

INFORMATION

WIZARD



PIPDIC

INTRODUCTION

Demographic Profile

The Territory of Pondicherry was merged with the Indian Union with effect from 01-11-1954 in accordance with the de-facto agreement between the Government of India and the Government of France, which was signed on 21-10-1954. De-jure transfer of Pondicherry took place on 16th August, 1962. Thereafter, the Union Territory of Pondicherry is administered under the provisions of Government of Union Territories Act, 1963. The Union Territory of Pondicherry consists of four regions namely Pondicherry, Karaikal, Mahe and Yanam lying geographically separated from one another. Pondicherry region which is on the east coast, about 162 kms. south of Chennai is the largest of these and consists of 12 scattered areas interspersed with enclaves of Villupuram and Cuddalore Districts of Tamil Nadu. Karaikal region is about 160 kms. south of Pondicherry and it is surrounded by Nagapattinam District of Tamil Nadu. Yanam region is located about 840 kms. northeast of Pondicherry near Kakinada in Andhra Pradesh. Mahe region lies almost parallel to Pondicherry 653 kms. away on the west coast near Tellicherry in Kerala.

The union Territory of Pondicherry is 480 sq. kms. in area and has a population of 9,74,345 according to the 2001 census. The region-wise break-up is as follows:

Region	Area (Sq.Kms)	Population	Male	Female	Literacy Rate
Pondicherry	290	7,35,332	3,69,428	3,65,904	80.70
Karaikal	161	1,70,791	84,487	86,304	81.90
Mahe	9	36,828	17,146	19,675	95.70
Yanam	20	31,394	15,893	15,501	73.70
Total	480	9,74,345	4,86,961	4,87,384	81.20

The male population is placed at 4,86,961 as compared to 4,87,384 female population, registering a sex ratio of 1,001 females for every 1000 males. According to sample Registration System, the birth rate as on 2001 in the Union territory of Pondicherry works out to 17.9 while the death rate is 7.0%. The infant mortality rate is 22 per 1000 live births. The Scheduled Castes population is 1,57,771 and accounts for 16.19% of the total population. There are no Scheduled Tribes in the UT of Pondicherry according to 2001 Census Report.

Red loam, Coastal deltaic alluvium, red laterite etc., are the major types of soil of the four regions of UT of Pondicherry. The mean maximum temperature is 38.2 C and Mean Minimum Temperature is 24 C.

Pondicherry is connected with Chennai by Broad Gauge railway line via Villupuram. Karaikal has no railway facility and the nearest railway station is Nagoor which is located at about 12 kms. from Karaikal. Mahe is on the Broad Gauge line between Kozhikode and Thalassery. Yanam has no railway facility and the nearest rail way station is Kakinada, which is located at about 26 kms from Yanam. Gingee and Pennaiyar are the major rivers in the Pondicherry region. While Gingee river traverses diagonally from North-West to South-East, Pennaiyar river forms the southern border of the Pondicherry region. A branch of Pennaiyar river called Malattar flows through the Pondicherry region. Cauvery river and its seven tributaries serve Karaikal region. While Godavari is the only major river in the Yanam region, the rivers Mahe and Moolakadavu serve Mahe region. According to the Geological Survey of India, the mineral deposits in the Union Territory of Pondicherry include Lime Stone, Clay, Lignite and Phosphatic rocks, Brick clay, Canker, Garnet Sands, sea shells, laterite and beach sands etc. Yanam Region does not have any mineral resources of economic value.

The Union Territory constitutes two districts namely, Pondicherry and Karaikal consisting of 264 census villages, 129 revenue villages 6 taluks (4 in Pondicherry, 2 in Karaikal) and 2 sub-taluks (Mahe & Yanam). For the purpose of Development administration the Territory is divided into six blocks namely (i) Ariankuppam block (ii) Oulgaret block (iii) Villianur block (iv) Karaikal block (v) Mahe block and (vi) Yanam block consisting of 47 circles of village level units. Pondicherry Panchayats Act of 1973 & Municipalities Act of 1973 came into force in 1974. There are 5 Municipalities, namely Pondicherry, Oulgaret, Karaikal, Mahe and Yanam. There are 10 Commune Panchayats, namely (i) Villianur (ii) Mannadipet (iii) Ariyankuppam (iv) Bahour (v) Nettiappakkam (vi) Thirunallar (vii) Neravy (viii) Nedungadu (ix) Kottucherry and (x) T.R. Pattinam.

The Union Territory of Pondicherry has an unique mixed economic scenario. Agriculture continues to be the mainstay of the economy with a distinct urban bias. As against the national pattern, the percentage of population in urban areas is much higher than the population in rural

areas. The entire Mahe and Yanam regions have been classified as urban. 66% of the territory is classified as urban as against the All India level of 25.7%.

The Union Territory of Pondicherry is an Industrially Backward area classified as Category-A, Special District. Due to the pro-active investment policies, hassle free environment and industry friendly Administration, the Union Territory has made rapid strides in industrialisation. There are 55 large scale, 137 medium scale and 6,877 small scale industries providing employment to 82,790 persons.

The Pondicherry Industrial Promotion Development and Investment Corporation (PIPDIC), a state owned Finance Corporation has been playing a catalytic role in the industrial development by extending term loan, hire purchase and lease finance to the entrepreneurs and by developing new Estates / Growth Centres and Electronic Park endowing them with infrastructure facilities. It is a limited company formed under Companies Act 1956.

I. OBJECTIVES

The Pondicherry Industrial Promotion Development and Investment Corporation Limited (PIPDIC) was setup by the Govt. of Pondicherry in 1974 with the primary objective of promoting the Industrial Development of Union Territory of Pondicherry. It is a limited company formed under Companies Act 1956.

II. FUNCTIONS

The functions and facilities provided by PIPDIC are:-

1. Sanction of Term loans and working capital loans;
2. Equity participation/underwriting of capital issues;
3. Hire purchase and Lease financing;
4. Industrial/Electronic/Information Technology parks;
5. Growth Centre, Karaikal;
6. Special Economic Zone, Karasur, Villianur, Pondicherry;

The above said functions are delegated to various sections of PIPDIC and the details of each section and the time bound duties are enunciated as follows:-

- | | |
|------------------|-------------------|
| (a) Secretarial | (f) Accounts |
| (b) Appraisal | (g) Development |
| (c) Legal | (h) Construction |
| (d) Disbursement | (i) Establishment |
| (e) Follow-up | |

INFRASTRUCTURAL FACILITIES

PHYSICAL

ESTATES

Seven Industrial Estates/park are presently in existence and additional Industrial Parks are being planned. Various kinds of industries are housed in industrial estates in Mettupalayam, Sedarapet, Thirubhuvanai, Kirumampakkam, Pillaichavady in Puducherry and Polagam in Karaikal.

THIRUBHUVANAI INDUSTRIAL ESTATE, PUDUCHERRY

A relatively new estate has been set up at Thirubhuvanai, Puducherry. Non-Polluting / Zero Polluting industries are permitted here. Plots of different sizes are being allotted as and when vacancy arises on premium lease basis @ Rs.650/-sq.mt. Ready Built Factory (RBF) are also available on monthly rental @ Rs.6.00 per sq.ft.

IT PARK, PILLAICHAVADY, PONDICHERRY

IT Park is located on East Coast Road enroute to Chennai. IT park has been completed and modules are being allotted as and when vacancy arises on monthly rental @ Rs.6/- per sq.ft. The IT park is provided with Satellite Earth Station with band Width 2 MBPS for easy connectivity.

GROWTH CENTRE, KARAIKAL

A growth centre at Polagam, Karaikal has been set up and allotment of various sizes of developed plots are available for allotment on premium lease basis @ Rs.575/- per sq.mt. Further, the undeveloped land of various sizes is also available for allotment on premium lease basis @ Rs.275/- per sq.mt. The growth centre is located adjacent to Narimanam Gas Basin and Karaikal Port.

SEDARAPET-PHASE-I (NEW)

A new industrial estate has been set up to an extent of 65 acres in Sedarapet Village and Plots of different sizes are available for allotment on premium lease basis @ Rs.1320/-per sq.mt. Further, Agro Processing Cluster to an extent of 10 acres in this estate has been set up.

POWER

As part of Southern - gird, adequate power has been allocated to Union Territory of Pondicherry. Steady supply of power is presently available at the rates cheaper than the neighboring states and a 32.5 MW gas based power plant has been established at Karaikal.

WATER RESOURCES

The Policy of the government is to promote less water intensive industries. Being a coastal area bore wells are not allowed within six kms from high tide line. Hence desalination and recycling techniques of waste water are being encouraged.

TELECOMMUNICATION

Direct dialing facilities to different countries are available. Pondicherry is well-connected to various cities and industrial centers throughout India. Exclusively OFC cables are available in the estates.

ROADS

Pondicherry is linked with National Highway and state highways. A network of all weather roads connecting every village exits in the Territory. Newly formed East Coast Road adds new possibilities.

RAILHEADS

Territory is having railheads at Pondicherry, Karaikal and Mahe. Plans are afoot to link Yanam with Kakinada..

AIRPORT

Medium sized airport is available. Further development is being attempted, with private participation. Pondicherry is just two hours drive to the International airport at Chennai.

SEA PORT

Pondicherry is close to several ports like Chennai, Karaikal, Nagapattinam, Tuticorin, Kakinada, Vishakapattinam and Cochin. Pondicherry port will be modernised with container handling and storage facilities.

APC/EFC

An exclusive setting up of Agro Processing Cluster in Sedarapet ,Phase-I is available. The Export Facilitation Centre (EFC) is also existing in the prime location of Puducherry.

