

16.Kerala Scheme

Name of the Scheme	Entrepreneur Support Scheme (ESS)
Description of the Scheme	All MSMEs engaged in manufacturing activities are eligible for assistance.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	All assistances shall be sanctioned by: <ul style="list-style-type: none"> • General Manager (District Industries Centre) - for startup support • District level committee - for fixed capital investment below Rs.200 lakhs • State level committee - for fixed capital investment above Rs.200 lakhs
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	ESS Guidelines
Whom to Contact	

Name of the Scheme	Entrepreneurship Development Club (ED Club)
Description of the Scheme	Setting up ED Clubs in schools and colleges to inculcate entrepreneurial culture amongst youth and equip them with the skills, techniques and confidence to act as torch-bearers of

	enterprise for the new generation. Objectives are to inculcate entrepreneurship qualities, to sensitise industrial scenario of the state, to nurture latent entrepreneurial talent, develop awareness among its members of attitudes, values, and skills of successful entrepreneurs around the globe, etc.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Rs.12,000 per annum will be given as grant to each club. Minimum of 10% is to be contributed by institution. Funds from other sources can also be pooled. Additional assistance will be considered on merit.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	ED Club Guidelines
Whom to Contact	Website of Dept of Industries, Government of Kerala

Name of the Scheme	Assistance Scheme for Handicrafts Artisans (ASHA)
Description of the Scheme	Aims to bring the artisans in handicrafts sector under ambit of a single scheme for availing financial assistance in the form of grant assistance for setting up handicraft enterprises.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	

Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Key features are:</p> <ol style="list-style-type: none"> 1) Extending one-time assistance to artisans who set up a micro enterprise in the handicrafts sector. 2) Support will be extended as a back-end financial assistance in the form of grant upon commissioning of the enterprise and after filing EM Part II/Udyog Adhar. 3) 40% of expenditure on Fixed Capital Investments (FCI) subject to ceiling of Rs.2 lakhs and 50% of the expenditure on fixed capital investment for women, SC/ST and young artisans subject to a ceiling of Rs.3 lakhs will be given as assistance 4) Principal elements of fixed capital investment include the cost of constructing work shed/workshop, essential tools, equipment, machinery and accessories and electrification. Technology transfer fees/consultancy charge/product/design development charges will be considered for financial assistance. 5) Artisan has to apply in the prescribed format with copies of bills/vouchers/invoice/assessments in support of investments claimed as FCI. 7) There is no fee charged for applying for assistance. 8) General Manager, District Industries Centre will be the sanctioning authority. The amount will be disbursed through bank.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	ASHA Guidelines/Website of Dept of Industries, Government of Kerala

Whom to Contact	Applicant should be enrolled as an artisan/craftsman under office of the Development Commissioner (Handicrafts) or Surabhi, HDCK Ltd., KELPALM, KSBC, KADCO.
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Name of the Scheme	Guidelines of State Sponsored Cluster Development Programme (SS-CDP)
Description of the Scheme	Cluster centric approach has been recognised as an effective model for MSME development.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Scheme envisages setting up of CFCs for Nano Household and PMEGP unit clusters. There will be two models of cost sharing:</p> <ol style="list-style-type: none"> 1) Total project cost of CFC limited to Rs.1 crore. Beneficiary contribution is 5%. Balance 95% of the total project cost will be shared equally by State Industries Department and LSGD. 2) Project cost of CFC limited to Rs.50 lakh. Beneficiary contribution is 5%. Balance 95% will be fully supported by State Government.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	SS-CDP Guidelines/Website of Department of Industries, Government of Kerala
Whom to Contact	

