

GOVERNMENT OF TELANGANA
MINORITIES WELFARE (ESTT-II) DEPARTMENT

Memo.No.4320/Estt-II/2017,

Dated:13.12.2022.

TELANGANA STATE MINORITIES
FINANCE CORPORATION LTD.
15 DEC 2022
HYDERABAD

Sub: Minorities Welfare Department - TSMFC - LOANS - Economic Support Scheme (ESS) - 2022-23 - Implementation of Bank linked Subsidy Scheme by the Corporation under Category-I & II during the current Year 2022-23 by calling Fresh Online application through OBMMS Website - Approval of the Guidelines and List of Units - Approved - Regarding.

- Ref:1.From the Vice- Chairman and Managing Director, Telangana State Minorities Finance Corporation, Hyderabad Letter No. 948/ TSMFC/LOAN/2020-2021, Dated.23.01.2021 & 25.05.2022.
2. Govt.Memo.No.4320/Estt.II/2017, dated.09.12.2021 & 08.07.2022.
3. From the VC&MD(FAC), TSMFC, Hyd., Lr.No.2052/TSMFC/ Loans/2022-23, dated:26.07.2022.

In the circumstances reported by the Vice Chairman & Managing Director (FAC), Telangana State Minorities Finance Corporation, Hyderabad, in the reference 3rd cited, Government hereby accord permission to allocate (3500) Units under Category I and (1500) Units under Category-II with financial outlay of Rs.50.00 crores, to cover totally (5000) Minority candidates in the State in the ratio of Minority population in (33) districts of the State. Government also approve the Guidelines and Lists of the Units (Schemes) under Category-I & II under Economic Support Scheme of the Corporation (enclosed at A & B) so as to implement the Bank Linked Subsidy Scheme by calling fresh online applications through (OBMMS) during the current Financial year 2022-23 for extending Subsidy Loans to (5000) eligible minority candidates in the State of Telangana.

2. The Vice Chairman & Managing Director (FAC), Telangana State Minorities Finance Corporation, Hyderabad shall take necessary further action accordingly.

AHMAD NADEEM
PRINCIPAL SECRETARY TO GOVERNMENT

To

The Vice Chairman & Managing Director (FAC),
Telangana State Minorities Finance Corporation, Hyderabad

Copy to :

The Director, Minorities Welfare, Telangana State, Hyderabad.
The O.S.D to Hon'ble Minister (M.W.)
The P.A. to Advisor to Govt., M.W. Dept.
The P.A. to Secy. to Govt. Min Wel. Dept.
Sc/Sf.

//FORWARDED BY ORDER//


SECTION OFFICE

*
Ro loans
sent to
15/12/2022

**GOVERNMENT OF TELANGANA
MINORITIES WELFARE (ESTT-II) DEPARTMENT**

**PROPOSED GUIDELINES FOR ECONOMIC SUPPORT SCHEME / BANK
LINKED SUBSIDY SCHEME OF TELANGANA STATE MINORITIES FINANCE
CORPORATION (2022-23)**

(Subsidy linked with either Bank Loan or Beneficiary Share)

Aims and objectives of the Scheme

- To aid, assist, promote, encourage, develop and extend financial assistance by way of Subsidy Loans to the financially and socially weaker and needy and eligible members of Minority Communities (Muslims, Buddhists, Sikhs, Jains and Parsis) in the State of Telangana.
- To promote economic developmental activities for the benefit of weaker sections amongst the Minorities with a view to secure their social betterment and general upliftment and to improve their means and standard of living.
- To provide and assist them in establishing and setting up of asset oriented Self employment/income generating business units and other allied activities by extending Subsidy linked with Bank Loans to the eligible unemployed and needy members of the Minority Communities in the State..

II. Subsidy Pattern of Economic Support Scheme

1. **Category - I** : Unit Cost : upto Rs.1.00 lakh / Subsidy : 80% & Balance 20% is either Bank Loan or Beneficiary's share .
2. **Category - II** : Unit Cost : upto Rs.2.00 Lakhs / Subsidy : 70% & Balance 30% is either Bank Loan or Beneficiary's share

III. Sectors and Schemes/Business Units to be covered

Sanction of Scheme / business Unit shall be based on the choice & aptitude / skills of the beneficiary which are economically viable and technically feasible and can generate sustainable income to cater the needs of the family.

