

ভরসা রাখুন নিজের উপর নিজের পায়ে দাঁড়ান



স্বামী বিবেকানন্দ স্বনির্ভর কর্মসংস্থান প্রকল্প

(এস ভি এস কে পি)

আত্মমর্যাদা (একক)

১০ লক্ষ টাকা পর্যন্ত যে কোন প্রকল্প

আত্মসম্মান (যোথ)

২৫ লক্ষ টাকা পর্যন্ত যে কোন প্রকল্প

নতুন নতুন ক্ষুদ্র উদ্যোগ সৃষ্টিতে বর্তমান সরকারের দৃষ্টিভঙ্গি :

- ক) প্রশিক্ষণের মাধ্যমে বেকার যুবক-যুবতীদের দক্ষতা বৃদ্ধি।
- খ) প্রয়োজনীয় মূলধনের জন্য সরকারি অনুদানসহ ব্যাঙ্ক ঋণের ব্যবস্থা।
- গ) উৎপাদিত পণ্যের বাজারজাত করার জন্য বিপণনের ব্যবস্থা গ্রহণ।

গত সাড়ে চার বছরে এই প্রকল্পে এই পর্যন্ত

সরকারি অনুদান প্রাপকের সংখ্যা	১,১৯,৫৫৫ জন
সংখ্যালঘু অনুদান প্রাপকের সংখ্যা	২৮,১৪৯ জন
মহিলা উদ্যোগীদের সংখ্যা	১৬,৩৯৫ জন
মোট প্রকল্পের মূল্য	২৮৬৩ কোটি ৮৮ লক্ষ টাকা
সরকারি অনুদান	৬৮৪ কোটি ১১ লক্ষ টাকা
কর্ম সংস্থান	২,৯৮,৮৮৮ জন

বিত্তবিত্ত জনগণের মধ্যে সঞ্চিত দুই বা ততোধিক টাকা বা পৌরসভার এস. এইচ. জি. সুপারভাইজার অথবা প্রকল্প সহায়কদের মাধ্যমে

Swami Vivekananda
Swanirbhar
Karmasanasthan
Prakalpa
SVSKP



Society for Self Employment of Unemployed Youth, West Bengal
An Initiative of Self Help Group & Self Employment Department, Govt. of W.B.

Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa

(As revised in September, 2015)

Based on Notification No.
222-SH/2P-49/07 dated,
23.05.2007 of Department of
Self Help Group & Self
Employment, Govt. of West
Bengal and incorporating
subsequent amendments made
from time to time.



Society For Self Employment Of Unemployed Youth, West Bengal
(An Initiative of Self Help Group & Self Employment Department, Govt. of W. B.)

Website : www.swanirbhar.org
e-mail: sseuy2007@yahoo.com

SWAMI VIVEKANANDA SWANIRBHAR KARMASANASTHAN PRAKALPA

Preamble :

It is commonly believed, and not without reasons, that despite being intellectually more sound, well-informed and career-conscious, today's youth of this state often lack the zeal, industriousness and foresight that make a person enterprising. It is, therefore, necessary to create awareness to inculcate in them the values of creativity, excellence, innovation, leadership and independence assuming, hopefully, that these values will inspire them to select an independent innovative career option and excel in the chosen career. In other words, the need of the day is to inculcate the spirit of entrepreneurship into the psyche of the present generation of West Bengal through teaching, training and extending opportunities. With this end in view the Government of West Bengal came up with the scheme 'SWAMI VIVEKANANDA SWANIRBHAR KARMASANASTHAN PRAKALPA' with the single most important mission to spearhead entrepreneurship movement throughout the state with the conviction that entrepreneurs need not necessarily be born, but can be developed through well-conceived and well-directed activities.

Published by : **Managing Director,
Society for Self Employment of Unemployed
Youth, West Bengal**
142, Lenin Sarani, Kolkata- 700 013
Phone : 2236 7233

Design & Printed by : **Frontway Advertising and Marketing Consultant Pvt. Ltd.**
Phone : (033) 2264 0837/ 3201 4952

1. **Short Title :** This scheme shall be called 'Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa' (Notification No. 597/SH/1M-44/12 dt. 19.09.2012) and for individual/individuals (upto 4 nos.) it shall be called 'Atma Maryada' and for groups of 5 and above entrepreneurs it shall be called 'Atma Samman' hereinafter referred to as the Scheme.

2. **Objective :** The objective of the scheme is to generate self-employment in the Urban and Rural areas of the State through promotion of tiny scale units of production, manufacturing, trade, service or any other sector including agro-based industries, floriculture, horticulture, animal husbandry other than direct agriculture.

3. **Commencement :** The scheme came into effect from the financial year 2000-2001. It was extended to Rural areas in 2006-2007. It shall be a continuing scheme.

4. **Applicability :**

- i) The scheme shall be applicable to all eligible entrepreneurs, individually or in groups (subject to a minimum of five members and all of them belonging to the same area), who want to generate income by setting up viable tiny scale units or to run, revive or improve any existing unit. The project cost for an individual applicant will be subject to a maximum limit of Rs. 10 (Ten) lakhs and for groups of 5 (Five) or more the maximum project cost will be limited to Rs. 25 (Twenty Five) lakhs.
- ii) More than 1 (one) member from the same family shall not be eligible for constituting a group and shall not be eligible for subsidy under the scheme.
- iii) Employees of Central/State Govt./Govt. Undertakings and their families will not be eligible to come under the purview of the scheme.
- iv) Elected member of any local Self Governing Body (Panchayat/Municipality) and their families will not be eligible for subsidy under the scheme.

5. **Definitions :**

- i) 'State Government' means the Govt. of West Bengal.
- ii) 'Tiny Scale Unit' for this Scheme means a unit having Project cost upto Rs. 25 lakhs.
- iii) The project cost means costs of the following items :-
 - a) Fixed capital assets i.e. costs of plant and machinery, tools-equipments etc. and / or cost of land.
 - b) Cost of civil works required for the project.
 - c) Hiring charge of any building required for the project.
 - d) Initial working capital required at the stage of commencement of proposed scheme, whether manufacturing, trade, service or any sector including agro-based industries, Floriculture, Horticulture and Animal Husbandry etc. and not working capital cost which may be required subsequently after the project is operationalised.

Note: Projects on stock business under whatever name including building materials and seasonal agricultural produce shall not be encouraged normally.

- iv) 'Family' for the purpose of the scheme shall be deemed to consist of spouse, dependent parents and dependent minor children.
- v) 'Prakalpa Sahayak' means a person or a group of persons or an organisation not being a prospective entrepreneur under the scheme, and is engaged as such to motivate and assist the prospective entrepreneurs to avail benefits of the Scheme, provide guidance for appropriate implementation of the project and play decisive role in motivating the beneficiaries to repay the loan.

vi) 'Unemployed youth' means any person who is not gainfully employed and is within the age of 18 to 45 years as on the date on which he or she makes an application for assistance under the scheme and preferably registered with any employment exchange. Persons not registered with any Employment Exchange may also come under this scheme on production of 'Unemployment Certificate' issued by Counsellor, Municipality/Municipal Corporation or Pradhan, Gram Panchayat or any Gazetted Officer as the case may be. The State Govt. in the Department of Self Help Group & Self Employment, may relax the age limit for a maximum period of two years (i.e. upto 47 years of age) on consideration of merit as a special case under exceptional circumstances. However, any Self Help Group and its members may come under the scheme of SVSKP provided the age of the applicant member/ members does/do not exceed 50 (Notification No. 20-SH/2P-49/07 dt. 20.02.2009).

Note : Prayer for relaxation of age to the Department shall contain reason(s) for seeking such favour as proviso and valid age-proof.

vii) 'Bank Branch Concerned' or 'WBFC Branch' means the branch or the branches of the Nationalised bank / Co-operative Bank / Gramin Bank or of West Bengal Financial Corporation or any other financial corporation under the State Govt., Central Govt. as the case may be, to whose area of operation the sponsored application(s) of the prospective entrepreneur(s) or group(s) of entrepreneurs pertain.

viii) 'Sponsored' means the loan application which are considered eligible by the PIC and submitted to the bank or WBFC as the case may be for sanction.

ix) 'Sanctioned' means the cases sanctioned by the bank or WBFC as the case may be for disbursement of loan amount.

x) 'Disbursed' means the cases disbursed by bank or WBFC or any other financial institutions as the case may be and shall consist of loan, subsidy and owner's share in right proportion.

6. **Eligibility :** An individual entrepreneur or a group of entrepreneurs preferably registered with any employment exchange of the State and whose family income (respective family income of individual member in case of a group) does not exceed Rs.15,000/- per month and, who intend(s) to generate income by setting up any viable unit of industry, trade, services etc. or reviving or improving an existing unit, will be eligible under this scheme.

In Project report to run/revive existing unit, there should be mention of its present assets and liabilities.

