



JEEVIKA

Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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Date: 18.04.2023

Office Order

NRETP Incubation- Challenge Fund Guideline

The NRETP-Incubation program has a premise of supporting 150 enterprises under which there are provisions of providing challenge fund along with incubation support from partner agency IIM-CIP for 18 months for achieving a growth of 15% in revenue and profit on a year on year basis.

A. Types of Challenge Fund Awards

There are two types of challenge fund that can be awarded:

1. Reward or grant to enterprises- Disbursal through IIM-CIP
2. Soft loan (at 0% rate of interest)- Disbursal through respective CLF.

Challenge fund (Grant and Soft Loan) will be provided up to a maximum of 75% of the enterprise's fund requirement for growth (Capital expenditure and working capital for one cycle)

B. Administration of the Challenge Fund

1. Grant reward

BRLPS will transfer the grant amount to IIM-CIP (first tranche of grant mentioned in annexure A) and IIM-CIP will further transfer it to entrepreneurs account. IIM-CIP will furnish bank statements reflecting transfer of payment to the enterprises within 15-days of the receipt of funds. Subsequent tranches will be based on business plan of the enterprises.

2. Soft Loan reward

The concerned district will transfer the soft loan fund to concerned CLF which will further credit the amount to entrepreneur account (first tranche of soft loan mentioned in annexure B). District will ensure transfer of funds within 7 days of receipt of office order and CLF will also ensure to transfer fund to entrepreneurs within 7 days of receipt of soft loan amount from district. Subsequent tranches will be based on business plan of the enterprises.

Terms of Soft Loan (Loan at 0% Interest)

- a) Soft loan will be given to 132 enterprises selected by the independent jury.
- b) The moratorium and repayment period will be communicated separately based on business plan recommendation to be received from IIM CIP (Jury).
- c) Soft loan amount will be given to the concerned CLF, which will transfer further to the concerned SHG member account associated with the enterprise.

- d) Intimation regarding soft loan amount transfer be minutized in corresponding SHG and VO level too so that recovery follow up can be done at all levels of CBOs.
- e) The loan will be repaid to the concerned CLF of the block in which the enterprise is located. If the CLF is routing CEF, in case of SVEP and OSF blocks, the amount will become a part of the CEF and will be routed directly to the enterprise's / entrepreneur's account from the CLF at 0% interest. In case there is no CEF, the amount will become a part of the CIF and will be routed directly to the enterprise's / entrepreneur's account from the CLF at 0% interest. The CLF will earn interest fee on the subsequent rotation of the loan amount.
- f) The amount collected as repayment of soft loan by the CLF, shall be used only for livelihood (enterprise development) activities in the block at an interest rate of not more than 12% per annum from the borrowing enterprise.
- g) The concerned CLF and BPIU will be responsible for ensuring the collection of soft loan awarded to the enterprise as part of the challenge fund. This loan shall be returned to the CLF directly.
- h) Adequate measures should be taken by CLF to ensure that the entire reward or soft loan amount should be used for the purpose it is awarded to the enterprise and there should be no diversion of the funds for any other usage. The CLF will decide its own penalties in case any enterprise diverts funds to other uses.

C. Fund Support Guideline under Incubation Program

The financing mechanism and amount will differ as per the type of enterprise. 75% of the fund required for enterprise growth (total infrastructure cost and working capital for one cycle) will be awarded as a prize / soft loan to selected enterprises. Below is the suggested mode of providing funds:

1. Financing Mechanism and amount as per the type of Enterprise:

Enterprise Type	Minimum Annual Turnover	Mandatory registration	Financing Mechanism	Maximum no. of enterprises	Maximum Amount
Large Enterprise	20	Yes	Grant	6	Total INR 60 lakhs to be distributed to top 6 enterprises
Group Enterprise	15	No	Grant	6	Total INR 25 lakhs to be distributed to top 6 enterprises
Individual Enterprise	12	No	Grant	6	Total INR 20 lakhs to be distributed to top 6 enterprises
Group Enterprise	15	No	Soft Loan (0% interest)	132	5 lakhs/enterprise
Individual Enterprise	12	No	Soft Loan (0% interest)		3 lakhs/enterprise

D. Disbursement

- Enterprise wise grant and soft loan disbursement will be based on enterprise business plan. IIM-CIP will support in finalization of the business plan.

