



INCENTIVES FOR COTTAGE AND RURAL INDUSTRIES



S. N.	Particulars	Details
1.	Name of the department	Commissioner of Cottage and Rural Industries
2.	Policy title	Cottage and Rural Policy
3.	Policy operational period	2016-2021

S. No.	Incentive Type	Eligibility Criteria/Description	Incentive Detail											
1.	Shri Vajpayee bankable yojna	<p>Shri Vajpayee bankable yojna</p> <ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ Age between 18 to 65 years • Educational Qualification <ul style="list-style-type: none"> ○ Std. 4 Pass / have undergone training concerned business for about 3 months / One-year experience of concerned business/traditional artisan or having 1 month training in related business from Government recognized institute • Family Income No income limit <ul style="list-style-type: none"> ○ No income limit 	<ul style="list-style-type: none"> • Industries <ul style="list-style-type: none"> ○ Loan amount - 08 Lakh ○ Maximum assistance - 1.25 Lakh • Services <ul style="list-style-type: none"> ○ Loan amount - 06 Lakh ○ Maximum assistance – 1 Lakh • Business <ul style="list-style-type: none"> ○ Loan amount - 03 Lakh ○ Maximum assistance – 0.8 Lakh <table border="1" style="margin-top: 10px;"> <thead> <tr> <th rowspan="2">Category</th> <th colspan="2">Rate of Subsidy on Loan Amount</th> </tr> <tr> <th>Urban</th> <th>Rural</th> </tr> </thead> <tbody> <tr> <td>General</td> <td>20%</td> <td>25%</td> </tr> <tr> <td>Women/SC/ST/ Ex-Servicemen/ Disabled*</td> <td>30%</td> <td>40%</td> </tr> </tbody> </table>	Category	Rate of Subsidy on Loan Amount		Urban	Rural	General	20%	25%	Women/SC/ST/ Ex-Servicemen/ Disabled*	30%	40%
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2.	Dattopant Thengadi Artisans Interest Subsidy Scheme	<p>Dattopant Thengadi Artisans Interest Subsidy Scheme</p> <ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ 18 years and above • Educational Qualification <ul style="list-style-type: none"> ○ Artisans having identity card issued by the Development Commissioner Handloom / Handicraft / iNDEXT-C ○ Physically handicapped /blind artisans may also get benefit under the scheme • Family Income No income limit <ul style="list-style-type: none"> ○ No income limit 	<ul style="list-style-type: none"> • Term loan for purchase of machinery / tools or working capital for purchase of raw materials for a limit up to Rs. 1 Lakh <ul style="list-style-type: none"> ○ Margin money subsidy of up to 25% on the loan amount ○ Interest subsidy at the rate of 7% per year for 3 years 											
3.	Jyoti Gramodyog Vikas Yojana	<p>Jyoti Gramodyog Vikas Yojana</p> <ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ Age between 25 to 50 years 	<ul style="list-style-type: none"> • Women / SC / ST / PH / Ex-Serviceman <ul style="list-style-type: none"> (A) Up to Rs. 10 lakh - 30 % (B) Rs. 10 lakh to Rs. 25 lakh - (A) + 10 % of balance loan amount • Others 											

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		<ul style="list-style-type: none"> • Educational Qualification <ul style="list-style-type: none"> ○ 10th Pass; presently working at home or in the factory/unit of the proposed project or trained by the recognized institution in the activity of the proposed project. • Type <ul style="list-style-type: none"> ○ Individual artisans / entrepreneurs ○ Grade-2 Active SHGs engaged in production of goods at a small level • Family Income <ul style="list-style-type: none"> ○ No income limit • Others <ul style="list-style-type: none"> ○ Any extension or renovation of existing unit will not be eligible 	<p>(A) Up to Rs. 10 lakh - 25 %</p> <p>(B) Rs. 10 lakh to Rs. 25 lakh - (A) + 10 % of balance loan amount</p>																					
