



GOVERNMENT OF KERALA

Abstract

General Administration — Kerala State Welfare Corporation for Forward Communities Ltd - Proposal for Development of Skill & Entrepreneurial Development Programme (2024-25) - Administrative Sanction accorded - orders issued.

GENERAL ADMINISTRATION (CO-ORDINATION) DEPARTMENT

G.O.(Rt)No.305/2025/GAD Dated,Thiruvananthapuram, 22-01-2025

Read 1 G.O(P)no.76/2024/Fin dated 31.08.2024

2 Letter No.184/A1/2024/KSWCFC dated 10.10.2024 from Managing Director, Kerala State Welfare Corporation for Forward Communities Ltd,Thiruvananthapuram.

3 minutes of the Chief Secretary level Committee meeting for the Plan prioritisation held on 22.11.2024.

4 minutes of the Departmental Working Group meeting held on 23.12.2024

ORDER

In the Current Financial year (2024-25) an amount of ₹600 Lakh has been allocated for the Skill & Entrepreneurial Development Programme under the head of account 2235-02-190-97-34-OC (P). As per the G.O read above a detailed guidelines has been issued by the Government for the prioritisation of the plan proposals for the current financial year. In line with the guidelines of the plan prioritisation, The Managing Director, Kerala State Welfare Corporation for Forward Communities Ltd has submitted a proposal for administrative sanction vide letter read above on Development of Skill & Entrepreneurial Activities to support the Agricultural activities and Women empowerment of the economically backward sections among forward communities in Kerala during 2024-25 and for disbursing the 2nd installment of capital subsidy to the remaining selected beneficiaries for the year 2022-23 & 2023-24 with an estimated cost of ₹300 Lakh by utilising the current year's budget allocation under the head of account '2235-02-190-97-34-OC (P). The estimate amount is proposed to be apportioned among various components of the Scheme as detailed below.

Skill & Entrepreneurial Development Programme (2024-25)			
Sl.No.	Name of the Components	No.of beneficiaries	Estimated amount
1	Samunnathi Farming Project & Thoosanila Project (2024-25)	163	₹196 Lakh
2	Samunnathi Thoosanila Mini Cafe (2024-25)	50	₹75 Lakh
3	2 nd installment of capital subsidy for the year 2022-23 & 2023-24 through pool account of KSWCFC maintained at M/s Dhanlaxmi Bank under Samunnathi Farming "Project & Thoosanila Project	60	₹20 Lakh
4	Expenses for implementing the scheme (@3% of allocated amount)		₹9 Lakh
	Total Outlay	273	₹300 Lakh
<p><i>* Number of beneficiaries fixed in each category is for administrative convenience. In the absence of sufficient number of applications/expenses in any one of the above components, the balance amount in that components and the total balance of the expenses with respect to this scheme will be utilised in other components needed, within the AS amount, where eligible applicants are available.</i></p>			

The proposal was placed before the departmental working group meeting held on 23.12.2024 and proposal has been approved by the meeting. Having examined the recommendation of the departmental working group meeting proposal in detail and Government are pleased to accord Administrative Sanction for the project proposal of Development of Skill & Entrepreneurial Development Programme (2024-25) submitted by the Managing Director, Kerala State Welfare Corporation for Forward Communities Ltd to support the Agricultural activities and Women empowerment of the economically backward sections among forward communities in Kerala by utilising the current year's budget allocation of ₹300 lakh under the head of account '2235-02-190-97-34-OC (P) and also for disbursing the 2nd instalment capital subsidy to the remaining selected beneficiaries for the year 2022-23 & 2023-24 subject to the terms and

conditions of the previous year.

The details of Schemes,general conditions etc are appended.

(By order of the Governor)
K R JYOTHILAL
ADDITIONAL CHIEF SECRETARY

The Managing Director, Kerala State Welfare Corporation for Forward
Communities Ltd, L.2, Kuleena, Jawahar Nagar,
Kawdiar, Thiruvananthapuram.
The Accountant General (A&E)/(Audit), Kerala, Thiruvananthapuram
Finance (PUC) Department
The Member Secretary, State Planning Board, Pattom, Trivandrum
Planning & Economic Affairs Department (for information)
Web & New Media, Information & Public Relations Department,
Government Secretariat, (for publishing in the Government website)
Stock File / Office Copy.