7. **Funding pattern :** Subject to fulfillment of all other conditions (vide Notification No. 418-SH/2P-49/07 of 20.06.12)

- i) a) The State Government shall provide a subsidy/grant of 30% of the project cost, subject to a maximum of Rs.1,50,000/- (Rupees One lakh Fifty thousand) only in case of individual schemes (Atma Maryada) and a maximum of Rs. 3,50,000.00 (Rupees Three lakhs Fifty thousand) only in case of group scheme (Atma Samman).
- b) 5% of the project cost shall be provided by the entrepreneur as margin money.
- c) The balance 65% of the project cost or the amount as may be required after deducting the entrepreneur's contribution and Government subsidy from the total project cost will be provided by bank or West Bengal Financial Corporation or any other financial institutions as term loan and/or working capital loan.

d) No Government subsidy/grant shall be provided on working capital, which may be required subsequent to the initial operationalisation of the scheme whether in manufacture, trade or service sector. The banks, however, may extend loan for working capital etc. for subsequent requirement of the entrepreneur after the project has been operationalised.

e) No Government subsidy/grant shall be provided for cash credit/composite loan as there is no provision for cash credit/composite loan under the scheme. Only term loan shall qualify for subsidy.

ii) For SSI and Non SSI units of tiny scale, no collateral security other than hypothecation of plant and machinery or any other asset procured for the project will be required for the loan component upto Rs.10 lakhs of the project cost. This has reference to the Master Circular of Reserve Bank of India's No. RBI/2011-12/83/RPCD.SME & NFS BC No. 09/06.02.31/2011-12 dated July 01, 2011(see Annexure-I)

8. Other conditions :

i) The ownership of the project may be proprietorship, partnership, a cooperative society of a group of entrepreneurs, private company etc.

ii) In cases wherever necessary, trade license from the concerned Panchayat / Municipality / Municipal Corporation shall be obtained. The Self-Help Group & Self Employment Officers in the Districts and Blocks and designated Officer at Municipality / Corporation / Borough level will work to provide necessary assistance / guidance to the applicants. In cases where necessary clearance from the West Bengal Pollution Control Board and/or registration with the Directorate of Cottage and Small Scale Industries is to be obtained, assistance from the

District Self Help Group & Self Employment Officers / Block Self Help Group & Self Employment Officers and Designated Officers at Municipal level shall be provided.

iii) Entrepreneurs or the members of the groups (i.e. every member of the group) who might have availed of loan under SVSKP or any other scheme will also be eligible to avail of this scheme provided that they have fully repaid their earlier loans or there is no demand for repayment pending against them if the earlier loan was under any programme or scheme linked with grant or subsidy from the Government (State/Central) and provided further that the total subsidy of all the schemes including the present one does not exceed the limit prescribed under the present scheme.

Note : Only an existing project will qualify for subsequent dose of subsidy as proviso.

iv) Once the project is sanctioned in favour of any entrepreneur as an individual or as a member of group, he/she will not be entitled to seek any employment during the period of operation of the project. The entrepreneur as an individual or as a member of a group shall produce his/her original employment exchange registration card or 'Unemployment Certificate' as the case may be and submit a copy of the same for attestation of Block Self Help Group & Self Employment Officers/Designated Officers at Municipal level who shall retain the attested copy of the card in his record. The District Self Help Group & Self Employment Officer shall inform the concerned employment exchange to keep this registration in abeyance until further notice i.e. till the full repayment of principal and interest has been made to the concerned Bank/ Financial Institution.

9. **Govt. grant :** An eligible entrepreneur or group of entrepreneurs shall be entitled to get a subsidy grant equal to 30% of the project cost subject to a maximum Rs. 1.5 lakh for individual and Rs. 3.5 lakh for group which will be disbursed along with the loan amount after ensuring that the entrepreneur or group of entrepreneurs have contributed 5% of the project cost as margin money.

10. **Implementation of the scheme :**

a) The Society for Self Employment of Unemployed Youth, West Bengal will implement the Scheme through the Banks and WBFC or any other financial institutions. The Department of Self Help Group & Self-Employment shall have the overall responsibility of the implementation of the scheme. The District Self Help Group & Self Employment Officers in the districts and Designated Officer in Kolkata Municipal Corporation will function as the nodal officer for this scheme.

b) The scheme will be implemented in every Block / Municipality / Municipal Corporation / Notified Area in the State of West Bengal under the supervision of the Project Implementation Committee (PIC) and overall guidance of the District Level Monitoring Committee.

c) **The PIC will be formed Block / Municipality / Notified Area wise in the districts and in Kolkata Municipal Corporation and will consist of the following members:**

c-i) **The PIC at Block :**

- i) Block Development Officer - Chairman
- ii) Supervisor, SHG & SE - Member Convenor
- iii) Local M.L.A. or his representative - Member.
- iv) Bank representative nominated by LDM - Member.
- v) Prakashpa Sahayak - Invitee.

c-ii) **The PIC at the Municipality Area :**

- i) S.D.O. - Chairman.
- ii) Chairman of the Municipality - Member.
- iii) Representative of the Chairperson of Society for Self Employment of Unemployed Youth - Member.
- iv) District Self Help Group & Self Employment Officer - Member.
- v) General Manager, DIC - Member.
- vi) Branch Managers of the concerned Bank - Member.
- vii) Designated Officer at Municipal - Convenor.
- viii) Supervisor, SHG & SE - Member
- ix) Prakashpa Sahayak - Invitee Member

c-iii) **PIC at Kolkata Municipal Corporation :**

- i) Joint Secretary, Department of Self Help Group & Self Employment - Chairman.
- ii) Joint Commissioner, K.M.C. - Vice Chairman.
- iii) Representative of the Chairperson of Society for Self Employment of Unemployed Youth - Member.
- iv) Mayor's representative (Councilor) - Member.
- v) Representatives of Concerned Bank - Members.
- vi) Representative of Director of Cottage & Small Scale Industries - Member.
- vii) District Self Help Group & Self Employment Officer - Convenor.
- viii) Designated Officers at Borough level - Invitee.
- ix) Prakashpa Sahayaks concerned - Invitee.

c-iv) PIC at other Municipal Corporations :

- i) Chief Executive Officer / Commissioner of the Municipal Corporation – Chairman.
- ii) S.D.O. – Vice Chairman.
- iii) Representative of the Chairperson of Society for Self Employment of Unemployed Youth – Member.
- iv) Mayor's Representative (Councillor) – Member.
- v) Representatives of Concerned Bank – Members.
- vi) General Manager, DIC – Member.
- vii) Designated Officers at Municipal Level – Convenor.
- viii) Prakaipa Sahayaks concerned – Invitee.

d) There shall be a **district level monitoring committee** to review the progress and smooth implementation of the scheme in each district except Kolkata which will have its own monitoring committee.

d-i) The Committee shall consist of the following members :

- i) Chairman of the District Planning Committee – Chairman.
- ii) District Magistrate – Vice Chairman.
- iii) M.P.s. – Members.
- iv) Chairman of Municipality / Municipalities – Member.
- v) Karmadhakshya, Khudra Silpa, Vidyut O Achiracharit Sakti Sthayee Samity – Member.
- vi) Lead District Manager – Member.

vii) District level Co-ordinators of Banks concerned – Members.

viii) Representative of Chairperson of the Society for Self Employment of Unemployed Youth, West Bengal – Member.

ix) General Manager, DIC – Member.

x) District Self Help Group & Self Employment Officer – Convenor.

xi) Representative of Prakaipa Sahayaks – Invitee.

d-ii) Monitoring Committee at Kolkata Municipal Corporation :

- i) Mayor – Chairman.
- ii) Commissioner, K.M.C. – Vice Chairman.
- iii) Joint Secretary, Deptt. of SHG & SE – Member.
- iv) M.P.s' – Members.
- v) Lead Bank Officer, Kolkata – Member.
- vi) Representatives of SBI, Allahabad bank, U.Co. Bank, UBI, State Co-op. Bank – Members.
- vii) Director, Cottage & Small Scale Industries – Member.
- viii) Representative of Urban Development Department – Member.
- ix) Representative of Chairperson of the Society for Self Employment of Unemployed Youth, West Bengal – Member.
- x) District Self Help Group & Self Employment Officer, Kolkata – Convenor.
- xi) Representative of Prakaipa Sahayaks – Invitee.

The Committee shall meet as and when necessary.

11. **Engagement of Prakalpa Sahayak :** The Society for Self Employment of Unemployed Youth, West Bengal will engage Prakalpa Sahayaks. The engagement of Prakalpa Sahayak shall be purely on ad hoc basis and temporary in nature. The engagement may be renewed from time to time at the discretion of Society for Self Employment of Unemployed Youth, West Bengal. Such engagement shall not entitle the Prakalpa Sahayaks to any claim / right for any kind of employment under the Society / State Govt. in any manner whatsoever. The engagement of Prakalpa Sahayak may be terminated at any time without assigning any reason whatsoever. The Prakalpa Sahayaks shall be entitled to only performance related incentive, as may be decided by the Department of Self Help Group & Self Employment from time to time.