2. The first tranche of grant and soft loan amount is computed and attached in annexure-A and annexure B respectively.
3. The disbursement of rest tranches will be based on final business plan.

To facilitate the transfer of soft loan amount, following points should be taken note of:

- The booking of funds for the soft loan in NRETP and non-NRETP districts and block should be done through FDM in MIS by selecting the fund type- CEF – NRETP.
- For the fund transfer, a proposal should be generated through FDM, and the fund type should be selected as “Incubator”.
- The provision for selecting of NRETP and non-NRETP districts and blocks is available in FDM. (Annexure C: NRLM Letter on Incubation Soft Loan Fund).

Immediate action should be taken further to streamline the transfer of soft loan amount to respective challenge fund winners.



(Rahul Kumar)
CEO, BRLPS

Attached:

- 1) Annexure A- List of enterprises winning Grant with first tranche amount detail.
- 2) Annexure B- List of enterprises winning Soft Loan with first tranche amount detail.
- 3) Annexure C- NRLM Letter on Incubation Soft Loan Fund.

Copy to:

Director, OSD, SFM, SPMs, PMs
DPMs, FMs, District NF Nodals

Annexure A: List of enterprises winning Grant with first tranche amount detail.

94

NRETP INCUBATOR PROGRAM, BIHAR ENTERPRISE REWARDS								
#	Applicant Name	Enterprise Name	Sub Sector	District	Block	Category	Jury Recommendation	1st Tranche (Lakhs)
1	Renu devi	Machchdarni house mahila Udyog	Textiles	Gaya	Manpur	Large	GRANT	3.75
2	BISWAS didi ki Rasoi	Didi Ki Rasoi	Restaurant & Catering	Madhubani	Rajnagar	Large	GRANT	3.75
3	Sangam Jeevika	Sangam Jeevika CLF	Food Processing	Muzaffarpur	Musahri	Large	GRANT	2.50
4	Roushan Jeevika Mahila Gram	Wheatamix Plant	Food Processing	Gaya	Bodh Gaya	Large	GRANT	2.50
5	Madhuban Mithla jeevika Uttrakhand	Madubani painting	Art & Craft	Madhubani	Madhubani	Large	GRANT	1.25
6	Shilp Sangh	Madhubani painting	Art & Craft	Madhubani	Rajnagar	Large	GRANT	1.25
7	Sagina Devi	NARI SHAKTI DIDI KI RASOI, Sherghati	Restaurant & Catering	Gaya	Sherghati	Group	GRANT	1.88
8	Sangita Devi	Namkeen factory	Food Processing	Nawada	Rajauli	Group	GRANT	1.88
9	Nejamuddin ansari	Production	Textiles	Bhagalpur	Pirpainty	Group	GRANT	0.94
10	Gyan Darshan Didi ki rasoi	Gyandarshan Didi ki Rasoi	Restaurant & Catering	Sheikhpura	Sheikhpura	Group	GRANT	0.94
11	SARITA DEVI	SILAI KADHAI	Art & Craft	Samastipur	Patori	Group	GRANT	0.31
12	Pinki devi	Shubham metal	Metal	Muzaffarpur	Marwan	Group	GRANT	0.31
13	Rinki Devi	Rinki Metal	Metal	Patna	Bihta	Individual	GRANT	1.50
14	Vijay sharma	Chomig mil	Food Processing	Patna	Masaurhi	Individual	GRANT	1.50
15	Vinay Kumar	Sonali metal warks	Metal	Patna	Bihta	Individual	GRANT	0.75

Sangreth

16	Kumari pushpa	Yubraj masrum	Food Processing	Lakhisarai	Barahiya	Individual	GRANT	0.75
17	Ranjeet kumar	Handloom	Textiles	Bhagalpur	Kharik	Individual	GRANT	0.25
18	Bebi Patel	Gautam plastic Enterprises	Others	Muzaffarpur	Sakra	Individual	GRANT	0.25

Annexure B: List of enterprises winning Soft Loan with first tranche amount detail.

