

No. PMEGP/Bank Forwd./ KBJK246353-13132001 DIC-DODA-JK Date :January 23, 2025

To

The Branch Manager,

JAMMU AND KASHMIR BANK LTD

PAY COUNTER TP DODA,Dist:Doda,J K-182202

Distric DODA Pin :

JAMMU KASHMIR

IFS Code: JAKA0EXDODA

Sub : Sponsoring of Proposal under PMEGP Scheme ...Reg.

Sir,

The application bearing No: KBJK246353-13132001 received by this office has been scrutinized/verified as per the guidelines of PMEGP Scheme. The applicant has secured 84 Marks based on the various parameters specified in the Score Card. The details of the marks obtained by the applicant is available at Annexure-I.

The other information of the applicant are as under.

Applicant ID :		KBJK246353-13132001		Aadhar. :		261101065983		PAN		GAZPR8761L	
Applicant Name :		Mehreen Rather									
Gender :	Female		Category :		General			Not Applicable			
Unit Location at			Urban			Area					
Unit Address :			Tondwah								
			Doda								
			Pin:	182202		District:	DODA				
Manufacturing		Industry	Fabrication Work(Manufacturing of metal Door Frames)								
Activity/Product Desc:											
Recommended Project Cost			Capital Expenditure			Working Capital			TOTAL		
			1500000			1000000			2500000		

1. Own contribution of Beneficiary will be 5% of the Project cost Approved by Bank
2. The Product/Activity should not be in netagtive list as per Scheme Guidelines.
3. EDP Training Must be completed by beneficiary before Margin Money Claim.
4. The beneficiary is eligible for Margin Money (Govt. Subsidy) of 25% Project Cost Approved by Bank

You are hereby requested to consider the application and extend the bank loan to the applicant as per the PMEGP guidelines.

Yours faithfully,

Encl : Score Card Detail (Annexure-I) Attached

PMEGP SCORE CARD DETAILS

Applicant Id	Applicant Name	Verification
KBJK246353-13132001	Mehreen Rather	23/01/2025

Sr	Parameters	Criteria Selected	Marks
1	Age	25 to 40	6
2	No. of dependencies	Upto 3	2
3	Owning a house/parental house	Yes	5
4	Residing at the same address / location	5 years and above	5
5	Academic qualification	Graduation	4
6	Experience in the line of trade	Equal or more than 3 years	8
7	Any other source of income including family	Yes	5
8	Assessed for Income Tax	Not Assessed	1
9	Having Life Insurance policy (PMSBY, PMJJBY, APY or any other insurance policy)	No Insurance	0
10	Relationship with lending bank	New	1
11	Credit History	Very Good	5
12	Location Advantage (availability of infrastructure, raw materials, labour, proximity to markets etc.)	Yes	5
13	Skill Certification Course / RSETI / ITS / Computer knowledge	Yes	5
14	Marketing Tie ups for sale of products	Yes	5
15	Line of Activity	Mfg / Service	5
16	Registered with Govt. Authorities viz for GST/ licence from local bodies / shop act etc.	Yes	5
17	Repayment Period	Above 5 years	3
18	Employment Generation	3 to 5	3
19	Avg DSCR	More than 2	5
20	Collateral Security Coverage	Less than 50%	6

TOTAL SCORE	84
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