

**CHIEF MINISTER'S JEEVAN JYOTI
SWANIYOJAN YOJANA**
for
(Self Employment Of Unemployed Youth)

**STATE INSTUTUTE OF PANCHAYAT AND RURAL
DEVELOPMENT, ASSAM**

Project Objectives

- ❖ Providing avenues of self-employment to the educated unemployed youth of Assam.
- ❖ Enabling the youth to take up productive activities for income generation through institutional credit being extended by nationalized banks or any other financial institutions or organizations.

Type of employment opportunities

Employment opportunities to be created in primary, secondary and tertiary sectors i.e in production, processing, marketing, transportation, supply of quality inputs, small business, small industries, services etc.

Key activities being covered by the project

- ❖ Improved agriculture practices (Acquiring Tractors and Power Tiller).
- ❖ Area Based horticulture/ floriculture/ mushroom.
- ❖ Fishery Development.
- ❖ Sericulture.
- ❖ Handloom & Textiles of product diversification.
- ❖ Poultry farming
- ❖ Scientific rearing of pig.
- ❖ Cross breed milch cattle rearing.
- ❖ Nursery raising for planting materials.
- ❖ Vermiculture.
- ❖ Agro-Clinic.
- ❖ Integrated Farming.

- ❖ Agro- processing (mini Hauler, mini feed plants and storage facility).
- ❖ Food processing/ fruit processing.
- ❖ Mini tea garden.
- ❖ Use of Improved tools and equipments for extension services.
- ❖ Marketing extension
- ❖ Design development
- ❖ Herbal Medicinal Plants.
- ❖ Handicraft (wood, bamboo, cane, reed works etc.)
- ❖ Fast food stall
- ❖ Rural transportation facility.
- ❖ Computer training & DTP Centre
- ❖ Small Industries
- ❖ Small Business

Target Groups

- ❖ The applicants should be within the age group of 18 -37 years.
- ❖ The applicant should have read up to X th standard. However, the minimum educational qualification will be relaxable up to Class V(five) for women for undertaking schemes in handloom and sericulture. The educational qualification in respect of youth (male) is relaxable up to class VII(seven) for acquiring power tiller/ tractors for improve agriculture practices and animal husbandry Sector.

Group Approach

The project is being implemented in Group approach having a minimum of 4 members to be known as “ Joint Liability Swabalambi Groups” .However, the individual and two members having joint account will also be considered in respect of activities like:-

- ❖ Computer training unit/ DTP Centre
- ❖ Internet Café/ Video editing/ Photocopy/ Fax/ PCO Centre.
- ❖ Garment Shop/ Garment making and marketing, book stall.
- ❖ Carpentry, electrical shop, Plumber works, motor repairing workshop, motor parts shop, handicraft unit etc.
- ❖ Fast Food Stall.
- ❖ Transport vehicles and 3 Wheelers.
- ❖ Beauty Parlour.

Implementing Agency :-

The State Institute of Panchayat Development(SIPRD) Assam is the implementing agency of the project.

Nodal Department :-

The Panchayat and Rural Development Department, Government of Assam is the Nodal Department to oversee the implementation of the Yojana. Initially, the project was implemented under the direction and guidance of Planning and Development Department, Government of Assam.

Selection of Youth:

The Chief Minister's Jeevan Jyoti Swaniyojan Yojana is a demand driven project of the government. On receipt of demand/ applications, the selection of eligible youth will be done by the implementing agency through the block level selection committee as follows:

- ❖ Block Development Officer.
- ❖ President of Gaon Panchayat/ VCDC concerned.
- ❖ Bank branch Manager concerned or his representative.
- ❖ Representative of SIRD, Assam.

In case of semi urban/ urban areas, the Bank, field office of SIRD, Jt. Director of SIRD will finalize the selection after field verification.

Ceiling of Bank Loan:-

The Financial assistance through institutional credit is given up to Rs. 6.00 Lakhs depending upon the credit worthiness, situation and condition of the Group members/ individual.

Requirements of the banks for availing loans :-

- ❖ Certificate of educational qualification and age.
- ❖ Proper certificate/ documents validating the formation of the group.
- ❖ Land documents for creation of equitable mortgage(as per requirement of Bank)
- ❖ Personal guarantee/ NSC/ LIC Policy/ Fixed Deposit Receipt of Bank etc. in lieu of land documents.
- ❖ Three copies of group photograph attested by the appropriate authority.
- ❖ Permanent Residential Certificate/ proof of identity should be submitted.
- ❖ The group may contribute 10% to 15% of the project cost as margin money.

Other terms and conditions of Bank Finance:-

- Interest
- Repayment
- Collateral

FINANCE BY OTHER ORGANIZATION

Requirements in case of finance extended by private financial institutions/ organizations for acquiring vehicles/ tractors etc.

