UDIYAMAN SWANIRBHAR
KARMA SANSTHAN PRAKALPA
(U.S.K.P.) - 2008
And
UDIYAMAN SWANIRBHAR
KARMA SANSTHAN JOUTHA PRAKALPA
(U.S.K.J.P.) - 2008

Government of West Bengal
Labour Department
Directorate of Employment
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Government of West Bengal  
Labour Department  
Employment Cell  
Writers' Buildings, Kolkata-700 001

No. 01-Emp  
IR-1/2001(Pt)  

Date : 15.01.2009

RESOLUTION

Self Employment Scheme for the Registered Unemployed in West Bengal, 1985, (SESRU) as introduced under this Department G.O. No. 420-Emp. Dated 04.07.1985, has been in operation to encourage registered unemployed in the State in getting them involved in economically meaningful projects with the margin money granted by Government and loan from the Banks. The question of making the scheme more attractive to the Registered Unemployed Youths of the State, has been receiving attention of the Government for some time past.

2. After careful consideration of the matter, the Governor is pleased to introduce a scheme titled "Udiyaman Swanirbhar Karmsansthth Prakalpa (USKP), 2008", as a self-contained scheme being successor to SESRU, 85.

3. This order issues with the concurrence of Finance Department vide their u.o. No. 76 Group P (Service), dated 06.01.2009

4. The newly introduced Scheme viz. Udiyaman Swanirbhar Karmsansthth Prakalpa (USKP) - 2008 is annexed hereto.

ORDER

Ordered that the Resolution be published in the Official Gazette and sent to all concerned.

By Order of the Governor,
Sd/-
(T. Singh)
Principal Secretary to the
Government of West Bengal

No. 01/(1)-Emp.

Date : 15.01.2009

Copy forwarded for information and necessary action to the Director of Employment, West Bengal, 67, Bentinck Street (4th Floor), Kolkata - 700 069.

Sd/-
Joint Secretary to the
Government of West Bengal
Udiyaman Swanirbhar Karmasanstan Prakalpa (USKP-2008)
(As amended upto 24.01.2013 vide Resolution No.12 Emp dated 24.01.2013)

1. Short Title

This Scheme may be called "Udiyaman Swanirbhar Karmasanstan Prakalpa (USKP)" and also be called "Udiyaman Swanirbhar Karmasanstan Joutha Prakalpa (USKJP)", where it involves more than one recipient of subsidy from the Labour Department and be hereinafter referred to as the Prakalpa or the Scheme. This is a self-contained scheme successor to SESRU.

2. Objective

The objective of the Scheme is to assist validly registered unemployed youth to take up economically viable projects by providing subsidy from the state government and credit on easy terms from banks and financial institutions.

3. Definitions

a) "Registered" means registered with Employment Exchanges under the Directorate of Employment, Government of West Bengal.

b) "Prescribed" means prescribed by instructions issued by the State Government in this connection.

c) Banks means any nationalized bank, Regional Rural Bank (RRB) or Government financial Institutions or such other banks as may be prescribed.

d) "Partially employed person" includes and means seasonal workers, part-time job workers enaged on daily wage basis or those working on commission basis, i.e. engaged purely on extra-temporary work.

4. Eligibility

A person is eligible to receive assistance under the scheme provided:

(i) He has completed his 18th year but not 45th year of age as on the 1st day of April of the year in which he has applied to come under the scheme. The upper age limit is relaxable by five years in case of physically handicapped persons as well as persons belonging to scheduled castes, scheduled tribes or other backward classes;
(ii) He is registered as an unemployed or partially employed person viz., seasonal workers, part-time job workers and those working on commission basis registered at an employment exchange in West Bengal for more than a year as on the 1st day of April of the year for which he has applied for the scheme;

(iii) He has "fully paid" any loan or advance taken previously from any bank / financial institution or central or state government:

Provided that all applications made after 31st December in each year shall be deemed to have been made in the next year and shall not be taken up for consideration before 1st April of the next year.

