



## ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ಕೆ.ಎಸ್.ಎಫ್.ಸಿ. ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಮತ್ತು ಪರಿಶಿಷ್ಟ ಪಂಗಡದ ಉದ್ಯಮಿಗಳಿಗೆ ಅನುಷ್ಠಾನ ಮಾಡುತ್ತಿರುವ ಶೇ. 4 ರಷ್ಟು ಬಡ್ಡಿ ಸಹಾಯ ಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ನೀಡಲಾಗುತ್ತಿರುವ ಸಾಲದ ಗರಿಷ್ಠ ಮಿತಿಯನ್ನು ರೂ. 5.00 ಕೋಟಿಗಳಿಂದ ರೂ. 10.00 ಕೋಟಿಗಳಿಗೆ ಹೆಚ್ಚಿಸುವ ಬಗ್ಗೆ.

- ಉಲ್ಲೇಖ: 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಕಇ 76 ಎಸ್‌ಎಲ್‌ಪಿ 2008,  
ದಿನಾಂಕ: 22.05.2010.
- 2) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಕಇ 201 ಎಸ್‌ಎಲ್‌ಪಿ 2015,  
ದಿನಾಂಕ: 21.07.2015
- 3) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ ಸಕಇ 158 ಎಸ್‌ಎಲ್‌ಪಿ 2016  
ದಿನಾಂಕ:18.06.2016.

### ಪ್ರಸ್ತಾವನೆ:-

2016-17 ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಕೆ.ಎಸ್.ಎಫ್.ಸಿ. ಸಂಸ್ಥೆ ವತಿಯಿಂದ ಹಾಲಿ ಅನುಷ್ಠಾನ ಮಾಡುತ್ತಿರುವ ಶೇ 4 ರಷ್ಟು ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆಯನ್ನು ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳು / ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಡಿಸಿಸಿ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ವಿಸ್ತರಣೆ ಮಾಡಲಾಗುವುದು. ಈಗಿರುವ ರೂ.5.00 ಕೋಟಿಗಳ ಸಾಲದ ಮಿತಿಯನ್ನು ರೂ. 10.00 ಕೋಟಿಗಳಿಗೆ ಹೆಚ್ಚಿಸಲಾಗುವುದು. ಇದಕ್ಕಾಗಿ ರೂ. 40.00 ಕೋಟಿಗಳ ಅನುದಾನ ಒದಗಿಸಲಾಗುವುದು. ಇದರಿಂದ ಯೋಜನೆಯ ರಾಜ್ಯದ ಎಲ್ಲಾ ಭಾಗಕ್ಕೂ ತಲುಪಲಿದ್ದು, ಹೆಚ್ಚಿನ ಪರಿಶಿಷ್ಟ ಜಾತಿ / ಪರಿಶಿಷ್ಟ ಪಂಗಡದ ಜನರಿಗೆ ಪ್ರಯೋಜನವಾಗಲದೆ ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಸದರಿ ಘೋಷಣೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಪ್ರಸ್ತಾವನೆಯನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆ ಮತ್ತು ಯೋಜನಾ ಇಲಾಖೆಗೆ ಕಳುಹಿಸಲಾಗಿತ್ತು. ಸದರಿ ಇಲಾಖೆಗಳು ಅವರ ಸಹಮತಿಯನ್ನು ನೀಡಿರುತ್ತಾರೆ. ಅದರಂತೆ ಸದರಿ ಯೋಜನೆ ಈಗಾಗಲೇ ಕೆಎಸ್‌ಎಫ್‌ಸಿ ವತಿಯಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿರುವುದರಿಂದ ಸಾಲದ ಮಿತಿ ಹೆಚ್ಚಿಸುವ ಬಗ್ಗೆ ಕೆಎಸ್‌ಎಫ್‌ಸಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸರ್ಕಾರ ಆದೇಶ ನೀಡಲು ತೀರ್ಮಾನಿಸಲಾಗಿದೆ. ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳು / ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಡಿಸಿಸಿ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ವಿಸ್ತರಿಸುವ ಬಗ್ಗೆ ಪ್ರತ್ಯೇಕವಾಗಿ ಆದೇಶ ಹೊರಡಿಸಲಾಗುವುದು. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಕೆಎಸ್‌ಎಫ್‌ಸಿಗೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ಈ ಕೆಳಗಿನಂತೆ ಆದೇಶಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಓದಲಾದ ಕ್ರಮ ಸಂಖ್ಯೆ (3)ರಲ್ಲಿ ದಿನಾಂಕ:18.06.2016ರಂದು ಹೊರಡಿಸಲಾದ ಆದೇಶವನ್ನು ಹಿಂಪಡೆಯಲಾಗಿದೆ.

ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಕಇ 158 ಎಸ್‌ಎಲ್‌ಪಿ 2016, ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 25/06/2016

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿದಂತೆ, ಕೆ.ಎಸ್.ಎಫ್.ಸಿ. ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಪರಿಶಿಷ್ಟ ಜಾತಿ / ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಉದ್ದಿಮೆದಾರರಿಗೆ ಹಾಲ ಅನುಷ್ಠಾನ ಮಾಡುತ್ತಿರುವ ಶೇ 4 ರಷ್ಟು ಬಡ್ಡಿ ಸಹಾಯಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಈಗಿರುವ ರೂ. 5.00 ಕೋಟಿಗಳ ಸಾಲದ ಮಿತಿಯನ್ನು ಗರಿಷ್ಠ ರೂ. 10.00 ಕೋಟಿ ಗಳಿಗೆ ಈ ಕೆಳಕಂಡ ಷರತ್ತಿಗೊಳಪಟ್ಟು ಹೆಚ್ಚಿಸಲಾಗಿದೆ.

- 1) The maximum loan limit of Rs. 10.00 crores includes term loan and one time working capital based on the project proposal but working capital is restricted to maximum of Rs.50.00 lakhs. Repetition of working capital sanction is not allowed.
- 2) The repayment period is 8 years including moritorium in case of loan upto Rs. 5.00 crores and upto 10 years in case of loan above Rs.5.00 crores but below Rs.10.00 crores.
- 3) All the applicants must belong, to SC/ST and produce the SC/ST Caste Certificates issued by the competent authority in Karnataka. The personal verification of Original Caste Certificate is required to be done. The Affidavit may be obtained from the applicants to the effect that they belong to SC/ST. In case of doubt, before releasing of loan the genuineness of Caste Certificate may be verified with the competent authority. In case of any complaint regarding Caste Certificate against loanees, the same may be referred to Social Welfare Department for further action (These are necessary to avoid false Caste Certificate cases).
- 4) The minimum loan amount is Rs. 20.00 lakhs under this scheme in case of KSFC also.
- 5) The other terms and conditions of the Government orders at reference (1) and (2) are applicable.

ಸದರಿ ಬಡ್ಡಿ ಸಹಾಯ ಧನಕ್ಕೆ ತಗಲುವ ವೆಚ್ಚವನ್ನು ಆಯುಕ್ತರು, ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಇವರು ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉದ್ದಿಮೆದಾರರಿಗೆ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ 2225-01-796-0-02 ರಡಿ ವಿವಿಧ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನದಿಂದ ಭರಿಸುವುದು. ನಿರ್ದೇಶಕರು, ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಇವರು ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಉದ್ದಿಮೆದಾರರಿಗೆ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ 2225-02-794-0-05 ರಡಿ ವಿವಿಧ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನದಿಂದ ಭರಿಸುವುದು.

ಈ ಆದೇಶವನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಟ್ರಾನ್ಸಾಕ್ಷನ್ ಸಂಖ್ಯೆ ಆಇ 408 ವೆಚ್ಚ/3 2016 ದಿನಾಂಕ. 28.05.2016 ರಂತೆ ಮತ್ತು ಯೋಜನಾ ಇಲಾಖೆಯ ಟ್ರಾನ್ಸಾಕ್ಷನ್ ಸಂಖ್ಯೆ ಪಿಡಿ 64 ಐಎಂಎಂ 2016 ದಿನಾಂಕ. 27.05.2016 ರಲ್ಲಿ ನೀಡಿರುವ ಸಹಮತಿಯಂತೆ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ  
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

(ಪಿ.ಎನ್.ನಾಗರಾಜ್)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-1 (ಪ್ರ),  
ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ.

