



## **Assistance to Wholesalers and Retail Traders (AWRT)** **Against the security of Bank Guarantee .**

### **NAME OF THE SCHEME**

The scheme is called as Assistance to Wholesalers and Retail Traders (**Abbreviated as - AWRT**) for purchase of Materials/ Goods and Service against security of Bank Guarantee.

### **PURPOSE OF THE SCHEME**

In order to assist Wholesaler and Retailers belonging to Micro, Small and Medium Enterprises (MSME), having Udyam Registration Certificate, NSIC arranges to provide Working Capital Requirements. The assistance will be given for purchase the goods from the wholesalers/manufacturers /Retailers which is not prohibited by law or opposed to public interest .

In case of traders involved in trading stock i.e "in commodity market" may not be considered for this purpose.

Arrangement with Bulk Supplier and from the suppliers (other than with whom MOU arrangement is made) may be as under:

- a. Bulk materials namely Aluminum, Zinc, Copper, Iron & Steel, Cement etc., which are arranged through NSIC entering into a Memorandum of Understanding with their manufacturers.
- b. Materials/ goods from the suppliers (other than with whom MOU arrangement is made) on the specific request of the Micro, Small and Medium Enterprises.

Under both **(a)** and **(b)** arrangements, the supplier is selected by the MSMEs and payment at the request of unit is released by NSIC directly to the supplier.

This manual intends to impart the procedure and guidelines to all offices of the Corporation while providing assistance to MSME units as Wholesaler and Retailer for Material/ Goods and Service under our Raw Material Assistance Scheme (against the security of Bank Guarantee only).

### **SCOPE OF THE SCHEME**

To establish a proper procedure for ensuring that Wholesalers and Retailers are served properly, and to impart guidelines to all offices of the Corporation while providing assistance to Wholesaler and Retailer (MSME units) for purchase of Material/ Goods and Service under Assistance to Wholesalers and Retail Traders termed as **AWRT Scheme** .

- **Meaning of Wholesaler-** MSMEs units engaged in that form of trade in which goods are purchased and stored in large quantities and sold, in batches of a designated quantity, to resellers, professional users or groups, but not to final consumers.
- **Meaning of Retailers-** MSMEs units engaged in buying products from a manufacturer or wholesaler and selling them to end users or customers.
- **Meaning of Agents which inter alia includes distributors, consignment agents, traders, commission agents-** “Agents” means a person, including a factor, broker, commission agent, arhatia, del credere agent, an auctioneer or any other mercantile agent, by whatever name called, who carries on the business of supply or receipt of goods or services or both on behalf of another;

**Eligibility Criteria:**

The eligibility criteria for Wholesalers and Retailers (MSMEs) who are desirous to avail assistance under Material/ Goods and Service **AWRT Scheme** would be –

S. No	For Wholesalers	For Retailers
1	The Unit must mandatorily have Udyam & GST Registration.	The Unit must mandatorily have Udyam & GST Registration
2	The Unit must be profit making for the last three years (i.e., profit before tax for last 3 years as per audited balance sheet.)	The Unit must be profit making for the last three years (i.e., profit before tax for last 3 years as per audited balance sheet.)
3	The Unit's Sales must be over Rs 150.00 Lakhs in last 3 years (each year) as per the audited balance sheet.	The Unit's Sales must be over Rs 100.00 Lakhs in last 3 years (each year) as per the audited balance sheet.
4	The Unit is purchasing goods from atleast two registered manufacturers who should be registered on GST.	The Unit is purchasing goods from registered wholesalers who should be registered on GST.
5	The Unit must be having necessary respective business license, dealer/distributor certificate from respective principals and/ or compliance of other statutory requirements for carrying out the business.	The Unit must be having necessary respective business license, dealer/distributor certificate from respective principals and/ or compliance of other statutory requirements for carrying out the business.
6	The unit must be having proper business premises i.e at least one warehouse that substantiate sufficient space in terms of business scale.	The unit must be having proper business premises i.e sufficient space in terms of business scale.

