

KERALA KHADI AND VILLAGE INDUSTRIES BOARD THIRUVANANTHAPURAM

GUIDELINES OF SPECIAL EMPLOYMENT GENERATION PROGRAMME (ENTE GRAMAM)SCHEME

Special Employment Generation Programme Scheme was designed, promoted and implemented by Kerala Khadi and Village Industries Board, with the financial support of Government of Kerala. The scheme was started during 2008-2009. The scheme was renamed since 2012-2013 as “Ente Gramam”.

The Scheme was introduced with a view to generate continuous and sustainable employment opportunities all over the state. To provide employment opportunities to unemployed youth, through setting up of new enterprises. The Scheme also comes to contribute for minimising migration of youth to other state and foreign countries seeking job opportunities.

Beneficiaries

Individual above 18 years of age, self-help groups and charitable trusts institutions registered under society’s registration Act of 1860 production based Co-operative Societies.

Salient features

The scheme is implemented by Kerala Khadi and Village Industries Board all over the State. Financial Assistance under the scheme is available only to new units to be established. The existing units which are already availed any Government subsidy are not eligible. Any industry approved by MSME excluding those mentioned as negative list prescribed for PMEGP Scheme.

Per capita Investment should not exceed 3 lakhs (ie. must create one employment opportunity for the component of 3 lakh of capital expenditure portion of loan.)

Maximum project cost is in Rs.10,00,000/- (Rupees Ten Lakh)

No income ceiling.

Area of operation

All 14 Districts in Kerala

Loan

It is a credit linked subsidy programme. Loan is availed as Bank Finance.

Fiancial Institutions

Nationalised Bank, Scheduled Bank, Co-operative Banks, Primary Co-operative Banks.

Quantum of subsidy

Category	Own contribution of project cost	Rate of Subsidy
General	10%	25%
<u>Special</u>		
OBC/Women/Transgenders/ Ex-service men	5%	30%
SC/ST/ NRI s who has lost job due to Covid pandemic crises	5%	40%

Identification of beneficiaries

Notice being issued by advertisements in newspapers propaganda is given by awareness programmes distribution of brochures etc. among public.

Procedure for submitting applications.

1. Through the portal for SEGP. (www.segp.kkvib.org)
2. The applicant must ensure the availability of loan from Bank and Collect application form from respective District Level Office of Kerala Khadi and Village Industries Board.
3. Duly filled up applications may be submitted along with the following documents:-

- ⑩ Copy of Adhaar Card
- ⑩ Copy of Ration Card
- ⑩ Copy of School certificate
- ⑩ Project Report
- ⑩ Experience Certificate (If any)
- ⑩ Quotation for purchase of equipment's
- ⑩ Pass port size photographs (2 copies)
- ⑩ Any other relevant documents

Selection of beneficiaries

District Level Office conduct a feasible study of the project/application and places the same for the approval of District Level task force committee.

Structure of District Level Task force Committee

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|----|---------------------------------|---|----------|
| 1. | District Panchayath President | - | Chairman |
| 2. | Member of Director Board, KKVIB | - | Member |
| 3. | District Planning Officer | - | Member |
| 4. | General Manager, DIC | - | Member |
| 5. | Lead Bank Manager | - | Member |
| 6. | Project Officer, DKVIO | - | Convenor |

Selection committee interviews the beneficiary and approved applications are forward to service area Bank. Bank sanction the loan and disburse the Instalment with information to concerned District Khadi and Village Industries Office. District Level Officers verify the utilisation of the loan amount disbursed and if everything is in order, credit the eligible subsidy amount to a separate Bank account of the beneficiary and keep it as Term Deposit Receipt for two years lock in period.

After successful completion of the Lock in period, a physical verification is conducted by the concerned district office and release order is issued to release or adjust the subsidy amount to the beneficiary.

However now in the pandemic situation the selection by DLTF is discontinued and interview is conducted by the District Offices.

