

# **SELF EMPLOYMENT SCHEME FOR REHABILITATION OF MANUAL SCAVENGERS (SRMS) – APPLICABLE FROM NOVEMBER, 2013.**

The Self Employment Scheme for Rehabilitation of Manual Scavengers(SRMS) was introduced in January, 2007, with the objective to rehabilitate the remaining manual scavengers and their dependents in alternative occupations by March, 2009. However, as this could not be done by the target date, the Scheme was extended upto March, 2010, with a provision for the coverage of spill-over of beneficiaries even thereafter, if required. As per the updated number, reported by States/UTs, after launch of the Scheme, 1.18 lakh manual scavengers and their dependents in 18 States/UTs were identified for implementation of the Scheme.

1.1 As per reports received from the concerned States/UTs, all eligible and willing 78,941 manual scavengers, out of the identified 1,18,474 manual scavengers, were provided assistance for their rehabilitation in alternative occupations. Thereafter, NGOs working for elimination of manual scavenging reported existence of manual scavenging in 15 States and provided list of 10,697 manual scavengers. On verification of these lists only 628 persons were found eligible for assistance under SRMS, and all of them were provided assistance under the Scheme.

1.2 Subsequently, 'Houselisting and Housing Census 2011' data released by the Registrar General of India(RGI) in March, 2012, showed that there were about 26 lakh insanitary latrines in the country, of the following categories:-

- a. Latrines from which Nightsoil is disposed into open drain; and
- b. Service latrines in which nightsoil is : -
  - i) removed by humans, and
  - ii) serviced by animals.

State/UT wise detail is given at **Annexure-I.**

1.3 RGI has not provided any data regarding the number of manual scavengers in the country. However, out of the total number of households(HHs) with insanitary latrines, the no. of HHs with (i) manually serviced latrines, and (ii) latrines discharging excreta into open drains, is 8 & 13 lakhs, respectively (total 21 lakh).

1.4 Actual data of manual scavengers for coverage under the Scheme would be available from the following surveys:

- (i) Survey of manual scavengers in statutory towns being steered and coordinated by the Ministry of Social Justice and Empowerment.
- (ii) Survey conducted by any State/UT in accordance with the provisions of the “Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013”.

1.5 Funding for the survey of manual scavengers as at (i) above will continue to be provided as per the survey guidelines prepared by the Ministry of Social Justice and Empowerment.

2. Objective of the scheme is to assist the manual scavengers, identified during various surveys, for their rehabilitation in alternative occupations. Manual Scavengers and their dependents, irrespective of their income, will be eligible for assistance.

3. Definition of manual scavenger is as under:

*“manual scavenger” means a person engaged or employed by an individual or a local authority or a public or private agency, for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which human excreta from insanitary latrines is disposed of, or on a railway track, before the excreta fully decomposes, and the expression “manual scavenging” shall be interpreted accordingly;*

Explanation.- (a) “engaged or employed” means being engaged or employed on a regular or contract basis;

(b) a person engaged or employed to clean excreta with the help of such devices and using such protective gear, as the Central Government may notify in this behalf, shall not be deemed to be a ‘manual scavenger’.

3.1 The dependent of manual scavengers is one who is a member of their family or is dependent on them. Each individual manual scavenger and his/her spouse or children who are of 18 years of age and above, who are not employed (other than manual scavengers) will be provided assistance. For the purpose of training, the age of dependent to be eligible would be reduced by the duration of the training so that immediately after getting the training he/she can be provided other assistance immediately after attaining the age of 18 years.

4. The identified manual scavengers, one from each family, would be eligible for receiving Cash Assistance of Rs. 40,000 immediately after identification. The beneficiary would be allowed to withdraw the amount in monthly installments of maximum of Rs. 7,000. He/she would also be eligible for Capital Subsidy, Interest Subsidy and Training with stipend at the rates prescribed under the scheme. The dependents of manual scavengers would not be eligible for initial Cash Assistance.

5. Loan upto a maximum cost of Rs. 10 lakhs will be admissible under the scheme, and Rs. 15 lakh in case of sanitation related projects like Vaccum Loader, Suction Machine with Vehicle, Garbage Disposal Vehicle, Pay & Use Toilets etc., which are extremely relevant for the target group, with high success rate and income.