FINANCIAL FACILITIES

Large number of branches of various Nationalised and Commercial Banks are functioning in different parts of Pondicherry. PIPDIC is rendering Yeoman service for promotion of Small and Medium scale enterprises. Term Loan is sanctioned under various schemes upto Rs. 500.00 lakhs per project whose cost is below Rs.1200.00 lakhs. Branches of National financial institutions like NABARD & NSIC also exist in this Territory.

SCHEMEWISE DETAILS AND SUBSIDY/ INTEREST CONCESSIONS

INCENTIVES AND CONCESSIONS TO INDUSTRIES :

Motivation of entrepreneurs to start industries and fiscal assistance and incentives offered by Government of Puducherry under New Industrial Policy - 2016

Capital Investment Subsidy: (For new and expansion of existing industries)

- a) For Micro & Small Enterprises, 40% on the investments made on land, building, plant and machinery subject to a maximum of Rs.40.00 lakhs.
- b) For Medium & Large Enterprises, 35% on the investments made on land, building, plant and machinery subject to a maximum of Rs.35.00 lakhs.
- c) For Women/SC/ST Entrepreneurs, 45% on the investments made on land, building, plant and machinery subject to a maximum of Rs.75.00 lakhs.

VAT / SGST: (For new industries)

- a) For Micro & Small Enterprises, 100% of the net VAT/SGST paid will be reimbursed for a period of 5 years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions.
- b) For Medium Enterprises, 75% of the net VAT/SGST paid will be reimbursed for a period of 5 years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions.
- c) For Large Enterprises, 50% of the net VAT/SGST paid will be reimbursed for a period of 5 years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions.

Interest Subsidy: (For new industries)

The industrial units availing loan from financial institutions towards creation of fixed assets and for working capital shall be eligible for an interest subsidy to an extent of 25% of the annual interest amount paid, for five years which shall be admissible from the date of commencement of commercial production, subject to a maximum of Rs.5 lakhs per annum for a period of 5 years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions.

Incentives:

- 4. **Stamp Duty Exemption:** 100% stamp duty exemption for purchase/lease mortgages and hypothecations of land/shed / buildings.
- 5. **Infrastructure Development (For IT / ITES):** 30% subsidy subject to a maximum of Rs.1 crore will be granted on the investment made on building with a minimum extent of 50000 sq.ft. constructed area, by the infrastructure developers / industries for leasing out to IT

industries or for own industrial use (for manufacturer of computer systems, software / Information Technology Enabled Services, Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO).

6. **Power Subsidy (For all Industries):** Fixed power cost reimbursement of 50 paise per unit for a period of five years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions.
7. **Generator Subsidy:** 50% subsidy with a ceiling of Rs.5 lakhs per industrial unit for micro, small and medium industrial units.
8. **Employment Incentive:** Wage / employment subsidy of 20% wage / salary up to a maximum of Rs. 5 lakhs per annum, in case of workers who are covered under Provident Fund (PF) (if applicable) will be granted for a period of five years for Puducherry and Karaikal regions and 7 years for Mahe and Yanam regions. Wage / employment subsidy would be available only if the units provide direct employment to at least 10 persons and at least 60% of the employment to the people of Union Territory of Puducherry.
9. **Subsidy to Pollution Control Equipment:** The units which are installing pollution control equipment will be granted subsidy @ 25% upto a maximum of Rs. 5 lakhs.
10. **Technology Acquisition Fund:** Assistance for acquisition of appropriate technology in any form for specific product / process will be provided by way of 50% grant subject to a maximum of Rs.10 lakhs.
11. **Skill Enhancement Fund:** 50% of fees subject to a maximum of Rs. 3,000 per person for 2 weeks duration training on skill upgradation programme conducted by the Puducherry Management and Productivity Council or any other institutes approved by the Department of Industries and Commerce.
12. **Quality certification subsidy:** Assistance will be granted to the eligible MSMEs for maximum 3 quality certifications @ 50% of the cost of quality certification with a ceiling of Rs. 2 lakhs.
13. **Intellectual Property Protection Support:** Assistance @ 50% subject to a maximum of Rs.2 lakhs for meeting the expenditure for obtaining domestic patent and Rs. 5 lakhs for international patent.
14. **Market Development Support:** Assistance to MSME units for participation in international trade fair as a part of industry association will be given @ 50% of total rent and literature and display material subject to a maximum of Rs. 5 lakhs.
15. **Assistance for Energy and Water Conservation :** 50% cost of energy / water audit conducted in a unit by a recognized institution / consultant subject to a limit of Rs.25,000 will be reimbursed to MSME.

16. State Awards: Cash award of Rs.2.00 lakhs and a citation will be given.

Conditions:

The enterprises availing the aforesaid subsidies shall have to recruit local persons to the extent of a minimum of 60% of the total strength. However in deserving hi-tech, knowledge based enterprises the failure to adhere to the stipulation will be considered for exemption on case to case basis.

Fast Track Single Window System:

Industrial permission / licence / clearance / No Objection Certificate will be issued within 30 days from the date of application through Industries and Commerce Department's Single Window System.

GRANT OF FINANCIAL INCENTIVES FOR HOTELS / RESORTS

AND OTHER TOURISM ROJECTS:

The incentive shall apply to all classified hotels / resorts and heritage category hotels as classified by the Ministry of Tourism, Government of India completed and commissioned, and in continuous commercial operation from the year 2005 onwards.

The incentive shall be only in the form of capital grant.

- (i) Rs.2.00 lakhs per room subject to a maximum of Rs.30.00 lakhs for a **one star category hotel**.
- (ii) Rs.3.00 lakhs per room subject to a maximum of Rs.75.00 lakhs for a **two star category hotel**.
- (iii) Rs.3.00 lakhs per room subject to a maximum of Rs.100.00 lakhs for a **three star category hotel**.
- (iv) 25% on the capital investment subject to a maximum of Rs.100.00 lakhs for hotels / tourism related projects having **more than three star classification**.

DEBT EQUITY NORMS

a. Term loan:

(i)	For loans upto Rs. 25.00 lakhs	3 : 1
(ii)	For loans above Rs. 25.00 lakhs	2 : 1

b	Mahila Udhayam Nidhi	1.857 : 1
c	National Equity Fund	1.857 : 1
d	Semfex Scheme	
(i)	For Term Loan upto Rs. 10.00 lakhs	3 : 1
(ii)	For Term Loan above Rs. 10.00 lakhs	2 : 1
e	Modernization Scheme	3 : 1

Note: Wherever required the equity will be increased on case to case basis.

Secretarial

Pondicherry Industrial Promotion Development and Investment Corporation Limited (PIPDIC) has been incorporated under the Indian Companies Act, 1956.

2) The corporation is Board managed, and the following are the present Board of Directors;

1.	Thiru. P.T. Rudra Goud	Chairman
2.	Thiru. P.T. Rudra Goud	Managing Director
3.	Secretary to Govt.(Finance)	Director
4.	Secretary to Govt.(Inds. & Comm.)	Director
5.	Zonal Manager I Manager, Indian Bank, Puducherry	Director

3) The Board of Directors have delegated powers to committees and Managing Director for the day to day administration of the corporation. The following are the committees that have been constituted and their delegated powers;

4) Share Capital:

The authorized share capital of the corporation is Rs.45.00 crore and the paid-up share capital is Rs.40.40 crore.

Powers of Managing Director to sanction loan:

Managing Director has been delegated with powers to sanction loan upto Rs.25.00 lakhs

1. Appraisal Committee:

In respect of term loans above Rs.25.00 lakhs and upto Rs.100 lakhs , Appraisal Committee has been delegated with powers to sanction, the loan. In respect of loan above Rs.100 lakhs the proposals will be studied by the Appraisal Committee and recommend them to the Board for sanction.

Appraisal Committee Members :

1.	Secretary to Govt. (Finance)	Member
2.	Secretary to Govt. (Inds. & Comm.)	Member
3.	Zonal Manager, Indian Bank, Puducherry	Member
4.	Director of Industries and Commerce Industrialist	Special Invitee
5.	General Manager (Admn.), PIPDIC	Special Invitee
6.	Managing Director, PIPDIC	Chairman

3. Standing Committee

A standing committee has been constituted to consider the tenders received for the auction of the assets taken over under Sec.29 of the SFC's Act.

Standing Committee Members

1	Secretary to Government (Finance)	Chairman
2	Secretary to Government (Inds. & Comm.)	Member
3	Managing Director	Member
4	Director of Industries	Special Invitee

4.Allotment Committee

An allotment committee has been constituted for considering allotment of plots/sheds in the Corporation's estates/Parks.

Allotment Committee Members

1	Managing Director, PIPDIC	Chairman
2	Director of Industries, Govt. of Puducherry	Member
3	General Manger (Devlopment),PIPDIC	Member
4	Zonal Manager, Indian Bank, Puducherry , Industrialist	Special Invitee
5	General Manager (Admn.)	Special Invitee

5) The Secretarial section is headed by General Manager (Admn.). The section ensure compliance of the provisions of the Companies Act,1956 and other applicable laws.

PROJECT FINANCE

I. SANCTION OF FINANCIAL ASSISTANCE:

Si. No	Amount	Time Limit
a)	Upto Rs.25.00 lakhs	14 working days after receipt of all the particulars as listed in the check list pertaining to the project.
b)	Above Rs.25.00 lakhs	21 working days after receipt of all the particulars as listed in the check list pertaining to the project.