#	Applicant Name	Enterprise Name	Sub Sector	District	Block	Category	Jury Recommendation	1st Tranche (Lakhs)
19	Sawita Kumari	JEEViKA Women Initiative Renewable Energy and Solution Pvt. Ltd.	Others	Gaya	Dobhi	Group	SOFT LOAN	1.25
20	Deepmala Jeevika	Deepmala Jeevika	Food Processing	Muzaffarpur	Bochaha	Group	SOFT LOAN	1.25
21	Brijkishor prasad	Adrash gram chilhki	Food Processing	Aurangabad	Kutumba	Group	SOFT LOAN	1.25
22	Mamta kumari	Kishan dairy udhyog	Food Processing	Gaya	Gurua	Group	SOFT LOAN	1.25
23	Koshalya devi	Baba Saheb khad Bhandar	Food Processing	Jehanabad	Ghoshi	Group	SOFT LOAN	1.25
24	SHAGUN JEEVIKA DIDI KI RASOI	CANTEEN AND RESTURANT	Restaurant & Catering	Kishanganj	Kishanganj Sadar	Group	SOFT LOAN	1.25
25	LAKSHYA DIDI KI RASOI	Lakhsya Didi Ki Rasoi	Restaurant & Catering	Lakhisarai	Lakhisarai	Group	SOFT LOAN	1.25
26	GHR ANGAN MAHILA JIVIKA HANDICRAFT	STICHING	Art & Craft	Madhubani	Jhanjharpur	Group	SOFT LOAN	1.25
27	Abhilasha didi ki rasoi	Didi ki rasoi	Restaurant &	Munger	H.	Group	SOFT LOAN	1.25
28	KHUSHABU DEVI	PRATIGYA MACHARDANI PRODUCER GROUP	Others	Muzaffarpur	Marwan	Group	SOFT LOAN	1.25

Sangeetha

29	Gita devi	Sas bahu gharu vala	Others	Muzaffarpur	Marwan	Group	SOFT LOAN	1.25
30	Chandani kumari	Jay Mata di tredash	Metal	Muzaffarpur	Marwan	Group	SOFT LOAN	1.25
31	Sangam Didi Ki Rasoi	Sangam Didi Ki Rasoi	Restaurant & Catering	Muzaffarpur	Musahri	Group	SOFT LOAN	1.25
32	Sanju Devi	Unnati Jeevika Mahila Prasikshan and shikshan Kendre, Nalanda	Training Centre	Nalanda	Rajgir	Group	SOFT LOAN	1.25
33	Rukmini Devi	Gramin Mahila Vikas Bunkar Swablambi	Fashion/Apparels & Garments	Pashchim Champaran	Bagaha 2	Group	SOFT LOAN	1.25
34	Chanchal Devi	Ganga Didi ki Rasoi DMI	Restaurant & Catering	Patna	Fatuha	Group	SOFT LOAN	1.25
35	Reshmi Devi	Azad Didi ki Rasoi	Restaurant & Catering	Patna	Fatuha	Group	SOFT LOAN	1.25
36	AKASH DIDI KI RASOI	DIDI KI RASOI(CANTEEN)	Restaurant & Catering	Purnia	Purnia East	Group	SOFT LOAN	1.25
37	Santi Devi	Agri. Food Processing	Food Processing	Saharsa	Sonbarsa	Group	SOFT LOAN	1.25
38	Rachna Didi Ki Rasoi	Canteen service	Restaurant & Catering	Sheohar	Sheohar	Group	SOFT LOAN	1.25
39	Sangita Devi	Kshitij Didi Ki Rasoi	Restaurant & Catering	Supaul	Supaul	Group	SOFT LOAN	1.25
40	Rajeev Ranjan	Agarbatti Manufacturing	FMCG	Vaishali	Hajipur	Group	SOFT LOAN	1.25
41	Ramekbal	Kagaj plate	Tableware	Aurangabad	Barun	Individual	SOFT LOAN	0.75
42	Prabhat kumar	Muri mill aur chura Mill	Food Processing	Araria	Sikti	Individual	SOFT LOAN	0.75
43	Maya Kumari	FINO PAYMENTS BANK CSP	Financial	Aurangabad	Obra	Individual	SOFT LOAN	0.75
44	SUJATA DEVI	M K TRADERS (MASALA KA BUSINES)	Food Processing	Bhagalpur	Jagdishpur	Individual	SOFT LOAN	0.75