Note : Incentive, admissible quarterly basis, can at best be claimed for 4 consecutive quarters including the current.

12. **How to apply :** Any eligible unemployed can apply in the prescribed form available with the Block/Municipal/Borough Self Help Group & Self Employment Offices, individually or in group of five or more and submit to the Prakalpa Sahayak earmarked for the area to which he/she belongs, along with a project report. The Prakalpa Sahayak shall guide and assist him/her in filling up the application form or for preparation of the project, if necessary. Any project over and above Rupees 2.50 lakhs (two and a half lakhs) should be vetted by a technically qualified person who may be either a Govt. employee or a private practitioner. Having satisfied himself about the sincerity, capability and bonafide of the applicant and the viability of the project he has prepared, the Prakalpa Sahayak shall deposit the application, along with the project report to the office of the Block Self Help Group and Self Employment Officer and Designated Officer at Municipality/Borough level (as applicable). On receipt of applications from entrepreneurs concerned Supervisor will enter details of the applicants and the scheme in a register.

Note: 'Private Practitioner' denotes a Chartered Accountant/Cost Accountant but not an Advocate.

Resource Persons engaged by Society for Self Employment of unemployed Youth, West Bengal also offer technical and financial advice to SVSKP entrepreneurs including vetting of projects on every Tuesday & Thursday.

13. **Sponsoring of applications :** The Block Self Help Group & Self Employment Officer and Designated Officer at Municipality/Borough level in consultation with the concerned Supervisor & Prakalpa Sahayaks shall process the applications and place them before the PIC for consideration. The PIC in every block or Municipality should meet formally at a regular interval, atleast once in a quarter, to monitor the overall progress of the scheme and for considering and screening the applications pending for clearance of the PIC. During clearance of applications target, both physical and financial for the consideration of the Bank / WBFC for sanction of loan and send a copy of the application along with the project report in respect of each eligible applicant to the Bank/WBFC concerned. A list of cases sent to the Banks / WBFC, or other financial institutions shall be made available to the concerned Block Self Help Group & Self Employment Officer and Designated Officer at Municipality / Borough level for their record and appropriate action. After every meeting of the PIC, the Convenor of the said PIC shall prepare a report in **Form - 'D'** as shown in 'Annexure-II' and submit to the District Self Help Group & Self Employment Officer with a copy to the Prakalpa Sahayak concerned.

14. **Sanction of loan :** The Banks / WBFC or any other financial institutions, on receipt of the applications from the Block Self Help Group & Self Employment Officer / Designated Officer at Municipality/ Borough level after having been cleared by the PIC, shall process the applications independently for sanction and disbursement of loan. The Bank may, in its turn, commence all enquiry as may be deemed necessary or conduct field visits to assess and confirm the viability of the project. After completion of the process, the Bank/WBFC or any other financial institutions shall grant sanction to the loan applications only which are considered eligible and instruct entrepreneurs to deposit their contribution (5%) with Bank / WBFC. After margin is deposited Bank / WBFC shall submit requisition to the District Self Help Group & Self Employment

Officer for release of Govt. Grant/Subsidy in **Form - 'E'** as shown in 'Annexure-III'. A copy of the sanction letter shall also be endorsed to the concerned Block Self Help Group & Self Employment Officer and Designated Officer at Municipality/Borough level and Prakalpa Sahayak. Those cases which are sponsored by the PIC but rejected by the Bank/WBFC shall be returned along with the reasons for rejection, in **Form - 'E'** as shown in 'Annexure-III', to the Block/Municipal/Borough Self Help Group & Self Employment Officer for placing before the PIC. The PIC shall examine these rejected cases vis-à-vis the cause of rejection and the defects, if found rectifiable, will be suitably rectified by the applicant in consultation with the Prakalpa Sahayak for resubmission to the Bank. If, however, the PIC is not satisfied with the cause of rejection presented by the bank concerned, it may draw the attention of the LDM for appropriate action. All disputes between the LDM and PIC/District Level Officers related to sanction or rejection of an application under this scheme, if any, shall be forwarded to the Society for Self Employment of Unemployed Youths for further consideration and taking up with the higher authorities of banks for final settlement.

Note: Balance at credit in the savings Bank account of the entrepreneur shall not constitute entrepreneur's contribution, a separate loan account should be opened for the purpose.

15. **Release of Subsidy :** Having received the requisition from the Bank / WBFC for Govt. subsidy District Self Help Group & Self Employment Officer shall claim subsidy from Society for Self Employment of Unemployed Youth, West Bengal along with proforma -A (Annexure-IV), Bank sanction letter and **Form -E** (Annexure-III) wherein the bank shall certify that Margin Money has been deposited by the entrepreneurs (Notification No. 529-SH/2P-49/07 dt. 17.08.12) and not later than 15 working days. The Society will duly examine the claim along with the sanction letter of the Bank and release appropriate amount of subsidy in favour of the Bank concerned and forward, through the fastest medium of communication available, to the District Self Help Group and Self Employment Officer within a fortnight of receipt of such

requisition to pass on to the respective Banks forthwith. Undisbursed subsidy, if any should be returned vide Demand Draft drawn in favour of 'Society for Self Employment of Unemployed Youth, West Bengal' payable at Kolkata alongwith Draft Return Memo (Annexure - XVI).

16. **Disbursement of Loan :** On receipt of Grant / Subsidy and the entrepreneurs' contribution, the Bank / WBFC or any other financial institution shall arrange to disburse the amount to the entrepreneur in accordance with disbursement schedule and inform the District Self Help Group & Self Employment Officer in prescribed **Form - 'F'** as shown in 'Annexure-V'. It is advisable that the Bank should involve the Prakalpa Sahayak in the process of disbursement or, in other words, the Prakalpa Sahayaks should be asked to remain present at the time of disbursement in the interest of smooth and timely recovery of the Loan.

All disbursement shall consist of loan, subsidy and owner's share in right proportion and are expected to take place within 15 days of receipt of subsidy as per guidelines of Reserve Bank of India. No subsidy, henceforth, shall be retained by the Bank undisbursed for more than a month, failing which interest will be charged on the subsidy amount. The bank shall be liable to pay interest to the Society for Self Employment of Unemployed Youth at the rate, charged by bank to the entrepreneurs for their share of loan from the Bank, against the amount of subsidy lying undisbursed with the bank beyond one month (30 days), provided that the entrepreneur's contribution has also been deposited to the bank.

17. **Monitoring of Progress :** All Block Self Help Group and Self Employment Officer/Designated Officer at Municipality/Borough level shall submit a Monthly Report consisting of entrepreneur-wise detail within his/her area of operation in

Form-'B' as shown in 'Annexure-VI' to the District Self Help Group & Self Employment Officer on or before the 7th day of the next month, who will forward them in a consolidated form in **Form-'G'** as shown in 'Annexure - VIII' to the Society for Self Employment of Unemployed Youth, West Bengal on or before 15th of next month for continuous monitoring and supervision at appropriate level.

18. **Training :** The Department of Self Help Group & Self Employment may arrange Vocational Training for the unemployed youth, as and when necessary, to equip them adequately to enable successful implementation of projects under the scheme. Training for the Prakalpa Sahayak may also be arranged by the Department of Self Help Group & Self Employment in order to enable them to acquire the necessary skills and ability to provide guidance to the prospective entrepreneur or group of entrepreneurs.

19. **Interest :** The interest chargeable on the bank loan shall be prevailing publicized rate of interest of the bank / WBFC / FI (as may be decided by the Bank from time to time) which should be intimated to the entrepreneur during disbursement.

20. **Recovery of Loan :** Any demand arising out of non recovery of loan or default in repayment of the loan under this Scheme shall be treated as a Public Demand within the meaning of the Public Demands Recovery Act, 1913.

21. **Repayment of Loan :** The Bank/WBFC/FI shall determine the period of initial moratorium and repayment of loan depending upon the profitability of the project. In order to receive effective support of the local administration / State Govt. the Banks/WBFC/FI shall submit a Quarterly Report to the District Self Help Group & Self Employment Officer relating to the Recovery and Outstanding Loan amount per borrower under this scheme in **Form - 'H'** as shown in 'Annexure-IX'.