**Limit sanctioned to be calculated as follows:**

- 30% of the average Sales of last three years of the unit (Subject to bank sanction limit w.r.t Bank Guarantee)

**Checklist of documents to be enclosed with application form under Assistance to Wholesalers and Retail Traders (AWRT) Scheme for Materials/Goods and Service**

1. A passport size photograph of each of the Proprietor / Directors / Partners / Society office bearers.
2. Following valid self-attested documents as OVD of customer, containing details of proof of their identity and address:

<b>Type of Customer</b>	<b>Officially Valid Documents (OVD)</b>
<p>For Proprietor /Partner /Director / Authorised Person in case of company (duly authorised by the Board of Directors)/ Society office bearers duly authorised</p>	<p><b>i. <u>Identity proof:</u></b></p> <ul style="list-style-type: none"> <li>• PAN Card</li> <li>• Aadhar Card. If Aadhar Card is not available, then in exceptional case any one of the following documents               <ul style="list-style-type: none"> <li>✓ Passport</li> <li>✓ Driving License</li> <li>✓ Voter's Identity Card</li> </ul> </li> </ul> <p><b>ii. <u>Residence proof: (Copy of any one of the following)</u></b></p> <ul style="list-style-type: none"> <li>• Utility Bill (Latest Telephone / Post-paid mobile / Electricity bill)</li> <li>• Property or Municipal Tax receipt</li> <li>• Bank Account or post office savings bank account statement</li> <li>• Passport</li> <li>• Driving Licence</li> <li>• Voter's Identity Card</li> <li>• Aadhar Card</li> </ul>

3. Self-attested copies of the documents:

(i) **In case of sole proprietorship**

DOCUMENT	TYPE OF DOCUMENT (any two of the following)
Identity Proof of Proprietorship	<ul style="list-style-type: none"> <li>• Pan Card</li> <li>• Aadhaar Card / Letter Issued by Unique Identification Authority of India (UIDAI). If Aadhar Card is not available then in exceptional case any one of the following documents:               <ul style="list-style-type: none"> <li>✓ Voter ID / Election Card</li> <li>✓ Valid Driving License</li> <li>✓ Valid Photo ID Cards issued by following Institute/ Organisation/Professional Bodies (if it contain photo) Central / State Government Ministries and Department/ Quasi Govt. Departments, Statutory Regulatory Authorities, Public Sector Undertaking (establishment under Central/State Govt.), Ministry/Department of Defense for personnel &amp; their Dependents.</li> </ul> </li> </ul>
	<ul style="list-style-type: none"> <li>✓ Senior Citizen Card issued by (Central/State Govt. of India), Member ID card issued by ICAI, ICWAI, ICSI, Bar Council.</li> <li>✓ Arms license (issues by Central &amp; State Govt. of India)</li> <li>✓ Defense Ex- Service Man Card Issued by Zilla Sainik Boards</li> <li>✓ House hold card issued by State Govt. (with physical verification of address)/Ration Card (if it contain photo)</li> <li>✓ Photo Social Security Smart Card issued by Central/ State Govts</li> <li>✓ Bank Passbook issued by existing Scheduled Commercial Banks. Should contain signature and photograph of the applicant. The photograph should be affixed in a manner it bears the stamp of the issuing Bank. The first page of passbook where name, address and other details are mentioned should be duly attested by the issuing authority. Other transaction pages if not attested by the issuing bank should be self attested by the customer and OSV done by the sourcing/bank official.</li> <li>✓ Photo Credit/ Debit Card Valid cards with photo and signature of the card holder issued by Scheduled Commercial Banks, with copy of the statement of</li> </ul>

	account which is not older than 3 months.
<b>Address Proof</b>	<p><b>Any two of the following:</b></p> <ul style="list-style-type: none"> <li>• Latest utility bill such as water/electricity/Landline telephone in the name of the firm. Should not be older than 3 months from the date of issue of bill. Should not be a net downloaded copy.</li> <li>• Aadhaar Card/Letter Issued by Unique Identification Authority of India ( UIDAI)</li> <li>• Voter ID/Election Card</li> <li>• Valid Driving License</li> <li>• Valid Photo ID Cards issued by following Institute/ Organisation / Professional Bodies (if it contain photo)</li> <li>• Central / State Government Ministries and Department/ Quasi Govt Departments, Statutory Regulatory Authorities, Public Sector Undertaking (establishment under Central / State Govt.), Ministry / Department of Defense for personnel &amp; their Dependents.</li> <li>• Senior Citizen Card issued by (Central/State Govt. of India), Member ID card issued by ICAI, ICWAI, ICSI, Bar Council.</li> <li>• Arms license (issues by Central &amp; State Govt. of India)</li> <li>• Defense Ex- Service Man Card Issued by Zilla Sainik Boards</li> <li>• House hold card issued by State Govt. (with physical verification of address)/Ration Card (if it contain photo)</li> </ul>
	<ul style="list-style-type: none"> <li>• Photo Social Security Smart Card issued by Central/ State Govts</li> </ul>
Income Tax Returns	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

