shall be claimed as interest subsidy subject to a maximum of 7% pa.



Circle Office:

CO after verification of claims, submit consolidated list to nodal branch **(within 10 days of close of quarter)** for disbursal.



Nodal Branch:

As per data received from various COs, Nodal branch will disburse the amount.

PUNJAB NATIONAL BANK
FORMAT FOR LODGEMENT OF SUBSIDY CLAIM

Annexure-A1

(To be furnished by Branch Office to CO-Within 7 days of end of month)

Scheme for claiming Advance against Margin Money Assistance under PNB Weaver Mudra Scheme

Claim for the Month of	
Name of the Branch and Circle Office	

Margin Money (20% of cost of project (Working Capital Requirement) or Rs. 10,000/- whichever is lower)

(Amt. Rs)

S.N O.	Particulars (Individual Weaver) (Name of unit/borrower)	Details of borrower		Address of unit/borrower					Account No. (OD & /or CC)	Working Capital (Project cost) (including margin)	Amount of loan Sanctioned	Amount of Margin Money Subsidy applied for (20% of Col.4 or 10,000/- Lower)
		Category (Gen/SC/ST/OBC/Other)	Religion	Complete Postal Addresses	Block	District	State	Pin Code				
1	2								3	4	5	6
1.												
2.												
	Total											

Note: Attach separate sheet if required

CERTIFICATE

1. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.

2. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the Branch

PUNJAB NATIONAL BANK
FORMAT FOR LODGEMENT OF SUBSIDY CLAIM
(Credit Guarantee Fee subsidy)

Annexure-A2

(To be furnished by Branch office to CO- within 7 days of close of quarter)

**Scheme for claiming reimbursement against credit guarantee fee under PNB Weaver
Mudra Scheme**

Claim for the Quarter ended	
Name of the Branch and Circle Office	

Credit guarantee fees to be borne by GOI (0.25% of loan amount for loans upto Rs. 50,000/-, and 100% credit guarantee fees for loans above Rs. 50,000/- & upto Rs. 5 Lakh)

(Amt. in Rs)

S N o	Particu lars (Individ ual Weaver) (Name of unit /borro wer)	Details of borrower		Address of unit/borrower					Acco unt No. (OD & /or CC)	CGP AN No.	Actu al amou nt of Fee levie d (Rs.)	Amoun t of credit guaran tee fees Claime d as per above guideli nes (Rs.)	Amoun t of credit guaran tee fees to be borne by bank &/or borrow er (Col.5- Col.6) (Rs.)
		Category (Gen/SC/ ST/OBC/ Other)	Religi on	Compl ete Postal Addre ss	Bl oc k	Dist rict	St at e	Pin Code					
1	2								3	4	5	6	7
1.													
2.													
	Total												

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the Branch

PUNJAB NATIONAL BANK

FORMAT FOR LODGEMENT OF SUBSIDY CLAIM

(Interest subsidy)

Annexure-A3

(To be furnished by Branch office to CO-within 7 days of close of quarter)

Scheme for claiming reimbursement against Interest charged under PNB Weaver Mudra Scheme

Claim for the Quarter ended	
Name of the Branch and Circle Office	

Interest Subsidy (on actual basis above 6% which is to be charged from borrower, subject to a maximum of 7%)

(Amt.in Rs)

S N o	Particulars (Individual Weaver) (Name of unit/borrower)	Details of borrower		Address of unit/borrower					Account No of Borrower (OD & /or CC)	Actual amount of Interest charged			Amount of Interest subsidy Claimed as per above guidelines	
		Category (Gen/SC/ST/OBC/Other)	Religion	Complete Postal Address	Block	District	State	Pin Code		Total of Daily Product (Rs.)	Rate of Interest (%)	Amount of Interest charged	Int. above 6% (%)	Amount (Rs.)
1	2								3	4	5	6	7	8
1.														
2.														
	Total													

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the Branch

PUNJAB NATIONAL BANK
FORMAT FOR LODGEMENT OF SUBSIDY CLAIM

Annexure-B1

(To be furnished by Circle Office to Nodal Branch (within 10 days after end of the month))

Scheme for claiming Advance against Margin Money Assistance under PNB Weaver Mudra Scheme

Claim for the Month of	
Circle Office	

Margin Money (20% of cost of project (Working Capital Requirement) or Rs. 10,000/- whichever is lower)