Provided further that no waiting period as a registered unemployed shall be required for the candidates belonging to physically challenged category or for those who have successfully undergone a course of Entrepreneurship Development Training organized by the Directorate of Industrial Training, West Bengal or any other such training recognized by the Directorate of Employment for this purpose or candidates belonging to the Scheduled Castes, Scheduled Tribes, Other Backward Classes, Ex-Serviceman, Minority Category and also female registrants:

Provided further that preference would be given to those applicants who have successfully undergone a course of Entrepreneurship Development training organized by the Directorate of Industrial Training, West Bengal, or any other training recognized by the Directorate of Employment for the purpose of entrepreneurship development training and/or training in development of skills in activity related to the proposed project.

5. **Coverage**

The Scheme shall be having extensive coverage for the entire State of West Bengal. All the Participating banks under the SESRU scheme and Regional Rural Banks (RRB's) shall take up the execution of the scheme throughout West Bengal.

6. **Nodal Agency**

Labour Department, Government of West Bengal will be the Nodal Agency for the Scheme. Directorate of Employment shall function as the implementing and monitoring agency under the Scheme.
7. **Maximum Limit of Loan Amount and Margin Money**

The loan amount will vary according to the size and type of the scheme, subject to a maximum of Rs. 50,000 per person, including the Margin Money or subsidy provided by the State Government. The Margin Money or Subsidy would be @ 25% of the loan amount per person, subject to a maximum of Rs. 12,500. This will be an outright grant. The fund will be released to the bank branch concerned and invested in the project.

No additional margin money will be insisted by the bank at the time of setting up of the project.

8. **Maximum Project Cost**

(i) Maximum project costs shall be Rs. 50,000 in case of all activities under the scheme like Trade/Service/Business etc.

(ii) Maximum subsidy money shall be 25% of the Project Cost.

(iii) Number of beneficiaries of identical or different trades can form cluster or joint activities under this Scheme, and may be allowed loans under the Scheme, by formation of a Cooperative Society or any such recognized body corporate, which will be termed as "Udiyaman Swanirbhar Karmasansthan Joutha Prakalpa (USKJP)".

(iv) Except where categorically so mentioned, the features of the scheme shall remain the same irrespective of whether it is a Prakalpa or Joutha Prakalpa.

**Notwithstanding** anything contained in Para 7 of this Scheme, there shall not be any objection if any sanctioning bank, having examined the viability of a proposal submitted by a person and approved by the Screening Committee, sanctions a higher amount of loan though the subsidy amount to be released by the Labour Department shall be limited to Rs. 12,500 only.

9. **Schemes To Be Financed**

Schemes under the SSI including Cottage and Small Scale Sector, retail trade, small business, service sector, transport sector, agriculture and activities related to agriculture including pisciculture etc. will be considered by the banks.
10. **Applications For Assistance Under The Scheme**
   
i) Shall be made in a prescribe form as per Annexure I, and
   
ii) Shall be supported by an affidavit by the applicant as per Annexure 11.

11. **Registration**
   
An application satisfying the conditions will be registered under the scheme at the Employment Exchanges, in addition to his existing registration as a job seeker.

i) USKP registration should be made in the prescribed form vide Annexure III

ii) A separate book of registration shall be maintained in the prescribed form vide Annexure IV

iii) Registrant shall be given a photo identity card as per Annexure V.

12. **Sponsoring of Candidates**
   
Each Employment Exchange will prepare list of eligible candidates registered for the purpose and forward such number of candidates at such frequency as may be decided by the Director of Employment considering the number of registrants under the scheme in each Employment Exchange, in concurrence with the Labour Department.

13. **Screening:**
   
The screening of applications: Scheme shall be done by the Screening Committee, comprising of:

(i) A representative of Entrepreneurship Development Institute/leading chamber of commerce

(ii) Representative(s) from the bank(s) sponsoring the schemes and lead bank in the district

(iii) A member of the DIC

(iv) All Employment Officers-in-charge of the Employment Exchanges of the District, the Employment Officer-in-charge of Sadar Sub-Division being the Member-Secretary

(v) A representative of Zilla Parishad / a representative of the Micro and Small Scale Industries Department / a representative of the

(vi) A representative each from the municipalities and municipal corporations in the district.

(vii) A representative of District Administration / a representative of the Finance Department not below the rank of Deputy Secretary for Kolkata

(viii) The Additional Director / Joint Director / Deputy Director of Employment of the District concerned - as the Chairman

Selection of officials of the Employment Directorate, wherever necessary, shall be made by the Director of Employment.

In addition, State Government may, wherever considered so necessary, nominate subject matter specialists/people's representatives / and eminent persons in the field of self-employment, not exceeding two in each of the committees.