Forwarded /By order
Signed by

Sabu T K


Date: 23-01-2025 12:20:35
Section Officer



**SKILL AND ENTREPRENEURIAL
DEVELOPMENT PROGRAMME
2024- 25**

Kerala State Welfare Corporation for Forward Communities Limited

T.C. 29/2772, L2, Kuleena, Jawahar Nagar, Kowdiar P. O., Thiruvananthapuram – 695 003

Phone No: 0471-2311215  6238170312 Email : kswcfc@gmail.com website : www.kswcfc.org

SKILL AND ENTREPRENEURIAL DEVELOPMENT PROGRAMME [2024-25]

1. Name of the HoD : The Managing Director,
Kerala State Welfare Corporation for
Forward Communities Ltd.
2. Name of the Scheme : Skill & Entrepreneurial Development
Programme
3. Type of the scheme : State plan
4. Objective : To support the Agricultural activities
and Women Empowerment of the
economically backward class people.
5. Estimates :

<u>Skill & Entrepreneurial Development Programme [2024-25]</u>			
Sl.No	Name of the components	No. of beneficiaries	Estimated Amount
1	Samunnathi Farming Project & Thoosanila Project [2024-25]	163	Rs. 196 Lakh
2	Samunnathi Thoosanila Mini Café [2024-25]	50	Rs. 75 Lakh
3	2 nd instalment of capital subsidy for the year 2022-23 & 2023-24 through pool account of KSWCFC maintained at M/s Dhanlaxmi Bank under Samunnathi Farming Project & Thoosanila Project	60	Rs. 20 Lakh
4	Expenses for implementing the scheme [@3% of allocated amount]		Rs. 9 Lakh
	Total outlay	273	Rs. 300 Lakh

*Number of beneficiaries fixed in each category is for administrative convenience. In the absence of sufficient number of applications/expenses in any one of the above components, the balance amount in that components and total balance of the expenses with respect to this scheme will be utilised in other components needed, within the AS amount, where eligible applicants are available.

- | | |
|--------------------------------|---|
| 6. Expected output (year wise) | : Minimum 273 group of beneficiaries |
| 7. Implementation schedule | : over the whole span of the year |
| 8. Budget head | : 2235-02-190-97 (P) |
| 9. Name of Implementing Agency | : Kerala State Welfare Corporation for Forward Communities Limited. |

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REVISED DETAILED PROJECT REPORT **ON SKILL AND ENTREPRENEURIAL** **DEVELOPMENT PROGRAMME [2024- 25]**

I. SAMUNNATHI FARMING PROJECT

BACKGROUND:

Kerala State Welfare Corporation for Forward Communities limited is a Government of Kerala undertaking established with an objective to carry on the business of promoting comprehensive development & welfare of the economically backward sections among forward communities in Kerala, through rendering assistance to their members for improving their educational status, living conditions and all round development.

INTRODUCTION

Due to fall in the price of crops and natural calamities, the agricultural production has decreased drastically and it will result in food shortage in near future. In order to overcome this situation, agricultural production has to be increased from its root level especially from among the micro units. During the financial year 2020-21, Kerala State Welfare Corporation for Forward Communities Ltd started a project to the upliftment of the economically backward classes in the forward communities, for which the Corporation was significantly set up.

1. Dairy farming
2. Goat farming

SCOPE OF THE PROJECT

The farming systems provide an opportunity of increasing economic yield per unit area per unit time to small and marginal farmers. With the Primary or by-products from it, the nutritional security and income generation can be uplifted round the year among the farmers through their individual/group work. It provides enough scope to engage family labour round the year. Otherwise, it would also increase the labour requirement significantly and helps in reducing the problems of under employment to a great extent. The nutritional security, natural resource management and environment protection are the major concern for sustainable agriculture. This proposal will promote proper utilization of available

resources and environment protection for economic growth. It will also bring self sustainability among the micro units or farmers.

IMPLEMENTATION OF THE PROJECT

This project is being implemented in collaboration with Dhanlaxmi Bank, which is the co-partner of the Corporation for conducting many of the MSME schemes at present, and they are offering loans to the farmers and the repayment assistance is given to the farmers by the Corporation. The following are the operational conditions of the project.

