

# **PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP) SCHEME**

1. **Ministry.** Ministry of Micro, Small and Medium Enterprises.

2. **Objective**

(a) The scheme aims to provide financial assistance to set up self-employment ventures and generate sustainable employment opportunities in rural as well as urban areas.

(b) To generate sustainable and continuous employment opportunities to rural and unemployed youth as well as prospective traditional artisans and thereby halt occupational migration.

3. **Key Benefits**

(a) Bank financed subsidy program for setting up new micro-enterprise in non – farm sector.

(b) Margin Money subsidy on Bank Loan ranges from 15% to 35% for projects up to Rs 50 Lakh in manufacturing and Rs 20 Lakh in the service sector.

(c) For beneficiaries belonging to special categories such as SC/ST/Women/Minorities/Ex Servicemen/Transgender/aspirational districts/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas.

4. **Eligibility.** Any individual, above 18 years of age can apply.

**For further details visit:** <https://msme.gov.in/1-prime-ministers-employment-generation-programme-pmegp>

# **MICRO & SMALL ENTERPRISES CLUSTER DEVELOPMENT PROGRAMME(MSE-CDP) SCHEME**

1. **Ministry**:- Ministry of Micro, Small and Medium Enterprises.

2. **Objective**

(a) To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & amp; quality, market access, etc.

(b) To create / upgrade infrastructural facilities in the new/existing industrial Areas/Clusters of MSEs.

(c) To set up common facility Centers (for testing, training, raw material depot, effluent treatment, complementing production processes, etc).

(d) Promotion of green & sustainable manufacturing technology for the clusters.

3. **Key Benefits**

(a) Creation of Common Facility Centers including Plug & Play Facilities.

(b) Support for infrastructure Development Projects including Flatted Factory Complexes.

4. **Eligibility**-Existing entrepreneurs (in form of a SPV).

For further details visit: <https://www.dcmsme.gov.in/mse-cdprog.htm>

## **CREDIT GUARANTEE SCHEME FOR MICRO & SMALL ENTERPRISES(CGTMSE) SCHEME**

1. **Ministry**. Ministry of Micro, Small and Medium Enterprises.
2. **Objective**. To encourage first generation entrepreneurs to venture into self-employment opportunities by facilitating credit guarantee support for collateral free/third – party guarantee-free loans to the Micro and Small enterprises(MSEs), especially in the absence of collateral.
3. **Key Benefit**
  - (a) Credit guarantee for loans up to RS.2 crores, without collateral and third-party guarantee.
  - (b) Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakhs) to 75%(others).
  - (c) 50% coverage is for retail activity.
4. **Eligibility**. Existing entrepreneurs and Aspiring Entrepreneurs.

For further details visit: <https://www.cgtmse.in/>

## **ENTREPRENEURSHIP AND SKILL DEVELOPMENT PROGRAMME(ESDP)SCHEME**

1. **Ministry.** Ministry of Micro, Small and Medium Enterprises.
2. **Objective.** To promote new enterprises, capacity building of existing MSMEs and including entrepreneurial culture in the country.
3. **Key Benefits.** Widen the base of entrepreneurship by development, achievement, motivation and entrepreneurial skill to the different sections of the society.
4. **Eligibility-** Aspiring and Existing entrepreneurs.

For further details visit: <https://msme.gov.in/entrepreneurship-and-skill-development-programs>

