



कयर बोर्ड Coir Board

(शुक्ष्म, लघु, और मध्यम उद्यम, मंत्रालय, भारत सरकार)
(Ministry of MS&ME, Govt. of India)
प्रादेशिक कार्यालय, REGIONAL OFFICE

जगमारा(उद्योगपुरी)/Jagamara(Udyogpuri)
भुवनेश्वर/BHUBANESWAR-751030
फाक्स/Fax/Phone:0674-2350078
Email: robbsrcoirboard@gmail.com
Web: www.coirboard.nic.in
www.coirboard.gov.in

CB/RO/BBSR/2016-17/6(10)/367

12/08/2016

INVITATION FOR BIDS

Competitive bids, under two cover system, are invited from reputed and experienced agencies for taking up physical verification of Coir Units established in Odisha state under the Coir Udyami Yojana of Coir Board.

Bids (Technical & Financial) in sealed covers duly superscribed will be accepted by the undersigned at the above address up to **3:00 p.m. on 06/09/2016**. The technical bids will be opened on the same day at **3:30 pm**. A pre bid meeting will be held at **3:00 pm** in the Office of Coir Board at Jagamara (In between Satya Sai Women's College & Union Bank Staff Training Centre), P.O.-Khandagiri, Bhubaneswar – 751 030 on **29/08/2016**.

For More details of the work, list of units, terms and condition of work, manner of submission of bids etc. visit **www.coirboard.gov.in**.

Secretary, Coir Board reserves the right to accept or reject any or all the bids without assigning any reason whatsoever.

Sd/-

SECRETARY

TENDER DOCUMENT

Invitation of Competitive Bids

For Physical Verification of REMOT (CUY) units assisted during the year 2012-13 to 2015-16 in the states of Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Odisha, West Bengal and NE Region:

1. Background:

Ministry of MSME, Government of India launched the REMOT Scheme in the year 2007-08 for implementation, through the Coir Board, during the XI Plan period. The funding pattern of the scheme is 40% of the Project cost as Government of India Margin Money (subsidy), 5% as Beneficiary's contribution and 55% Bank credit. Under the REMOT scheme assistance was being provided for setting up of tiny household units with a project cost upto Rs.5.00 lakhs and for setting up of spinning unit with a project cost upto Rs.2.00 lakhs by availing Bank Finance through the Banks which have signed MoU with Coir Board for the implementation of the scheme in the country. The Ministry of MSME has approved the continuation of the REMOT Scheme during the XII Plan period (2012-13 to 2016-17). The scheme was modified during June, 2014, with the approval of the Ministry of MSME and renamed as **Coir Udyami Yojana (CUY)** to make it better understood by the Stakeholders. The funding pattern under the revised scheme remained the same that was followed into pre-revised one. Under the modified Scheme, the beneficiaries are permitted to set up coir units with project cost up to Rs.10.00 lakhs by availing Bank Finance through all the Scheduled Commercial Banks listed in the 2nd schedule of the RBI Act, All Regional Rural Banks, Co-operative Banks who are Member Lending Institutions (MLIs) of the Credit Guarantee Trust Fund for MSME as well as through SC/ST/OBC Finance and Development Corporations. Provision for working capital not exceeding 25% of the project cost is also envisaged under the modified scheme to be considered by the Banks as a composite loan. The working capital component is not eligible for calculation of Government assistance. Copies of the operational guidelines of the pre-modified and modified schemes are annexed (Annexure I and II).

The scheme has been implemented through the Coir Board Field Offices in the state of Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Odisha, NE region and West Bengal in urban and rural areas. The Scheme details are also available under **www.coirboard.gov.in**.

As provided under the scheme, before the Margin Money subsidy is adjusted in the loan account of the beneficiary, Coir Board is required to conduct physical verification of the unit to confirm whether the unit is set up as per the norms of the schemes and is working satisfactorily. In case it is found that the unit is not set up and working as per the norms of the scheme, then the margin money (subsidy) will have to be called back by Coir Board. The projects sanctioned in the states of Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Orissa, Maharashtra, West Bengal and NE Region during the period from 2012-13 to 2015-16 totals to **2345 Nos.** The physical verification will be conducted by the selected agency for the above States and the Secretary, Coir Board reserves the right to decide upon the award of the assignment in more than one State to the one and the same agency. However, the same agency would be at liberty to submit bids for undertaking the work for more than one State as per its capacity and infrastructure.

2. Responsibility and Role of the Agency Selected:

The agency will have to conduct 100% physical verification of the CUY units located in urban and rural areas in the above States (list of beneficiaries will be provided by Coir Board Field Office). The physical verification will be conducted to confirm whether the unit is working as per norms of Coir Board and is working satisfactorily. The format for furnishing the unit-wise report on physical verification will be provided by Coir Board.

The agency has to arrange for field staff for the physical verification and has to ensure obtainment of all the required information as detailed in the format in respect of each of the unit physically verified.

The Physical verification shall also include certain information from the financing banks concerned in the area and the formats have to be duly signed by the unit holder as well as the Manager of the financing bank concerned.

The agency will also submit its report with the data collected duly analyzed on the physical verification to Coir Board along with all the details as in the prescribed format. The originals of the format collected will have to be submitted to the Regional Offices/ Sub Regional Offices of the Board, having jurisdiction in the area.

Since the physical verification is a confidential exercise, secrecy of the data must be maintained by the agency concerned and hence not even part of the exercise shall be divulged. The work of field level verification will be time bound and has to be completed by the selected agency/ agencies as per the time schedule prescribed by Coir Board.

3. Eligibility of Agency:

The agencies responding to this bid notice should possess proven track record of having successfully undertaken similar work. They should have sufficient financial capacity, manpower, infrastructure and wherewithal for undertaking the work.

Previous experience in taking up evaluation studies, technical consultancy, survey etc, having infrastructure for physical verification of Govt. supported/ field intervention/schemes in rural and urban areas including remote and inaccessible areas would be essential.

The organization should have at least 5 years of existence and should have experience in conducting survey and evaluation study at grass root level in rural and urban areas.

The CV of the key functionaries in the organization, so far as the work is concerned, would be a deciding factor in selection.

4. Scope of the Project:

The total number of Units to be physically verified and reports thereof submitted are the units assisted by Coir Board during the year from 2012-13 to 2015-16 in the States of Kerala, Tamilnadu, Andhra Pradesh, Karnataka, Odisha, West Bengal and NE Region. State-wise total number of units assisted by Coir Board and total subsidy released are given below:

State	2012-13		2013-14		2014-15		2015-16		Total units assisted	Total subsidy released (Rs. In lakhs)
	No. of units assisted	Subsidy released (Rs. In lakhs)	No. of units assisted	Subsidy released (Rs. In lakhs)	No. of units assisted	Subsidy released (Rs. In lakhs)	No. of units assisted	Subsidy released (Rs. In lakhs)		
Kerala	775	356.18	203	77.52	86	37.60	291	183.48	1313	647.65
Tamilnadu	47	90.84	138	263.13	95	178.76	159	624.14	439	1156.87
Andhra Pradesh	77	154.40	2	4.00	28	58.80	74	215.60	181	432.80
Karnataka	26	48.26	31	60.80	38	75.37	1	4.00	96	188.43
Orissa	51	97.20	106	203.60	21	39.80	65	146.48	243	487.08
West Bengal	10	20.00	-	-	-	-	8	13.85	18	33.85
Lakshadweep	-	-	-	-	-	-	-	-	-	-
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-
Maharashtra	-	-	-	-	-	-	-	-	-	-
Goa	-	-	-	-	-	-	-	-	-	-
Jharkhand	-	-	-	-	-	-	-	-	-	-
Bihar	-	-	-	-	-	-	-	-	-	-
North Eastern Region	-	-	-	-	-	-	13	5.46	13	5.46
Total	986	766.89	480	609.05	268	390.33	611	1193.01	2345	2959.28

5. Method of Selection:

Technical Appraisal: Initial Scrutiny of the responses, based on the technical bids submitted, will be done to ascertain whether the bidders are fulfilling the basic requirement for the assignment from the technical data and proof of credentials submitted.

The bidders shortlisted after evaluation of technical bids may be required to make presentations (**Date & time and venue will be intimated by the RO/SRO later**) at their own cost for clarifying company profile, experience in the field and also the methodology to be adopted for carrying out the assignment. Technical appraisal of the agency will be done by evaluating their profile, work experience, presentation and methodology. The short listed agencies (after technical appraisal) shall only qualify for opening of financial bid.

Financial Appraisal: The applicants who have been short listed after the technical appraisal will qualify for opening of their financial bids and who meets the technical bid standard and quoted lowest rate, will be selected. Coir Board however, reserves the right to reject any or all bids without assigning any reason whatsoever.

6. Negotiations/Award of Contract:

Before the award of work, Coir Board if decides so, may hold negotiations with the lowest bidder.

If the agency identified fails to discharge the work on its award, the Board will entrust the work to the next lowest bidder. In that eventually the lowest bidder identified will be liable to

compensate the Board, the additional expenditure involved through execution of work through the second lowest party.

7. How to apply:

The agencies/organizations should send their profile, relevant work experience etc. in the prescribed format (**Annexure-III**) along with supporting documents and testimonials for a technical appraisals by Coir Board in a sealed cover superscribed, “**Technical bid for Physical verification of CUY Units**”. The cover containing Technical Bid must contain the EMD referred at Sl.No. (8) below.

The financial bid will have to be furnished in a separate cover as per **Annexure -IV** which will be sealed and superscribed “**Financial bid for Physical verification of CUY Units**”.

Both the Technical Bid cover and Financial Bid covers duly sealed and superscribed shall be enclosed in a bigger cover duly sealed and superscribed “**Bids for Physical Verification of CUY Units in the states like Kerala, Tamilnadu, Karnataka, Andhra Pradesh, Odisha, West Bengal and NE Region**”. All the inner and outer covers shall have the name and address of the sender **and addressee in full with telephone number and e-mail id.**

8. Earnest Money Deposit:

The bidder shall furnish an **EMD of Rs.10,000/-** in the form of Demand Draft drawn on a scheduled commercial bank in favour of Secretary, Coir Board payable at Ernakulam and enclose the same in the technical bid cover. The EMD will be refunded to those agencies who are not selected for the assignment. The EMD will be forfeited in the event the agency selected for assignment fails to accept the offer of work and to execute the agreements. Offers without EMD are liable to be rejected summarily.

9. Agreement:

The selected agency will have to enter in to an agreement and integrity pact with Coir Board. The copies of the draft agreement and integrity pact shall be made available by Coir Board to the selected agency and the same has to be executed in non judicial stamped paper worth Rs.200/- before commencement of the work.

10. Payment Schedule:

- (a) **First instalment:** 40% of the fees on signing of the agreement shall be made against a bank guarantee of equivalent amount in the acceptable form from a Schedule Bank in favour of the Secretary, Coir Board till receipt of the Draft Report from the Agency and its general acceptance by the Board.
- (b) **Second instalment:** 35% subject to
 - (i) Submission of the draft report (10 copies of the draft report including executive summary) within the time frame stipulated in the agreement and

- (ii) A presentation on the draft report before the Committee at Coir Board, Kochi and if the draft report being found to be generally acceptable.

OR

Alternatively, the agency may opt for 75% of the total agreed fee for the physical verification on submission of the draft report and its general acceptance by the Coir Board instead of releasing first installment of 40% as advance payment.

- (c) **Final instalment:** Balance 25% on submission of the final report and its acceptance by the Board.

Any delay in submission of report without prior consent of the Board will attract a penalty of 5% per month and the balance 25% will be forfeited on delay in submission of the report beyond 5 weeks from the stipulated date.

The final payment will be made within 6 weeks on acceptance of the report and submission of bills etc. by the Agency. Service tax component if any and service tax registration number shall be indicated by the Agency in the financial bids and in their bill. Taxes as applicable from time to time will be deducted at source by the Board while releasing the payments from time to time.

11. Submission of Report:

The final report of 100% physical verification of the units is to be submitted within **four** month from the date of issue of work order.

12. Penalty clause:

If the agency fails to submit the final report as per the time schedule given (c) above, 5% of the consideration will be deducted by Coir Board per month from the last instalment payable to the agency.

13. Termination of Contract:

At any point of time, if the Board finds that the performance of the agency is not satisfactory and the progress of the work is not as per requirement, Coir Board reserves the right to terminate the contract and award the same to any other competent party. The loss/ damage sustained by Coir Board due to such a course of action will have to be paid by the agency and EMD paid by the party will be forfeited. Such agency will also black listed by Coir Board.

14. Settlement of Dispute:

In case of any dispute, the matter will be first tried to be resolved amicably through an arbitrator appointed by the Chairman, Coir Board.

15. Indemnity Clause:

The Agency will indemnify Coir Board towards any damage, loss expenditure that may arise due to any wrong deeds or misrepresentation or non performance on the part of the agency.

General Terms and Conditions:

- (a) The terms and condition of invitation and work will be interpreted in Indian Laws and will be under the jurisdiction of judicial courts at Kochi, Kerala.
- (b) Conditional building of price and conditional offer of discounts will not be accepted and such offers can render the bids liable for rejection. The amount quoted should be written in words and figures. Any correction, over writings will have to be attested.
- (c) The bidders should indicate their valid service tax registration number, Income tax PAN in the Technical bid.
- (d) Incomplete bids and unauthenticated bids and bids received after the stipulated time will be summarily rejected.
- (e) The invitation for Bids is not an offer and is issued with no commitment. Coir Board reserves the right to withdraw the invitation and changes or vary any part thereof at any state. Coir Board also reserves the right to disqualify a bidder, should it be necessary at any stage.
- (f) Coir Board reserves the right to withdraw this invitation of Bids if it determines that such action is in the best interest of the Board.
- (g) Timing and sequence of events resulting from this invitation shall ultimately be determined by Coir Board.
- (h) The bidders shall have no claims whatsoever against Coir Board arising out of, or relating to this invitation of bids or these procedures (other than those arising under a definitive service agreement with the bidder in accordance with the terms thereof).
- (i) Bidders, who are found to canvass, influence or attempt to influence in any manner the qualification or selection process shall be disqualified from the process at any stage.
- (j) By submitting a proposal, each bidder shall be deemed to acknowledge that it has carefully read all the conditions and limitations.
- (k) The Technical bid should include the terms and conditions of payment and the EMD.
- (l) Coir Board reserves the right to short list the parties responding to this notice on the basis of the evaluation of the Technical Bids before opening of the price bids, Submission of more than one bid by the same party will be disqualification.
- (m) The bidders will have the liberty to raise question on the tender procedures and the tender documents.

Additional Information & Methodology Adopted

100% Physical Verification of REMOT (CUY) units 2012-13 to 2015-16:

1. The objectives of Physical Verification (PV) are to study the impact of CUY in rural/urban employment in magnitude, nature, quality of enterprise, linkages developed for ensuring its sustainability, study the optimum levels of investments required for its viability. 100% Physical Verification of CUY units located in Urban and rural areas have to be carried out by the agency. Format for Physical Verification will be provided by Coir Board and the agency will submit its analytical report on Physical Verification to Coir Board along with all the filled in formats of the inspection of CUY units. The PV agency representative has to necessarily visit the CUY unit physically and to collect/fill up the information desired; duly getting the signature of the beneficiary in the PV format. The personnel deployed should also visit the concerned financing bank and to get the format countersigned by the Bank Manager/ authorized officer in the bank.

2. The exercise of Physical verification of CUY Unit by the Agency is a time bound assignment. The Agency shall submit 10 copies each of an interim report by the end of 3rd month and final report by the end of 4th month from the date of awarding of the work. Agency shall also submit 10 hard copies each of final report and executive summary along with 15 CDs each containing the final report. The final report shall contain state wise and district wise status, analysis of success rate showing units working/not working/Existing/not started/ not traceable/not eligible etc.in detail. Further, analysis on category wise beneficiaries, gender wise break up, activity wise analysis, EDP training etc are also to be provided. District wise profile of individual CUY unit's is to be incorporated in the consolidated report; showing the status of the unit at the time of physical verification. All the above information shall be provided in CD format also.
3. Agency shall submit to Coir Board, monthly progress report/ fortnightly feedback on the ongoing assignments after release of the first instalment. This report shall cover (1) work done for the previous period and (ii) future course of action with detailed strategy.
4. The agency has to keep the information gathered from the physical verification of CUY units as strictly confidential and should not be disclosed to any other person/ authority without the prior written consent of Coir Board.
5. The copy right and other right of the physical verification reports submitted to Coir Board by the agency will remain with the Coir Board only.
6. The agency shall be liable to compensate the Board, the losses/damage, if any, sustained/ to be sustained by the Board due to reasons of any false/ irrelevant Physical Verification reports furnished, any legal/ court issues arising out of the physical verification report and/or on account of mistakes committed by the agency.
7. The interested agencies have to submit their "Technical bid" and "Financial bid" in the prescribed format. The interested agencies have to furnish **an EMD of Rs.10,000/- (drawn on a scheduled commercial bank in favour of Secretary, Coir Board payable at Ernakulam)** along with their technical bids to be submitted as per clause 7 of the Tender Document. The professional fee to be quoted by the Agency for conducting the Physical verification of CUY Unit must include all of its costs and deliverables as well as any tax obligations. The agencies which do not make the above statutory payments will not qualify for the selection procedure and their bids will be rejected.
8. Agencies are at liberty to submit bids to take up work for more than one State/ UT as per its capacity and infrastructure.
9. After the technical presentations, the committee constituted by Coir Board will short list the agencies for opening the financial bid and further appropriate decisions will be taken by the committee concerned. However, the Coir Board reserves the right to reject any or all applications without assigning any reason.
10. The funds sanctioned/ released by Coir Board for Physical Verification must be utilized by the agency for the said assignment only and should not be diverted for any other purposes.

