

## **FAQs**

1. What kinds of supports are available from Food Processing Industries Directorate?

- a. Technical guidance including know how.
- b. Information on raw materials availability
- c. Information for obtaining finance, shed, electricity, land, licence etc.
- d. Information and guidance on machinery and equipment
- e. Guidance for expansion/modernization of existing units
- f. Promotion of food processing activities through creation of data base, awareness generation workshops and seminars.

2. What are schemes available under Food Processing Industries Directorate?

Prime Minister Micro Food Processing Enterprises (PMFME) scheme.

3. What is PM FME Scheme?

PM FME stands for “*Prime Minister Micro Food Processing Enterprises*”. PMFME is a Centrally Sponsored Scheme being implemented by Department of Food Processing Industries and Horticulture, Government of West Bengal and Ministry of Food Processing Industries, Government of India.

4. What are Micro Enterprises?

A Micro Enterprise is an enterprise where the investment in Plant and Machinery or Equipment is not more than Rs. 1 crore and Annual Turnover is not more than Rs. 5 crore.

5. Is there any limit of credit subsidy/grant?

Yes, it would be 35% of the project cost with a maximum ceiling of Rs 10 lacs for an individual beneficiary. For SHG members involved in food processing, seed capital of Rs 40,000/- per member will be distributed as working capital and for the purchase of small tools.

6. Is there any initial investment required by the person for the scheme?

Yes, the applicant should be willing to contribute 10% of the project cost.

7. When the subsidy amount will be credited to my account?

On sanction of the loan, the Central and State government will transfer the fund to the beneficiary mirror account. The beneficiary needs to pay the EMI on time for the next three years and the unit needs to be operational. Post 3 years, if the loan category is standard, the subsidy amount will be credited to the beneficiary account.

8. Will I get support?

Yes, you will get support from a resource person. At the district level, a resource person will assist to avail the benefits of the scheme. The resource person will assist in the preparation of DPR, taking a bank loan, support for obtaining necessary registration and licenses including food standards of FSSAI, Udyam registration, GST, etc

9. Is there any provision for training under the scheme?

Yes, State level technical institution ( Techno Main, Salt Lake, Kolkata) will provide training which will be in online and offline mode.

10. Can I avail of other Government schemes with the PMFME scheme?

Yes, you can avail of other Government schemes with PMFME Scheme

11. Is there any infrastructure required to avail the benefits of the scheme?

Yes, the applicant should have their existing infrastructure/work shed.

12. Who can apply?

Any existing/new micro food processing enterprises, Farmer producer organizations (FPO), Self Help Groups(SHG), and Producers Cooperatives can apply. New units can also be supported but only for ODOP products.

13. How to apply?

Applications have to be made through PMFME portal online mode only.

14. Is any processing fees or application fees will be charged?

No, it's a centrally sponsored scheme, you need not to pay any fees for filling application or any handholding.

15. Is there any age limit to apply?

Yes, the applicant should be above 18 years of age

16. Is there any qualification required to avail of the benefits of the scheme?

Yes, the applicant should possess at least VIII standard pass educational qualification.

17. Are there any other eligibility criteria to avail of the benefits of the scheme?

Yes, the applicant should have an ownership right of the enterprise and an enterprise could be a proprietorship or a partnership firm.