Sangeetha

45	Basuki Prasad Yadav	Hire Travel Agency	Travel /Logistics	Bhagalpur	Colong	Individual	SOFT LOAN	0.75
46	Ashok sharma	Ankit furniture	Furniture	Bhagalpur	Kahalgaon	Individual	SOFT LOAN	0.75
47	Vikash Kumar	Agarbatti	FMCG	Bhagalpur	Bihpur	Individual	SOFT LOAN	0.75
48	Nidhi yadav	Nidhi beauty parlour	Fashion/Apparel	Bhagalpur	Naugachhiy	Individual	SOFT LOAN	0.75
49	Alka kunj	Paper plate making Machine	Tableware	Bhojpur	Behea	Individual	SOFT LOAN	0.75
50	Manju devi	mahesh steel and godarej workshop	Metal	Darbhangha	Baheri	Individual	SOFT LOAN	0.75
51	Aasha devi	Making Sweets shop	Food Processing	Darbhangha	Singhwara	Individual	SOFT LOAN	0.75
52	Sunita devi	Mashala Udyog	Food Processing	Darbhangha	Jale	Individual	SOFT LOAN	0.75
53	Babi devi	Welding Work!	Metal	Darbhangha	Singhwara	Individual	SOFT LOAN	0.75
54	Prem kumar Bhagat	Aaradyaya bhada	Restaurant &	Darbhangha	Kusheshwar	Individual	SOFT LOAN	0.75
55	Anju devi	Kishan sweets and hotel and kek house	Food Processing	Gaya	Barachatti	Individual	SOFT LOAN	0.75
56	Aman Kumar Vishwakarma	scissors manufacturing company	Metal	Gaya	Imamganj	Individual	SOFT LOAN	0.75
57	RAVI RANJAN	NAMKIN FACTORY	Food Processing	Gaya	Fatehpur	Individual	SOFT LOAN	0.75
58	Laiba tabassum	Bangle business	Fashion/Appare	Gaya	Sherghati	Individual	SOFT LOAN	0.75
59	Sobha Devi	Yogendra Belding and steel work shop	Metal	Gaya	Barachatti	Individual	SOFT LOAN	0.75
60	Jay prakash singh	Patal banana	Tableware	Gaya	Khizersarai	Individual	SOFT LOAN	0.75
61	Munna Kumar	Carpenter	Furniture	Gaya	Bodh Gaya	Individual	SOFT LOAN	0.75
62	Pramila devi	Steel gate gril	Metal	Gaya	Bodh Gaya	Individual	SOFT LOAN	0.75
63	Kundan kumar	Kundan fast food center	Restaurant & Catering	Gaya	Gurua	Individual	SOFT LOAN	0.75