ಗೆ:-

1. ಮಹಾಲೇಖಪಾಲರು (ಎ & ಇ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ-1, 2), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2. ಆಯುಕ್ತರು, ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
3. ನಿರ್ದೇಶಕರು, ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಕೃಷಿ ಭವನ, ಹಡ್ಸನ್ ವೃತ್ತ, ಬೆಂಗಳೂರು.
4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಹಣಕಾಸು ಸಂಸ್ಥೆ, ತಿಮ್ಮಯ್ಯ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
5. ಎಲ್ಲಾ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳಿಗೆ.
6. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ/ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು-03.



**PROCEEDINGS OF THE GOVERNMENT OF KARNATAKA**

**Sub: The Extension of Interest subsidy loan scheme at 4% to SC/ST entrepreneurs from Nationalised Banks/The Karnataka State Cooperative Apex Bank Limited (Apex Bank ) and District Cooperative Central Banks (DCC Banks) with regard to the loans sanctioned by the Banks.**

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**Preamble:**

The Government of Karnataka in Social Welfare Department is implementing the 4% interest subsidy scheme for SC/ST entrepreneurs through Karnataka State Financial Corporation. However in view of the representations to implement this scheme through commercial banks including co-operative banks, the following is announcement is made in the budget of 2016-17.

“4 % interest subsidy scheme currently being implemented by KSFC to SC/ST entrepreneurs will be extended to the nationalized banks/apex bank/Dcc Banks. The present loan limit of Rs.5.00 crores will be enhanced to Rs.10.00 crores for which a grant of Rs.40.00 crores will be provided. The scheme will reach all parts of the state and more number of SC/ST people will be benefitted”.

To implement the above said budget announcement a proposal was submitted to Finance Dept and obtained necessary concarance and also discussed with the banks. Therefore, it is decided to issue the following Government Order.

**GOVERNMENT ORDER NO. SWD 158 SLP 2016, BANGALORE, DATED: 12-07-2016**

In order to encourage Scheduled Caste / Scheduled Tribe entrepreneurs to establish micro, small and medium scale industrial / service units, it is hereby ordered to extend the interest subsidy scheme on term/working capital loans to Scheduled Caste / Scheduled Tribe entrepreneurs by the Nationalised Banks/The Karnataka State Cooperative Apex Bank Limited (Apex Bank ) and District Cooperative Central Banks (DCC Banks) subject to the following terms and conditions.

**Terms and Conditions of the Scheme:**

1. The units of manufacturing /Industry/service activities as per the norms of the banks are eligible to claim interest subsidy under the scheme by SC/ST entrepreneurs.
  - (a) who takes up the fresh units – first time enterprenuers.

- (b) who takes up expansion, moderniation and diversification of existing units but not availed the interest subsidy earlier from KSFC.
- (c) the entrepreneurs are eligible to avail the benefit only once.
2. The unit shall be fully owned i.e., 100% by Scheduled Caste / Scheduled Tribe entrepreneurs respectively. The Ownership / share holding of units even in part by other than Scheduled Caste /Scheduled Tribe are not eligible for interest subsidy. All the applicants must belong, to SC/ST and produce the SC/ST caste certificates issued by the competent authority in Karnataka. The personal verification of original caste certificate is required to be done. The affidavit may be obtained from the applicants to the effect that they belong to SC/ST. In case of doubt, before releasing of loan the genuineness of caste certificate may be verified with the competent authority. In case of any complaint regarding caste certificate against loanees, the same may be referred to Social Welfare Department for further action (These are necessary to avoid false caste certificate cases). The applicants are also liable for prosecution as well as to pay back the entire interest subsidy availed, in case the caste certificate found to be false.
  3. The interest subsidy loan amount - maximum loan limit is upto Rs.10.00 crores only.
  4. The maximum loan limit of Rs. 10.00 crores includes term loan and one time working capital based on the project proposal but working capital is restricted to maximum of Rs.50.00 lakhs. Repetition of working capital sanction is not allowed.
  5. The proposal should be for minimum loan amount is Rs. 20.00 lakhs under this scheme. (This is prescribed because there are other scheme were subsidy is given on the unit cost and also from the point of easy monitoring).
  6. The beneficiary/applicant has to pay only 4% interest on the loan amount and the remaining interest out of the total chargeble interest will be reimbursed to the banks by the Government.
  7. The repayment period is 8 years including moritorium in case of loan upto Rs. 5.00 crores and upto 10 years in case of loan above Rs.5.00 crores but below Rs.10.00 crores.
  8. The banks are at liberty to consider any amount of project cost/loan. However, the interest subsidy is restricted up to Rs. 10.00 crores only. If the loan amount is more than Rs. 10.00 crores, then the full interest amount on the balance loan over and above Rs. 10.00 crores is required to be borne by the entrepreneurs.
  9. The units will be eligible for interest subsidy from the date of first disbursement of the loan amount and on the quantum of disbursement.
  10. Banks may sanction loans with normal applicable rate of interest. The effective interest rate to be paid by the barrower is 4% only. The difference