6. The moratorium period to start the repayment of loan will be two years. The period of repayment of loan, including moratorium period will be five years for projects upto Rs. 5,00,000 and 7 years for projects above Rs. 5,00,000. The SCAs would distribute the funds within a period of three months after receiving the application from the eligible beneficiaries.

7. The rate of interest chargeable from the beneficiaries will be as follows:-

(a) For projects upto Rs. 25,000/- - 5% per annum (4% per annum for women beneficiaries)

(b) For projects above Rs 25,000/- - 6% per annum.

8. Where the rate of interest chargeable by the banks on loans will be higher than the rates prescribed in the scheme, interest subsidy to the extent of the difference will be given to the banks by the respective State Channelising Agencies (SCAs). The

SCAs would be required to pay this amount to banks on monthly basis so that there is no case of charging of compound interest by banks on the interest subsidy portion.

9. Credit linked back-end capital subsidy will be provided to the beneficiaries in a scaled manner, as follows:

<b>Range of Project Cost (Rs.)</b>	<b>Rate of Subsidy</b>
Upto 2,00,000	50% of project cost
2,00,000 to 5,00,000	Rs. 1 lakh + 33.3% of project cost between Rs. 2-5 lakh
5,00,000 to 10,00,000	Rs. 2 lakh + 25% of project cost between Rs. 5-10 lakh
10,00,000 to 15,00,000	Rs. 3,25,000/-

10. Subsidy will be back-ended. Banks/lending agencies would disburse the full project cost including subsidy to the beneficiaries as loan. The operation of subsidy amount by the bank will be as follows:-

(a) The subsidy admissible to the beneficiaries under SRMS should be kept in the Subsidy Reserve Fund Account beneficiary-wise, instead of in term deposit in the name of the beneficiary. Banks etc. should apply no interest on the Subsidy Reserve Fund Account. In view of this, for the purpose of charging interest on the loan, the subsidy amount should be excluded. The balance lying to the credit of Subsidy Reserve Fund Account will not form part of deferred tax liabilities(DTL) for the purpose of SLR/CRR.

(b) The repayment schedule of loan would be drawn in such a way that the subsidy kept under Subsidy Reserve Fund would be sufficient for adjustment towards loan repayment equivalent to capital subsidy amount. The beneficiary would be required to repay the loan portion of the project as per repayment schedule prescribed under the Scheme. Beneficiaries will not be entitled for any benefit of subsidy, if the loan is fully repaid before a certain fixed period, specified by the lending agency, depending upon the activity. The availability of the benefit of subsidy to beneficiaries would be contingent on their proper utilization of loan for the sanctioned project.

(c) Lending agencies would issue loan passbooks to beneficiaries. These pass books should, inter alia, contain details such as the date of sanction of loan, amount of loan sanctioned, subsidy to be adjusted in the final installment of repayment, rate of interest, amount due under each installment, due dates of installments, etc. Banks should ensure that the bank branches fill in all the columns in the passbooks, as otherwise the purpose of issuing the passbooks will be defeated.

11. Beneficiaries will be allowed to avail second and subsequent loan from banks if required, without capital subsidy and interest subsidy and other grants under the scheme.

12. NSKFDC or any other agency identified under the scheme, will undertake all activities under the scheme and will co-ordinate with the concerned agencies to ensure optimum benefits to the beneficiaries. NSKFDC or other identified agency will have freedom to meet admissible expenditure under the scheme out of their own funds, which will be reimbursable to them. NSKFDC or any other identified agency, will have option to provide loan to the target group at the rates prescribed in the scheme, out of their own funds and recover them. Such amounts, however, will not be reimbursable from Government. In such cases, they will be entitled to claim assistance for training, interest subsidy(if required), capital subsidy etc., as provided under the scheme.

13. The scheme will be implemented at the national level through the NSKFDC or other identified agencies for this purpose. At the State level, the implementing agencies will be the state channelising agencies identified for the purpose, which may include government agencies and reputed non-governmental organisations. It is also provided to encourage involvement of reputed micro finance institutions and NGOs for micro financing schemes through the SHGs. For training of the beneficiaries, it is envisaged to involve reputed specialised training institutions, in addition to government institutions.

