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PART I—Order and Notifications by the Governor of West Bengal, the High Court, Government Treasury, etc.

GOVERNMENT OF WEST BENGAL

LABOUR DEPARTMENT

Employment Cell

RESOLUTION

No. 01-Emp./IR-1/2001(Pt.).—15th January 2009.—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 Karmasansthan 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 Karmasansthan 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,
T. SINGH,

Principal Secy. to the Govt. of West Bengal.

“Udiyaman Swanirbhar Karmasansthan Prakalpa (USKP)” 2008

1. **Short Title:** This scheme may be called “Udiyaman Swanirbhar Karmasansthan Prakalpa (USKP)” and also be called “Udiyaman Swanirbhar Karmasansthan 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) "Bank" means any nationalised bank or Government Financial Institutions or such other banks as may be prescribed.

4. **Eligibility** : A person is eligible to receive assistance under the scheme provided :

- (i) He has completed his 18th year but not the 45th year of age as on 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-caste, scheduled tribes or other backward classes ;
- (ii) He is registered as an unemployed or partially employed person 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 not defaulted in repayment of any loan or advance taken previously from any bank / financial institution or Central or State Government.

Provided that all applications made after 30th September 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 Handicapped or challenged category or for those who have successfully undergone a course of Entrepreneurship Development Training organised by the Directorate of Industrial Training, West Bengal under SESRU, or any other such training recognised by the Directorate of Employment for this purpose.

Provided further that preference would be given to those applicants who have successfully undergone a course of Entrepreneurship Development training organised by the Directorate of Industrial Training, West Bengal under SESRU, or any other training recognised by the Directorate of Employment for the purpose of entrepreneurship development and / or 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 shall take up the execution of the scheme through out 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 Schemes like Trade / Service / Business etc.
- (ii) Maximum Subsidy money shall be 25% of the Project Cost.
- (iii) Number of beneficiaries of identical trade can form cluster for joint activities under this Scheme, and may be allowed loans under the Scheme, by formation of a Cooperative Society or any such recognised 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.

However, there shall not be any objection if the bank allows separate loan up to a maximum of Rs. 5,00,000/- on terms as may be decided by the sanctioning bank in case of future expansion of the existing project. Such money may be sanctioned within terms and conditions as may be applicable under Reserve Bank of India guidelines in case of future expansion of the Project upon clearance by the Director of Employment on recommendation of the "District Level Expert Committee", but no further government loan or assistance from the Labour Department will be given.

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 prescribed form as per annexure I, and
- (ii) Shall be supported by an affidavit by the applicant as per annexure II

11. **Registration** : An application satisfying the conditions will be registered under the scheme at the Employment Exchange, 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 lists 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 "District Level Expert 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 Officer-in-charge in the Employment Exchanges of the District, one of them being the Member-Convener.

(v) A representative of Zilla Parishad / a representative of the Micro and Small Scale Industries Department / a representative of the Siliguri Mahakuma Parishad for the Siliguri Sub-division in the Darjeeling District / a representative of the Darjeeling Gorkha Hill Council in the Hill sub divisions of the Darjeeling District.

(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 Deputy Director of Employment of the concerned district / Additional / Joint Director- 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 bankable proposals 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 concern.

(i) Name of the beneficiaries with address :

(ii) Employment Exchange Registration Number :