Sanjay Kumar

64	Ravindra mistri	Steel and iron ka gate and greel bnana	Metal	Gaya	Gaya Sadar	Individual	SOFT LOAN	0.75
65	Vijay Laxmi Devi	Kalpna Food Product	Food Processing	Gopalganj	Hathua	Individual	SOFT LOAN	0.75
66	Mohammad tauheed ansari	बैग बनाना और बेचना	Others	Jamui	Khaira	Individual	SOFT LOAN	0.75
67	Akash kumar	M/s Jay mata di steel house	Metal	Jamui	Jamui	Individual	SOFT LOAN	0.75
68	Shiv shankar kumar	Csp	Financial	Jehanabad	Ratni Faridpur	Individual	SOFT LOAN	0.75
69	SUSHMITA KUMARI	BAKERY	Food Processing	Jehanabad	Kako	Individual	SOFT LOAN	0.75
70	Birendra. Kumar	Furniture	Furniture	Jehanabad	Ratni Faridpur	Individual	SOFT LOAN	0.75
71	SAVITRI DEVI	DETERGENTE POWDER	FMCG	Kaimur	Nuaon	Individual	SOFT LOAN	0.75
72	Chotan miya	Munna steel workshop	Metal	Kaimur	Bhagwanpur	Individual	SOFT LOAN	0.75
73	Rita Devi	Sweets production	Food Processing	Katihar	Dandkhora	Individual	SOFT LOAN	0.75
74	Shankar prasad sah	Mithai soap	Food Processing	Katihar	Mansahi	Individual	SOFT LOAN	0.75
75	MUKESH KUMAR	FOX NUT	Food Processing	Katihar	Barari	Individual	SOFT LOAN	0.75
76	MITHUN KUMAR	FOX NUT	Food Processing	Katihar	Barari	Individual	SOFT LOAN	0.75
77	Rita devi	Indian food masala	Food Processing	Katihar	Korha	Individual	SOFT LOAN	0.75
78	Premlata Devi	Lubricants production	Automobile /Lubricants	Katihar	Kursela	Individual	SOFT LOAN	0.75
79	VIDHA DEVI	Hotel Business	Restaurant & Catering	Katihar	Kadwa	Individual	SOFT LOAN	0.75

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80	CHANDAN KUMAR RAM	MUNNA SHOES HOUSE	Others	Katihar	Barari	Individual	SOFT LOAN	0.75
81	Priya ranjan kumar	Bee keeping	Food Processing	Khagaria	Khagaria	Individual	SOFT LOAN	0.75
82	Premlata Kumari	Raman farnichar Haush	Furniture	Khagaria	Alauli	Individual	SOFT LOAN	0.75
83	Anil Kumar Kamti	Water proff cover Blocks	Others	Kishanganj	Kishanganj Sadar	Individual	SOFT LOAN	0.75
84	Md Naim	Quilt production Business	Textiles	Kishanganj	Kishanganj Sadar	Individual	SOFT LOAN	0.75
85	Md Aslam hussain	Furniture	Furniture	Kishanganj	Pothia	Individual	SOFT LOAN	0.75
86	Ajeet kumar jha	Paver block manufacturing plant	Others	Kishanganj	Pothia	Individual	SOFT LOAN	0.75
87	Rajesh Kumar	Albela	Food Processing	Lakhisarai	Halsi	Individual	SOFT LOAN	0.75
88	Dayanand kumar	Welding shop	Metal	Lakhisarai	Lakhisarai	Individual	SOFT LOAN	0.75
89	Kanchan kumari	Hari om ball pen manufacturing	Others	Madhepura	Bihariganj	Individual	SOFT LOAN	0.75
90	Aruna Devi	Mustard oil mill	Food Processing	Madhepura	Kumarkhand	Individual	SOFT LOAN	0.75
91	Sunita devi	Mitahai dukan	Food Processing	Madhubani	Phulparas	Individual	SOFT LOAN	0.75
92	Chandani Shalu	Sweets Shop and Bakery center	Restaurant & Catering	Madhubani	Rajnagar	Individual	SOFT LOAN	0.75
93	Sudha devi	Mithila srijan kunj	Art & Craft	Madhubani	Rajnagar	Individual	SOFT LOAN	0.75
94	Krishna Kumar jha	Kalanidhi Mithila Madhubani painting	Art & Craft	Madhubani	Rajnagar	Individual	SOFT LOAN	0.75
95	Ranjeet Yadav	Cake house bekery	Food Processing	Madhubani	Bisfi	Individual	SOFT LOAN	0.75