# **SCHEME FOR INTEGRATED COLD CHAIN & VALUE ADDITION INFRA** **(PRADHAN MANTRA KISAN SAMPADA YOJNA)**

1. **Ministry.** Ministry Of Food Processing Industries
2. **Objective.**
  - (a) To provide integrated Cold Chain, preservation & value addition infra facilities without any break from the farm gate to the consumer in order to reduce post-harvest losses of non-horticulture produce.
  - (b) To enable linking producers to food processors and market through a well-equipped sup chain & cold chain
  - (c) Ensure remunerative prices to farmers
  - (d) Ensure year-round availability of food products to consumers.
3. **Components of the Scheme.** The scheme will have the fwg project components:
  - (a) **Farm Level Infrastructure (FLI)**, which may include processing centre, situated in the catchment area of the targeted produce.
  - (b) **Processing Centre (mandatory component)**
  - (c) **Distribution hub** - This shall have a modern multi-product, multi-temperature cold storage.
  - (d) Refrigerated vans/ refrigerated trucks/ insulated vans/ mobile insulated tankers
  - (e) **Irradiation facility.** This may be a standalone component. Irradiation facility may also include cold storage, grading and sorting facilities, reefer vans for storage and transportation of raw material and finished products for efficient utilization of the facility.
  - (f) To avail fin asst under the Scheme, FLI as mentioned at sub- paragraph 4.1(a) & 4.1(b) along with at least one component out of sub-paragraph 4.1(c) and sub-paragraph 4.1(d) needs to be set up.
  - (g) Standalone facilities/ components, except irradiation facility, will not be considered for assistance under this scheme.
4. **Key Benefits.** Grants-in-aid will be @35% of eligible project cost for projects in General Areas and @50% of eligible project cost for projects in Difficult Areas as well as for projects of SC/ST, FPOs and SHGs, subject to the maximum of Rs10 crore per project.
5. **Eligibility.** Indls & entity/org with business interest in cold chain solutions and to those who manage sup chain.
6. **Eligibility Criteria.**
  - (a) The combined net worth of the applicant should be at least 1.5 times of the grants-in-aid sought for from the Ministry in respect of General Areas and at least equal to the grants-in-aid

sought for in respect of Difficult Areas or proposals from SC/ST or Farmer Producer Organisations or Self-Help Groups.

(b) In case of proposal from SC/ST category, the sum of net worth of SC/ST member(s) shall not be less than 10% of the combined net worth of the entity.

(c) In-principle/ final term loan sanction letter (inter alia, indicating whether proposal is for expansion/ upgradation or a fresh proposal) from a Bank.

(d) Term loan from the Bank for an amount not less than 20% of the total project cost in respect of proposals from General Areas. In case of proposals from Difficult Areas or proposals from SC/ST or Farmer Producer Organisations or Self-Help Groups, term loan amount shall not be less than 10% of the total project cost.

(e) A detailed Appraisal Note from a Scheduled Commercial Bank specific to the project proposal.

(f) Infusion of equity of at least 20% of the total project cost for proposals from General Areas and 10% of the total project cost for proposals from Difficult Areas or SC/ST or Farmer Producer Organisation or Self-Help Groups.

For further details visit: <https://www.mofpi.gov.in/announcements/scheme-guidelines-integrated-cold-chain-value-addition-infrastructure-dated-08062022>

**SCHEME FOR CREATION/ EXPANSION OF FOOD PROCESSING  
& PRESERVATION CAPACITIES  
(PRADHAN MANTRA KISAN SAMPADA YOJNA)**

1. **Ministry.** Ministry Of Food Processing Industries

2. **Objective.** Creation of processing and preservation capacities and modernization/ expansion of existing food processing units which will help in increasing the level of processing, value addition and thereby lead to reduction in food loss and result in enhancement of farmers' income.

3. **Key Benefits.** Grants-in-aid will be @35% of eligible project cost for projects in General Areas and @50% of eligible project cost for projects in Difficult Areas as well as for projects of SC/ST, FPOs and SHGs subject to a maximum of Rs.5 crore.

4. **Eligible processing activities.**

(a) Sorting, grading, washing, peeling, cutting, sizing.

(b) Blanching, crushing, extraction, pulping.

(c) Drying, de-husking, de-hulling, splitting, depodding, deseeding, colour sorting, pulverization, extrusion, freeze drying/ dehydration, frying.