14. The existing institutions under the Ministry such as the NSKFDC and its SCAs have the requisite experience to implement the proposed scheme. However, their limited infrastructure capacity would need to be enhanced. They would be expected to implement the scheme, in addition to their existing activities would, therefore, need to be supported for building their capacity to cope up with the increased work and will need

to devise innovative mechanisms to achieve the task assigned. Similarly, there would be a need to support other identified agencies involved at various levels. They would be provided financial support under Miscellaneous and administrative expenses.

15. In the course of implementation of the scheme, there would be a need to take timely decisions on several important aspects. To facilitate implementation and timely decisions on critical issues, a special mechanism is envisaged. A committee under the chairmanship of Secretary, Ministry of Social Justice and Empowerment shall be constituted with the following composition:-

- Additional Secretary, Ministry of Social Justice and Empowerment – Member
- Joint Secretary and Financial Advisor, Ministry of Social Justice and Empowerment - Member
- Advisor concerned in the Planning Commission – Member
- Joint Secretary(Scheduled Caste Development) – Convenor.
- Joint Secretary Level Representative of Department of Financial Services

The committee can call special invitees, if felt necessary, to attend its meeting. The recommendations of the committee would be within the broad parameters of the scheme and would be implemented with the approval of Minister, Social Justice and Empowerment.

16. In every State, annual targets of each bank will be fixed by State Level Bankers Committees (SLBC's) as per statewise scheme targets.

17. The beneficiaries are free to select any viable income generating self employment project. Projects would not be imposed on the beneficiaries, rather their interest, experience and choice would be given due weightage in selection of project. An indicative list of projects, which may be selected by the beneficiaries is given at **Annexure-II**.

17.1 The beneficiary provided training would be provided loan for the activity/trade for which the beneficiary had taken the training. All the beneficiaries living in the same locality should not be provided the loan for

the same activity/trade to avoid the competition among themselves and/or make the projects unviable.

18. Since the scavengers will be rehabilitated in non-traditional professions, they will require training to acquire new skills and entrepreneurship capabilities. This can be given by government agencies/institutes as well as by reputed specialised training agencies. Synergies with selected industries/ business establishment would be encouraged for facilitating gainful employment of the trainees.

18.1 Beneficiaries would be provided training for courses upto two years with stipend @ Rs. 3,000 per month. The training will be given as per level of education and aptitude of the beneficiary.

18.2 An indicative list of trades of training of various duration is at **Annexure-III**.

18.3 The existing schemes of various other Ministries etc., like Ministry of Labour and Employment, District Rural Development Agency, District Industries Centres etc., for imparting training, would be optimally used for training of beneficiaries. In Addition, the National and State specific Training Frameworks prepared under SRMS , for training of beneficiaries, would be the guiding document for selection of training programme for each beneficiary.

18.4 After training, wherever required, beneficiaries would also be provided assistance for self employment ventures. Self employment venture to be selected after training should have relevance with training obtained by beneficiary. An indicative list of training programme and related projects, is given at **Annexure-IV**.

19. A comprehensive programme of publicity with a view to awareness generation at all levels will be undertaken so as to ensure that optimum benefit reaches the beneficiaries in the shortest possible time.

20. Camp approach would be adopted for guiding the beneficiaries in choosing project/training course, making application, obtaining sanction of funds etc. This would speed up process of rehabilitation of beneficiaries and implementation of the scheme.

21. As far as possible, the databases of the targeted beneficiaries of the proposed Scheme would be integrated with UIDAI by-

- (a) Embedding with Aadhaar numbers (UID numbers) in the beneficiaries databases,
- (b) Using the UIDAI enabled bank account (UEBA) for crediting the assistance intended for the beneficiaries; and
- (c) Using the online Authentication Services of UIDAI for beneficiary identification for overall improvement in Service delivery.