(iii) Name of 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** : The repayment period would be 5 to 7 years with a moratorium for first three years.
17. **Reporting System** :
- Reporting by the Employment Officer to the Director** : The E. O. I. C. will submit a monthly report on the progress of the scheme as per Annexure 'A' to the concerned Jt. Director / Dy. Director of the District and also to the director of Employment.
 - 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 received, to the Employment Exchange and controlling branch /offices of the banks concerned.
 - The centralised link branch of each bank will submit a monthly report as per Annexure 'C' to the Director of Employment and to the Controlling office of the banks concerned indicating margin money / subsidy money deposited with the centralised 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** : 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 Exchange : | Representative-Convener |
| ● Police Administration : | Representative |
| ● Major Banks : | Representative |
| ● District Administration : | Representative |
19. **Monitoring Committees** : 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.
20. **Motivators** : The State Government may engage any person, with requisite qualifications and experience motivators for popularising 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.
21. **Publicity and Entrepreneurship Development Measures** :
- Seminars in the Block, Municipality and Employment Exchange level may be organised for creating awareness among the beneficiaries.
 - Services of NGOs may be utilised in selected cases to propagate the Scheme.
22. **Miscellaneous** : These advances will be covered under the small guarantee scheme of Deposit Insurance Credit Gurantee Corporation.

ANNEXURE I
GOVERNMENT OF WEST BENGAL
LABOUR DEPARTMENT
Application Form

(To be submitted in duplicate. One copy will be sent to bank and the 2nd copy will be retained by the Employment Exchange)

UDIYAMAN SWANIRBHAR KARMASANSTHAN PRAKALPA (U. S. K. P) 2008

- 1) Name of the Applicant (In Block Letters) :
- 2) Father's / Husband's name, address and occupation :
- 3) Present Address - Mauza (JL/ No.) :
Gram Panchayat / Municipality (Holding No./ Street)
Block Sub-Division
P. S.
- 4) Permanent Address - Mauza (JL/ No.) :
Gram Panchayat / Municipality (Holding No./ Street)
Block Sub-Division
P. S.
Telephone / Mobile No. (if any) :
- 5) E mail id (if any) :
- 6) Date of birth and age :
- 7) Educational Qualification :
- 8) Name of the Employment Exchange with which Registered :
- 9) Employment Exchange Registration No., date and N. C. O. :
- 10) Community / Sub-caste / Sub-Tribe, which has been declared as Scheduled Caste / Scheduled Tribe (for S.C. / S.T. Candidates only).
(copy of valid document to be attached)
- 11) Whether registered in employment exchange as a Physically Handicapped person (Yes/No) :
(copy of valid document to be attached)
- 12) Whether completed prescribed course on Entrepreneurial Development conducted by an ITI in West Bengal.

I, declare that I a) am not registered with more than one Employment Exchange, b) am unemployed / partially employed, c) have a valid exchange registration certificate for more than one year and d) have fully understood the meaning of declarations / statements made herein above.

I also declare that the statements / declarations given by me above are true and correct.

Date

Place

.....
(Full Signature of the Applicant)

ANNEXURE II

(Affidavit to be affirmed before a Judicial Magistrate, Executive Magistrate or Notary Public)

In the Court of I, Shri / Shrimati
 son / daughter / wife of
 at residing
 religion P. S. by
 do hereby solemnly affirm and declare as follows :

That :

1. I have filed an application dated with Employment Exchange on for consideration financial assistance under the Udiyaman Swanirbhar Karmasansthan Prakalpa (USKP) 2008.
2. I solemnly declare that each and all the statements and the answers made and / or give by me in the said application dated are true and correct. In case any statement, declaration or answer made therein be found to be untrue and / or false, I undertake to compensate the authorities to the extent and in the manner determined by such authorities. I further understand that in case of false / incorrect statements etc. made therein by me, I shall be liable to civil or criminal proceedings on account thereof.
3. I shall have no right to question or challenge the decision of the authorities concerned for sanctioning or rejecting such Scheme and such decision shall be final and fully binding on me.
4. Notwithstanding anything contained in the Udiyaman Swanirbhar Karmasansthan Prakalpa 2008 and in the forgoing paragraphs thereof and in my application dated for grant of such assistance, the authority sanctioning loan / margin money shall have the absolute right to reject such application or discontinue or stop the payment of such assistance at any time, if any part or portion of the statements and / or answer made or given by me in the said application and / or in this affidavit appears to be incorrect, untrue or false.
5. I am endorsing hereto 3 recent passport size photographs of mine, duly attested on the reverse thereof.
6. The statements made in the foregoing paragraphs hereof are true.