Name of the Scheme	Kerala stressed MSMEs Revival & Rehabilitation Scheme
Description of the Scheme	Launched sick unit revival programme
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Entitlement shall be limited to an amount of Rs.5 lakhs per applicant unit to be availed as one time assistance only. Industries included in negative list, Government controlled industries, public sector undertakings, units started by Government controlled agencies, units financed by KVIC/KVIB, etc., shall not eligible for any assistance.</p> <p>Assistance/Relief available from Government</p> <p>1) Restructuring of existing loan account</p> <p>If bank is willing to restructure the existing loan account and extent additional term loan/working capital loan based on the revival project report recommendations of expert committee, unit is eligible for one time assistances. These assistances are also eligible for self financed units availing term loan/working capital loan as part of revival package recommended by the expert committee.</p> <p>a) Margin money grant</p> <p>50% of margin insisted by bank/financial institution towards additional working capital loan and term loan, will be payable as grant assistance limited to Rs.2 lakhs.</p> <p>b) Interest subvention assistance</p> <p>Provide financial assistance in the form of interest subvention on a reimbursement basis for the additional term loan and additional working capital loan availed by the units based on revival project report recommended by expert committee. Interest subvention is 6% per annum subject to a maximum amount of Rs.1 lakh. Interest subvention is limited for one (first) year on loan sanctioned by financial institution/bank.</p>

	<p>Component of interest to be reimbursed shall be projected by financial institution/bank to the committee, Vyvasyamithra. 50% of the 6% interest subsidy shall be released within 60 days from the date of release of loan from financial institution/bank. Second installment i.e., balance 50% of interest subsidy eligible for the 1st year shall be paid after the completion of 12 months period of successful running of the unit and shall be based on a report from the concerned financial institution/bank with regard to the performance of unit. Interest subvention amount shall be released to the loan account of unit.</p> <p>2) Restart expenses</p> <p>a) In cases where no term loan is availed for purchase of brand new additional/balancing plant & machinery, 50% of the cost of additional/balancing plant and machinery limited to Rs.1.50 lakhs will be payable as one time assistance.</p> <p>b) 50% of cost incurred for inevitable repair and maintenance of existing plant and machinery and building limited to Rs.1 lakh will be reimbursed.</p> <p>3) Clearance of statutory dues</p> <p>If there is statutory dues existing for the unit related to agencies like KSEB, GST/Commercial Tax, Excise, Pollution Control Board, etc., 50% of the dues limited to Rs.40,000 shall be payable as one time assistance.</p> <p>4) Cost of revival project report</p> <p>Cost of preparation of RPR will be reimbursed at 100%, Rs.10,000 per unit.</p> <p>5) Maximum assistance admissible for each unit, all reliefs and assistances put together, will be limited to Rs.5 lakhs</p>
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Revival & Rehabilitation Scheme Guidelines

Whom to Contact	Website of Department of Industries, Government of Kerala
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Name of the Scheme	Assistance to Industrial Co-operative Societies
Description of the Scheme	Provide financial assistance to Industrial Co-operative Societies engaged in handicraft sector, for improving their business and for employment generation.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Quantum of assistance to each eligible society is: i) 50% of fixed capital investment/additional investment including maintenance of building, electrification, etc., subject to a maximum amount of Rs.4 lakh. ii) 20% of margin of working capital found necessary for six months or 30% of working capital requirement as margin money towards working capital loan sanctioned by the financial institute to the Society, as the case may be, subject to a maximum of Rs.1 lakh.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Guidelines for granting financial assistance to Handicraft Societies
Whom to Contact	Department of Industries, Government of Kerala

Name of the Scheme	Scheme for Social Security for MSMEs
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Description of the Scheme	There will be approximately one lakh entrepreneurs eligible to be insured. Scheme will be a combination of Government of India's Social Security Pradhan Manthri Jeevan Jyothi Bima Yojana (SSPMJJBY) and Group Insurance Scheme of Life Insurance Corporation of India.		
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)			
Sector of the Scheme			
National industry classification code			
Eligibility Criteria			
Nature & Mode of Assistance	Benefits will as shown below:		
	Sl. No.	Event	Claim amount
	1	Death due to accident	Rs.4,00,000
	2	Normal death	Rs.2,00,000
	3	Partial disability	Rs.1,00,000
	4	Permanent disability	Rs.2,00,000
	In addition to above lives cover, on death to the tune of Rs.5,000 will be released on funeral expenses. This benefit is extended as a standalone Group Insurance Scheme along with Social Security Scheme.		
Financial Information (Subsidy, low interest rate, etc.)			
DBT/ Backend / Any other			
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc)			
How to apply	Guidelines for Scheme for Social Security for MSMEs		
Whom to Contact	Department of Industries, Government of Kerala		

