

राजस्थान सरकार
कौशल, नियोजन एवं उद्यमिता विभाग

दिशा-निर्देश

"मुख्यमंत्री कौशल अनुदान योजना"
"Chief Minister Skill Loan Scheme"

आयुक्तालय कौशल, नियोजन एवं उद्यमिता

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क्रमांक DSEE/RSLDC/Skill Loan/2016-17/15083

दिनांक 28.02.2017

01/03/2017

"मुख्यमंत्री कौशल अनुदान योजना"

विषय :- मुख्यमंत्री कौशल अनुदान योजना सम्बन्धी दिशा-निर्देश

1. प्रस्तावना :- राजस्थान सरकार की बजट घोषणा वर्ष 2016-17 के अनुच्छेद 193 में अनुसार "राजस्थान में युवाओं को गुणात्मक कौशल प्रशिक्षण हेतु प्रोत्साहित करने के लिए बैंकों एवं वित्तीय संस्थानों के सहयोग से कौशल ऋण प्रदान करने के लिए एक विशेष योजना लाई जायेगी। इस योजना के तहत चयनित संस्थाओं में कौशल प्रशिक्षण प्राप्त करने वाले युवाओं द्वारा कौशल ऋण लेने पर बैंक एवं वित्तीय संस्थानों को 6 प्रतिशत तक ब्याज अनुदान दिया जायेगा।" उक्त घोषणा की अनुपालना में कौशल नियोजन एवं उद्यमिता विभाग राजस्थान सरकार के अन्तर्गत "मुख्यमंत्री कौशल अनुदान योजना" उक्त योजना क्रियान्वयन करने हेतु दिशा निर्देश जारी किये जा रहे हैं।

2. योजना का नाम एवं क्षेत्राधिकार :- योजना का नाम "मुख्यमंत्री कौशल अनुदान योजना" होगा। यह राजस्थान राज्य के क्षेत्राधिकार में क्रियान्वित की जायेगी एवं तत्काल प्रभाव से प्रभावी होगी।

3. योजना का परिचय :- मुख्यमंत्री कौशल अनुदान योजनान्तर्गत युवाओं को कौशल ऋण Indian Banks Association Skill Loan Scheme (योजना का विवरण परिशिष्ट 1 पर संलग्न है) अन्तर्गत निर्धारित प्रक्रिया व संस्थानों के माध्यम से प्राप्त होगा। कौशल ऋण के ब्याज पर अनुदान राजस्थान सरकार द्वारा जारी निर्देश अनुसार देय होगा।

4. पात्रता :-

अ. आवेदक राजस्थान राज्य का निवासी हो।

आवेदक Indian Banks Association Skill Loan Scheme अन्तर्गत पात्र प्रशिक्षण संस्थाओं में अध्ययन/प्रशिक्षणरत हो एवं उक्त योजनान्तर्गत कौशल ऋण प्राप्त करने की पात्रता रखता हो। (योजना का विवरण परिशिष्ट 1 पर संलग्न है।)

ब. प्रशिक्षण संस्थाएँ :- वे सभी व्यापारिक/कौशल प्रशिक्षण संस्थाएँ जैसे औद्योगिक प्रशिक्षण संस्थाएँ, पोलिटेक्निक, मान्यता प्राप्त विद्यालय, महाविद्यालय एवं विश्वविद्यालय आदि जो कि Indian Banks Association-Skill Loan Scheme अन्तर्गत उल्लेखित है, कौशल ऋण एवं ब्याज अनुदान योजना हेतु पात्र होंगी। विभाग द्वारा निर्धारित प्रक्रिया अनुसार समय-समय पर अन्य संस्थाएँ/संगठन को भी योजनान्तर्गत सम्मिलित किया जा सकेगा।

5. ऋणदात्री संस्थाएँ :- Indian Banks Association के सदस्य बैंक एवं भारतीय रिजर्व बैंक द्वारा जारी निर्देशों अन्तर्गत अन्य पात्र वित्तीय संस्थाएँ।

6. योजना का क्रियान्वयन :- योजना का क्रियान्वयन कौशल नियोजन एवं उद्यमिता विभाग अन्तर्गत आयुक्त कौशल नियोजन एवं उद्यमिता के माध्यम से किया जायेगा। प्रथम वर्ष में राजस्थान कौशल एवं आजीविका विकास निगम द्वारा किया जावेगा एवं आगामी वर्षों में आयुक्तालय कौशल नियोजन एवं उद्यमिता द्वारा सेल गठित कर योजना का क्रियान्वयन किया जायेगा।

7. ऋण एवं ब्याज अनुदान की मात्रा :- बैंको द्वारा Skill Loan Scheme अनुसार निर्धारित मात्रा में ऋण देय होगा। ऋण पर ब्याज में अनुदान दर निम्नानुसार देय होगी :-