22. In case of diversion of funds by beneficiaries for their other needs, the banks can initiate action as per their policy and rules in this regard. In case it is found that the beneficiary has diverted the subsidy for any purpose, other than for which the assistance was provided,

- (i) he/she shall be liable to repay the entire amount of subsidy immediately with a penal interest of 9% per annum.
- (ii) He/she shall become ineligible for any assistance under the scheme, in future.

22.1 The SCAs are expected to provide all possible assistance and cooperation to the banks for timely recovery of loan from the beneficiaries. They will also take appropriate measures to ensure that the beneficiaries do not divert the assistance for any other purpose.

22.2 District level Vigilance Committees to be set up under the 'Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 would monitor the implementation of the Scheme and hold quarterly meetings with the banks etc. to review the status of the implementation of the Scheme.

23. For monitoring the progress of implementation of the Scheme, an exclusive interactive website would be launched, on which data would be uploaded at district/State and National level. Arrangements for online submission of application for loan/subsidy would be made to ensure transparency in the procedure. Further, name of beneficiaries alongwith their details and benefit provided to them would also be displayed on the website. The status of the sanction/ disbursement of loan would be intimated to the



concerned beneficiaries online or by return email also by the concerned authorities.

23.1 System of 'Toll Free Number' may be introduced by the SCAs so that the beneficiaries may be able to settle their queries instantly and they may also be allowed to register their names for availing the financial assistance under the scheme of SRMS.

23.2 The progress of implementation of the Scheme will be monitored by NSKFDC and other apex level agencies, identified for the purpose.

23.3 The National Commission for Safai Karamcharis may, in accordance with its terms of reference, review the implementation of programmes and schemes, social and economic rehabilitation of the manual scavengers. The scheme will be concurrently evaluated by an independent agency and expenditure on this would be met out of the funds earmarked under the head 'Miscellaneous and administrative expenses' under the Scheme.

24. In order to bridge the gap between liberation and rehabilitation of manual scavengers, the scheme will be linked with the programme of conversion of dry latrines in co-ordination with the Ministry of Housing and Urban Poverty Alleviation(MoH&UPA) and municipal bodies at State/local levels. As various Ministries of Government of India and State Governments are implementing different developmental programmes, efforts will be made to converge the benefits with other existing programmes so as to give a meaningful package to the target group. The mechanism of Central Monitoring Committee (CMC) as provided in the 'Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013' would be utilised for this purpose.