11. Agency shall not transfer the assignment either in full or in part to any other person or agency.
12. If there is any breach of contract by the agency with reference to the terms and conditions assigned for P.V or for any other reason, if the agency is not in a position to continue the assignment, the same will be brought to the notice of agency intimating its inability to successfully continue the assignment. Within 15 days of the said communication the agreement for P.V with the agency will be terminated by Coir Board and thereupon the agency will be bound to refund the entire consideration received from the Coir Board forthwith together with 24% interest per annum . The bank guarantee will be invoked in addition to the forfeiture of the EMD deposited to Coir Board by the agency along with their tender.
13. The Agency will indemnify Coir Board towards any damage, loss expenditure that may arise due to any wrong deeds or misrepresentation or non performance by the Nodal Agency and Coir Board will be in no way responsible for any acts or omission committed by Nodal agency.
14. Coir Board shall not be responsible or accountable to the agency for the employees and officers engaged by the agency for P.V since there is no “employer- employee relationship”. All employer/ employee disputes between agency and its employees shall be dealt by agency at its own cost without recourse to Coir Board.
15. The Agency shall not be held responsible for delay in fulfilment of their respective obligation under this as agreement due to exigency of one or more force major events like floods, Bandhs, fire etc, provided on the occurrence of such events, the agency, shall give one month notice within occurrence of such event.
16. In the event of disputes, if any, between Coir Board and agency, it shall be referred to the arbitrator duly appointed by mutual consent of this parties such arbitration shall be in accordance with and subject to the provision of the Arbitration and conciliation Act 1996 whose decision shall be final and binding on both the parties. However, agreement and its interpretation shall be subject to the exclusive jurisdiction of the High Court in Kerala alone.
17. The Physical verification format to be followed is provided as **annexure V**.

Secretary, Coir Board

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ANNEXURE - I

**REJUVENATION, MODERNIZATION
AND TECHNOLOGY UPGRADATION
OF THE COIR INDUSTRY
(2007-08 TO 2011-12)**

OPERATIONAL GUIDELINES



COIR BOARD

**(Ministry of Micro, Small & Medium Enterprises)
Coir House, MG Road
Kochi 682 016**

6/11/12

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REJUVENATION, MODERNIZATION AND TECHNOLOGY UPGRADATION OF THE COIR INDUSTRY - A CENTRAL SECTOR SCHEME

1. INTRODUCTION

Coir Industry is one of the oldest traditional industries. It generates 'value' literally out of 'waste' (coconut husk), besides providing eco- friendly products resulting in large-scale employment comprising mostly women and contributing to around Rs. 600 crore worth of exports annually. Presently, the utilized capacity of coir husk is only around 40%. This is essentially because the basic producers of raw material and semi finished products do not have the wherewithal to convert a higher percentage of husk into fibre and yarn. The machinery (ratts and looms) have been in use for decades without replacement or modernization besides being exposed to rains. A Central Sector Scheme on Rejuvenation, Modernization & Technology Up gradation of the Coir Industry is, therefore, launched during 2007-08, on a pilot basis, to facilitate the sustainable development of the Spinning and Tiny/Household Weaving Units of the coir industry by providing proper work sheds and enabling replacement of traditional age old ratts with motorized ratts in the Spinning sector and replacement of traditional looms with the mechanized looms in the Tiny/Household sector in the first phase, during XI Plan. The scheme aims to develop the supply of basic raw material at the grass root level of the coir industry to ensure continuous supply of quality coir yarn through out the year. The Scheme will be implemented among the major coir producing States of the country. Table 1 depicts the State-wise estimated distribution of beneficiaries proposed to be covered under the Scheme.

Table 1: Beneficiaries proposed to be assisted (Units: In numbers)

Sl. No.	Sector	Total Units	NE States	A.P. & Karnataka	Orissa	Tamil Nadu	Kerala	Others*
1	Spinning	4000	300	352+327	222	616	2126	57
2	Tiny	3200	320	214+254	171	520	1678	43
	Total	7200	620	566+581	393	1136	3804	100

*Include the Konkan belt, Union Territories of Andaman & Nicobar Islands, Lakshadweep Islands and Pondicherry and States of Maharashtra, Gujarat, etc.

2. Objectives of the Scheme:

2.1 The main objectives of the scheme are as under:

- (i) To modernize Coir industry by adoption of modern technology in production and processing of Coir in the spinning and weaving sectors;
- (ii) Upgradation of the production and processing technology for improving the productivity and quality;
- (iii) To increase the efficiency and productivity for enhancing the earnings of the workers and income of spinners/ tiny-household sectors;
- (iv) To improve the utilization of coconut husk for increasing the production of Coir and Coir products;
- (v) To generate employment in the rural areas of the Coir producing states;
- (vi) To provide more employment opportunities for women in the rural sector for gender empowerment;
- (vii) To contribute to inclusive growth of vulnerable sections of beneficiaries especially those belonging to Scheduled Castes (SC), Scheduled Tribes (ST) and North Eastern Region (NER); and
- (viii) To give sufficient training to the rural youth of the coconut producing States with an eye on attracting them to the fold of coir sector.

3. Nodal Agency

Coir Board, Coir House, MG Road, Kochi - 682016 is the nodal agency for implementation of the scheme. In order to achieve the objectives of the scheme, a Special Cell in the Coir Board will be constituted to superintend, control and implement the Scheme. The Special Cell will be headed by an officer of the Joint Director Rank, assisted by a Deputy Director and a Section Officer. It shall co-ordinate

all the activities in respect of the Scheme with the various Governmental agencies and offices of Coir Board. It will be responsible for scheduling Awareness programmes, convening of meetings, etc. It shall receive and submit monthly, quarterly, half-yearly, annual reports. The Special Cell will report directly to Secretary, Coir Board and through him to the Chairman, Coir Board.

The technical intervention, wherever necessary, will be provided by Central Coir Research Institute (CCRI), Kalavoor and Central Institute of Coir Technology (CICT) and other institutions engaged in development and promotion of the Coir Sector. The Scheme will be regularly monitored by the Ministry of Micro, Small and Medium Enterprises.

4. SCHEME INTERVENTIONS

4.1 The scheme is proposed to be launched as the first phase of a Central Sector Scheme for Rejuvenation, Modernization & Technology Upgradation of the Coir Industry through the following interventions:-

- Traditional spinning and weaving activities will be rejuvenated by providing proper work environment (work sheds) along with motorized ratts replacing the decades old obsolete implements and ratts in the spinning sector and mechanized looms replacing the obsolete implements and looms in the tiny/household weaving sector.
- Under the scheme, one existing obsolete ratt per unit would be replaced by four mechanized ratts. The intervention in the spinning sector is targeted to be women oriented. A tiny/household weaving unit is proposed to be standardized with three mechanized looms. The quality of ratts and looms to be provided under the scheme will be vetted by a committee to be specifically constituted by the Coir Board in which representatives of spinners/weavers will also be ensured. The component of machinery/ratts/looms will not be considered in isolation. However, in case, selected beneficiaries already have a work shed, only the component of required machinery will constitute the project.

5. CRITERIA FOR SELECTION OF BENEFICIARY

The selection of beneficiary will be done on merit, on first come first served basis. Indicative parameters for selection of beneficiary are given below:-

Spinning Sector:

- a. Self Help Groups (SHGs) consisting of a group of eight Spinners, including their Leader, engaged in the production and processing of Coir and new SHGs shall be eligible for assistance under the Scheme.
- b. The applicant SHGs shall produce project proposal in the prescribed format approved by the Coir Board and the Bank from where the applicant seeks to avail term loan for the scrutiny and approval of the Evaluation and Steering committee of the Coir Board.
- c. The applicant SHGs shall have minimum two cents of land of own / lease for a minimum period of 10 years and documents in proof shall be produced along with the application for assistance.
- d. The beneficiary shall pay the equated loan installments on monthly basis or at six months interval (optional to the beneficiary) along with accrued interest to the Bank which has disbursed term loan and this would be incorporated in the 'MoU' to be signed between Coir Board and the concerned Banks.

Tiny/ household units

- a. Self Help Groups (SHGs) consisting of six weavers, including their Leader, engaged in the production of traditional Coir products viz. Coir mats, Mattings, carpets, rope, rubber backed Coir products, Coir pith processing units etc. registered with Coir Board will be eligible for assistance under the Scheme.
- b. The units shall have minimum of three cents of land of own / lease of minimum 10 years with minimum infrastructure and experience in the field of manufacture of Coir and Coir products to be eligible for assistance under the Scheme.
- c. The applicant SHGs shall produce all relevant details regarding the ownership of land, lease document, experience in the field of manufacture of Coir and Coir products with details of the project proposal certified by a Chartered Accountant / Chartered Engineer along with the prescribed format approved by Coir Board and sponsoring Banks for consideration by the Evaluation and Steering Committee of the Coir Board.
- d. The beneficiary shall pay the equated loan installments on monthly basis or at six months interval (optional to the beneficiary) along with accrued interest to the Bank which has disbursed term loan and this would be incorporated in the 'MoU' to be signed between Coir Board and the concerned Banks.

e. The processed applications, if adhering to the norms laid down in the Scheme, will be forwarded to the participating Banks for providing term loan for implementation of the respective projects.

6. NORMS OF GRANT/SUBSIDY/ASSISTANCE

6.1 SPINNING UNIT

The financial assistance or government grant/subsidy would be 40% of the project cost subject to a maximum of Rs. 80,000 (Rupees eighty thousand only) per unit. The project cost of Rs. 2 lakh would include 5% beneficiary contribution and 55% term loan, subject to a maximum of Rs. 1,10,000/-, from the designated Bank. Table 2 depicts the details of standard cost of a spinning unit.

TABLE 2: STANDARD COST OF A SPINNING UNIT

Sl. No.	Item	Cost (Rs.)
1	Machinery	1,05,000
2	Tools & Accessories	20,000
3	Work shed	75,000
	Total	2,00,000

6.2 TINY/HOUSEHOLD UNIT

The financial assistance or government grant/subsidy would be 40% of the project cost subject to a maximum of Rs. 2,00,000 (Rupees lakh only) per unit. The project cost of Rs. 5 lakh would include 5% beneficiary contribution (Rs. 25,000/-) and 55% term loan, subject to a maximum of Rs. 2,75,000/-, from the designated Bank. Table 3 depicts the details of standard cost of a tiny/household weaving unit.

TABLE 3: STANDARD COST OF A TINY/HOUSEHOLD UNIT

Sl. No.	Item	Cost (Rs.)
1	Machinery	3,00,000
2	Tools & Accessories	40,000
3.	Dyeing Equipments	20,000
4	Work shed	1,40,000
	Total	5,00,000

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6.3 CONDITIONS FOR ELIGIBILITY FOR GOVERNMENT GRANT/ SUBSIDY

- a. The Government grant/subsidy under the Scheme will be inclusive of any other Central subsidy/grant that may be available under any other central subsidy scheme.
- b. The Government grant/subsidy as admissible under the Scheme will be disbursed to the SHG into their Bank account through the designated Bank.
- c. The SHG availing of the subsidy under the Scheme shall not mortgage the assets acquired through the grant obtained under the present Scheme except to the Bank from which he might have taken the loan for establishing the unit.
- d. No transfer of assets, partially or wholly, which are obtained pursuant to the grant/subsidy of approval under the Scheme can be transferred, mortgaged, or sold under any circumstances.
- e. The SHG seeking the financial assistance under the Scheme should make available to the Selection Committee of the Coir Board all relevant records relating to the construction of the work shed and purchase of machinery so as to enable it to determine the quantum of subsidy admissible.
- f. The SHG availing the Government grant/subsidy will execute a 'bond' with the Coir Board, Kochi, inter-alia, to the effect that:
 - The beneficiary will submit the documentary evidence of construction of the work shed and purchase of the machinery/equipment within six months of the sanction and release of the term loan by the designated bank.
 - The machinery/equipment will be maintained properly.
 - The machinery/equipment will be used for running Coir unit.
 - The machinery/equipment will not be shifted from the premises.
 - The machinery/equipment will not be disposed off without the prior approval of the Coir Board.

- g. The Coir Board will conduct 100% physical verification of the Units.
- h. The SHG/beneficiary shall make available the unit, at any time, for inspection by the officers of the Coir Board.
- operate the unit for a minimum of 5 years
- abide by any/all the instructions issued by Coir Board, Central and State Governments in regard to the working of the unit, from time to time
- i. In case of default, the grant would be recovered from the beneficiary failing which legal action will be taken against the defaulter.
- j. The leader of the Self Help Group (SHG) would be responsible for running, maintaining and attending to its financial issues.

7. Machinery Manufacturers

Manufacturers of motorized ratts and semi-automatic looms and other equipment and accessories will be invited by Coir Board through advertisement in Newspapers to submit their bids. The Evaluation and Steering Committee headed by Chairman, Coir Board including representatives of Spinners or tiny/household Weavers, as the case may be, shall open the bids. They will also be requested to demonstrate their machinery. A technical panel constituted by Coir Board would go into the specifications and give their considered opinion. Manufacturers selected by the Evaluation and Steering Committee including representatives of Spinners or tiny/household Weavers after considering the recommendations of the technical panel will be empanelled under the Scheme by the Coir Board.

8. LIST OF BENEFICIARIES

The list of beneficiaries will be maintained at the Sub Office, Regional Office and the Headquarters of the Coir Board and hosted on the Coir Board's website. As and when their turn comes, the applicant will be considered on merit. A data bank will be created in the Special Cell in Coir Board.

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9. COMMITTEES CONSTITUTED TO OVERSEE THE SCHEME

9.1 SELECTION COMMITTEES FOR BENEFICIARIES

9.1.1 REGIONAL LEVEL SELECTION COMMITTEE

- (i) Regional Officer, Coir Board - Chairman
- (ii) Lead Bank Manager or State Level Bankers Committee (SLBC) nominee - Member
- (iii) State Industries Department nominee - Member
- (iv) Representative of Special Cell at HO of Coir Board - Convenor

9.1.2 SUB REGIONAL LEVEL SELECTION COMMITTEE

- (i) Extension Service Officer, Coir Board - Chairman
- (ii) Lead Bank Manager or SLBC nominee - Member
- (iii) District Industries Centre representative - Member
- (iv) DRDA Representative - Member
- (v) Representative of Special Cell at HO of Coir Board - Convenor

A representative of the Rural Development Department of the respective State Government (In-charge of the implementation of the Swaranjayanti Gram Swarozgar Yojna (SGSY), being implemented by the Union Ministry of Rural Development, shall be co-opted by invitation in the above Selection Committees for screening and selection of the beneficiaries and also to ensure better convergence with SGSY).

9.2 EVALUATION AND STEERING COMMITTEE

- (i) Chairman, Coir Board: Chairman ✓
- (ii) Secretary, Coir Board Member ✓
- (iii) Bank Representatives (concerned Banks) Members SBI, BCI, ✓
- (iv) Representatives of concerned State Government Members ✓
- (v) Representatives of Spinning/weaving Sectors (2) Members ✓
- (vi) Joint Director (Plg), Coir Board Convenor ✓

Kash, TN, Kerala
Goind

Com. Pali
Indian Bank

Sarkar
D.K. Rao

Pavithra / Kany

9.3 HIGH LEVEL APEX COMMITTEE

- (i) Secretary, MoMSME: Chairman
- (ii) Additional Secretary & Financial Advisor, MSME Member
- (iii) Chairman, Coir Board Member
- (iv) Senior Advisor (VSE), Planning Commission Member
- (v) Economic Advisor, MSME Member
- (vi) Joint Secretary, MSME Member
- (vii) Chairman, SLBC Member
- (viii) Principal Secretary/Secretary/Commissioner
Dealing with coir sector of concerned State
Governments Members
- (ix) Secretary, Coir Board Convenor

10. Memorandum of Understanding (MoU) will be signed between the Coir Board and the concerned Bank specifying the terms/conditions and relevant explanation for disbursement, repayment of term loans to various beneficiaries selected by the Coir Board.