The list of the schemes with Unit cost under Category I & II are annexed to this Guidelines and the costs to be followed strictly.

IV. Eligibility Criteria under Self Employment Scheme

- i) Applicant should belong to Minority Community viz: Muslim, Sikh, Buddhist, Parsi & Jain.
- ii) Age limit (21 to 55) years (as approved by the Government vide G.O.Rt.No.15, Minorities Welfare (ESTT-II) Deptt., dated 12-03-2015).
- iii) Aadhaar Card and Ration Card / Food Security Card of the applicant as address proof (Mandatory).

- iv) Annual family income of the applicant should be below Rs.1,50,000/- in Rural areas and below Rs.2,00,000/- in Urban areas (Municipalities, Municipal Corporation, Nagar & Panchayats).

Income certificate issued at the time of registration in OBMMS will be taken as relevant (till validity period of the Income Certificate).

- v) Preference shall be given to Women applicants to cover a minimum of 33 1/3 % of the total target for the District.
- vi) 5% reservation for persons with bench mark Disabilities with Priority to Women with bench mark Disabilities, shall be allocated out of the total target for the District.
(as per G.O.Ms.No.1, Deptt. for Women, Children, Disabled & Senior Citizen, dated 16-01-2018).

The applicant should not have got any other benefit under Economic Support Scheme of the TSMFC.

- x) Only One member of the family is eligible for the Subsidy Loan as defined in the Ration Card.
- xi) The MPDO, Panchayat Secretary/ Municipal Staff shall certify that only one member of the family is availing Subsidy Loan.
- xii) Beneficiaries already benefitted under Economic Support Scheme of TSMFC are not eligible under this scheme for the next (5) years i.e., effective from the date of grounding of the previously sanctioned Unit.
- x) Applicants availing financial support under Economic Support Scheme of TSMFC during 2022-23 are not eligible for the next (5) years, from the date of grounding of the Unit.
- xii) All the Applicants shall apply through Online Beneficiary Monitoring & Management System (OBMMS) to ensure transparency & Accountability.

VI. Implementation & Monitoring Mechanism :

District Level Monitoring Committee (DLMC) :

- | | | |
|---|---|-----------------|
| 1. District Collector | : | Chairman |
| 2. DMWO | : | Member/Convener |
| 3. Lead District Manager | : | Member |
| 4. Chief Executive Officer,
Zilla Parishad | : | Member |

Contd..3...

The District Monitoring Committee shall perform the following functions:

- a) The District Collector shall convene special DLMC Meeting in order to improve expedite the process of sanction of Economic Support Scheme.
- b) Ensure Constitution of District Level Selection Committee at Mandal Level and that the Selection of eligible beneficiary is done transparently without bias, within the time frame.
- c) Preparation of the District Action Plan of the Economic Support Scheme at Mandal / Municipal level.
- d) Review the progress of the schemes at frequent intervals at all levels.
- e) Examine and resolve any complaints in the process of selection of beneficiary and grounding of schemes etc.,
- e) Any other intervention that may be needed for the successful implementation of the Scheme.

VI. District Level Screening cum Selection Committee (DLSSC) :

The composition of Screening cum Selection Committee at Mandal / Municipal Level shall be as follows:

1. District Collector Chairman
2. Additional District Collector - Local bodies...
3. MPDO / Municipal Commissioner (Municipality) / Zonal Commissioner in case of Municipal Corporation Convener.
4. DMWO
5. Lead Bank Manager (LDM)

VII. During the selection of beneficiaries priority/preference shall be decided as follows:

- a) Poorest of the poor
- b) Widow/ Destitute women
- c) 33 1/3 % reservation to women applicants out of the total target for the District
- d) 5% reservation for persons with Disabilities with priority to Disabled Women (the applicant should not have got similar other benefits from the Government)
- e) Beneficiaries availing financial support under Economic Support Scheme of TSMFC are not eligible under this Scheme for the next (5) years i.e., effective from the date of grounding of the previously sanctioned Unit.

