



3-B

Sub-Component

Jute Raw Material Bank

(JRMB)

Jute Raw Material Bank Scheme (JRMB) Operational Guidelines

(2021-2026)

1. Objective of the JRMB:

JRMB will be set up in the local clusters across the country in collaboration with bonafide Agencies who have adequate experience in similar activities and have required storage, display and selling infrastructure. The JRMB will source the raw materials directly from the Jute Mills and Jute raw material manufacturers at economical rates. These JRMB will provide backward linkages to the Jute Artisans, WSHGs, JDPs Micro & Small Units and beneficiaries of JRCPC to help them provide jute raw material in their locality to manufacture JDPs. The objectives of the JRMB are:

- To set Up JRMBs in the jute producing clusters/localities to help easy and uninterrupted supply and sale of jute raw materials to the beneficiaries of JRCPC, WSHGs, Jute Artisans, Micro and Small Jute Manufacturers below mill gate prices to make their JDPs cost competitive.
- To supply finer count yarn, fabrics of 100% Jute / Union /Blended, laminated fabric, Technical Textiles and other braided, decorative yarns for diversified applications and value addition of Jute.
- To make jute raw materials available in the desired quantity and quality to the beneficiaries of JRCPC, WSHGs, Micro and Small Jute Manufacturers for manufacturing Jute Diversified Products..

2. Schedule of the Programme:

This scheme will be in operation w.e.f. FY 2021-26 and will be continued to be implemented by the NJB on annual basis under its Annual Action Plan (AAP) to be approved by the NJB Board. These Bank/Depots will cater to the Jute raw materials requirement of the Jute Artisans, WSHGs, JDPs Micro & Small Units and beneficiaries of JRCPC to help them provide jute raw material in their locality to manufacture JDPs. Thus the JRMB will play a catalytic role ensuring smooth supply of Jute raw materials at reasonable prices at the locality of the Jute Artisans, WSHGs, JDPs Micro & Small Units in the decentralized sector.

3. Features of JRMB:

- 30% Support on sales value to be borne by NJB subject to a maximum ceiling of 12.00 lakh per annum. Out of this 30% support, 5% cash discount on mill/manufacturers' gate rate will be offered by JRMBs to the beneficiaries i.e. JRCPC beneficiaries, Jute Artisans, WSHGs and Jute Micro & small Units. Transportation cost from Mills/vendors to the JRMB will also be accommodated within the remaining 25% Incentive.

- An additional incentive @ Rs. 1.50 per/kg as freight reimbursement will be given for JRMBs operating at Hilly stations where transport cost is higher (viz; J&K, HP, UK, NER States).
- Financial support will be paid 100% after completion of one quarter upon submission of audited accounts with original bills/vouchers, GST Return, Proof/invoices of procurement and sales, Certified Bank Statement, Party Ledger.
- Collaborating Agency has to contribute in the form of go-down infrastructure, electricity, water and furniture for the Bank at their own cost as they will be receiving Financial support at the prescribed rates on the sale value of the jute and related raw materials from NJB for running the JRMB.
- Target to set up and run about 40 Jute Raw Material banks (JRMB) in different parts of the country covering all States and Union Territories mainly where the JRCPC are set up.
- Per JRMB sales volume for financial support will be limited to Rs 40 Lakhs/year.
- No. of minimum beneficiaries per JRMBs will 20 units per year.
- Per Beneficiary raw jute purchased limit will be Rs. 2.00 per beneficiaries per year.
- Compulsory backward linkage with JRCPC beneficiaries for sustained supply of jute material.
- JRMB to sell only jute fabrics/finer or decorative yarn/twine etc. should be bought by the Operating Agencies from the Registered composite Jute Mills and Jute Handloom or Powerloom Fabrics manufacturers against proper GST Invoices. Beside the composite Jute Mill/Jute Handloom & Powerloom Manufacturers, the Operating Agencies may be allowed to procure finer count (7lb or lower) / decorative Jute yarn, braided yarn, laminated Jute fabric and Technical textiles from other Jute Raw material manufacturers as per the rates decided by NJB's Management/Tech. Div.

4. Target and Incentives:

NJB will extend Assistance to the Operating Agency (O.A) of JRMB scheme by way of Financial Support in the form of incentive to meet the administrative/ establishment expenditure but such support will be directly linked to Physical Targets and Performance based on the Sales achieved on quarter to quarter basis by the Operating Agency (O.A) of JRMB scheme.