10.1 Once the beneficiary is selected by the Coir Board and is allotted a Bank, he shall deposit his quantum of investment (beneficiary contribution) necessary for the purpose with the concerned Bank. This should be done within 30 days of the receipt of the letter from Coir Board confirming his selection and allotment of a designated Bank. The eligible government grant for the approved project will be deposited by the Coir Board with that Bank after receiving the official confirmation from the Bank that a term loan would be sanctioned by it to a particular beneficiary, and within ten calendar days of receipt of the grant/subsidy from the Coir Board, the Bank will release the full quantum of the term loan to the beneficiary..

10.2 The Government grant/subsidy so deposited will be kept by the Bank in a separate Subsidy Reserve Fund Account. No interest will be applied on this by the Bank. In view of this, for the purpose of charging interest on the loan, the subsidy amount should be excluded. The balance lying to the credit of the Subsidy Reserve Fund Account will not

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form part of Demand and Time liabilities for the purpose of SLR/CRR. Suitable instructions issued in this regard by the RBI from time to time would be followed.

10.3 The grant/subsidy sanctioned to a beneficiary to whom term loan / has been sanctioned by the Bank, shall be adjusted against the outstanding term loan account of the beneficiary after a period of two years of the completion of the loan period.

10.4 The admissible grant/subsidy under the Scheme will be credited to the loan account of the beneficiary along with the amount of the term loan by the Bank. The Bank will, however, not charge any interest from the beneficiary on the amount of the grant/subsidy credited in his loan account. After two years of successful and satisfactory operation of the term loan account by the beneficiary, the grant lying in the Subsidy Reserve Fund Account to the extent of the amount of grant of a beneficiary payable, shall be drawn and adjusted against his term loan account.

10.5 The loan would be covered under Credit Guarantee Trust Fund Scheme under the O/o Development Commissioner, M/o MSME. The guarantee fee for the coverage will be borne by the beneficiary or the Bank. The term loan would be without collateral/third party guarantee.

11. Base-line Survey

11.1 A concurrent baseline survey of the targeted beneficiaries' viz. Spinners and Tiny/Household weavers would be undertaken by the Coir Board simultaneously with the aid of a Specialist who is conversant with the economics of the Coir Industry for preparing a profile under the Scheme viz. income of the beneficiary prior to and after the implementation of the Scheme, increase in the number of work days, increase in production and productivity, number of beneficiaries (men/women - General/SC/ST/OBC/Minority, etc.). An awareness Programme will be organized throughout the Coconut producing states, jointly with the concerned State Governments.

11.2 The tangible achievements, namely, increase in production, productivity, generation of employment and credit flow through the implementation of the Scheme will be monitored and evaluated and monthly reports submitted by Coir Board to the Ministry.

12. Submission of Project Report by the applicant

Coir Board has prepared standard project Reports covering each of the identified sector for which Scheme funds would be available. Each selected beneficiary needs to use the Project Report obtained and submit the Bank application based on the standards set by the Bank, along with a letter intimating his selection issued by the Coir Board.

13. Evaluation and Other Studies

Term end evaluation will be conducted at the end of the XI Plan. Mid term evaluation will also be carried out after 3 years of the implementation of the Scheme, by engaging independent agencies of repute. Coir Board would commission short term studies on various aspects of coir sector depending on the need and emerging requirements.

14. OVERALL TARGETS UNDER THE SCHEME

The Scheme stands approved up to the end of the XI Plan. The tentative targets under the Scheme during the XI Plan period are broadly are as follows:

Component	Projected outcome/result
Number of Spinning Units to be covered	4000 consisting of 8 spinners each
Number of Tiny/Household Units to be covered	3200 consisting of 6 weavers each
Wages of Spinners estimated to reach	Rs. 29,896 per annum
Income of weavers in Tiny/Household sector estimated to reach	Rs. 43,230 per annum
Productivity per ratt	10 Kg. per day

Productivity per loom	10 mats per day
Number of work days in spinning sector (to be gradually increased)	300 days per annum
Number of work days in Tiny/Household sector (to be gradually increased)	150 days per annum
New employment generation during XI Plan (estimated)	36,800

15. LIST OF DOCUMENTS TO BE SUBMITTED BY THE APPLICANT

Sl No.	Documents	Remarks
1.	A Copy of the title deed of the property on which the unit is proposed to be set up / already located	2 cents of Minimum land for each spinning unit and 3 cents of Minimum land for each tiny/household unit is compulsory
2.	Prescribed application form for Scheme assistance	At least 3 years work experience in the Coir industry-documentary proof to be submitted
3.	Proof of Coir Industry experience	Certificate
4.	Any training facility availed from Coir Board	Quotation <i>Certificate</i>
5.	Machineries proposed to be purchased along with Invoice	Certificate <i>Quotation</i>
6.	Acknowledgement issued by Coir Board	
7.	Industrial Establishment Certificate issued by DIC	Certificate
8.	Chartered Engineer's drawing with estimate for construction of shed	An Estimate duly certified by a chartered engineer
9.	Any other document to support the application like SC/ST/OBC certificate	For Reserved categories
10.	Any other supporting document	To support the claim of applicants
11.	Project profile of the proposed project approved by Coir Board	Available with Coir Board

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16. ADDRESS OF THE COIR BOARD OFFICES DEALING WITH THE SCHEME

1. REJUVENATION, MODERNIZATION AND TECHNOLOGICAL UPGRADTION CELL
Coir Board
Coir House, MG Road, Kochi 682 016
(Phone: 0484 2351807 / 0484-2373327).

OFFICES:

2. Extension Service Officer,
Office of the Coir Mark Scheme, Coir Board,
New Model Coir Mats and Matting Co-op Society Bld.,
Alleppey
Phone: 0477-2245325
3. Regional Officer, (T Ravindran)
Coir Board, Regional Office
Raja Nilayam, Mele Chowa
Kannur.
Phone: 0497-2729180)
4. Regional Officer, (P C Antonel Vaz)
Coir Board Regional Office, No 5 Alagappa Lay Out
Venketesa Colony
Pollachi -642 001 (Tamil Nadu)
Phone: 04259-222450
5. Regional Officer, (K. G. Raghavan)
Coir Board Regional Office, No 8 Annex Bldg
Cunningham Road
Bangalore -560 052
Phone: 080-22268538
6. Regional Officer, (Premraj Koomkaran)
Coir Board Regional Office,
Swaraj Nagar
A C Gardens
Rajamundry 533 101
Phone: 0883-2420196
7. Regional Officer, (B B Jani)
Coir Board Regional Office,

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Jagamara (Udyog Puri), PO Khandagiri
Bhubaneswar- 751 030
Phone: 0674-2350078

8. Officer-in-charge,
Sub Regional Office, Coir Board
Hemanta Basu Bhavan, 4th Floor
Kolkatta- 700 001.
9. The officer in charge
Coir Board Sub Regional office
Assam Small Industrial Development Complex
Bamuni Maidan
Gawhati -781 021
Phone: 0361-2556828.
10. Extension Service Officer,
Coir Research and Extension Centre,
Door No.40, Kisha Mutharamman Koil,
Near R.T.Office, Tenkasi-627 811,
Thirunelveli Dist. Tamil Nadu.
11. Regional Coir Development Officer,
Coir Board, RCT&DC,
Pillayar patti-613 043,
Via. Vallam, Thanjavoor.
Tamil Nadu.



कयर बोर्ड Coir Board

(सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार
Ministry of MS&ME, Govt. of India)

कयर हाउस, एम.जी.रोड., कोच्ची - 682016
Coir House, M.G. Road, Kochi - 682016
तार/ Gram : COIR BOARD
दूरभाष/ Ph : 0484-2351954, 2351807, 2351788
फैक्स / Fax : 0484-2370034, 2354397
ई-मेल/ E-mail : coir@md2.vsnl.net.in
वेब/ Web : www.coirboard.nic.in, www.coirboard.gov.in

GUIDELINES ON COIR UDYAMI YOJANA – A CENTRAL SECTOR SCHEME

1. The Scheme

Government of India has approved the continuation of the credit linked subsidy scheme called Rejuvenation, Modernization and Technology Upgradation of the Coir Industry (renamed as Coir Udyami Yojana) to facilitate sustainable development of the Coir Industry in the country. This will in turn generate more employment opportunities especially for women and the weaker sections of people in rural areas. Coir Udyami Yojana will be a Central Sector Scheme to be administered by the Ministry of Micro, Small and Medium Enterprises. The Scheme will be implemented by Coir Board a statutory organization under the Ministry of MSME as the Nodal Agency at the national level. At the State level the scheme will be implemented through Board's Regional Offices, Sub Regional Offices, Coir Mark Scheme Office and District Industries Centres, Coir Project Offices, Banks and such other offices. The Government subsidy under the scheme released to Coir Board will be routed through the identified banks for eventual distribution to the beneficiaries/entrepreneurs in their bank accounts. The Implementing Agencies viz. Coir Board Offices, DIC, Coir Project Offices etc will associate with reputed Non Governmental Organizations (NGOs)/reputed Autonomous Institutions/National Small Industries Corporation/Panchayathi Raj Institutions and other relevant bodies in the implementation of the Scheme especially in the area of identification of beneficiaries, area of specific viable projects and providing training in Entrepreneurship Development, verification of units established under the Scheme.

2. Objectives of the Scheme

The main objectives of the scheme are as under:

- (i) To modernize Coir Industry by adoption of modern technology in production and processing of coir and coir products;
- (ii) Upgradation of the production and processing technology for improving the productivity, quality and product diversification;
- (iii) To increase the efficiency and productivity for enhancing the earnings of the workers engaged in the sector;
- (iv) To enhance the utilization of coconut husk and for increasing the production of coir fibre and coir products;
- (v) To generate employment in the rural areas of the coconut producing States/Union Territories;

- (vi) To provide more employment opportunities for women in the rural sector for gender empowerment;
- (vii) To enhance the socio-economic conditions of the producers/workers engaged in the industry;
- (viii) To contribute to inclusive growth of vulnerable sections of beneficiaries especially those belonging to Scheduled Castes (SC), Scheduled Tribes (ST) and North Eastern Region (NER);
- (ix) To give sufficient training to the rural youth of the coconut producing States with an eye on attracting them to the fold of coir sector.
- (x) To provide backward/forward linkages to the unit holders to whom assistance is given under the Scheme.

3. Quantum and Nature of Financial Assistance

Level of funding under Coir Udyami Yojana

Beneficiary's contribution (of Project Cost)	Bank credit	Rate of Subsidy (of project cost)
5%	55%	40%

Note: Maximum admissible cost of the project is Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost. The banks shall consider composite loan instead of term loan to cater to the working capital requirements also. This should be exclusive of Rs.10 lakhs limit proposed. However, subsidy will be computed excluding working capital component.

4. Eligibility conditions of the Beneficiaries

- i) Any individual above 18 years of age with Indian Citizenship.
- ii) There will be no income ceiling for assistance for setting up of project under Coir Udyami Yojana.
- iii) Assistance under the Scheme is only available for projects for the production of coir fibre /yarn/products etc. coming under coir sector.
- iv) Assistance under the Scheme will be made available to individuals, Companies, Self Help Groups, Non Governmental Organizations, Institutions registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trust. However the units that have already availed Govt. subsidy under any other Scheme of Govt. of India or State Govt. for the same purpose are not eligible to claim subsidy under the scheme.

4.1. Other eligibility conditions

- i) Certified copy of the caste/community certificate issued by the competent authority in the case of other special categories, is required to be produced by the beneficiary along with the application form.
- ii) A certified copy of the bye laws of the institution is required to be appended along with the application wherever necessary
- iii) The project cost will include capital expenditure ie. Building and Machinery.
- iv) The applicants will have the option to include one cycle of working capital also in the project proposal. However the working capital will not be considered for subsidy. The bank can consider approval of the project and loan shall be given to the working capital also without considering any grant for the same. The loan for working capital shall be sanctioned and released only after setting up of the unit. In no case the working capital included in the project shall exceed more than 25% of the project cost.
- v) If the beneficiary is already having the workshed the component of required machinery will alone constitute the project cost as per the scheme.

Note: Only one person from one family is eligible for obtaining financial assistance for setting up of projects under Coir Udyami Yojana. The ‘family’ includes self and spouse.

5. Implementing Agency

5.1 The Scheme will be implemented by **Coir Board, Coir House, MG Road, Kochi – 682016**, a statutory body under Ministry of MSME which will be a single Nodal Agency at the national level. At the state level the Scheme will be implemented through the Field Offices of the Board viz. Regional Offices / Sub Regional Offices / Coir Mark Scheme Office / Showroom & Sales Depots. The Regional Offices will coordinate with State District Industries Centres, Coir Project Offices, Panchayati Raj Intuitions and other NGOs of repute and such others for the identification of the beneficiaries under the Scheme.

5.2 The technical interventions, wherever necessary, will be provided by Central Coir Research Institute (CCRI), Kalavoor and Central Institute of Coir Technology (CICT), Bangalore and other institutions engaged in development and promotion of the Coir Sector. The Scheme will be regularly monitored by the Ministry of Micro, Small and Medium Enterprises.

5.3 Nodal Agencies

The details of other agencies to be associated as Nodal Agencies in the implementation of Coir Udyami Yojana are as under:

- i) Field Offices of Coir Board viz. Regional Offices / Sub Regional Offices / Coir Mark Scheme Office / Showroom and Sales Depots and all other sub offices of the Coir Board situated in different parts of the country.
- ii) District Industries Centres of all State Governments and State owned Coir Fed/Coir Corporations.

- iii) Banks
- iv) Panchayati Raj Institutions
- v) NGOs run by persons having adequate experience and expertise in Project Consultancy in Small Agro & Rural Industrial Promotion and Technical Consultancy Services, Rural Development, Social Welfare having requisite infrastructure and manpower and capable of reaching village and taluk level in the State or Districts. NGOs should have been funded by State or National Level Government Agency for any of its programmes in the preceding 3 years period.

6. Financial Institutions

- i) All the Scheduled Commercial Banks listed in the 2nd schedule of the RBI Act
- ii) All Regional Rural Banks
- iii) Co-operative Banks who are Member Lending Institutions (MLIs) of the Credit Guarantee Trust Fund for MSME as well as through SC/ST/OBC Finance and Development Corporations.

7. Identification of Beneficiaries

The identification of beneficiaries at different regions will be done by a committee consisting of representatives of the Coir Board, DIC, Coir Project Office, Banks, Panchayati Raj Institutions etc. The committee will be headed by the Industries Commissioner / Director of Industries / Officer-in-charge of coir activities in the State. The Banks, DICs, Project Offices, Panchayati Raj Institutions will refer the applications to the Selection Committee Convenor, who is the Officer-in-charge of the respective Coir Board Field Offices, for its consideration. Cases of inflated costing on machinery/building and other elements of a project with a view to availing higher amount of subsidy will not be allowed and such applications will be summarily rejected or the committee will have the authority to consider such applications by reducing the cost of the project. The selection process should be a thorough, transparent, objective, just and fair process and the names of the selected application by the committee will be displayed in the website of the Coir Board.

8. Bank Finance

8.1 Once the application is received by the Bank, the Bank shall intimate the sanction or otherwise to the beneficiary and Coir Board within sixty (60) calendar days. Detailed grounds for rejection shall be recorded and intimated to the Coir Board and beneficiary and also maintained in the Nodal Branches of the Banks.

8.2 Margin Money (subsidy) in advance based on the sanction received will be placed lump sum deposit in the name of Coir Board with the Nodal Branch of the Implementing Banks in each State for release of Margin Money (subsidy).

8.3 The Bank will sanction 95% of the project cost after adjusting 5% beneficiary contribution deposited and disburse full amount of project cost including the beneficiary

contribution in installments for setting up of the project.

8.4 The beneficiary shall deposit his contribution to the concerned bank within 30 days of the receipt of a copy of the sanction letter from the bank.

8.5 The Bank through its financing branch shall release 1st installment of loan to the beneficiary within 30 days of receipt of beneficiary contribution.

8.6 The Banks will finance Capital Expenditure in the form of Term Loan and Working Capital in the form of Cash Credit. Projects can also be financed by the Bank in the form of composite loan consisting of Capital Expenditure and Working Capital. The amount of Bank Credit will be 55% of the total project cost after deducting 40% of Margin Money (subsidy) and owner's contribution of 5% from beneficiaries.