ANNEXURE III

Registration format under USKP

Present Address - Mauza (JL/ No.)
Gram Panchayat / Municipality (Holding No./ Street)
Block Sub-Division
P. S.

2) Permanent Address - Mauza (JL/ No.) :
Gram Panchayat / Municipality (Holding No./ Street)
Block Sub-Division
P. S.

Telephone / Mobile No. (if any)

E mail id (if any) :

1. USKP, Registration No.
2. Date of Registration
 - i) Re-Registration
3. Name in full (Block Letters)
4. Father's / Husband's Name
5. Date of birth and age
6. Whether Schedule Caste / Schedule Tribe
7. Whether Physically Handicapped
8. Qualifications :
 - (i) General
 - (ii) Technical
9. Exchange Registration No.
Re-Registration No.
Date
N. C. O.
Name of Exchange

10. Name, Nature and Location of the Scheme Selected

- 11.

	Project Cost	Margin	Money
Recommended by Screening Committee			
Sanctioned by bank			

12. Date of recommendation of Screening Committee
13. Date of sanction by bank
14. Disbursement :

[illegible]

Signature of the Applicant

Signature of the Dealing Assistant

Signature of the Employment Officer

ANNEXURE IV
RECORD OF REGISTRATION

[illegible]

<p>ANNEXURE-V</p> <p>UDIYAMAN SWANIRBHAR KARMASANSTHAN</p> <p>PROKALPA (USKP)</p> <p>2008</p> <p>GOVERNMENT OF WEST BENGAL</p> <p>DEPARTMENT OF LABOUR</p> <p>Directorate of Employment, West Bengal</p> <p>IDENTITY-CUM-PAYMENT CARD</p> <p>(Not an Introduction Card for Interview with Employers)</p> <p>1. Name of Applicant</p> <p>2. Date of Registration</p> <p>3. S. E. Registration No.</p> <p>Instruction to Applicant</p> <p>(a) Bring this card with you Whenever you come to The Exchange / Bank.</p> <p>(b) Quote your S. E. Registration Number and Date whenever you write to the Exchange.</p> <p>Name</p> <p>Address,</p> <p>Vill.</p> <p>Gram Panchayat</p> <p>Block P. O.</p> <p>District</p> <p>Name of the Bank</p> <p>Bank Account No.</p> <p style="text-align: center; margin-top: 20px;">PHOTO</p> <p>Identification Mark</p> <p>Signature of the Applicant</p> <p>Signature Attested By -</p> <p style="text-align: right; margin-top: 20px;">Seal of the Officer Designation</p>	<p>IDENTITY CARD (X-10)</p> <p>GOVERNMENT OF WEST BENGAL</p> <p>DEPARTMENT OF LABOUR</p> <p>Employment Exchange (Office Seal)</p> <p>Category SC ST BC EXS PH W/O</p> <p>1. Name</p> <p>2. S / D / W of</p> <p>3. (a) Registration No. (b) Date</p> <p>4. (a) N.C.O. No. (b) Occupation</p> <p>5. Date of Birth</p> <p>6. Qualification</p> <p>7. Signautre / L T I of the Applicant</p> <p style="text-align: right; margin-top: 20px;">Signature of the Employment Officer</p> <p>8. Next Renewal Date :</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; width: 33%; text-align: center;">Month</td> <td style="border-bottom: 1px solid black; width: 33%; text-align: center;">Year</td> <td style="border-bottom: 1px solid black; width: 33%; text-align: center;">Initial of Renewal Assistant</td> </tr> <tr> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> <td style="border-bottom: 1px solid black;"></td> </tr> </table> <p style="text-align: center; margin-top: 20px;">INSTRUCTIONS</p> <p>1. You can renew your card in the month due or the following month personally or through messenger.</p> <p>2. You can also renew through a reply paid post card in the month it is due indicating your Registration Number and N.G.O. Do not send this Identity Card.</p> <p>3. If you do not get any reply within 30 days contact the Employment Exchange personally during the following month failing which your Registration is liable to be cancelled.</p> <p>4. Please return this Identity card when you no longer required employment assistance.</p> <p>NOTE : If any information furnished by the applicant turn out to be false subsequently ; his/her registration is liable to be cancelled.</p>	Month	Year	Initial of Renewal Assistant			
Month	Year	Initial of Renewal Assistant					