(Amt. Rs)

S N	Particulars (Individual Weaver) (Name of unit /borrower)	Details of borrower		Address of unit/borrower					Branch	Account No. (OD & /or CC)	Working Capital (Project cost) (includin g margin)	Amount of loan Sanctioned	Amount of Margin Money Subsidy applied for (20% of Col.4 or 10,000/- Lower)
		Cate gory (Gen /SC /ST /OB C/O ther)	Re lig io n	Compl ete Postal Addres s	B l o c k	Di str ict	St at e	Pin Code					
1	2								3	4	5	6	7
1.													
2.													
	Total												

Note: Attach separate sheet if required

CERTIFICATE

1. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.

2. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the CO

PUNJAB NATIONAL BANK
FORMAT FOR LODGEMENT OF SUBSIDY CLAIM
(Credit Guarantee Fee subsidy)

Annexure-B2

(To be furnished by Circle office to Nodal Branch- within 10 days of close of quarter)

**Scheme for claiming reimbursement against credit guarantee fee under PNB Weaver
Mudra Scheme**

Claim for the Quarter ended	
Circle Office	

Credit guarantee fees to be borne by GOI (0.25% of loan amount for loans upto Rs. 50,000/-, and 100% credit guarantee fees for loans above Rs. 50,000/- & upto Rs. 5 Lakh)

(Amt. Rs)

S N o	Partic ulars (Indivi dual Weave r) (Name & addres s of unit /borro	Details of borrower		Address of unit/borrower					Bran ch Offi ce	Acco unt No. (OD & /or CC)	CGP AN No.	Actu al amo unt of Fee levie d	Amou nt of Subsid y Claim ed as per above guideli nes
		Category (Gen/SC/ ST/OBC/ Other)	Religi on	Complete Postal Address	Blo ck	Distr ict	Sta te	Pi n Co de					
1	2								3	4	5	6	7
1													
2													
	Total												

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the Circle Office

PUNJAB NATIONAL BANK
FORMAT FOR LODGEMENT OF SUBSIDY CLAIM

(Interest subsidy)

Annexure-B3

(To be furnished by Circle office to Nodal Branch within 10 days of close of quarter)

Scheme for claiming reimbursement against Interest charged under PNB Weaver Mudra Scheme

Claim for the Quarter ended	
Circle Office	

Interest Subsidy (on actual basis above 6% which is to be charged from borrower, subject to a maximum of 7%)

(Amt. Rs)

S N o	Parti cular s (Indi vidua l Weav er) (Nam e & addre ss of unit /borr ower)	Details of borrower		Address of unit/borrower					B O	Acc ount No of Borr ower (OD & /or CC)	Actual amount of Interest charged			Amount of Interest subsidy Claimed as per above guidelines	
		Category (Gen/SC/ST /OBC/Other)	Reli gion	Com plete Post al Addr ess	Bl oc k	Dis tric t	St ate	Pi n C ode			Tot al of Dail y Pro duc t (Rs.)	R O I (%)	Am oun t of Intt .ch arge d	Int t. ab ove 6 % (%)	Am oun t
1	2								3	4	5	6	7	8	9
1															
2															
	Total														

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme will be maintained by the Branch/Circle office and the amount has been arrived at by aggregation of the above probable data received from branches/ constituents and the bank will refund any amount to the GoI, if found at a later stage that it has been wrongly claimed due any reason whatsoever along-with a penal interest @ 10% p.a or any other rate as prescribed by the GoI on the advance amount.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanction and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI and the same will also be made available for any inspection/audit prescribed by the GoI.

Signature with date & Seal of the Competent Authority of the Circle Office

**PUNJAB NATIONAL BANK
UTILIZATION CERTIFICATE**

(To be furnished by branch to Nodal Branch (Copy to CO) after the end of relevant FY)

Scheme for utilization certificate for Margin money under the Concessional Credit Component (as per PNB WMS) for the Handloom Sector of the Ministry of Textiles, Govt. of India

Branch:	
Circle Office:	
Claim for the FY	

(Amt. Rs)

S N	(Name & address of unit/borrower)	Details of borrower		Address of unit/borrower					Accou nt No of Borro wer (OD & /or CC)	Marg in mon ey clai med duri ng the Year	Actu al amo unt of mon ey rec. durin g the year	Arr ear if any
		Category (Gen/SC/ST/OB C/Other)	Relig ion	Comp lete Postal Addre ss	Blo ck	Distr ict	Sta te	Pin Co de				
1	2								3	4	5	6 (4- 5)
1												
2												
	Total											

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme has been maintained by the Bank and the amount has been arrived at by aggregation of the above data received from branches/ constituents and the bank will refund any amount to the GoI, along-with penal interest @10% pa if found at a later stage that it has been wrongly claimed due any reason whatsoever.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanctioned and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI.