8.7 The Banks shall consider Composite Loan instead of Term Loan to cater to the Working Capital requirements also. This should be exclusive of Rs.10 lakhs project cost limit proposed. The Working Capital shall not exceed 25% of the project cost. No Subsidy will be paid by the Board for Working Capital component.

8.8 The eligible subsidy for the approved project will be released by the Nodal Bank after receiving the official confirmation from the Implementing Bank that 1st instalment of the loan has been released to a particular beneficiary based on the projections of Capital Expenditure in the project report. The Banks will not be charging interest on the loan to the extent of subsidy amount from the total loan. Though banks will claim subsidy on the basis of projections of Capital Expenditure in the project report and sanction thereof, subsidy proportionate on the actual availment of Capital Expenditure will be retained and excess, if any, will be refunded to Coir Board, immediately after the project is ready for commencement of production.

8.9 The entire assets created under the scheme shall be insured by the beneficiaries.

9. Rate of Interest and Repayment Schedule

9.1 Rate of interest chargeable for the loans shall be at par with base rate. Repayment schedule may not exceed 7 years after an initial moratorium as may be prescribed by the concerned Bank/financial institution so as to enable the beneficiaries to complete this project.

9.2 The loan would be covered under Credit Guarantee Trust Fund Scheme under the O/o the Development Commissioner, Ministry of MSME. The guarantee fee for the coverage will be borne by the beneficiary or the Bank. The term loan would be without collateral / third party guarantee and under no circumstances such documents should be insisted upon by the banks.

10. Modalities of the operation of the Scheme

10.1 The project proposal will be invited by Coir Board from potential beneficiaries at State level through advertisement, Press, Radio and other multimedia and through DICs at periodical intervals. The Scheme will also be advertised / publicised through Panchayati Raj Institutions which will also assist in identification of beneficiaries.

10.2 The applications under the Scheme can be collected from Coir Board Offices, District Industries Centres, Coir Project Offices, Panchayati Raj Institutions and the Nodal Agencies approved by the Board for this purpose. The forms can also be downloaded from the Coir Board website and have to be submitted directly to the Coir Board Field Offices or through the DICs.

10.3 The applications received by the DICs will be referred to the Field Offices of the Coir Board. The Officer-in-charge of the following Field Offices are authorized for receiving the applications from the DICs coming under their jurisdiction.

Authorized Office	Jurisdiction
Coir Board Regional Office, Door No.103, Vallalar Street, Venkatesha Colony, Pollachi - 642001 Tel/Fax : 04259-222450	Tamil Nadu, Andaman & Nicobar Islands, Pondicherry
Coir Board Regional Office, Swaraj Nagar.A.C. Gardens Rajahmundry-533 101 Phone:0883-24320196	Andhra Pradesh
Coir Board Regional Office, Near Attingal Municipal Town Hall, Attingal.P.O. Trivandrum - 695 101. Phone: 0470-2628624	Thiruvananthapuram, Kollam and Pathanamthitta Districts in Kerala
Coir Board Regional Office, No. 3A, Peenya Industrial Area, Near TVS Cross, Peenya, Bangalore - 560 058 Phone : 080 - 28375023	Karnataka, Maharashtra, Goa and Gujarat.
Coir Board Regional Office, Jagamara (Udyogpuri), P.O.Khandagiri, Bhubaneswar-751 030, Odisha, Phone:0674-2350078	Odisha, Bihar and Jharkhand
Coir Board Sub Regional Office, New Secretariat Building, C-Block, Ground Floor, 1 Kiran Sankar Roy Road, Kolkata-700 001 Phone:033-22625735	West Bengal
Coir Board Sub Regional Office, ASIDC Complex, Bhamuni Maidan, Guwahati-781022 Phone:0361-2556828	North Eastern Region
Office of the Coir Mark Scheme, Ababeel Complex, 1 st Floor, Near SBT Main Branch, CCSB Road Alleppey - 688 011 Phone: 0477 - 2254325	Lakshadweep, all Districts of Kerala except Thiruvananthapuram, Kollam and Pathanamthitta.
Coir Board Public Relation Office, Rajiv Gandhi Handicrafts Bhavan, II nd Floor, Baba Khadag Singh Marg, Cannought Place, New Delhi-110 001, Phone : 011- 23341388, 23747766	New Delhi, Uttar Pradesh, Jammu, Punjab, Chandigarh and other Northern States

10.4 The applications received will be referred to the Regional Level Selection Committee for its consideration. A Regional Level Selection Committee, consisting of the following members, will be set up to scrutinize the applications received by it.

- | | | |
|-------|---|------------|
| i) | Industries Commissioner / Director of Industries /
Officer-in-charge of coir activities in the State | - Chairman |
| ii) | Lead Bank Manager / SLBC Nominee | - Member |
| iii) | Representatives (one each) from 3 major Banks
operating in the region | - Member |
| iv) | One representative of SC/ST Corporation | - Member |
| v) | Representatives of Zilla Panchayat | - Member |
| vi) | General Manager, DIC | - Member |
| vii) | One nominee of the State Industries Department of each
State of the region | - Member |
| viii) | Officer-in-charge of the Field Office of Coir Board | - Convenor |

The venue may be the District Head Quarters where the Field Office of the Coir Board is located or at the place where the office of the Committee Chairman is located, whichever is convenient to the Chairman of the Committee.

10.5 The Regional Level Selection Committee will also review the status of the applications already forwarded to the Banks. Once the application is received by the Bank, the Bank shall intimate the sanction or otherwise to the beneficiary and Coir Board Field Office within sixty (60) calendar days.

10.6 A Evaluation and Steering Committee under the chairmanship of the Chairman, Coir Board will review the implementation of the Scheme on all India basis. The Committee will meet as and when required according to the convenience of the Chairman, Coir Board. The committee will be consisting of the following:

- | | | |
|------|--|------------|
| i) | Chairman, Coir Board | - Chairman |
| ii) | Secretary, Coir Board | - Member |
| iii) | Representatives of SLBC / Lead Bank /
Implementing Banks | - Member |
| iv) | Representative from State Government | - Member |
| v) | Representatives from Coir Industry/Coir
Machinery Manufacturers | - Member |
| vi) | Joint Director (Plg.), Coir Board | - Convenor |

11. Criteria for selection of Beneficiary

- i) The selection of beneficiary will be done on merit on 'first-come-first-served' basis.
- ii) Entrepreneurship Development Programme will be mandatory for all beneficiaries of the

- Coir Udyami Yojana. The applicants shall undergone EDP training either before submitting the application under Coir Udyami Yojana or after submitting the application but before the Regional Level Selection Committee recommends the applicants to the Bank. A certificate to the effect that the beneficiary has undergone the training has to be enclosed along with the application while it is recommending to the banks for consideration.
- iii) The Officer-in-charge of the Field Office of the Coir Board will scrutinize the applications and the applications which are complete in all respects will be placed before the Regional Level Selection Committee.
 - iv) The Regional Level Selection Committee will scrutinize the application based on experience, skill and viability of the projects and also interview the applicants to assess their knowledge about the proposed project, aptitude, interest, skill and entrepreneurship abilities, market available, sincerity to repay and make the proposed project success.
 - v) Thereafter the selected applications will be forwarded to the Banks.
 - vi) The banks will take their own decision on the basis of the viability of each project. No collateral securities will be insisted by the banks in line with the guidelines of RBI for projects covered under CGTF Scheme.
 - vii) If the applications are rejected by the Bank, the reasons for rejection shall be furnished by the banks in writing to the Coir Board Field Office and the applicants concerned.

Fund Flow Mechanism:

The release of funds to the banks will be in the following manner

- a) Government of India will provide the funds under the Coir Udyami Yojana to the Coir Board.
- b) Once the application is approved by the bank, the bank shall intimate the approval to the beneficiary and Coir Board. On receipt of sanction from the bank the eligible Government Grant for the approved project will be deposited by Coir Board with that bank. Banks will take their own credit decisions on the basis of viability of each project. They will appraise the projects both technically and economically for ensuring the investment actually warranted by their own mechanism.
- c) Margin Money (subsidy) in advance based on the sanction received will be placed lump sum deposit in the name of Coir Board with the Nodal Bank in each State for release of Margin Money (subsidy).
- d) The beneficiary shall deposit his quantum of investment (beneficiary contribution) necessary for the purpose to the concerned bank. This should be done by the beneficiary within 30 days of the receipt of letter from the bank confirming sanction of his loan.
- e) The bank shall release term loan to the beneficiary within 30 days of receipt of Margin Money (subsidy) from Coir Board.

f) The Margin Money (subsidy) on the actual investment in terms of capital expenditure only will be retained and excess, if any shall be refunded to Coir Board immediately after the project is ready for commencement of production.

g) The project shall be completed within 6 months from the release of term loan by the bank.

h) The loan would be covered under the CGTF Scheme under O/o. Development Commissioner, Ministry of MSME. The guarantee fee for the coverage will be borne by the beneficiary or the bank. No collateral / third party guarantee will be required for the loans.

i) Coir Board will carry out the important task envisaged in the forward and backward linkages including e-tracking, web management, publicity, physical verification of units, organizing training programme, awareness workshops etc.

viii) The Regional Level Selection Committee shall hold quarterly meeting with the banks to review the status of the project proposals. Wherever the projects were rejected, shortcomings / reasons shall be furnished by the banks to the Coir Board and applicants concerned.

ix) Since the bank representatives will also a member of the Selection Committee it needs to be ensured that maximum number of projects, cleared by the Selection Committee is sanctioned by the banks. The selection committee will also review the performance of the banks and the loan recovery and repayment status in the quarterly review meetings.

x) Once the project proposals are received by the Coir Board Field Office the details of such proposals are to be fed in the web based application tracking system with a unique registration number for each beneficiary to enable the entrepreneurs to track their application status at any point of time.

xi) Till such time the e-tracking system will be fully operational (for which detailed guidelines should be issued by Coir Board separately to the Field Offices). This aggregated data in respect of progress of each application assistance availed by beneficiaries belonging to special categories (category wise), employment details etc. will be maintained by the Field Offices and data will be reconciled by Coir Board Head Office. The status of reconciliation will also be reviewed by the Selection Committee in the Selection Committee meetings and by Chairman, Coir Board in the review meetings.

xii) First installment of the loan will be released to the beneficiary only after the EDP training specially designed by Coir Board for the purpose which will be organized by its Field Offices.

xiii) The details of the sanction received from the Banks will be reported to the Coir Board Head Office by the Field Offices and Head Office will deposit lump sum subsidy in the Savings Bank Account in the name of Coir Board in the Nodal Bank of the respective Bank.

- xiv) The beneficiary shall deposit his contribution to the concerned bank within 30 days of the receipt of a copy of the sanction letter from the bank.
- xv) The eligible subsidy for the approved project will be released by the Nodal Bank after receiving the official confirmation from the Implementing Bank that 1st installment of the loan has been released to a particular beneficiary based on the projections of Capital Expenditure in the project report. The Banks will not be charging interest on the loan to the extent of subsidy amount from the total loan. Though banks will claim subsidy on the basis of projections of Capital Expenditure in the project report and sanction thereof, subsidy proportionate on the actual avilment of Capital Expenditure will be retained and excess, if any, will be refunded to Coir Board, immediately after the project is ready for commencement of production. Though the subsidy will be released by the designated Nodal Branch of the bank, Coir Board will be the final authority to accept or reject a project / claim based on the parameters of the scheme. Detailed grounds for rejection shall be recorded and maintained by Coir Board.
- xvi) Once the Margin Money (subsidy) is released in favour of the beneficiary, it should be kept in the Term Deposit Receipt of two years at branch level in the name of the beneficiary. No interest will be paid on the TDR and no interest will be charged on loan to the corresponding amount of TDR.
- xvii) Since the Margin Money (subsidy) is to be provided in the form of subsidy (grant), it will be credited to the beneficiary's loan account after two years from the date of first disbursement to the beneficiary, by the Bank.
- xviii) In case any recovery is effected subsequently by the Bank from any source whatsoever, such recovery will be utilized by the Bank for liquidating their outstanding dues first.
- xix) Margin Money (subsidy) will be 'one time assistance', from Government. For any enhancement of credit limit or for expansion/modernization of the project, Margin Money (subsidy) assistance is not available.
- xx) Bank has to obtain an undertaking from the beneficiary before the release of Term Loan that, in the event of objection (recorded and communicated in writing) by Coir Board, the beneficiary will refund the Margin Money (subsidy) kept in the TDR or released after two years period.
- xxi) Banks / Coir Board have to ensure that each beneficiary prominently displays the following sign-board at the main entrance of his project site:

<p>.....(Unit Name)</p> <p>Financed by(Bank), District Name</p> <p>Under</p> <p>Coir Udyami Yojana of Coir Board</p> <p>(Ministry of MSME, Govt. of India)</p>
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(subsidy claim will be submitted by the Financing Branch of the Bank to the designated Nodal Branch at the earliest possible time).

- xxii) The Nodal Branch shall, on a quarterly basis, render accounts to the Coir Board on reconciliation of the lump sum Margin Money (subsidy) placed with them indicating the branch wise details of number of units assisted, investment accrued, Margin Money (subsidy) admissible, Margin Money (subsidy) refund due to Coir Board etc. The consolidated statement (beneficiary wise) shall be supported by the loanee wise details furnished by each branch.
- xxiii) Final adjustment of subsidy will be made only after updated photograph of the unit along with the beneficiary has been uploaded on the e-tracking system after joint physical verification by the Coir Board and Bank.

12. Machinery

The coir machinery/accessories purchased from manufacturer must comply with the standards set up by the Coir Board from time to time. Since beneficiaries are facing power shortage under the project they have the option to consider purchase of generator with reasonable capacity for working the coir machinery in order to get full utilization of the machinery purchased.

13. Entrepreneurship Development Programme (EDP)

13.1 The objective of EDP is to provide orientation and awareness pertaining to various managerial and operational functions like finance, production, marketing, enterprise management, banking formalities, book keeping etc. The EDP will be conducted by Coir Board either directly or through the nodal agencies approved by the Coir Board or Ministry of MSME, Rural Development and Self Employment Training Institutes (RUDSETI) reputed NGOs, and other organizations / institutions, identified by Coir Board from time to time. The duration of the EDP shall be 5 days. EDP will be mandatory for all Coir Udyami Yojana beneficiaries.

13.2 **Budget for EDP Charges to the Training Centres :** An amount of Rs.2000/- per trainee for a period of 5 days towards course material, honorarium to guest speakers etc. is admissible under the Scheme. Coir Board will reimburse the expenditure to the training centres / institutes chosen for the purpose.

13.3 Reputed NGOs/organizations will also be identified for extending handholding support

to the beneficiaries for availing the loan from the Banks under the scheme and setting up of the units.

14. Physical Verification of Coir Udyami Yojana Units

100% physical verification of the actual establishment and working status of each of the units, set up under Coir Udyami Yojana, will be done by Coir Board through the agencies of State Government and / or, if necessary by outsourcing the work to professional institutes / agencies having expertise in this area, following the prescribed procedures as per General Financial Rules (GFR) of Government of India. Banks will coordinate and assist Coir Board in ensuring 100% physical verification. A suitable proforma will be designed by Coir Board for such physical verification of units. Quarterly reports, in the prescribed format will be submitted by Coir Board to the Ministry of MSME.

15. Awareness Camps

15.1 Coir Board will organize awareness camps in the coconut producing states to popularize Coir Udyami Yojana and to educate potential beneficiaries about the Scheme. The awareness camps will involve participation from the men and women, engaged in coir sector, with special focus on special category i.e, SC, ST, OBC, Minorities, Women etc. The requisite information / details in this regard will be obtained by Coir Board from DICs, State Level organizations like SC/ST Corporation, reputed NGOs, Nodal Agencies etc. From the awareness camp the beneficiaries will be short listed and sent for training.

15.2 Mandatory activities to be undertaken in the awareness camps

- i) Publicity through banners, posters and press advertisements in local newspapers etc.
- ii) Presentation of the Scheme by Coir Board officials
- iii) Presentation by Lead Bank of the area
- iv) Presentation by the successful Coir Udyami Yojana entrepreneurs
- v) Press Conference
- vi) Collection of data from the potential beneficiaries which will include information like profile of beneficiary, skill possessed, background and qualification, experience, project interested etc.
- vi) A shelf of projects in coir activities prepared by Coir Board will be circulated for consideration under Coir Udyami Yojana to the implementing offices of the Board, Banks, DICs etc. Further inclusion of the projects will also be made by the Board in consultation with DICs, Banks, other stakeholders etc. Beneficiary will also have the freedom to prepare coir projects as per their requirements. The projects prepared by the beneficiaries will be considered after analyzing the viability of the project.
- viii) Marketing support for the products of Coir Udyami Yojana units through the marketing outlets of Coir Board may be provided as far as possible. Coir Board reserves the right to provide such support based on quality, pricing and other parameters from time to time.