II	COMMUNICATION OF SANCTION ORDER	3 days from the date of sanction of loan by the concerned sanction authority and receipt of report from Banks and other agencies which -ever is later.
III	ISSUE OF NOC TO AVAIL LOAN FROM OTHER STATE FINANCIAL CORPORATION	10 days from the date of receipt of the request by the section.
IV	REPLIES TO THE ENQUIRIES	7 days from the date of receipt of the request by the section

INTEREST RATE STRUCTURE

Interest rate p.a.

Sl.No.	Term loans and working capital loans	
A	Upto Rs.25.00 lakhs	10%
B	Above Rs.25.00 lakhs and upto Rs.50.00 lakhs	11%
C	Above Rs.50.00 lakhs and Term loan to MSI	12%

- Concessional rate of interest of 0.5% less than the normal rate is charged for units promoted by Women / SC / ST / Differently abled persons.

INVESTIGATION FEES

Sl.No.	<i>Loan Amount</i>	<i>Investigation Fees</i>
A	For loans upto Rs.25.00 lakhs	0.50% of the term loan applied plus service tax as applicable
B	For loans above Rs.25.00 lakhs	0.75% of the term loan applied plus service tax as applicable
C	For Women / SC / ST and Differently abled Entrepreneurs	50% concession on investigation fee

COLLATERAL SECURITY NORMS

The norms for acceptance of collateral security while considering sanction of term loans:

- In respect of immovable property situated in the Union Territory of Puducherry, the value of the property to be offered shall be not less than the amount of term loan sanctioned.
- In respect of immovable property situated outside the Union Territory of Puducherry, the value of the property to be offered shall be not less than 150% of loan amount in case of land with building. In case the property to be offered is only land, the value of the same shall be not less than 200% of the loan amount.
- In respect of units promoted by women / SC/ ST / Differently abled persons, the value of the property to be offered is reduced and fixed at 50% of loan amount.
- The valuation of the properties to be offered as security shall be assessed by engaging Chartered Engineers / valuers from the approved panel of the Corporation.

COST OF LOAN APPLICATION FORM

A	Loan amount up to Rs.25.00 lakhs	Rs. 100.00 + GST
B	Loan amount above Rs.25.00 lakhs	Rs. 200.00 + GST
C	Transport Loan application	Rs. 100.00 +GST
D.	Mortgage Loan Application	Rs. 200.00 +GST

PIPDIC – Schemes of Assistance

Schemes	Eligible Borrowers	Purpose	Remarks
I) General Scheme			
a) Scheme for SSI / MSI Sector	All forms of organizations in the Small scale and Medium scale sector (i.e, Proprietary, Partnership, Co-operative Societies, Private and Public limited Companies).	For setting up new small scale units, medium scale units for expansion, modernization, diversification, etc., of existing units and for all activities eligible for assistance under the scheme	Loan Limit: Not to exceed Rs. 1000 lakhs
(b) Scheme for cottage and village Industries (Composite Loan Scheme)	Artisans Village and cottage Industries and small Industries in tiny sector and the promoters shall be resident of Puducherry.	Assistance for fixed assets and or working capital	Loan Limit: Upto Rs. 25.00 lakhs. DER 3:1 (with ceiling on cost of m/c at Rs. 25.00 lakhs per unit).

(c) Scheme for Small Road Transport Operators (SRTOs)	Resident of Puducherry.	To meet the expenditure towards Cost of Chassis & bodybuilding. Second hand vehicles are not eligible for assistance.	Loan Limit: 70% on cost of vehicle.
II) Equity Type Assistance			
a) Scheme for women entrepreneurs Mahila Udyam Nidhi (MUN)	All new SSI units / service activities set up by women entrepreneurs.	To set up new SSI unit. To meet gap in equity	Project Cost: Upto Rs. 10.00 lakhs and Term Loan - 65% of project cost. Seed Capital - 25% of project cost. Promoter's contribution - 10% D.E.R - 1.857:1 Repayment of Term Loan 6 to 8 years including moratorium of 1 to 2 years. Seed Capital - 10 years.
b) Special Scheme of assistance to Ex-servicemen. (Semfex)	Ex-Service men (including widows of ex-servicemen) sponsored by Rajya Sainik Board, Puducherry.	For setting up small industrial project including service industries and specified transport activities, which are eligible for finance as per SSI-norms. To meet gap in equity	Cost of project - Not to exceed Rs.15.00 lakhs. Soft loan limit -subject to a maximum of Rs. 2.25 lakhs per project. Service Charge as applicable to be paid.

(III) Special Schemes			
<p>a) Scheme of Assistance to Good Borrowers</p> <p>‘A’ Category</p> <p>Existing assisted units, which are in operation for more than 3 years and regular in repayment without availing re-schedulement.</p> <p>‘B’ Category</p> <p>i) Existing assisted units satisfying the criteria under Good Borrowers which have not obtained reschedulement not for more than once and regular in repayment after reschedulement.</p> <p>ii) Units assisted by other institutions / banks satisfying the criteria and with the fixed assets in existing units is free from encumbrance.,</p>	<p>1. Existing assisted units of MSI and SSI classified as A and B Category.</p> <p>2. Existing assisted units by other institutions / Banks which satisfy the criteria under Good Borrowers and its fixed assets are free from encumbrance.</p> <p>3. Existing transport loanees who have settled loan promptly.</p>	<p>To acquire fixed assets for setting up of new units and for expansion, modernization, purchase of balancing equipments and replacement of machinery/ equipments of existing units.</p>	<p>Loan Limit: Minimum Rs. 5.00 Lakhs and maximum Rs. 150.00 lakhs.</p> <p>Repayment: 3 to 5 years excluding the moratorium period.</p> <p>Interest concession: 1% less for A Category and 1/2% less for B Category.</p>

<p>Short Term Financial Assistance to Good Borrowers.</p>	<p>1. Existing units of MSI and SSI classified as A and B Category.</p> <p>2. Existing Good Borrowers who have repaid 30% of the Principal amount. Units assisted by other financial institutions / Banks. Group concerns of the</p>	<p>To meet short term financial requirements i.e. to meet the requirements of executing specific orders, seasonal increase in fund requirements, firm export orders, etc.</p>	<p>Loan Limit: Minimum - Rs. 5.00 lakhs and maximum Rs. 50.00 lakhs</p> <p>Collateral security for a value of 150% of term loan</p> <p>For non-assisted units the quantum of loan will be decided on the merits of the individual case and security offered.</p> <p>100% of loan shall be released immediately</p>
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	Clients of the Corporation, with excellent track record of 4 years and operating on Profitable lines.		after completion of documentation and fulfilling the other norms of the Corporation. Repayment: 12 to 24 months as detailed below: Upto Rs. 10.00 lakhs - 12 months. Above Rs. 10.00 lakhs to Rs. 25.00 lakhs - 18 months. Above Rs. 25.00 lakhs to Rs. 50.00 lakhs - 24 months.
Scheme of Assistance to Women Entrepreneurs (Mahalir Udavi)	All existing and new SSI/Tiny units promoted exclusively by women entrepreneurs / consisting of majority of women entrepreneurs.	For setting up of New SSI Units.	Project cost upto Rs. 20.00 lakhs Term Loan - 75% of project cost D.E.R. : Upto 3:1 Promoter's contribution: 25% of the project cost. Repayment: 5 to 10 years including moratorium period of 1 to 2 years.
d) Scheme of assistance to SC/ST Entrepreneurs	New / existing Micro Enterprises, promoted by SC/St entrepreneurs.	For setting up new Micro Enterprises or for expansion of existing units.	Loan limit - Not to exceed Rs. 2.00 lakhs.
e) Financial assistance to Launderers and Barbers.	Resident of Puducherry with a minimum of three years experience.	For purchase of work tables & furniture, etc.	Loan limit : Rs. 1,00,000/-
f) Financial assistance for purchase of Battery Operated vehicles.	Resident of Puducherry.	For purchase of Battery Operated vehicles.	Promoter's Contribution: 10% on the cost of the vehicle. Subsidy: Investment subsidy of Rs. 80.000/- provided by MNES, GOI for the Companies / Societies.

Single Window Scheme	Entrepreneurs setting up new project in SSI/tiny sector, new promoters acquiring unencumbered fixed assets of existing SSI concerns and also existing well run units undertaking modernization / Technology upgradation and potentially viable sick units undertaking rehabilitation scheme.	To provide both Term Loan for fixed assets and loan for working capital through the same agency The total working capital requirement of such units inclusive of all fund based facilities may be taken into account for determining the working capital facility eligible for finance.	Total project outlay including total working capital requirement - Not to exceed Rs. 200 lakhs.
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IV) Specific Schemes

<p>a) Scheme for Medical Profession :</p> <p>i) Scheme for Hospitals / Nursing Homes.</p> <p>ii) Scheme for Acquisition of Electro-Medical and other Equipment.</p>	<p>Entrepreneurs setting up hospitals/nursing homes.</p> <p>Registered Medical practitioners.</p>	<p>For setting up of small hospitals/nursing homes, polyclinics. etc., with 10 or more but less than 50 beds.</p> <p>For acquisition and installation of Electro Medical and other related equipments.</p>	<p>Cost of project: Not to exceed Rs. 500.00 lakhs. Post-graduate doctors are to be associated.</p> <p>Cost of equipment: Not to exceed Rs. 60.00 lakhs.</p>
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b) Scheme for Professionals	Qualified professionals in management, accountancy, medicine, architecture, engineering, etc.	For setting up of professional practice/consultancy venture and also for acquisition of additional equipments.	Cost of project - Not to exceed Rs. 20.00 lakhs. Cost of land & building not to exceed 50% of total outlay.
<p>c) Scheme for Tourism related activities</p> <p>i) Scheme for Tourism related activities.</p>	Entrepreneurs setting up tourism related activities.	For setting up or development of amusement parks, cultural centres,	Loan Limit: Need based Project cost: Not to exceed Rs.1200.00