The Screening Committee shall dispose of all pending cases in its meeting to be held at least once every month.

On receipt of lists containing the names of eligible candidates from the Employment Exchange, the Screening Committee will call the candidates for interview for selecting suitable persons and projects for them. The Chairman of the Screening Committee will thereafter send the recommended proposals to the Officer-in-charge of the Employment Exchanges concerned and in turn he shall sponsor these cases to different bank branches taking into consideration the proposed location of the project. The branches are expected to dispose of the proposals within 15 days. Such applications as are rejected by the bank branches should be referred back to the Member Secretary of the concerned Screening Committee indicating the reason for rejection.

14. **Rate of Interest**

It shall be at par with the similar schemes being implemented by the Government of West Bengal, as decided/determined by the Reserve Bank of India from time to time.

15. **Sanctions And Release of Margin Money**

Each financing branch of a bank will select the link branch preferably
the main branch of the concerned bank in Kolkata where the State Government will keep the margin money deposited in advance on quarterly basis keeping in view the target for the quarter. The branches of the participating banks at the time of disbursement of loan will disburse the proportionate margin money/subsidy by debiting the link branch and will send the detailed particulars of the beneficiaries along with the respective debit advice. On receipt of this debit advice, the link branch will adjust the amount by debiting the account maintained by the State Government for this purpose with due intimation along with the following particulars to the Chairman of the respective Screening Committee who will forward the papers to the Employment Officer concerned.

i) Name of the beneficiaries with address:

ii) Employment Exchange Registration Number:

iii) Name of the Employment Exchange:

iv) Location of the Project:

v) Nature of the Project (with indication if any changes have been made in the Project):

vi) Sanctioned cost of the Project:

vii) Amount of loan sanctioned:

viii) Amount of loan disbursed:

ix) Amount of subsidy disbursed:

x) Balance of the fund released by the State Government for subsidy lying with the link branch:

16. Repayment

   (1) The repayment period would be five to seven years. The initial moratorium period shall be prescribed by the banks concerned.

   (2) Any demand for recovery of loan or default in repayment under the Scheme shall be treated as a public demand under the Public Demand Recovery Act, 1913.

17. Reporting System

   (a) Reporting by the Employment Officer to the Director: The E.O.-in-charge will submit a monthly report on the progress of the
scheme as per Annexure 'A' to the concerned Joint Director/Deputy Director of the District and also to the Director of Employment.

(b) Reporting by Bank Branches: Since all the norms prescribed by RBI will be followed, advances under the scheme may be classified as lending to the priority sector and should, therefore, be reported in the proper sub-sector in all prescribed formats.

Participating bank branches will submit a statement in a prescribed format as at annexure 'B' showing the action taken on the recommended cases from the Employment Exchange to the controlling offices of the banks concerned and the concerned Employment Exchanges which sponsored loan proposals to Banks.

(c) The centralized link branch of each bank will submit a monthly report as Annexure 'C' to the Director of Employment and to the Controlling office of the banks concerned indicating margin money/subsidy money deposited with the centralized link branch, release of margin/subsidy money - bank branch wise and balance of margin/subsidy money available as on the date of report.

18. **Recovery Advisory Committee**

1. A three-tier committee with the following composition shall be constituted in the State, District and Block/Municipality levels to render advice to recover the loans under this Scheme.

   Employment Exchanges : Representative Convenor.
   Police Administration : Representative
   Major Banks : Representative
   District Administration : Representative

2. **Monitoring Committee.**

The State Government may, by resolution, set up further committees or entrust its existing committees or other machineries with the duty of effective monitoring and implementation of the scheme both at the State or Regional Level within specified jurisdiction.
19. **Motivators**

The State Government may engage any person, with requisite qualifications and experience motivators for popularizing and effective implementation of the scheme under such terms of remuneration and job requirements as it may deem fit, with concurrence of Finance Department, in due course.

20. **Publicity and Entrepreneurship Development Measures**

(a) Seminars in the Block, Municipality and Employment Exchange level may be organized for creating awareness among the beneficiaries.

(b) Services of NGOs may be utilized in selected cases to propagate the Scheme.

21. **Miscellaneous**

These advances will be covered under the small guarantee scheme of Deposit Insurance Credit Guarantee Corporation.