- i) Farmers/Joint Liability Groups belong to forward communities, Individuals whose Annual family Income does not exceed 4 lakh are eligible to apply for this scheme. Annual family Income certificate should be in the name of a person included in the ration card containing the applicant.
- ii) Annual family Income Certificate obtained from Village Officer, Copy of caste mentioned SSLC certificate or Caste certificate issued by village officer should be provided along with the application form.
- iii) Only the Beneficiaries who avail of loan during the financial year 2024-25 from Dhanlaxmi Bank will be eligible for a 30% of financial support of the project cost or a maximum of Rs 1,20,000/-whichever is less.
- iv) The application in the prescribed form adhering to all the terms and conditions of the scheme along with a certificate from the bank authorities showing the details.
- v) After ensuring technical feasibility and economic viability, the loan will be sanctioned by the bank.
- vi) The end use of the funds is verified and constant follow-up will be done by the bank itself.
- vii) If any complaint is received after the assistance is released, the officials from the Corporation will examine and if it found to be correct, the beneficiary will be liable to refund the assistance amount with 12% compound interest. Bank should take necessary steps in this regard.
- viii) The project described are only model projects. However the applicants have the discretion to alter the number of cows, goats in each project, in relaxation to the specifications. It may be noted that, if the bank gives loan to the applicant complying to the terms and conditions of NABARD, they will be eligible for the subsidy. The conditions relating to scale of finance and unit cost have to be strictly adhered to.
- ix) If the bank provides loan to integrated farming, they are also eligible for subsidy at the rate mentioned in the table.
- x) Beneficiaries will be supported on first come first serve basis.

DAIRY FARMING

INTRODUCTION

Dairying is an important source of subsidiary income to small/marginal farmers and agricultural labourers. The manure from animals provides a good source of organic matter for improving soil fertility and crop yields. The gobar gas from the dung is used as fuel for domestic purposes as also for running engines for drawing water from well. The surplus agricultural by products are gainfully utilised for feeding the animals. Almost all draught power for farm operations and transportation is supplied by bullocks. Since agriculture is mostly seasonal, there is a possibility of finding employment throughout the year for many persons through dairy farming. Thus, dairy also provides employment throughout the year. The main beneficiaries of dairy programmes are small/marginal farmers and landless labourers.

SCOPE OF DAIRY FARMING

The total milk production and the demand is expected to be 180 million tonnes by 2024-25. To achieve this demand annual growth rate in milk production has to be increased from the present 2.5 % to 5%. Thus, there is a tremendous scope/potential for increasing the milk production through profitable dairy farming.

BENEFITS OF DAIRY FARMING

- I. Dairy farming business is a traditional business. So, here is no need to worry about marketing the products. The Beneficiaries can easily sell their products in almost every place in the state and dairy product market is active round the year.
- II. Dairy farming is eco-friendly and it doesn't pollute the environment. The beneficiary can easily set up small scale dairy farm with their family labour.
- III. Great business opportunities for unemployed educated young people. Proper plan and management can ensure maximum production.
- IV. Numerous highly productive native Indian and foreign breeds are suitable for farming according to the climate and environment of the state.
- V. Purchase of high yielding milch cattle (yielding not less than 5-7 litres per day), purchase of dairy equipments, cattle feed and for cultivation of green fodder, Expenditure incurred for transportation of animals where the animals are not purchased locally,

Cross Bred Cows – 2 Units (1+1)

- (i) The bank shall select villages keeping in view compactness of the area to facilitate supervision and nearness of village to veterinary dispensaries animal breeding centres and milk marketing facilities
- (ii) The bank shall ensure that a unit of 2 milch animals is financed, each animal is purchased with an interval of about 4-6 months to ensure continuity in milk production
- (iii) The bank shall finance under the scheme only good quality animals preferably freshly calved animals in second or third lactation, yielding an average 7-8 litres of milk per day

- (iv) Immediately after purchase, suitable arrangements for identification of animals by branding, tattooing or ear tagging shall be made. In addition to this, the record of particulars of the animal identification (colour, birthmarks etc.) shall be maintained
- (v) Whenever loans for cattle shed are not given, the bank shall ensure, before sanction of loan for purchase of milch animals that beneficiary has a cattle shed or facilities to provide shelter or will be able to provide a cattle shed from out of his own resources.
- (vi) The bank shall satisfy itself that suitable and satisfactory arrangements exist for marketing of milk. Such arrangements shall be either be in the nature of organised marketing through milk collection centres or satisfactory outlet for direct sale of milk at remunerative prices.
- (vii) In cases where crossbred /indigenous cows are financed, the bank shall satisfy itself that breeding service with high quality semen of exotic/cross bred pedigreed bulls is available at the artificial insemination centres in the scheme area.
- (viii) The animals financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank. The bank may preferably cover all animals under the same by a long-term master policy.
- (ix) Beneficiaries shall be asked to maintain basic records. Farmer has to produce all statutory approvals (Local bodies , Pollution control board , Electricity Board , Health Dept. etc) if required