**Annexure-I**

**State/UT -wise no. of Insanitary Latrines as per 'Houselisting and Housing Census, 2011'**

S. No.	State/UT	Total number of households	No. of Households by type of Insanitary Latrines					% of col. 8 to col. 3
			Nightsoil disposed into open drain	Serviced Manually	Sub Total (4+5)	Serviced by animal	Total (6+7)	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	<b>ALL INDIA</b>	<b>246,692,667</b>	<b>1,314,652</b>	<b>794,390</b>	<b>2,109,042</b>	<b>497,236</b>	<b>2,606,278</b>	<b>1.06</b>
1	UTTAR PRADESH	32,924,266	151,717	326,082	477,799	80,291	558,090	1.7
2	WEST BENGAL	20,067,299	78,446	130,330	208,776	72,289	281,065	1.4
3	JAMMU & KASHMIR	2,015,088	64,479	178,443	242,922	13,109	256,031	12.71
4	ANDHRA PRADESH	21,024,534	165,673	10,357	176,030	52,767	228,797	1.09
5	MAHARASHTRA	23,830,580	154,331	9,622	163,953	45,429	209,382	0.88
6	TAMIL NADU	18,493,003	149,455	27,659	177,114	26,020	203,134	1.1
7	ASSAM	6,367,295	54,381	22,139	76,520	35,394	111,914	1.76
8	RAJASTHAN	12,581,303	94,061	2,572	96,633	8,781	105,414	0.84
9	KARNATAKA	13,179,911	61,802	7,740	69,542	28,995	98,537	0.75
10	BIHAR	18,940,629	39,246	13,587	52,833	35,009	87,842	0.46
11	ODISHA	9,661,085	30,567	26,496	57,063	24,222	81,285	0.84
12	NCT OF DELHI	3,340,538	68,424	583	69,007	633	69,640	2.08
13	MADHYA PRADESH	14,967,597	41,363	5,664	47,027	13,948	60,975	0.41
14	PUNJAB	5,409,699	28,274	3,465	31,739	9,460	41,199	0.76
15	MANIPUR	507,152	27,713	10,062	37,775	2,964	40,739	8.03
16	HARYANA	4,717,954	32,432	1,343	33,775	4,752	38,527	0.82
17	GUJARAT	12,181,718	25,234	2,566	27,800	4,890	32,690	0.27
18	JHARKHAND	6,181,607	9,317	1,836	11,153	5,986	17,139	0.28
19	KERALA	7,716,370	12,052	3,011	15,063	1,713	16,776	0.22
20	UTTARAKHAND	1,997,068	6,730	4,701	11,431	2,562	13,993	0.7
21	ARUNACHAL PRADESH	261,614	1,865	1,059	2,924	9,579	12,503	4.78
22	CHATTISGARH	5,622,850	4,881	736	5,617	3,484	9,101	0.16
23	TRIPURA	842,781	3,760	830	4,590	3,733	8,323	0.99
24	MEGHALAYA	538,299	1,792	1,962	3,754	4,126	7,880	1.46
25	NAGALAND	399,965	1,208	786	1,994	2,481	4,475	1.12
26	HIMACHAL PRADESH	1,476,581	3,069	310	3,379	561	3,940	0.27
27	GOA	322,813	667	-	667	3,151	3,818	1.18
28	MIZORAM	221,077	583	121	704	562	1,266	0.57
29	PUDUCHERRY	301,276	638	133	771	88	859	0.29
30	DADRA & N. HAVELI	73,063	55	168	223	28	251	0.34
31	A. & N. ISLANDS	93,376	151	11	162	57	219	0.23
32	SIKKIM	128,131	93	-	93	126	219	0.17
33	CHANDIGARH	235,061	164	-	164	32	196	0.08
34	DAMAN & DIU	60,381	29	16	45	14	59	0.1
35	LAKSHADWEEP	10,703	0	0	0	0	0	-

Source: Census, 2011

## Annexure-II

### Indicative Projects/Activities

S. No.	Range	Indicative Projects/Activities/Schemes
1	Upto Rs.25000	<p><b><u>Agricultural Sector:</u></b> Mixed Farming, Bee keeping</p> <p><b><u>Service Sector:</u></b> Tea Leaf Shop, Tea Stall, Cane Bamboo Shop, General Store, Singar Shop, Statue Making, Carpentry, Rickshaw, Sale of Steel Utensils, Gift Items Shop, Flower Shop, Egg Business, Rice Selling, Badi/Papad Making, Readymade Garments, Masons, Mobile Repairing, TV/Domestic Appliances Repairing, Electrician, Plumbing &amp; Mason, Fruit &amp; Vegetable Vendor &amp; Meat Shop, Paan Shop,.</p>
2	From Rs.25001 to Rs.50000	<p><b><u>Agricultural Sector:</u></b> Goatary, Dairy, Poultry, Duckery.</p> <p><b><u>Service Sector:</u></b> Beauty Parlour, Footwear Shop, Readymade Garments, Domestic Appliances Repairing, Electronic Shop, CD/Cassettes Shop, Fast Food, Photo Studio, Dice Polishing, Imitation Jewellery, Gift Stall, Cycle repairing, Barber Shop, Tailoring Shop, Flour Mill, Bicycle Hiring and Repairing</p> <p><b><u>Industrial Sector:</u></b> Wooden Photo frame, Handmade bricks, Jali Pillars, Herbal Cosmetics, Rakhee /Decorative Jhalleries</p>
3	From Rs.50001 to Rs.1.00 lakh	<p><b><u>Agricultural Sector:</u></b> Poultry, Goatery, Milch Animals.</p> <p><b><u>Service Sector:</u></b> Fabrication Work, Shuttering, Computer, Carpentry Business, Fertilizer Shop, Mobile Repair, Battery binding &amp; repairing, Two/Four wheeler repairing, Barber Shop, Auto-rickshaw (Petrol), Automobile Repair Shop, Photocopier Booth, General Provision Store, Beauty Parlour and Music Store etc.</p> <p><b><u>Industrial Sector:</u></b> Broom Stick, Artificial Jewellery, Paper, Jute &amp; Cloth Bags &amp; folders, Paper envelopes &amp; File covers, Air bag/purse, Halwai Chappal, Surgical Bandages making, Paper cup &amp; plates manufacturing, Socks manufacturing.</p>
4	From Rs.1.01 lakh to Rs.5.00	<p><b><u>Agricultural Sector:</u></b> Land Purchase, Poultry Farming, Plants Nursery, Vermi</p>

