

MISSION YOUTH, J&K

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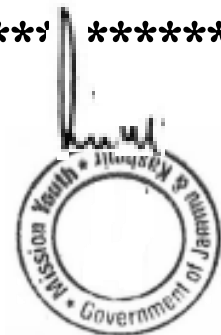
**SCHEME GUIDELINES**

For

**TEJASWINI- The Radiant**

**Customized Livelihood Generation Scheme  
for Young Women of J&K**

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## 1. Objectives

The broad aim of the Scheme is to provide financial assistance to the young women for setting up gainful self-employment ventures, suited to their skills, training, aptitude and local conditions. The main objectives are:

- To empower and encourage women for income generation for activities either in manufacturing/ service/ trading/ small business etc.
- To facilitate soft finance for setting up new unit / enterprise or for expansion / modernization of existing Unit.
- For acquisition of fixed assets (Plant & Machinery, equipment, furniture & fixtures)
- To meet working capital needs for purchase of various products /equipments/tools etc.

## 2. Eligibility

- i. Any female domicile of J&K, essentially registered with Mission Youth, J&K.
- ii. Any individual women/ women entrepreneur (s)/ Enterprise where women entrepreneurs hold not less than 50% of financial holding.



- iii. Preference will be given to the categories of women entrepreneurs trained in R-SETIs/ Skill Development Institutions etc. any other training institute.
- iv. The applicant should not be a defaulter to any Bank / Financial Institution.
- v. Loan facility availed by the beneficiaries under Govt. sponsored scheme are not eligible under this scheme,
- vi. The financial assistance would be given only to women between the age of 18 to 35 years having a qualification of 10th standard or above. Provided that CEO Mission Youth shall be competent to relax the educational qualification criteria for deserving candidates on a case to case basis, based on proper justification.
- vii. The beneficiary must be unemployed and registered with the concerned District Employment & Counseling Center (except as provided in 2-ii).
- viii. No criteria regarding income of the family would be considered for the eligibility under this scheme.
- ix. Any person or any, existing units and the units which have already availed of any incentive or subsidy under any government scheme shall not be eligible for assistance under the scheme
- x. Re-payment of Financial Assistance provided under this scheme shall be interest free.



- xi. One woman can seek the assistance under this scheme only once.

**3. Activities covered:**

- i. Canteen and Restaurant
- ii. Computerized Desk top publishing
- iii. Crèche
- iv. Cyber Café
- v. Beauty Parlour
- vi. Day care centre
- vii. Laundry & Dry Cleaning
- viii. Mobile Repairing
- ix. Photocopying (Xerox) Centre
- x. Boutique/ Tailoring
- xi. Training Institute
- xii. Fitness Centre
- xiii. Yoga Centre
- xiv. Any other profitable activity/ Micro Start-up/ Small business unit of similar nature



**4. Funding**

- 1. Under the scheme, the eligible potential female entrepreneur shall be facilitated to avail financial assistance under Mudra loan from J&K Bank to the extent of Rs 5.00 lakh
- 2. The Scheme Banking Partner shall extend loan facility to the extent of 100% of the project cost under the scheme.

3. Mission Youth, J&K shall provide an amount of **Rs. 50,000** or **10%** of project cost (Whichever is minimum) as special incentive (subsidy) towards the loan account of the beneficiary under the scheme which shall be adjusted towards monthly installments of the loan for first six months.
4. The Bank shall provide the finance facility on the basis of their normal assessment procedure and as such Mission Youth shall not be responsible for any default on part of the beneficiary;
5. Prepayment/ takeover facility by other bank/ financial institution shall not be allowed at any instant of time during the agreed loan-tenure.
6. At the end of each financial year, the Bank shall provide, case-wise, details of interest charged from the beneficiaries in respect of all the cases completing the prescribed tenure during the particular financial year and the Mission Youth, J&K shall credit the amount to the extent of interest paid by the beneficiaries to respective Bank Accounts of the beneficiaries.
7. The interest subsidy so provided under the scheme shall be limited to aggregate of **Rs 0.60 lakh** per beneficiary only.
8. The interest subsidy, however, shall be provided only on production of necessary documents (including Bank



statement/ Income Tax statement/ certificate by DLIC) testifying the sustainability of the activity.

9. The amount of self assistance provided by Mission Youth (MY) has to be compulsorily utilized for self employment generation only.
10. If the total project cost of the self employment unit to be set up by the beneficiary exceeds Rs 5.00 lakh, the amount over and above shall have to be self financed by the applicant.

**5. Procedure:**

1. Mission Youth, J&K shall invite online applications from interested female youth of J&K for seeking assistance under the scheme.
2. The applications shall be submitted by the applicants digitally through specific digital module developed for the purpose on JK e-Governance platform.
3. The applications received at district level shall be placed before the committee of following officers:

<b>S.No.</b>	<b>Composition</b>
01	Deputy Commissioner Concerned.
02	General Manager, DIC Concerned.
03	Deputy Director/ Assistant Director Employment <b>(District-level Nodal Officer)</b>
04	District Social Welfare Officer.
05	District Level representative of EDI



06	Lead Bank Manager Concerned
07	Co-opted Member, as deemed appropriate by Carman, DLIC

4. Following documents need to be submitted by the applicant along with the application form:
- i. Domicile Certificate/ Ration Card/ Adhaar Card;
  - ii. Date of Birth Certificate issued by the competent authority;
  - iii. Project report of the activity intended to be financed;
  - iv. The applicant will submit an affidavit to the effect that applicant will continue the trade for a period not less than 5 years or till the liquidation of loan amount in full, whichever is later;
5. The District Level Committee shall finalize the list of eligible applicants after due scrutiny and select the candidates equivalent to the quota allotted to the district (No. of cases to be sanctioned) by Mission Youth for a particular financial year.
6. After receipt of consolidated lists of applicants from Districts, Mission Youth, J&K shall accord formal sanction to the cases along with release of requisite subsidy.