ELIGIBILITY

- I. Borrower shall be either individual dairy farmer or JLG (4 -5 Members)
Farmer should have experience / knowledge in maintaining dairy animals , excellent track and having minimum of 5 cents of owned land
- II. Veterinary facilities readily and easily available.
- III. Should be cultivating or having arrangements for supply of green fodder.
- IV. Availability of technical assistance / guidance/ artificial insemination facilities.
- V. Normal Economic Life of Cow is 10 lactations. Milch animals to be bought at the first/second lactation stage.

Margin: Upto `1.60 Lakh – Nil, Beyond `1.60 Lakh- 25%

Security: Hypothecation-Upto `1.60 Lakh.Beyond `1.60 Lakh,

Mortgage Interest: As decided by the Bank from Time to Time .

Quantum: Finance up to age of their 3rd lactation.

Repayment: 3 to 4 years Monthly/Quarterly instalments.

Other criteria :Gestation period/grace period should be linked with lactation period to cover dry period of the animal. Make direct payment to the vendors. Later, the asset should be inspected without fail within 30 days from date of disbursement. When the loan is sanctioned for more than one animal, the disbursement should be made in stages. The amount for the second animal may be made available within 4 to 6 months after the purchase of first animal so that by the time the first animal goes dry, the second animal is purchased.

GOAT FARMING

INTRODUCTION

Goat is a multi-functional animal and plays a significant role in the economy and nutrition of landless, small and marginal farmers in the country. Goat rearing is an enterprise which has been practiced by a large section of population in rural areas. Goats can efficiently survive on available shrubs and trees in adverse harsh environment in low fertility lands where no other crop can be grown. In pastoral and agricultural subsistence societies in India, goats are kept as a source of additional income and as an insurance against disaster. In addition to this, goat has religious and ritualistic importance in many societies.

SCOPE AND BENEFITS OF GOAT REARING

- I. The initial investment needed for Goat farming is low.
- II. Due to small body size and docile nature, housing requirements and managerial problems with goats are less.
- III. Goats are friendly animals and enjoy being with the people.
- IV. Goats are prolific breeders and achieve sexual maturity at the age of 10-12 months. Gestation period in goat is shorter and at the age of 16-17 months it starts giving milk. Twinning is very common and triplets and quadruplets are rare.
- V. In drought prone areas risk of goat farming is very much less as compared to other livestock species.
- VI. Unlike large animals in commercial farm conditions both male and female goats have equal value.
- VII. Goats are ideal for mixed species grazing. The animal can thrive well on wide variety of thorny bushes, weeds, crop residues, agricultural by products unsuitable for human consumption.
- VIII. Under proper management, goats can improve and maintain grazing land and reduce bush encroachment (biological control) without causing harm to the environment.
- IX. Goat milk is easy to digest than cow milk because of small fat globules and is naturally homogenised. Goat milk is said to play a role in improving appetite and digestive efficiency. Goat milk is non allergic as compared to cow milk and it has anti-fungal and anti bacterial properties and can be used for treating uro genital diseases of fungal origin.
- X. Goat creates employment to the rural poor besides effectively utilising unpaid family labour. There is ample scope for establishing cottage industries based on goat meat and milk products and value addition to skin and fiber.
- XI. Goat is termed as walking refrigerator for the storage of milk and can be milked number of times in a day.

Goat rearing (5 does + 1 Buck)

Sl No	Particulars	Unit Cost (INR)
1	Cost of 5 does (Adult 1year old) (10000*5)	50000
2	Cost of 1 buck (Adult 1year old)	12000

3	Shed – wooden (70 sqft @ Rs.650/- per sqft) 10 s.ft /animal – Does, 20 sq, ft per animal for buck	45500
4	Insurance @ 6% per year (to be renewed every year)	3120
5	Feed cost for 7 months (@ 300g per animal per day @ Rs.24 per kg)	9072
6	Medicines and de worming @ Rs 218/ animal 1308	
7	Total	121000
	Rounded off to	120000
	Unit Cost recommended (Less shed Cost)	74500

2.Goat Rearing 3 (Does)

Sl No	Particulars	Unit Cost (INR)
1	Cost of 3 Does (Adult i year old @Rs.10000 per Doe.	30000
2	Shed wooden(30Sq Ft@650/Ft 10 Sq Ft per Doe	19500
3	Insurance @6%	1440
4	Feed Cost for 7 months @300gm/animal@24/Kg	4536
5	Artificial Insemination charges (Rs.100/animal)	300
6	Medicine and de worming @Rs.208 per Animal	624
	Total	56400
	Unit Cost recommended (unit Shed Cost)	36900

The Bank shall finance under the scheme, only good quality animals of about 6 months to 1 year old.