**(ii) In case of partnership firm/ LLP**

Name of the Firm	<ul style="list-style-type: none"> <li>• Partnership Deed</li> <li>• Registration certificate, if registered</li> <li>• PAN Card of Firm</li> </ul>
Address Proof	<ul style="list-style-type: none"> <li>• MTNL Telephone bill/Nationalized Bank account statement/Electricity bill/Registered Rent Agreement</li> </ul>
Name of all partners and their KYC	Name of Partners along with KYC details (Refer documents at Sr.No.2 )

Business details	<ul style="list-style-type: none"> <li>• Nature of business</li> <li>• Write up on business profile and future prospects</li> </ul>
Business Continuity Proof	<ul style="list-style-type: none"> <li>• Latest 3 years</li> </ul>
Income Tax Returns	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

**(iii) In case of public and private limited firm**

Name of the Company	<ul style="list-style-type: none"> <li>• MOA &amp; AOA (including Certificate of Incorporation) (Original/ Certified true copy)</li> <li>• PAN Card</li> </ul>
Type of Company	<ul style="list-style-type: none"> <li>• Private Limited</li> <li>• Public Limited</li> </ul>
Address Proof	<ul style="list-style-type: none"> <li>• MTNL Telephone bill /Nationalized Bank account statement/Electricity bill/Registered Rent Agreement</li> </ul>
KYC of all Directors and their Director Identification Number (DINs)	Name of Directors with respective Director Identification Number (DINs) along with KYC details (Refer documents at Sr.No.2 )
Business details	<ul style="list-style-type: none"> <li>• Nature of business</li> <li>• Write up on business profile and future prospects</li> </ul>
Income Tax Returns	<ul style="list-style-type: none"> <li>• Last three years/or since date of inception (whichever is less)</li> </ul>

4. Self-attested photocopy of:
  - (i) Udyam Registration Certificate,
  - (ii) GST Registration Certificate,
5. Self-attested statement of personal assets and liabilities along with the residential address of Proprietor/Directors/Partners/ Society office bearers.
6. A copy of Board Resolution in case of Pvt./Public Ltd. Co., Power of Attorney in case of partnership firm & a Governing Body Resolution in case of Society authorizing the signatory to sign and to deal with NSIC in respect of financial assistance required, for and on behalf of the applicant unit.
7. Specimen signatures of authorized signatory attested by bank.
8. Copy of sanction letter for credit limit sanctioned by the FIs/ banks.
9. Audited/Provisional financial statements of the unit:
  - i) Last year Audited financial statements.
  - ii) Provisional current year financial statements.
10. Bank statement of the unit for the last six months.
11. Copy of the latest Electricity Bill.
12. Conduct Report of Account of the unit with Banks (Other than BG issuing Bank) and Financial Institutions in the cases where status/ conduct of loans is not available in the credit information report.

- 13.** Certificate/ undertaking from unit that their name(s), name of company/its owners/ associates/sister concern/ members/directors, in any way does not fall in list of CIBIL/ RBI defaulters list or any sort of case is there against them.
- 14.** Copy of orders in hand, in case of enhancement of limit beyond five crores.

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## **CHECKLIST OF**

### **DOCUMENTS REQUIRED FOR RENEWAL OF CASES**

- 1) Unit's request letter for renewal of limit and declaration that there is no change in constitution, promoters & address.
- 2) In case there is any change in constitution, promoters & address, relevant supporting documents to be obtained.
- 3) Copy of latest and valid Bank Sanction letter.
- 4) In case renewal is due after the due date of filing of income tax return, copy of Audited Annual Accounts for the last financial year.

In case, audited annual accounts are not finalized, self-attested declaration of financial parameters of last financial year as mentioned at S.No.19 of Appraisal form along with latest available Audited Annual Accounts.

- 5) Projected /Estimated annual accounts of the Current Financial Year or self-attested financial parameters as mentioned at S.No.19 of the appraisal note.





**ANNEXURE A-1**

**APPLICATION FORM FOR AWRT AGAINST BG - AWRT:01**

**THE NATIONAL SMALL INDUSTRIES CORPORATION LIMITED**  
**APPLICATION FORM FOR ASSISTANCE TO WHOLESALERS AND RETAIL**  
**TRADERS (AWRT) AGAINST BG**

To,  
The National Small Industries Corporation Ltd.

.....  
.....