Minimum Sales to be achieved by JRMB	Incentives to be received by JRMB if minimum sales are achieved (Rs.)
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Rs. 1.80 lakhs / Quarter or Rs. 60,000 / month from 2 nd Qtr of its operation	<p>30% Support/Incentive on sales value of Raw Material to be borne by NJB subject to a maximum ceiling of 12.00 lakh per annum. Out of this 30% support, 5% cash discount on mill/manufacturers' gate rate will be offered by JRMBs to the beneficiaries i.e. JRCPC beneficiaries, Jute Artisans, WSHGs and Jute Micro & small Units. Transportation cost from Mills/vendors to the JRMB will also be accommodated within the remaining 25% Incentive.</p> <p>The 30% incentive/support on sales value of Raw Material will be released on quarterly basis within a ceiling of Rs. 3.00 lakhs per quarter. The claims of the fourth quarter will have to be supported by audited annual accounts and adjustments of shortfall or excess during previous Quarters, if any, arising out of the reconciliation, will be carried out and settled in the last quarter claim. (Claims of the JRMBs starting in between the quarters will be considered on Pro-rata basis).</p>
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Physical and Financial Targets of the JRMB Component:

(Rs. in Lakhs)

Incentive	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial
Jute Raw Material Bank (JRMB) Support @ 30% on the sale value of the Jute Raw Material within an annual ceiling of Rs. 40.00 sale value = Rs. 12.00 Lakh per JRMB per Yr.	12.00	20 JRMB	240.00	20 JRMB	240.00	30 JRMB	360.00	30 JRMB	360.00	40 JRMB	480.00

NOTE :

- (i) The JRMBs will sell all materials to their customers after giving 5% discount to their Cost Price and the cost of transportation of the raw material will have to be absorbed within the remaining 25% incentive to be given by NJB to the JRMB Collaborating Agencies. For JRMBs in N.E.R States, other hilly areas, J&K, Uttarakhand, Himachal Pradesh, Andaman and Nicobar Islands and Lakshadweep Islands, an Additional Transportation cost will also be reimbursed subject to a ceiling of @ Rs. 1.50 per kg.
- (ii) For being eligible to run a JRMB, minimum sale worth Rs. 7.20 Lakhs per annum or Rs. 0.60 Lakhs monthly sale to be achieved. No JRMB will be considered for continuation below this threshold limit. The failure of the Operating Agency to achieve the targets in any quarter and the failure to recoup it in the next quarter also will render the MoU not maintainable and the MoU will be liable for termination.
- (iii) In any Quarter, JRMB Operating Agency has to sell Jute materials to minimum 6 nos. of beneficiaries and there has to be addition of 4-5 new beneficiaries every quarter to achieve the minimum beneficiaries' limit of 20 per year. The maximum per beneficiary

