दिशा–निर्देश

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

आयुक्तालय कौशल, नियोजन एवं उद्यमिता
"मुख्यमंत्री कौशल अनुदान योजना"

विषय: मुख्यमंत्री कौशल अनुदान योजना सम्बन्धी दिशा-गिर्देश

1. प्रस्तावना: राजस्थान सरकार की वजह योजना वर्ष 2016-17 के अनुसार "राजस्थान में युवाओं को गुणवत्ता कौशल प्रशिक्षण हेतु मोटानिया करने के लिए बैंकों एवं वित्तीय संस्थाओं के सहयोग से कौशल अनुदान प्रदान करने के लिए एक विशेष योजना लाई जायेगी। इस योजना के तहत चयनित संस्थाओं में कौशल प्रशिक्षण प्राप्त करने वाले युवाओं द्वारा कौशल अनुदान लेने पर बैंक एवं वित्तीय संस्थाओं की 6 प्रतिशत तक भाग्य अनुदान दिया जायेगा।" उक्त योजना की अनुमालना में कौशल नियोजन एवं ऊद्योगिक विभाग राजस्थान सरकार के अन्तर्गत "मुख्यमंत्री कौशल अनुदान योजना" उक्त योजना क्रियान्वयन करने हेतु दिशा निर्देश जारी किये जा रहे हैं।

2. योजना का नाम एवं कौशिकता: योजना का नाम "मुख्यमंत्री कौशल अनुदान योजना" होगा। यह राजस्थान सरकार के कौशिकता में क्रियान्वित की जाएगी एवं तत्काल प्रामाण्य से प्राप्त होगी।

3. योजना का परिचय: मुख्यमंत्री कौशल अनुदान योजनान्तर्गत युवाओं को कौशल श्रेणी Indian Banks Association Skill Loan Scheme (योजना का विशेष विषय परिषद 1 पर संलग्न है) अन्तर्गत नियोजित प्रक्रिया व संस्थाओं के नामांकन से प्राप्त होगा। कौशल श्रेणी के व्यय पर अनुदान राजस्थान सरकार द्वारा जारी निर्देश अनुसार देने होगा।

4. पात्रता: 

   अ. आवेदक राजस्थान सरकार की निवासी हो।

   आवेदक Indian Banks Association Skill Loan Scheme अन्तर्गत पात्र प्रशिक्षण संस्थाओं में अध्ययन/प्रशिक्षण हो एवं उक्त योजनान्तर्गत कौशल श्रेणी प्राप्त करने के लिए निर्देश रखता हो। (योजना का विशेष विषय परिषद 1 पर संलग्न है)

   ब. प्रशिक्षण संस्थाओं: - हे सभी विद्यालय/कौशल प्रशिक्षण संस्थाओं जैसे आमंत्रित प्रशिक्षण संस्थाओं, प्रोफेसरियम, माध्यम प्रारंभ विद्यालय, महाविद्यालय एवं विश्वविद्यालय आदि जो कि Indian Banks Association-Skill Loan Scheme अन्तर्गत उल्लेखित है, कौशल श्रेणी एवं व्यय अनुदान योजना हेतु पात्र होंगी। विशेष विषय निर्देशन के प्रक्रिया अनुसार आवेदन-समाप्त तक भाग्य अनुदान की भी योजनान्तर्गत सम्मिलित किया जा सकेगा।

5. अनुपाती संस्थाओं: - इंडियन बैंक्स एसोसिएशन की सहयोग एवं भारतीय रिजर्व बैंक द्वारा जारी निर्देश अनुसार अन्य पात्र विविध संस्थाओं होंगी।

6. योजना का क्रियान्वयन: योजना का क्रियान्वयन कौशल नियोजन एवं ऊद्योगिक विभाग अन्तर्गत आयुक्त कौशल नियोजन एवं ऊद्योगिक नियोजन से क्रियान्वित किया जाएगा। प्रथम वर्ष में राजस्थान कौशल एवं आर्थिक विकास निगम द्वारा क्रियान्वित किया जाएगा एवं आगामी वर्षों में आयुक्तालय कौशल नियोजन एवं ऊद्योगिक द्वारा सेल गठित कर योजना का क्रियान्वयन किया जाएगा।
7. ऋण एवं व्याज अनुदान की मात्रा — दैनिक हार्दिक Skill Loan Scheme अनुसार निर्धारित गात्रा में ऋण देय होगा। ऋण पर व्याज में अनुदान दर निम्नानुसार देय होगी —

