

The 10-Document Bank Loan & Subsidy Packet Checklist

From: The Missing Step & Directory
Tool: the-missing-step.pages.dev/bank-packet

WHY 70% OF RURAL AGRIBUSINESS LOAN FILES STALL AT THE BRANCH DESK:

Bank branch managers do not reject small food and farming loans because the crop is bad—they return files because **three numbers do not match across documents** (machinery GST quotation vs. DPR capex, land lease tenure vs. loan repayment period, or working-capital cycle vs. cash-flow table). Carry this 10-document folder in exact sequence when meeting your SBI, PNB, Bank of Baroda, Regional Rural Bank, or NABARD officer.

PART A: THE 10 MANDATORY DOCUMENTS FOR YOUR PHYSICAL BANK FILE

Doc	Document Name	What the Branch Credit Officer Checks	Common Rejection Trap to Avoid
☐ 01	Entity KYC & Registration Proof	Individual Aadhaar/PAN/Udyam Registration; or SHG Grading Certificate; or FPO Certificate of Incorporation, MoA/AoA & Board Resolution.	Name spelling mismatch between PAN, Udyam & bank passbook.
☐ 02	6-Month Active Bank Statement	Regular group savings/inter-loaning (for SHGs) or buyer receipts routed through the business account (for FPOs/enterprises).	Cash-only transactions that never touch the bank passbook.
☐ 03	Site Possession / Registered Lease Deed	Own land mutation/LPC OR registered lease agreement valid for at least 2 years longer than the term loan tenure (e.g., 7–9 years).	Unregistered ₹100 stamp paper lease for a 5-year term loan.
☐ 04	2 Comparable GST Machinery Quotations	Itemized proforma invoices with supplier GSTIN, HSN code, motor HP, capacity (kg/hr), warranty, and installation cost.	Handwritten kachha slip without GSTIN or model specification.
☐ 05	Civil / Shed Layout & Cost Estimate	Simple dimensioned floor plan signed by a diploma civil engineer/architect (keep civil cost ≤30% of project cost for PMFME).	Civil construction exceeding 30% cap (ineligible for PMFME subsidy).
☐ 06	Power / Solar Load & Water Estimate	Commercial LT connection application receipt or solar kWp sizing quote matching machinery connected load (HP/kW).	3-phase roaster/grader quoted on a single-phase domestic line.
☐ 07	Raw Material Catchment Sheet (20 Growers)	Signed list of 20–50 local farmers/members with village name, acreage, and seasonal surplus quantity committed to the unit.	Claiming 100 tonnes throughput with zero named supplier farmers.
☐ 08	Buyer / Offtake Letters of Intent (2–3 Buyers)	Written comfort letters or past purchase bills from wholesale traders, institutional buyers, or FPO federations stating grade & payment days.	Assuming 100% retail price on Day 1 without a wholesale floor buyer.
☐ 09	Statutory Licenses (FSSAI / DGCA / State)	FSSAI Basic/State Registration (₹100–₹2,000/yr), Udyam MSME certificate, and pollution consent-to-establish (White/Green category).	Waiting until after loan sanction to apply for ₹100 FSSAI registration.
☐ 10	1-Page Unit Economics & DSCR Summary	Break-even volume, working-capital days, Debt Service Coverage Ratio (DSCR ≥ 1.50), and pre-committed field Stop-Rule.	Copy-pasted generic DPR showing 95% capacity utilization in Year 1.

How to Stack PMFME / AMI + AIF (3% Subvention) + CGTMSE Guarantee

PART B: CENTRAL SCHEME CONVERGENCE MATRIX (BRING THIS TABLE TO YOUR DRP / BRANCH MEETING)

Scheme Name	Subsidy / Benefit	Can It Be Stacked With AIF?	Collateral-Free Guarantee Cover
PMFME (MoFPI)	35% credit-linked capital subsidy up to ₹10 Lakh (Individual/SHG/FPO); ₹40k/member SHG seed capital.	YES — AIF 3% interest subvention applies on the bank term loan portion.	CGTMSE covers loans up to ₹2 Crore without third-party collateral.
AIF (Agri Infra Fund)	3% p.a. interest subvention for up to 7 years on loans up to ₹2 Crore (caps effective interest near ~6% p.a.).	Primary term-loan layer; converges with PMFME, AMI, SMAM, MIDH, State schemes.	CGTMSE / FPO Credit Guarantee (NABSanrakshan) fee reimbursed up to 2%/yr.
AMI (NABARD / DMI)	25% capital subsidy (plain areas) / 33.33% (Women, SC/ST, FPOs, NE/Hilly) for storage, grading & collection hubs.	YES — Eligible primary processing & storage projects stack with AIF.	CGTMSE / NABSanrakshan FPO guarantee up to ₹2 Crore.
SMAM / Drone Didi	40%–80% capital subsidy on Custom Hiring Centers (CHC) and agricultural spraying drones.	YES — CHC & drone financing eligible under AIF portal.	CGTMSE cover for registered MSME/FPO service operators.

PART C: PRE-MEETING SELF-AUDIT WORKSHEET (FILL BEFORE ENTERING THE BANK BRANCH)

1. Enterprise Name & Udyam Reg. No.: _____	2. Target Scheme Portal (PMFME / AIF / JanSamarth): _____
3. Total Project Cost (Capex + Initial Working Capital): Machinery: ₹_____ • Shed/Fit-out: ₹_____ Working Capital: ₹_____ • Total: ₹_____	4. Financing Split: Promoter Contribution (10%–25%): ₹_____ Bank Term Loan Requested: ₹_____ Eligible Capital Subsidy (35%/33.3%): ₹_____
5. Conservative Year-1 Capacity Utilization (%): _____% (Keep between 45% and 65% in Year 1 for credible DSCR)	6. Calculated DSCR (Net Cash Accrual ÷ Annual P+I): _____ : 1.00 (Bank target: ≥ 1.50 : 1.00)
7. Pre-Committed Field Stop-Rule (From Volume 1): We will pause raw material purchase / capex expansion if: _____	

FREE ONLINE TOOLS & EXCEL TEMPLATES:

- **Interactive Break-Even & DSCR Calculator:** <https://the-missing-step.pages.dev/calculator>
- **Interactive Grant & Subsidy Matcher:** <https://the-missing-step.pages.dev/grant-finder>
- **381-Entry Searchable Funding & Incubator Directory:** <https://the-missing-step.pages.dev/directory-table>