

**Kalpataru (Employment Generation) Scheme, Assam
(REVISED GUIDELINES)**

1. Introduction :

Kalpataru Scheme was launched in the year 2003-04 in the State with the exception of Sixth Schedule Areas, with a view to provide financial support for self-employment in agriculture, industry and service sectors. The Scheme was confined to the persons belonging to BPL categories and cost of the scheme was fixed between Rs. 7,000/- to Rs. 25,000/- with 20% beneficiary contribution. Since its launch in 2003-04, the performance of the scheme has been reviewed and found to be encouraging. However, it is felt that to improve this scheme qualitatively and increase its impact, bank participation should also be encouraged. This will not only help in increasing the size of the scheme and putting in more resources for bigger schemes but also would encourage better monitoring and implementation. With this in view, the State Government has decided to modify the scheme with effect from 2007-08.

2. The Modified Scheme :

The modified scheme would have three components one for the very small enterprises to be undertaken by very poor people, second the medium size of schemes with bank contribution as well as beneficiary contribution which will involve some amount of investment capacity by the beneficiary and the third, with comparatively bigger size of schemes and bigger involvement of investment from the beneficiary. **The schemes would be available to the individuals and group of individuals may also avail the scheme.** The details of these three components are as follows :

3. Kalpataru Component- I:

- | | | |
|--------------------------------|---|--|
| (a) Maximum cost of the scheme | - | Rs.7,000.00. |
| (b) Beneficiary contribution | - | Nil |
| (c) Bank contribution | - | Nil |
| (d) Margin Money | - | 100% |
| (e) Eligible Scheme | - | Piggery, Poultry, Thela, Rickshaw, Panshop, Blacksmithing, Silk Worm Rearing, Saloon, Tailoring etc. as Per the list enclosed. |
| (f) Eligibility | - | Members of the families having annual Income below Rs. 30,000/- |
| (g) Implementing Agency | - | Deputy Commissioner. |

4. Kalpataru Component –II :

- | | | |
|--|---|-------------------------------------|
| (a) Minimum / maximum cost of the scheme | - | Rs. 7,000/- to Rs. 40,000/- |
| (b) Beneficiary contribution | - | 20% (or less if bank loan is more). |
| (c) Bank contribution | - | 40% (or more if the bank agrees) |

- (d) Margin Money - 40%
- (e) Eligible scheme - Scheme normally taken up by the Assam Khadi Village Industries Board and Rural Employment Guarantee Programme or as implemented by any other development department referred in the list enclosed.
- (f) Eligibility - Unemployed youths having some financial resources to invest and their families having income below Rs. 60,000/- per year.
- (g) Implementing Agency - **Deputy Commissioner.**

5. Kalpataru Component – III :

- (a) Minimum / Maximum cost of the scheme – Rs. 40,000/- to Rs. 75,000/-
- (b) Beneficiary contribution - 20% (or less if bank loan is more).
- (c) Bank contribution - 40% (or more if the bank agrees)
- (d) Margin Money - 40% subject to maximum of Rs. 25,000/-
- (e) Eligible scheme - Any medium type of micro enterprise that are normally financed and supported by Industry and Commerce Department.
- (f) Eligibility - Unemployed youths having some financial resources to invest and having family income below Rs. 60,000/- per year.
- (g) Implementing Agency - Industry and Commerce Department (GM, DICC)

6. General Conditions :

For all the three components the selection of beneficiaries would be done at the district level by a Committee chaired by the Deputy Commissioner. The other members of the committee would include Chief Executive Officer of Zilla Parishad, Project Director of DRDA, Executive Offices of Urban Bodies, General Manager of DICs, District Officer of AKVIB Senior Planning Officer of the District, Lead Bank Officer of the District, **other Banks involved in providing loans**, Local MLAs and Addl. Deputy Commissioner (Dev) as Member- Secretary.

The applications for the Component –I & II will be called through public advertisement and screened by the Deputy Commissioner (or his authorized officer depending upon the nature of the scheme) and that for component –III by the general Manager, DIC. After screening of the applications the same would be placed before the District Level Committee for final selection.

The selection criteria relating to age etc. would remains the same as in case of erstwhile Kalpataru scheme. The applications for the scheme would be called in the format enclosed with Annexure –I.

Adequate representation would be given to different ethnic groups like SC, ST, OBC, Women and Tea Garden Community in selection of beneficiaries and the list of the selected beneficiaries will be publicly notified on all prominent places.

7. Procedure for Release of Funds :

Planning and Development Department would provide funds for Component – I & II to the Deputy Commissioner, and for Component –III to the Director, Industries and Commerce Department respectively with detailed breakup for each district. Such funds would be available to the district officers for utilisation in accordance with the decisions of the District Level Committee mentioned above.

