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

**GOVERNMENT OF WEST BENGAL**  
**Department of Micro, Small and Medium Enterprises and Textiles**  
**Silpa Sadan (7<sup>th</sup> & 8<sup>th</sup> Floor)**  
**4, Abanindranath Tagore Sarani, Kolkata-700 016**

No. 1825/MSMET-18011(11)/4/2020

Dated 9<sup>th</sup> September, 2020

**NOTIFICATION**

Whereas the Government of West Bengal is keen to provide a thrust to generate gainful employment opportunity in the State;

And whereas the Government of West Bengal considers it necessary to assist the young and enthusiastic entrepreneurs of the State both in rural and urban areas in setting up of new enterprises in manufacturing and small businesses in services and trade to make them self-reliant;

Now, the Governor is hereby pleased to approve and sanction the implementation of a new Scheme for setting up of new enterprises in manufacturing and small businesses in services and trade for entrepreneurs of the State.

- 1. Title of the Scheme:** The scheme will be called as 'Karma Sathi Prakalpa'.
- 2. Objectives:—**
  - i. To facilitate young entrepreneurs of the state in setting up new manufacturing enterprises and small businesses including services and trading.
  - ii. To create gainful self-employment opportunity in both rural and urban areas of the state.
- 3. Commencement and duration of the scheme :—** The scheme will commence from date of Gazette Notification and shall remain in force for a period of three years thereafter.
- 4. Eligibility Criteria:—** Any intending or, prospective entrepreneur fulfilling the conditions below can apply. Only one member from a family shall be eligible to apply under this Scheme where "family" means parents and spouse.
  - i. Age:** Any intending or prospective entrepreneur in the age group 18 - 50 years.
  - ii. Educational Qualification:** Minimum Class VIII passed. Preference will be given to intending entrepreneurs who are registered with the Employment Bank.

**5. Type of assistance:**– Under the scheme, soft loan and subsidy will be provided for taking up any new income generating project in manufacturing, service and trading/business sector up to Rs. 2 lakhs. The loan will be provided by the State-owned Cooperative Bank on soft terms.

**6. Quantum of Government Subsidy:**– There are two components of government subsidy under this scheme.

- i. *Project Subsidy:* 15% of the project cost subject to a maximum of Rs. 25,000.
- ii. *Interest subsidy:* Will be paid to the entrepreneur on annual interest paid by him/her to the Co-operative Bank:
  - a. 50% for timely repayment of interest for maximum period of 3 years
  - b. 40% for all other cases for a maximum period of 3 years

**7. Own Contribution (Margin Money):**– The applicant whose project is finally sanctioned under the scheme will be required to pay his/her own contribution in the following manner:

- a) Project cost up to Rs.50,000: 5% of the project cost for all categories of applicant
- b) Project cost above Rs.50,000: 5% of the project cost for SC/ ST/ Woman/ Differently abled/ Minority communities and 10% of the project cost for others.

**8. Eligible scheme:**– Any new income generating activity taken up for self-employment in manufacturing, services and trading will be eligible for assistance under the scheme. Illustrations explaining break-up of margin money, project subsidy and cooperative Bank loan for a few typical applications are shown below:–

#### Illustration 1

- **Project Cost :** Rs.50,000
- **Category of applicant:** For all categories
- **Source of finance**

→Own contribution(Margin money) @5%	=Rs.2,500
→Project subsidy by Govt @15%	=Rs.7,500
→State Co-op Bank loan @80%	=Rs.40,000
<b>Total</b>	<b>=Rs.50,000</b>
- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs. 40,000 (payable as per schedule of repayment) in 3 years+ Bank Interest payable in 3 years at the bank interest rate (For example: For rate of interest of 10%, it is Rs. 6,463/-)**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy, which is =Rs.3,232 (rounding off Rs. 6,463/2)**

#### Illustration 2

- **Project Cost:** Rs.65,000
- **Category of applicant:** SC/ST/Woman/Differently abled/Minority
- **Source of finance**

