

## **CENTRAL AND STATE SPONSORED SCHEMES**

### **1: RAJIV GANDHI LOAN SCHOLARSHIP SCHEME**

Rajiv Gandhi Loan Scholarship Scheme is a Govt. of Karnataka Scheme to provide full interest subsidy and moratorium for the study period of the UG/PG course on education loans availed by students in the State Universities, Govt. Colleges, and aided Colleges studying in aided courses at Undergraduate or Postgraduate levels. Students can avail interest free loans upto ₹ 60,000/- p.a. for each year till the completion of the study period of the course. The eligibility for availing the Loan is for any student who :

- a) is an Indian National
- b) has secured 50% or more marks in 10+2 or Degree Course
- c) has secured admission to a graduate or post-graduate degree course in any Karnataka State University under Higher Education Department or Govt. College or an aided College (aided courses only)
- d) has a family income of less than ₹ 2.5 lakhs per annum
- e) has taken a loan or applied for a loan

As per the latest information provided by Collegiate Education Dept., the Colleges have sponsored totally 4037 applications to various Bank Branches.

### **2: KARNATAKA SELF EMPLOYMENT SCHEME**

The Secretary to Govt., Commerce & Industries Dept. (MSME, Mines & Textiles), GoK vide their letter CI/73/CSC/2014 dated 13.10.2014 has informed that the Dept. of Industries & Commerce is implementing Karnataka Self Employment Scheme. The objective of the scheme is to provide all necessary assistance and facilitation for setting up of Micro Enterprises by first generation entrepreneurs, groom them on the essential of conceiving new ideas, planning, building project proposal, getting them loans / subsidies under the various loan schemes from Banks in rural areas.

Further, it is informed that the Dept. proposes to extend the benefit for 1000 unemployed youth during 2014-15. The composite loan requirement will be ₹ 9000 lakhs during 2014-15.

### 3: PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME [PMEGP]

Khadi & Village Industries Commission [KVIC] is the nodal agency for implementing Rural Employment Generation Programme [REGP] of GOI, Ministry of Micro, Small & Medium Enterprises [MSME]. KVIC Mumbai has advised that while implementing the programme, the nodal agencies/blocks have to ensure coverage of social category beneficiaries such as SC-15%, ST –7.5%, OBC-27%, Minorities-5%, Ex Serviceman-1%, PHC –3%, Women-30% (overall).

The progress under PMEGP for the year 2014-15 (as on **30.04.2015**) is as follows:

(₹ in lacs)

Sr. No	Agency	Revised Target for 2014-15			No. of projects received	No. of applications placed before DLTFC	No. of applications recommended by DLTFC	No. of applications forwarded to Banks	No. of Projects sanctioned by bank (2014-15)	No. of Projects returned/ rejected by bank	No. of Subsidy Claim Settled during current year (claims pertains to 2013-14 & 2014-15)			No of subsidy claim pending at Nodal anks for release of MM subsidy	
		Proj.	MM	Emp.							Proj.	MM	Emp.		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	KVIC	1124	1323.89	8992	3289	3237	2392	2432	679	515	492	2424.76	6313	622	2431.25
2	KVIB	1124	1323.89	8992	5329	5329	3682	3673	925	653	880	1884.30	7040	1042	2439.65
3	DIC	1500	1765.20	12000	13327	13299	6246	6192	2429	1320	1059	2170.04	8472	1511	3614.24
	<b>Total</b>	<b>3748</b>	<b>4412.98</b>	<b>29984</b>	<b>21945</b>	<b>21865</b>	<b>12320</b>	<b>12297</b>	<b>4033</b>	<b>2488</b>	<b>2431</b>	<b>6,479.10</b>	<b>21825</b>	<b>3175</b>	<b>8485.14</b>

#### **4: NATIONAL RURAL LIVELIHOOD MISSION (NRLM):**

The Govt. of India has approved restructuring of SGSY as National Rural Livelihood Mission (NRLM) and accordingly Karnataka has remodeled the Scheme under the banner '**Sanjeevini**'.

RBI: CO: Mumbai vide their Cir. RPCD. GSSD. CO. BC. No. 57/09.01.03/2013-14 dated 19.11.2013 has informed the details of guidelines for operationalisation of Interest Subvention Scheme for SHG for Public Sector Banks.

#### **5 : NATIONAL URBAN LIVELIHOOD MISSION (NULM) & STATE URBAN LIVELIHOOD MISSION (SULM)**

The National Urban Livelihood Mission (NULM) & State Urban Livelihood Mission (SULM) are the new schemes which are implemented in the Karnataka State from the current financial year 2014-15.

a) NULM is revamped and restructured scheme of Swarna Jayanthi Shahari Rojgar Yojana (SJSRY) with effect from the financial year 2014-15. In the 12<sup>th</sup> Five Year Plan NULM will be implemented in all District Headquarters and all other cities with a population of 1,00,000 or more as per 2011 census.