Sangeeta

96	SUDHIR KUMAR	Vishwakarma Motor	Automobile /Lubricants	Muzaffarpur	Kanti	Individual	SOFT LOAN	0.75
97	Nawsadali	Fanichar	Furniture	Muzaffarpur	Saraiya	Individual	SOFT LOAN	0.75
98	ANITA KUMARI	ANITA MASHROOM SPON LAB	Food Processing	Nalanda	Chandi	Individual	SOFT LOAN	0.75
99	Arun kumar	Maa Shitala Garment	Fashion/Appare	Nalanda	Biharsharif	Individual	SOFT LOAN	0.75
100	SANTOSH KUMAR	AUTO GARRAGE	Automobile /Lubricants	Nalanda	Nagarnausa	Individual	SOFT LOAN	0.75
101	Radhika kumara	Nighty manufacturer	Fashion/Appare	Nalanda	Ekangasarai	Individual	SOFT LOAN	0.75
102	Akhilesh Kumar	Renu Fabricator	Metal	Nalanda	Chandi	Individual	SOFT LOAN	0.75
103	Chandramani prasad	Nab durga bekri udhog	Food Processing	Nalanda	Giriyak	Individual	SOFT LOAN	0.75
104	Dinanath turi	Interprize	Others	Nalanda	Ekangasarai	Individual	SOFT LOAN	0.75
105	Rani kumari	Flower mill	Food Processing	Nawada	Meskaur	Individual	SOFT LOAN	0.75
106	Putul kumari	Customer Service point	Financial	Nawada	Pakribarawa n	Individual	SOFT LOAN	0.75
107	Ramesh Sah	Brass utensils production	Metal	Pashchim Champan	Majhaulia	Individual	SOFT LOAN	0.75
108	Sarita devi	Dal mil	Food Processing	Patna	Ghoswari	Individual	SOFT LOAN	0.75
109	Munni Devi	MK metal	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75
110	Satya Chandra	Manufacturer of Pet Bottles and Plastics items	Others	Patna	Athmalgola	Individual	SOFT LOAN	0.75
111	Sumit Kumar	Sumit Metal	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75

Sanyasht

112	Sunny Kumar	Durga metal works	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75
113	Satyam Kumar	Satyam metal	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75
114	Mamta Devi, W/o Niranjan	Mamta metal	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75
115	Mamta Devi, W/o Janardhan	Mamta metal	Metal	Patna	Bihta	Individual	SOFT LOAN	0.75
116	Md. Wasim Haider	Seep button jewellery	Art & Craft	Purba Champaran	Mehsi	Individual	SOFT LOAN	0.75
117	Rupsagar Devi	Bajrang Engineering Works, Madhuban	Metal	Purba Champaran	Phenhara	Individual	SOFT LOAN	0.75
118	SHABNAM DEVI	SWAGAT EDIBLE OIL	Food Processing	Purnia	Srinagar	Individual	SOFT LOAN	0.75
119	Md Salman	Boutique	Fashion/Appare	Purnia	Bhawanipur	Individual	SOFT LOAN	0.75
120	Kiran Devi	Fabrication	Metal	Rohtas	Nauhatta	Individual	SOFT LOAN	0.75
121	DURGAWTI KUMARI	fashion pro	Fashion/Appare	Rohtas	Rohtas	Individual	SOFT LOAN	0.75
122	shankar vishwakarma	vishwakarma engineearing works	Metal	Rohtas	Rohtas	Individual	SOFT LOAN	0.75
123	Sheweta Singh	Mauli masala	Food Processing	Rohtas	Sheosagar	Individual	SOFT LOAN	0.75
124	ASLAM AKHTAR	GATE GRIL WELDING	Metal	Rohtas	Tilouthu	Individual	SOFT LOAN	0.75
125	Alok Kumar Dubey	Medicinal food products	Food Processing	Rohtas	Bikramganj	Individual	SOFT LOAN	0.75
126	Usha kunwar	ICE CREAM production	Food Processing	Rohtas	Nauhatta	Individual	SOFT LOAN	0.75
127	Sanjay Kumar Singh	A4 notebook company	Others	Rohtas	Bikramganj	Individual	SOFT LOAN	0.75
128	Ajit Kumar singh	Thread manufacturer	Food Processing	Rohtas	Sheosagar	Individual	SOFT LOAN	0.75