16. Execution of a Bond

- 16.1 The beneficiary availing of the grant under the scheme shall not mortgage the assets except to the financial institutions from which he might have taken the loan for establishing the unit.
- 16.2 No transfer of assets, partially or wholly, which are obtained pursuant to the grant of approval under the scheme can be transferred, mortgaged, or sold under any circumstances.
- 16.3 The beneficiary availing the grant will have to execute a bond with the Coir Board, Kochi to the effect that:
- 16.3.1. The machinery/equipment will be maintained properly
 - 16.3.2. Will be used for running coir unit
 - 16.3.3. Will not be shifted from the premises
 - 16.3.4. Will not be disposed off without the prior approval of the Coir Board
 - 16.3.5. Will be insured for an amount not less than the amount of grant granted by the Coir Board.
 - 16.3.6. Make available the unit at any time for inspection by the officers of the Coir Board or officers of the Government of the State in which the unit is located.
 - 16.3.7. Operate the unit for a minimum of 5 years
 - 16.3.8. Abide by any/all the instruction issued by Coir Board, Central and State Governments in regard to the working of the unit, from time to time.
 - 16.3.9. If the conditions laid down are violated in any manner, the beneficiary is liable to repay the entire amount of assistance with interest as may be applicable at the rate decided by the Coir Board, failing which action will be taken against the defaulters.
- 16.4 The beneficiary seeking the grant under the scheme should make available to the committee all relevant records relating to the construction of the shed, and purchase of machinery so as to enable it to determine the quantum of grant admissible.
- 16.5 The grant received under the scheme would be recovered from the beneficiary
- 16.5.1 Where the assistance under the scheme has been obtained by fraudulent misrepresentation as to the essential facts or by furnishing false information;
 - 16.5.2 Where the unit goes out of production within 5 years from the date of commencement of production except in case where the unit remains out of production for short period extending to a maximum of 6 months due to reasons beyond its control.
- ## **17. Marketing Support Assistance to the beneficiaries of Coir Udyami Yojana**
- 17.1 With a view to provide handholding support towards the marketing efforts of the Coir

Udyami Yojana beneficiaries the following interventions will be made out of the allocation of Rs.10 Crores earmarked for the purpose.

- a) Providing financial assistance for establishing Marketing Consortium of Coir Udyami Yojana beneficiaries. The assistance will be disbursed towards reimbursement of expenditure incurred for formation of the Consortium, the fee paid to the Consultant engaged for forming Consortium, the expenses towards registration of the Consortium and the preliminary expenses thereof. The ceiling of assistance will be Rs.1.00 lakh per Consortium based on the claims supported by the statement of expenditure certified by the Chartered Accountant.
- b) Reimbursement of expenditure incurred for participation in fairs/exhibitions towards space rent, to and fro transportation of goods and travel expenses of the functionaries of the Consortium limited to sleeper class charges by rail between places connected with rail or actual bus fare whichever is less for two persons. This assistance will be limited to a maximum of 5 fairs a year and will be admissible during the initial 5 years after commencement of marketing activity by the Marketing Consortium. The claims will be supported with the statement of accounts of expenditure and sales made duly certified by the Chartered Accountant.
- c) The Marketing Consortium will be permitted to hire spaces in the showrooms of other parties / depots for exhibiting / selling their products. 50% of the rent provided to the owner of the Showroom / Sales Centre will be reimbursed under the scheme. The claims in this regard shall be supported with copies of the agreement with the shop owner / showroom owner together with statement of accounts, copies of rent receipt certified by the Chartered Accountant. This assistance will be provided upto a maximum of 25 cases of hiring premises in respect of one Consortium and upto 5 years after commencement of activity.
- d) The Consortiums will be eligible for assistance for hiring premises for office showroom and godown for its functioning and for employment of personnel for managing the office as under for a period of 5 years after its establishment.
 - i) Reimbursement of rent of office showroom and godown subject to a ceiling of 1000 Sq. Ft. area. The assistance will be subject to a upper ceiling of Rs.25/- per Sq.Ft. to be disbursed as follows:

First year	-	75%
Second Year	-	50%
Third Year	-	40%
Fourth Year	-	25%
Fifth Year	-	10%
 - ii) Reimbursement of salary of personnel employed in the Consortium
 - a) One Manager subject to a ceiling of Rs.5,000/- per month

- b) One Accounts Clerk subject to a ceiling of Rs.3,000/- per month
The claims will have to be supported with statement of accounts certified by the Chartered Accountant.

17.2 All the assistance under the Marketing Support Assistance to the beneficiaries of Coir Udyami Yojana will be reimbursed to the Consortiums based on their claims to the bank account opened in the name of the Consortium.

17.3 The Marketing Support Assistance will be however subject to the budgetary outlays and availability of funds for a particular year.

17.4 The claims shall be submitted by the beneficiary on a quarterly basis.

18. List of documents to be submitted by the Applicant

Sl.No.	Documents
1	Prescribed Application Form for Scheme assistance
2	Copy of Title Deed of the property on which the unit is proposed to be set up/already located
3	Proof of Coir Industry experience
4	Proof of training availed from Coir Board
5	Machineries proposed to be purchased along with Invoice
6	Industrial Establishment Certificate issued by DIC
7	Plan & Estimate for construction of workshed duly certified by Chartered Engineer
8	Project Profile of the proposed project
9	In case of SC/ST, copy of Caste Certificate
10	Any other supporting documents

COIR BOARD

(Ministry of Micro, Small & Medium Enterprises, Government of India)

P.B.No.1752, M.G.Road, Ernakulam, Kochi-682 016

APPLICATION FOR AVAILING ASSISTANCE UNDER COIR BOARD SCHEMES

PART-A

Affix photograph
of the applicant

Details should be entered in CAPITAL LETTERS only
Please put Tick (✓) mark in the appropriate boxes

1 Name of Applicant / Institution / Consortium.

2 PAN / Aadhar / Voter's ID
(Attach copy of relevant ID)

3 Address for communication

State

District

Taluk

Village

PIN

Mobile No

Email ID

4 Address of the Unit

State

District

Taluk

Village

PIN

Telephone No.
(with STD Code)

Fax
(with STD Code)

5 Category

Individual	SHG	NGO	Co-op. Society	JLG	Charitable Trust	Pvt. Ltd. Co.	Public Ltd. Co.	Exporter
------------	-----	-----	----------------	-----	------------------	---------------	-----------------	----------

i) If individual,

a) Gender Male Female

b) Community: SC ST OBC Minority Others

c) Age (as on date)

d) Name of Father/Mother/Spouse

e) Relationship Father Mother Spouse Guardian

ii) if Company/Society/SHG/NGO/JLG/Charitable Trust

a) Registration No. Date

Documents to be annexed

(Please Tick)

a) Copy of ID Proof (PAN/Aadhar/Voter's ID)

b) Passport Size Photograph

PART-B

APPLICATION FOR AVAILING ASSISTANCE UNDER COIR UDYAMI YOJANA OF COIR BOARD

Details should be entered in CAPITAL LETTERS only

Please put Tick (✓) mark in the appropriate boxes

1 Whether Entrepreneurship Development Programme (EDP) undergone

Yes	No
-----	----

2 Unit details

If existing Unit, furnish details in **Appendix-A**

New	Existing
-----	----------

3 Whether detailed project report / profile attached

If Yes, furnish details in **Appendix-B**

Yes	No
-----	----

4 Amount of loan required (in Rs.)

Building Type (own/ leased/ rented)	Capital Expenditure Loan				Working Capital/ Cash credit limit	Grand Total (Total Project cost + working capital)
	Workshed, Building etc.	Machinery & Equipment	Pre- operative Cost	Total Project Cost (excluding working capital)		

5 Bank details

i) Name of the Bank preferred by the Applicant

ii) Branch Name

iii) IFSC Code

iv) Address

6 Documents to be annexed

(Please Tick)

a) Project Report/Profile

b) Proforma invoice of machinery

7 Documents to be submitted to the Bank

a) Copy of EDP Training Certificate

b) Copy of Title Deed

c) Plan & Estimate

Declaration

The details furnished above by me are true to the best of my knowledge and belief.

Place:

Signature of the Applicant :

Date :

Name in Block letters :

FOR OFFICE USE

Registration No. :

Date of receipt :

Slab year for which loan has been sought :

Documents enclosed :

Status of the application :

Remarks (use additional sheets if needed) :

Bank allotted :

Whether the applicant has undergone
Entrepreneurship Development Programme (EDP)
and copy of the certificate submitted
:

Application placed before the Regional Level Selection Committee held on.....
at.....and duly recommended for consideration

Project cost (Capital Expenditure) as per application	:	Rs.
Project cost (Capital Expenditure) recommended	:	Rs.
Subsidy recommended	:	Rs.
Working Capital eligible	:	Rs.

Date:

Signature of the Convenor
Regional Level Selection Committee
(Seal)

Appendix-A

i) MSME Registration No. Date

ii) Year of Establishment

iii) Coir Board Regn. No. & Date (If not registered, must do so prior to applying for assistance)

iv) Present status of the unit Yes No
(whether functioning or not)

v) Cost of investment of existing unit (Rs. in lakhs) Rs.

vi) Type of product produced - Yarn / Fibre / Mats / Matting / Others (please specify)

vii) No. of workers

M	F	Total	SC	ST	OBC	Minority	others
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

viii) Area of the workshed available (in Sq. Ft.)

ix) Details of Equipment /Machinery available

Appendix-B

i) Area of workshed requirement (in Sq. Ft.)
(Copy of Title Deed, Plan & estimate certified by Chartered Engineer to be furnished to the Bank)

ii) Machinery required
(Attach proforma invoice from the machinery manufacturer)

BANK LOAN SANCTION DETAILS
(To be filled up by the Banks)

Name of Financing Bank :

Address :

IFSC Code :

Whether Loan Sanctioned / Rejected :

If sanctioned;

Loan Account No. :

Details of loan sanctioned

(Amount in Rs.)

Date of loan sanction	Project cost	Beneficiary contribution deposited	Term loan sanctioned by Bank	Eligible subsidy	Full quantum of loan sanctioned (excluding working capital)	Working capital sanctioned	Total loan sanctioned (Project cost+ working capital)

If rejected, specify reasons thereof:

RELEASE OF SUBSIDY BY COIR BOARD
(To be filled up by Coir Board)

Expenditure Sanction No. & Date	Amount of subsidy sanctioned & released	Name of Bank	Date of release	Mode of Transfer

DETAILS OF PHYSICAL VERIFICATION CONDUCTED
(100% Physical Verification of the actual establishment and working status)
(To be filled up by Coir Board)

Present status of the Unit :

Date of release of last instalment of term loan :

Date of commencement of project :

No. of workers employed :

M	F	Total

SC	ST	OBC	Others

Monthly production :

Whether a member of the Marketing Consortium established under Coir Udyami Yojana

Yes	No
-----	----

Whether the Insurance Policy (Assets) are taken / renewed

Yes	No
-----	----

Whether refund / repayment of loan is started

Yes	No
-----	----

Method of Marketing (Direct/through Coir Board :
Showrooms/through other agencies)

Signature :

Name & Designation of Officer/Agency
(Seal)

TECHNICAL BID
FOR CONDUCTING PHYSICAL VERIFICATION OF REMOT (CUY)
UNITS OF 2012-13, 2013-14, 2014-15 AND 2015-16

1	General	
(i)	Name of the Agency	
(ii)	Registered / Corporate Office Address	
(iii)	Address for communication (including fax and e-mail)	
(IV)	Name of the Co-ordinator for contact purpose	
2	ORGANIZATION	
(i)	Year of Registration	
(ii)	Year of operation	
(iii)	Brief details of Head Office and field/ branch offices	
(IV)	Organizational chart	
(V)	Profile of the organization in brief	
	(For point No. (iii), (iv) and (v), separate sheets may be enclosed Copies of audited statement of accounts, income tax for the last 3 months may also be enclosed.	
3	MANPOWER	
i)	Technical Head office Branch	
ii)	Administrative Head office Branch	
iii)	Whether a team of manpower is exclusively there for undertaking Economic survey/ study. If yes, a brief details of the numbers / educational qualification and average age group.	
iv)	A brief bio-data of the co-ordinator and other vital functionaries proposed for undertaking the study	

4	PAST EXPERIENCE	
i)	Total no. of survey/studies conducted till date	
a)	All India Level	
b)	Zonal Level	
c)	State Level	
ii)	Whether the agency has any work experience in rural areas, other survey / studies? If yes, please give brief details thereof.	
iii)	Brief details of major clients	
5)	Proposed plan of action envisaged by the organization for completing the study within time frame.	
6i)	Any other relevant information the agency /individual has to provide being relevant to the study?	

Date

Signature

(Address with office seal)

FINANCIAL BID
FOR CONDUCTING PHYSICAL VERIFICATION OF REMOT (CUY)
UNITS (2012-13 to 2015-16)

Name of the Agency:-

Sl. No.	Name of the State	Approximate No. of units	Cost per unit in Rs	Tax if any	Total Cost of physical Verification including reporting, monitoring charges etc. in Rs *
1	Kerala	1313			
2	Tamilnadu	439			
3	Andhra Pradesh	181			
4	Karnataka	96			
5	Orissa	243			
6	West Bengal	18			
7	NE Region	13			
Total		2303			
Total Cost Rs in words*					

*The above cost inclusive of all Taxes/Service Tax/Income tax etc. and no enhancement will be claimed later.

Date

Signature
(Address with office Seal)

FORMAT FOR PHYSICAL VERIFICATION OF CUY UNIT

PART – I

Entrepreneur & Project Details

1	Name of the Entrepreneur/beneficiary				
2	Postal Address with Pin Code & Mobile no./e-mail, if any			Phone No.	
3	Aadhar Number of the Beneficiary				
4	Category of Entrepreneur SC/ST/OBC/PH/Gen./ Ex.Ser/ Minority/ Women/HBT/NER etc.			Category	Sex
5	Name of the Unit				
6	Udyog Aadhar Number of the unit				
7	Type of the unit				
8	Address & Location of the Unit			Phone No.	
9	Knowledge of the activity under taken about				
10	Activity				
11	Activity type (production/service)				
12	Project Cost (Rs.)			i) Building/Wokshed ii) Machinery iii) Subsidy iv) If the unit is availing working capital loan, loan amount (Rs.):	
13	Project Finance (Rs.)				
	Bank credit (55% of Project cost)	Gov. Of India Grant (40% of project cost)	Beneficiary contribution (5% of project cost)	Total Loan sanctioned	Working Capital Loan if any sanctioned
	A	B	C	(A + B + C)	

14	Coir Board grant availed	
15	Employment Envisaged in the project	i) Full Time ii) Part Time iii) Seasonal
16	Annual production capacity of the manufacturing unit as per project	Qty. (with unit) Value (Rs.)
17	Annual expected sales as per project	Qty. (with unit) Value (Rs.)
18	status of the unit	
	a.	Existing
	b.	Working
	c.	Not working

PART – II
Information to be collected from Financing Bank
Project financed and Margin Money (Subsidy) details

19	Name & Address of the financing branch and Bank	
20	Project sanctioned date	
21	Project sanctioned under which scheme? (as per banks project sanction memo)	
22	Date/period of EDP training (5 days)	
23	Name & Address of the EDP Training Institute	
24	Branch Code No.	
25	Type of financing Bank	PSB/RRB/Enlisted (Coop/ pvt.)
26	Date of release of first instalment	
27	Total bank Loan disbursed	Term Loan (Rs.) W.C. (Rs.)
28	Maximum W.C. in one year business cycle	(Rs.)
29	Coir Board Margin Money (Subsidy) received details	Amount (Rs.) Date of receipt

30	Coir Board subsidy amount credited to Beneficiary's a/c (Yes/No)		
31	Coir Board subsidy amount credited/adjusted to beneficiary account details	Amount (Rs.)	Date of credit/adjust
32	Coir Board grant amount received by bank reconciled with grant amount credited to beneficiary's account (Yes/No). If No, provide details		
33	Whether balance of grant amount released by the Coir Board to the Beneficiary is available with the bank after final adjustment based on actual cost. If yes, whether the balance amount has been refunded to Coir Board & details of refund		
34	Repayment of Loan Amount		
i)	Outstanding loan amount as on date of verification	Rs.	
ii)	Whether the loan is defaulted / regular? If no, details		
iii)	If yes, since when loanee is defaulted?	Date:	
iv)	Whether the loan A/c has been classified as:	i) Standard ii) Sub-Standard iii) NPA	

PART- III
Physical Verification / Units Functioning

35	Date of Physical Verification / Inspection	
36	Date of commencement of the Activity (Production /Sales)	
37	Production per Annum (for manufacturing unit)	1. Qty (with unit) 2. Value
38	Sales per Annum (actual)	1. Qty (with unit) 2. Value
39	Own contribution : If deposited in Bank, Deposit date. If invested, investment date	(Rs.)
40	(i)Date of acquiring premises on Rent OR (ii) Date of construction of the Building/Work shed.	
41	Date of Electricity connection	
42	Sales Tax Registration number & date	
43	SSI Registration, if any number & date (both temporary & permanent)	

44	PAN / TAN No., if any			
45	REMOT (CUY) Registration No. & Date (if any) both temporary and permanent			
46	Aadhar No.	Udyog Aadhar No.		
47	Whether Jan Dhan Yojana A/c of the workers opened:			
48	Whether Pradhan Mantri Sureksha Bhima Yojana has been availed:		Name of worker	Aadhar Number
49	Whether a member of the Marketing Consortium established under CUY Scheme			
50	If Yes, Name & Address of the Marketing Consortium:			
51	Whether the Insurance Policy (Assets) are taken/renewed			
52	Whether refund/repayment of loan is made regularly			
53	If not: a) Month from which outstanding: b) No. of Installment outstanding:			
54	Method of Marketing (Direct/through Coir Board Showrooms/through agencies)			
55	Type of Product produced			
56	Annual Turn Over		QTY (in MT)	Value (in Rs.)
57	Number & date of all other Government Certificates essential for working of the Unit, such as Pollution Control Board, FPI License, etc. License applicable for concerned activity			

Employment Generation

58	Maximum employment provided in the past as per muster roll or any other record	Full Time No.	Part Time Nos.	Seasonal No.
59	Number of employees present on the day of Physical Verification	Full Time No.	Part Time Nos.	Seasonal No.