श्रेणी/वर्ग	ब्याज अनुदान की दर
सामान्य पुरुष	4 प्रतिशत
अन्य पिछडा वर्ग पुरुष	5 प्रतिशत
अनुसूचित जाति जनजाति, अल्पसंख्यक, दिव्यांग, ट्रांस जैण्डर, HIV संक्रमित युवा एवं महिला वर्ग	6 प्रतिशत

पात्र युवाओं को पात्रता अनुसार देय ब्याज अनुदान ऋण योजना विभाग द्वारा प्रमाणीकरण उपरान्त सम्बन्धित बैंक/वित्तीय संस्थान को हस्तांतरित किया जायेगा। ब्याज अनुदान की राशि का हस्तांतरण राज्य स्तरीय बैंकर्स समिति, राजस्थान के माध्यम से निर्धारित प्रक्रिया अनुसार किया जावेगा।

8. योजना के लक्ष्यों का निर्धारण एवं मोनिटरिंग :- योजना के लक्ष्यों का निर्धारण कौशल नियोजन एवं उद्यमिता विभाग द्वारा वित्त विभाग राजस्थान सरकार से समय-समय पर प्राप्त स्वीकृति अनुसार किया जायेगा।

9. अन्य निर्देश :-

1. योजनान्तर्गत ऋणी संस्थान से प्राप्त ऋण राशि का उपयोग उसी कार्य हेतु करेंगे जिसके लिए ऋण स्वीकृत किया गया है।
2. योजना के सुचारु संचालन के हेतु प्रक्रिया, दिशा निर्देश, प्रपत्र व ऋणी द्वारा देय प्रमाण पत्र इत्यादि का निर्धारण आयुक्त, कौशल नियोजन एवं उद्यमिता विभाग समय-समय पर किया जा सकेगा।



(कृष्ण कुणाल)
आयुक्त, कौशल,
नियोजन एवं उद्यमिता

**Indian Banks' Association**

No. RB/CIR/ELS/1051

July 10, 2015

The Chief Executives of all Member Banks

Dear Sirs/Madam,

Skill Loan Scheme

The Department of Financial Services (DFS) had forwarded a proposed Skill Loan Scheme in line with the already existing IBA Model Education Loan Scheme for Vocational Courses requesting to examine the same at IBA. The proposed Skill Loan Scheme was examined by the Association and conveyed our concurrence to DFS with certain observations which was approved by the IBA Managing Committee at its meeting held on 26th June 2015.

The DFS has now forwarded the revised Skill Loan Scheme along with simplified application form requesting the Association to circulate it to Member Banks for adoption. The Revised Skill Loan Scheme along with Application Form is enclosed for adoption in banks. The member banks may adopt the Skill Loan Scheme and the Application Form. This Skill Loan Scheme replaces the IBA Model Loan Scheme for Vocational Education and Training circulated by us vide our circular No. CE/209 dated 31st May, 2012.

Yours faithfully,

K Unnikrishnan
Deputy Chief Executive

End: 1. Skill Loan Scheme 2. Application Form

SKILL LOAN SCHEME

1. INTRODUCTION

Given a huge thrust on skill development in recent years, a need is felt to provide institutional credit to individuals for taking skill development courses aligned to National Occupations Standards and Qualification Packs and leading to a certificate/diploma/degree by the Training Institutes as per National Skill Qualification Framework (NSQF). Thus, "Skill Loan Scheme" has been developed to support the national initiatives for skill development.

2. OBJECTIVE

Skill Loan Scheme (herein after called 'Skilling Loan') aims at providing a loan facility to individuals who intend to take up skill development courses as per the Skilling Loan Eligibility Criteria.

3. APPLICABILITY OF THE SCHEME

This scheme is applicable to all member banks of IBA and any other banks and financial institutions as may be advised by the RBI. The scheme provides broad guidelines to the banks for operationalizing the skilling loan scheme and the implementing bank will have the discretion to make changes as deemed fit. The scheme may also be applicable to Microfinance Institutions (MFIs) and other financial institutions regulated by RBI.

4. ELIGIBILITY CRITERIA

4.1 Training Institutes: Any individual who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognized by central or State education Boards or in a college affiliated to recognized university, training partners affiliated to National Skill Development Corporation (NSDC)/Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF) is eligible for a Skilling Loan. The Government of India / State Governments may, from time to time, notify institutes/organizations for the purpose.

4.2 Training Courses: Courses run by above mentioned Training Institutes (in 4.1) aligned to National Skill Qualification Framework (NSQF) shall be covered by the Skill Loan. There is no minimum course duration.

