

**DIRECTORATE OF INDUSTRIES AND
COMMERCE**

No.49, 2nd Floor, South Block
Khanija Bhavan, Race Course Road,
Bangalore - 560001
☎ : 22386798
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ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ

ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ನಿರ್ದೇಶನಾಲಯ
ನಂ.49, 2ನೇ ಮಹಡಿ, ಸೌತ್ ಬ್ಲಾಕ್,
ಬನಿಜ ಭವನ, ರೇಸ್ ಕೋರ್ಸ್ ರಸ್ತೆ,
ಬೆಂಗಳೂರು - 560 001

☎:22386798

ಫ್ಯಾಕ್ಸ್:22389909

ಸಂ:ಕೈವಾಇ/ಕೈಆ/ಇ3/2009-14/ಕೈನೀ/ಅಧಿಸೂಚನೆ/08-09/2010-11.

ದಿನಾಂಕ:27-06-2011.

: ಸುತ್ತೋಲೆ :

128 JUN 2011

ವಿಷಯ: 2009-14 ರ ಕೈಗಾರಿಕಾ ನೀತಿಯಂತೆ ಅತಿ ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಬಡ್ಡಿ ಸಹಾಯಧನ
ಮಂಜೂರಾತಿ ಮಾರ್ಗಸೂಚಿಯನ್ನು ಪರಿಷ್ಕರಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ:1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಿಎ/233/ಎಸ್.ಓ.ಐ/2008, ದಿನಾಂಕ:28.02.2009.

2) ದಿನಾಂಕ:19.05.2009 ರಂದು ನಡೆದ 94 ನೇ ಎಸ್.ಎಲ್.ಸಿ.ಸಿ ಸಭೆಯಲ್ಲಿ ಅನುಮೋದನೆ
ಪಡೆದ 2009-14ರ ಕೈಗಾರಿಕಾ ನೀತಿಯ ಅನುಷ್ಠಾನ ಮಾರ್ಗಸೂಚಿ.

3) ದಿನಾಂಕ:20.06.2011 ರಂದು ನಡೆದ 104 ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ ಸಮಿತಿ ಸಭೆಯ
ನಡವಳಿಗಳು.

2009-14 ರ ಕೈಗಾರಿಕಾ ನೀತಿಯಂತೆ ಅತಿ ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳಿಗೆ ಅವರು ಪಡೆಯುವ ಅವಧಿ ಸಾಲದ ಮೇಲೆ ಶೇ5% ವರೆವಿಗು ಬಡ್ಡಿ
ಸಹಾಯಧನ ಪಡೆಯಲು ಅವಕಾಶ ಕಲ್ಪಿಸಿದೆ. ಇದನ್ನು ಮಂಜೂರು ಮಾಡುವುದರ ಬಗ್ಗೆ ಉಲ್ಲೇಖ(2) ರಂತೆ ಮಾರ್ಗಸೂಚಿಯನ್ನು ಸಹ
ಹೊರಡಿಸಲಾಗಿದ್ದು ಈ ಮಾರ್ಗಸೂಚಿಯಲ್ಲಿ ಬಡ್ಡಿ ಸಹಾಯಧನವನ್ನು ಲೆಕ್ಕಾಚಾರ ಮಾಡಿ ಮಂಜೂರು ಮಾಡುವಲ್ಲಿ ಸ್ವಲ್ಪ ಗೊಂದಲವಿರುತ್ತಿದೆ
ಹಾಗೂ ನಿಗದಿತ ಬಡ್ಡಿ ಸಹಾಯಧನ ಮಂಜೂರಾತಿ ಆದೇಶದ ನಮೂನೆ ಇರುವುದಿಲ್ಲ. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳಲ್ಲೂ ಏಕತೆರನಾದ ಕ್ರಮ ಕೈಗೊಳ್ಳುವ
ದೃಷ್ಟಿಯಿಂದ ಸದರಿ ವಿಷಯವನ್ನು ದಿನಾಂಕ:20.06.2011 ರಂದು ನಡೆದ 104ನೇ ಎಸ್.ಎಲ್.ಸಿ.ಸಿ. ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿ ಸಭೆಯು ಪರಿಷ್ಕೃತ
ಬಡ್ಡಿ ಸಹಾಯಧನ ಮಾರ್ಗಸೂಚಿ ಮತ್ತು ಪರಿಷ್ಕೃತ ನಮೂನೆಗಳನ್ನು(ಅನುಭಂದ-2, 43(Revised), 43(A) ಮತ್ತು 43(B))
ಅನುಮೋದಿಸಿದೆ. ಈ ಮೇರೆಗೆ ಕೂಡಲೇ ಜಾರಿಗೆ ಬರುವಂತೆ ತಮ್ಮ ಜಿಲ್ಲೆಯಲ್ಲಿ ಬಡ್ಡಿ ಸಹಾಯಧನ ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಈ ಸುತ್ತೋಲೆಯೊಂದಿಗೆ
ಲಗತ್ತಿಸಿರುವ ಪರಿಷ್ಕೃತ ಮಾರ್ಗಸೂಚಿ ಹಾಗೂ ನಮೂನೆಗಳಂತೆ, ಮಂಜೂರು ಮಾಡಲು ಸೂಚಿಸಿದೆ.