Signature with date & Seal of the Competent Authority of the Bank

CERTIFICATE FROM STATUTORY AUDITORS

Certified that the claims lodged by the Bank are in conformity with the scheme notified by the Govt. of India and are true to the best of my knowledge and belief based on the records made available to me by the Bank. The records made available to us have been verified/ audited by me/us and were found to be correct.

Signature with date & Seal of the Statutory Auditor/ Chartered Accountant

**PUNJAB NATIONAL BANK
UTILIZATION CERTIFICATE**

(To be furnished by branch to Nodal Branch (Copy to CO) after the end of relevant FY)
Scheme for utilization certificate for credit guarantee fee under the Concessional Credit Component (as per PNB WMS) for the Handloom Sector of the Ministry of Textiles, Govt. of India

Branch:	
Circle Office:	
Claim for the FY	

(Amt. Rs)

S N	Name and account no of Borrower	Details of borrower		Address unit/borrower				Credit guarantee Fees during the Year for quarter ended				Credit guarante e Fee claimed during the Year	Actual amou nt of fee during the year	Arrea r if any
		Cate gory (Gen /SC /ST /OB C/ Othe r)	Religi on	Pos tal Ad dres s	Bl ock	Dis tric t	St ate	Pi n Co de	Ju ne	Sep t	De c.			
1	2							3	4	5	6	7(3+4+5+ 6)	8	9 (7-8)
1														
2														
	Total													

Note: Attach separate sheet if required**CERTIFICATE**

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme has been maintained by the Bank and the amount has been arrived at by aggregation of the above data received from branches/ constituents and the bank will refund any amount to the GoI, along-with penal interest @10% pa if found at a later stage that it has been wrongly claimed due any reason whatsoever.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanctioned and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI.

Signature with date & Seal of the Competent Authority of the Bank**CERTIFICATE FROM STATUTORY AUDITORS**

Certified that the claims lodged by the Bank are in conformity with the scheme notified by the Govt. of India and are true to the best of my knowledge and belief based on the records made available to me by the Bank. The records made available to us have been verified/ audited by me/us and were found to be correct.

Signature with date & Seal of the Statutory Auditor/ Chartered Accountant

**PUNJAB NATIONAL BANK
UTILIZATION CERTIFICATE**

(To be furnished by branch to Nodal Branch (Copy to CO) after the end of relevant FY-20__)

Scheme for utilization certificate for Interest Subsidy under the Concessional Credit Component (as per PNB WMS) for the Handloom Sector of the Ministry of Textiles, Govt. of India

Branch:	
Circle Office:	
Claim for the FY	

S N	Nam e and acco unt no of Borr ower	Details of borrower		Address of unit/borrower					Interest subsidy claimed during the Year for quarter ended				Intere st subsi dy claim ed durin g the Year	Actu al amo unt of Sub sidy rec. duri ng the year	Arr ear if an y
		Category (Gen/SC/ST/OBC/Other)	Religio n	Co mp let e Po sta l Ad dre ss	Bl oc k	Dist ric t	St at e	Pin CO de	Ju ne	Se pt	D ec	Mar ch			
1	2								3	4	5	6	7(3+4+5+6)	8	9 (7-8)
1															
2															
	Tota														

Note: Attach separate sheet if required

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme has been maintained by the Bank and the amount has been arrived at by aggregation of the above data received from branches/ constituents and the bank will refund any amount to the GoI, along-with penal interest @10% pa if found at a later stage that it has been wrongly claimed due any reason whatsoever.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanctioned and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI.

Signature with date & Seal of the Competent Authority of the Bank

CERTIFICATE FROM STATUTORY AUDITORS

Certified that the claims lodged by the Bank are in conformity with the scheme notified by the Govt. of India and are true to the best of my knowledge and belief based on the records made available to me by the Bank. The records made available to us have been verified/ audited by me/us and were found to be correct.