S. No.	Range	Indicative Projects/Activities/Schemes
	lakh	<p>Composting, Medicinal and Aromatic Plants, Sericulture and Mulberry Farming, Mushroom Cultivation, Tractor, Power Tiller, Horticulture.</p> <p><b><u>Service Sector:</u></b> Dhabas/Mini Hotel, Advocate Office, Bricks Sale, Travel Agency, Medical Shop, Internet Cafe, Plastic Lamination, Repairing of Agricultural equipments, Dry cleaning, dyeing &amp; draping, Transport, Denting &amp; Painting of Vehicles and Domestic Gadgets, Sanitary &amp; Hardware Shop, Servicing &amp; Repair of Domestic electrical Appliances, Tent House, Band Party, Readymade Garments Shop, Agriculture and allied activities including Non-land based schemes like Tractor, Trolley, Poultry Farming.</p> <p><b><u>Industrial Sector:</u></b> Broom making, Brush making, Hollow Bricks and Jallis Making, Printing Press, Black Smith, Embroidery/Jari Work, Machine Screw Manufacturing, Surgical Bandage Manufacturing, Silver Ornaments, Footwear Manufacturing, Herbal Shampoo Manufacturing, Tyre Retreading, Citronella Oil Manufacturing, Silver Ornaments.</p>
5	From Rs.5.01 lakh to Rs.10.00 lakh	<p><b><u>Service Sector:</u></b> Mini Hotels/Motels, Dhaba,</p> <p><b><u>Transport Sector:</u></b> Bolero, Mahindra Jeep, Innova, Qualis, TATA Sumo, Micro Bus(RTV)</p> <p><b><u>Industrial Sector</u></b> Rice Mill, Stone Crusher, Hosiery unit, Mineral Soda Water Plant</p>
6	For More than Rs.10.00 lac	<p><b><u>Sanitary based equipments</u></b> Vacuum loader, Suction Machine with Vehicle, Garbage Disposal Vehicle, Pay &amp; use toilets etc</p>

**Annexure-III****Details of Training Trade/Courses with Duration**

<b>S.No.</b>	<b>Trade/Areas</b>	<b>Courses</b>	<b>Duration in Months</b>
1	Computer Technology	Computer Hardware Assembling & services	3
		Computer Software	3
		Basic Computer Application	3
		Certificate Course in Data Processing	3
		Certificate Courses in Office Automation & Internet	3
		PC, Monitor & Printer Repair & Servicing	4
		Certificate Courses in Computer Hardware Maintenance	4
		Computer software and Tally	6
		Adv. Diploma in Software Tech.	6
		AUTO CAD	12
2	Apparel Technology	Smart Checker	1
		Smart Operator (Sewing Machine) (Basic)	1.5
		Embroidery	3
		Embroidery & Jerry work	3
		Cutting & Tailoring/ Fashion Designing	3
		Woolen Shawl Embroidery Caps & Shocks	3
		Himachali Craft (Rumal & Dolls Making)	3
		Fashion Designing	3
		Fashion Designing and use of fancy dress material	3
		Readymade Garments Mfg.	3
		Himachali Shawl Weaving and Designing Training	6

S.No.	Trade/Areas	Courses	Duration in Months
3	Electric/ Electronics Technology	Mobile Repair	2
		Repairs of Electrical Appliances & Domestic Wiring etc.	3
		Mobile repair including Hardware and Software	3
		Motor Rewinding	3
		Consumer Electronic Products– repairs & maintenance	3
		Certificate Course in Camera (Still Photography)	3
		Advance Certificate Course in Television Reporting.	3
		Videography & Photography	3
		Certificate Course in Video Editing	6
4	Automobiles	LMV Driving	1
		L.T. Motor Driving cum Advance Mechanism Training	3
		Automobile Repairs & Servicing	3
		Motor driving and basic mechanism	6
5	Vocational	Eco-Tourism Training	1
		Dona Pattal Mfg.	1.5
		Paper Bags, Paper Envelops, Gift Bags, File Cover etc.	2
		Aerometric Candles	2
		Beauty culture and skin care	2
		Beautician	3