(ii) Scheme for Hotel and Restaurant Projects.	Entrepreneurs setting up of hotel / restaurant projects.	convention centres, restaurants, tourist service agencies, including expansion and modernization project. For setting up of small Hotels Restaurants in urban areas.	lakhs Repayment Period: Upto 10 years including moratorium period.
d) Scheme for Marketing activities i) Scheme for Marketing Organisations. ii) Scheme for purchase of Mobile Sales Van	Individuals / Partnership concerns/Pvt./Public Ltd. Companies experienced in Marketing village & small Industries (VSI) Products. All Khadi & Village Industries (KVI) institutions (Proposals are to be supported by KVIC under its interest subsidy scheme)	For setting up new sales outlets or undertaking renovation/expansion of existing outlets of marketing VSI products. For purchase of new mobile sales vans for stocking display sales of KVI products and also to, transport of raw materials for producing KVI Products.	Cost of project - Not to exceed Rs. 25.00 lakhs. Down payment of atleast 50% of Value of goods purchased. Loan limit: Not to exceed Rs. 3.00 lakhs per vehicle and number of vehicles should not exceed six.

e) Equipment Refinance Scheme	Well performing SSI units which are in operation for the last four years and those who have earned profit / declared dividend for the preceding two years and should not have defaulted to Institution or bank.	For identifiable items of equipment / machinery for diversification / modernization / expansion / replacement and also balancing equipment.	Loan limit - Need based upto Rs. 90.00 lakhs.
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f) For acquisition of equipments & others.	All form of organisations in the small-scale sector.	<p>For acquisition of</p> <p>a) In-house quality control facilities</p> <p>b) DG Sets</p> <p>c) Pollution control equipment</p> <p>d) Computers and related accessories</p> <p>e) For indigenization / import substitution.</p> <p>f) For manufacturing and installation of renewable energy/energy saving systems.</p>	<p>Loan limit - Need based</p> <p>Loan limit - Need based</p> <p>Loan limit - Need based</p> <p>Loan limit - Need based</p> <p>Loan limit - Need based Rs. 5.00 lakhs per product Loan limit - Need based</p>
g) Scheme for Infrastructure Development.	All Forms of organisations such as Public/Pvt. Ltd. Cos., Partnerships, sole - Proprietary, Municipalities.	For setting up of industrial estates for exclusive allotment of sheds/plots to SSI units.	Loan limit - Need based
i) Scheme for setting up of Industrial Estates.			
ii) Scheme for Development. Maintenance and Construction of Roads.	Existing SSI units engaged in the activity, which have been in operation for at least 3 years with profits in the last 2 years.	For acquisition of capital goods equipments required for the activity.	Loan limit - Need based.
h) Refinance scheme for Technology Development and Modernization (RTDM)	Sole Proprietorships, Partnerships, Co-operative Societies, Private and Public Ltd.,	<p>Assistance under the scheme would be available for meeting the expenditure on.</p> <p>a) Purchase of capital equipment, need</p>	Project outlay-Not to exceed Rs.100.00 lakhs. Preliminary and pre-operative expenses shall not be covered as

	Companies.	<p>based civil works and acquisition of additional land.</p> <p>b) Acquisition of technical know-how, design, drawing and fashion forecast where relevant to specific product group.</p> <p>c) Upgradation of process technology and products with trust on quality improvement comparable with acceptable domestic international standards.</p>	a part of the cost of the project.
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<p>i) Refinance scheme for Acquisition of ISO 9000 Certification for SSI Unit (ISO 9000)</p>	<p>Existing industrial concerns in the SSI sector having a good record of past performance and sound financial position. The concern should :</p> <p>a) have been in operation for a period of atleast four years;</p> <p>b) have earned profit and / or declared dividend during the preceding two financial years;</p> <p>c) not in default to institution / banks in payment of their dues and</p> <p>d) have been exporting their</p>	<p>Expenses on consultancy, documentation, audit, certification fees, equipment and calibrating instruments required would be taken into account for determining the loan requirement.</p>	<p>Loan limit - Need based.</p>
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	products directly or indirectly or have plans to manufacture products for exports.		
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j) Technology Upgradation Fund Scheme	Existing /new / proprietary / partnership concerns and private / public limited companies with or without expansion, for modernization engaged in textile as prescribed by SIDBI.	Technology upgradation and modernization.	Cost of the scheme Not to exceed Rs. 100.00 lakhs. Promoter's contribution: 20% DER: For the unit as a whole 2:1 Rate of interest : As applicable to SSIs. Interest subsidy : 5 points of interest will be reimbursed by Government of India.
k) Financial assistance for purchase of existing assets.	The units in existence for a minimum period of 2 years with good track record.	For purchase of existing land, building and machinery with prescribed residual life.	Loan Limit: Minimum of Rs. 5.00 lakhs and maximum as applicable to term loans. Interest Rate: 1% more than the prevailing rate. Repayment: 5 years including moratorium period of 1 year.
l) Financial assistance for setting up of Cold Storage.	All Proprietary / Partnership concerns, Public/ Private Limited companies, Co-op. Societies, Market Committees, Boards, Agro Industries Corporations.	For setting up of Cold Storage facilities.	Loan Limit: Rs. 250 Lakhs. Repayment: 8 years including moratorium period of 2 years.

m) Scheme for purchase of Paddy harvesting machine.	All agriculturists belonging to Union Territory of Puducherry.	For purchase of Tractor and Harvesting Machine to harvest the crops in their vicinity.	Loan Limit: Upto 70% of the cost of tractor and harvesting machine. DER: 2:1
n) Scheme for purchase of 4 wheeler for own use.	Qualified personnel in medicine, management, accountancy, engineering, architecture, etc. and good borrowers of the Corporation. (industrial units).	For purchase of new four wheeler vehicle (Air Conditioned or non-air-conditioned) for own use.	Loan Limit: Upto 75% of the cost of vehicle. Interest Concession: 1% for Good Borrowers of 'A' category and 0.5% for 'B' category.
o) Scheme for construction of Marriage Hall / Community Hall / Convention Centre / Commercial Godown .	Proprietary, Partnership and Limited Companies.	Construction of building, interior design/decoration and acquisition of capital goods/requirement etc. Any other facilities required for commercial complex.	Loan Limit: Rs. 250 lakhs. DER: 2:1 Repayment: 8 years excluding moratorium period of 2 years. Collateral security to an extent of 100% of loan amount including the value of commercial complex site.

p) Car Loan Scheme	Employees of Govt. of Puducherry & Employees of Govt. of Puducherry undertaking.	For purchase of new car for personal use.	Loan Limit: 70% of the cost of the vehicle. Security: Immovable property situated in the U.T. of Puducherry to the extent of 100% of loan amount.
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q) Merit Loan Scheme for Good Borrowers	i) Already assisted units of PIPDIC whose loan accounts are classified as Standard Assets continuously for 3 years. ii) Good Borrowers who have already settled the loan account with PIPDIC.	Construction of additional building, purchase of additional machineries & equipments essential for expansion / modernisation / diversification and meet the working capital needs	Loan limit, maximum amount of loan shall be the equal amount paid by the unit. DER 2:1 Interest concession 1% less than the normal rate of interest. No application fees. No Investigation fees. No detailed appraisal.
Mortgage Loan for Good Borrowers.	Existing assisted units of PIPDIC and Banks whose loan accounts are classified as standard assets continuously for past 3 years and should have earned cash profit with positive net worth.	To meet the requirement of gap in working capital, to execute special orders and for other business and personal needs.	Loan limit: Minimum Rs.5.00 lakhs, Max. Rs.50.00 lakhs. Security: Mortgage of the property & Personal guarantee of the borrower. Approved plots and building properties situated in urban area only accepted. Rate of Interest: 1% more than the prevailing interest rate structure applicable to normal cases. Repayment: Up to a maximum of 5 years repayable in monthly instalments.

<p>Any time Working Capital loan for Good Borrowers.</p>	<p>Existing assisted units of PIPDIC and Banks whose loan accounts are classified as standard assets continuously for past 3 years and should have earned cash profit with positive net worth.</p>	<p>To meet the working capital / additional working capital requirements of the unit.</p>	<p>Loan limit: Minimum Rs.5.00 lakhs, Max. Rs.50.00 lakhs. Security: Immovable property situated in the U.T. of Puducherry to an extent of 150% of loan amount for units do not have any bank finance for working capital and the units which have working capital limits with banks shall offer to an extent of 200 % of loan amount. Promoter's contribution: Not less than 30% of working capital assessment. Rate of Interest: Prevailing rate of interest as applicable for term loan cases.</p>
<p>Takeover of the existing loan liabilities from Bank.</p>	<p>Existing assisted units of Banks whose loan accounts are classified as standard assets continuously for past 3 years and should have earned cash profit with positive net worth</p>	<p>Takeover of existing loan liabilities (Term loan or working capital loan or both) from bank.</p>	<p>Loan limit: Minimum Rs.50.00 lakhs, Max. As per norms applicable for term loan under the general scheme. Security: Immovable property shall be offered as per the lending policy of the corporation for general term loan scheme. Rate of Interest: 1% less than the rate charged by bank or 11% p.a. whichever is higher. DER: 2:1</p>

Note:

For considering sanction of loans on the above scheme, collateral security in the form of immovable property shall be offered as detailed below:

- ☐ In respect of immovable property situated in the Union Territory of Puducherry, the value of property to be offered shall be not less than the amount of term-loan sanctioned.
- ☐ In respect of immovable property situated out-side the Union Territory of Puducherry, the value of the property to be offered shall be not less than 150% of loan amount in case of land with building. In case the property to be offered is only land the value of the same shall not be less than 200% of the loan amount.
- ☐ The Valuation of the properties to be offered as security shall be assessed by engaging Chartered Engineer Valuer from the approved panel of the Corporation.