8. Technical Support, guidance and Monitoring :

All the development departments in the district would extend assistance in the form of technical know-how to the beneficiaries whenever required and in accordance with the directions of the above said District Level Committee. The District level Committee would also be the Monitoring Committee for this purpose and shall keep records of the monitoring and reviews held from time to time.

APPLICATION FORM FOR KALPATARU (EMPLOYMENT GENERATION) SCHEME

To:
The Deputy Commissioner,
.....district.

Sir,

I do hereby apply for amount of Rs..... (in figures).....
.....(in words) to the self-employment generation activity as
mentioned below :

Name of the activity:	Amount
(a)
(b)

Brief description of the activity :	Bank /Sponsoring Agency
.....
.....

DETAILS OF THE APPLICANT:

- (i) Name of the Applicant (in block letters) :
- (ii) Date of Birth :
- (iii) Father’s / Husband’s Name :
- (iv) Permanent residential Address :
- (a) Gaon :
- (b) Post Office :
- (c) District :
- (v) Annual family Income from all sources : Rs..... (in figures)
.....(in words) certificate from competent Authority to
be enclosed.
- (vi) Caste.....General/SC/ST/OBC/MOBC.
- (vii) How long has the application been unemployed?.....
- (viii) Has the applicant received financial assistance / loan/grant/from any /govt. Deptt.
Like SGSY /FOIGS/IBS/PMRY etc ? **Yes/No**
- (ix) If yes, please give details :

I do hereby declare that the information given above is true to the best of my knowledge and belief. I will also abide by the existing rules and regulation of the scheme as framed by the Government.

Signature of the applicant

FOR OFFICE USE ONLY

1. Remarks of the Selection Committee :

.....

Signature

2 Recommendation of the district level Committee :

.....
.....

Signature

.....Cut here.....Cut

here.....

Receiving Officer :

Sl.

No.....

(a) Name :

(b) Designation :

(c) Date :

Model List of activities / schemes under Component – I

(In Rs.)

Sl. No.	Activities / Schemes	Estimated Cost
1	Duck Farming	5000.00
2	Giriraja Farming	5000.00
3	Goat Farming	5000.00
4	Pig Farming	5000.00
5	Vegetable Vendor	7000.00
6	Pan Shop	7000.00
7	Cycle Repairing / Rickshaw	7000.00
8	Black Smith	7000.00
9	Saloon	7000.00
10	Embroidery	7000.00
11	Fish Drying	7000.00
12	Supari Making	7000.00
13	Poltary	7000.00
14	Bamboo tarza making	5000.00
15	Bamboo Traditional Handicraft	7000.00
16	Paper Packet	5000.00
17	Book Binding	7000.00
18	Screen Printing	7000.00
19	Tailoring	7000.00
20	Tlumber	7000.00
21	Rickswa	7000.00
22	Thella	5000.00
23	Carpentery	5000.00
24	Electrician	7000.00
25	Fish/ Meat/ Poultry vendor	5000.00
26	Milk Vendor	5000.00
27	Ice Cream (Local) Vendor	7000.00
28	Sugar Cabdy Making	5000.00

29	Photo Framing	7000.00
30	Number Plate / Banner Writing / Rubber Stamp etc.	6000.00
31	Volcanising Unit	7000.00
32	Battery Charging Unit	7000.00
33	Newspaper / Magazine Vendor	7000.00
34	Planting Materials (flower / horticulture) raising & selling)	7000.00
35	Weaving	7000.00
36	Eri yarn making	7000.00
37	Horticulture	5000.00
38	Fishery	5000.00
39	Furniture Works	7000.00
40	Bakery Products Selling	7000.00

Model List of activities / schemes under Component – II

Group – I : Mineral Based Industry

1. Cottage Pottery Industry.
2. Lime Stone, Lime Shell and other lime products industry.
3. Stone cutting, crushing carving and engraving for Temple and Building
4. Utility articles made out of stone.
5. Slate and slate pencil making.
6. Manufacture of Plaster of Paris.
7. Utensil washing powder.
8. Fuel briquetting.
9. Jewellery out of Gold, Silver, Stone, Shell and synthetic materials.
10. Manufacture of Gulal, Rongoli, Abir etc.
11. Manufacture of bangles.
12. Manufacture of Paints, Pigments, Varnishes, Distemper etc.
13. Manufacture of glass Toys.
14. Glass Decoration- Cutting, Designing and Polishing etc.
15. Gem cutting.

Group –II : Forest based Industry.