1) Immediately after purchase, suitable arrangements for identification of animals by ear tagging shall be made with the help of District Animal Husbandry Department. In addition to this, the record of particulars of the animal identification (colour, birthmarks etc.)shall be maintained.

ii) The animal financed under the scheme shall be insured immediately after the purchase for full value and the insurance documents shall be assigned in favour of the bank.

iii) Certificate regarding age and health of animals financed shall be obtained from a qualified Veterinary Assistant Surgeon.

- iv) Animals shall be got vaccinated against diseases with the help of Veterinary Department.
- v) The units may be periodically visited by the Agricultural Officer who should maintain a follow up register on maintenance of animals given and young ones produced.
- vi) The animals should be stall-fed. Hence the Bank should satisfy itself that beneficiaries have fodder trees/ Grasses in the farm to meet the green fodder requirements.
- viii) Bank shall satisfy itself that adequate facilities for veterinary aid are available from Government Department to the beneficiary in the vicinity of scheme area.
- ix) Beneficiaries shall be asked to maintain basic records.
- x) Bank shall also finance for construction of Shed (area @ 10 sq.ft /animal for Does and 20 sq, ft per animal for buck) @ Rs.650/- per sq. feet over and above the unit cost.

OTHER TERMS AND CONDITION

- xi Purchase of goats suited to the area for rearing either under stall or free grazing conditions.
- xii Goat rearing should be financed only in the areas identified by Animal Husbandry/Forestry Department where adequate grazing facilities are available.
- xiii There should be good demand for mutton, wool, leather and other sheep products and assured marketing facilities. Hence farmer to make sure the marketing. Farmer has to produce all statutory approvals (Local bodies, Pollution control board, Electricity Board, Health Dept etc) if required

ELIGIBILITY

The selected breed should be suitable for the tract, and easily available at reasonable cost.

- Borrower shall be either individual dairy farmer or JLG(4-5 Members)

Upto `1.6 Lakhs – Nil, Beyond `1.6 Lakh- 25%

Security : Hypothecation-Upto `1.6 Lakhs. Beyond `1.6 Lakh, Mortgage

ROI (Rate of interest) as per Banks decision from time to time

Repayment:

For Goat – within 3-4 years. Gestation period – 12 m. Q & H/Y instalments.

II. SAMUNNATHI THOOSANILA MINI

CAFE

“EAT RIGHT & EAT HEALTHY”

[Women Empowerment]

Kerala State Welfare Corporation for Forward Communities Limited is a Government of Kerala undertaking, incorporated under the Companies Act, 1956 on 8th November, 2012, as a Private Limited Company, with an objective to promote the comprehensive development and welfare of the economically backward sections among the forward communities in Kerala.

To carry on the business of promoting the comprehensive development and welfare of the economically backward sections among the forward communities in Kerala the Corporation is rendering assistance to the members of the stake holder communities, for improving their educational status, living conditions, all round development, livelihoods. The Corporation also assists members of economically backward sections among the forward communities to pursue quality education in Professional, Graduate, Post Graduate and Technical courses by facilitating scholarship to meritorious and deserving students and by helping and financing for establishing educational and technical institutions, if necessary. In order to improve their living conditions and promotes the construction and repairs of dwelling and their appurtenances and promotes employment generation, under taken improvement activities in livelihoods and self employment through providing financial assistance in setting up their own tiny , micro, small and medium scale enterprises and other self employment avenues in the primary, secondary and tertiary sectors.

By taking consideration of the overall outcome of the above and by aiming further to fetch more benefits to the stake holder communities and also strengthen women empowerment activities, it has been decided to launch a new project named '**Samunnathi Thoosanila Mini Cafe**'. This proposed project mini café is intended to prepare and serve quality food to the common people at lower cost. It is intended to be operated by Joint Liability Groups (JLGs) consisting of women.