INVESTIGATION FEES

Sl.No.	<i>Loan Amount</i>	<i>Investigation Fees</i>
A	For loans upto Rs.25.00 lakhs	0.50% of the term loan applied plus GST as applicable
B	For loans above Rs.25.00 lakhs	0.75% of the term loan applied plus GST as applicable
C	For Women / SC / ST and Differently abled Entrepreneurs	50% concession on investigation fee

CHECK LISTS

CHECK LIST FOR LOANS UP TO Rs.10.00 lakhs

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2.	Copy of lease deed for the work premises in 10.00 Rupees stamp paper.
3.	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4.	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and Catalogue (original to be produced)
5.	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced)
6.	Selected machinery supplier's client list with detailed postal address.
7.	Proof for sale price of end product and quotations for main raw-materials to be used.
8.	Tie-up letters for marketing the product.
9.	Copy of partnership deed and acknowledgement of Registrar of Firm in the case of partnership concern.
10.	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.
11.	Profitability statement detailing monthly sales / income and expenditure details.
12.	Consent letter to offer collateral security to the extent required by PIPDIC.
13.	Investigation fee @ 0.50% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs- 50% has to be paid.

Sl.No.	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
1.	Applicable licence copies Inspector of factories approval, Municipal / Panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation Certificate from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for collateral security property.

CHECK LIST FOR TRANSPORT LOANS

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of the proceedings obtained from Transport Department.
2.	Copy of the Ration card.
3.	Copy of the Aadhar card.
4.	Copy of the Birth certificate.
5.	Copy of the Nativity / Residence certificate.
6.	Copy of the community certificate in case of SC / ST.
7.	Copy of the Pan card.
8.	Copy of the Bank pass book.
9.	Copy of the Driving licence.
10.	Copy of the partnership deed in the case of partnership concern.
11.	Original quotation for vehicle / chassis / body building works.
12.	Copy of the RC book for existing vehicle.
13.	Consent letter to offer collateral security to the extent required by PIPDIC / Copy of documents for the collateral security property.

Sl.No.	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
	Original Title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for collateral security property.

CHECK LIST FOR LOANS ABOVE Rs.10.00 LAKHS & UP TO Rs.25.00 LAKHS

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2.	Copy of lease deed for the work premises in 10.00 Rupees stamp paper.
3.	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4.	Site and factory building plan with machinery layout & civil estimate obtained from approved panel valuer of PIPDIC (2 copies).
5.	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and catalogue (original to be produced)
6.	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced)
7.	Comparative statement for machinery with justification for choosing the supplier.
8.	Selected machinery supplier's client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.
9.	Proof for sale price of end product from the existing manufacture / dealer.
10.	Quotation / bill copies for each item of raw materials to be used with arrangements for regular supply.
11.	Manufacturing process details with flow chart.
12.	Statistics for demand & supply position of product with proof, existing competitions, major consumers details and tie-up letters for marketing the product.
13.	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of private Limited company.
14.	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed)
15.	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.

16.	To prepare appraisal report the details asked for in the application at page Nos.12,13,14 & 15 are to be furnished compulsorily.
17.	Consent letter from bank for sanction of working capital loan.
18.	Consent letter to offer collateral security to the extent required by PIPDIC.
19.	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns/existing unit.
20.	Investigation fee @ 0.50% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs 50% has to be paid.

Sl.No	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
1.	Applicable licence copies, PPA approval Inspector of factories approval, Municipal / Panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for factory site & collateral security property.

CHECK LIST FOR LOANS ABOVE Rs.25.00 LAKHS

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2.	Copy of Registered lease deed for the work premises for the period not less than 8 years or consent letter to produce registered lease deed for the work premises.
3.	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4.	Site and factory building plan with machinery layout & civil estimate obtained from approved panel valuer of PIPDIC (2 copies).
5.	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and catalogue (original to be produced).
6.	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced).
7.	Comparative statement for machinery with justification for choosing the supplier.

8.	Selected machinery supplier's client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.
9.	Proof for sale price of end product from the existing manufacture / dealer.
10.	Quotation / bill copies for each item of raw materials to be used with arrangements for regular supply.
11.	Manufacturing process details with flow chart.
12.	Statistics for demand & supply position of product with proof, existing competitions, major consumers details and tie-up letters for marketing the product.
13.	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of private Limited company.
14.	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed)
15.	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.
16.	Detailed project report on the project.
17.	To prepare appraisal report the details asked for in the application at page Nos.12,13,14 & 15 are to be furnished compulsorily.
18.	Consent letter from bank for sanction of working capital loan.
19.	Consent letter to offer collateral security to the extent required by PIPDIC.
20.	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns/existing unit.
21.	Track record, name & address of concerns and type of consultancy service rendered by the consultant, if any.
22.	Details of effluent and arrangement proposed for treatment & disposal of effluent if any during process.
23.	Investigation fee @ 0.75% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs 50% has to be paid.

Sl.No.	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
1.	Applicable licence copies, PPA approval Inspector of factories approval, Municipal / panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for factory site & collateral security property.

**CHECK LIST FOR AVAILING LOAN FOR CONSTRUCTION OF HOTELS /
KALYANAMANDAPAM / COMMUNITY HALL / COMMERCIAL COMPLEX /
COMMERCIAL GODOWN**

Sl.No.	Particulars to be submitted at the time of filing loan application
1.	Copy of the sale deed for the work site.
2.	Copy of site & building plan approved by PPA (2 copies)
3.	Estimate for building & other civil works obtained from approved panel valuer of PIPDIC.
4.	Quotation from selected supplier for all the equipments, viz. lift, Generator set, Air Conditioners, Kitchen equipments, Furnitures, EPABX system, Television, Refrigerators, Heaters etc., proposed with detailed specifications and catalogues (original quotations to be produced).
5.	Two comparative quotations from standard suppliers for all the above equipments proposed. (original quotations to be produced).
6.	Comparative statement for equipments with justification for choosing the supplier.
7.	List of equipments proposed to be purchased for Hotel/ Kalayanamandabam /Community Hall / Commercial Complex / Commercial Godown.
8.	Selected supplier client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.
9.	Detailed project report on the project.
10.	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of Private Limited company.
11.	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed).
12.	Copies of Pan Card, Voters identity , Ration card, Aadhar card & Bank pass book for all the promoters.
13.	Brief write up on the scope of the project.
14.	Consent letter to offer collateral security to the extent required by PIPDIC.
15.	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns / existing unit.
16.	Investigation fee to be paid as detailed below: For loans upto Rs.25.00 lakhs - 0.50% on the loan amount applied plus <div style="text-align: right;">applicable</div> service tax

	<p>For loans above Rs.25.00 lakhs - 0.75% on the loan amount applied plus</p> <p style="text-align: right;">applicable</p> <p>service tax</p> <p>For Women/SC / ST/Differently abled entrepreneurs - 50% has to be paid.</p>
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Sl.No.	Particulars to be submitted either during processing time or after sanction of loan.
1.	Applicable licence copies Municipal / Panchayat permission, Food licence etc.,
2.	Original Title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for the site & collateral security property.

CHECK LISTS

CHECK LIST FOR LOANS UP TO Rs.10.00 lakhs

Sl.No.	Particulars to be submitted at the time of filing loan application
1.	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2.	Copy of lease deed for the work premises in 10.00 Rupees stamp paper.
3.	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4.	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and Catalogue (original to be produced)
5.	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced)
6.	Selected machinery supplier's client list with detailed postal address.
7.	Proof for sale price of end product and quotations for main raw-materials to be used.
8.	Tie-up letters for marketing the product.
9.	Copy of partnership deed and acknowledgement of Registrar of Firm in the case of partnership concern.
10.	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.

11.	Profitability statement detailing monthly sales / income and expenditure details.
12.	Consent letter to offer collateral security to the extent required by PIPDIC.
13.	Investigation fee @ 0.50% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs- 50% has to be paid.

Sl.No.	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
1.	Applicable licence copies Inspector of factories approval, Municipal / Panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation Certificate from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for collateral security property.

CHECK LIST FOR TRANSPORT LOANS

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of the proceedings obtained from Transport Department.
2.	Copy of the Ration card.
3.	Copy of the Aadhar card.
4.	Copy of the Birth certificate.
5.	Copy of the Nativity / Residence certificate.
6.	Copy of the community certificate in case of SC / ST.
7.	Copy of the Pan card.
8.	Copy of the Bank pass book.
9.	Copy of the Driving license.
10.	Copy of the partnership deed in the case of partnership concern.

11.	Original quotation for vehicle / chassis / body building works.
12.	Copy of the RC book for existing vehicle.
13.	Consent letter to offer collateral security to the extent required by PIPDIC / Copy of documents for the collateral security property.

Sl.No.	<i>Particulars to be submitted either during processing time or after sanction of loan.</i>
1.	Original Title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for collateral security property.