→Own contribution @5%	=Rs.3,250
→Project subsidy by Govt @15%	=Rs.9,750
→State Co-op Bank loan @80%	=Rs.52,000
<b>Total</b>	<b>=Rs.65,000</b>
- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs.52,000 (payable as per schedule of repayment of Bank) in 3 years+ Bank Interest payable in 3 years at the bank interest rate.**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**

**Illustration 3**

- **Project Cost:** Rs.65,000
- **Category of applicant:** General
- **Source of finance**

→Own contribution @10%	=Rs.6,500
→Project subsidy by Govt @15%	=Rs.9,750
→State Co-op Bank loan @75%	=Rs.48,750
<b>Total</b>	
	<b>=Rs.65,000</b>
- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs.48,750 (payable as per schedule of repayment of Bank) in 3 years+Bank Interest payable in 3 years at the bank interest rate.**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**

**Illustration 4**

- **Project Cost:** Rs.1,00,000
- **Category of applicant:** SC/ST/Woman/Differently abled/Minority
- **Source of finance**

→Own contribution @5%	=Rs.5,000
→Project subsidy by Govt @15%	=Rs.15,000
→State Co-op Bank loan @80%	=Rs.80,000
<b>Total</b>	
	<b>=Rs.1,00,000</b>
- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs.80,000 (payable as per schedule of repayment of Bank) + Bank Interest payable at the bank interest rate.–**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**
  - 3) **If, as a special case, considering the loan amount to be higher, bank agrees for a higher period for repayment of loan, (say, 5 years instead of 3 years), the beneficiary (applicant) will repay loan + interest to the bank for 5 years, but the government will refund to the beneficiary, 50% of the interest paid by the beneficiary in 3 years, as interest subsidy.**

**Illustration 5**

- **Project Cost:** Rs.1,00,000
- **Category of applicant:** General
- **Source of finance**

→Own contribution @10%	=Rs.10,000
→Project subsidy by Govt @15%	=Rs.15,000
→State Co-op Bank loan @75%	=Rs.75,000
<b>Total</b>	
	<b>=Rs.1,00,000</b>

- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs.75,000 (payable as per schedule of repayment of Bank) + Bank Interest payable at the bank interest rate.**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**
  - 3) **If, as a special case, considering the loan amount to be higher, bank agrees for a higher period for repayment of loan, (say, 5 years instead of 3 years), the beneficiary (applicant) will repay loan + interest to the bank for 5 years, but the government will refund to the beneficiary, 50% of the interest paid by the beneficiary in 3 years, as interest subsidy.**

#### Illustration 6

- **Project Cost: Rs.1,66,667** (Up to this special amount, the maximum ceiling of Project subsidy is available. Above this amount whatever be the project cost, the subsidy will freeze at Rs. 25,000)

- **Category of applicant: SC/ST/Woman/Differently abled/Minority**

- **Source of finance**

→Own contribution @5%	=Rs.8,333
→Project subsidy by Govt @15%	= Rs.25,000 (Max. subsidy is Rs. 25,000 achieved)
→State Co-op Bank loan @80%	=Rs.1,33,334

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<b>Total</b>	<b>=Rs.1,66,667</b>
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- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs.1,33,334 (payable as per schedule of repayment of Bank) + Bank Interest payable at the bank interest rate.**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**
  - 3) **If, as a special case, considering the loan amount to be higher, bank agrees for a higher period for repayment of loan, (say, 5 years instead of 3 years), the beneficiary (applicant) will repay loan + interest to the bank for 5 years, but the government will refund to the beneficiary, 50% of the interest paid by the beneficiary in 3 years, as interest subsidy.**

#### Illustration 7

- **Project Cost: Rs.2,00,000**

- **Category of applicant: SC/ST/Woman/Differently abled/Minority**

- **Source of finance**

→Own contribution @5%	=Rs.10,000
→Project subsidy by Govt @15%	= Rs.25,000 (Max. subsidy is Rs. 25,000)
→State Co-op Bank loan	=Rs.1,65,000

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<b>Total</b>	<b>=Rs.2,00,000</b>
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- **The beneficiary (applicant) will repay to the Bank:**
  - 1) **The Loan amount of Rs. 1,65,000 (payable as per schedule of repayment of Bank) + Bank Interest payable at the bank interest rate.**
  - 2) **For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.**

- 3) If, as a special case, considering the loan amount to be higher, bank agrees for a higher period for repayment of loan, (say, 5 years instead of 3 years), the beneficiary (applicant) will repay loan + interest to the bank for 5 years, but the government will refund to the beneficiary, 50% of the interest paid by the beneficiary in 3 years, as interest subsidy.