Swami Vivekananda Swanirbhar Karmasanasthan Prakalpa

Target for 2015 - 2016

District	Physical Traget (for sponsoring)		Financial Traget (for release of subsidy)		Total	
	Urban	Rural	Urban (₹ in Lakhs)	Rural (₹ in Lakhs)	Physical Traget	Financial Traget
	365					
Alipurduar	835	2218	100.00	607.53	2583	707.53
Bankura	2660	3671	228.72	1005.70	4506	1234.42
Bardhaman	1454	5094	728.77	1395.48	7754	2124.25
Birbhum	622	2982	398.22	816.87	4436	1215.08
Cooch Behar	725	2414	170.45	661.18	3036	831.63
Dakshin 24 Paraganas	1453	4669	198.61	1278.92	5394	1477.53
Dakshin Dinajpur	487	1052	398.02	288.31	2505	686.32
Darjeeling	2000	333	133.34	91.35	820	224.70
Hooghly	984	3684	547.78	1009.07	5683	1556.85
Howrah	1582	2277	269.57	623.87	3261	893.44
Jalpaiguri	2583	3451	433.41	945.28	5033	1378.70
Kolkata	1080	0	707.55	0.00	2583	707.55
Malda	1343	2701	295.99	739.98	3782	1035.98
Murshidabad	1088	4341	367.89	1189.27	5684	1557.16
Nadia	487	2885	297.92	790.20	3972	1088.12
Paschim Medinipur	1060	6483	133.34	1775.96	6970	1909.30
Purba Medinipur	569	5065	290.39	1387.47	6125	1677.87
Purulia	2921	2895	155.97	792.96	3464	948.93
Uttar 24 Paraganas	1090	2637	800.05	722.27	5557	1522.33
Uttar Dinajpur	25388	1547	298.51	423.80	2637	722.31
TOTAL		60399	6954.50	16545.47	85785	23500.00

Banks are mandated not to accept collateral security in the case of loans upto Rs. 10 lakh extended to units in the MSE sector.

21

District Self Help Group and Self Employment Officer
Signature with Seal

Sl. No.	Name & Father's Name	Full residential address	Name of the project	Project cost (₹)	Requisition of subsidy by Bank with sanction letter no. and date	Subsidy amount (₹)	Gender of Entrepreneur (Male/Female)	Weather Entrepreneur belongs to SC/ST/OBC/GEN	Weather Entrepreneur belongs to Minority Community	Name of Entrepreneur of Sahayak	PAN No. of the Entrepreneur	Block/Municipality/Borough
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												

(To be submitted to the Society by the District Self Help Group and Self Employment Officer)

ANNEXURE - IV FORM - A

Authorised signatory
(..... Bank, Branch)
Date : (Office Seal)

This is to certify that above entrepreneurs have duly deposited Margin Money of 5% / 10% of Project cost with Bank.

Sl. No.	Name & Father's Name	Full Residential Address	Name of the project	Project cost (₹)	Date of receipt of application	Loan amount (₹)	Subsidy amount (₹)	Entrepreneur's contribution (₹)	RTGS-IFSC code of Bank & Sanctioning Branch (for e-Payment)	Name of A/c in which subsidy credited (for e-Payment)	A/C No. in which subsidy credited (for e-Payment)	Nearest SBI Branch name (for DD, for banks which are not covered under CBS)	Remarks
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													

(To be submitted along with the sanction letter by the Bank / WBFC to District Self Help Group and Self Employment Officer, Prakaipa Sahayak & Entrepreneur)

ANNEXURE - III FORM - E

(To be submitted by the Bankers to Block Self Help Group & Self Employment Officer or Designated Officer at Municipality/borough level at the time of disbursement)

FORM - F
ANNEXURE - V

Sl. No.	Name & Father's name of the Entrepreneur	Name of the project	Project cost (₹)	Subsidy amount (₹)	Date of receipt of subsidy	Total amount disbursed by Bank (including subsidy, Bank loan) (₹)	Date of disbursement of the Bank	Total E.M.I. no. of per E.M.I.	Amount Last E.M.I.
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									

Signature of the Branch Manager with Seal

(To be submitted monthly by the Block Self Help Group and Self Employment Officer or Designated Officer at Municipality/Borough level to Districts SHG & SE Officer)

FORM - B
ANNEXURE - VI

Sl. No.	Name & Father's Name	Full residential address	Name of the project	Project cost (₹)	Subsidy amount (₹)	Date of release of subsidy	Total amount disbursed by Bank (₹)	Date of disbursement of the Bank	Date on which the project become operational	Location / Address of the project
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										

Signature with Seal

Block Self Help Group and Self Employment Officer/Designated Officer at Municipality/Borough level

FORM - C

(To be submitted by the Prakalpa Sahayak quarterly)

(For the Quarter

(— 20)

Sl. No.	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Entrepreneur	Entrepreneur	name of the	Full	Name of the project	Project cost (₹)	Subsidy amount (₹)	Date of release of subsidy	Total disbursed amount by Bank (₹)	Date of disbursement & name of the Bank	Date on which the project become operational	Location of the project	Loan amount recovered by Bank	No. of employment generated	Date of Meeting PIC

Signature of the Block SHG & SEO/ M.Y.O./Br. Y.O.

Signature of the Prakaipa Sahayak with Seal

ANNEXURE - VIII

FORM - G

(To be submitted monthly separately for Urban & Rural areas by the Dist. SHG & SE Officer to Society)

REPORT ON PERFORMANCE OF SVSKP FOR THE MONTH OF

DISTRICT :

[illegible]

Dist. Self Help Group & Self Employment Officer

(With Office Seal)

PENDING CASES FORMAT

(To be submitted monthly alongwith Form G in respect of "Nos. of cases Pending with Banks" and "Amount of Cases Pending with Banks" column of Form G in details separately for Urban Areas and Rural Areas)

[illegible]

Dist. Self Help Group & Self Employment Officer,
District _____ (With Office Seal)

Year: _____

Sl. No.	Name & Address of the Prakaipa Sahayak with Telephone No.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
1	Name of the Block / Municipality / Corporation / Notified Area (Ward No.)	PAN No. of Prakaipa Sahayak																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
3																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
QUARTER																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
3	Particulars Cumulative Total (Since Inception) upto	Amount Claimed	Incentive Bonus																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

Checked and verified by

Municipal Youth Officer / Block SHG & SEO with Signature and official stamp

Recommended by Dist. SHG & SEO for payment

Signature of Prakaipa Sahayak

ANNEXURE - XIV

FORM - X

(To be attached with Claim Form of Incentive while claiming Incentive against Sanctioned Cases)
SWAMI VIVEKANANDA SWANIRBHAR KARMASANSATHAN PRAKALPA (SVSKP)
 Details of claims against sanctioned cases by Banks during the quarter

[illegible]

Approved :

Signature of Dist. SHG & SEO

Signature of MYO / Block SHG & SEO

Signature of the Prakalpa Sahayak

[illegible]

To be used for returning subsidy received from Society for Self Employment of Unemployed Youth, West Bengal

Signature of Dist. SHG & SEO

Signature of MYO / Block SHG & SEO

Signature of the Prakaipa Sahayak

Approved :

Sl. No.	Name & Address of the Entrepreneur	1	2	3	4	5	6	7	8	9	10	11	12
Signature of Bank official under seal	S.L. No. of Entrepreneur in Form - 'C'	SL. No. of Entrepreneur	Name / Description of Project	Project cost (₹)	Date of Sanctioned by PIC	Name of Bank Branching	Memo No. & date of the Sanction letter of Bank	Project cost by Bank	Amount Disbursed by Bank with Date	Incentive claimed (₹)	Signature of Bank official under seal		

FORM - Y

(To be attached with Claim Form of Incentive while claiming Incentive against Disbursed Cases)

SWAMI VIVEKANANDA SWAMIRBHAR KARMAASANSATHAN PRAKALPA (SVSKP)

Details of claims agastst Disbursed cases by Banks during the quarter

No.	Name	%	Project cost	Amount	Incent
-----	------	---	--------------	--------	--------

FORM - Y

ANNEEXURE - XV

Society for Self Employment of Unemployed Youth, West Bengal

142, Lenin Sarani, Ground Floor, Kolkata - 700013

Telephone : 2236 7233, Fax : 2236 4937

Website : www.swanirbhar.org

e-mail : sseuy2007@yahoo.com

Contact Nos. of office Bearer of the Society

Chairman	: 2236 7233
Managing Director	: 2236 4943
General Manager	: 2236 4910
Finance Manager	: 2236 4944

District Self Help Group & Self Employment Officer

District	Address	Telephone	Fax
Alipurdwar	District Self Help Group & Self Employment Officer, Alipurdwar & Dist. Manager, SSEUY, WB Office of the District Magistrate SHG&SE Section, Alipurdwar, P.O.- Alipurdwar Court Dist. Alipurdwar, Pin - 736122	03564 255106	
Bankura	Office of the District Magistrate & District Collector P.O. - Machantala, Pin - 722101	03242 240017	
Birbhum	Office of the District Magistrate & District Collector P.O. Suri, Birbhum Pin - 731 101	03462 255904	
Burdwan	Office of the District Magistrate & District Collector P.O. Burdwan, Pin - 713101	0342 2663923	
Cooch Behar	Office of the District Magistrate & District Collector Beside Sagardighi Coochbehar, Pin-736101.	03582 223203	
Dakshin Dinajpur	Office of the District Magistrate & District Collector P.O. Balurghat, Pin - 733101	03522 235612	
Darjeeling	Office of the Dist. Youth Officer & Ex. -Office, Dist. SHG & SEO Kanchanjanga Stadium, Gate No -10 P.O. Siliguri, Darjeeling, Pin - 734001		
Hooghly	Office of the District Magistrate & District Collector P.O. Chuchura, Pin- 712 101	2681-0926	