CHECK LIST FOR LOANS ABOVE Rs.10.00 LAKHS & UP TO Rs.25.00 LAKHS

Sl.No.	<i>Particulars to be submitted at the time of filing loan application</i>
1.	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2.	Copy of lease deed for the work premises in 10.00 Rupees stamp paper.
3.	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4.	Site and factory building plan with machinery layout & civil estimate obtained from approved panel valuer of PIPDIC (2 copies).
5.	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and catalogue (original to be produced)
6.	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced)
7.	Comparative statement for machinery with justification for choosing the supplier.
8.	Selected machinery supplier's client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.
9.	Proof for sale price of end product from the existing manufacture / dealer.
10.	Quotation / bill copies for each item of raw materials to be used with arrangements for regular supply.
11.	Manufacturing process details with flow chart.
12.	Statistics for demand & supply position of product with proof, existing competitions, major consumers details and tie-up letters for marketing the product.
13.	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of private Limited company.
14.	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed)
15.	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.
16.	To prepare appraisal report the details asked for in the application at page Nos.12,13,14 & 15 are to be furnished compulsorily.
17.	Consent letter from bank for sanction of working capital loan.

18.	Consent letter to offer collateral security to the extent required by PIPDIC.
19.	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns/existing unit.
20.	Investigation fee @ 0.50% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs 50% has to be paid.

Sl.No	Particulars to be submitted either during processing time or after sanction of loan.
1.	Applicable licence copies, PPA approval Inspector of factories approval, Municipal / Panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for factory site & collateral security property.

CHECK LIST FOR LOANS ABOVE Rs.25.00 LAKHS

Sl.No.	Particulars to be submitted at the time of filing loan application
1	Copy of acknowledgement of MSME Registration Certificate obtained from Industries Department.
2	Copy of Registered lease deed for the work premises for the period not less than 8 years or consent letter to produce registered lease deed for the work premises.
3	Copy of sale deed for the work premises in case the premises is owned by the applicant.
4	Site and factory building plan with machinery layout & civil estimate obtained from approved panel valuer of PIPDIC (2 copies).
5	Quotation from selected supplier for all machinery & equipments proposed with detailed specification and catalogue (original to be produced).
6	Two comparative quotations from standard suppliers for all machinery & equipments proposed (original to be produced).
7	Comparative statement for machinery with justification for choosing the supplier.
8	Selected machinery supplier's client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.
9	Proof for sale price of end product from the existing manufacture / dealer.
10	Quotation / bill copies for each item of raw materials to be used with arrangements for regular supply.
11	Manufacturing process details with flow chart.
12	Statistics for demand & supply position of product with proof, existing competitions, major consumers details and tie-up letters for marketing the product.
13	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of private Limited company.
14	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed)
15	Copies of Pan card, Voters Identity, Ration card, Aadhar card and Bank pass book.
16	Detailed project report on the project.

17	To prepare appraisal report the details asked for in the application at page Nos.12,13,14 & 15 are to be furnished compulsorily.
18	Consent letter from bank for sanction of working capital loan.
19	Consent letter to offer collateral security to the extent required by PIPDIC.
20	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns/existing unit.
21	Track record, name & address of concerns and type of consultancy service rendered by the consultant, if any.
22	Details of effluent and arrangement proposed for treatment & disposal of effluent if any during process.
23	Investigation fee @ 0.75% on the loan amount applied plus applicable service tax For Women/SC/ST/Differently abled entrepreneurs 50% has to be paid.

Sl.No.	Particulars to be submitted either during processing time or after sanction of loan.
1.	Applicable licence copies, PPA approval Inspector of factories approval, Municipal / panchayat permission, Pollution clearance etc.,
2.	Original title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for factory site & collateral security property.

**CHECK LIST FOR AVAILING LOAN FOR CONSTRUCTION OF HOTELS /
KALYANAMANDAPAM / COMMUNITY HALL / COMMERCIAL COMPLEX /
COMMERCIAL GODOWN**

Sl.No.	Particulars to be submitted at the time of filing loan application
1.	Copy of the sale deed for the work site.
2.	Copy of site & building plan approved by PPA (2 copies)
3.	Estimate for building & other civil works obtained from approved panel valuer of PIPDIC.
4.	Quotation from selected supplier for all the equipments, viz. lift, Generator set, Air Conditioners, Kitchen equipments, Furniture, EPABX system, Television, Refrigerators, Heaters etc., proposed with detailed specifications and catalogues (original quotations to be produced).
5.	Two comparative quotations from standard suppliers for all the above equipments proposed. (original quotations to be produced).
6.	Comparative statement for equipments with justification for choosing the supplier.
7.	List of equipments proposed to be purchased for Hotel/ Kalayanamandabam /Community Hall / Commercial Complex / Commercial Godown.
8.	Selected supplier client list with detailed postal address and copy of proof for having registered as an approved supplier with other financial institutions / banks.

9.	Detailed project report on the project.
10.	Copy of partnership deed and acknowledgement of Registrar of firms in the case of partnership firm or Memorandum & Articles of Association in the case of Private Limited company.
11.	Bio-Data of all the promoters (Duly filled in all respect as per the format enclosed).
12.	Copies of Pan Card, Voters identity , Ration card, Aadhar card & Bank pass book for all the promoters.
13.	Brief write up on the scope of the project.
14.	Consent letter to offer collateral security to the extent required by PIPDIC.
15.	Balance sheet & profit & loss account for last 3 years and bankers details for interested concerns / existing unit.
16.	<p>Investigation fee to be paid as detailed below:</p> <p>For loans upto Rs.25.00 lakhs - 0.50% on the loan amount applied plus applicable service tax</p> <p>For loans above Rs.25.00 lakhs - 0.75% on the loan amount applied plus applicable service tax</p> <p>For Women/SC / ST/Differently abled entrepreneurs - 50% has to be paid.</p>

Sl.No.	Particulars to be submitted either during processing time or after sanction of loan.
1.	Applicable licence copies Municipal / Panchayat permission, Food licence etc.,
2.	Original Title deed, Antecedent title deeds, Encumbrance certificate for 30 years, valuation certificate obtained from approved panel valuer of PIPDIC, FMB copy, Patta copy and Legal opinion report for the site & collateral security property.

FOLLOW-UP

After final disbursement of loan to the unit, the file is transferred by the Disbursement section to the Follow-Up for close monitoring of the unit's working performance, repayment of principal and interest on the loan disbursed to the units etc. Immediately on receipt of the file from the Disbursement Section, the file name is entered in a register maintained by the Section and numbered. Also necessary entries for the renewal date of the insurance of the assets financed will be made in another register maintained separately.

Sl. No.	Action to be taken	Time Limit
1	For collection of the details such as actual cost of the project, means of finance, time taken towards completion of the implementation of the project, time & cost overrun, if any, arrears payable, if any on transfer of file from the disbursement section. The above details received will be studied and compared with the original estimates made in the appraisal.	
2	Issue of certificates to eligible units for availing investment subsidy/interest subsidy on receipt of request.	10 working days on receipt of request by the section.
3	Issue of No overdue certificate to units which are not in arrears on receipt of request.	5 working days on receipt of request by the section
4	Issue of NOC for ceding second charge to the bankers.	7 working days on receipt of request by the section.
5	Issue of copies of bills/documents on receipt of request	5 Working days on receipt of request by the Section.

6	Issue of NOC to other institutions for transfer of loan	5 Working days on receipt of request by the section.
7	Monitoring the performance of all assisted units by conducting inspection and submission of report.	
8	Issue of letters periodically to those units which are in arrears calling upon to clear the same.	
9	Monitoring the repayment of the loan availed by the borrowers.	
10	Initiation of action against defaulting units under section 29 of SFC's Act by issuing statutory notices.	
11	Study of the proposals received from the unit in respect of change in the constitution, management, release of securities, reschedulement of the term loan etc. for placing before the concerned authority for decision. The unit should furnish details such as bio-data of the new promoters, audited profit & loss account and balance sheet for 3years period, financial Projections, etc., at the time of filing the request.	30 Working days on receipt of the request by the section.
12	Visit of all assisted units by a team of officials for collection of the dues.	
13	Issue of No Due Certificate	7 Working days on settlement of loan.

The assets seized are put to auction. The auction comprises of Sealed Tender and Open Auction. The bidders can participate in Sealed Tender or auction or in both. To participate in Sealed Tender the bidder has to obtain Tender Form (Costing Rs.100) and submit the same on or before the prescribed time limit along with 10% of the value quoted in the form of DD. To participate in Open Auction the bidder has to deposit Rs.5000 as EMD and the highest bidder will have to pay on the day of auction itself 10% of the concluded bid amount in the form of DD or cash (including the 10% and the EMD) The offers received in auction are then placed before the Standing Committee and Board of PIPDIC, as the case may be, for decision. After approval of the bid by the competent authority the bid is informed to the original loanee and asked to submit better offer, if any, within 10 days of communication. If no reply is received the successful bidder is confirmed of the bid. The successful bidder is also informed to all the Departments and requested to issue necessary licenses and approvals. After the successful bidder abides by all the terms and conditions of auction, the assets are handed over to him. Hence time limit has to be fixed for the activities related to auction.

Accordingly the time limit for all the activities is suggested below:

1	Takeover of the financed assets and collateral security of the defaulting units under section 29 of SFC's Act after duly serving all preliminary and statutory notices.	-
2	Auctioning of the seized financial assets collateral security property under section 29 of SFC's Act.	-
3	Confirming the bids:	-
	(a). In case of offers which are more than 80% of the outstanding.	30 working days from the date of auction.
	(b). In case of offers which are less than 80% of the outstanding.	60 working days from the date of auction.

4	Highest bid approved by the competent authority informed to the original loanee and asked for better of offer.	5 working days from the date of receipt of minutes of the competent Authority.
5	Confirming the bid after approval of the competent Authority.	7 working days from the date of receipt of minutes of the competent Authority.
6	Handing over of the assets to the Auction purchaser and issuing letters to the statutory bodies for getting licenses/permissions & power.	10 Working days on payment of full bid amount.
7	Referring the cases to the Revenue Department under section 32 G for collection of the balance dues payable by the borrowers, if any, after adjustment of the sale proceeds of the assets to the respective loan account.	-

The Corporation will make a sale deed in favour of the successful bidder after fulfillment of all the terms and conditions of auction. Necessary action for this is taken by the Legal Section. Hence it is presumed that the Legal Section would have included this in its activity.