#### Illustration 8

- **Project Cost:** Rs.2,00,000
  - **Category of applicant:** General
  - **Source of finance**

→Own contribution @10%	=Rs.20,000
→Project subsidy by Govt @15%	= Rs.25,000 (Max. subsidy is Rs. 25,000)
→State Co-op Bank loan	=Rs.1,55,000
<b>Total</b>	<b>=Rs.2,00,000</b>
  - **The beneficiary (applicant) will repay to the Bank:**
    - 1) The Loan amount of Rs.1,55,000 (payable as per schedule of repayment of Bank) + Bank Interest payable at the bank interest rate.
    - 2) For regular repayment, the Government will refund 50% of the interest paid by the beneficiary in 3 years, into the beneficiary bank account as Interest Subsidy.
    - 3) If, as a special case, considering the loan amount to be higher, bank agrees for a higher period for repayment of loan, (say, 5 years instead of 3 years), the beneficiary (applicant) will repay loan + interest to the bank for 5 years, but the government will refund to the beneficiary, 50% of the interest paid by the beneficiary in 3 years, as interest subsidy.
9. **Method of Application:–**
- i. The intended entrepreneur shall apply in the prescribed Application Form (Annexure-I) for assistance under the scheme either on-line through the *Karma Sathi Portal* or through physical application.
  - ii. The Application Form may be obtained free of cost from the following offices:
    - a. Office of the Block Development Officer (BDO) in case the applicant resides in the rural areas.
    - b. Office of the Sub-Divisional Officer (SDO) in case the applicant resides in Municipal/Notified areas outside the areas of Kolkata Municipal Corporation.
    - c. Kolkata Municipal Corporation (KMC) in case the applicant resides in KMC area.
    - d. MSME Facilitation Centre (MFC) of District Industries Centre (DIC) in the district.

10. **Required documents to be attached with the application form:–**

The application form duly filled-in will have to be submitted along with the following documents duly signed by the candidate:

- i. Proof of Identity (with photo)
- ii. Proof of residence
- iii. Proof of educational qualification
- iv. Proof of age
- v. Copy of SC/ST/OBC/Minority/Differently abled certificate, if applicable
- vi. Project report

**11. Physical Application Form under the scheme shall be submitted to:–**

The Block Development Officer in case the intended entrepreneur resides in the rural areas, Office of the Sub-Divisional Officer in case of the intended entrepreneur resides in Municipal/Notified areas outside the areas of Kolkata Municipal Corporation and the Kolkata Municipal Corporation in case the intending entrepreneur resides in KMC area.

Application Form may also be submitted directly at MSME Facilitation Centre (MFC) of District Industries Centre (DIC) in the district.

**12. Karma Sathi Assistance Desk (KSAD):–**

To assist the intending entrepreneurs with regard to submission of application form under the scheme, there shall be a 'Karma Sathi Assistance Desk' in each office where the applications will be received. Two officers shall be earmarked for running the KSAD by the BDO/SDO or the Commissioner KMC, as the case may be.

**13. Scrutiny of applications:–**

Office of the BDO/SDO or the Commissioner of KMC shall scrutinize the completeness of the application with respect to the eligibility conditions and documents required under the scheme as mentioned in para 4 and 10 above and ensure that the application is accompanied by requisite documents. The GM DIC of the concerned district shall provide all necessary assistance in such scrutiny of applications.