- sales should be within Rs. 1.00 lakh in any quarter subject to the annual ceiling of Rs. 2.00 lakhs per beneficiary per year. However, the annual ceiling of Rs. 2.00 lakhs per beneficiary can be increased upto Rs. 6.00 lakh per beneficiary, for higher indenting beneficiaries, in the 3rd & 4th Qtrs, in case there is less off take from the other beneficiaries against the prescribed annual ceiling. However, the total annual ceiling per JRMB will be maintained within Rs. 40.00 Lakhs per JRMB for the purpose of Incentive.
- (iv) All Jute Mill products viz. jute fabrics/finer or decorative yarn/twine etc should be bought by the Operating Agencies from the Registered composite Jute Mills and also from other Jute Handloom or Powerloom Fabrics manufacturers, against proper GST Invoice and only digital/ Bank transaction. Beside the composite Jute Mill, the Operating agencies may be allowed to procure finer count (7lb or lower) / decorative Jute yarn, braided yarn, laminated Jute fabric and Technical textiles from other Jute Raw material manufacturers, after NJB Technical Dept. approves the vendor and the maximum rate of purchase. The O.A shall procure the Jute raw materials only from the reputed Jute Mills and enlisted vendors against proper GST invoice and digital /Bank transaction only and the modalities for such Enlistment of Vendors and to or delete the names/s of the vendors from the said Enlistment list as and when deemed necessary will only be determined by NJB.
 - (v) The JRMB should invest atleast Rs. 7.00 lakh worth of Jute decorative fabric of 5-7 different varieties (JUCO, JUCO-Canvas, 17x17, 15x15, 12x13, 11x11, 11x12) & 5-7 colours/ designs and finer yarn (7Lb or lower) in the first month of its operation. During the selection process, local government bodies /departments like District Administration/ Industry Dept./ DICs/ DRDAs will be involved in the Regional Selection Committee of NJB and which will be headed by the Regional Officer of the respective ROs of NJB. Preference will be given to new JRMB to be operated in state or district where no JRMB is presently operating.
 - (vi) Upon selection by the Competent Authority, **In-Principle Approval (IPA)** will be issued by the NJB. NJB will sanction the payments of incentive on quarterly basis after scrutiny of the claims. The OAs will submit their audited claims and accounts along with all original bills of purchase of Jute Raw materials, GST return duly certified by CA and bank statement duly certified by bank highlighting the payments made on account of purchase and corresponding sales. No claims will be entertained after 45 days from the end of the quarter. The OA will maintain register of JPD units/WSHG/entrepreneurs in their respective regions along with contact number and records of their purchases of jute raw material from their JRMBs. Operating agency will make necessary arrangement for empanelling all their customers in NJB website.
 - (vii) The Activities and performance of the JRMBs will be monitored by the Marketing Division of NJB through the Regional Office in their respective regions. Head Office will make physical inspections of these JRMBs and their activities on quarterly/ half-yearly basis. The JRMBs will disclose and present/give all the relevant information and documents relating to the purchase, sales, bank details, GST details etc. during time of inspections. All operating agency must inform NJB the day of their closure, atleast 7 days before, the time of operation of the JRMB and the concerned person along with phone number of the JRMB.

2. Eligibility Conditions for Selection of CAs / OAs for JRMB

A. The Agency and its functionaries should be bonafide Indian agencies and Indian Citizens. ;

B. Reputed Registered Jute Entrepreneurs/ Manufacturers, Exporters, Merchant Traders, NGOs, Cooperative Societies, Federations, PSUs/ Organizations of the Central/ State Govt. and other firms / Agencies engaged in the Product identification and Marketing of Jute Diversified Products (JDPs) at least for the last three years.

C. Recognized agencies having at least three years experience in Trading, Promotion in the field of production and Marketing of Jute Diversified Products (JDPs) or similar schemes in the Handloom, Handicrafts and Textiles sector will be preferred .

D. The CA / OA should have its own office with telephone/ mobile connection, computer/ laptop with email facilities etc. for running the Jute Raw Material Bank (JRMB) and atleast 200 sq. ft space for running the JRMB.. .

7. Selection Procedure for CAs/OAs for JRMB:

Selection of the Collaborating Agencies/Operating agencies will be made through a pre-defined evaluation criterion of competitive marking system as given in the following paragraph. A Sub-Committee (SC) under the Chairmanship of Director (MP&SI) will scrutinize, short list and recommend a panel/list of eligible Agencies/Applicants, as per the laid down Evaluation Criteria, for final selection of the Collaborating Agencies by the Monitoring Committee (MC).

Evaluation Criteria for selection of Collaborating Agencies/Operating Agencies for implementation of JRMB, Total Marks = 100

Sl. No.	Major Components	Description	Criteria for points allotment	Maximum points
1	Agency Experience (Max. Point - 55)	Proven and demonstrable experience in JDP sector	> 10 years = 15 5 – 10 years = 10 2 - 5 years = 5 < 2 years = 0	15
		Details of number of Jute Units or Clusters in nearby location within 10 km	> 25 beneficiaries = 10 5 - 25 beneficiaries = 5 < 5 beneficiaries = 0	10
		Similar projects like Raw Material Bank / Retail Outlet operated by the agencies in past 5 years with proof of operation and aid received from Govt. organisation/ Statutory / Autonomous body	> 5 projects = 15 2 - 5 projects = 10 < 1 – 2 projects = 5 < 1 project = 0	15
		Details/ Extent of project funding received from the various Govt. sources in the past for similar projects (i.e project related to JDP retailing /marketing)	> Rs. 10 lakhs = 15 Rs. 5 Lakhs - Rs. 10 lakhs = 10 Rs. 1 - 5 lakhs = 5 < Rs. 1 Lakh = 0	15
2	Proximity of	Near Bus Stands/ Railway Station or other	Within 1 KM = 15	15