Name of the Scheme	Industry Varsity Linkage Scheme
Description of the Scheme	Extending financial assistance to Universities/Research institutions and technology providers will go a long extent in

	<p>addressing the need of industry and business enterprises. By focusing research in specific areas where the state stands to gain in terms of technology inputs - such as value addition in food processing, design intervention in traditional sectors, etc. – the needs of all stakeholders will be met.</p> <p>Scheme envisages providing assistance by way of grant to institutions/agencies involved in developing and harnessing technological innovation to come up with solutions for problems besetting industrial activity as well as for encouraging innovation in the manufacturing sector.</p>								
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)									
Sector of the Scheme									
National industry classification code									
Eligibility Criteria									
Nature & Mode of Assistance	<p>Pattern of assistance for each of the categories is as follows:</p> <table border="1"> <tr> <td>I</td> <td>60% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.10 lakhs in a financial year</td> </tr> <tr> <td>II</td> <td>50% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.5 lakhs in a financial year</td> </tr> <tr> <td>III</td> <td>80% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.2 lakhs in a financial year. Preference will be accorded to institutes that have established ED Clubs.</td> </tr> <tr> <td>IV</td> <td>100% of the project cost upon project/assignment being awarded to them by Department of Industries & Commerce.</td> </tr> </table>	I	60% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.10 lakhs in a financial year	II	50% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.5 lakhs in a financial year	III	80% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.2 lakhs in a financial year. Preference will be accorded to institutes that have established ED Clubs.	IV	100% of the project cost upon project/assignment being awarded to them by Department of Industries & Commerce.
I	60% of the project cost, as certified by Head of the Institution, subject to a ceiling of Rs.10 lakhs in a financial year								
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IV	100% of the project cost upon project/assignment being awarded to them by Department of Industries & Commerce.								
Financial Information (Subsidy, low interest rate, etc.)									
DBT/ Backend / Any other									
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)									

How to apply	Application form/Website of Department of Industries, Government of Kerala
Whom to Contact	

Name of the Scheme	Start Up Subsidy
Description of the Scheme	Reimbursement of ESI & EPF contribution by the Employer for Creating New Employment in MSMEs.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Reimbursement of 75% of ESI & EPF contribution of employers made on behalf of new employees in excess of the levels of employment as on 31.03.2017 which shall be paid for three years, subject to a maximum of Rs.10,000 per person per year and Rs.1,00,000 per unit per year.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Guidelines and applications
Whom to Contact	Website of Department of Industries, Government of Kerala

Name of the Scheme	Development of Handloom through Primary Handloom Weavers' Co-operative Societies
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Description of the Scheme	Enhancing net disposable resources position of the Handloom Co-operative Societies for creating assets and meeting a part of their immediate working capital requirements.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Share participation by Government is provided in cottage type/factory type/SC/ST societies at 2, 3 & 5 times of the share taken by members respectively. Maximum amount of share participation is Rs.5 lakh per society per annum. 5% of the fund will be utilised for Handloom Societies formed by women weave.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Marketing and Export Promotion Scheme
Description of the Scheme	Provide assistance to Handloom Co-operative Societies, HANTEX and HANVEEV to develop market of handloom products and promote handloom products.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	