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<thead>
<tr>
<th>क्षेत्र / वर्ग</th>
<th>व्याज अनुदान की दर</th>
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<tbody>
<tr>
<td>सामान्य पुरुष</td>
<td>4 प्रतिशत</td>
</tr>
<tr>
<td>अन्य पिछड़ा वर्ग पुरुष</td>
<td>5 प्रतिशत</td>
</tr>
<tr>
<td>अनुपूर्णता जनजाति, अल्पसंख्यक, बियाग, ग्रामीण जेनर, HIV संक्रमित गुणा एवं महिला वर्ग</td>
<td>6 प्रतिशत</td>
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</table>

यात्रा पुरुषों को प्राप्त होगा। अनुसार देय व्याज अनुदान ऋण योजना विभाग हार्दिक प्रमाणीकरण उपलब्ध सम्पन्न बैंक/विद्युत संस्थान का हस्तांतरित किया जायेगा। व्याज अनुदान की राशि का हस्तांतरण राज्य सरकार या इकाई क्लासिक राज्य सरकार के माध्यम से निर्धारित प्रधान अनुसार किया जायेगा।

8. योजना के कार्यों का निर्देशन एवं मोनिटरिंग — योजना के कार्यों का निर्देशन कौशल नियोजन एवं उद्योगिता विभाग द्वारा दिए विभाग राज्य सरकार से समय—समय पर प्राप्त स्वीकृति अनुसार किया जायेगा।

9. अन्य निर्देश —

1. योजना के संचाल ऋणी संस्थान से प्राप्त ऋण राशि का उपयोग उसी कार्य हेतु होंगे जिसके लिए ऋण स्वीकृत किया गया है।

2. योजना के क्षेत्रों का संचालन के हेतु प्रक्रिया, दिशा निर्देश, प्रभाव एवं ऋणी द्वारा देय प्रभाव पत्र इत्यादि का निर्धारण आयुक्त, कौशल नियोजक एवं उद्योगिता विभाग समूह-समय पर किया जा सकेगा।

(कृष्ण कुमार)
आयुक्त, कौशल,
नियोजन एवं उद्योगिता
Indian Banks' Association

No. RB/CIR/SLS/1051

July 19, 2015

The Chief Executives of all Member Banks

Dear Sirs/Madam,

Skill Loan Scheme

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

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

Yours faithfully,

K Unnikrishnan
Deputy Chief Executive

End: 1. Skill Loan Scheme 2. Application Form
SKILL LOAN SCHEME

1. INTRODUCTION

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

2. OBJECTIVE

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

3. APPLICABILITY OF THE SCHEME

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

4. ELIGIBILITY CRITERIA

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

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

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4.3 Nationality: The applicant should be an Indian National.

4.4 Minimum Age: There is no specific restriction with regard to the age of the student to be eligible for skilling loan. However, if the student is a minor, while the parent executes documents for the loan, the bank will obtain a letter of acceptance/ratification from him/her upon attaining majority.

4.5 Minimum Qualification: As required by the enrolling institutions/organizations as per NSQF.

4.6 Know your customer (KYC) norms: Aadhar number will also be considered as a valid proof for KYC norms in addition to other identity and address proof as determined by respective banks/lending institutes.

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

6. EXPENSES CONSIDERED FOR LOAN
6.1. Tuition / course fee. Banks shall pay such tuition / course fee directly to the Training Institute.

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

7. MARGIN
The banks/MFIs can charge a nominal margin money as down-payment from the student, to keep the student serious about the course. However, the down-payment and the amount paid as interest during the course (Clause 11) together should not exceed 10% of the total course amount.
8. RATE OF INTEREST
Interest rate to be charged linked to the base rate of banks as decided by the individual banks or at reduced rate, if an interest subsidy is provided by the Central / State Govt. to all or a class of beneficiaries proposed to be targeted. Simple Interest will be charged during the study period and upto commencement of repayment.

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

9. PROCESSING CHARGES
No Processing fee will be charged by Banks/MFIs.

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

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

However, it is advised that the banks consider moratorium for specific courses or certain sections of the students. Upon completion of the course, repayment will start after a moratorium period as indicated below:
<table>
<thead>
<tr>
<th>Courses of duration</th>
<th>upto 6 months from the completion of the course</th>
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<tbody>
<tr>
<td>Courses of duration</td>
<td>12 months from the completion of the course</td>
</tr>
<tr>
<td>above 1 year</td>
<td></td>
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</tbody>
</table>

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

12. REPAYMENT

The loan will have a tenure as follows:
- Loans upto ₹ 50,000: Upto 3 years
- Loans between ₹ 50,000 to ₹ 1 lakh: Upto 5 years
- Loans above ₹ 1 lakh: Upto 7 years

13. INSURANCE

Optional at the requirement of the borrower.

14. PREPAYMENT

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

15. Bank Mitra

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