	JRMB Location proposed. (Max. Points – 15)	transportation facilities available, as per inspecting officials report (clearly mention of the distance in KM from the nearest Bus Stand / Railway Station to the proposed JRMB units with location map.)	Within 1 – 3 KM = 10 Within 3 – 10 KM = 10 = 5 > 10 KM = 0	
3.	Infrastructure. (Max. Points – 15)	Email address, Online Portal, Website, E-marketing modes and Storage facility	Email & Storage facility = 5 Website including a) = 10 E-marketing modes/ Online Sale Portal including a) & b) = 15	15
4	Area of the JRMB (Max. Points – 15)	Total area of the proposed JRMB, Covered area (including storage facility)	> 400 sq. ft. = 15 300 - 400 sq. ft. = 10 150 - 300 sq. ft. = 5 < 150 sq. ft. = 0	15
TOTAL MARKS				100

*** Agency obtaining minimum 50 marks will be eligible for consideration for selection as Collaborating Agency for operating JRMB. Final Selection from amongst the eligible Agencies will be made by the by the Monitoring Committee (MC) on merit.**

8. Procedure for submission of Proposals

The proposals are to be submitted ONLINE and also through Hard copy, in a sealed cover and all the documents should have total pages indicated and signature of the authorized persons from the agency, in all Pages.

Relevant information in the prescribed format enclosed at Annexure, are to be furnished alongwith the following documents:

1. Ownership document (MoU / & AoA of Companies/ Registered Deed of Partnership/ Registration of Societies, Trade License, etc. and Adhaar Card / Address Proof of the authorized representative of the agency).
2. Income Tax Return for last financial year along with PAN number
3. Details of PAN, GST returns for the last 3 financial years
4. Annual Reports for last three financial years
5. Audited financial statements for last three years
6. Any other documents establishing the credential of the agency
7. Other supporting documents (Experience certificates etc.)
8. Recommendation from Dist. Magistrate/ Dist . Collector/ DIC/ NABARD / DRDA/ BDO may be submitted

9. Details of experience in Sales, Trading and Marketing of JDP sector in the past in connection to the scope of the work suggested.
10. Proof of Experience and handling relevant activities to be mentioned;
11. An Undertaking from the Agency, that the JRMB, if allotted, will be operated for at least one year until and unless terminated by NJB earlier.

APPLICATION FORM FOR OPERATING AGENCY OF JRMB SCHEME

Acknowledgement No (ONLINE) :

To,
The Secretary,
National Jute Board
Kolkata

Sir,

1. Name of the Applicant
2. Father's / Husband Name
3. Date of Birth
4. Designation
5. Name of the Registered Unit
6. Address of the Registered Office
7. Address of Proposed JRMB
 - a.) City
 - b.) State
 - c.) Pincode
8. Contact No. (Mobile)
9. Contact No. (Land Line)
10. Email Id
11. Web Site
12. PAN Card No.
13. Identification of the Applicant with Address Proof Document
 - a.) Name of Document
 - b.) Regn. No
14. Name of JRMB Outlet
15. Area of the JRMB
 - a.) Total Area proposed for JRMB
(in Sq ft)
 - b.) Rent Agreement / Sale Deed
 - c.) Office accessories - E-marketing

modes (internet),Storage /Inventory

16. Business Regn. documents attached (Trade License / Company Regn. / Society Regn. / DIC)

- a.) Name of Document
- b.) Regn. No
- c.) Date

17. GST Details :.

- a.) Number
- b.) Date

18. Niti Ayog Registration Details (Applicable for NGO / WSHG's / SHG's)

19. Banker's Details

Sl. No	Bank Name	Branch Name	Account Number	IFSC Code	Pass Book (Doc)	Certified Bank Statement

20. Work Experience in similar activities [Last 3 years]

Signature

Date :

Company Seal

List of Enclosures (Alongwith JRMB Registration Application):

- PAN Card of the Company
- Identification of the Applicant with Address Proof
- Rental / Ownership proof :
- GST Registration Details .:
- Trade License (if Any)
- Location map of JRMB
- Photographs of JRMB (in inside and outside view ,in a single pdf)
- Income Tax Return (last three years ,in a single pdf)
- C.A Certified Balance Sheet (last three years ,in a single pdf)
- Document in support of Work experience
- Documents - fund received from Govt. organisations
- Recommendation of **DM / Dist. Collector / DIC / BDO / NABARD/ DRDA, etc**

**Application Form for Claiming Support under the
Jute Raw Material Bank (JRMB) Scheme of NJB**

1) Name of the registered unit

(JRMB Unit)

2) Address of the registered unit (JRMB Unit)

3) Complete Address of the JRMB Unit

4) Name of the Contact Person

5) Contact No. with Email Id.