4.	Package Scheme	Cooperative societies having at least 51 registered members are eligible for the scheme	<ul style="list-style-type: none"> • Share Contribution <ul style="list-style-type: none"> ○ Three times of Share Capital • Share Loan <ul style="list-style-type: none"> ○ 90% of share up to Rs. 900 • Administrative Assistance and other incentives <table border="1" data-bbox="813 1045 1414 1602"> <thead> <tr> <th data-bbox="813 1045 1049 1129"></th> <th data-bbox="1049 1045 1230 1129">Resource</th> <th data-bbox="1230 1045 1414 1129">Amount (per year)</th> </tr> </thead> <tbody> <tr> <td data-bbox="813 1129 1049 1245" rowspan="4" style="text-align: center;">Administrative Assistance</td> <td data-bbox="1049 1129 1230 1245">Manager Salary</td> <td data-bbox="1230 1129 1414 1245">Rs. 48000 to Rs. 72000 for 5 years</td> </tr> <tr> <td data-bbox="1049 1245 1230 1360">Sales Depot</td> <td data-bbox="1230 1245 1414 1360">Rs. 40000 to Rs. 1 lakh for 5 years</td> </tr> <tr> <td data-bbox="1049 1360 1230 1493">Hawkers</td> <td data-bbox="1230 1360 1414 1493">Monthly Rs. 1000 per hawker for 3 years only</td> </tr> <tr> <td data-bbox="1049 1493 1230 1602">Technical Assistance</td> <td data-bbox="1230 1493 1414 1602">Rs. 48000 to Rs. 72000 for 5 years</td> </tr> </tbody> </table> • Publicity, Training Week Celebration <table border="1" data-bbox="813 1602 1414 1717"> <tbody> <tr> <td data-bbox="813 1602 1049 1717" style="text-align: center;">Publicity, Training Week Celebration</td> <td data-bbox="1049 1602 1414 1717">Per Member Rs. 1000 and Rs. 150 per day as stipend</td> </tr> </tbody> </table> • Basic Requirements <table border="1" data-bbox="813 1717 1414 1999"> <thead> <tr> <th data-bbox="813 1717 1049 1780" rowspan="3" style="text-align: center;">Basic Requirements</th> <th data-bbox="1049 1717 1230 1780">Requirement</th> <th data-bbox="1230 1717 1414 1780">Assistance</th> </tr> </thead> <tbody> <tr> <td data-bbox="1049 1780 1230 1885">Tools /Instruments</td> <td data-bbox="1230 1780 1414 1885">Up to 50% to 75% max. limit Rs. 5 lakh</td> </tr> <tr> <td data-bbox="1049 1885 1230 1999">Work / Godown</td> <td data-bbox="1230 1885 1414 1999">Up to 75% max. limit Rs. 6 lakh</td> </tr> </tbody> </table> 		Resource	Amount (per year)	Administrative Assistance	Manager Salary	Rs. 48000 to Rs. 72000 for 5 years	Sales Depot	Rs. 40000 to Rs. 1 lakh for 5 years	Hawkers	Monthly Rs. 1000 per hawker for 3 years only	Technical Assistance	Rs. 48000 to Rs. 72000 for 5 years	Publicity, Training Week Celebration	Per Member Rs. 1000 and Rs. 150 per day as stipend	Basic Requirements	Requirement	Assistance	Tools /Instruments	Up to 50% to 75% max. limit Rs. 5 lakh	Work / Godown	Up to 75% max. limit Rs. 6 lakh
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				Sales Depot / Godown Up to 75% max. limit Rs. 10 lakh																												
				Vehicle Assistance Up to 75% max. limit Rs. 2 lakh																												
			Interest Assistance	6% of Loan of Working capital																												
			Reserve Fund Assistance	Rs. 25000 for Revival of societies																												
			Sales Rebate	5% permanent rebate for handicraft, handloom and leather societies																												
5.	Woolen Carpet Training cum Production Centre and Tufted Tibetan Woolen Carpet Training cum Production Centre Scheme	<ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ 14 to 30 years • Others <ul style="list-style-type: none"> ○ Carpet production should continue for at least 3 years 	<table border="1"> <thead> <tr> <th data-bbox="812 835 1117 898">Assistance Component</th> <th data-bbox="1117 835 1417 898">Assistance</th> </tr> </thead> <tbody> <tr> <td colspan="2" data-bbox="812 898 1417 982">Quantum of Assistance: Woolen Carpet Training cum Production Centre</td> </tr> <tr> <td data-bbox="812 982 1117 1045">For 6 looms</td> <td data-bbox="1117 982 1417 1045">Rs. 78,000</td> </tr> <tr> <td data-bbox="812 1045 1117 1129">Stipend (Rs. 400 per trainee)</td> <td