16. Handmade paper.
17. Manufacture of khata, Binding of Books etc.
18. Manufacture of Gums and Resins.
19. Manufacture of Shellac.
20. Cottage Match Industry, manufacture of Fire works, Agarbattis etc.
21. Bamboo and cane works.
22. Manufacture of paper cups, plates, bags & other paper contains etc.
23. Manufacture of exercise book binding, envelope making , register making including all stationary items made of paper.
24. Khus latties and broom making.
25. Collection , processing and packing of forest products.
26. Photo framing.
27. Manufacture of Jute Projects (under fiber industry).

Group –III : Agro based and Food Industry :

28. Processing , packing and marketing of cereals, pulses, spices, candiments, masala etc.,
29. Noodles making,
30. Power atta chakki,
31. Daliya making,
32. Mini rice shelling unit,
33. Palm gur making and other palm products industry,
34. Manufacture of cane gur and Khandsari, Indian sweets making.

35. Indian Sweets making.
36. Raswanti- Sugarcane juice catering unit,
37. Bee-keeping ,
38. Fruits and vegetable processing preservation and caning including pickles,
39. Ghani oil Industry,
40. Menthol oil,
41. Fiber other than coir,
42. Collection of forest plants and fruits for medicinal purpose,
43. Processing of maize and ragi,
44. Pith work, manufacture of pith mats garlands etc,
45. Cashew processing,
46. Leaf cup making,
47. Milk products processing unit,
48. Cattle feed, poultry feed manufacturing.

Group –IV : Polymer and Chemical Based Industry :

49. Flaying, curing and tanning of hides and skins and allied industries connected with the small and cottage leather industry.
50. Cottage soap industry.
51. Manufacture of rubber goods (dipped, latex products)
52. Products out of Rexin.
53. Materials made from horn, bone & ivory.
54. Candle, camphor and scented Wax making.
55. Manufacture of packing items of plastic,
56. Manufacture of bindi,
57. Manufacture of Mehendi,
58. Manufacture of essential oils,
59. Manufacture of shampoos,
60. Manufacture of hair oil,
61. Detergents and washing powder manufacturing (non- toxic).

Group –V : Engineering and Non-Conventional Energy :

62. Carpentry,
63. Black smithy,
64. Manufacture of household aluminium utensils,
65. Manufacture and use of manure and methane (Gobar) Gas from cow dung and other waste products (Such as flesh of dead animals, night oils, etc).
66. Vermiculture and waste disposal,
67. Manufacture of paper pins, clips, safety pins, stove pans etc.,
68. Manufacture of decorative bulbs, bottles, glass, etc.,
69. Umbrella Assembling,
70. Solar and wind energy implements,
71. Manufacture of handmade utensils out of brass,
72. Manufacture of handmade utensils out of copper,
73. Manufacture of handmade utensils out of Bell metal.
74. Other articles made out of Brass. Copper and Bell Metal,
75. Production of radios.
76. Production of Cassette player whether or not fitted with radio,
77. Production of Cassette recorder whether or not fitted with radio,
78. Production of voltage stabilizer,
79. Manufacture of electronic clocks and alarm timepieces,
80. Carved wood and artistic furniture making.
81. Tin Smithy.
82. Motor winding,
83. Wire net making,
84. Iron Grill making,

85. Manufacture of rural transport vehicles such as handcarts, bullock carts, small boats, assembly of bicycles, cycle rickshaw, motorised carts etc,
86. Manufacture of musical instruments.

Group- VI : Textile Industry (Excluding Khadi) :

87. Tailoring and Preparation of Readymade Garments.
88. Batik Works,
89. Toys and Doll making,
90. Thread Balls and Woolen balling Lecchi making,
91. Embroidery,
92. Manufacture of surgical bandages,
93. Stove wicks,
94. Carpet weaving,
95. Shawl weaving,

Group-VII : Service Industry

96. Laundry ,
97. Barber,
98. Plumbing
99. Servicing of Electric Wiring and electronic domestic at appliances and equipments,
100. Repairs of diesel engines, pump sets etc.,
101. Tire vulcanizing unit.
102. Agriculture serving for sprayers, insecticides, pump sets etc.,
103. Hiring of sound system like loud speaker, amplifier, mike etc.,
104. Battery charging,
105. Art Board painting
106. Cycle repair shops,
107. Masonry,
108. Band Troupe,
109. motorized local boat (Fiber glass) for Goa only,
110. Motor cycle to ply as taxi (For Goa only),
111. Musical Instruments (For Goa only),
112. Motor cycle taxi,
113. Dhabas (Not Serving liquor, Meat, Fish etc)
114. Tea Stall,
115. Iodized Salt.