VIII. Selection of Beneficiaries under Economic Support Scheme by District Level Screening cum Selection Committee (DLSSC) :

- a) The selection of eligible candidates shall be done by the Gram Sabha/ Municipal Ward who applied through OBMMS web portal. The total targeted beneficiaries shall be sub-divided for the districts and Mandals / Municipalities in proportion to the Minority Population.
- b) The Village wise/Ward wise beneficiary applications belonging to Category-I & II shall be downloaded from OBMMS by the MPDO / Municipal Commissioner, concerned for identification of eligible beneficiaries in Joint Identification Gramsabha.
- c) Joint Identification Gramasabhas to be conducted for selection of eligible beneficiaries from the list available in OBMMS 2022-23 under Category-I and Category - II by the MPDOs/MCs in coordination with the concerned DMWO.
- d) The DMWO will be kept in-charge of the District for taking further follow up action.

1. BANK-LINKED SUBSIDY PATTERN

PROCEDURE FOR SANCTION OF 80% & 70% SUBSIDY WITH BALANCE 20% & 30% WITH BANK LINKAGE :

Step wise procedure for Verification, Screening, Selection, Approval and disbursement of Subsidy Loans :

1. All the applicants who have applied through OBMMS 2022-23 under Category I & II will be considered by the Mandal Level Committee and District level Committee for screening cum selection of eligible beneficiaries duly following the above said guidelines as per the following procedure:
2. Submission of documents of the selected beneficiaries to the O/o DMWO by the MPDO /Municipal Commissioner within the time frame through online.
3. Scrutiny of the documents by DMWO at various levels for genuineness of documents (DLSSC).
4. Forwarding of documents of the selected candidates to the Bank Login for obtaining Bank consent/sanctions along with two account numbers by the O/o DMWO.
5. Identification of suppliers of the Category -I & Category - II units opted by the beneficiary and submission to the Banker to the extent of the Unit cost by the DMWO / Beneficiary.
6. Forwarding the list of selected candidates along with Bank consent and two account numbers through online to the DMWO Login by the concerned Bank, after Cibil and KYC check.

7. Generating online Note file and Proceedings for sanction of Subsidy along with the selected list of the cases for approval of the District Collector by the DMWO.
8. Forwarding the approved Note file, Proceedings of the District Collector along with approved list of beneficiaries to TSMFC E-payment Login by O/o DMWO.
9. Forwarding the documents viz; hardcopies of Note file and Proceedings of the District Collector along with approved list of candidates to the VC & MD, TSMFC by DMWO for release of Subsidy.
10. Scrutiny of beneficiaries' details by TSMFC, HO.
11. Generating online Subsidy release proceedings of the VC & MD, TSMFC and forwarding to H.O. Accounts Login.
12. Entry of cheque details in OBMMS web portal (HO Accounts Login) by VC & MD, TSMFC for release of Subsidy to the respective participating banks through online.
13. Entry of cheque and uploading of the list of beneficiaries' details in SBI Treasury branch through NEFT/RTGS by (HO Accounts login).
14. The SBI Treasury Branch shall remit the Subsidy component to the Non operative Account of the beneficiary/s.

The A.O. shall ensure to alert/ intimate the concerned Bank/s at the time of transfer of Subsidy component to the Bank.
15. Banks shall ensure to lock / freeze the Non operative accounts of the Sanctioned beneficiaries until the Unit is grounded by the Banker, otherwise the Bank shall be solely responsible for any discrepancy on their part.
16. The VC & MD, TSMFC shall ensure release of total Unit cost (Subsidy + Bank share) to the beneficiary/s . (Accounts)
17. Grounding of the Category -I & Category - II units by the MPDO, Banker in coordination with DMWO shall ground the Unit/s and as per guidelines. (MPDO/BANK/DMWO)
18. The Bank shall furnish the Utilization Certificates to the concerned MPDO/DMWO within 15 days from the date of grounding of the unit for its onward transmission to the VC & MD. (Bankers)
19. The MPDO/DMWO shall upload the Utilization certificates by online Within 15 days from the date of release of total amount and grounding of the unit & furnish the Utilization certificate with two working still photographs of the Unit along with beneficiary (hardcopy) to the VC & Managing Director, within 15 days from the date of grounding of the unit. (MPDO /DMWO).