ANNEXURE A

Fortnightly Report on the Progress of the Udiyaman Swanirbhar Karmasansthan Prakaipa (USKP) 2008

In respect of Exchange as on

1. Number of Applications received :
2. Number of call letters issued :
3. Number of applicants to whom forms is issued :
4. Number of registrations done :
5. Number of meetings held by the Screening Committee :
6. Number of candidates put up to the Screening Committee :
7. Number of cases recommended by the Screening Committee :
8. Number of cases sanctioned by Banks :
- 9A. Number of cases disbursed by Bank :
- 9B. Categorywise distribution of the cases :
 - (i) S C.
 - (ii) S. T.
 - (iii) P. H.
 - (iv) Women
 - (v) Persons who have undergone training For Entrepreneurial Development under Directorate. of Ind. Training
 - (vi) Ex-Servicemen
 - (vii) Minority Community
(Also to indicate number, if any, already Indicated under P.H./W/EDD/X/S)
 - (viii) Others
10. Number of cases rejected / returned by Banks. :

E. O.-in-Charge

ANNEXURE B

Schedule to be annexed with debit note raised by financing Branch on Calcutta Link Branch on A/C of Margin Money released on schemes sanctioned under Udiyaman Swanirbhar Karmasansthan Prokalpa (USKP) 2008

Name of the Bank				Address of the Financing Branch.....								Debit note Ref. No. & Date	
District				Name of the Link Branch								Debit note amount	
		Numbers of Schemes		Particulars of schemes sanctioned by Financing Branch									
Employment exchange at	Number of SESRU schemes recd from the Employment Exchange	Rejected by bank	Returned for further processing	Sl. No.	Name of entrepreneur	SESR-U Registration No.	Project cost sanctioned	Amount disbursed on a /c. of.				Margin money now claimed from Link Branch	Remarks
								Loan component		Margin money Component			
								As reported now	Progressive including earlier disbursement	as reported now	Progressive total including earlier disbursement		
(1)	(2)	(3A)	(3B)	4(A)	(4B)	(4C)	4(D)	(4E)	(4F)	4(G)	4(H)	(5)	(6)
				1									
				2									
				3									
				4									
				5									
				6									
				7									
Dated				Signature :									
Copy to (1)Employment Officer				Financing Branch									
				Bank									
(2) Controlling Officer													

ANNEXURE C

Monthly Adjustment Report of Margin Money Advance Deposit under UDIYAMAN
SWANIRBHAR KARMA SANSTHAN PROKALPA

(USKP) 2008 for the Month ending on.

Name of Bank			Name of Link Branch							
Margin money advance deposited by the Govt. of West Bengal			Margin money release particulars in this month				Margin money advance available with the link Branch		Remarks	
In current Financial year Rs.	Balance of last Financial year Rs.	Total Advance recd. Rs.	To financing Branch at	Ref. No. & date of debit note schedule recd. Form Financing Branch	Amount of Margin money credited to Financing Branches		(1C)	Minus	(2D)	
					In this month	Progressive total of current Financial year.				
(1A)	(1B)	(1C)	(2A)	(2B)	(2C)	(2D)		(3)		(4)
			A							
			B							
			C							
			D							
			E							
			F							
Dated										
Copy to (1) The Director of Employment, West Bengal, 67 Bentinck Street (4th floor)								Signature		
Kolkata 700069										
								Link Branch :		
(2) Controlling Officer of the concerned Bank.								Bank		