

West Bengal Karma Sathi Prakalpa Scheme, 2020

Karma Sathi Prakalpa

State Government has taken remarkable initiatives in creation of employment for the promising youth through opening new doors to help intending or prospective entrepreneurs and make them self-dependent, those who are interested in new ventures. Employment generation is one of the thrust areas of the present Government and because of that West Bengal government has launched and announced West Bengal Karma Sathi Prakalpa Scheme 2020 to provide financial assistance and help enthusiastic intending or prospective entrepreneurs to start their own business as a self-employed youth who will become an employer in upcoming days and generate more employment.

Under the scheme, the state government has set a target of providing loans to one lakh youths every year. Each beneficiary can avail of a loan up to Rs 2 lakh under the scheme. Apart from loans, the state government will also provide subsidies for taking up new projects.

Introduction

The Government of West Bengal has taken remarkable initiatives in employment generation for the promising youth through opening new doors to help intending or prospective entrepreneurs and make them self-dependent, those who are interested in new ventures.

Employment generation is one of the thrust areas of the State Government and because of that Government of West Bengal has launched and announced the West Bengal Karma Sathi Prakalpa Scheme 2020.

Objectives

- To facilitate intending or prospective entrepreneurs of the state in setting up new manufacturing enterprises and small businesses including services and trading.
- To create gainful self-employment opportunity in both rural and urban areas of the state.
- This scheme aims to provide financial assistance and help passionate and prospective young entrepreneurs to start their own business as a self-employed youth who will become an employer in the future and generate more employment.
- Under the scheme, soft loan and subsidy will be provided for taking up any new income-generating project in the manufacturing, service, and trading/business sector up to Rs. 2 lakhs.
- The Karma Sathi loan will be provided by the State-owned Cooperative Bank on soft terms.
- The scheme will commence from the date of Gazette Notification and shall remain in force for a period of three years thereafter.

Eligibility

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.

- Age: Any intending or prospective entrepreneur in the age group 18 – 50 years(from the date of Notification – Dt. 9th September 2020).
- Educational Qualification: Minimum Class VIII passed. Preference will be given to intending entrepreneurs who are registered with the Employment Bank.
- Any new income-generating activity taken up for self-employment in manufacturing, services, and trading will be eligible for assistance under the scheme.

KARMASATHI GUIDELINES FOR APPLICANT

The intended entrepreneur shall apply in the prescribed Application Form for assistance under the scheme either on-line through the Karma Sathi Prakalpa Portal or through physical application.

For On line Application through this Portal :

All information in online Application to be made in English.

Before submission of application applicant is advised to keep ready documents to be uploaded as attachments:

PDF file of file size maximum 2 MB, Page size A4

1. Age Proof document
2. Residential Proof Document
3. Educational Qualification – School, College
4. Project Report – (You may see the Model projects to prepare your project)
5. Caste certificate(if applicable)
6. Employment Bank registration(if applicable)

Image file

Photo – Dimensions is 140 x 60 pixels (preferred), Size of file should be between 10 KB to 50 KB

Signature – Dimensions is 200 x 230 pixels (preferred) Size of file should be between 20 KB to 50 KB

Mobile for registration and OTP to be sent for registration. So mobile should be kept on and must not be in DNB mode. Registration is a must for application.

Submission of Address :

- a) To submit form in online, applicants need to register online as a New User and Login with valid credentials.
- b) Thereafter, fill-up the necessary information as mentioned in the online application

Manual Application Form :

i. The Application Form may be obtained free of cost 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.

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.

[Reference](#)