2. NON- BANK LINKED SUBSIDY PATTERN

PROCEDURE FOR SANCTION OF 80% & 70% SUBSIDY WITH BALANCE 20% & 30% AS " BENEFICIARY SHARE " :

Step wise procedure for Verification, Screening, Selection, Approval and disbursement of Subsidy with Beneficiary Share :

1. All the applicants who have applied through OBMMS 2022-23 under Category I & II will be considered by the Mandal Level Committee and District level Committee for screening cum selection of eligible beneficiaries duly following the above said procedure at point No.VIII.
2. Submission of documents of the selected beneficiaries to the O/o DMWO by the MPDO /Municipal Commissioner within the time frame through online.
3. Scrutiny of the documents by DMWO at various levels for genuineness of documents (DLSSC).
4. The DMWO shall maintain separate Joint Account of District Collector and DMWO for receipt of funds and expenditure.
5. The DMWO shall obtain Demand Draft from the concerned beneficiary in favour of District Collector & DMWO towards 20% & 30% share of the beneficiary for Category I & II Units.
6. The candidate shall submit quotation from the reputed Supplier to the extent of the Unit Cost.
7. Generating Online subsidy release proceedings along with Note file of the District Collector and the selected list of the cases for approval of the District Collector by the DMWO.
8. Uploading the approved Note file, Proceedings of the District Collector along with Selected List of the beneficiaries to TSMFC E-payment Login by O/o DMWO.
9. Forwarding the documents viz; hardcopies of Note file and Proceedings of the District Collector along with approved list of candidates to the VC & MD, TSMFC by DMWO for release of Subsidy.
10. Scrutiny of beneficiaries' details by TSMFC, HO.
11. Generating online Subsidy release proceedings of the VC & MD, along with selected list of candidates and forwarding to H.O. Accounts Login.
12. On receipt of Subsidy from the VC & MD, in the Joint account of District Collector and DMWO, the DMWO shall issue cheque for the total Unit Cost in favour of the Supplier as per the approved List as stated below :
 - (i) for the total amount with Unit cost upto Rs.1.00 Lakh viz;
80% subsidy + 20% beneficiary share for Category - I units
&
 - (ii) for the total amount with Unit cost upto Rs.2.00 lakhs viz;
70% subsidy + 30% beneficiary share for Category - II units
13. The MPDO and the DMWO shall distribute the Subsidy Cheques (issued in favour of the Supplier) to the selected list of beneficiaries under proper acknowledgement by organizing Distribution program in consultation with the District Collector in the presence of Public Representatives in Gramasabha /Municipalities as per the schedule decided by the District Collector.

14. The DMWO shall maintain separate Cash ledger for posting of the D.Ds and release of cheques to the beneficiaries.
15. The DMWO shall take a credit invoice (acknowledgement) from the beneficiary before handing over the cheque.
16. After distributing the cheques, the DMWO & MPDO shall ensure grounding of units by subsequently visiting the village/ward and take two working still photographs with beneficiary standing with asset grounded unit and submit the same to the VC & MD & upload in the OBMMS.
17. After grounding of the scheme the DMWO shall furnish the Utilization Certificate along with two working still photographs of the unit with beneficiary to the VC & Managing Director, within a fortnight from the date of release of cheque and grounding of the Unit and upload in the OBMMS.

IMPORTANT ISSUES :

1. All applications shall be registered through the Online Beneficiary Monitoring System (OBMMS)
2. Selection of beneficiaries shall be completed within 15 days after completion of online registration.
3. Issuance of sanction proceedings for selected beneficiaries shall be taken up within 10 days after receipt of Bank sanction letters.
4. The details of the Two Account Numbers (Non operative and Beneficiary Loan Account) shall be attested by both the Bank Manager & DMWO.
5. Subsidy for the beneficiaries shall be administered through the online system by HOD.
6. The A.O. shall ensure to alert/ intimate the concerned Bank/s at the time of transfer of Subsidy component to the Bank.
7. The Non operative bank account shall be locked /freezed by the Banker and the subsidy amount shall not be drawn by the Beneficiary until the unit is grounded by the Banker.
8. The DMWO concerned is overall responsible for grounding of the Units, Submission of Utilization Certificates along with two working still photographs of the grounded Units along with Beneficiary, Uploading of Utilization Certificates and regular Monitoring of the grounded Units and Submission of evaluation/appraisal report to the VC & MD on quarterly basis invariably.
9. In the event of large number of eligible applications over and above the Targets of the District under Category I & II, the final selection of the eligible candidates shall be at the discretion of the District Collector.