SAMUNNATHI THOOSANILA MINI CAFE – EAT RIGHT & EAT HEALTHY

The concept of Mini cafe in India has now become an integral part in society which supports the lower level income people to a large extend for meeting their financial needs. It is one of the fastest growing sectors that has seen the surge in demand across the country and has contributed a major financial share in the previous financial years.

Inspired by the above fact that the proposal to start a Mini Cafe has emerged with a view to enable the people eat right and healthy food. For the same, the Corporation is planning to implement the project in collabration with the **Commissionerate of Food Safety**, Government of Kerala. Since Mini Cafe is all about providing ready-to-eat food, it has to be subject to significant regulations regarding healthy food and safety. The Commissionerate of Food Safety has agreed to provide training and support to the caterers whom the Corporation will empanel for the purpose. This project also intends to help the members of economically backward sections amongst the forward communities in the State by creating employment opportunities especially to the women.

SCOPE OF THE PROJECT

By implementing this scheme, commuters and local people around the area can be provided safe and healthy food by paying a lower cost. **The Corporation aims at catering quality food wherein variety, safety and hygiene are also assured.** This programme will also increase the employment opportunities among the Joint Liability groups among economically backward sections in forward communities. Registration and other licensing formalities need to be completed with the authorities concerned.

(i) Empanelment of Joint Liability Groups

- Joint Liability Groups, preferably having maximum 5 members running entrepreneurship.
- Members of the Group should belong to forward communities in Kerala, whose annual family income do not exceed is 4 lakh.
- Members of the Group should preferably have a homogeneous background.
- Beneficiaries (Joint Liability Groups) will be identified by KSWCFC, after a detailed scrutiny of applications.
- Those JLGs are not eligible for assistance under the scheme which has availed subsidy/ assistance from other Government agencies, Central/ State Government.

(ii) Catering/Cooking

The cooks/members will be given proper training, free of cost with the co-operation of the Food Safety officials. The Food Safety Department will be requested to provide them license/certificate after imparting necessary training, wherever they are selected for mini cafe services.

(iii) Preparation of Food

Food will be prepared at the mini café or from any nearby place which is clean and tidy. Utensils and other basic amenities such as water, electricity, cooking gas etc. should be managed by the groups themselves.

(iv) Waste Management

Disposal of waste materials should be arranged through Kudumbashree or to be managed by the group themselves.

(v) Amenities

1. Cafe Space - 300 – 500 sqft
2. Group Strength - 4 – 5 persons
3. Look & Feel - Samunnathi Design
4. Dress Code - Saree or Churidar with an Over coat
5. Working Time - 7 am to 7 pm
6. Seating occupancy - 7 to 10 persons [Polished bench and desks]

Beneficiaries:

100 number of Women JLG groups [4 to 5 members] belonging to economically backward sections among forward communities in Kerala within the age group of 18-55 whose annual family income does not exceed **Rs. 4,00,000/-** who avail loan from Dhanlaxmi Bank are only eligible for the Subsidy. Subsidy @ 60% in urban area and 50% to sub urban / rural areas subject to a maximum of 2 lakhs and 1.5 lakhs of the loan amount respectively will be extended.

** Road distance between 2 Thoosanila Mini Cafes must be minimum of 5 km*

Monitoring of the Implementation of the projects

Disbursement of Financial Assistance

Financial Assistance will be disbursed as detailed below.

Installment	% of amount disbursed	Stage of work
1 st	50%	On confirmation of release of 1 st instalment of loan by bank.
2 nd	50%	After inspection (within 3-6 months)

If more fund is necessary by the group, the group itself has to raise it as their own.

Officials of Samunnathi will monitor and evaluate the implementation of the programme.

Fund

Plan allocation of Rs. 6 crore under the head of account "2235-02-190-97(P)" will be utilized for the Skill & Entrepreneurial Development Programmes.

<u>Skill & Entrepreneurial Development Programme [2024-25]</u>			
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General Conditions

1. Applicants belonging to Forward Community who are socially and economically vulnerable whose annual family income does not exceed Rs. 4 lakh, subject to the production of certificate regarding income and Caste of the applicant. Applicant should be 18 years of age or above at the time of invitation of application in the scheme.
2. Financial assistance will be disbursed to the beneficiaries through the banking partner in their corresponding loan account.
3. The benefits of the scheme will be rendered on the basis of first come first served basis in a financial year.
4. The decision of the KSWCFC with regard to rendering of financial assistance shall be final and no appeal would lie against any decision by KSWCFC in regard thereof.