ಓಕ್ಷತಗಳು: 4 ಕ್ರೋಟಗಳು.

ಅಧ್ಯಕ್ಷರು, ಕೈಗಾರಿಕಾಭಿವೃದ್ಧಿ ಹಾಗೂ
ನಿರ್ದೇಶಕರು, ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ
ಬೆಂಗಳೂರು.

ಇವರಿಗೆ,
ಹಂಟ ನಿರ್ದೇಶಕರು,
ಜಿಲ್ಲಾ ಕೈಗಾರಿಕಾ ಕೇಂದ್ರ,
..... ಜಿಲ್ಲೆ.

ಪ್ರತಿಯನ್ನು:

1. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ಸಹಕಾರ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
3. ನಿರ್ದೇಶಕರು, ಕೃಷಿ ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
4. ಅಧಿಕ ನಿರ್ದೇಶಕರು(ವಿಕ್ರ) / (ಎಂ.ಎಸ್.ಎಂ.ಇ) / (ಜಿಕ್ಕೇ), ಕೇಂದ್ರ ಕಛೇರಿ, ಬೆಂಗಳೂರು.
5. ಅಧ್ಯಕ್ಷರು, ಎಫ್.ಕೆ.ಸಿ.ಸಿ.ಐ. ಕೆ.ಬಿ.ರಸ್ತೆ, ಗಾಂಧೀನಗರ, ಬೆಂಗಳೂರು.
6. ಅಧ್ಯಕ್ಷರು, ಕಾಸಿಯಾ, ವೆಸ್ಟ್ ಆಫ್ ಕಾರ್ಡ್ ರೋಡ್, ವಿಜಯನಗರ, ಬೆಂಗಳೂರು.
7. ಕೆಂಪ್ಲಾಟರ್ ವಿಭಾಗ ರವರಿಗೆ ಕಳುಹಿಸುತ್ತಾ ಸದರಿ ಸುತ್ತೋಲೆಯನ್ನು ಇಲಾಖಾ ವೆಬ್‌ಸೈಟ್ ನಲ್ಲಿ
ಪ್ರಕಟಿಸಲು ಸೂಚಿಸಿದೆ.

8 (ಆ)	<p>Revised guidelines for sanction of interest subsidy to Micro Enterprises under 2009-14 Policy</p>
14.1	<p>Interest subsidy at 5% on term loans shall be available only to micro manufacturing enterprises who avail term loan from bank/financial institutions subject to prompt repayment of the loan installments. The interest subsidy is payable only on the interest actually paid to financial institutions and not defaulted in payment of principle or interest instalments. <u>Defaulted in payment of principle or interest installments means the same is paid after 15 days from the due date and the same has to be disallowed for the purpose of calculation of interest subsidy.</u> The amount of interest subsidy will be effective rate of interest (after deducting interest subsidy receivable by any institutions under any Government of India Scheme) or 5% per annum which ever is less. <u>The terms and conditions vide “ h “ of Annexure-5 of New Industrial Policy 2009-14 shall be kept in mind & accordingly the net interest subsidy payable to the industry shall be the net amount of interest subsidy from the Department of Industries & Commerce minus the interest subsidy received from the other sources.</u></p> <p>The period of interest subsidy is 5 years, 4 years and 3 years in Zone-1, Zone-2 and Zone-3 respectively. The period will be reckoned from the date of repayment of 1st installment of interest. Interest subsidy shall be available from the date of 1st loan release, however the enterprises has to claim the benefit only after commencement of commercial production.</p> <p>Documents to be furnished for claiming interest subsidy:</p> <ol style="list-style-type: none"> a) Application on letterhead/plain paper b) IEM Part-II c) A copy of term loan sanction letter from Bank/financial institution d) Investment Certificate in the prescribed format from Bank/financial institution – as in Annexure-6 e) Copy of First Sale Invoice f) Certification from the bank for claiming interest subsidy in the prescribed format - as in Annexure-43(Revised) g) Fixed assets investments details as in Annexure-5