(d) Pasteurization, homopenization, evaporation, concentration.

(e) Packaging facilities like conning, aseptic packaging, vacuum packaging, bottling, edible packaging, labelling, any other specialized packaging.

(f) Chemical preservation, pickling, fermentation or any other specialized facility required for preservation activities.

(g) Individual Quick Freezing (IQF), blast freezing, plate freezing, spiral quick freezing.

(h) Controlled temperature transport like coolers and refrigerated/ insulated/ ventilated transport.

(j) Other processing/ preservation/ transport/ storage facilities adjunct to value addition and shelf life enhancement of food products.

(k) Fire Fighting equipment and insect repellents.

5. **Eligible Entities.**

(a) Any organisation or an individual engaged in or that plans to engage in creation/ expansion/ modernization of food processing and preservation capacities would be eligible for financial assistance under the Scheme.

(b) Proposals received from Scheduled Caste (SC)/ Scheduled Tribe (ST) holding at least 51% stake in the entity, will be treated as SC/ST proposals.

## 6. Eligibility Criteria.

(a) Net worth: The combined net worth of the applicant shall not be less than 1.5 times of grants-in-aid sought under the scheme.

(b) In case of proposal from Difficult Areas, applicant(s) of SC/ST category, FPOs and SHGs, combined net worth shall not be less than grants-in-aid sought under the Scheme.

(c) In case of proposal from SC/ST category, the sum of net worth of SC/ST member(s) shall not be less than 10% of the combined net worth of the entity

(d) Final/ in-principle term loan sanction letter (inter alia, indicating whether proposal is for expansion/ upgradation or a fresh proposal) from a Bank.

(e) Term loan from the Bank for an amount not less than 20% of the total project cost in respect of proposals from General Areas. In case of proposals from Difficult Areas or proposals from SC/ST or Farmer Producer Organisations or Self-Help Groups, term loan amount shall not be less than 10% of the total project cost.

(f) A detailed Appraisal Note from a Scheduled Commercial Bank specific to the proposal.

(g) Infusion of equity of at least 20% of the total project cost for proposals from General Areas (10% for proposals from Difficult Areas or proposals from SC/ST or Farmer Producer Organisations or Self-Help Groups)

(h) Minimum eligible project cost will be Rs.3 (three) crore for proposals in General Areas and Rs.1 (one) crore in case of proposal from Difficult Areas and for SC/ST proposals.

(j) Expansion/ upgradation of existing facility(ies) is eligible under the scheme.

For further details visit: <https://www.mofpi.gov.in/Schemes/creation-expansion-food-processing-preservation-capacities-unit-scheme>



# **SCHEME FOR SETTING UP/ UP-GRADATION OF FOOD TESTING LABORATORIES**

1. **Ministry.** Ministry of Food Processing Industries
2. **Objectives.** To strengthen the food quality control infra and to make it avlb to the food processing sector and other stakeholders in order to ensure compliance to domestic and international food safety standards and also to reduce Turn-around Time (TAT) for analysis of food samples. The food testing facilities so created under the Scheme will be accessible to public at large and will be made available to the food processing units for testing their products.
3. **Key Benefits.** Private organizations/ entities are eligible for grants-in-aid of:
  - (a) 50% (in General Areas)/ 70% (in Difficult Areas as well as for SC/ST applicants) of the eligible cost of the equipment.
  - (b) 2% of the eligible cost of approved equipment or Rs. 15.00 lakh, whichever is lower, towards Technical Civil Work (TCW) and Furniture & Fixtures on lump-sum basis.
4. **Eligible items for calculation of Grants-in-aid**
  - (a) **Equipment.** It includes the equipment essential for the testing requirement of the food and food products being produced and manufactured in the catchment area of the Food Testing Laboratory (FTL).
  - (b) **Technical civil work (TCW) and Furniture & Fixtures.** It includes, only the component of civil work and Furniture & Fixtures essential for installation and operationalization of the equipment.
5. **Eligible Entities.** Any private organisation/ entity (including Joint Ventures/ Public & Private Companies/ Limited Liability Partnerships, Corporate Entity/ Proprietorship/ Partnership Entity)/ Government organization intending to set up/ upgrade its existing Food Testing Laboratory.
6. **Eligibility Criteria**
  - (a) In-principle/ final term loan sanction letter (inter alia, indicating whether proposal is for up-gradation or setting-up) from a Bank.
  - (b) Term loan from the Bank (in case of non-government entities) for an amount not less than 20% of the proposed total project cost in respect of proposals from General Areas. In case of proposals from Difficult Areas or proposals from SC/ST, term loan amount shall not be less than 10% of the proposed total project cost.
  - (c) Equity (in case of non-government entities) shall be at least 20% of the proposed total project cost for proposals from General Areas and 10% of the proposed total project cost for proposals from Difficult Areas or SC/ST).