National industry classification code		
Eligibility Criteria		
Nature & Mode of Assistance	Export incentive at 20% of the exports turn over subject to a maximum of Rs.20 lakh	Rs.20 lakh
	Conducting 400 exhibitions each by HANTEX/HANVEEV	Rs.30 lakh
	Conducting 300 exhibitions by PHWCS	Rs.40 lakh
	Conducting 'Regional Handloom Expos' by the Directorate during festival periods, conducting Buyer Seller meets, and to meet additional expenses if any for expos organised under Government of India assistance	Rs.60 lakh
	Assistance is given for making Exquisite Handloom Products and giving award	Rs.10 lakh
	Assistance to set up showroom by Handloom Clusters/Societies for marketing handloom products	Rs.30 lakh
	Assistance to make linkage with major buyer and retailers with Handloom Societies, HANTEX, HANVEEV and individual weavers	Rs.10 lakh
Financial Information (Subsidy, low interest rate, etc.)		
DBT/ Backend / Any other		
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)		
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala	
Whom to Contact		

Name of the Scheme	Training and Skill Development Programme
Description of the Scheme	Provide training to 'staff and workers' in PHWCS for developing 'their skills' and productivity and to develop

	inherent artistic skills of the traditional weavers for bringing out unique designs and imperative value added and diversified handloom products.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<ul style="list-style-type: none"> • Amount of Rs.10 lakh is provided for the payment of stipend to students of 3 year textile technology course at IIHT, Salem, Venkitagiri and Gadag sponsored by Govt. of India and students in IIHT, Kannur. • Amount of Rs. 130 lakh is included as grant for meeting the training expenses for Indian Institute of Handloom Technology, Kannur. • Amount of Rs. 30 lakh for meeting the full costs of short term training programme on Handloom technology, Cluster development, etc., for departmental staff and staff of Apex Organisations involved in handloom development. • Amount of Rs.50 lakh is intended for developing new dyes, dying method, colour patterns, new designs and development, new looms, new methods for pre-loom and post-loom processing, fibre blending, etc., with Industry Institution Linkage Programme. • Amount of Rs.40 lakh for conducting motivation training programme and technical training to weavers and staff of HWCS. • Amount of Rs.25 lakh is to impart three to six months training to 50 talented weavers from different parts of the state to develop new designs to qualify them as master weavers and masters dyers.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala

Whom to Contact	
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Name of the Scheme	Development of Handloom through HANTEX, HANVEEV and Raw Material Bank
Description of the Scheme	Ensuring timely supply of quality raw materials at reasonable cost to weavers.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Hank yarn subsidy is given to HANTEX, HANVEEV and yarn banks, at 10% of the purchase price of dyes and chemicals and margin money loan for working capital is given to raw material banks. Hank yarn subsidy is being given at a rate of Rs.25 per kg for yarn counts below 40s, Rs.30 per kg for yarn counts below 80s and Rs.40 per kg above that.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Contributory Thrift Fund Scheme
Description of the Scheme	Provide assistance to the weavers for meeting expenses on marriage and children's education towards taking share in

	society, purchase of house site, construction/purchase/alteration/repairs of their houses, etc.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	50% of fund is intended to be utilised for women weavers. Scheme will cover 20,000 weaver beneficiaries. Minimum 8% of wages is recovered from weaver and equal contribution is provided by Government.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Technology Upgradation and Transfer of New Technologies to Handloom Weavers/Workers
Description of the Scheme	Making improvement in looms, upgrading/adopting new technology in dyeing, sizing, processing and printing; modernisation of warping yarn sizing facilities, application of IT in production, marketing, quality development, brand creation and technology build up for value addition.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	

Eligibility Criteria	
Nature & Mode of Assistance	Collection and dissemination of national and international technologies/designs will also be included. Provide assistance to 40 PHWCS under guidance of IIHT, Kannur.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Promotion of Master Weavers to set up Production Units
Description of the Scheme	Provide assistance to 25 trained master weavers to setup production units.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Loan assistance from bank for establishing a handloom unit with at least 10 looms. Provide grant assistance for construction of sheds, purchase of looms/accessories, design inputs, margin money for working capital and training to master weavers and weavers.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	

Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Self-Employment under Handloom Sector
Description of the Scheme	Attracting new generation entrepreneurs to the sector.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Preserving the age old heritage and promoting 25 units owned by individuals or partnership, in outside co-operative sector. Provide training on handloom weaving and management and margin money assistance to set up units.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	http://handloom.kerala.gov.in/index.php/schemes/handloom-industry
Whom to Contact	

Name of the Scheme	Weavers/allied workers motivation programme
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Description of the Scheme	Motivate weavers/allied workers to improve productivity by providing attractive incentives for additional work based on approved guidelines.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Provide assistance to 25,000 weavers/allied workers
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	Website of Directorate of Handlooms and Textiles, Government of Kerala
Whom to Contact	

Name of the Scheme	Tool kit grant for traditional handicrafts experts
Description of the Scheme	Financial assistance to traditional craftsmen belongs to OBC for purchasing modern machineries.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Maximum Rs.25,000 including training

Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	<p>Applicants from Trivandrum to Ernakulam should apply to:</p> <p>Regional Deputy Director Backward Classes Development Department Civil Station, 2nd Floor, Kakkanad, Ernakulam- 682030</p> <p>Applicants from Thrissur to Kasargode should apply to:</p> <p>Regional Deputy Director Backward Classes Development Department Civil Station, Kozhikide- 673020</p>

Name of the Scheme	Barbershop Renovation Grant
Description of the Scheme	Financial assistance belongs to OBC for purchasing modern machineries.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Maximum Rs.25,000
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	

Other Assistance (Procurement of machinery, Technology /Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	<p>Application form should be submitted to concerned Grama Panchayath:</p> <p>From Trivandrum to Ernakulam</p> <p>Regional Deputy Director Backward Classes Development Department Civil Station, 2nd Floor, Kakkanad, Ernakulam- 682030</p> <p>From Thrissur to Kasargod</p> <p>Regional Deputy Director Backward Classes Development Department Civil Station, Kozhikode- 673020</p>

Name of the Scheme	Assistance to Traditional Pottery Makers
Description of the Scheme	Financial assistance to Traditional Pottery Makers belongs to OBC for improvising their jobs.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Allowing Rs.25,000 to Traditional Pottery Makers for upgrading occupation and purchasing machineries.

Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	<p>Application form and related documents should be submitted before the Deputy Director:</p> <p>Applicants from Trivandrum to Trissur</p> <p>Regional Deputy Director Backward classes Development Department Civil station, Kakkanad, Ernakulam- 682030</p> <p>Applicants from Palakkad to Kasargode</p> <p>Regional Deputy Director Backward Classes Development Department Civil Station, Kozhikode- 673020</p>
Whom to Contact	

Name of the Scheme	Employability Enhancement Programme - Self-Employment Grant for Professionals
Description of the Scheme	Assistance to start self-employment ventures for professionally qualified youth belongs to OBC.
Target group (Individual,	

Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Maximum subsidy amount is Rs.2 lakh.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Self-Employment Scheme – KESRU
Description of the Scheme	Bank loans are given to individuals, out of which 20% is reimbursed as Government subsidy through Employment Department. Spouse or parents of beneficiary will be guarantor. Beneficiary contribution is not mandatory.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	

Eligibility Criteria	
Nature & Mode of Assistance	Bank loan up to Rs.1,00,000 is given for starting self-employment ventures
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Application forms are available free of cost from Employment Exchange where candidate is registered and submit along with project report and income certificate from village officer. Eligible applications are forwarded to District Employment Exchange concerned for scrutiny.
Whom to Contact	

Name of the Scheme	Self-Employment Scheme – MPSC/JC
Description of the Scheme	<p>Multi-Purpose Service Centres/Job Clubs (MPSC/JC) scheme</p> <p>MPSC/JC is a group oriented self-employment scheme for development of enterprises in unorganised sector. This contemplates establishment of MPSC under duly constituted groups of qualified and registered unemployed persons, in unorganised sector.</p> <p>In JC there should be 2 to 5 members and one among them will be team leader. Other members will be partners. A partnership agreement is to be signed by them. They are individually, collectively and equally responsible for satisfying conditions stipulated by the financial institutions in respect of providing security/guarantee, for the successful implementation of the project and for repayment of the loan amount.</p>
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	