Margin Money (Subsidy) Eligibility

60	Parameter	Yes / No	Reasoning/Basis
i)	Own Contribution		
ii)	Grant received in Bank		

iii)	Bank Loan released		
iv)	Grant adjusted to beneficiary account in proportion to the bank loan disbursed.		
v)	Covered under Credit Guarantee Trust Fund Scheme		
vi)	Status of Unit		
	a. Existing b. Working c. Not working		
vii)	Prominent Sign Board displayed		
viii)	Completed EDP Training		

Remarks:

Signature:

Name:

Signature of the Bank Manager Designation:
Of the Financing Bank Office Address :
(With seal) of the verifying Officer :

Signature of Beneficiary:

Coir Units Set up under Coir Udyami Yojana (CUY) in ODISHA during 2012-13

UCO BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Kanika Coir , Kalisapada Prop. Susanta Kumar Nayak, Kalisapada, Pimpudi, Kendrapara	0	1	500000	200000	Aul branch
2	Coirshree Prop.Sathyabhama Panda,, Malikapali, Mangalapur, Puri	0	1	500000	200000	Delanga Branch
3	Balunkeswar Coir Industries, Prop. Bagirathi Behera, Ma Mangala Coir Products, Praharajpur, Baraboi, Puri	0	1	500000	200000	Delanga Branch
4	Ma Mangala Coir Products, Prop. Suratha Behera,, Praharajpur, Baraboi, Puri	0	1	500000	200000	Delanga Branch
5	Mahalakshmi Coir Industries, Prop. Rabindranath Sahoo, Kendala, Madhusudhanpur, Sasan, Jagathsinghpur	1	0	200000	80000	Jagathsinghpur
6	Sabitri Coir, Prop. Sabitri sha, Ankurakhunta, Santragadia, Balasore	0	1	500000	200000	Nilagiri
7	Sathya Sai Coir Industry, Prop. Natha Mohapatra Suhagpur, Mangalapur PO	0	1	500000	200000	Delanga Branch
8	Maa Mangala Coir Industries,, Pro. Gopal Chandra Pradhan, Singarpur, Mangalapur, Puri	0	1	500000	200000	Delanga Branch
9	Guddi Coirs, Prop. Jayakrushna Sahoo, Khantapada, Trilochanpur, Puri	0	1	500000	200000	Delanga Branch

10	Bajranga Coir Rope, Prop. Narayana Panda, Panchupala, Gualipada Puri	0	1	500000	200000	Delanga Branch
11	Om Namah Sibaya Coir, Prop. Dhanajaya Tripathy, Praharajpur, Delanga, Puri	1	0	200000	80000	Delanga Branch
12	Sathyanarayana Coir Products, Prop. Asok Ku Mallick, Migrahatkul, Dhusuri, Bhadrak	1	0	200000	80000	Asurali
13	Maa Budhijagulai Coir Industry, Prop. Rohith Kumar Mallick, Migrahatukul, Dhusuri, Bhadrak	1	0	200000	80000	Asurali
14	Maa Jagulai Coir Industries, Prop. Pritilata Samal, Iswarpur, Praharajpur, Puri	0	1	500000	200000	Nilagiri
15	Maa Khetrapali Coir Industry, Prop. Abhimanyu Mohanty, Sahajpur, Puri	0	1	500000	200000	Delanga Branch
16	Maa Mangala Coir Works, Prop. Asmt. Kausalya Mallick, Mahanga, Kendrapara	0	1	500000	200000	Garadpur
17	Maa Kali Kumbara Coir Industry, Prop. Smt. Pushpanjali Parida, Barisahi, Nilagiri, Balasore	0	1	500000	200000	Nilagiri
18	Maa Durga Coir Industry, Prop. Smt. Pankajini Poi, Barisahi, Nilagiri, Balasore	0	1	500000	200000	Nilagiri
19	Yesoda Coir Industry, Prop. Sei Raj Kishore, Mohapatra, Gangapura, Nilagiri, Balasore	0	1	500000	200000	Nilagiri

20	Regunath Coir Industry, Prop. Smt. Arati Patra, Nilagiri, Balasore	0	1	500000	200000	Nilagiri
21	Jai Hanuman Coir Unit, Prop. Sri Subodh Kumar Swain, Ratanpur, Siddhamula, Nayagarh	0	1	500000	200000	Kantila
22	Sarala coir Products, Prop. Rabindra, Bijipur PO, Balajith Dist. Jagatsinghpur	0	1	500000	200000	Balikuda
Total		4	18	9800000	3920000	

INDIAN BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant to be released	Name of Bank
		Spg	Tiny			
1	Sanchita Coir Industry, Prop. Sujatha Samanatory, Palli, JS Pur	0	1	500000	200000	Jagatsinghpur
2	Maa Siva Mangala Coir Industry, Prop. Paramananda Mahopatra, Nilakntheswarabalia, Talanjana, Chandanpur	0	1	500000	200000	Puri
Total		0	2	1000000	400000	

CENTRAL BANK OF INDIA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Sai Shree Coir Industry, Prop. Ajaya Kumar Pradhan, Parahat, Mulaalsa, Puri	0	1	500000	200000	Algum
2	Balunkeswar Coir Industry, Prop. Satya Narayanan Pradhan, Prahat, Mulasala, Puri	0	1	500000	200000	Algum
3	Shree Jagannath Coir, Prop. Purnachandra Sahu, Teispur, Puri,	0	1	500000	200000	Algum

4	Dakhinakali Coir, Prop. Balachandra Pradhan, Parhat, Mulaalasa, Sakhigopal, Puri,	0	1	500000	200000	Algum
5	Dipti Coir Ind.Prop.Pramod Kumar Pradhan, Banaspur,Sukal, Puri,	0	1	500000	200000	Algum
6	Mahamaya Coir Works, Prop. Dibbakar Sahu, Narendrapur, Sakhigopal , Puri	0	1	500000	200000	Algum
7	M/s. Manimala Coir, Prop. Sarojini Biswal, Algum,, Sakhigopal, Puri	0	1	500000	200000	Algum
8	Parida Coir, Prop. Chandramani Parida, Basantpur, Dasbidyadharpur, Sakhigopal , Puri	0	1	500000	200000	Algum
9	Maa Coir Industries, Prop. Latamani Pradhan, Batulipada, Algum, Puri	0	1	500000	200000	Algum
10	Maa Jageswari Coir, Prop. Alok Kumar Pradhan, Batulipada,Algum, Puri	0	1	500000	200000	Algum
11	Bhagabathi Coir, Prop. Pravakar Muduli, Anthuary, Prataprudrapur, Khurda	0	1	500000	200000	Algum
12	Mamata Coir Industry, Prop. Rajakishore Sabur, Nimapara, Puri,	0	1	500000	200000	Nimapara
13	Coir Craft Cottage, Prop. Sri Pavat Ch. Ratha Banapur, Satyabadi, Puri	0	1	500000	200000	Algum
14	Sai coir Products Centre, Prop. Sri Purna Ch. Mohanty, Rupadeipur, Puri	0	1	500000	200000	Algum

15	Maa Tarini Coir Unit, Prop. Sri Mahadev Sahoo, Arakhapuri, Nuapatna, JS pur	0	1	500000	200000	Jagatsingpur
16	Subashish Coir , Sanaknjia, Sakhigopal	0	1	500000	200000	Algum
Total		0	16	800000	320000	

BANK OF BARODA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Maa Sarala coir Industry, Prop. Prafulla Kumar Sahoo, Nuapatna, Alanahat, J.S Pur	0	1	500000	200000	Jagatsingpur
2	Amiya coir Industry, Prop. Amiya Ranjan Sahahoo, Gopiakuda, J.S Pur	0	1	500000	200000	Jagatsingpur
3	Maa Sarala coir, Prop. Debendra Behera, Balisahi, Balikuda, J.S Pur	0	1	500000	200000	Jagatsingpur
4	Jaganath coir industry, Prop. Prafulla Kumar Swamin, Kolathapatna, Gandunipadi a, JS Pur	0	1	500000	200000	Jagatsingpur
5	Sashmita coir Products, Prop. Sasmita Biswal, Odanga, Bonth, Bhadark	0	1	500000	200000	Adhalpanka
6	Deepanjali Coir Products, Prop. Deepanjali Rout, Totasahi, Saramara Bonth, Bhadrak.	0	1	500000	200000	Adhalpanka
7	Sahoo Coir Products, Prop. Smt. Kunjalata Shahoo Oladanga, Banth, Bhadark	0	1	500000	200000	Adhalpanka
Total		0	7	350000	140000	

INDIAN OVERSEAS BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
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		Spg	Tiny			
1	Omm Sairam Coir Industry, Prop. Smt. Jayashree Sinha, Gatiroutapatana, Cuttck	0	1	500000	200000	Jobra Branch
2	Damodar Coir Unit, Prop. Babani Prasad Rath, Markaneswari, Puri	0	1	500000	200000	Dgoruala Branch
Total		0	2	1000000	400000	

CANARA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Santhosh Coir Industry, Prop. Samt.Mamata Pradhan, Kherasa, Jagatsinghpur	0	1	500000	200000	Jagatsinghpur
2	Safe Coir Industry, Prop. Sri. Akshaya Kumar Swain, Haladibasanta, Bangarigaon	0	1	500000	200000	Dumala
Total		0	2	1000000	400000	
Grant Total(Odisha)		4	47	24300000	9720000	

Coir Units Set up under Coir Udyami Yojana (CUY) in ODISHA during 2013-14

BANK OF BARODA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	Whether SC/ST/Minority
		Spg	Tiny				
1	M/s. Gunami Ghadai Coir Industry, Prop. Gunami Ghadai Manguli, Odagon, Bonth, Bhadrak	0	1	500000	200000	BOB, Adhalpanka	
2	M/s. Madhusudan Coir Products, Prop. Madhusudan Mohanty, Bisalankana, B.B Kayan, Bhadrak	1	0	200000	80000	BOB, Adhalpanka	
3	M/s. Babaji Coir Industry, Prop. Babaji Charan Rout Bhagaram, B.B Kayan, Bhadrak	1	0	200000	80000	BOB, Adhalpanka	
4	M/s. Baba Jateswar Coir Industry, Bhairpur, Khurda, Prop. Subrat Swain	0	1	500000	200000	BOB, Cuttack Road	
5	M/s. Maa Laxmi Coir, Prop. Balaram Mekap, At- Narendrakona , P.Opurianagarpalika, Dist. Puri	0	1	500000	200000	BOB, Puri	
6	Maa Dakhinakali Coir Industry, Prop. Prabati Pradhan, At- Kusupur, PO Rebananuagaon, Dist.Puri	0	1	500000	200000	BOB, Puri	
7	M/s. Natha Coir , Prop. Kailash Chandra Nath, At- Manguli P.O, Odanga, Dist. Jagatsinghpur	0	1	500000	200000	BOB, Adhalpank	
8	M/s . Maa Mangala Coir Works, Prop. Brajkishore Sahoo, At/PO Gopiakud, Dist. Jagatsinghpur	0	1	500000	200000	BOB, Paradip	

9	M/S. Balunkeswar Coir Industry, Prop. Manoranjan Champati , At- Khunitabanapur, PO- Olban, Dist, Puri	0	1	500000	200000	BOB, Nirakarpur	
10	M/s. Purusottam Coir Industry, Prop. Pankajini Pratap Singh , At- Aseli, PO Lendo Dist, Khurdha	0	1	500000	200000	BOB, Nirakarpur	
11	M/s. Bijay Coir Products, Prop. Bijay Kumar Rath, At/PO - Tespur, Dist, Puri	0	1	500000	200000	BOB, Siula	
12	Patitapaban Coir Works, Prop. Saroja Kanta Sahoo, At- Dhalipanga , PO- Kiadingiri Dist, J.S Pur	0	1	500000	200000	BOB, Paradip	
13	M/s. Mahabir Coir Industry, Prop. Sanjukata Prusty, At- Kanaguli(Nuaratanpur) PO- Kunjakothi Dist, J.S Pur	0	1	500000	200000	BOB, Paradip	
14	M/s. Hindustan Coir , Prop. Biswanth Muduli, At- Pdanga, PO-Teisipur, Dist, Puri	0	1	500000	200000	BOB, Siula	
15	M/s. Matrukrupa Coir, Prop. Biswajith Parida, At- Potal, P.O Teisipur, Dist. Puri	0	1	500000	200000	BOB, Siula	
16	M/s. Dulana Coir, Prop. Prakash Chandra Bala, Panchabatia, Prahrajpur, Puri	0	1	500000	200000	BOB, Siula	
17	M/s. Panigrahi Coir, Prop. Rasmiranjita Panigrahi ,At- Purusantha, PO- B.T Pur, Dist. Bhadrak	0	1	500000	200000	BOB, Adhalpank	
18	M/s. Padhi Coir Industry, Prop. Hrusikesh Padhi, At/ PO - Bonth, Dist. Bhadrak	0	1	500000	200000	BOB, Adhalpank	

19	M/s. Nayak Coir Industry, Prop. Manas Kumar Nayak, At/PO- Mahantipada Dist. Bhadrak	0	1	500000	200000	BOB, Adhalpank	
TOTAL		2	17	8900000	3560000		
Central Bank of India, ORISSA							
Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	Whether SC/ST/ Minority
		Spg	Tiny				
1	M/s. Sivasankar Coir, Prop. Bhaskar Swain, Dubuduba, Biswanthpur, Puri	0	1	500000	200000	CBI, Algum	
2	M/s. Durga Coir Industry, Prop. Sulochana Mohapatra, Biraramchandrapur, Puri	0	1	500000	200000	CBI, Algum	
3	M/s. Tarini Coir , Prop. Sivakumar Panda, Balapur, Puri	0	1	500000	200000	CBI, Algum	
4	M/s. Manasingh Coir Products, Prop. Sachidananda Manasingh , Dhankera, Nalibasanta , Puri	0	1	500000	200000	CBI, Algum	
5	M/s. Jayaguru Coir, Prop.Santilata Sahu Gate Bazar, Sakhigopal Puri	0	1	500000	200000	CBI, Algum	
6	M/s. Shree Jagannath Coir Products, Prop. Sailendra Kumar Pradhan, Manijanga, Puri	0	1	500000	200000	CBI,Nimapara	
7	M/s. Maa Tarini Coir Industries, Prop. Santhosh Kumar Roul, Durgaprasad, Beltipur, Dehnkanal	1	0	200000	80000	CBI, Dhenkanal	
8	M/s. Adishakti Coir Product, Prop. Pramodini Muduli, At- Podanga, PO. Teispur Dist. Puri	0	1	500000	200000	CBI, BJB Nagar	