- (d) A detailed Appraisal Note from a Scheduled Commercial Bank specific to the scheme and proposal.
- (e) An entity applying for up-gradation of FTL (where the entity has once availed grants-in-aid under the same Scheme) shall be considered only after 2 years of release of final installment of previous approved project only, if justification in respect of export requirement is submitted.
- (f) No second proposal from an entity or promoter of an entity, who have availed grants-in-aid earlier, will be considered under the Scheme.

For further details visit: <https://www.mofpi.gov.in/Schemes/food-safety-quality-assurance-infrastructure/setting-gradation-quality-control-food-testing-laboratory>

# **ANIMAL HUSBANDRY INFRA DEVELOPMENT FUND (AHIDF)**

1. **Ministry**. Ministry of Fisheries, Animal Husbandry and Dairying
2. **Objectives**
  - (a) To help increase milk & meat processing Capacity & product diversification.
  - (b) To make available increased price realization for the producer.
  - (c) To make available quality milk & meat products to domestic consumer.
  - (d) Protein enriched quality food to growing population of country
  - (e) Develop entrepreneurship/ generate employment.
  - (f) Promote export contribution of milk/meat sector.
  - (g) Make available quality concentrated animal feed.
3. **Key Benefits**. Projects under AHIDF shall be eligible for loan up to 90% of estimated/ actual cost from the scheduled bank based on submission of viable projects by eligible beneficiaries.
4. **Eligible Entities**
  - (a) Farmer Producer Org
  - (b) Private Companies
  - (c) Individual
  - (d) MSMEs
5. **Activities Eligible for Availing Benefits**
  - (a) Dairy Processing
  - (b) Value added Dairy Product Manufacturing
  - (c) Meat Processing and Value addition facilities

For further details visit: <https://dahd.nic.in/schemes/programmes/ahidf>

# **NATIONAL LIVESTOCK MISSION**

1. **Ministry**. Ministry of Fisheries, Animal Husbandry and Dairying
2. **Objectives**
  - (a) Employment generation through entrepreneurship development in small ruminant, poultry and piggery sector & Fodder sector
  - (b) Increase of per animal productivity through breed improvement
  - (c) Increase in production of meat, egg, goat milk, wool and fodder.
  - (d) Increasing availability of fodder and feed to substantially reduce the demand – through strengthening the fodder seed supply chain and availability of certified fodder seeds
  - (e) Encouraging establishment of fodder processing units to reduce the demand supply gap
  - (f) Promoting risk management measures including livestock insurance for farmers
  - (g) Promoting applied research in prioritized areas of poultry, sheep, goat, feed and fodder
  - (h) Capacity building of state functionaries and livestock owners through strengthened extension machinery to provide quality extension service to farmers.
  - (j) Promoting skill based training and dissemination of technologies for reducing cost of production, and improving production of livestock sector
3. **Eligible Entities**. The Entrepreneurs/ Eligible Entities shall be considered Eligible for availing benefit under the entrepreneurship programme if fulfils either of the following criteria:
  - (a) Entrepreneurs/ Eligible Entities either have obtained training or have trained experts or have sufficient experience in the relevant field in managing and running the project or have technical experts with sufficient experience in the relevant field of managing and running the project.
  - (b) The Entrepreneurs/ Eligible Entities have got the sanction loan for project by the bank or financial institutions furnished bank guarantee from scheduled bank along with appraisal of project for its validity by bank where it is holding the account.
  - (c) The Entrepreneurs/ Eligible Entities should have own land or lease land where the project will be established.

(d) The Entrepreneurs/ Eligible Entities have all the relevant documents for KYC.

4. **Mission Components**. The National Livestock Mission will have following three Sub-Missions:

- (a) Sub-mission on Breed Development of Livestock and Poultry.
- (b) Sub-mission on Feed and Fodder Development.
- (c) Sub Mission on Innovation and Extension.

5. **Key Benefits**. 50 % Capital subsidy by SIDBI to the scheduled Bank.

For further details visit:

[https://dahd.nic.in/schemes/programmes/national\\_livestock\\_mission](https://dahd.nic.in/schemes/programmes/national_livestock_mission)

# **FISHERIES AND AQUACULTURE INFRA DEVELOPMENT FUND** **(FIDF)**

1. **Ministry**. Ministry of Fisheries, Animal Husbandry and Dairying
2. **Key Benefits**
  - (a) 80% of unit cost as loan amount from NLEs (Sch banks).
  - (b) Upto 3% interest subvention of loan on bankable projects.
3. **Eligible Entities**. Entrepreneurs, Companies, Physically Disabled, Women, SCs/ STs/Marginal farmers, Self Help Groups, Cooperatives, Fisheries Cooperatives, Collective group of Fish Farmers/ Fish Producer Groups.
4. **Eligible Activities**. Ice Plants, Cold Storage, Fish Transportation Facilities, Integrated Cold Chain, Brood Banks, Hatcheries, Aquaculture, Processing Units, Feed Mills, Cage culture, Deep Sea Fishing vessels, Seaweed, Pearl Culture, Innovative Projects.

For further details visit: <https://www.fidf.in/>

## **SCHEME FOR ESTABLISHMENT OF HI TECH AND MINI DAIRY UNITS**

1. **Ministry.** Animal Husbandry & Dairying (Haryana Govt)
2. **Key Benefits.**
  - (a) Financial Assistance for Interest Subvention- Upto 75%
  - (b) Financial Assistance for Insurance.
3. **Eligibility.**
  - (a) Age- 18 to 55 years of age and a resident of Haryana
  - (b) Unemployed.
  - (c) Should have space/shed for keeping milch animals.
  - (d) Submit a Self-Declaration for being unemployed and for undertaking to abide by other conditions as required under the Scheme.
  - (e) Applicants applying for 20 and 50 animals dairy unit must have 2 acre and 5 acre agriculture land for green fodder production respectively by way of ownership or long lease.

For further details visit: <https://hisar.gov.in/animal-husbandry-dairying/#:~:text=Scheme%20for%20Conservation%20%26%20Development%20of%20Indigenous%20Cattle,conserve%20and%20protect%20these%20local%20breeds%20of%20cows.>

# **SCHEME FOR CONSERVATION AND DEVELOPMENT OF INDIGENOUS CATTLE & MURRAH DEVELOPMENT**

1. **Ministry.** Animal Husbandry & Dairying ( Haryana Govt)
2. **Key Benefits.** All the Haryana, Sahiwal and Belahi cows and Murrah Buffalo meeting minimum benchmark of peak milk yield would be properly identified (with ear tags) along with their progeny and cash incentives ranges from Rs. 5,000/- to Rs. 20,000/- and Rs. 15000/- to Rs. 30000/- would be given to owners of these cows and Buffaloes respectively.
3. **Eligibility.**
  - (a) Age- 18 to 55 years of age and a resident of Haryana
  - (b) Max of two milch animals per applicant eligible.



## **SCHEME FOR PROVIDING EMPLOYMENT OPPORTUNITIES BY EST LIVESTOCK UNITS FOR SCs**

1. **Ministry.** Animal Husbandry & Dairying (Haryana Govt)
2. **Key Benefits.** All the Hariana, Sahiwal and Belahi cows and Murrah Buffalo meeting minimum benchmark of peak milk yield would be properly identified (with ear tags) along with their progeny and cash incentives ranges from Rs. 5,000/- to Rs. 20,000/- and Rs. 15000/- to Rs. 30000/- would be given to owners of these cows and Buffaloes respectively.
3. **Key Benefits.**
  - (a) Establishment of Dairy Unit of 2/3 milch animals- 50% Subsidy on cost of milch animals.
  - (b) Establishment of 10+1 Piggery Units- 50% Subsidy on cost of livestock upto max of Rs 49,800.
  - (c) Establishment of 15+1 Sheep/Goat Units- 90% subsidy upto max of Rs 88,200.
4. **Eligibility.**
  - (a) Age- 18 to 55 years of age and a resident of Haryana.
  - (b) Unemployed.
  - (c) Should have space/shed for keeping milch animals.
  - (d) Submit a Self-Declaration for being unemployed and for undertaking to abide by other conditions as required under the Scheme.

## **SCHEME FOR PROVIDING EMPLOYMENT OPPORTUNITIES BY EST LIVESTOCK UNITS FOR SCs**

1. **Ministry**. Animal Husbandry & Dairying (Haryana Govt)
2. **Key Benefits**. All the Haryana, Sahiwal and Belahi cows and Murrah Buffalo meeting minimum benchmark of peak milk yield would be properly identified (with ear tags) along with their progeny and cash incentives ranges from Rs. 5,000/- to Rs. 20,000/- and Rs. 15000/- to Rs. 30000/- would be given to owners of these cows and Buffaloes respectively.
3. **Key Benefits**.
  - (a) Establishment of Dairy Unit of 2/3 milch animals- 50% Subsidy on cost of milch animals.
  - (b) Establishment of 10+1 Piggery Units- 50% Subsidy on cost of livestock upto max of Rs 49,800.
  - (c) Establishment of 15+1 Sheep/Goat Units- 90% subsidy upto max of Rs 88,200.
4. **Eligibility**.
  - (a) Age- 18 to 55 years of age and a resident of Haryana.
  - (b) Unemployed.
  - (c) Should have space/shed for keeping milch animals.
  - (d) Submit a Self-Declaration for being unemployed and for undertaking to abide by other conditions as required under the Scheme.

For further details visit: <https://hisar.gov.in/animal-husbandry-dairying/#:~:text=Scheme%20for%20Conservation%20%26%20Development%20of%20Indigenous%20Cattle,conserve%20and%20protect%20these%20local%20breeds%20of%20cows>.

## **SKILL LOAN SCHEME**

1. **Ministry**. Ministry of Skill Development & Entrepreneurship.
2. **Objectives**. To provide institutional credit to individuals for Skill Development Courses aligned to National Occupations Standards and Qualification Packs and leading to a successful Cert/Diploma/Degree by Training Institutes as per National Skill Qualification Framework.
3. **Key Benefits**.
  - (a) **Quantum of Finance**. Rs 5000- 1,50,000.
  - (b) Covers Course fees along with expenses towards completion of course.
4. **Eligibility**. Any individual who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognized by Central or State education Boards or in a college affiliated to a recognized university, training partners affiliated to National Skill Development Corporation (NSDC) / Sector Skill Councils, State Skill Mission, State Skill Corporation.

For further details visit: <https://www.msde.gov.in/index.php/en/schemes-initiatives/Other-Schemes-and-Initiatives/Skill-Loan-Scheme>

## **PRE-DEPARTURE ORIENTATION TRG (PDOT)**

1. **Ministry**. Ministry of Skill Development & Entrepreneurship
2. **Objectives**. To orient potential migrant workers with regards to language, culture, do's and don'ts in the destination country, the emigration process and welfare measures, PDOT program has been launched. Ministry of External Affairs (MEA) in collaboration with Ministry of Skill Development and Entrepreneurship (MSDE) is conducting the PDOT program. NSDC is the implementing agency for this program.

For further details visit: <https://www.skilldevelopment.gov.in/en/schemes-initiatives/schemes-initiatives-through-nsdc/pre-departure-orientation-training-pdot>

## **CRAFTS INSTRUCTOR TRG SCHEME**

1. **Ministry**. Ministry of Skill Development & Entrepreneurship
2. **Objectives**. To make Instructor Trainees conversant with techniques of transferring hands-on skills, to train skilled manpower for the industry.
3. Training is conducted in the following Central Institutes:
  - (a) NSTIs at Hyderabad (Vidya Nagar), Hyderabad (Ramanthapur), Mumbai, Chennai, Kolkata, Kanpur, Ludhiana, Dehradun, Bengaluru, Choudwar, Calicut, Haldwani, Jodhpur and Jamshedpur.
  - (b) NSTIs for Women in Noida, Panipat, Indore, Jaipur, Allahabad, Thiruvananthapuram, Bengaluru, Kolkata, Mumbai, Vadodara and Tura.
  - (c) New NSTIs for Women at Mohali, Shimla, Patna, Agartala, Tiruchirappally, Hyderabad, Goa and UT of Jammu.
  - (d) Government ITOTs at Lucknow (UP), Talcher (Orissa), Bhopal (Madhya Pradesh), Rohtak (Haryana), Davangere (Karnataka) and Malavalli (Karnataka).

For further details visit: <https://www.msde.gov.in/en/schemes-initiatives/schemes-initiatives-through-DGT/crafts-instructor-training-scheme-CITS>

## **INDIA INTERNATIONAL SKILL CENTRES (IISCs)**

1. **Ministry.** Ministry of Skill Development & Entrepreneurship
2. **Objectives.**
  - (a) To bridge the global shortage of labour force in the coming years by reaping the demographic dividend of young Indian labour force.
  - (b) To provide skill training and certification benchmarked to international standards.
3. **Imp Features of IISC Policy.**
  - (a) Assessment and Certification on international standards as per best practices and recognition in different countries.
  - (b) IISCs to have Career Guidance and Counselling centres within them vis-à-vis international training and employment and act as resource centres facilitating foreign employment support. The counselling centres would help students to understand the various overseas employment opportunities available and match their interest and talent with the most relevant opportunities.
  - (c) IISCs as per new policy are expected to provide only incremental skill training if found lacking in candidates.
  - (d) Opportunity to conduct PDOT will be as sponsored by MEA under PKVY, will be provided to IISCs.

For further details visit: <https://msde.gov.in/en/schemes-initiatives/schemes-initiatives-through-nsdc/india-international-skill-centres-IISCs>

## **ADVANCED VOCATIONAL TRG SCHEME**

1. **Ministry.** Ministry of Skill Development & Entrepreneurship
2. **Objectives.** To upgrade and update the skills of serving industrial workers.
3. Training in selected skill area viz. Computer Software & Application, Electrician, Fitter, Turner, Sewing Technology, Machinist etc being imparted in Natl skill Trg Institutes(NSTIs).

For further details visit: <https://www.msde.gov.in/en/schemes-initiatives/schemes-initiatives-through-DGT/advanced-vocational-training-scheme-AVTS>

## **KISAN CREDIT CARD**

1. **Ministry**. Ministry of Finance/ Ministry of Agriculture/ Ministry of Fisheries, Animal Husbandry and Dairying

2. **Objectives**. To provide timely and adequate credit to farmers to meet their production credit needs (Cultivation expenses) besides meeting contingency expenses and expenses related to ancillary activities through simplified procedure facilitating the borrowers for availing loans as and when they need.

3. **Key Benefits**.

(a) **Type of Facility**. Revolving cash credit account. Credit balance in the account, if any, will fetch interest at Savings bank rate.

(b) **Quantum of Loan**. Need Based finance considering cropping pattern, acreage and Scale of Finance (SOF).

(c) **Repayment**. The repayment period as per the crop period (Short/ Long) and marketing period for the crop.

(d) **Security**.

i) **Primary**. Hypothecation of Crops grown / assets to be created out of Bank finance.

ii) **Collateral**. Equitable mortgage / registered mortgage of land / immovable property as applicable of the value of 100 % loan. However, collateral is waived for KCC limit up to Rs. 1.60 lakh and up to Rs.3.00 lakhs, in case of tie up arrangement.

(f) **Interest Subvention**. 3% p.a. interest subvention for prompt borrowers up to Rs. 3.00 lakhs.

(g) **Insurance**.

i) Eligible crops may be covered under PRADHAN MANTRI FASAL BIMA YOJNA (PMFBY) on premium payment.

ii) Borrower should also opt for Personal Accident Insurance, Health Insurance (wherever applicable).

4. **Eligibility**.

(a) All farmers-individuals/Joint borrowers who are owner cultivators.

(b) Tenant farmers, Oral lessees and Share croppers, etc.,.

(c) SHGs or Joint Liability Groups of farmers including tenant farmers, share croppers, etc

For further details visit: <https://eseva.csccloud.in/KCC/Default.aspx>

# **SEEKHO AUR KAMAO- A SKILL DEVELOPMENT INITIATIVE FOR MINORITIES**

1. **Ministry.** Ministry of Minority Affairs.
2. **Objectives.**
  - (a) To bring down unemployment rate of minorities.
  - (b) To conserve & update modern & traditional skills of minorities & est linkages with Job Markets.
  - (c) To improve employability of existing workers.
  - (d) To enable minorities to avail opportunities in the growing market.
  - (e) To generate better means of livelihood for marginalised minorities and bring them to mainstream.
3. **Components of the Scheme.**
  - (a) Placement linked skills training programme for Modern Trades.
  - (b) Skills Training Programme for Traditional Trades/ Crafts/ art Forms.
4. **Key Benefits.**
  - (a) 100% Govt Funded Scheme.
  - (b) Placement & Post placement sp.
5. **Eligibility.**
  - (a) Should belong to minority community.
  - (b) 14-45 years old.
  - (c) Min Qualification- CI V

For further details visit: <http://seekhoaurkamao-moma.gov.in/>

# **NAYA SAVERA: FREE COACHING AND ALLIED SCHEME FOR THE CANDIDATES/ STUDENTS BELONGING TO MINORITY COMMUNITIES**

1. **Ministry.** Ministry of Minority Affairs.
2. **Objectives.** The objectives of the scheme are to assist students belonging to the notified minority communities by way of special coaching for the following:
  - (a) Qualifying examinations for admission in technical/ professional courses such as engineering, medical, law, management, information technology etc. and language/aptitude examinations for seeking admission to foreign universities and
  - (b) Competitive examinations for recruitment to Group 'A' , 'B' and 'C 'services and other equivalent posts under the Central and State governments including public sector undertakings, banks, insurance companies as well as autonomous bodies.
3. **Key Benefits.**
  - (a) 100% Govt Funded Scheme.
  - (b) Stipend of Rs 2,500 to students.
4. **Eligibility.**
  - (a) Should belong to minority community, income less than Rs 6 lacs p.a.
  - (b) Must have secured requisite marks in qualifying exams.

For further details visit: <https://www.minorityaffairs.gov.in>