District Self Help Group & Self Employment Officer

District	Address	Telephone	Fax
Howrah	Office of the District Magistrate & District Collector, New Collectorate Building 7, Rishi Bankim Chandra Road 3rd Floor, Room -11, Howrah-1	2637-4057	2637-4057
Jalpaiguri	Office of the District Magistrate SHG & SE Section (adjacent to the office of the Senior Research Officer) Block-A, 2nd Floor, Collectorate Building, Collectorate Avenue P.O Jalpaiguri, Pin -735 101	03561 224132	03561 224132
Kolkata	State Youth Centre 2nd Floor, Room No. 6 Office Block, 142/3 AJC Bose Road, Kolkata 700014	033 22866411	
Malda	District SHG & SE Office Malda Gram Umayan Bhavan D.R.D.C Cell, Near New Collectorate Building P.O.+Dist. Malda, Pin - 732 101	03512 223531	03512 223531
Murshidabad	Office of the District Magistrate & District Collector, New Administrative Building P.O. - Bharampore, Pin - 742 101	03482 258380	03482 258380
Nadia	Office of the District Magistrate & District Collector Administrative Building, 1st floor, Krishnanagar, Pin - 741101	03472 223646	03472 223646
North 24 Pgs	Office of the District Magistrate & District Collector Administrative Building, Barasat Pin - 700 124	033 25846244	
Paschim Medinipur	Office of the District Magistrate & District Collector P.O. Medinipur, Pin- 721 101	03222 263310	03222 273886
Purba Medinipur	Office of the District Magistrate & District Collector Administrative Building, 3rd floor, P.O. Tamluk, Pin- 721 636	03228 263479	03228 263479
Purulia	Office of the District Magistrate & District Collector Ranchi Road, P.O. Purulia Pin - 723 101	03252 229100	03252 229100
South 24 Pgs.	Office of the District Magistrate & District Collector, 8th Floor Kolkata - 700 027.	033 2449 0825	
Uttar Dinajpur	Office of the District Magistrate & District Collector Karanjor, Raigunge, Pin - 733 130	03523 254415	03523 254415

Guideline for drawing Projects (SSI / Non-SSI) for Swami Vivekananda Swanirbhar Karmasanasathan Prkalpa (SVSKP)

● Nature of Project, its area, size and amount of investment mainly depend on the mental makeup/basic knowledge about the project/academic background of the entrepreneur and also on the product, its market, supply of raw materials, location of the competitors and their impact on market.

● Project cost is variable. It differs from district to district, even from one place to the other within the same district. It also fluctuates seasonally.

● Price varies on the basis of time and place, so in the model schemes that follow financial involvement of the items have not been mentioned. By way of collecting rates, quotations etc. projects may be prepared following the format. However, this is not mandatory to pursue this model for the aspiring entrepreneurs of Swami Vivekananda Swanirbhar Karmasanasathan Prkalpa (SVSKP).

খুচরা/পাইকারী ব্যবসা/দ্রব্যাদি/পরিষেবা বিক্রয় প্রকল্প Scheme For Retail/Wholesale Trade/Trading & Sale of Goods/ Services - Non SSI

১. প্রকল্পের সংক্ষিপ্ত বিবরণ :
Brief Particulars of the unit :

- ক) সংস্থার নাম :
a) Name of the unit :
খ) ব্যবসা কেন্দ্রের ঠিকানা :
b) Address of business site :
গ) দুরভাষ নং :
c) Telephone No. :
ঘ) ফ্যাক্স/ই-মেল :
d) Fax/e-mail :
ঙ) গঠন প্রকৃতি :
e) Constitution :
চ) মালিক/অংশীদার/সদস্যদল/ এর নাম :
f) Name of proprietor/partners/group members :
ছ) ব্যবসায়ের প্রকৃতি :
g) Line of business :
জ) ব্যবসার অবস্থান (নতুন উদ্যোগ/পুনর্জীবিত/চলতি উদ্যোগ) :
h) Status of the Unit (New/Revival/Running) :
ঝ) বিক্রয়ের ব্যবস্থা :
i) Selling arrangement :
ঞ) ব্যবসায়ের স্থান সংগ্রহের পদ্ধতি (নিজস্ব/ভাড়া করা/ নিজ নেওয়া) :
j) Mode of acquiring of business place (Owned /Rented/ Leasehold etc.) :
ট) কোন প্রতিষ্ঠানের সহিত নথীভুক্তকরণের নং ও তারিখ :
ক) Registration no. & date with any Institution :

২. উদ্যোক্তার বিবরণ (মূল ব্যক্তি/ব্যক্তিগণের) :
Particulars of Promoter(s) (Key Person[s]) :

- ১) নাম :
i) Name :
২) পিতা/স্বামীর নাম :
ii) Father's/Husband's name :
৩) বাড়ীর ঠিকানা :
iii) Residential address :
৪) দুরভাষ :
iv) Telephone No. :
৫) জন্মের তারিখ :
v) Date of Birth :
৬) শিক্ষাগত যোগ্যতা :
vi) Educational Qualification :

২. ১) প্রস্তাবিত ব্যবসা সম্বন্ধে যোগ্যতা/অভিজ্ঞতা/জ্ঞান :
vii) Experience/Background/Idea/Knowledge in the line of business :
৮) এলাকায় কত দিনের বাসিন্দা :
viii) Resident of the area since :
৯) পরিবারের বাৎসরিক আয় :
ix) Annual family income :

৩. প্রকল্প ব্যয় :

৩. Cost of the Scheme :

ক. অনাবর্তক (স্থায়ী) ব্যয় :

A. Non-Recurring exp :

বিষয় Item	নমুনা Description	নং No.	দর Rate	পরিমাণ Quantity	মোট মূল্য (টাকা) Amount (Rs.)
ক. ব্যবসায়ের স্থান a. Business site		X	X	X	Rs.
খ. আসবাবপত্র : b. Furniture :					Rs.
i)					
ii)					
iii)					
iv)					
মোট Total					ক. _____ A. _____

খ. B.

বিষয় Item	নমুনা Description	নং No.	দর Rate	পরিমাণ Quantity	মোট মূল্য (টাকা) Amount (Rs.)
ক) অভ্যন্তরীণ সাজসজ্জা a) Interior Decoration :					(Rs.)
খ) বিদ্যুতায়ন/পরিস্থাপন b) Electrical/fitings/Installation					(Rs.)
গ) যন্ত্রাংশ, সরঞ্জাম ইত্যাদি c) Tools, equipments etc.					(Rs.)
ঘ) মালবাহক গাড়ী d) Delivery van					(Rs.)
ঙ) অন্যান্য যদি থাকে : e) Others, if any					(Rs.)
i)					
ii)					
iii)					
iv)					
মোট Total					(Rs.) _____ (খ) _____ (B)

গ. C. আবর্তক ব্যয় এক মাসের জন্য (গ + ঘ)
Recurring expenditure for a month (C+D)

- ক) ক্রয়ের জন্য অগ্রিম প্রদান (..... দিনের প্রয়োজনীয় মাল) :
a) Advance payment to be made (..... days cost of materials) : Rs.
খ) কঁচামাল (..... দিনের প্রয়োজনীয় মাল)
b) Raw Materials (..... days requirement) Rs.
গ) ধারে বিক্রী (..... দিনের বিক্রী)
c) Book debt (..... days sale) : Rs.
মোট (ক + খ + গ) Total : (a+b+c) Rs.

বাদ :
Less :

- ক) ধারে ক্রয় :
a) Credit Purchase : Rs.
খ) ক্রেতার নিকট প্রাপ্ত অগ্রিম :
b) Advance payment received Rs.
মোট কার্যকরী মূলধন Total working capital required Rs. _____ (গ) _____
(C)

ঘ. D. অন্যান্য :
Others :

- ক) নিরাপদ জমা :
a) Security deposit : Rs.
খ) বিনিয়োগ :
b) Investment : Rs.
গ) প্রাথমিক / প্রাক প্রারম্ভিক ব্যয় :
c) Preliminary / pre-operative exps. : Rs.
ঘ) আনুমানিক ব্যয়ের ব্যবস্থা :
d) Provision for contingencies : Rs.