National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Bank loan up to Rs.10 lakhs is given for starting self-employment group ventures of 2 to 5 members, out of which 25% subject to maximum of Rs.2 lakhs is re-imbursed as Government subsidy through Employment Department. Scheme is incorporated with Credit Guarantee Scheme.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Application forms are available free of cost from Employment Exchange where candidate is registered and submit along with detailed project report and income certificate from village officer.
Whom to Contact	

Name of the Scheme	Saranya (Self Employment Scheme for the Destitute Women)
Description of the Scheme	Uplifting most backward and segregated women, namely widows, divorced, deserted, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe, differently abled and wife of bed ridden patients.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Interest free loan of upto Rs.50,000 is given for starting self-employment ventures, out of which 50% is reimbursed as Government subsidy subject to a maximum of Rs.25,000 through Employment Department. Repayment will be in 60 equal monthly

	installments.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Application forms are available free of cost from Employment Exchange where candidate is registered and submit along with detailed project report and income certificate from village officer.
Whom to Contact	

Name of the Scheme	KAIIVALYA (Self Employment Rehabilitation Scheme for Differently Abled candidates)
Description of the Scheme	Holistic framework for achieving the goals of social inclusion and equality of opportunity for all citizens with disabilities. In cases where candidates are not able to look after themselves their father/mother/son/daughter/husband/wife are allowed to for avail self employment loans, including for joint ventures.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Each individual is given a maximum of Rs.50,000. Also provision for sanctioning the amount upto one lakh, subject to viability of the project. 50% of the loan amount is given as subsidy. There is no interest charged for the amount sanctioned.
Financial Information (Subsidy, low interest rate, etc.)	

DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Application form can be obtained from the Employment Exchanges. It can also be downloaded from website.
Whom to Contact	

Name of the Scheme	Economic Development Programmes
Description of the Scheme	<ul style="list-style-type: none"> • Provides financial assistance to individuals/self help groups who are interested in self employment. • Project is to be submitted to bank for loan and department will give 1/3 of loans as subsidy. Subsidy amount is limited to Rs.1 lakh for individuals and Rs.3.5 lakhs for groups. • Age limit 18-50. • Educational qualification 7th standard. • There is no income limit.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Application should be sent to block/municipal/corporation. Scheduled Caste Development Officer along with certificate of caste, educational qualifications and project reports.

Whom to Contact	
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Name of the Scheme	Assistance for Self-employment and Skill Development training to ST youths
Description of the Scheme	<ul style="list-style-type: none"> • Assist ST families for earning a livelihood by giving assistance for individuals and self help groups for self employment. • Sixty per cent of beneficiaries should be women and preference will be given to orphans, widows, unwed mothers and women headed families. • Priority shall be given to flood affected families.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Self-employment scheme for Transgenders (sewing machine)
Description of the Scheme	<ul style="list-style-type: none"> • First state to implement Transgender policy to safeguard constitutional rights as well as self-identity. Mainstreaming and rehabilitating them.

	<ul style="list-style-type: none"> Addressing financial needs that provide self-employment for them. Sewing machines will be distributed who has undergone tailoring/embroidery training so that they can earn a livelihood.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	<ul style="list-style-type: none"> Applicant must possess Transgender Identity card. Document of address proof (Aadhar, Voter's ID card). Applicant must be well versed in embroidery/tailoring work.
Whom to Contact	<ul style="list-style-type: none"> District Social Justice Officer.

Name of the Scheme	Micro Finance Scheme
Description of the Scheme	<ul style="list-style-type: none"> Micro financing through SHGs Cater to micro finance needs of small entrepreneurs belonging to target group through nominated channeling agencies. Disburse loans through registered SHGs which consist of up to 20 persons by SCAs. <p>Eligibility</p> <ul style="list-style-type: none"> Annual family income must be below Rs.1,20,000 in urban areas and Rs.98,000 in rural areas.