**14. Processing of Applications:–**

- i. The office of the BDO/SDO and the Commissioner of KMC shall forward all received applications to the MFC of the district within 3 working days after receipt of applications for further processing.
- ii. All the eligible application forms submitted physically shall be digitized and uploaded in the Karma Sathi Portal by the MFC officials.
- iii. After digitization of the physically received forms, MFC shall send all such digitized application Forms to the respective Cooperative Banks of the district through the Karma Sathi portal. An SMS will be sent to the applicant notifying the relevant information.
- iv. The Cooperative Bank shall process the applications for sanction as per existing banking norms and sanction loan to eligible applicants with intimation to MFC of the district through the Karma Sathi portal and also update the portal. An SMS will be sent to the applicant of sanctioned cases notifying the relevant information. Cooperative Banks shall complete the process of sanction/rejection within a fortnight. Reason(s) for rejection of application(s) shall be mentioned by Cooperative Banks and uploaded on the Karma Sathi portal.
- v. Applicants of the sanctioned project shall open a Bank Account in the Cooperative Bank sanctioning the loan and deposit applicable [Margin Money (Own Contribution) as stipulated at para 7 of this notification].
- vi. Cooperative Banks shall disburse 95% or 90% amount of bank loan (as the case may be) in two installments as Cash Credit to the applicant's bank account. In first installment, 50% of the loan amount shall be disbursed and will be linked to Cash Credit Account of the sanctioned applicant. Second installment shall be disbursed in the same manner by the bank after obtaining Relevant Certificate with regard to utilization of the amount disbursed in the first installment.

**15. Claim of Subsidy by Cooperative Banks:–**

- i. Cooperative Banks shall submit claim of the Project Subsidy as mentioned in para 6 (i) of this notification to the MFC of the District on a quarterly basis. MFC of the District shall send requisition of subsidy to the Department through MSME Directorate after compilation of subsidy amount received from the Districts and thereafter Department shall release total subsidy amount to the West Bengal State Cooperative Bank Limited.
- ii. The Chief Executive Officer of West Bengal State Cooperative Bank will submit requisition for interest subsidy on half-yearly basis which will be linked to the Cash Credit account of the sanctioned and disbursed loan and the interest subsidy will be credited to that account forthwith.

- iii. Disbursement of the above subsidies will happen through the portal which will be linked to IFMS.

**16. Nodal Officer:–**

- i. **District Level:** The Additional District Magistrate looking after MSME and Industry matters shall act as Nodal Officer of the District. S/He will monitor and review the progress of the scheme at the district level on a regular basis and will submit monthly report to the Director of MSME.
- ii. **State Level:** Director of MSME shall be the Nodal Officer at State level for monitoring and reviewing the progress of the scheme keeping close liaison with the Districts. He will send a monthly report to the Department about the progress of the scheme.

**17. Steering Committee:–**

The Steering Committee for District (Annexure-II) and for KMC area (Annexure-III) shall regularly consider all applications for sponsoring to the Co-operative Banks and also monitor the progress of the scheme. It shall also look into the grievances arising out of the cases not sanctioned by Cooperatives Banks and send its report to the Director MSME who shall take up the matter with the MD of State Cooperative Bank.

**18. Power to amend and/or relax:–**

The State Government may at any time–

- i. Modify, vary, alter, amend or withdraw any of the provisions made here in above in this Scheme and such modifications, variations, alterations, amendments and withdrawal shall be effective from the date specified in the order so made in this behalf.
- ii. May issue instructions and guidelines to facilitate implementation, to remove anomalies and to clarify the interpretations of the provisions of this Scheme.