মোট : _____ (ঘ) _____
Total : Rs. _____ (D)

৪. ৪. মোট প্রকল্প ব্যয় (৩. ক + খ + গ + ঘ) এবং আর্থিক সংস্থান
Total cost of the scheme (3. A+B+C+D) and Means of Finance

দফা Item	মোট পরিমাণ Total Amount	নিজস্ব পুঁজি Own Fund	সরকারি অনুদান Margin Money	ব্যাঙ্ক ঋণ Bank Loan
	(Rs.)	(Rs.)	subsidy (Rs.)	(Rs.)
ক) অনাবর্তক (স্থায়ী) ব্যয় a) Non-recurring exps. (vide sl. A+B)	(ক+খ)	X	X	X
খ) আবর্তক ব্যয় b) Recurring exps. (vide sl C)	(গ)	X	X	X
গ) অন্যান্য c) Others (vide sl. D)	(ঘ)	X	X	X
মোট : Total :				

৫. ক্রয়, বিক্রয় এবং লাভের (২৬ দিনের হিসাবে) মাসিক হিসাব :

৬. (প্রয়োজনে পৃথক কাগজ ব্যবহার্য)

Cost, Sale and Profitability based on 26 days monthly
(In case of maximum item of goods, separate sheet to be attached)

বিষয় Item	পরিমাণ Quantity	দর Rate (₹)	মূল্য Value (₹)	Amount (₹)
প্রারম্ভিক মজুত To opening Stock				
মূল্য / ব্যয় Cost / Expenses :				
ক) ঝাঁটামাল/ মজুত মাল i) Raw Material / stock				ভাটসহ বিক্রয় মূল্য By sale including VAT
খ) ক) অন্তর্ভুক্ত a) Stock in trade :				বিক্রয়ান্তে মজুত By closing stock :
গ) ক) প্যাকেজ/বানবানির b) Packing/ Wrapping Materials				ক) ব্যবসার মজুত a) Stock in trade :
ঘ) ক) অন্তর্ভুক্ত b) Packing/ Wrapping Materials				ক) প্যাকেজ/বানবানির b) Packing/ Wrapping Materials
জ) অন্যান্য Others				
মোট Total				
ii) প্যাকেজ/বানবানির মাল Packing/ Wrapping Materials				
iii) মাল আনার ভাড়া Carriage Inward				
iv) প্রদান ভাড়া Shop Rent				
v) বিবিধ ব্যয় Miscellaneous expenses				
vi) মোট লাভ Gross Profit				
মোট Total				
vii) কর্মচারীর বেতন salary to staff				
viii) পরিবহন ব্যয় Transportation charges				
ix) মালের মাসিক ক্ষতি শতকরা % হ্রাস Int. Part of EMI @ % p.a. on Bank Loan				
x) অবশিষ্ট মূল্যের শতকরা % হ্রাস @ Depreciation @ % p.a.				
xi) ছাপা, লেখা ও স্টেশনারি Printing, Stationary				
xii) দূরভাষ Telephone				
xiii) বিদ্যুৎ Electricity				
xiv) ইন্সুরেন্স Insurance				
xv) বিনোদন Entertainment				
xvi) ক্রয় ও বিক্রয় Publicity & Advertisement				
xvii) প্রদান ভাড়া Shop Rent				
xviii) অন্যান্য Others				
মোট লাভ (কর পূর্বে) Net Profit (Pre-Tax)				
মোট Total				

৬.৬. না লাভ - না ক্ষতি বিশ্লেষণ Break - Even Analysis

ক. স্থায়ী বিনিয়োগ A. Fixed Cost	(₹)	খ. পরিবর্তনশীল ব্যয় B. Variable Cost	(₹)
a) ভাড়া Rent		a) ঝাঁটামাল মজুত Materials, stocks & Stores	
b) বেতন Salary		b) বানবানির মাল Packing Materials	
c) অবশিষ্টমূল্য Depreciation		d) অন্যান্য পরিবর্তনশীল ব্যয় Other Variable expenses	
d) ব্যাংক ঋণের সুদ Int. on Bank Loan			
e) প্রচার / বিজ্ঞাপন Publicity/ Advertisement			
f) অন্যান্য স্থায়ী ব্যয় Other fixed expenses			
মোট Total		মোট Total	
গ. বিক্রয় C. Sale			
D. Contribution C-B)			
E. Break even sales (C X A) D			

৭. নগদ লাভ
Cash Generation

ক) নীট লাভ : কর পূর্বে
a) Net Profit : Pre tax Rs.
খ) অবশিষ্ট মূল্যায়ন
b) Depreciation + ' Rs.

মোট Total Rs.

৮. নগদ লাভের বন্টন
Distribution of Cash Generated

ক) করের ব্যবস্থা, প্রয়োজন হইলে Rs.
a) Provisions for necessary tax, if any Rs.
খ) মালিকের লভ্যাংশ Rs.
b) Proprietor's drawing : Rs.
গ) অবশিষ্ট প্রত্যাপন Rs.
c) Transferred to Depreciation A/C Rs.
ঘ) ব্যাংক ঋণের কিস্তি প্রদান Rs.
d) Repayment of Principal part of EMI Rs.
ঙ) উদ্বৃত্ত অংশ মূলধনে যুক্ত Rs.
e) Surplus fund transferred to capital Rs.
চ) অন্যান্য যদি থাকে Rs.
f) Others, if any Rs.
মোট Total Rs.

৯. বৈশিষ্ট্যপূর্ণ বিষয়
Salient Features

ক) মোট লাভ অনুপাত = $\frac{\text{মোট লাভ}}{\text{নীট বিক্রয়}} \times 100 = \text{---} \%$
a) Gross Profit Ratio = $\frac{\text{Gross Profit}}{\text{Net Sale}} \times 100 = \text{---} \%$
খ) নীট লাভ অনুপাত = $\frac{\text{নীট লাভ}}{\text{নীট বিক্রয়}} \times 100 = \text{---} \%$
b) Net Profit Ratio = $\frac{\text{Net Profit}}{\text{Net Sale}} \times 100 = \text{---} \%$
c) Return on Investment = $\frac{\text{Net Profit}}{\text{Capital Deployed}} = \text{---} \%$
d) Stock Turnover = $\frac{\text{Cost of Goods Sold}}{\text{Average Stock held during the Period}} = \text{---} \text{times}$

Signature with date

.....উৎপাদন/পরিষেবা প্রদান প্রকল্প
Scheme for Manufacturing / Servicing of Product

প্রকল্পের সংক্ষিপ্ত বিবরণ :

Brief Particulars of the unit :

- ক) সংস্থার নাম :
- a) Name of the unit :
- খ) দপ্তরের ঠিকানা দূরভাষ নং সহ :
- b) Office address with Telephone no.
- গ) কারখানার ঠিকানা দূরভাষ নং :
- c) Factory address with Telephone No. :
- ঘ) বিক্রয় কেন্দ্রের ঠিকানা দূরভাষসহ :
- d) Sales counter address with Telephone no.:
- ঙ) ফ্যাক্স/ই-মেল :
- e) Fax/e-mail :
- চ) সংগঠন :
- f) Constitution :
- ছ) মালিক/অংশিদারের নাম :
- g) Name of proprietor/partners :
- জ) উৎপাদনের বিষয়/পরিষেবার বিষয় :
- h) Line of mfg./servicing activities :
- ঝ) ব্যবসার অবস্থান (নতুন উদ্যোগ/পুনর্জীবিত/চলতি উদ্যোগ) :
- i) Status of the Unit (New/Revival/Running) :
- ঞ) প্রস্তাবিত প্রকল্প হবে নিজস্ব/ভাড়া করা/ লিজ নেওয়া স্থানে :
- j) Mode of acquiring of business place (Owned /Rented/ Leasehold etc.) :
- ট) বিক্রী/ বাজার জাত করণের ব্যবস্থা
- k) Selling /Marketing arrangement :
- ঠ) উপযুক্ত সংস্থার সঙ্গে নথীভুক্তকরণের নং ও তারিখ :
- l) Registration no. & date with any Institution :

২. মালিক (মূল ব্যক্তির) বিবরণ :
Particulars of Promoter(s) (Key Person(s)) :

- ১) নাম :
- i) Name :
- ২) পিতা/স্বামীর নাম :
- ii) Father's/Husband's name :
- ৩) বাড়ির ঠিকানা :
- iii) Residential address :
- ৪) দূরভাষ :
- iv) Telephone No. :
- ৫) জন্মের তারিখ :
- v) Date of Birth :
- ৬) শিক্ষাগত যোগ্যতা :
- vi) Educational Qualification :
- ৭) প্রস্তাবিত প্রকল্পে অভিজ্ঞতা/জ্ঞান ইত্যাদি :
- vii) Experience/Background/Idea/Knowledge in the line of business :
- ৮) কত দিন উক্ত ঠিকানায় বাস করছেন :
- viii) Resident of the area since :
- ৯) পরিবারের বাৎসরিক আয় :
- ix) Annual family income :