Dear Sir,  
I/We desire to avail of the benefits of your Scheme under "Assistance under Wholesale and Retail Trade (AWRT) against BG" as per your terms and conditions, for my/our business enterprise.

I/We certify that the details given in this application are true and correct and no material fact has been concealed or withheld.

I/We have understood and agree to abide by the terms and condition of your above scheme(s) including the amendments thereto made from time to time.

**In case any information / details furnished by me / us found to be incorrect, I / we shall liable for the consequences and damages to the Corporation.**

Yours faithfully

( )

Signature with Official Stamp of  
Authorized Signatory

Name of the Signatory.....  
(In Capital Letters)

Designation of the Signatory.....  
Units name and address.....

Residential Address of the Signatory:

.....  
.....

Telephone.....Fax:.....

Date: .....

Place: .....

**NOTE:**

- 1. The complete application should be submitted in duplicate by the borrower, one copy of which will be returned for giving acknowledgement of receipt of application form.**
- 2. No field / column in the application form is to be left blank.**

**APPLICATION FORM FOR ASSISTANCE TO WHOLESALERS AND  
RETAIL TRADERS (AWRT) AGAINST BG**

1. Name of the applicant unit :

2. Amount of assistance sought (Rs.) :

3. Particulars of the applicant unit

Constitution	Year of Establishment	Address & Tel. No.	
		Shop/Establishment-	Regd. Office

4. Udyog Aadhar/Udyam Registration No. \_\_\_\_\_ date \_\_\_\_\_

5. No. & date of GST Registration :

a. Details of PAN: \_\_\_\_\_

6. e-filing acknowledgement No. \_\_\_\_\_ A/Y \_\_\_\_\_  
(from the acknowledgement receipt on filing Company's ITR each year)

7. Names, addresses, Telephone No. of Bankers & Accounts No(s) of Applicant unit

Name of bank	Address	Account No.	Telephone No.

8. Whether unit is located in a backward Area/ \_\_\_\_\_ : Backward/Hilly  
Hilly Region (Please Tick Mark) Region/None

9. Tick Mark: Whether unit belongs to SC/ST/ Women entrepreneur/Physically Handicapped/Ex- Servicemen/Technocrat.

10. **Name & addresses of Sister / Associate / Group Account Concerns:**

Name of the unit	Address	Names of common Proprietor / Partners/ Directors/society office bearers

**11. Particulars of Proprietor / Partners/Directors/society office bearers:**

Name	Father's/ Husband's name	Address	Age	Qualifi- cation	Business Exp. (yrs.)	PAN No.	Aadh ar No.	Tele- phone & Mobile No.	E-mail Address	Net Worth (Rs.in lacs)	Internet Protocol (IP) address of ITR filed	e-filing acknowled gement No for last ITR filed

# Details of all Partners / Directors are to be given.  
(Use separate sheet if required)

**12. Line of Activity:**

Nature of Project	Name of Products being Dealt/Traded

**13. Annual Requirement of Material/Goods :**

Name of the Material	Name of the Manufacturer / Supplier	Quantity	Value (Rs.)

**14. Particulars of financial assistance already received or likely to be received from Banks/FI's:**

Name of Financial Institutions & Banks	Amount of assistance	Reference No. and date of sanction letter	Repay-ment position	Amount of default/ Overdues, if any

**15. B1. Have you (including any of your sister / associate concern) availed / availing assistance from any of NSIC offices under AWRT Scheme against BG /: -**

**B2. If yes, give complete details.**

Name of NSIC office	Name of unit (with address in case of sister concern)	Scheme under which assistance availed /availing	Sanction ed limit	Date of sanction	Present status w.r.t. outstanding dues.

16. Details of Security proposed:

(a) Bank Guarantee

Sr.No.	Value of the BG proposed (Rs.)	Name of the bank issuing BG	Address & telephone No. of the Bank

(b) Details of Personal Guarantees:

Name & Addresses of Guarantors	Net worth / Means (Rs.)	e-filing acknowledgement No for last ITR filed

17. Employment generated by the unit (Total nos. of person)

Existing Employment	Additional Employment	Total

18. Any other information:

**Declaration**

I \_\_\_\_\_, s/o \_\_\_\_\_ being authorized signatory of M/s \_\_\_\_\_ hereby certify that the details given in this application are true and correct and no material fact has been concealed or withheld. **In case any information / details furnished by me found to be incorrect, I shall be liable for the consequences and damages to the Corporation.**

Place:

**Signature of Authorized Person  
With official stamp**

Date: