

GOVT SPONSORED SCHEMES IMPLEMENTED THROUGH BANKS

Prime Minister's Employment Generation Program (PMEGP)

1. Target group / Target area	Unemployed youth in rural and urban area who are permanent residents of the area for at least 3 years		
2. Eligible age of the beneficiary	Individuals above 18 years of age		
3. Educational Qualification	Less than 8 th Std, Rs.5lakh for business / service sector and Rs.10lakh for manufacturing sector. More than 8 th Std, Rs.10lakh for business / service sector and Rs.25lakh for manufacturing sector.		
4. Project Cost (Maximum)	Industry : Rs 25 lakh Service : Rs 10 lakh		
5. Eligible Subsidy % (Maximum ceiling)		Urban/Semi Urban	Rural
	General	15%	25%
	Special	25%	35%
6. Margin Money from Beneficiary	General : 10% Special : 5%		
7. Implementing Agency	District Industries Centre (DIC), KVIB & KVIC		
8. Selection process & Sponsoring of applications	District Level Task Force committee CGTMSE for micro and small industries is available for PMEGP units to facilitate entrepreneurs for collateral security free loans up to Rs 10 lakh.		
9. Training	Compulsory at RSETI		

Chief Minister's Employment Generation Program (CMEGP)

1. Target group / Target area	Micro Enterprises- first Generation Entrepreneurs- in rural areas and where population is not more than 20000 as per census.		
2. Eligible age of the beneficiary	Category	Min Age	Max Age
	General	21	35
	Special	21	45
3. Educational Qualification	Minimum VIII Std.		
4. Project Cost (Maximum)	Max Rs 10 lakh Manufacturing and services excluding the negative list of PMEGP.		
5. Eligible Subsidy % (Maximum ceiling) & Margin Money		Subsidy	Margin
	General	25%	10%
	Special	35%	5%
Subsidy will be released only after 100% release loan amount by the bank and establishment of unit. Subsidy is back ended with 3years lock-in-period.			
6. Implementing Agency	District Industries Centre (DIC) & KVIB		
7. Selection process & Sponsoring of applications	District Level Task Force committee. CGTMSE for micro and small industries is available for units to facilitate entrepreneurs for collateral security free loans up to Rs 10 lakh.		
8. Training	EDP Training Compulsory		

4% Interest Subsidy Scheme for SC/ST

Implementing Agency	Govt of Karnataka
Target Group	SC & ST (Ownership - 100% by SC/ST) SC/ST Caste Certificate to be produced the unit should provide employment to 50% SC/ST
Type of Activities	Manufacturing/Industry /Service Activities First Time entrepreneurs and Expansion/Modernisation/Diversification but not availed Interest Subsidy earlier.
Loan Limit	Term loan and Working Capital- Minimum 20 lakhs Maximum 10 crores Working Capital maximum-50 lakhs. Banks are at liberty to consider any amount of project cost/loan. Interest Subsidy is restricted upto Rs. 10 crores only
Interest Subsidy	Over and above 4% charged by Banks
Repayment Period	8years upto Rs. 5 crores
Subsidy Claims	Subsidy Claims to be sent to the Nodal Officer of the respective Bank. The nodal officer has to submit the claim to the Commissioner for Social Welfare to SC category and the Director for Scheduled for SC category.

Chaitanya Scheme

Sponsoring Agency	Devraj Urs Backward Class Development Corporation
Target Group	Backward Class 1,2A,3A and 3B (Viswakarma NOT included, separate schemes is available)
Age Limit	18-55
Income Ceiling	Rs. 40000/-pa for Rural area and Rs.50000/-pa Urban areas.
Type of Activities	All Viable & Lawful activities
Ceiling for Project Cost	Rs.5 lakhs.
Subsidy	Upto Rs.1 lakh 20% max Rs.20000/-above Rs.1 lakh upto 5 lakh-subsidy 25000/- (FRONT ENDED SUBSIDY)

Dr. B R Ambedkar Development Corporation -ISB, Samrudhi and Airavatha Schemes

Sponsoring Agency	Dr. B R Ambedkar Development Corporation	
Target Group	SC	
Age Limit	Upto 60 Years	
Income Ceiling	Rural Area-Rs.81000/- pa Urban Area-Rs.103000/- pa	
Scheme	Project Cost	Subsidy (Front End)
ISB (Industries, Service & Business)	Rs.1lakh to 5lakh	70% of project cost or Rs.3.50lakh whichever is lesser
	Rs.5lakh to 10lakh	60% of project cost or Rs.5lakh whichever is lesser
	Rs.10lakh to 20lakh	50% of project cost or Rs.5lakh whichever is lesser
Samrudhi - to make available dealership / franchise of Branded Comp[anies for making retail business units		Maximum Rs.10lakh
Airavatha - Taxi scheme in collaboration with UBER. Beneficiaries to undergo training with UBER and undertake business using UBER platform.		Rs 5lakh subsidy and remaining cost of taxi Bank loan.