S.No.	Trade/Areas	Courses	Duration in Months
		Packaging, Grading, Labeling and Marketing Techniques for Local Products	3
		Beauty culture and skin care	3
		Air Travel Fare Ticketing & Airport Handling	6
		Holistic Beauty Culture	12
		Travel & Tourism Management	12
6	Household	Himachali Food cum Fast Food Training	1
		Fruit Processing	1
		Soft Toys	1.5
		Food Processing and Preservation	1.5
		Soft Toys	2
		Fruit Processing	2
		Himachali Food cum Fast Food Training	3
		Soft Toys and fancy Handicrafts	3
		Regizine Bag & Seat cover mfg.	3
		Imitation Jewelry	3
7	Construction	Wooden Work / Craft Items	3
		Plumbing & Sanitary work	3
		Raj Mistry	3
		Steel Fabrication	3
		Security Guards	6
		Sanitary Inspector	12
8	Entrepreneurship Development Programme	EDP	1

**Indicative list of Training Programmes of duration of more than one year**

<b>S. No.</b>	<b>Name of Training Programme</b>	<b>Duration (months)</b>	<b>Minimum Qualification</b>	<b>Organising Agency/</b>
1.	Laboratory Asstt./Attendant Operator (Chemical Plant)	24	SSLC	ITIs
2.	Draughtsman (Civil/Mech.)	24	SSLC	
3.	Electronic Mechanic	24	SSLC	
4.	Information Technology & Electronics System	24	SSLC	
5.	Lift Mechanic, Machinist, Maintenance Mechanic, Machanic	24	SSLC	
6.	Radiologist	24	12th	
7.	Surveyor	24	SSLC	
8.	Wireman	24	8th	
9.	Dental Laboratory Technician	24	SSLC	
10.	Diploma in Radiation and Imaging Tech.	18		Apollo Med-Skills Ltd.
11.	Diploma in Medical Lab Technology	18		
12.	Diploma in Cardiac Non-invasive Tech.	18		
13.	Diploma in Operation Theatre Tech.	18		
14.	Diploma in Dialysis Tech	18		
15.	Diploma in Ward Secretary	18		
16.	Junior Basic Teacher's Training	24	12th	Teacher's Training Institutes
17.	Nursing Courses	Upto 24 months	SSLC/12th	Nursing Training Institutes
18.	Textile Wet Processing	14	SSLC	KVIC



**Annexure-IV**

**Details of Proposed Trade/Courses of Training & the Activities/Schemes for which loan may be disbursed**

S. No.	Trade/Areas	Courses	Duration in Months	Job Employment	Upto Rs.1.00 lakh	From Rs.1.01 lakh to Rs.5.00 lakh	From Rs.5.01 lakh to Rs.10.00 lakh	For More than Rs.10.00 lac
1	Computer Technology	Computer Hardware Assembling & services	3			Hardware Repair & Service Shop		
		Computer Software	3	yes				
		Basic Computer Application	3	yes				
		Certificate Course in Data Processing	3	yes				
		Certificate Courses in Office Automation & Internet	3			Computer Job Work shop		
		PC, Monitor & Printer Repair & Servicing	4			Hardware Repair & Service Shop		
		Certificate Courses in Computer Hardware Maintenance	4			Hardware Repair & Service Shop		
		Computer software and Tally	6	yes				
		Adv. Diploma in Software Tech.	6	yes				
		AUTO CAD	12			Computer Shop for AUTOCAD Job Work		
2	Apparel Technology	Smart Checker	1	Yes				
		Smart Operator (Sewing Machine) (Basic)	1.5	Yes	Tailoring Shop			