৩. প্রকল্প ব্যয় :

Cost of the Scheme :

ক. অনাবর্তক (স্থায়ী) ব্যয় :

A. Non-Recurring expenditure :

দক্ষা	পরিমাণ	দর	মোট মূল্য
Item	Quantity	Amount/Unit	Total Amount

- ক. কারখানার স্থান (সংযোজনপত্র - 'ক')
- a. Factory Site (Vide Annexure- 'A')
- খ. যন্ত্রপাতি (সংযোজনপত্র- 'খ')
- b. Plant & Machinery (Vide Anneure- 'B')
- গ. যন্ত্রাংশ, সরঞ্জাম ইত্যাদি (সংযোজনপত্র- 'গ')
- c. Tools, equipments Annexure (Vide Anneure- 'C')
- ঘ. বিবিধ (সংযোজনপত্র- 'ঘ')
- d. Miscellaneous (Vide Anneure- 'D')

মোট
Total

Rs. _____

খ. আবর্তক ব্যয় :

B. Recurring expenditure :

কার্যকরী মূলধন (সংযোজনপত্র - ড, চ, ছ, জ, ব)

Working Capital (Annexure - E, F, G, H, I) Rs. _____

গ. অন্যান্য

C. Others

১) নিরাপদ জমা/বিনিয়োগ

i) Security Deposit / Investment Rs. _____

২) প্রারম্ভিক ও পূর্ব চালু করণ ব্যয়

ii) Preliminary & Pre-operative expenses Rs. _____

৩) আনুষঙ্গিক ব্যয়ের ব্যবস্থা

iii) Provision for contingencies Rs. _____

মোট Total

Rs. _____

মোট প্রকল্প মূল্য (ক + খ + গ) :

Total cost of the project (A+B+C) : _____

মোট প্রকল্প ব্যয়ের জন্য আর্থিক সংস্থান

Total Cost of the Project and means of Finance

দফা	মোট পরিমাণ	নিজস্ব পুঁজি	সরকারী অনুদান	ব্যাঙ্ক ঋণ
Item	Total Amount	Own fund	Margin/subsidy	Bank Loan

ক) অনাবর্তন (স্থায়ী) ব্যয় (ক)

a. Non-recurring expenditure (A)

খ) আবর্তক ব্যয় (খ)

b. Recurring Expenditure (B)

গ. অন্যান্য (গ)

c. Others (C)

Rs. _____ Rs. _____ Rs. _____

উৎপাদন ব্যয় ও লাভ ক্ষতির (দৈনিক ৮ ঘন্টা, মাসে ২৬ দিন হিসাবে মাসিক হিসাব

Cost of Production & Profitability based on single shift 8 hrs. 26

days monthly.

প্রারম্ভিক মজুত	টাকা	বিক্রয়	টাকা
To opening Stock :	Rs.	By Sale	Rs.
মূল্য/ব্যয়	টাকা	ভাট	টাকা
Cost / Expenses :	Rs.	Vat	Rs.
ক. কাঁচামাল (সংযোজনপত্র - ড)	টাকা	মোট	টাকা
a. Raw Materials	Rs.	Total	Rs.
(vide Annexure-E)		অন্তঃ মজুত	
খ. ব্যবহারযোগ্য বস্তু (সংযোজনপত্র - চ)	টাকা	Closing Stock	Rs.
b. Consumable Stores	Rs.	ক. কাঁচামাল	টাকা
(vide Annexure-F)		a. Raw Materials	Rs.
গ. মোড়ক (প্যাকেজ) (সংযোজনপত্র - ছ)	টাকা	খ. ব্যবহারযোগ্য বস্তু ও	
c. Packing Materials	Rs.	মোড়ক (প্যাকেজ)	টাকা
(vide Annexure-G)		b. Con. Stores & Packing	Rs.
		Materials	

ঘ. মজুরী/শ্রম ব্যয় (সংযোজনপত্র - জ)	টাকা	গ. অসামগ্ধ মাল	টাকা
d. Wages/Labour Charges	Rs.	c. Working in	Rs.
(vide Annexure-H)		progress	
ঙ. বিদ্যুৎ ব্যয়	টাকা	ঘ. তৈরী মাল	টাকা
e. Electricity	Rs.	d. Finished Goods	Rs.
চ. কারখানা ভাড়া	টাকা		
f. Factory Rent	Rs.		
ছ. কাঁচামাল বহনের মাসুল	টাকা		
g. Carriage inward	Rs.		
জ. মেরামতি ও রক্ষণাবেক্ষণ	টাকা		
h. Repair & Maintenance	Rs.		
ঝ. প্রক্রিয়াগত ক্ষতি	টাকা		
i. process Loss	Rs.		
ঞ. অন্যান্য উৎপাদন ব্যয়	টাকা		
j. Other mfg. expenses	Rs.		
মোট লাভ	টাকা		
Gross Profit	Rs.		
মোট	টাকা		
Total	Rs.		
			By Gross Profit : Rs.
ট. বেতন (সংযোজনপত্র - ব)	টাকা		
k. Salary	Rs.		
(vide Annexure-I)			
ঠ. দপ্তর ভাড়া	টাকা		
l. Office Rent	Rs.		
ড. তৈরী মাল বহনের মাসুল	টাকা		
m. Carriage outward	Rs.		
ঢ. মেয়াদী ঋণের% হারে সুদ	টাকা		
n. Interest part of EMI @.....% p.a on Rs.			
Bank Loan			
ন. যন্ত্রপাতি/স্থায়ী সম্পত্তির অপচয়	টাকা		
মূল্যায়ন% হারে			
o. Depreciation on Plant &	Rs.		
Machinery/others@....% p.a.			
ত. ছাপা, টেনশনারী, দুরভাব	টাকা		
p. Printing, Stationery,	Rs.		
Telephone			
থ. কারখানা বীমা	টাকা		
q. Factory Insurance	Rs.		
দ. রাজস্ব ও কর	টাকা		
r. Rent & Tax	Rs.		
ধ. বিক্রির কমিশন	টাকা		
s. Sales Commission	Rs.		
ণ. প্রচার/ বিজ্ঞাপন	টাকা		
t. Publicity & Advt.	Rs.		
প. অন্যান্য পরোক্ষ ব্যয়	টাকা		
u. Other Indirect expenses	Rs.		
নীট লাভ (করপূর্ব)	টাকা		
Net Profit (Pre Tax)	Rs.		
	টাকা		
	Rs.		

৬. প্রয়োজনীয় কার্যকরী মূলধন
Working capital requirement

ক. প্রদেয় অগ্রিম (—দিনের কাঁচামালের মূল্য)	টাকা
a. Advance payment to be made (_____ days cost of raw material)	
খ. কাঁচামাল (— দিনের ব্যবহার্য)	টাকা
b. Raw materials (_____ days consumption)	Rs.
গ. ব্যবহারযোগ্য মাল (— দিনের ব্যবহার্য)	টাকা
c. Consumable stores (_____ days Consumption)	Rs.
ঘ. প্যাকেজ (—দিনের ব্যবহার্য)	টাকা
d. Packing Materials (_____ days consumption)	Rs.
ঙ. অসমাপ্ত মাল (—দিনের উৎপাদন মূল্য)	টাকা
e. Work in Progress (_____ days cost of Production)	Rs.
চ. তৈরী মাল (— দিনের বিক্রয়) - অপারেটিভ লাভ	টাকা
f. Finished Goods (_____ days sale less) - operative profit)	Rs.
ছ. বিল/দেনাদার (— দিনের বিক্রয়)	টাকা
g. Bill/book debt (_____ days sale)	Rs.
বাদ :	
Less :	
ক. ধারে ক্রয়ের পরিমাণ	টাকা
a. Credit received on purchase	Rs.
খ. অগ্রিমপ্রাপ্ত মূল্য	টাকা
	Rs.