	<ul style="list-style-type: none"> In SHG/NGO 75% of members can be from backward classes and remaining 25% members may be from other weaker section including SC/ST/handicapped, etc. Maximum limit of loan can be extended is Rs.10,00,00 to an NGO
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	<p>Pattern of finance</p> <ul style="list-style-type: none"> NBCFDC loan: 90% KSWDC loan: 5% Beneficiaries contribution: 5% Rate of interest – 4% p.a. Penal interest - 6% p. a Repayment period: Quarterly installments within 48 months (including moratorium period of six months on recovery of principal)
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Schemes for Forward Classes
Description of the Scheme	<ul style="list-style-type: none"> Loans are granted to economically weaker women of general/forward communities for self employment.

Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	<ul style="list-style-type: none"> • Loan shall be granted to women members of general category • Any income generating projects is eligible for loan. • Income of applicant's family should be below double the poverty line i.e., Rs.1,03,000 p.a. in urban and Rs.81,000 p.a. in rural areas. • Age in between 18 and 55 years. • Deed or salary certificate as security • Maximum loan amount is Rs.3,00,000. • 95% is proposed to be channelised under plan scheme of State Government and balance 5% beneficiary contribution. • Rate of interest: 6% p.a.; penal interest rate of 6% p.a. • Repayment mode: To be repaid in 60 monthly installments
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	

Name of the Scheme	Integrated Handloom Development Scheme (IHDS)
Description of the Scheme	Facilitate sustainable development of handloom weavers located in and outside identified handloom clusters into a cohesive self-managing and socio-economic unit. Empowering handloom weavers to meet challenges and to chart out a sustainable path for growth and diversification in tune with emerging market trends.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	

Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	Cluster development approach for selected clusters will be adopted, in which identified Implementing Agency evolve a comprehensive cluster development plan in consultation with various stakeholders. Implementing Agency shall also form Self Help Groups in the cluster and link SHG with a Bank for availing credit.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Industries Department
Whom to Contact	

Name of the Scheme	Agro Service Centres and Service Delivery including Regional Farm Facilitation Centres
Description of the Scheme	Block level to facilitate integration of services like mechanisation, ATMA based extension, credit support, weather advisory services, soil testing support and other technology based services.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	An amount of Rs.200 lakh is set apart for support of selected Karshika Karma Senas including setting up new karma sena.
Financial Information (Subsidy, low interest rate, etc.)	

DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	Principal Agricultural Officer
Whom to Contact	

Name of the Scheme	Development of Spices
Description of the Scheme	Pepper rehabilitation programme including components, viz., Decentralised pepper nurseries, establishment of new pepper gardens, and revitalisation of existing gardens, integrated pepper development in Idukki, assistance for area expansion, promotion of Vesicular Arbuscular Mycorrhiza (VAM), farmers varieties, grafts, soil less nursery, support to secondary and micro nutrients, soil ameliorants, prophylactic spraying through agro service centres and revitalisation of pepper samithies. Area expansion of ginger, turmeric, pure/ inter cropping of nutmeg and clove is also included.
Target group (Individual, Enterprises-SHG, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	

Other Assistance (Procurement of machinery, Technology/ Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	Principal Agricultural Officer

Name of the Scheme	Modernisation of Fish Markets and Value Addition
Description of the Scheme	Establish modern hygienic fish marketing centres, quality upgradation, value addition and diversification to utilise potential. Outlay provided is also to establish common facility centres for production of value added fish products.
Target group (Individual, Enterprises-SHGs, Cooperatives, Companies, etc)	
Sector of the Scheme	
National industry classification code	
Eligibility Criteria	
Nature & Mode of Assistance	90% NFDB assistance in a phase manner.
Financial Information (Subsidy, low interest rate, etc.)	
DBT/ Backend / Any other	
Other Assistance (Procurement of machinery, Technology / Marketing, International Cooperation, etc.)	
How to apply	
Whom to Contact	Deputy Director, Department of Fisheries