**AHMAD NADEEM
PRINCIPAL SECRETARY TO GOVERNMENT**

**GOVERNMENT OF TELANGANA
MINORITIES WELFARE (ESTT-II) DEPARTMENT**

**LIST OF THE SCHEMES UNDER ECONOMIC SUPPORT SCHEME / BANK LINKED
SUBSIDY SCHEME WITH UNIT COST UPTO Rs.1.00 LAKH FOR THE YEAR 2022-23**

A. Category - I			
Sl. No	Name of the Sector / Scheme	Unit cost (Rs. In lakhs)	Type of Category
1	Perfumes (atter), Surma, all types of Caps Business	1.00	Category-I
2	Burqa Sales & Manufacturing	1.00	Category-I
3	Sewiyya/Noodles/Pasta making and sales	1.00	Category-I
4	Silver foil/chandi paper manufacturing and sales	1.00	Category-I
5	Physiotherapy	1.00	Category-I
6	Beauty Parlour (women)	1.00	Category-I
7	Cell Phone servicing	1.00	Category-I
8	Welding Shop	1.00	Category-I
9	Spray Painting & Tinkering Shop	1.00	Category-I
10	Juice Centre	1.00	Category-I
11	Home made snacks /sweets /masala powders / Pickels sales	1.00	Category-I
12	Mini Flour Mill / Wet grinder	1.00	Category-I
13	Slab Cutting / Granite	1.00	Category-I
14	Milk Booth (Milk/Curd/butter/Ghee etc.)	1.00	Category-I
15	Book Binding/Printing Press	1.00	Category-I
16	Hosiery push cart (bandi)	1.00	Category-I
17	Tea & Tiffin Centre / Cafeteria	1.00	Category-I
18	Seat Covers/Rexine Works (Sofa/Chairs/MotorCycle/Bycycle/Cars etc.)	1.00	Category-I
19	Carpentary (Services of all types of Furnitures and Fixtures)	1.00	Category-I
20	Tailoring work (women)	1.00	Category-I
21	Xerox Center (DTP, Photocopying etc.)	1.00	Category-I
22	Mineral Water Supply (Bottles ,water coolers etc.)	1.00	Category-I
23	Handicrafts sales (gun Metal / Brass / Metal /Bidri /decorative Show pieces sales etc)	1.00	Category-I
24	Printing Works (Flexi Banners, Backdrops, Hoardings, Broachures, Phamplets, etc.)	1.00	Category-I
25	Matching Center(Lining material, Blouses, dresses, skirts etc.) (women)	1.00	Category-I
26	Kirana & General Stores	1.00	Category-I
27	Ladies Emporium	1.00	Category-I
28	Fruits &Vegetables Business	1.00	Category-I

Contd..2...

29	Bags Business (Leather/Jute/Paper/Gunny/Plastic etc.)	1.00	Category-I
30	Phenyl /detergents / Sanitizers sales	1.00	Category-I
31	Submersible Pump / Electric Motors repairs	1.00	Category-I
32	Bangle Shop for women	1.00	Category-I
33	Barber Shop	1.00	Category-I
34	Pan Shop	1.00	Category-I
35	Two & four wheeler mechanic	1.00	Category-I
36	Disposable products	1.00	Category-I

**LIST OF THE SCHEMES UNDER ECONOMIC SUPPORT SCHEME / BANK
LINKED SUBSIDY SCHEME WITH UNIT COST UPTO Rs.2.00 LAKHS FOR THE
YEAR 2022-23**

B.

Category - II

37	Electrician / AC mechanic	2.00	Category-II
38	Stationary Shop	2.00	Category-II
39	Footwear push cart	2.00	Category-II
40	CCTV Services	2.00	Category-II
41	Automobile Spare Parts Sales / Servicing	2.00	Category-II
42	Bakery	2.00	Category-II
43	Photography & Videography	2.00	Category-II
44	Law Offices for LAW graduates	2.00	Category-II
45	Mobile Tiffin Center / Fast Food	2.00	Category-II
46	Chicken/Mutton Centre/Meat Shop/ Shawarma unit	2.00	Category-II
47	Optical shop	2.00	Category-II
48	GYM and Equipment	2.00	Category-II
49	Tent House / catering unit / Sound system /Lighting & Decoration	2.00	Category-II
50	Centering / RCC Roof Making Unit	2.00	Category-II
51	Red Chilli Grinding machine	2.00	Category-II
52	Cotton Shredder/ Beds	2.00	Category-II

**AHMAD NADEEM
PRINCIPAL SECRETARY TO GOVERNMENT**