৭. নীট কার্যকরী মূলধন
Net Working Capital required
না লাভ - না ক্ষতি বিশ্লেষণ
Break even analysis :

(ক) অনাবর্তক (স্থায়ী) ব্যয় (A) Fixed Cost	টাকা	খ. আবর্তক ব্যয় B. Variable Cost	টাকা
ক) ভাড়া	Rs.	ক) কাঁচামাল	টাকা
a) Rent	Rs.	খ) Raw Materials	Rs.
খ) বেতন	টাকা	গ) ব্যবহারযোগ্য মাল ও প্যাকেজ	টাকা
b. Salary	Rs.	ঘ) Con. Stores & Packing Material	Rs.
গ) অবচিতি মূল্যায়ণ	টাকা	ন) মজুরী/মজুর খরচ	টাকা
c. Depreciation	Rs.	চ) Wages/Labour charges	Rs.
ঘ. প্রচার ও বিজ্ঞাপন	টাকা	ছ) বিদ্যুৎ খরচ	টাকা
d. Publicity & Advt.	Rs.	জ. Electricity	Rs.
ঙ. ব্যাঙ্ক খণ্ডের সুদ	Rs.	ঝ. ফ্যাক্টরী মূলধনের সুদ	টাকা
e. Interest on Term Loan	Rs.	ঞ. Interest on working capital	Rs.
চ. অন্যান্য অনাবর্তক খরচ	টাকা	ট. অন্যান্য আবর্তক ব্যয়	টাকা
f. Other fixed exps.	Rs.	ড. Other variable exps.	Rs.
মোট	টাকা	মোট	টাকা
Total	Rs.	Total	Rs.
গ. বিক্রয়	টাকা		
C. Sale	Rs.		
ঘ) (গ-খ)	টাকা		
D. Contribution(C-B)	Rs.		
ঙ) না লাভ না ক্ষতি বিক্রয় (গ-ক) $\frac{\text{ঘ}}{\text{ঘ}}$	টাকা		
E) Break even sales $\frac{\text{C-A}}{\text{D}}$	Rs.		

৮. নগদ উৎপাদন :
Cash generation :

ক. নীট লাভ (করপূর্ব)	টাকা
a. Net Profit (pre tax)	Rs.
খ. অবচিতি মূল্যায়ণ (+)	টাকা
b. Depreciation (+)	Rs.
মোট নগদ উৎপাদন	টাকা
Total cash generation	Rs.

৯. নগদ উৎপাদন বন্টন :

9. Distribution of Cash Generated

- ক কর ইত্যাদির পূর্ক ব্যবস্থা, যদি থাকে
 a. Provisions for necessary tax, if any
 খ. অবচিতি মূল্যায়নে ফেরত
 b. Transferred to Depreciation A/C
 গ. ব্যাঙ্ক ঋণের কিস্তি পোষ
 c. Repayment of Principal part of EMI
 ঘ. মালিকের লভ্যাংশ গ্রহণ
 d. Proprietor's drawing
 ঙ. উদ্ধৃত লভ্যাংশ মূলধনে জমা
 e. Surplus fund transferred to capital account/ reserved fund

মোট Total

১০. বিশেষ তাৎপর্য

10. Salient Features

- ক) মোট লাভ অনুপাত

$$= \frac{\text{মোট লাভ}}{\text{নীট বিক্রয়}} \times 100 = \text{---} \%$$
- a) Gross Profit Ratio

$$= \frac{\text{Gross Profit}}{\text{Net Sale}} \times 100 = \text{---} \%$$
- খ) নীট লাভ অনুপাত

$$= \frac{\text{নীট লাভ}}{\text{নীট বিক্রয়}} \times 100 = \text{---} \%$$
- b) Net Profit Ratio

$$= \frac{\text{Net Profit}}{\text{Net Sale}} \times 100 = \text{---} \%$$
- c) Return on Investment

$$= \frac{\text{Net Profit}}{\text{Capital Deployed}} \times 100 = \text{---} \%$$
- d) Stock Turnover

$$= \frac{\text{Cost of Goods Sold}}{\text{Average Stock held during the Period}} = \text{---} \text{ times}$$

১১. প্রকল্প কার্যকর করার অবস্থা :
 11. Project Implementation Stage :

বিবিধ অবস্থা Different stages	দিনাংক No. of days
ক হাতে কলমে শিক্ষার ব্যবস্থা, যদি থাকে	_____
a. Provisions for training, if any	_____
খ. প্রকল্প ও কারিগরি নকসা	_____
b. Project & Engineering design	_____
গ. মিমামসা ও চুক্তি	_____
c. Negotiation & Contract	_____
ঘ. কারখানার বাড়ী ও ছাউনি নির্মাণ	_____
d. Construction of Building, Factory shed etc.	_____
ঙ. কারখানার ছাউনি/যন্ত্রপাতির বিদ্যুতায়ন	_____
e. Electrification for Shed/ Machinery	_____
চ. যন্ত্রাদির প্রতিস্থাপন	_____
f. Commissioning of the plant	_____
ছ. যন্ত্রাদির পরীক্ষামূলক চালনা	_____
g. Trial run of the plant	_____
জ. চালু করার শুরু	_____
h. Operational phase	_____
মোট দিনের সংখ্যা (ক থেকে জ)	_____
Total no. of days (a to h)	_____

১২. প্রকল্প (মূল্য) ব্যয় (ক্রমিক নং ৩)
 12. Cost of the Project (Vide Sl. No. 3)

অনাবর্তক (স্থায়ী) ব্যয় :
 Non-recurring expenditure :

সংযোজনী - 'ক'
 Annexure - 'A'

ক. ব্যবসার / কারখানার স্থান A. Business / Factory Site etc.	বিবরণ Description	এলাকা Area	মূল্য Value
দফা Item			
ক) জমি			
a) Land			
খ) জমির উন্নয়ন			
b) Land Development			
গ) ঘর/কাজের স্থান			
c) Building/shed			
ঘ) অন্যান্য			
d) Others, if any			
মোট Total			

টাকা
Rs.

সংযোজনী - 'খ'
Annexure - 'B'

খ. কারখানা ও যন্ত্র
B. Plant & Machinery

বিবরণ Description	পরিমাণ Quantity	পরিস্থাপিত ক্ষমতা Installed Capacity	মূল্য Value
ক)			
খ)			
গ)			
ঘ)			
ঙ)			
চ)			
দ)			
মোট Total			টকা Rs.

সংযোজনী - 'গ'
Annexure - 'C'

গ. যন্ত্রাংশ, সরঞ্জামাদি
C. Tools, Equipments & Others accessories

বিবরণ Description	পরিমাণ Quantity	মূল্য Value
ক)		
খ)		
গ)		
ঘ)		
ঙ)		
চ)		
দ)		
মোট Total		টকা Rs.

সংযোজনী - 'ঘ'
Annexure - 'D'

ঘ. বিবিধ :

- D. Miscellaneous
- ক) বিদ্যুতায়ন
 - খ) যান্ত্রিক পরিস্থাপন
 - গ) পরিবাহন ব্যয়, বীমা ও অন্যান্য আনুষঙ্গিক ব্যয়
 - ঘ) Freight, Insurance & Other contingencies
 - ঙ) Statutory Expenditure (Govt. taxes etc.)

সংযোজনী - 'ঙ'
Annexure - 'E'

আবর্তক খরচ (মাসিক)
Recurring Expenditure (Monthly)

ঙ. কাঁচামাল

E. Raw Material

দ্রব্য Item	পরিমাণ Quantity	দর Rate	মূল্য Value
ক)			
খ)			
গ)			
ঘ)			
ঙ)			
চ)			
দ)			
মোট Total			টকা Rs.

সংযোজনী - 'চ'
Annexure - 'F'

চ. ব্যবহারযোগ্য দ্রব্য (মাসিক)
F. Consumable Stores (Monthly)

দ্রব্য Item	পরিমাণ Quantity	দর Rate	মূল্য Value
ক) a) b) গ) c) ঘ) d)			
মোট Total		টাকা Rs.	

সংযোজনী - 'ছ'
Annexure - 'G'

ছ. প্যাকেজ (মাসিক)
G. Packing Materials (Monthly)

দ্রব্য Item	পরিমাণ Quantity	দর Rate	মূল্য Value
ক) a) b) গ) c) ঘ) d)			
মোট Total		টাকা Rs.	

সংযোজনী - 'জ'
Annexure - 'H'

জ. মজুরী/পারিশ্রমিক ব্যয় (মাসিক)
H. Wages/Labour Charges (Monthly)

পদ Position	নং No.	মাসিক মজুরী/পারিশ্রমিক Rate of Monthly wages or remuneration	মোট মাসিক খরচ Total Monthly Cost
ক) পরিদর্শক a) Supervisor খ) দক্ষ কর্মী b) Skilled Worker গ) অর্ধ দক্ষ কর্মী c) Semi Skilled Worker ঘ) অদক্ষ কর্মী / সহকারী d) Unskilled Worker/Helper ঙ) অন্যান্য e) Others, if any			
মোট Total		টাকা Rs.	

সংযোজনী - 'ব'
Annexure - 'I'

বা. দপ্তরের কর্মচারী (মাসিক)
I. Office Staff (Monthly)

পদ Position	নং No.	মাসিক বেতন Rate of Monthly remuneration	মোট মাসিক খরচ Total Monthly Cost
ক) প্রবন্ধক a) Manager খ) যন্ত্রগনক চালক/টাইপকার b) Comp. Operator/Typist গ) ক্লার্ক c) Clerk ঘ) বিক্রেতা (পুং/স্ত্রী) d) Salesman/Sales Girl ঙ) অন্যান্য e) Other, if any			
মোট Total		টাকা Rs.	

স্বাক্ষর তারিখসহ Signature with date