By order of the Governor,

RAJESH PANDEY

*Principal Secretary to the Government of West Bengal*



অ্যানেন্সার - ১  
কর্মসাপ্তী প্রকল্প  
আবেদনপত্র

১. আবেদনকারীর পুরো নাম :
২. পিতা/মাতা/অভিভাবকের নাম :
৩. আবেদনকারীর জন্ম তারিখ :
৪. পুরুষ বা মহিলা (টিক দিন) : পুরুষ  মহিলা
৫. আবেদনকারীর স্বামী বা স্ত্রীর নাম (বিবাহিত হলে) :
৬. যোগাযোগের সম্পূর্ণ ঠিকানা (মোবাইল ফোন নং সহ) : .....
৭. প্রকল্প যেখানে করবেন তার সম্পূর্ণ ঠিকানা (মোবাইল ফোন নং সহ) : .....
৮. শিক্ষাগত যোগ্যতা :
৯. আবেদনকারীর কোনটিতে অন্তর্ভুক্ত: তপঃ জাতি/তপঃ উপজাতি/বিশেষভাবে সক্ষম/সংখ্যালঘু/সাধারণ (টিক দিন)
১০. প্রকল্পের নাম/কোড :
১১. প্রকল্প মূল্য : .....টাকা
১২. কো-অপারেটিভ ব্যাঙ্কের নাম ও ঠিকানা (অফিসের ব্যবহারের জন্য) : .....
১৩. রাজ্য সরকারের এমপ্লয়মেন্ট ব্যাঙ্ক রেজিস্ট্রেশন নং (যদি থাকে) :

সাম্প্রতিক তোলা  
পাসপোর্ট সাইজের ছবি  
(নিজের সই করা)

স্বীকারোক্তি

আমার দেওয়া উপরের তথ্যাবলী আমার জ্ঞান ও বিশ্বাস মতে সত্য ও সঠিক। আমি বা আমার পরিবারের কোনো সদস্য 'কর্মসাপ্তী প্রকল্পে' আর্থিক সাহায্যত পাইনি/পায়নি বা এই প্রকল্পে অন্য কোথাও আবেদন করিনি/করেনি। আমি আরও ঘোষণা করছি যে, আমি বা আমার পরিবারের কোনো সদস্য ব্যাঙ্কের ঋণ খেলাপকারী নই/নয়। আমি এই প্রকল্পের এবং আর্থিক সাহায্যকারী ব্যাঙ্কের সমস্ত নিয়মকানুন মেনে চলতে বাধ্য থাকবো। উপরের তথ্যাবলীর কোনো অংশ বা বিবৃতির কোন অংশ অসত্য প্রমাণিত হলে আমার আবেদনপত্র, তা সে যে অবস্থাতেই থাকুক, বাতিল বলে গণ্য হবে।

তারিখ :

আবেদনকারীর পুরো সই

চেক লিস্ট (আবেদনপত্রের সাথে যে যে কাগজপত্র জমা দিতে হবে)

১. নিজের সচিত্র পরিচয়পত্র।
২. বসবাসের প্রমাণপত্র।
৩. বয়সের প্রমাণপত্র।
৪. শিক্ষাগত যোগ্যতার প্রমাণপত্র।
৫. তপঃ জাতি/তপঃ উপজাতি/সংখ্যালঘু/বিশেষভাবে সক্ষম প্রমাণপত্র (প্রযোজ্য হলে)।
৬. প্রকল্পের বিবরণ।



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**ANNEXURE - II****District Level Steering Committee (DLSC)**

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|---|-----------------|
| a) District Magistrate  | Chairman        |
| b) Lead District Manager  | Member          |
| c) Chief Executive Officer, Central Co-operative Bank of the district | Member          |
| d) Handloom Development Officer of the District concerned             | Member          |
| e) District Officer, WBK&VIB of the District concerned                | Member          |
| f) General Manager, DIC, concerned District                           | Member-Convener |
| g) Deputy Director, ARD of the District                               | Member          |
| h) District Horticulture Officer                                      | Member          |
| i) Deputy Director, Fishery of the District                           | Member          |
| j) Agricultural Marketing Officer of the District                     | Member          |
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**ANNEXURE - III****Steering Committee for KMC area**

a) Director of MS&ME	Chairman
b) Addl. Municipal Commissioner	Vice-Chairman
c) Regional Manager, State Co-operative Bank	Member
d) Officer from Directorate of Textiles (Handloom etc)	Member
e) Officer from WBK&VIB	Member
f) General Manager, DIC, Kolkata	Member-Convener
g) Regional Manager, State Co-op Bank	Member
h) Officer from ARD Department	Member
i) Officer from Fishery Department	Member
j) Officer from FPI&H Department	Member
k) Officer from Agricultural Marketing Department	Member

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