Signature with date & Seal of the Statutory Auditor/ Chartered Accountant

PUNJAB NATIONAL BANK
CONSOLIDATED UTILIZATION CERTIFICATE

(To be furnished by Nodal Branch at the end of relevant FY-20__)

Scheme for utilization certificate under the Comprehensive Package for the Handloom

Sector of the Ministry of Textiles, Govt. of India

Name of the Bank	Punjab National Bank
Claim for the FY	

(Amt. Rs)

S N	Type of claim	No. of Beneficiaries/ Accounts/ Borrowers *	Aggregate Amt. of Loan Sanctioned	Aggregate Amount of claim Prescribed against loan Sanctioned by the Bank	Amt of fund claimed under the Package	Fund already received as Advance during the Financial Year by the Bank under the Package	Amount of fund deficit	Amount of Fund surplus
1	2	3	4	5	6	7	8 (Col 6-7)	9 (Col 7-6)
I	Margin Money							
II	Credit guarantee Fee							
III	Interest Assistance							
	Total (I+II+III)							

* Attach the details of beneficiaries as per Annexure-D2

CERTIFICATE

1. We undertake that the claim has been made in accordance of the scheme notified by the Government of India.
2. We also certify that the record of each borrower covered under the scheme has been maintained by the Bank and the amount has been arrived at by aggregation of the above data received from branches/ constituents and the bank will refund any amount to the GoI, along-with penal interest @10% pa if found at a later stage that it has been wrongly claimed due any reason whatsoever.
3. We will furnish complete record of the various borrowers assisted under the scheme including details of loan sanctioned and margin money released to the borrower as and when called for by the Ministry of Textiles, GoI.

Signature with date & Seal of the Competent Authority of the Bank

CERTIFICATE FROM STATUTORY AUDITORS

Certified that the claims lodged by the Bank are in conformity with the scheme notified by the Govt. of India and are true to the best of my knowledge and belief based on the records made available to me by the Bank. The records made available to us have been verified/ audited by me/us and were found to be correct.

Signature with date & Seal of the Statutory Auditor/ Chartered Accountant

Annexure C

**List of Major Handloom Clusters Identified by Ministry of Textile,
Government of India**

S No.	Major Cluster Name Area	Block	District	State	No of weavers (approx.)
1.	Bhilaigarh	Bhilaigarh	Baloda Bazar	Chhattisgarh	300
2.	Merdha	Dongargarh	Rajnandgaon	Chhattisgarh	250
3.	Ramatola	Dongargarh	Rajnandgaon	Chhattisgarh	200
4.	Kurud	Kurud	Dhamtari	Chhattisgarh	200
5.	Korguda	Korguda	Balod	Chhattisgarh	300
6.	Kareemnagar	Kareemnagar	Kareemnagar	Telangana State	300
7.	Huzurabad	Huzurabad	Kareemnagar	Telangana State	800
8.	Kamalapur	Kamalapur	Kareemnagar	Telangana State	800
9.	Jammikunta	Jammikunta	Kareemnagar	Telangana State	600
10.	Warangal	Warangal	Warangal	Telangana State	600
11.	Shayampet	Shayampet	Warangal	Telangana State	300
12.	Janagon	Janagon	Warangal	Telangana State	800
13.	Siddipet	Siddipet	Medak	Telangana State	300
14.	Saunsar	Saunsar	Chhindwara	Madhya Pradesh	400
15.	Varanasi	-	Varanasi	Uttar Pradesh	45000
16.	Khairabad	Khairabad	Sitapur	Uttar Pradesh	12000
17.	Biswan	Biswan	Sitapur	Uttar Pradesh	8000
18.	Jaidpur	Harakh	Barabanki	Uttar Pradesh	4000
19.	Mallavan	Mallavan	Hardoi	Uttar Pradesh	2000
20.	Hargaon	Hargaon	Sitapur	Uttar Pradesh	2000
21.	Kullu Handloom Cluster	Kullu	Kullu	Himachal Pradesh	3168
22.	Diezephe and Surrounding	Dhansripar	Dimapur	Nagaland	200

	Village				
23.	Chizami and Surrounding Village	Chizami	Phek	Nagaland	350
24.	Sualkuchi	Sualkuchi	Kamrup	Assam	15000
25.	Kachua	Kampur	Nagaon	Assam	3500
26.	Kakaya	PachimNalbari	Nalbari	Assam	550
27.	Bijoy Nagar	Rampur, Mirza, Chenigaon	Kamrup	Assam	9000
28.	Bhuj	Bhuj	Kutch	Gujarat	650
29.	Bhuj	Mandavi	Kutch	Gujarat	200
30.	Palanpur	Palanpur	Banaskantha	Gujarat	305
31.	Porbandar	Porbandar	Porbandar	Gujarat	600
32.	Limbdi	Limbdi	Surendranagar	Gujarat	1547
33.	Amreli	Amreli	Amreli	Gujarat	400
34.	Junagad	Junagad	Junagad	Gujarat	600
35.	Surendranagar	Dhrangadhra	Surendranagar	Gujarat	660
36.	Surendranagar	Wadhwan	Surendranagar	Gujarat	1500
37.	Eidgah Cluster	Srinagar	Srinagar	Jammu & Kashmir	300
38.	Saidpora-II Cluster	Srinagar	Srinagar	Jammu & Kashmir	346
39.	Nadihal Cluster	Bandipora	Bandipora	Jammu & Kashmir	327
40.	Maheshwar	Maheshwar	Khargaon	Madhya Pradesh	5600
41.	Chanderi	Chanderi	Ashok Nagar	Madhya Pradesh	13000
42.	Sulebavi		Bagalkot	Karnataka	500
43.	Kamatagi		Bagalkot	Karnataka	400
44.	Ilkal		Bagalkot	Karnataka	400
45.	Gadak		Gadag	Karnataka	350
46.	Mahalingapur		Bagalkot	Karnataka	250
47.	Chintamani		Chikkabalapur	Karnataka	200
48.	Thummanakatti		Haveri	Karnataka	200
49.	Bangalore Urban		Bangalore	Karnataka	300
50.	Kollegal		Chamarajana gar	Karnataka	400
51.	Nidagundi		Bijapur	Karnataka	300
52.	Bijnore	Bijnore	Bijnore	Uttar Pradesh	10000 Nos. of weavers.
53.	Dindugul	Dindugul	Dindugul	Tamil Nadu	3700
54.	Kumbakonam	Kumbakonam & Thiruvaidaimaruthur	Thanjavur	Tamil Nadu	4500
55.	Paramakudi	Paramakudi	Ramnad	Tamil	5637

				Nadu	
56.	Srivilliputhur	Srivilliputhur	Virudunagar	Tamil Nadu	3600
57.	Aruppukottai	Aruppukottai	Virudunagar	Tamil Nadu	4500
58.	Kanchipuram	Kanchipuram	Kanchipuram	Tamil Nadu	8000
59.	Gudiyatham	Gudiyatham	Vellore	Tamil Nadu	5000
60.	Arni	Arni, Arni West & East	Thiruvannamalai	Tamil Nadu	4000
61.	Chennimalai	Chennimalai	Erode	Tamil Nadu	9000
62.	Erode	Erode	Erode	Tamil Nadu	4000
63.	Bhavani&Anthiyoor	Bhavani	Erode	Tamil Nadu	7000
64.	Salem	Salem	Salem	Tamil Nadu	4000
65.	Vanavasi&Nangavalli	Varanasi	Salem	Tamil Nadu	5000
66.	Omalur	Omalur	Salem	Tamil Nadu	5000
67.	Sathyamangalam, D.G. Pudur&Doddampalayam	Sathyamangalam	Erode	Tamil Nadu	9000
68.	Tharamangalam	Tharamangalam	Salem	Tamil Nadu	3500
69.	Pollachi	Pollachi	Coimbatore	Tamil Nadu	4000
70.	Bishnupur	Bishnupur (Sub-Division)	Bankura	West Bengal	500 weavers
71.	Sonamukhi	Sonamukhi	Bankura	West Bengal	310 weavers
72.	Kenjakura	Bankura -1	Bankura	West Bengal	360 weavers
73.	Samudragarh-Dhatrigram	Purbasthali Block -I	Burdwan	West Bengal	14,000 weavers
74.	Santipur	Santipur Block	Nadia	West Bengal	70,000 weavers
75.	Bhgalpur BunkarVikasSangh, Puraini	Jagadishpur	Bhagalpur	Bihar	4000-4500 No
76.	Jhalawar	Asnwar Raipur	Jhalawar	Rajasthan	250 approx. (70-75 active)
77.	Lawan Cluster Dausa	Lawan	Dausa	Rajasthan	150 approx. 80 to 85 active).
78.	Kota Doria Cluster	Kaithoon Mangrole	Kota & Baran	Rajasthan	2200 approx