- 4.3 Nationality : The applicant should be an Indian National
- 4.4 Minimum Age : There is no specific restriction with regard to the age of the student to be eligible for skilling loan. However, if the student is a minor, while the parent executes documents for the loan, the bank will obtain a letter of acceptance/ratification from him / her upon attaining majority.
- 4.5 Minimum Qualification: As required by the enrolling institutions/organizations as per NSQF.
- 4.6 Know your customer (KYC) norms: Aadhar number will also be considered as a valid proof for KYC norms in addition to other identity and address proof as determined by respective banks/ lending institutes

5. QUANTUM OF FINANCE

Loans will be in the range of Rs. 5,000/- to Rs. 150,000/-. The estimated per month fees, based on sector & NSQF level, will be available with the NSDC. Skill loan could be availed by beneficiaries of other grant/reward based Government schemes for skill training to cover the cost of such skill training not covered under such grant/reward.

6. EXPENSES CONSIDERED FOR LOAN

- 6.1. Tuition / course fee. Banks shall pay such tuition / course fee directly to the Training Institute
- 6.2. Any other reasonable expenditure found necessary for completion of the course including but not limited to assessment fee, Examination fee, Library charges, Laboratory fee, Caution deposit, Purchase of books, equipment's and instruments (As such courses are localized boarding, lodging may not be necessary based on the cost of living in the particular area. However, wherever it has been found necessary, the same could be considered on merit).

7. MARGIN

The banks/MFIs can charge a nominal margin money as down-payment from the student, to keep the student serious about the course. However, the down-payment and the amount paid as Interest during the course (Clause 11) together should not exceed 10% of the total course amount.

8. RATE OF INTEREST

Interest rate to be charged linked to the base rate of banks as decided by the individual banks or at reduced rate, if an interest subsidy is provided by the Central / State Govt. to all or a class of beneficiaries proposed to be targeted. Simple Interest will be charged during the study period and upto commencement of repayment.

Note :

- Servicing of interest during study period and the moratorium period till commencement of repayment is optional for students.
- 1% interest concession may be provided by the bank, if interest is serviced during the study period and subsequent moratorium period prior to commencement of repayment.

9. PROCESSING CHARGES

No Processing fee will be charged by Banks/MFIs.

10. SECURITY

No collateral for such skilling loan will be taken. Banks have option to apply to the National Credit Guarantee Trust Company Ltd (NCGTC) for credit guarantee against defaults and NCGTC will provide such guarantee at nominal guarantee fee which shall not exceed 0.5% of the amount outstanding. Such credit guarantee cover will be for a maximum of 75% of the outstanding loan amount (including interest, if any). In special cases such as the North Eastern region (NE) and Left Wing Extremism (LWE) affected areas the percentage may be increased on the discretion of NCGTC. Banks may like a diversion on whether to pass on levy of guarantee fee to the borrower or not.

11. MORATORIUM PERIOD

In order to instill repayment behavior and get some commitments from the students, the bank may have installment during the course period itself. However, the total amount paid by the student as down-payment (Clause 7) and EMI during the course together should not exceed 10% of the total course value.

However, it is advised that the banks consider moratorium for specific courses or certain sections of the students. Upon completion of the course, repayment will start after a moratorium period as indicated below:

Courses of duration upto 1 year	upto 6 months from the completion of the course
Courses of duration above 1 year	12 months from the completion of the course

The banks will have flexibility to choose the structure of repayment - fiat Equated Monthly Instalments (EMI), tube payments or moratorium period as deemed fit for various sectors and student categories.

12. REPAYMENT

The loan will have a tenure as follows:

Loans upto ₹ 50,000	-	Upto 3 years
Loans between ₹ 50,000 to ₹ 1 lakh	-	Upto 5 years
Loans above ₹ 1 lakh	-	Upto 7 years

13. INSURANCE

Optional at the requirement of the borrower

14. PREPAYMENT

The borrower can repay the loan any time after commencement of repayment without having to pay any prepayment charges. In case a student is not able to complete the course because of accident/death/disability the bank can seek a pro-rata reimbursement of the unfinished portion of the course amount from the training institute. This will reduce the loan burden on the student.

15. Bank Mitra

Services of Bank Mitra may be used by the Banks/MFIs to popularize the scheme. Such Bank Mitra will work as a bridge between bank, training institute and trainee/ loan aspirants. However, at no point of time can a training institute or an entity with a significant stake in training (students of which will get the loan) be involved as Bank Mitra. Training institutes and lending architecture (entities and people down to the last mile) should be kept at arm's length to avoid any moral hazard or miss-selling of the loan scheme. A bank employee or its bona fide agency representative should necessarily meet the student to explain the loan details.