Karnataka Maharshi Valmiki ST Development Corporation -ISB, Samrudhi and Airavatha Schemes

Sponsoring Agency	Karnataka Maharshi Valmiki ST Development Corporation	
Target Group	ST	
Age Limit	Upto 60 Years	
Income Ceiling	Rural Area-Rs.81000/- pa Urban Area-Rs.103000/- pa	
Scheme	Project Cost	Subsidy (Front End)
ISB (Industries, Service & Business)	Rs.1lakh to 5lakh	70% of project cost or Rs.3.50lakh whichever is lesser
	Rs.5lakh to 10lakh	60% of project cost or Rs.5lakh whichever is lesser
	Rs.10lakh to 20lakh	50% of project cost or Rs.5lakh whichever is lesser
Samrudhi - to make available dealership / franchise of Branded Comp[anies for making retail business units		MaximuM Rs.10lakh
Airavatha - Taxi scheme in collaboration with UBER. Beneficiaries to undergo training with UBER and undertake business using UBER platform.		Rs 5lakh subsidy and remaining cost of taxi Bank loan.

Zero % / Two % Interest subsidy scheme of Fisheries Department

Sponsoring Agency	Fisheries Dept.and Fisheries Cooperative Society.
Target Group	Fishermen
Type of activity	Fisheries activity including Fish trading
Ceiling for project cost	Rs.50000/-
Interest subsidy	Interest charged by Banks above 2%
Repayment period	24 months
Subsidy claim	Half yearly subsidy claim to be sent in the prescribed format to the Deputy Director of Fisheries Department.

National Rural Livelihood Mission (NRLM)

Target Group	Self Help Groups
Income Ceiling	Poor people will be identified by Grama Sabha
Type of Activities	SHG Activities
Ceiling for project Cost	As per Bank Norms
Subsidy	NRLM compliant groups are eligible for Interest Subsidy over & above 7%. In intensive district/ Taluka/ GPs additional subvention @ 3% is available for prompt repayment.
Margin	As per SHG scheme
Security	As per Bank norms

National Urban Livelihood Mission (NULM)

Sponsoring Agency	Urban Local Body
Target Group	Individual (SEP). Group (SEP) & SHG
Income Ceiling	Poor people will be identified by Grama Sabha
Type of Activities	Income Generating Activities
Ceiling for project Cost	SEP - Rs.2lakh, Group-Rs.10lakh.
Subsidy	Eligible for interest subsidy
Margin	As per Bank norms
Security	As per Bank norms
Other Details	Subsidy to be claimed through 'PAISA' portal.

Pashubhagya Scheme

Sponsoring Agency	Dept of Animal Husbandry and Veterinary Services		
Target Group	Marginal farmers SC/ST/BPL/APL		
Particulars	DAIRY	GOATS	POULTRY
Unit Size	2 Cross Bred cows	10+1	500Broilers
Project Cost	1,20,000@Rs.50000/- per cow and Rs.20000/-for transportation, insurance & Feed	67440	Rs.85000
Subsidy for General Category(Except SC/ST)	25% Maximum Rs.30000/-	25%-Rs.16860	25%-Rs.21250
Subsidy for SC/ST	50% Maximum Rs.60000/-	50%-Rs.33720	50%-Rs.42500
Administration of Subsidy	Front Ended	Front Ended	Front Ended

Mahileyarigagi Pashu Sangopane (only for women)

Target Group: Widows, Destitutes, etc.

Particulars	DAIRY	GOATS
Unit Size	2 Cross Bred cows	3 goats
Project Cost	1,20,000/- (1 lakh for two cows @Rs.50000/-per cow and Rs.20000/- for transportation, insurance & feed	10000/-
Subsidy for General Category	25% Maximum Rs.30000/-	25% - Rs.16860/- 50% - Rs.33720/-
Subsidy for SC/ST	50% Maximum Rs.60000/-	
Administration of Subsidy	Front Ended	Front Ended

For construction of cattle shed beneficiaries can approach Grama Panchayaths and apply under MGNREGA scheme.