NUMBER OF CASES PENDING BEFORE BIFR / AAIFR

Sl. NO.	Name of the Unit	Remarks
1	M/s. A & F Overseas (P) Ltd.,	Company made a reference BIFR.
2	M/s. India Radiators Ltd.,	BIFR had ordered for winding-up of the company. Company has appealed to AAIFR.

DISBURSEMENT:

On execution of the necessary and requisite legal documents, the applicant is entitled to avail the loan on compliance of terms and conditions and as per the procedure laid out. The party shall make a request for disbursement in writing. The conditions mainly comprise compliance/submission of - a. Consent & approval : b. Raising of funds: c. C.A's Certificate towards investment; d. Valuation wherever necessary; e. Invoices/bills Every disbursement is normally made within 4 days after filing the claim and on compliance of requisite terms.

VERIFICATION:

After every disbursement the designated/Recovery Officer is expected to inspect the site and verify the assets against which disbursements are made and give the follow-up/verification report.

APPROVAL FOR CHANGES/MODIFICATIONS IN THE TERMS & CONDITIONS OF SANCTION:

Any special changes prior to first disbursement or any major changes in the terms and conditions will have to be got approved from the Competent Authority. In the case of changes in the suppliers/ specifications of plant and machinery/furniture's etc. and / or reallocation of project costs, and approval for these changes are sought from the Competent Authority, the party has to furnish application in writing

REPHASEMENT:

In case the borrower avails substantially less amount is compared to the sanctioned amount, he can approach for rephasing of the schedule of payment for the outstanding amount as compared to the originally sanctioned amount. This is normally appraised by the concerned area officer and put up for necessary approval to Managing Director. This reduces the amount of instalment, keeping the number of instalments almost the same.

LEGAL

I. FINANCE (LOAN):-

Legal Section of PIPDIC is concerned with two types of functions in so far as the financial activities of PIPDIC, are concerned. One is related to the pre-disbursement of loan and another is related to the post-disbursement of loan.

Pre-Disbursement: In pre-disbursement activities, the entire documentation works, such as scrutiny of documents, preparation and execution of documents, complying with Registration formalities and keeping the documents under safe custody, are completed by the Legal Section before disbursing the loan amounts to the borrower. Once the above said works are completed, the file is transferred to the Disbursement Section.

Post-Disbursement:: In case of any default committed by the borrower in repayment of loan dues to the Corporation, the Follow-up Section will take necessary recovery proceedings against the borrower for recovery of outstanding dues payable to the Corporation. After exhausting all sorts of recovery proceedings, if the dues are remaining unpaid and are still pending, then the matter is referred to the Legal Section. The Legal Section will take appropriate action for recovery of dues as per Law, including resorting to initiating proceedings by filing Suits in local Courts in Pondicherry/High Court of Judicature at Madras/BIFR/DRT, Chennai and such other appropriate Courts.

II. RELEASE OF DOCUMENTS:-

Once loan dues are settled in full, the documents offered as Security/Collateral Security, are released.

III. OPINION/ADVICE:-

The Legal Section tenders Legal opinion/advice on all matters referred to the section for advice.

IV. LITIGATION:-

The Legal Section is concerned with all Court related matters pertaining to PIPDIC.

V. DRAFTING/VETTING OF MoUs(Memorandum of Understanding):-

The Legal Section, drafts/vets all the documents of contractual nature/MoUs to be entered into by PIPDIC.

VI. EXECUTION OF LEASE DOCUMENTS:-

Legal Section prepares Premium & Annual Lease Deeds in respect of Plots/Sheds at PIPDIC Industrial Estates. All the Documents relating to Change in Ownership of Units/ Change in Constitution within the Units, Change in Manufacturing item, etc and Transfer of Lease Hold Rights in respect of the Plots/Sheds are drafted, executed and registered. The file is transferred to Development Section after entry of the Deeds in relevant registers and also after keeping the Documents in Safe Custody.

Time frame for various activities pertaining to the Legal Section

Sl. No	Activities	Time Limit
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I. FINANCE (LOAN):

1.PRE-DISBURSEMENT OF LOAN:

(a)	Scrutiny of Documents and obtaining Legal Opinion from Panel Advocate	The Document will be scrutinized and advice will be taken within 5 working days, wherever necessary.
(b)	Preparation of Documents:-	The Documents for creating security for loan will be prepared within 7 working days
	(i). Mortgage Deed	
	(ii). Deed of Hypothecation	
	(iii). Equitable Mortgage by Deposit of Title Deeds in respect of factory premises	
	(iv). Equitable Mortgage by Deposit of Title Deeds in respect of Collateral Security Property/Properties.	
	(v). Notarial Affidavits	
	(vi).Notarial Undertakings	

(c).	Registration of Documents	Registration of Mortgage Deed is to be done within 3 working days.
(d)	Preparation of Checklist and Entry to be made in the Valuable Register and transfer of the file to Disbursement Section	On receipt of the duly Registered Mortgage Deed and E.C. till date, the file will be transferred to Disbursement Section within 5 working days.

2. POST DISBURSEMENT OF LOAN:

(i)	When Recovery/Follow-up Section forwards files of defaulters for initiating Legal action for Recovery of dues	Filing of necessary Suits/Petitions within 15 working days.
(ii)	Initiating action for dishonor of cheques issued by borrowers.	To issue notice U/s. 138 of Negotiable Instruments Act, 1881 within 10 working days of receipt of the file.

II. RELEASE OF DOCUMENTS:

Once loan dues are settled in full, the documents offered as Security/ Collateral Security are released.

(a)	Deed of receipt for the Mortgage Money	Within 10 working days
(b)	Release of Unit/Company Documents	
(c).	Release of Collateral Security Documents	
(d)	Release of Share Certificates	
(e).	Release of Duplicate Key of the hypothecated Vehicle	
(f)	Release of Fixed Deposit Receipt deposited by the borrower/guarantor.	

III. OPINION/ADVICE:-

(i)	Furnishing legal opinion to all Sections, whenever files are referred to Legal Section for advice.	Opinion will be furnished within 5 working days from the date of receipt of the file.
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IV. LITIGATION:-

(a)	Calling for particulars such as brief history of the case and Para wise comments from concerned Sections.	Within 3 working days from the date of receipt of Summons from the Court.
(b)	To send duly signed Vakalath to Counsel	Within 2 working days from the date of receipt of the Summons/ Notice from the Court.
(c).	Sending Parawise Comments, Brief History of the Case, Copy of the plaint & copy of the Documents to the Counsel.	Within 10 working days from the date of receipt of Parawise Comments from the concerned sections.
(d)	In case of any clarification/additional details requested by the Counsel, to furnish the same	Within 2 working days of receipt from concerned section.
(e).	In case of draft Counter received from the Counsel, to Vet the same and prepare fair copies & necessary type set and obtain signature of the Authorities concerned and send the fair copies of the signed counter affidavit to the Counsel	Within 3 working days
(f)	In case of Stay Order in any matter, to communicate the same to Officers & Concerned section.	On the same day

(g)	On obtaining the final Order/ Judgement of Court, to communicate the Order to the concerned section	Within 2 working days of receipt of the Order copy alongwith advice, if necessary.
(h)	To put-up the file for payment of fee bill for Counsel	Within 5 working days on receipt of fee bill from Counsel.
(i)	To file caveat/appeal, as applicable	Action to be initiated within 7 Working days of receipt of Order Copy.

(V)	DRAFTING / VETTING of MoUS/CONTRACTS:	Within 7 working days of receipt of the proposal/draft MoU.
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VI. EXECUTION OF LEASE DOCUMENTS:

1	Preparation of draft Annual/Premium Lease Deed, Agreement, Surrender Deed, etc.	Within 7 working days from the date of receipt of the file from Dev. Section with all the Documents/Licenses as in enclosed Check list.
2	Preparation of letter to DCR for requesting GLR Value	Within 2 days of preparing of draft Lease Deed.
3	Execution of Deeds	On the date specified by G.M.(D) preferably within 5 working days.
4	Transferring the file to Development Section after entering the duly Registered Deed in the Lease Valuable Register	After receipt of the duly Registered Deed, the file will be transferred to Development Section within 2 working days.

DEVELOPMENT SECTION

A. Allotment of land/plots/sheds/Ready Built Factory (RBF) buildings are made subject to availability on terms & conditions.

B. Applications for allotment of land / plots / sheds / Ready Built Factory (RBF) buildings should be made online with prescribed fees Rs.500/- (Rupees five hundred only + GST 25/-).

C. Online Application is compulsory for Allotment

https://pipdic.in/customer_login

D. **Criteria for Evaluation of Land/Shed allotment in PIPDIC's Industrial Estate**

- a. More Employment Generating Unit
- b. Project set up by local entrepreneurs
- c. Hi-technology projects
- d. Agro based projects
- e. Less water consuming project
- f. Project set up by women entrepreneurs
- g. Project set up by NRIs
- h. Govt. of India schemes

E. **Guidelines / Procedure, Documents to be furnished and Time frame for shed/plot allotment.**

Allotment of shed/plot in PIPDIC's Industrial Estates, are made only on the decision of the ALLOTMENT COMMITTEE MEETING on the applicants who applied in the prescribed application forms accompanying with the required details, copy of project report, KYC documents, etc. Allotment is decided by the ALLOTMENT COMMITTEE MEETING depending on the availability of vacant plot/sheds. However the applicants who insists for allotment of only sheds are intimated on the non-availability of position of the vacant sheds since availability of sheds are very limited as the allotment to the existing allottees were made long back. Normal time frame for allotment is about one month on availability of vacant plot/shed. Allotment Committee is convened normally once in two months.