between the normal lending rate of banks and effective interest rate of 4% will be reimbursed by the Government of Karnataka.

11. Banks will be fully responsible for recovery of the principle and interest @ 4% from the barrower. Government shall release these subsidy over and above 4% interest only after paying the principle installments due along with interest by the borrower. Further, in case of defaults in payment of instalment and interest the Government will not extend interest subsidy for that period. But once the instalments are regularized but again the interest subsidy is eligible.
12. The units which availed the interest subsidy under any other scheme of Government of Karnataka / Government of India are not eligible for interest subsidy under this scheme.
13. The smooth functioning of the scheme the existing committee as per SLBC decision for monitoring weaker section loans under the chairmanship of Principal Secretary/Secretary, Social Welfare in which the bankers are members will monitor this scheme also.
14. The banks should also prescribe a condition that the unit availing the interest subsidy scheme should provide employment to SC / ST persons to the extend of 50% of the employees to be employed. This may be verified by the Commissioner/Director while releasing the interest subsidy.
15. The interest subsidy amount shall be reimbursed to the banks by the Commissioner for Social Welfare for Scheduled Caste applicants and Director for Scheduled Tribes for Scheduled Tribe applicants on receiving the claims from the banks through their Nodal officer. The banks are requested to send the name and address (Bengaluru) of Nodal officer to the Principal Secretary/Secretary of Social Welfare Department, Room No.232, 2<sup>nd</sup> Floor, Vikasa Soudha, Bengaluru-560 001.
16. The Nationalized Banks/Apex Bank/Dcc Banks shall appoint the nodal officer for the purpose of collecting the details and submitting the interest subsidy claims to the Commissioner / Director Tribal Welfare for reimbursement of interest subsidy amount.

This issues with the concurrence of Finance Department vide No. FD 408  
Exp.3/16, dated: 28.05.2016.

By order and in the name of  
Governor of Karnataka



(SHAMBHULINGAIAH)

Deputy Secretary to Government-1,  
Social Welfare Department.

To:

- 1) Accountant General (A & E, Audit-1, Audit-2), Karnataka, Bangalore
- 2) Commissioner for Social Welfare, Bangalore
- 3) Director for Tribal Welfare, Bangalore
- 4) Managing Director, Dr. B.r. Ambedkar Development Corporation Limited  
Bangalore.
- 5) Managing Director, Karnataka Maharshi Valmiki Scheduled Tribes  
Development Corporation Limited, Bangalore.
- 6) Managing Director/Zonal Manager/Regional Manager of Nationized Banks  
of located in Bengaluru, Karnataka.
- 7) Manager Director, The Karnataka State Cooperative Apex Bank Limited,  
Bengaluru
- 8) Manager Director, District Co-operative Central Banks of all Districts
- 9) Conviner, Syndicate Bank, Bengaluru
- 10) Under Secretary to Government (Exp. 3,9), Finance Department, Vidhana  
Soudha, Bangalore.
- 11) Spare Copies Department.

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