S. No.	Trade/Areas	Courses	Duration in Months	Job Employment	Upto Rs.1.00 lakh	From Rs.1.01 lakh to Rs.5.00 lakh	From Rs.5.01 lakh to Rs.10.00 lakh	For More than Rs.10.00 lac
		Embroidery	3		Embroidery & Jerry work			
		Embroidery & Jerry work	3					
		Woolen Shawl, Embroidery, Caps & Socks	3			Manufacturing Shop		
		Himachali Craft (Rumal & Dolls Making)	3					
		Himachali Shawl Weaving and Designing Training	6					
		Cutting & Tailoring/ Fashion Designing	3			Tailoring & Fashion Designing		
		Fashion Designing	3					
		Fashion Designing and use of fancy dress material	3					
		Readymade Garments Mfg.	3		Tailoring Shop			
3	Electric/ Electronics Technology	Mobile Repair	2		Mobile Repair Shop			
		Repairs of Electrical Appliances & Domestic Wiring etc.	3		Repair & Maintenance of Household items shop			
		Mobile repair including Hardware and Software	3			Mobile Sale & Repair Shop		
		Motor Rewinding	3	Yes	Electrician Shop			

S. No.	Trade/Areas	Courses	Duration in Months	Job Employment	Upto Rs.1.00 lakh	From Rs.1.01 lakh to Rs.5.00 lakh	From Rs.5.01 lakh to Rs.10.00 lakh	For More than Rs.10.00 lac
		Consumer Electronic Products–repairs & maintenance	3		Repair & Maintenance of Household items shop			
		Certificate Course in Camera (Still Photography)	3			Studio for Videography & Photography		
		Advance Certificate Course in Television Reporting.	3	Yes				
		Videography & Photography	3			Studio for Videography & Photography		
		Certificate Course in Video Editing	6	Yes		Video Editing Shop		
4	Automobiles	LMV Driving	1	Yes			For purchase of vehicle	For purchase of vehicle (including Sanitation Related Vehicles)
		L.T. Motor Driving cum Advance Mechanism Training	3	Yes			For purchase of vehicle	For purchase of vehicle (including Sanitation Related Vehicles)
		Automobile Repairs & Servicing	3			Automobile Repair Shop		

S. No.	Trade/Areas	Courses	Duration in Months	Job Employment	Upto Rs.1.00 lakh	From Rs.1.01 lakh to Rs.5.00 lakh	From Rs.5.01 lakh to Rs.10.00 lakh	For More than Rs.10.00 lac
		Motor driving and basic mechanism	6	Yes				
5	Vocational	Dona Pattal Mfg.	1.5		Paper Utensil Manufacturing Shop			
		Paper Bags, Paper Envelops, Gift Bags, File Cover etc.	2		Paper Utensil Manufacturing Shop			
		Beauty culture and skin care	3			Beauty Parlour		
		Packaging, Grading, Labeling and Marketing Techniques for Local Products	3	Yes				
		Air Travel Fare Ticketing & Airport Handling	6			Travel Agent Shop		
		Holistic Beauty Culture	12			Beauty Parlour		
		Travel & Tourism Management	12			Travel Agent Shop		
6	Household	Himachali Food cum Fast Food Training	3	Yes		Dhaba/ Restaurant		
		Fruit Processing	1	Yes	Fruit Processing Shop			

S. No.	Trade/Areas	Courses	Duration in Months	Job Employment	Upto Rs.1.00 lakh	From Rs.1.01 lakh to Rs.5.00 lakh	From Rs.5.01 lakh to Rs.10.00 lakh	For More than Rs.10.00 lac
		Food Processing and Preservation	1.5			Food Processing Unit		
		Soft Toys and fancy Handicrafts	3			Fancy Item Shops		
		Regizine Bag & Seat cover mfg.	3			Upholstery manufacturing shop		
		Imitation Jewlary	3			Imitation Jewelry Shop		
7	Construction	Wooden Work / Craft Items	3			Furniture shop		
		Plumbing & Sanitary work	3	Yes		Hardware Shop		
		Raj Mistry	3	Yes				
		Steel Fabrication	3	Yes		Steel Fabrication Unit		
		Security Guards	6	Yes				
		Sanitary Inspector	12	Yes				