9	M/s. Maa Akulei Coir Unit, Prop. Paravakar Muduli, At-Srikanthapurpadahasahi, P.O Nuasasan, Dist. Puri	0	1	500000	200000	CBI, BJB Nagar	
10	M/s. Saishree Coir, Prop. Kalandi Charan Parida, At- Podanga, P.O, Teispur, Dist. Puri	0	1	500000	200000	CBI, BJB Nagar	
11	M/s. Bindhyabasini Coir, Prop. Pramila Dash, At/PO Teispur Dist., Puri	0	1	500000	200000	CBI, BJB Nagar	
12	M/s. Sasirekha Coir Industry, Prop. Sasirekha Mallik Baring, Mohanpur, Jaipur	0	1	500000	200000	CBI, Binjharpur	
13	M/s. Saishree Coir, Prop. Giridhari Muduli, At-Padmakairi, PO-Dandamakundpur Dist, Puri	0	1	500000	200000	CBI, Palasapalli	
14	M/s. Amruth Enterprises, Prop. Sahadev Paramanik , At-Padasahi, PO- Arei Dist, Jaipur	0	1	500000	200000	CBI, Binjharpur	
TOTAL		1	13	6700000	2680000		

UCO BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/ Minority
1	M/s. Santhoshi Maa Coir Products, Prop. Pramod Kumar Sahoo Ratanpur, Delanga Puri,	0	1	500000	200000	UCO Bank, Delangana	
2	M/s. Jayamahaveer Coir, Prop. Sidheswar Swain, Nalibasanta, Beraboi, Puri	0	1	500000	200000	UCO Bank, Delangana	

3	Maa Dakhinakali Coir Industry, Prop. Jyothi Prakash Sahoo, At. Gopinathpur, PO Singhanathpitha Dist. Cuttack	0	1	500000	200000	UCO Bank, Baramba	
4	M/s. Jagamoohan Coir Industry, Prop. Biswajith Nandi, At- Bhabanipur, P.O, Pipili Dist. Puri	0	1	500000	200000	UCO bank, Pipili	
5	M/s. Prusty Coir Industry, Prop. Madhusudan Prusty, At- Palikaparapatna, Narasingpur Dist. Cuttack	0	1	500000	200000	UCO Bank, Narasinghpur	
6	M/s. Behera Coir Works, Prop. Rajkishore Behera, At- Palikaparapatana, Narasinghpur Dist, Cuttack	0	1	500000	200000	UCO Bank, Narasinghpur	
7	M/s. Rashmita Coir Industry, Prop. Rashmita Barik, At- Nizigarha, P.O, Narasinghpur, Dist. Cuttack	0	1	500000	200000	UCO Bank, Narasinghpur	
8	M/s. Khan Coir Industry, Prop. Abdularosan Khan, At- Pathanasahi, P.O. Narasinghpur Dist. Cuttack	0	1	500000	200000	UCO Bank, Narasinghpur	
9	M/s. Regunath Coir Products, Prop. Surendra Nath Das, Haripur, Gandadharpur, Khurda	1	0	200000	80000	UCO Bank, Gangadharpur	
10	M/s. Maa Biraja Coir Industry, Prop. Smt. Lalitha Sahu, At/PO- Ajodhya, Dist. Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
11	M/s. Sairam Coir Industry, Prop. Smt. Ranjitha Sahu, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	

12	M/s. Maa Kuchulei Coir Industry, Prop. Manjulata Rout, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
13	M/s. Ragunath Coir Industry, Prop. Smt. Chandrakanthi Mishra, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
14	M/s. Maa Kalika Coir Industry, Prop. Smt. Sukanti Behera, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
15	M/s. Jay Hanuman Coir Industry, Prop. Smt. Manjula Sethy, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
16	M/s. Lisha Coir Industry, Prop. Smt. Chandraprava Mishra, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
17	M/s. Rana & Rana Coir Industry, Prop. Sri Jayanthi Rana, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
18	M/s. Jangyaseni Coir Industry, Prop. Smy. Pushpanjali Dalei, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
19	M/s. Jat Sitharam Coir Industry, Prop. Smt. Sasmita Bag, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
20	M/s. Maa Barahi Coir Industry, Prop. Smt. Saraswathi Nayak At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
21	M/s Maa Ramchandi Coir Industry, Prop. Smt. Jayanti Mahalik, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	

22	M/s. Bhagabati Coir Industry, Prop. Smt. Sujata Mishra, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
23	M/s Maa Basulei Coir Industry, Prop. Smt. Jayanti Mukhi, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
24	M/s. Maa Mangala Coir Industry, Prop. Smt. Swarnalatha Mohapatra, atha Coir , Prop. Kailash Chandra Nath, At-Manguli P.O, Odanga, Dist. Jagatsinghpur	0	1	500000	200000	UCO Bank, Nilgiri Branch	
25	M/s. Maa Chandi Coir Industry, Prop. Smt. Katibudhi Dalei , At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
26	M/s. Padmakumari Coir Industry, Prop. Smt. Prabati Dalei, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
27	M/s. Baba Jhinkeswar Coir Industry, Prop. Smt. Sasmita Panigrahi, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
28	M/s. Maa Sarala Coir Industry, Prop. Smt. Madhusmita Rayasing, atha Coir, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
29	M/s. Baba Utareswar Coir Industry, Prop.Smt. Gourimani Moharana, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
30	M/s. Maa Sindhur Goura Coir Industry, Prop. Smt. Subhadra Das, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	

31	M/s. Jhadeswar Coir Industry, Prop. Smt. Gayathri Behera , At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
32	M/s. Baba Akhandalamani Coir Industry, Prop Smt. Namitha Raj , At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
33	M/s. Suman & Supriya Coir Industry, Prop. Smt. Padmabati Mukhi, At/PO Ajodhya Dist, Balasore,	0	1	500000	200000	UCO Bank, Nilgiri Branch	
34	M/s. Ankitha & Amitra Coir Inddustry, Prop .Smt. Snehanjali Bagudai, At/PO Ajodhya Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri Branch	
35	M/s. Shree Ganesh Coir Industry, Prop. Purnachandra Mohanty, At- Sahajpur, PO, Praharajpur, Dist. Puri	0	1	500000	200000	UCO Bank, Delangana	
36	M/s. Bharat Coir, Prop. Prasanta Kumar Swain, At- Delanga Station Bazar, PO Beraboi, Dist. Puri	0	1	500000	200000	UCO Bank, Delangana	
37	M/s. Mangala Coir Industry, Prop. Niranjan Panda, At- Panchupala, PO Gualipada, Dist, Puri	0	1	500000	200000	UCO Bank, Delangana	
38	M/s. Maa Khetrapali Coir Industry, Prop. Baikuntha Pradhan, At- Jaisapur, Sultannagar, PO Satsankha, Dist. Puri	0	1	500000	200000	UCO Bank, Delangana	
39	M/s. Sairam Coir, Prop. Giridhari Pradhan , At- Singhar Pur, P.O Mangalapur, Dist. Puri	0	1	500000	200000	UCO Bank, Delangana	

40	M/s. Jay Gopal Coir Industry, Prop. pradipa Kumar Dash, At- Mahasinghpatna, PO- Dandamukundpur, Dist. Puri	0	1	500000	200000	UCO Bank, Pipili	
41	M/s. Jay Guru Coir Industry, Prop. Jayanthi Sen, At- Bindhapadmapur, PO- Chandaneswar, Dist. Balasore	0	1	500000	200000	UCO Bank, Gazipur	
42	M/s. Kalasundhi Coir Unit, Prop. Sitarani Gangei, At- Krushna Nagar, PO- Chandaneswar, Dist. Balasore	1	0	200000	80000	UCO Bank, Gazipur	
43	M/s. Monalisa Coir Industry, Prop. Rasmita Sahoo, At- Khasaparia, PO- Ajudhya Dist Balasore	0	1	500000	200000	UCO Bank, Nilgiri	
44	M/s. Sumitra Coir Industry, Prop. Sumitra Singh, At- PO- Beguina, Dist, Balasore	0	1	500000	200000	UCO Bank, Nilgiri	
45	M/s. Satyabhama Coir Industry, Prop. Satyabhama Swain, At/PO - Ajudhya, Balasore	0	1	500000	200000	UCO Bank, Nilgiri	
46	M/s. Radha Coir Industry, Prop. Radha Krushna Biswal, At/PO- Nampo, Dist Balasore	0	1	500000	200000	UCO Bank, Nilgiri	
47	M/s. Mohapatra Coir Industry, Prop. Manas Kumar Mohapatra, At- Gangapura, P.O , Nilagiri Dist. Balasore	0	1	500000	200000	UCO Bank, Nilgiri	
48	M/s. Satya Bhama Coir Industry, Prop. Kedarnath Parida, At/PO- Nampo, Dist. Puri	0	1	500000	200000	UCO Bank, Sugo	

49	M/s. Maa Mangala Coir, Prop. Bishnu Mohan Mahalik Chatisnadora, Sriganga, Bhadrak	1	0	200000	80000	UCO Bank, Asurali	
50	M/s. Swosti Coir, Prop. Badal Parida, At- Sadangoiutarbada, P.O Sadangoi , Dist, Puri	0	1	500000	200000	UCO Bank, Delangana	
TOTAL		3	47	24100000	9640000		

INDIAN OVERSEA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	Whether SC/ST/Minority
		Spg	Tiny				
1	Gopinath Behera, M/s. Sivasakthi Coir, At- Nirmala, Teispur, Dist. Puri	0	1	500000	200000	IOB, Puri	
2	Rajanikanta Upadhya, M/s. Sivashree Coir At- Nirmala , Teispur, Dist. Puri	0	1	500000	200000	IOB, Puri	
3	Santilata Muduli, M/s. Santilata Coir, At- Podanga , Teispur, Dist. Puri	0	1	500000	200000	IOB, Puri	
4	Dipti Ranjan Patra, M/s. Aditya Coir At/ PO- Pattanaikra, Dist, Puri	0	1	500000	200000	IOB, Puri	
5	Satya Narayanan Dalei, M/s. Satyam Coir, At- Munida, PO, Barala Dist, Puri	0	1	500000	200000	IOB, Puri	
6	Chitaranjan Nayak, M/s. Madanmohan Coir Industry, At- Abalapur, PO, Praharajpur, Dist, Puri	0	1	500000	200000	IOB, Puri	
7	Maa Mangala Coir , Prop. Krushna Behera, Regd. No 225/TH at Tigiria PO, Binayakpur, Pipilli, Puri 752104	0	1	500000	200000	IOB, Siula Gudiapokhari Branch	

8	Biswa Coir , Prop. Biswaranjan Pradhan , At. Podanga, P.O, Teispur, Dist, Puri	0	1	500000	200000	IOB, Puri	
9	M/s. Raghunathajew Coir Industry, Prop. Lipi Mishra, At- Gopinathpur, P.O- Dhobasila Dist. Balasore	0	1	500000	200000	IOB, Kuruda	
10	M/s. Das Coir Industry, Prop. Pravakar Das, At/ P.O- Kahila, Dist. Balasore	0	1	500000	200000	IOB, Kuruda	
11	M/s. Senapathi Coir Industry, Prop. Sarojini Senapathi, At- Banaparia, P.O Kuruda, Dist Balasore	0	1	500000	200000	IOB, Kuruda	
12	M/s. Satya Sai Coir Industry, Prop. Kamalakanta Patra, At- PO- Kahalia, Dist. Balasore,	0	1	500000	200000	IOB, Kuruda	
13	M/s. Sai Coir Craft, Prop.Sabita Nayak, At/Potarangira, Balasore	0	1	500000	200000	IOB, Begunia	
14	M/s. Mama Coir , Prop. Susantkumar Mohapatra, At/ PO- Praharajpur, Dist. Puri	0	1	500000	200000	IOB, Siula Gudiapokhari Branch	
15	M/s. Utkal Coir works, Prop. Upendra Pradhan, Arjunsinghpur, Pattanikia, Puri	0	1	500000	200000	IOB, Siula Gudiapokhari Branch	
16	M/S. Sumitra Coir, Prop. Naresh Chandra Samantray, At- Dihapanchagochia P.O, Rabananuagaon, Dist, Puri	0	1	500000	200000	IOB, Gorual	
	TOTAL	0	16	8000000	3200000		

CANARA BANK

Sl. No.	Name of applicant	Unit	Project cost	Grant to be released	Name of Bank	
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		Spg	Tiny				Whether SC/ST/ Minority
1	M/s. Raj Coir Industries, Prop. Mrs. Rajalaxmi Dash, Muruda Nayah , Puri	0	1	500000	200000	Canara Bank,Dhumal	
2	M/s. Bhagbati Coir Shilpa, Nilachankra Nagar, Gopinathpur, Puri	0	1	500000	200000	Canara Bank, Puri	
3	M/s. Maa Tarini Coir Product, Prop. Tribikram Dash, At/PO Gopinathpur Sasan PO, Trigira Dist, Cuttack	0	1	500000	200000	Canara Bank,Dhumal	
TOTAL		0	3	1500000	600000		
INDIAN BANK							
Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/ Minority
1	M/S. Maa Santhoshini Coir Industry, Prop. Urubasi Mohapatra, At- Dhenkanal Hata Road, P.O Dist, Dhenkanal	0	1	500000	200000	Indian Bank, Dhenkanal	
2	M/s. Sibani Coir, Prop.Surath Parida, At- Podanga, P.O, Teispur, District Puri	1	0	200000	80000	Indian Bank, Puri	
3	M/s. Maa Bimala Coir, Prop. Surendra Kumar Sahoo, At/Po- Teispur, Dist.Puri	0	1	500000	200000	Indian Bank, Puri	
4	M/s. Maa Panchamukhi Coirs, Prop. Gopal Krushna Kar, At- Kapileswarpur Part- II , PO Kapileswarpur, Dist, Puri	0	1	500000	200000	Indian Bank, Puri	
TOTAL		1	3	1700000	680000		
GRANT TOTAL(Odisha)		7	99	50900000	20360000		

Coir Units Set up under Coir Udyami Yojana (CUY) in ODISHA during 2014-15

CENTRAL BANK OF INDIA ,ORISSA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/Minority
1	M/s.Bandana CoirEnterprises, Prop.Ranjita Senapati, At- P.O. Tulaispur, Banki,Cuttack District,	0	1	500,000.00	200,000.00	Central Bank of India, Banki	General
2	M/s. Nayak Coir Products, Prop. Prasanta Kumar Nayak,At-Chakrapara, P.O.Gabakund,District - Puri, Orissa	0	1	500,000.00	200,000.00	Central Bank of India, Algum	
3	M/s. Mahavir Coir Unit, Prop. Chinmayee Rout,At Mahamaya Sahi, P.O. Sakhigopal, District - Puri,Orissa	0	1	500,000.00	200,000.00	Central Bank of India, Algum	
4	M/s. Sujanica Coir Industry, Prop. Pratap KumarPanda, At Phulaalasa, P.O. Sakhigopal, Distrcit- Puri, Orissa	0	1	250,000.00	100,000.00	Central Bank of India, Algum	
TOTAL		0	4	1,750,000.00	700,000.00		

BANK OF BARODA ,ORISSA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/Minority
1	M/s. Sarat Coir Industry. Prop. Sarat Chandra Behera, At-Dasbidyadharpur,P.O. Bhimapur,Puri District, Orissa	0	1	500,000.00	200,000.00	BOB, Puri	SC

2	M/s. Anupama Coir Works, Prop. Anupama Dixit,At- Alagum Bhoisahi, P.O. Alagum, Puri District. Orissa	0	1	500,000.00	200,000.00	BOB, Puri	General
3	M/s. Sandipta Coir Industry. Prop. Sandipta Ranjan Mishra, At-Pratampramchandrapur, P.O. Chandanpur,Puri	0	1	500,000.00	200,000.00	BOB, Puri	General
4	M/s. Surekha Coir Industry. Prop. Surekha Das,At- Jayapur,P.O. Sakhigopal,Puri District, Orissa.	0	1	500,000.00	200,000.00	BOB, Puri	General
5	M/s. Minati Parida Coin Ind.Prop. Minati Panda, At-Nuapatana P.O. Chandanapur, Puri District, Orissa	0	1	500,000.00	200,000.00	BOB, Puri	General
6	M/s. Jageswari Coir Ind., Prop. Sabitri Dixit, At- P.O. Alagum, Puri District, Orissa.	0	1	500,000.00	200,000.00	BOB, Puri	General
7	M/s. Sai Enterprise, Prop. Bhuban Bihari Rout, At- P.O.Paikatigiria,Khurda District,Orissa	0	1	500,000.00	200,000.00	BOB, Khurda	Khandayat
8	M/s.Anupama Coir Ind., Prop.Anupama Mahapatra,At- Bankatria, P.O.Kadabaranaga,Bhadrak District, Orissa	0	1	500,000.00	200,000.00	BOB, Adhalpanka	
9	M/s.Srikanta Coir Enterprise, Prop.Srikanta Rout,At- Totasahi P.O. Saramara,Bhadrak District,Orissa.	0	1	500,000.00	200,000.00	BOB, Adhalpanka	General
10	M/s. Ananta Coir Products, Prop. Ananta Kumar Jena,At- Dolapadi, P.O. Manguli, Bhadrak District, Orissa	0	1	500,000.00	200,000.00	BOB, Adhalpanka	SC