Udyogini Scheme of Women & Child Development Department

Sponsoring Agency	Women Child Development Dept (Through Child Dev Project Officers CDPO's)
Target Group	Women only
Age Limit	18-55
Income Ceiling	SC/ST Category - Rs.200000/-Pa Gen/ Special Category -Rs.150000/- Pa
Education	Not Stipulated
Type of Activities	All Viable & Lawful activities
Ceiling for project Cost	Min Rs.100000/- Max Rs.300000/- for all
Subsidy	SC/ST Category - 50%Project Cost Gen/ Special category- 30% of Project Cost
Margin	NIL
Training	Three days training compulsory

Target Group	Transgenders HIV affected Women -- Dhanashree Scheme Sex Workers - Chetana Scheme
Age Limit	18-55
Income Ceiling	No Income Ceiling
Education	Not Stipulated
Type of Activities	All Viable & Lawful activities
Ceiling for project Cost	Rs.50000/-
Subsidy	Rs.25000/-
Margin	NIL
Training	Three days training compulsory

Micro Credit to SHGs

Sponsoring Agency	WOMEN CHILD DEVELOPMENT DEPT (Through Child Dev Project Officers CDPO's)
Target Group	SHG Women Savings upt Rs100000/- for Gen Category and Rs.50000/- for SC /ST
Age Limit	18-55
Income Ceiling	No Income Ceiling
Education	Not Stipulated
Type of Activities	All Viable & Lawful activities
Ceiling for project Cost	Rs.200000/-
Interest	Interest will be reimbursed by the Department
Margin	NIL
Training	Three days training compulsory

Schemes of Karnataka Minority Development Corporation (KMDC)

1. Swayam Udyoga

Target Group	Persons belonging to religious minority communities
Activities	Start and improve business, small scale cottage industries, Service sector, agriculture based activities etc.
Ceiling for project cost	Rs.500000/-
Subsidy	50% or a maximum of Rs.35000/- for unit cost of Rs.1lakh. 33% or a maximum of Rs.2 lakh for unit cost of Rs.1lakh & above.

2. Purchase of Taxi / Goods vehicles

Target Group	Persons belonging to Religious minorities and permanent residents of Karnataka.
Age limit	18 to 45 years.
Income ceiling	Annual family income should be below Rs.4.50lakh from all sources.
Other conditions	Should have driving license and badge issued by the RTO. None of the family members should be Central / State Govt. employee. Applicant or family members should not have availed benefits in the Transport sector since past 5years in any other scheme of the Govt.
Subsidy	Rs.300000/- each will be given to 500 beneficiaries.

3. Loan for Automobile shop

Loan ranging from Rs.2lakh to Rs.5lakh which includes subsidy of Rs.70000/- to Rs.1.25lakh will be sanctioned through Bank for Automobile shop.

4. Vriththi Protsaha Yojane

Activities	Start and improve business like fruits and vegetables, meat stall, Fish, tender coconut, sugarcane juice, cold drink business, dairy, Bakery, laundry, dry cleaning, AC/ refrigerator repair, motor rewinding works, vehicle wash services, puncture shop, gas welding, auto mechanic, carpentry, electric / electronic repair etc.
Ceiling for project cost	Maximum Rs.2lakh
Subsidy	50% of unit cost
Other conditions	Permanent resident & belonging to religious minority in Karnataka. Should be aged between 18 to 45 years. Annual family income from all sources should be below Rs.81000/- In rural and Rs.103000/- in Urban areas. None of the family members should be Central / State Govt. employee.

Aadhaar Self- Employment Scheme for Divyang persons

Sponsoring Agency	Divayng persons and senior citizens empowerment Department
Target Group	Unemployed divyang persons in the age group of 18-55 years with 40% or more disability, excluding severe mental disorder, residing in Karnataka for a minimum of last 10years.
Unit Cost	Rs.100000/-
Subsidy & Bank loan	Subsidy 50%, Maximum Rs.50000/- ; 50% bank loan.
Income ceiling	Applicants annual income should not be more than Rs.11500/- in Rural and Rs.24000/- in Urban areas
Other conditions	Beneficiaries should be suitably trained by District's Lead Bank / other Banks / RUDSETI. Beneficiaries can undertake any activities as provided in Annexure-1or as approved by the financing Bank

LIDKAR (Leather Industires Development Corporation of Karnataka)

Self Employment Scheme

Sponsoring Agency	Social Welfare Department
Target Group	Unemployed Leather Artisans in the age group of 21-60 years belonging to Samagar, Madar, Dhora, Mochi castes
Project Cost, Subsidy	1. Upto Rs.5 Lakhs : Subsidy 70% (Max Rs 3.50 Lakhs) 2. Above Rs.5 Lakhs : Subsidy 60% (Max Rs 5 Lakhs)
Bank Loan	Diff of Project Cost and Subsidy
Income ceiling	Max Rs.5 Lakhs
Other conditions	Should have driving license and badge issued by the RTO. None of the family members should be Central / State Govt. employee. Applicant or family members should not have availed benefits in the Transport sector since past 5years in any other scheme of the Govt.
Goods Vehicle	
Project Cost, Subsidy	Cost of the vehicle; 1. Upto Rs.5 Lakhs : Subsidy 70% (Max Rs 3.50 Lakhs) 2. Above Rs.5 Lakhs : Subsidy 60% (Max Rs 5 Lakhs)

DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS)

(Subject to Extension of the scheme)

Sponsoring Agency	Department of Animal Husbandry, Dairying and Fisheries (DAHD&F), GoI
Implemented by	NABARD
Target Group	Farmers - Entrepreneurs - SHGs - NGOs - Companies - Dairy Societies - Milk Unions - Milk Federations-PRIs
Subsidy & Bank loan	25% - General 33.33% - SC /ST Farmers Balance Portion: Minimum 40% of the Outlay Subsidy is available on First Come First Service Basis
Ensure Portal:	https://ensure.nabard.org 1> Upload the details within 30 days of Sanction- Block the Subsidy 2> Release and update within 30 days of First upload.
Sanction of Project and Release of Subsidy	1. Appraisal & Sanction 2. Upload the details as per template in Ensure Portal - within 30 days (Block the Subsidy) 3. First Instalment Disbursement - Within 30 days (If above step is not done application will be deleted automatically) 4. Incorporate complete details. Aadhar Number is Mandatory
After receipt of Subsidy	To be kept in Interest Free Deposit Within 7 Days of receipt. Exclude Interest for the Subsidy component from date of receipt. To Upload UC the details within 15 days of receipt of subsidy.

AGRI-CLINICS & AGRI-BUSINESS CENTRES (ACABC)

Implemented by	NABARD
Target Group	Graduates in agriculture and allied subjects from SAUs/ Central Agricultural Universities/Universities recognized by ICAR/ UGC
Subsidy	44% for Women, SC/ST and all categories of borrowers from NER, Hilly States 36% for all others Released in one instalment by NABARD to banks after sanction of loan and release of 1 st instalment of loan.
Project Cost Ceiling	➤ Individual Project : 20 Lakhs (25 Lakhs for Successful projects) ➤ Group: 100 lakhs (20 lakhs each)
Nodal Training Institutes	Shriram Gramin Sanshodhan Va Vikas Pratishthan, Belgaum Sub Centre Mr. Abhishek Raorane, Nodal Officer, Mob: 9008006777, email: acabcbelgaum@gmail.com, Skype id: acabcbelgaum AC & ABC Training Center, 3rd floor, Pandit Arcade, Lokmangal ahead, Kodalkar Street, Belgaum 590001.

AGRICULTURAL MARKETING INFRASTRUCTURE (AMI)

Wef 22.10.2018 to 31.03.2020 (Subject to extension)

Implemented by	NABARD & Dept of Agriculture, Cooperation and Farmers Welfare, GOI through DMI
Target Group	Graduates in agriculture and allied subjects from SAUs/ Central Agricultural Universities/Universities recognized by ICAR/ UGC
Subsidy	Advance Subsidy: 50% Final Subsidy: 50% after JIC (NABARD, Bank and DMI)
Promoters Contribution	Min 20% of TFO, May Vary 20-50% TFO: 5 times of the Promoters Contribution (If <20%)
Loan Component	50% of TFO, May vary from 50-80% Cost of Plant and Machinery should be >25% of TFO, If less Subsidy will be on prorata basis

National Livestock Mission-EDEG Component

(Subject to Extension of the scheme)

Implemented by	NABARD & Dept of Agriculture, Cooperation and Farmers Welfare, GOI through DMI	
Target Group	Farmers, entrepreneurs, NGOs, Companies, Cooperatives, SHGs and JLGs	
Subsidy	Advance Subsidy: 50% Final Subsidy: 50% after JIC (NABARD, Bank and DMI) Release of Subsidy: EDEG Portal (Just like DEEDS)	
Promoters Contribution	Min 20% of TFO, May Vary 20-50% TFO: 5 times of the Promoters Contribution (If <20%)	
Loan Component	50% of TFO, May vary from 50-80% Cost of Plant and Machinery should be >25% of TFO, If less Subsidy will be on prorata basis	
Time Limit	12 Months from 1 st Disb (3 Months can be extended)	
EDEG Component	Repayment Period	Grace period
Poultry Venture Capital Fund (PVCF)	5 to 9 years	6 months to 1 year
Integrated Development of Small Ruminants and Rabbits (IDSRR)	Maximum 9 Years	2 Years
Pig Development (PD)	5 to 6 years	1 Year
Salvaging of Male Buffalo Calves	4 to 6 years	1 Year