6) Product available for Display / Sale

Raw Materials available in the JRMB	SOURCE	Jute Content (%)

7) Monthly Stocks maintained for Sale (in Rs.)

8) Date of Signing of MoU

9) Actual date of Start of JRMB

10) Number of months against which Claim already submitted

11) Stock Details :

Month	Present Stock (In Mtr. / Kgs.)	Purchase Stock (In Mtr. / Kgs.)	Sold Stock (In Mtr. / Kgs.)	Balance Stock (In Mtr. / Kgs.)

12) Quarter Details for Financial Year:

Month	Sales (in Rs.)	<u>Sales Incentives</u> @ 30% of total Sales achieved subject to maximum cap of Rs. 3.00 lakhs per Quarter (in Rs.)	Total Incentive (in Rs.)
1st Quarter			
Total Admissible (in Rs,)			
2nd Quarter			
Total Admissible (in Rs,)			
3rd Quarter			
Total Admissible (in Rs,)			
4th Quarter			
Total Admissible (in Rs,)			

Net Admissible (in Rs.,)

13) For JRMBs located in N.E.R States, and other hilly areas, J&K, Uttarakhand, Himachal Pradesh, Andaman and Nicobar Islands and Lakshadweep Islands, Please fill-up the below given Table :

(Additional Transportation cost will also be reimbursed subject a ceiling of @ Rs. 1.50 per kg).

Place	Total Kgs of Fabrics & Yarns sold, under JRMB Scheme	Claimed Amount @ Rs.1.50 per kg.

14) Following documents are needed to be attached / enclosed:

1. Digital payment transaction receipts during procurement and selling.
2. Quarterly Sales Performance report duly audited by Chartered Accountant
3. Original Rent Receipt or Tax receipt for own place of business.
4. Original Sales and Purchase Bills & Receipts.
5. Certified Bank Statement with Seal of the Bank.
6. Details of Vendors from whom Raw materials procured and copy of their original invoices and proof of payments made.
7. Details of Customers along with their Aadhar number and Mobile number to whom Raw materials from JRMB sold.
8. Enclosed the copy of GST Returns.
9. Enclosed Current photographs of the JRMB Outlet (Inside and Outside).

UNDERTAKING AND DECLARATION

1. I/We hereby solemnly undertake/declare that the particulars stated above are true and correct to the best of my/our knowledge and belief.
2. No other applications for claiming support under the JRMB Scheme of NJB have been made or will be made in future.
3. Any information, if found to be incorrect, wrong or misleading, will render / us liable to rejection of our claim without prejudice to any other action that may be taken against us in this behalf.
4. We have noted that Supply of Jute Raw Materials to be provided under the scheme will be as per the Scheme document available on the website: www.jute.com
3. If as a result of scrutiny any excess payment is found to have been made to me/our firm or in the event no claim is preferred, the amount overpaid will be refunded.
4. **We hereby declare that we sell all Jute materials to our Jute customers (under JRMB Claim) after giving 5% discount in their Mill Gate Price / Cost Price.**

Signature :

Company Seal:

Name in Block Letters :

Designation:

Name of the Applicant :

Name of JRMB Outlet:

Place :

Date :

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Sign Board Format (min: 8'[Width] x min: 4'[Height])

(Royal BLUE Font on White Background)

NAME OF THE AGENCY

Address :

Phone / Fax :

(in English / Hindi / Local Language)

Collaborating Agency for Jute Raw Material Bank (JRMB) Scheme

Supported by

National Jute Board (NJB), Ministry of Textiles, Govt. of India

For Any Feedbacks / Suggestions / Complaints

Email : jute@njbindia.in, Fax : (033) - 2217 2456

Note : The Monitoring Committee and Sub-Committee will be COMMON for all the given components under this Jute Diversification Scheme (JDS) and the Committee details are mentioned at the beginning of the Scheme)