14.2	<p>Scrutiny of Claim:</p> <p>The District Industries Centre on receipt of completed application should inspect the enterprise and then place it before the DLC for sanction of interest subsidy on term loan once in a year. <u>Once in a year means Interest paid upto 31st March shall be taken into account. After the DLC meeting, the Joint Director, DIC concerned has to issue the sanction order in the format enclosed vide Annexure 43 (A).</u> The Joint Director, District Industries Centre shall seek funds from Head Office on yearly basis, furnishing the details of the enterprises to which the interest subsidy is sanctioned, <u>in the format Annexure 43(B).</u> On obtaining the funds from Head Office, the eligible amount shall be disbursed on payees receipt, duly countersigned by the Joint Director. The interest subsidy amount may also be released to the financial Institution or bank, if there is any power of attorney to that effect or otherwise directly to the enterprise. Separate registers should be maintained by both the Head Office and the District Industries Centre office to watch the total period and amount of subsidy granted and availed by each enterprise.</p>
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**Format for Sanction of Interest Subsidy to Micro enterprises
(under 2009-14 Policy) Sanction Order Format:**

GOVERNMENT OF KARNATAKA
Department of Industries & Commerce

No: DIC/

Office of the Joint Director,
District Industries Centre,

Phone No: _____

Fax No: _____

Date: _____

: SANCTION ORDER :

Sub:	Sanction of Interest subsidy under 2009-14 Industrial Policy to _____ For manufacture / process of Tamarind Seeds Decorticating. Located at _____
Ref:	1. G.O.No.CI/233/SPI/2008 dated:28-2-2009
	2. The units application for Investment Promotion subsidy received on dated: _____
	3. Letter of Bank / Financial Institution vide No.....

We are pleased to inform you that the District Level Committee for sanction of Interest Subsidy for MSME, in its _____ meeting held on _____ has sanctioned Interest subsidy of Rs. _____/- (_____) on the basis of prompt repayment of the Loan instalments by your Enterprises locating at _____ i.e., Zone -- as per 2009-14 Industrial Policy for manufacture / process of Tamarind Seeds Decorticating. The committee has accepted the interest paid by you to Bank has detailed below.

(In rupees)

a) Term loan sanctioned by	
b) Interest of Term Loan paid from _____ to 31-3-_____ at	
c) Interest Subsidy at 5%	

Accordingly, the amount on Interest subsidy to which you are eligible is determined Rs. _____ (Rs. _____) at 5% (as per policy) on the basis of prompt repayment of instalments of interest of your Enterprises to Bank / financial institution under 2009-14 industrial policy.

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THE SANTION OF INTEREST SUBSIDY IS SUBJECT TO THE FOLLOWING CONDITIONS

1. In the event of Interest subsidy being sanctioned, while at a later date found to be not actually due, the grantee shall refund to Government such portion or whole amount as determined by the Directorate of Industries & Commerce / Joint Director, DIC _____. In the event of the grantee failing to refund of such amount, the same shall be recovered as arrears of land revenue.
2. The Interest subsidy sanctioned will be released to the Financial Institution or Bank only.
3. The interest subsidy is payable only on the Interest actually paid to Financial Institution and not defaulted in payment of principal or Interest Installment. The eligibility period of Interest subsidy is _____ years as the unit located in Zone_____.
4. The Joint Director, District Industries Centre shall also monitor the employment provided to local people in accordance with Dr.Sarojini Mahishi Report for a period of five years.
5. That this grant shall not be construed as a contract and shall be in the nature of Grant-in-aid only and the provisions of the Indian Contract Act or that of Specific Relief Act or any other relative statutory Acts/Provisions shall not apply in the instant case.
6. That the grantee shall not exercise his right of claiming release /reimbursement of subsidy amount out- of- turn either directly or through his attorney and that the decision of the Government in the matter of periodic release based on the availability of funds shall be final and binding on he grantee.
7. The grantee shall undertake to provide employment to local people in accordance with Dr. Sarojini Mahishi Report and maintain the same at least for a period of five years from the date of release of the subsidy amount. In case the enterprise fail to do so shall bound to return the Investment Subsidy amount to the Government.

Joint Director,
District Industries Centre,

To:



Format of certificate to be issued from bank for claiming Interest Subsidy: (under 2009-14 policy)

Name and address of the enterprise	Product	Name of the bank	Date of sanction of loan and amount	Amount of loan released with dates	Rate of interest charged by bank	Repayment schedule			Amount of principal and interest paid in a year/ie financial year)			Amount of interest subsidy admissible	Unit's Bank A/c no.
						Principal amount	Interest	Due date	Principal amount	Interest	Date of payment		
1	2	3	4	5	6	7	8	9	10	11	12	13	14

- certificate:**
1. Certified that the interest subsidy is calculated based on the instalments promptly repaid.
 2. Certified that the above interest subsidy is calculated only on term loan.
 3. Certified that Bank/ F.I. has not received interest subsidy from any other sources.

Name and signature of the Bank Manager

[Handwritten signature]