7. The District Lead Bank Officer shall ensure processing and disbursement of loan amount within 15 Days after the approval granted by DLIC.
8. The youth selected for financial assistance under the scheme shall furnish an indemnity bond duly attested by a First Class Judicial Magistrate to the following effect:-
  - That she is not doing or was not doing any job in Government, Public/Private Sector in Central or any State Government and that she shall not take up any such job without repayment of the loan in full;
  - That she has not already availed any financial assistance for self-employment under any Government scheme.
9. In the eventuality of default on part of beneficiary towards repayment of loan sanctioned under the scheme, the Bank shall recover the balance amount as per their existing procedure and shall ensure that the contribution of Mission Youth is refunded back to the Mission Youth on proportionate basis.
10. In case it is found that the beneficiary has deviated from the indented purpose, Mission Youth, J&K may also initiate legal proceedings against such a person under relevant provisions of law.
11. The selected youth shall furnish an indemnity bond duly attested by a First Class Judicial Magistrate to the following effect:-





- (a) That she shall establish the sanctioned unit within the period specified in the DPR submitted by her;
- (b) That she shall incur the sanctioned amount only for the purpose of establishing the said unit;
- (c) That she is not doing or was not doing any job in Government, Public/Private Sector in Central or any State Government and that he shall not take up any such job without repayment of assistance provided under the scheme;
- (d) In case it is found that the assistance given has not been utilized by the beneficiary for the indented purposes, Mission Youth may initiate legal proceedings against such a person under relevant provisions of law.
- (e) That she has not already availed any financial assistance for self employment under any Government scheme.

12. At the end of each financial year, the beneficiary will have to submit a copy of GST statement/ bank statement/ / Accounts statement duly certified by a Chartered Accountant for the last quarter as proof of actual operation of the business unit. In case, the beneficiary fails to submit such documents, the interest subsidy shall not be released. Besides, Mission Youth



may initiate legal proceedings against such a person under relevant provisions of law.

## **6. Other Terms and Conditions**

1. Chief Executive Officer, Mission Youth shall be competent to issue any clarification/ modification (including relaxing any of the eligibility clause/s on case to case basis) to the scheme guidelines.
2. The Banking partner for the scheme shall be Jammu & Kashmir Bank or any other Bank decided by the Mission Youth from time to time.
3. The unit so established under the Scheme shall have to be insured by the beneficiary.
4. The beneficiary shall submit the DPR from a Consultant duly empanelled by a government department or any other government department agency connected with the field of entrepreneurship.



## **7. Monitoring, Evaluation and Appraisal:**

- i. The scheme shall be monitored through a robust monitoring mechanism to ensure the functional efficacy of the scheme. The post- sanction monitoring of the cases sanctioned under the scheme shall be conducted by a team of following officers:
  - District Evaluation and Statistics Officer concerned.

- Senior most Female CDPO of the District;
  - Representative from Women Development Corporation.
- ii. The monitoring shall be done usually on a quarterly basis. However, if the Chief Executive Officer, Mission Youth, J&K has a reason to believe that immediate monitoring is required , he shall take necessary steps to organize the same irrespective of the time limit and can also request for services of any appropriate officer/ agency for the facilitating the monitoring.
- iii. The district-level monitoring committee shall submit monitoring reports to the Mission Youth, J&K for any corrective measures, as & when required.
- iv. Mission Youth shall review progress on the implementation of the Scheme and shall also get a detailed evaluation of the Scheme conducted through the Directorate of Economics & Statistics, J&K(or any other agency) as per the frequency as deemed appropriate by Mission Youth, J&K and make necessary improvements in the scheme from time to time, wherever required.

## **8. Saving Clause**

In case of any clarification required/ difficulty faced in implementation of the scheme, suitable clarifications will be issued by Office of the Chief Executive Officer, Mission Youth J&K.





**(OFFICE USE ONLY)**

Application Id No. \_\_\_\_\_ dated \_\_\_\_\_  
along with other relevant documents received by this office with the  
following remarks:

\_\_\_\_\_  
**Accepted**

\_\_\_\_\_  
**Rejected**

\_\_\_\_\_  
**Returned for updation**

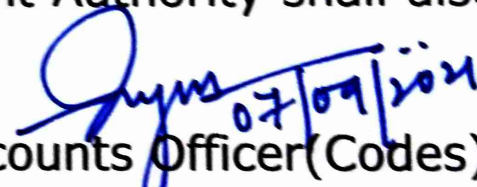
*Signature of the Dealing Assistant*

File No.FD-Code/120/2021-03-FINANCE DEPARTMENT-Part(2)

Reference:-FD-MY/1/2021.

Returned:-Finance Department conveys concurrence to the proposed guidelines for dental clinics-Customized Livelihood Generation Scheme for Dental professionals with following suggestions:

- 1.Mission Youth shall also put in place a system for reviewing the progress and out come of the program.
- 2.Clinics proposed to be set up shall be upto prescribed standards.
3. The Approval of the Competent Authority shall also be obtained.

  
Accounts Officer(Codes),  
Finance Department.

Chief Executive Officer,  
Mission Youth.

U.O No. - FD-Code/120/2021-03 - Part(2) - 888

Dated :- 07.09.2021.