Sanjeev

129	URMILA DEVI	HAND CRAFTING	Art & Craft	Rohtas	Sanjhauli	Individual	SOFT LOAN	0.75
130	Rajkumari Devi	Chanda mama namkin udyog	Food Processing	Saharsa	Sattar Kataiya	Individual	SOFT LOAN	0.75
131	KANCHAN KUMARI	BAKERY FACTORY/BISCUIT FACTORY	Food Processing	Samastipur	Hasanpur	Individual	SOFT LOAN	0.75
132	SOMNATH RAM	SHOES MAKING SHOP	Others	Samastipur	Mohanpur	Individual	SOFT LOAN	0.75
133	MAHENDRA KUMAR	MANUFACTURING OF NAMKINN AND KIDSSNAKS	Food Processing	Samastipur	Kalyanpur	Individual	SOFT LOAN	0.75
134	Pankaj kumar sharma	Construction	Others	Saran	Marhaura	Individual	SOFT LOAN	0.75
135	Lalti Devi	Lara foods	Food Processing	Saran	Sonepur	Individual	SOFT LOAN	0.75
136	Rakesh kumar Singh	Icecream production	Food Processing	Saran	Lahladpur	Individual	SOFT LOAN	0.75
137	LALAN PRASAD SHAW	ALL FOOD PROCESSING (SAUCE)	Food Processing	Saran	Dariapur	Individual	SOFT LOAN	0.75
138	MANOJ KUMAR SINGH	Manufacture Enterprise	Furniture	Saran	Dariapur	Individual	SOFT LOAN	0.75
139	Gita Devi	Ice cream factory	Food Processing	Sheohar	Purnahiya	Individual	SOFT LOAN	0.75
140	Anju Devi	Rambabu Misthan	Food Processing	Sitamarhi	Runni Saidpur	Individual	SOFT LOAN	0.75
141	Rambabu prasad	Kushum enterprises	Food Processing	Siwan	Daraundha	Individual	SOFT LOAN	0.75
142	RANJITA DEVI	TENT HOUSE	Tent House	Siwan	Bhagwanpur Hat	Individual	SOFT LOAN	0.75
143	AM SPORT	AM GARMENTS SPORT	Fashion/Appare	Supaul	Pratapgaunj	Individual	SOFT LOAN	0.75

Sanyal

144	Niranjan kumar	Bakery	Food Processing	Supaul	Basantpur	Individual	SOFT LOAN	0.75
145	Sanjeev Kumar jaiswal	Narayan Traders	Food Processing	Supaul	Basantpur	Individual	SOFT LOAN	0.75
146	Ghanshyam Chaudhary	Shiv shakti Interprises	Food Processing	Supaul	Basantpur	Individual	SOFT LOAN	0.75
147	Payal jayasval	Fruit Juice	Food Processing	Vaishali	Hajipur	Individual	SOFT LOAN	0.75

Sanyal

Annexure-C

48

File No: S-11057/03/2019/SVEP/Part1 (E367169)

Government of India
Ministry of Rural Development
Department of Rural Development
<https://rural.nic.in/>
(Rural Livelihoods Division)

7th Floor, NDCC-II Building
Jai Singh Road, New Delhi
Dated: 30th March, 2023

To,

The CEO/SMDs

Assam, Bihar, West Bengal & Karnataka SRLM

Subject: Expediting the NRETP incubation Soft Loan Fund

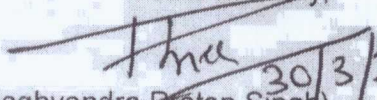
Madam/Sir,

As you are aware, the Rural Incubator component under the NRETP is currently being implemented in your State. We hope that the program is progressing according to the implementation plan. It has been observed that there has been inordinate delay in transferring the soft loan to respective SHG winners in the Challenge round. The States need to expedite the transfer of the soft loan amount to the respective SHG winners in the challenge round.

The booking of funds for the soft loan in NRETP and non-NRETP districts and blocks should be done through FDM in MIS by selecting the fund type - CEF - NRETP. For the fund transfer to the Incubator, a proposal should be generated through FDM, and the fund type should be selected as "Incubator." The provision for selecting of NRETP and Non NRETP districts and blocks is available in FDM.

It is requested that the concerned official should be directed to initiate immediate action to streamline the transfer of the soft loan amount to respective SHG winners as per the provision of Incubator guidelines.

Yours faithfully,


(Raghvendra Pratap Singh)
Director to the Govt. of India