		Roteda Siswali K Patan Kotaswa			(1400 active)
79.	Rajobarasubar	Bolangir	Odisha	5,363	1,198
80.	Bheden	Bargarh	Odisha	3,511	654
81.	Bijepur	Bargarh	Odisha	14,781	2,850
82.	Barpali	Bargarh	Odisha	11,839	2,181
83.	Attabira	Bargarh	Odisha	3,887	710
84.	Bargarh	Bargarh	Odisha	6,387	1,245
85.	Gopalpur	Jajpur	Odisha	742	-
86.	Tigiria	Cuttack	Odisha	6,932	1,943
87.	Badamba	Cuttack	Odisha	14,880	3,514
88.	Boudh	Boudh	Odisha	582	-
89.	Patnagarh	Bolangir	Odisha	2,726	571
90.	Agalpur	Bolangir	Odisha	2,858	621
91.	Belpada	Bolangir	Odisha	1,631	354
92.	Bangamunda	Bolangir	Odisha	3,008	761
93.	deogaon	Bolangir	Odisha	2,167	476
94.	Ramachandrapu ram	Ramachandrapur am	West Godavari	A.P.	570
95.	Kovvur	Kovvur	Nellore	A.P.	500
96.	Proddatur	Proddatur	Kadapa	A.P.	3000
97.	Paravur Cluster	Paravur	Ernakulum	Kerala	315
98.	Kollayil Cluster	Kollayil	Trivandram	Kerala	500
99.	Payyanur Cluster	Payyanur	Kannur	Kerala	528
100.	Kuthuparamba	Kuthuparamba	Kannur	Kerala	396
101.	Kuthampally	Pazhayannur	Thrissur	Kerala	784
102.	Eravathody	Pazhayannur	Thrissur	Kerala	227
103.	Thiruvilwamala	Pazhayannur	Thrissur	Kerala	419
104.	Chittor, Manjira	Chittor	Palakkad	Kerala	284
105.	KollengodeHarija n	Kollengode	Palakkad	Kerala	95
106.	Chendamangala m	Paravur	Ernakulam	Kerala	1076
107.	Cherai	Vypin	Ernakulam	Kerala	250
108.	Paravur	Paravur	Ernakulam	Kerala	250
109.	Chendamangala m Karimpadam	Paravur	Ernakulam	Kerala	605
110.	Chendamangala m El	Paravur	Ernakulam	Kerala	115
111.	Veliyam Handloom Weavers	Kottarakara	Kollam	Kerala	400
112.	Veliyampadinjatt inkara	Kottarakara	Kollam	Kerala	511
113.	Varinjam	Ithikara	Kollam	Kerala	447
114.	Vinayakar	Kollam Paravur	Kollam	Kerala	450
115.	Nedunkolam	Ithikara	Kollam	Kerala	249
116.	Venganoor	Athiyannur	Trivandrum	Kerala	362

	Village integrated				
117.	SreeBhagavathy	Nemom	Trivandrum	Kerala	505
118.	Pulivila	Athiyannur	Trivandrum	Kerala	375
119.	Kottukal	Athiyannur	Trivandrum	Kerala	225
120.	Punnavila	Athiyannur	Trivandrum	Kerala	146
121.	Kattakada	Vellanadu	Trivandrum	Kerala	124
122.	Sree Kumara	Athiyannur	Trivandrum	Kerala	350
123.	Sree raja rajeswari	Athiyannur	Trivandrum	Kerala	100
124.	Thettivila	Nemom	Trivandrum	Kerala	151
125.	Pallichal	Malayankeezhu	Trivandrum	Kerala	512
126.	Payattuvila HWCS 3397	Athiyannur	Trivandrum	Kerala	250
127.	Payattuvila Industrial Cooperative Society292	Athiyannur	Trivandrum	Kerala	190
128.	Ambadivanitha	Nemom	Trivandrum	Kerala	161
129.	MahalakshmiVanitha	Athiyannur	Trivandrum	Kerala	172
130.	Muttacaduvanitha	Athiyannur	Trivandrum	Kerala	115