- A. Notification on particulars / documents to be furnished along with application for allotment of shed / plot.

PROJECTREPROT

(Process details Power, Employment potential & investment details etc.,)

BIO-DATA OF PROMOTERS;

ASSOCIATED CONCERN DETAILS IF ANY;

AADHARCARD; PANCARD; VOTER IDCARD;

BANKER'S details of the promoter & FIRM.

- G. Issue of NOC to sub-lease the factory premises located on the leased plots in PIPDIC's Industrial Estate – Revision of sub-lease rent.

- H. Revised / Reduced regularization charges for violation / lapses of conditions of allotment / lease deed.

- I. Grievance and Redress – Details of Authority to approach.

VIRTUAL OPEN HOUSE HEARING OF PUBLIC GRIEVANCE

The Managing Director, PIPDIC LTD., Puducherry

Contact No.: 0413 2334361

Between 04.00 pm to 05.00 pm on Working days

- J. Queries / Clarification related to Investors' Application.

NODAL OFFICER:

Help Desk – Grievance Cell: PIPDIC LTD,

Land Allotment:

Thiru M.A.KADAR, Manager (Technical)

Contact No.: 95970 27572

CONSTRUCTION

The details of various services rendered by construction section.

1. Water supply

- a) The requisition form for obtaining the water supply connection are being received in the PIPDIC Administrative Office of respective Industrial Estates on all working days during office hours.
- b) The requisition form with all supporting documents can also be submitted in the Administrative office of the respective Estates.
- c) In case of eligible requisition form, intimation to pay scrutiny charges will be sent to the applicant within ten days from the date of receipt of requisition form. The rejected cases will be intimated to the party.
- d) Work Order for the service connection will be issued within ten days from the date of payment of scrutiny charges/ production of permission for road cutting issued by Corporation.

(ii) Complaints on water supply services:

- (a) Complaints on water supply services such as leakages in distribution mains/ break down of supply/shortage in supply/ quality of water shall be made at PIPDIC Administrative Office of the respective estates during pumping hours from 6.00am to 10.00pm on all days and also in the main office during office hours.
- (b) Remedial Action on the complaints will be taken within seven days from the date of receipt of complaint/ occurrence.
- (c) The entrepreneurs shall contact the Officer (Works) in respect of the complaint for operation and maintenance of water supply systems.

2.ROADS

Complaints in respect of roads can be registered with the Corporation Administrative Office in respective estates and main office in all working days during office hours. The following time schedule is given for general information.

(a) Pot holes and patches will be rectified within thirty days from the date of receipt of complaint/ occurrence.

(b) Obstruction on Roads such as heaps of dismantled materials unattended road cuttings, fallen/overhanging trees will be attended within seven days from the date of complaint/ occurrence.

(c) Permission for cutting roads to take service connections will be issued within seven days from the date of remittance of prescribed charges.

3. Building valuation

Valuation in respect of building and other civil works of the Industrial units will be done for issuing Engineer's Certificate to avail subsidy from Govt. of Pondicherry.

1. The requisition form for obtaining Engineer's Certificate to avail subsidy shall be submitted with all supporting documents in PIPDIC main office.

2. In case of eligible applications, unit will be inspected for valuation of building/civil works within five days from the date of receipt of application and intimation letter will be sent to pay the scrutiny charges within three days.

3. Engineers Certificate will be issued within three days from the date of payment of scrutiny charges.

**INFRASTRUCTURAL FACILITIES
PIPDIC'S INDUSTRIAL ESTATES**

Name of Industrial Estate & Extent	Year of Establishment	Developed		Allotted		Vacancy	No. of Units
		Plots	Sheds/ Module/ RBF	Plots	Sheds/ Module/ RBF		
Mettupalayam – 167 Acres	1976	407	88	407	88	Nil	266
Sedarapet – 62 Acres	1982	266	-	266	-	Nil	113
Kirumambakkam – 25 Acres	1975	27	8	27	8	Nil	33
Thirubhuvanai – 52 Acres	1999	135	6	130	6	Nil	75
IT Park – 3.16 Acres	1999	-	17		16	1	5
Growth Centre – KKL 597 Acres	2003 (AL) 2016 (PL)	Ph-I - 74	-	136 acres	-	461 acres	2
Sedarapet – Phase I 65 acres	2017			42 acres	-	-	

LAND RATES – CHARGES / FEES

Sl. No.	Plot type	P.L. amount (Fresh)	P.L. amount (TLHR)	Shed Rent (fixed)	Shed Transfer Charges
	METTUPALAYAM INDUSTRIAL ESATE	<u>(Established on 1976)</u>			
1.	‘A’ type 1050 sqmts	Rs.1,000/- sqmt.	Rs.1,200/- sqmt	Rs.15,600 /- (A-type)	Rs.1,50,000
2.	‘B’ type 648 sqmts.	Rs.1,000/- sqmt.	Rs.1,200/- sqmt	Rs.11,840 /- (B-type)	Rs.1,25,000
3.	‘C’ type 390 sqmts.	Rs.1,000/- sqmt.	Rs.1,200/- sqmt	Rs.5,850/- (C-type)	Rs.1,00,000
4.	‘D’ type	--	--	Rs.3,000/- (D-type)	Rs.40,000
	SEDARAPET INDUSTRIAL ESTATE	<u>(Established on 1982)</u>			
1.	‘A’ type 1050 sqmts	Rs.450/- sqmt	Rs.540/- sqmt	--	
2.	‘B’ type 648 sqmts.	Rs.450/- sqmt	Rs.540/- sqmt	--	
3.	‘C’ type 390 sqmts.	Rs.450/- sqmt	Rs.540/- sqmt	--	
	KIRUMAMPAKKAM INDUSTRIAL ESTATE	<u>(Established on 1982)</u>			
1	‘C’ type only	--	--	Rs.5,000/- p.m	
2	Annual lease rent			Rs.14/- sqmt	
				--	
	THIRUBUVANAI INDUSTRIAL ESTATE	<u>(Established on 1999)</u>			
1.	‘A’ type 1050 sqmts	Rs.650/- sqmt	Rs.780/- sqmt	--	
2.	‘B’ type 648 sqmts.	Rs.650/- sqmt	Rs.780/- sqmt	--	
3.	‘C’ type 390 sqmts.	Rs.650/- sqmt	Rs.780/- sqmt	--	
4.	RBF buildg	Rs.6/- sqft.			
	I.T. PARK Pillaichavady	<u>(Established on 1999)</u>			
1	Modules	--	--	Rs.5/- sqft.	
	Industrial Growth Centre, Karaikal	(Established on 2016)			
1	Developed land	--	--	Rs. 575/- per sqmt.	
2	Un-Developed land			Rs. 275/- per sqmt.	
	Sedarapet Industrial Estate, Phase – I	<u>(Established on 2019)</u>			
1	Land	--	--	Rs.1320/- sqft.	

CONNECTIVITY

Mettupalayam Industrial Estate, Puducherry

Nearest	Distance in Kms
Railway Station, Puducherry	6.5
Airport, Puducherry	6.1
Port of Puducherry, Netaji Nagar, Puducherry	7.9
Mettupalayam Police Station	0.9
Dhanvanthri Nagar Fire Station, Ananda Nagar, Puducherry	1.9

Sedarapet Industrial Estate, Puducherry

Nearest	Distance in Kms
Railway Station, Puducherry	13.9
Airport, Puducherry	9.4
Port of Puducherry, Netaji Nagar, Puducherry	15.4
Sedarapet Police Station, Mailam Main Rd	0.23
Fire Station, PIPDIC 2nd Main Road, Sedarapet, Puducherry	0.12

Kirumambakkam Industrial Estate, Puducherry.

Nearest	Distance in Kms
Railway Station, Puducherry	15.8
Airport, Puducherry	19.1
Port of Puducherry, Netaji Nagar, Puducherry	15.0
Police Station, National Highway 45A, Bahour, Taluk, Kirumampakkam, Puducherry	2.2
Bahour Fire Station, Kuruvinatham Main Rd, Bahour, Puducherry	7.7

Thirubuvanai Industrial Estate, Puducherry.

Nearest	Distance in Kms
Railway Station, Puducherry	23.0
Airport, Puducherry	24.6
Port of Puducherry, Netaji Nagar, Puducherry	23.2
Thirubhuvanai Police Station, Police Station Road, Brindavanam, Thirubhuvanai, Puducherry	1.4
Fire Station, No.191, Electronic Park (PIPDIC), PIPDIC Electronic Park Road, Thirubhuvanai, Puducherry	0.26

Industrial Growth Centre, Karaikal

Nearest	Distance in Km
Railway Station, Karaikal	8.0
Karaikal Port	3.7
Police Station, Tirumalairayan Pattinam	2.3
Fire Service Station, Karaikal Town	11.0

I.T. Park, Pillaichavady, Puducherry.

Nearest	Distance in Km
Railway Station, Puducherry	13.2
Airport, Puducherry	12.4
Port of Puducherry, Netaji Nagar, Puducherry	14.1
B-2 Kalapet Police Station, SH 49, Periyakalapet, Chinna Kalapet, Kalapet, Puducherry	2.8
Kalapet Fire Station, No.119, East Coast Rd, Periyakalapet, Puducherry, 605014	4.7