- ❖ Sanction of loan for the groups to acquire a vehicle will be finally decided by the sanctioning authority.
- ❖ SIRD's Assam role will be to impart training , monitoring and providing all sorts of facilities as may be required to make the activity sustainable in the field.
- ❖ It will be a group approach.
- ❖ The whole of the areas of the state will be covered having potential and prospect of sustainability.
- ❖ The group concerned will be responsible for submitting the required documents to the financing organization i.e. company.
- ❖ The asset will be covered under insurance as per terms and conditions of the financing company.
- ❖ The applicant will have to deposit 15% to 20% margin money and processing fees etc.

continue.....

- ❖ The company will provide after sales service to the group during the warranty period as per terms and conditions of the company.
- ❖ The company or its authorized dealers will also extend the facility of after sales service on payment thereafter.
- ❖ The group will be jointly liable for repayment of the loan, proper maintenance and upkeep of the vehicle.
- ❖ The company will extend the facility of acquiring all the models of commercial vehicles depending upon the viability and suitability in respective place for income generation.
- ❖ Interest will be charged according to Company's norms and procedures.
- ❖ Tenure of repayment with interest will be for maximum of 5(five) years.
- ❖ The facilities will be demand driven having no fixed target subject to fulfillment of required terms and conditions.

Financial support of State Govt.

The state Govt. will provide financial support to the Implementing Agency to meet the expenditure towards -

- ❖ Training on Management
- ❖ Skill Up gradation
- ❖ Technology
- ❖ Support services like engagement of facilitators
- ❖ Facilitating Agencies
- ❖ Exposure visit
- ❖ Market Promotion
- ❖ Infrastructure Support
- ❖ Management if economic infrastructure already created.
- ❖ Fielding Monitoring

Government Subsidy/ Margin Money

The State Government provides margin money/subsidy on 50% basis of the project cost against sanction of loan subject to per capita subsidy of Rs.40,000/- or a maximum sum of Rs. 1.60 Lakhs to a joint liability group of minimum members of 4 persons. The margin money or subsidy was increased from 15% to 25% with effect from 17-01-2009. the subsidy has been enhanced to 50% w.e.f. 2011-2012.

Chief Ministers's Jeevan Jyoti Swaniyojan Yojana Norms

1. Govt. Subsidy/ Margin Money
 - a. 50% of the Scheme.
 - b. Rs.40,000.00 individual ceiling limit.
 - c. Rs.1.60 lakhs maximum for a group of 4(four) Members.
2. Subsidy will be regulated with 50% of the Scheme subject to individual ceiling limit of Rs.40,000.00 or Rs.1.60 lakhs for a Group of 4 persons which ever is less.
3. Loan will be as per Bank Norms with maximum of Rs.6.00 lakhs with subsidy limit of Rs.1.60 lakhs.
4. Ceiling of Bank Loan – Rs. 6.00 lakhs
5. The applicant may be individual/ 2members and 4 members J.L.Gs subject to activities specific scheme.

contd.....

6. Qualification- Female- Minimum class- V Standard } for Agri & allied
Male - Minimum class- VII Standard } activities- including
handloom for women.

Other Activities – Minimum Class-X (Ten)
Computer related activities – Minimum Class-XII & above .

7. Age - Maximum 37 years
Minimum 18 years

8. Target Groups - Members of both BPL and marginally above BPL families.

9. Area of Project - Both urban and rural areas of all the 27 district of Assam.

10. Activities - Agriculture & allied activities as well as service sector which are found to be economically viable.(Farm and Non-Farm Sectors).

11. Credit - AGVB, SBI, UBI & other nationalized Banks will provide credit to the applicants.

contd.....

12. Other Support of Govt. - Common facility support to fill up the critical gap in lieu of Infrastructural support at Govt. cost to encourage the youth and to make the project more attractive.

13. Training & Skill Dev.- Training on Management Development, Skill Up-gradation, Exposure visit etc. will be at Govt. cost to make the project sustainable

14. Selection Committee- Selection of eligible youth is to be done by the selection committee of Block Development Officer, President of Gram Panchayat / VCDC, concerned bank and representative of SIRD for rural areas. For urban areas, field officer of bank, field officer of SIRD and Director, SIRD will finalize the eligible applicant after field verification.

Documents List

- Age Proof – (School Certificate/ HSLC Admit card)
- Education Qualification Certificate.
- PRC from Gaon Burah For Village Area.
- Bank Account Xerox Copy
- Annual Income Certificate from Mouzadar or Circle Officer (Not more than Rs.25000.00 p.a)
- Passport Size Photo (2 copies each)
- GMC Householding certificate for the Kamrup Metro Area.