At the initial stage, 35 cities with population of 1 lakh and above and the District Headquarters cities having less than 1 lakh population as per 2011 census considered for implementation of the scheme.

DMA has been nominated as State Level Nodal Agency for the implementation of NULM in the State. Under SEP (I&G), 14571 individual beneficiaries and 107 groups are the state annual target for the sanctioning of loan notified by the ministry and the same bifurcated upto District / ULB level. Accordingly scheme guidelines and targets have been communicated to Lead District Managers for implementation of the new scheme.

b) SULM is a replica of the Central Sponsored scheme NULM of the financial year 2014-15. The scheme will be implemented in other than NULM selected cities in all TMC & TP (179 cities) in Karnataka with the assistance of State Govt.

DMA is the State Level Nodal Agency for the implementation of State SULM. Under SEP (I&G), 6252 individual beneficiaries DMA and 179 groups are the state annual target for the sanctioning of loan and the same bifurcated upto District / ULB level. The DMA has informed that 14,268 applications were forwarded to the Banks against the revised target of 15,149 under SEP (I&G). Out of

which, only 3,225 applications have been sanctioned by the Banks. Under Groups, 117 applications were forwarded to the Banks against the target of 107. Out of which, only 34 applications have been sanctioned by Banks.

## 6: SCHEMES OF Dr. B. R. AMBEDKAR DEVELOPMENT CORPORATION LTD

The Corporation has submitted the progress report as of March 2015 under the Self Employment Programme (SEP & ISB schemes). The details are as under.

[Amt. ₹ in lacs]

	Self Employment Programme	Physical Target	Financial Target		Achievement for the end of Mar. 2015		
			Subsidy from Corpn.	Bank Loan	Physical Target	Financial	
						Subsidy from Corpn.	Bank Loan
a)	Unit cost not exceeding ₹ 1.00 lakhs (Subsidy at the rate of 33% maximum ₹ 35,000/- per unit) (SEP)	2857	1000.00	3000.00	1691	547.65	915.95
b)	Unit cost exceeding ₹ 1.00 lakhs (Subsidy at the rate of 33% maximum ₹ 2.00 lakhs per unit) (ISB)	520	780.00	2350.00	257	389.78	943.85
c)	Milch Animal (Two Animals) (Subsidy at the rate of 50% of the Unit cost maximum ₹ 50,000/- per unit)	4071	1832.00	3664.00	952	245.77	319.97
	Total	7448	3612.00	9014.00	2900	1183.20	2179.77

## 7: SCHEME OF KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION LTD.

The Corporation is implementing 2 schemes, viz, Self-Employment Scheme and ISB Scheme for the benefit of persons belonging to Scheduled Tribes.

The progress for March 2015 is as follows.

(Amt ₹ in lacs)

Name of the scheme	Target for 2014-15		Progress as at 31.3.2015			Total
	Physical	Subsidy	Physical	Subsidy	Bank loan	
Self Employment	5714	2000.00	5878	1793.75	2670.48	4464.23
ISB Scheme	300	600.00	529	620.20	1793.82	2414.02
TOTAL	6014	2600.00	6407	2413.95	4464.30	6878.25

#### 8 : SCHEME OF KARNATAKA MINORITIES DEVELOPMENT CORPORATION

The Corporation is implementing the Swavalambana scheme. Progress as at March 2015 is as under:

[Amt. ₹ in lacs]

REVISED TARGET		ACHIEVEMENT		
Physical	Financial	Physical	Financial	
			Subsidy & MM	Bank Loan
4400	900	4918	1393.71	4951.61

#### 9: SCHEME OF D. DEVARAJ URS BACKWARD CLASSES DEV. CORPN. LTD.

D Devaraj Urs Backward Classes Development Corporation Ltd. is implementing **CHAITANYA** Subsidy cum Soft Loan Scheme.

District-wise target for 2014-15 as provided by the Corporation has been communicated to LDMs for distribution among Banks. As requested by the Corporation to carry forward pending 9000 applications of FY 2013-14, to the FY 2014-15, approval has been accorded. LDMs / Banks are requested to implement the same.

As against the physical target of 4000 for 2014-15, Banks have sanctioned 4210 loans involving the loan component of ₹ 2656.63 lakhs, margin money of ₹ 799.75 lakhs and subsidy component of ₹ 356.97 lakhs, as on March 2015.