11	M/s.Suresh Coir Industry, Prop. Suresh Chandra Nayak,At-Totasahi, P.O. Saramara,Bhadrak District, Orissa	0	1	500,000.00	200,000.00	BOB, Adhalpanka	General
12	M/s. Subham Coir, Prop.Nirupama Dash, At- Durgadaspur, P.O- Mangalpur, District - Puri	0	1	500,000.00	200,000.00	BOB, Siula	
13	M/s. Subham Coir Industry ,Prop. Subhabrata Prusty, At/ P.O. Daltola, Khurda	0	1	500,000.00	200,000.00	BOB, Begunia	
TOTAL		0	13	6,500,000.00	2,600,000.00		

UCO BANK ,ORISSA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/ Minority
1	M/s.Prabhu Prasad Coir Industry, Prop.Shri Anadi Charan Prusty, At/PoJamugaon, Jagatsinghpur , Orissa - 754107	0	1	500,000.00	200,000.00	UCO Bank, Kantuniahat	
2	Maa Tarini Coir Industry,Prop. Sabita Mullick,At-Sibapur,P.O. Nuahat, Bhadrak, Odisha.	0	1	500,000.00	200,000.00	UCO Bank, Dhamnagar	SC
TOTAL		0	2	1,000,000.00	400,000.00		

INDIAN BANK ,ORISSA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
		Spg	Tiny				Whether SC/ST/ Minority
1	M/s.Basudev Coir Industry, Prop. Kalandi Sahoo,At-Alana, P.O. Alanahat, District - Jagatsinghpur	1	0	200,000.00	80,000.00	Indian Bank, Jagatsinghpur	
TOTAL		1	0	200,000.00	80,000.00		

UCO BANK ,ORISSA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank	
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		Spg	Tiny				Whether SC/ST/ Minority
1	M/S. Mahabir Coir industry, Prop. Pradipta Swain, At Bhandailo, PO Bachhalo, Distt. Jagatsinghpur Pin; 754113	0	1	500,000.00	200,000.00	UCO Bank, Kantuniahat	
	Total	0	1	500,000.00	200,000.00		
	GRANT TOTAL(Orissa)	1	20	9,950,000.00	3,980,000.00		

Coir Units Set up under Coir Udyami Yojana (CUY) in ODISHA during 2015-16

ALAHABAD BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Bidhyadhar Shahoo, M/s Sriram Coir ,At Malipur PO , Gadaniala - 752014		1		200,000.00	Allahabad Bank, Mallipur
Total			1		200,000.00	

ANDHRA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant to be released	Name of Bank
		Spg	Tiny			
1	Shri. Brundaban Rout, M/s. Maa Mangala Coir Industry, At Teisipur PO		1		200,000.00	Andhra Bank, Satasankha
2	Tanushree Dash, M/s. Naa Mangala Coir Products , Tripati Nagar 1st Lane Ralaba Road , Haladiapadar Berhampur - 76003		1		200,000.00	Andhra Bank, Haldiapadur
3	Shri. Prabira Kumar Nayak , M/s. Shree Jaganatha Dalita Coir Unit , Kanheipur ,PO sial, Balungan Via, Puri, Odisha - 752030		1		200,000.00	Andhra Bank, Krishnaprasad
4	Shri. Kabhi Nayak, M/s. Maa Banadurga Coir Indusrty, At Kanheipur Po , Krushnaprasad, 752030		1		400,000.00	Andhra Bank, Krishnaprasad
5	Shri. Nilakantha Sahoo, M/s. Royal Coir, At Athabatia PO satasankha		1		200,000.00	Andhra Bank, Satasankha
6	Shri. Anil Kumar Mohanty, M/s. Maa Tarini Coir Industry, At Baripada PO, Birdi, Odisha		1		400,000.00	Andhra Bank, Sompur
Total			6		1,600,000.00	

BANK OF BARODA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Laxmidhar Rout, M/s Maa Tarini Coir Industry, At Panidol PO Kanti, Pipili, Puri , Odisha- 752104		1		400,000.00	BOB, Cuttack Rd

2	Shri. Manoj Kumar Behera, M/s Shree Ratna Coir At Benipur, Kendrapara, Orissa - 754292		1		200,000.00	BOB, Kendrapara
3	Shri. Umakanta Behera, M/s Jageswari Coir Unit At Nuasasan, Pipilli Via Puri Dist. Odisha - 752104		1		200,000.00	BOB, Siula
4	Shri. Ranjan Nayak, M/s. Maa Chandi Coir Industry , Padasahi , Teispur PO Satasangs		1		100,000.00	BOB, Siula
5	Shri. Prakash Chandra Sahoo, M/s. Maa Khetrapali Coir Unit, At kankanadua, PO Teisipur , Pipili - 752046 , Puri Dist, Odisha		1		200,000.00	BOB, Siula
6	Swayam Prava Sarangi, M/s Garudei Coir Unit At Solana PO Teispur - 752046		1		200,000.00	BOB, Siula
7	Shri. Jaladhar Mohapatra , M/s Maa Khajeuri Coir Industries, At Subudhi Pada, PO Mangalapur, Subudhipara, Pipili, Odish- 752105		1		200,000.00	BOB, Siula
8	Biranchi Narayanan, M/s Maa Bindhyabasini Coir, At Potal PO Teisipur - 752104		1		200,000.00	BOB, Siula
9	Shri.Sri Dhar Maharana, M/s. Maa Dakhinkali Coir At Gobhinadapur PO Deypursasan - 752046		1		100,000.00	BOB, Siula
10	Shri.Sudharshan Mallick , M/s. Sudipta Coir Industry At Odasamudi PO Praharajpur - 752016		1		200,000.00	BOB, Siula
11	Banamali bhatta, M/s.Natru Krupa Coir, At Madhipotal PO Teispur - 752046		1		100,000.00	BOB, Siula
12	Shri. Braja Kishor Sinduray, M/s. Maa Mangala Remote Coir Manufacturing, Puri- 752002		1		200,000.00	BOB, Swargdwar
Total			12		2,300,000.00	

BANK OF INDIA

Sl. No.	Name of applicant	Unit	Project cost	Grant to be released	Name of Bank
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		Spg	Tiny			
1	Shri.Soumya Ranjan Mahanta, M/s. Maa Tarini Kata Udyog, At Nusuripashi Po Nusuripashi ,758027		1		200,000.00	BOI, Dhenkikote
2	Shri. Pemmaraju Venkata Apparao, M/s. Venkatesh coir Industries, Bhubaneswar		1		400,000.00	BOI, Patia
3	Smt. Khusbatun Nisha, M/s.Saikh Coir Industries, AtNarasinhapur PO Pipili - 752104		1		200,000.00	BOI, Pipilli
			3		800,000.00	

BANK OF MAHARASHTRA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri.Ramesh Chandra Debata, M/s Maa Mangala Coir Unit, Puri		1		200,000.00	BOM, Puri
2	Shri. Sudhira Kumar, M/s. Maa Biraja Coir Unit, At Birahikrushnapur PO, Patnaiksahi 752002		1		200,000.00	BOM, Puri
	Total		2		400,000.00	

CANARA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri.Biswa Ranjan Jena, M/s. B.R.J Coir Unit , At Mirapatana PO		1		288,000.00	Canara Bank, Kendrapada
2	Smt. Sabitha Prusty, M/s. Maa Sarala Coir Industries, At Dhalipanga Po, Kiadingir, 754140		1		400,000.00	Canara Bank, Rahama
	Total		2		688,000.00	

CENTRAL BANK OF INDIA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Rajesh Kumar Mohapatra, M/s Gitanjali Industries, At Phulaalasa PO Sakhigopal - 752014		1		200,000.00	CBI, Algum

2	Smt. Nayana Muduli, M/s Maa Narayan Coir, At Mulaalasa P.O Sriramchandrapur - 752014		1		200,000.00	CBI, Algum
3	Mousmi Ghosh, M/s Ritul Enterprises At Penthapada PO Satyabadi - 752014		1		400,000.00	CBI, Algum
4	Smt. Minati Harichandan, M/s. Minati Coir Industry, At Algum Po Algum, 752014		1		200,000.00	CBI, Algum
5	Smt. Pankajini Behera, M/s. Somanath Coir, AT Hairajpur PO		1		100,000.00	CBI, Jatni
6	Shri.Abhi Benya, M/s Iswar Coir Products, Panasput PO , Mahadeiput - 764021. Odisha		1		200,000.00	CBI, Koraput
7	Shri. Radhamohan Khara, M/s Prabitra Coir Works, At Janiguda P.O Admunda - 754211		1		200,000.00	CBI, Koraput
Total			7		1,500,000.00	

INDIAN OVERSEAS BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Jithendra Kumar dash, M/s. Krishna Coir Industries, At Balapur PO		1		400,000.00	IOB, (Odisha Gramiya Bank, Sarangjodi)
2	Smt. Anupama Mati, M/s. Radhakanta Coir Unit, AT Pahadachula P.O, Raichakradharpur		1		400,000.00	IOB, (Odisha Gramiya Bank, Sarangjodi)
3	Smt.Sanjulata Dixit, M/s. Sakti Coir, At dhojamundai PO Sarangajodi		1		200,000.00	IOB, (Odisha Gramiya Bank, Sarangjodi)
4	Smt.Bhabini Swain, M/s. Sarathi Coir Industry, At Parijapada, Dihasahi		1		200,000.00	IOB, (Odisha Gramiya Bank, Sarangjodi)
5	Smt. Laxmipriya Acharya, M/S Laxmi Coir, At Bishnupursasan P.O Raichakradharpur 752014		1		200,000.00	IOB, Bhubaneswar (Odisha Gramya Bank,Sangjodi)
6	Shri. Ramesh Baral, M/s. Maa Kajurai Coir , At Suhagpur Po, Mangalpur, 752104		1		200,000.00	IOB, Odishya Gramya Bank (Mangalpur Branch)

7	Sri. Narendra Swain, M/s. Swain Coir Industry, At Raigurupur Po, Praharajpur, 75201		1	200,000.00	IOB, Odishya Gramya Bank (Mangalpur Branch)
8	Shri. Narendra Parida, M/s.Maa Khajurei Coir Industry, Mangalapur - 752104		1	200,000.00	IOB, Odishya Gramya Bank (Mangalpur Branch)
9	Shri. Subash Chandra Dash , M/s. Ganesh Coir Industry AT Dipideuli, Balanga Via, Puri Dist , Odisha - 752105		1	200,000.00	IOB, Odishya Gramya Bank (Mangalpur Branch)
Total			9	2,200,000.00	

ODISHA GRAMYA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Smt. Minati Mandal, M/s. Laxmimata Coir Unit, At Krushnanagar Po, Chandaneswar, 752104		1	200,000.00		Odisha Gramya Bank(IOB), Chandaneswar
2	Shri. Lakshmi Kantha Ghosh, M/s. Shree Sainath Coir, At Sakhigopal - 752014		1	200,000.00		Odisha Gramya Bank(IOB), Sakhigopal
Total			2	400,000.00		

ORIENTAL BANK OF COMMERCE

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Jogendra Behera, M/s. Maa Masani Chandi Coir , At Arakhakuda Po, Brahmagiri, 752011		1	200,000.00		Oriental Bank Of Commerce, College Square Duttatota Br Puri
2	M/s Jaganath Coir, Smt. Mamata Manjari Pattanaik, At Gopinathpur, PO Gopinathpur, Puri, Sadar, Odisha - 752000		1	200,000.00		Oriental Bank Of Commerce, College Square Duttatota Br Puri
3	Smt. Jayashree Dash, M/s Jageswari Coir Unit, At Rameswarpatana, PO Baliguali, Rameswarpur , Brahmagiri ,Puri , Odisha - 752002		1	400,000.00		Oriental Bank Of Commerce, College Square Duttatota Br Puri
4	Smt. Minati Mohanty, M/s. Bhagyalakshmi Coir At Badasankhan ,Nausahi Po , Puri- 752011		1	200,000.00		Oriental Bank Of Commerce, College Square Duttatota Br Puri

5	Smt. Manjulata Behera, M/s Sri Durga Coir At Kanti PO Kanti - 752104		1		200,000.00	Oriental Bank Of Commerce, Jatani branch Nijigada
Total			5		1,200,000.00	

PUNJAB NATIONAL BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant to be released	Name of Bank
		Spg	Tiny			
1	Smt. Annapurna Baral, M/s. Maa Pateli Coir Industry, At Balapur PO		1		200,000.00	PNB, Biranarsingpur
2	Smt. Sujatha Priyadarshini , Prop. M/s Shree Coir, Kumbharapara, Gopinathpur - AT/PO, Puri Dist, Orissa - 752001		1		100,000.00	PNB, Gopinathpur
3	Smt. Abha Rani Balabantaray, M/s. Baba Bajaranji Coir Industry, At/Po, Gadamatipada		1		100,000.00	PNB, Mandarbasta
4	Smt. Bidulata Pradhan, M/s Omm Prasad Coir , At Gop Nagpur , PO Gop Nagpur - 752110		1		80,000.00	PNB, Nagapur
Total			4		480,000.00	

PUNJAB and SIND BANK

1	Shri. Lokanath Pradhan, M/s. Maa Bhuasuni Coir , At Kanti Po Kanti, 752121		1		200,000.00	Punjab and Sind Bank, Khurda branch
Total			1		200,000.00	

SYNDICATE BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Smt. Kalabati Bhuya, M/s. Black Coir Unit, At Bhatapada Po, Bangida- 752056		1		80,000.00	Syndicate Bank, Khurda
Total			1		80,000.00	

The United Puri Nimapara Central Cooperative Bank

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			

1	Shri. Santhosh Kumar Panda, M/s. Mahalakshmi Coir Industries, At Saderia PO, Badaninigaon, 752121		1	200,000.00	The United Puri Nimapara Central Cooperative, Nimapara branch
Total			1	200,000.00	

UNION BANK OF INDIA

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Sudhakar Swain, M/s. Siva Sankar Coir, Kanjia At, Penthapada PO Kanjia Village, Satyabadi Taluk , Puri Odisha - 752014		1	100,000.00	UBI, Sakhigopal	
2	Shri. Gobinda Chandra Mishra, M/s . Subham Coir Product, AT Bamadeipur , Brahaman Pada, Sakhigopal , Puri - 752014		1	400,000.00	UBI, Sakhigopal	
3	Shri. Sanatan Pradhan , M/s Maa Maha Maya Coir , At Bamadeipur, PO Bdahmanpada, Bamadeipur Village, Satyabadi Taluk , Puri Odisha - 752014		1	100,000.00	UBI, Sakhigopal	
4	Shri. Subash Chandra Satapathy, M/s. Banita Coir, At Jayapur PO, Sakhigopal, 752014		1	400,000.00	UBI, Satyabadi Sakhigopal	
Total			4	1,000,000.00		

UCO BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			
1	Shri. Gatikrushna Panda, M/s. Gatikrushna Coir Industry , At Bantalsingh		1	200,000.00	UCO Bank, Pipilli	
Total			1	200,000.00		

VIJAYA BANK

Sl. No.	Name of applicant	Unit		Project cost	Grant released	Name of Bank
		Spg	Tiny			

1	Shri. Ashok Kumar Pradhan, M/s. Bankeswar Coir, At Singharpur Po, Mangalpur, 752104		1		400,000.00	Vijaya Bank, Mangalpur
2	Shri. Bishnu Prasad Dash, M/s. Maa Mangala Coir Industry, At Nuagodi Po, Teisipur- 752046		1		400,000.00	Vijaya Bank, Mangalpur
3	Smt. Pratima Behera, M/s. Pratima Coir At Mangalpur PO, 752104		1		200,000.00	Vijaya Bank, Mangalpur
4	Smt. Sabitha Pradhan, M/s. Radhakrushna Coir, At Poparanga Po , Bindha, 752104		1		200,000.00	Vijaya Bank, Mangalpur
Total			4		1,200,000.00	
Grant Total(Orissa)			65		14648000.00	