

## **Guidelines and Documentation for “AAI” Policy**

### **Instructions for filing application for interest refund under “AAI” Tourism Policy :**

1) An application in the prescribed format can be made for setting up a new tourism project or for expansion of an existing tourism project.

2) **Apply Application to Deputy Director (Tourism) :** Directorate of Tourism, Regional Office – Navi Mumbai, Pune, Nashik, Chhatrapati Sambhajinagar, Amravati and Nagpur.

### **3) Following self attested documents attached with the application :**

- a. Aadhaar Card / Passport / Driving License / Voter ID Card.
- b. Business Registration Certificate / Electricity Bill / Telephone Bill / Maharashtra Shops and Establishment Certificate of Registration.
- c. An affidavit stating that the said business is a woman-owned business should be duly notarized on Rs.100/- stamp paper and attached with the application.
- d. PAN card copy.
- e. Food and Drug Administration license. (Compulsory for Food Business)
- f. GST No. (as required)
- h. A cancelled cheque.
- i. Project concept. (in 500 words)
- j. Pay application fees of Rs. 50/- on [www.gras.mahakosh.gov.in](http://www.gras.mahakosh.gov.in) , copy of challan should attach with application.
- k. If applicant registered on [www.nidhi.tourism.gov.in](http://www.nidhi.tourism.gov.in) , attach copy of registration.

### **1. Purpose :**

If women have taken a loan up to the limit of Rs.15 lakhs from the authorized banks for doing business in the tourism sector, the reimbursement of the interest on that loan will be given by the Directorate of Tourism as per bank norms.

### **2. Financial Assistance :**

Women entrepreneurs in tourism business taken a loan of Rs. 15 Lacs from authorized banks, the interest reimbursement (within the limit of 12%) or Rs.4.50

lacs or for the period of 7 years whichever is earlier will be paid as a Interest Reimbursement by the Directorate of Tourism.

### **3. Types and Areas of Business:**

1. Tourism business should be within Maharashtra State.

#### **2. Type of business :**

- a)** Caravan, Beach Shack, Adventure Tourism (Land, Air, Water) Tourist Facilitation Centre, Agri Tourism Center, Home Stay, Bed & Breakfast, Resort, Hotel, Motel, House Boat, Tent, Tree House, Hotels, Vocational Rental Houses, Tourist Villas, Wooden Cottages, Pods etc.
- b)** Restaurant, cafeteria, fast food, women's run common kitchen cafe, bakery.
- c)** Tour Operators, Travel Agents, Tour Guides, Cruises, Tour & Travel Agencies, Art & Craft Village, Tourist Transporters Operator, House Boat.
- d)** Projects related to tribal / nature tourism, medical tourism, wellness centers, Ayurveda, Yoga Center etc.
- e)** Other tourism businesses (directly or indirectly useful for tourists)  
**e.g.** Souvenir Shop, Various Food Vendors, Event Management, etc.

### **4. Beneficiary Terms and Conditions :**

- a.** Woman applicant should be a resident of Maharashtra state.
- b.** Beneficiary's bank account should be Aadhaar linked.
- c.** The tourism business should be owned and operated by women.
- d.** Tourism businesses must have 50% managerial ownership and other employees should be women.
- e.** If the applicant does not have any collateral while granting the loan, the bank may include it in the credit guarantee scheme.
- f.** After submitting the application in the prescribed format offline or online, the women applicants are given the Eligibility Certificate (Letter of Intent) by the Directorate of Tourism. On the basis of the said eligibility certificate, applicant get the loan sanction from the authorized bank.
- g.** Loan repayment must be regular.
- h.** Submission of photo of Tourism Project / business is mandatory.
- i.** Apart from the interest amount, other bank fees or charges will not be reimbursed by the Directorate of Tourism.

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