data-bbox="1117 1045 1417 1129">Rs. 72,000</td> </tr> <tr> <td data-bbox="812 1129 1117 1192">Administrative assistance</td> <td data-bbox="1117 1129 1417 1192">Rs. 87,000</td> </tr> <tr> <td data-bbox="812 1192 1117 1255">Others</td> <td data-bbox="1117 1192 1417 1255">Rs. 21,000</td> </tr> <tr> <td data-bbox="812 1255 1117 1318">Total</td> <td data-bbox="1117 1255 1417 1318">Rs. 258000</td> </tr> <tr> <td colspan="2" data-bbox="812 1318 1417 1402">Quantum of Assistance: Tufted Tibetan Woolen Carpet Training cum Production Centre Scheme</td> </tr> <tr> <td data-bbox="812 1402 1117 1486">Training cost for 20 trainees for 6 months</td> <td data-bbox="1117 1402 1417 1486">Rs. 1,71,700</td> </tr> <tr> <td data-bbox="812 1486 1117 1549">No. of Trainees</td> <td data-bbox="1117 1486 1417 1549">20</td> </tr> <tr> <td data-bbox="812 1549 1117 1633">Stipend (INR. 400 per trainee)</td> <td data-bbox="1117 1549 1417 1633">Rs. 48,000 (400 X 20 X 6)</td> </tr> <tr> <td data-bbox="812 1633 1117 1696">Administrative Expense</td> <td data-bbox="1117 1633 1417 1696">Rs. 87,000</td> </tr> <tr> <td data-bbox="812 1696 1117 1906"> Other Expense: 1) Monthly Rent INR. 700 for 6 months 2) Stationery 3) Travel Expenses 4) Wool wastage </td> <td data-bbox="1117 1696 1417 1906">Rs. 11,700</td> </tr> <tr> <td data-bbox="812 1906 1117 2005"> Frame – Equipment 1. INR. 3000 X 5 Frame (9” x 6”) </td> <td data-bbox="1117 1906 1417 2005">Rs. 25,000</td> </tr> </tbody> </table>		Assistance Component	Assistance	Quantum of Assistance: Woolen Carpet Training cum Production Centre		For 6 looms	Rs. 78,000	Stipend (Rs. 400 per trainee)	Rs. 72,000	Administrative assistance	Rs. 87,000	Others	Rs. 21,000	Total	Rs. 258000	Quantum of Assistance: Tufted Tibetan Woolen Carpet Training cum Production Centre Scheme		Training cost for 20 trainees for 6 months	Rs. 1,71,700	No. of Trainees	20	Stipend (INR. 400 per trainee)	Rs. 48,000 (400 X 20 X 6)	Administrative Expense	Rs. 87,000	Other Expense: 1) Monthly Rent INR. 700 for 6 months 2) Stationery 3) Travel Expenses 4) Wool wastage	Rs. 11,700	Frame – Equipment 1. INR. 3000 X 5 Frame (9” x 6”)	Rs. 25,000
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6.	Kutir Mandir Yojana	<ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ 18 to 50 years • Educational Qualification <ul style="list-style-type: none"> ○ As per trade • Trades of Training <ul style="list-style-type: none"> ○ As per local needs 	<ul style="list-style-type: none"> • Stipend per trainee per month <ul style="list-style-type: none"> ○ Rs. 1000 																											
7.	Cluster Development Scheme	<ul style="list-style-type: none"> • Number of artisans in a cluster should be between 25 and 100. The artisans must be engaged in one of the three from handicraft, handlooms and cottage industry • Clusters which are registered as one of the following are eligible <ul style="list-style-type: none"> ○ Self Help Groups (SHGs) ○ Cooperative societies which are registered under Cooperative Societies Act 1965 ○ Public Trust which is registered under the Trust Act ○ Govt. undertaking Board / Corporation which are working for the development of artisans 	<table border="1"> <thead> <tr> <th data-bbox="813 684 1005 762">Assistance Component</th> <th data-bbox="1005 684 1417 762">Existing Assistance</th> </tr> </thead> <tbody> <tr> <td data-bbox="813 762 1005 905">Preparation of Diagnostic Survey & Project Report</td> <td data-bbox="1005 762 1417 905">Maximum up to Rs. 1 lakh</td> </tr> <tr> <td data-bbox="813 905 1005 989">Skill Up gradation</td> <td data-bbox="1005 905 1417 989">Maximum up to Rs. 7 lakh</td> </tr> <tr> <td data-bbox="813 989 1005 1104">Design & Product Development</td> <td data-bbox="1005 989 1417 1104">Maximum up to Rs. 5 lakh</td> </tr> <tr> <td data-bbox="813 1104 1005 1209">Modernization of Tools & Equipment</td> <td data-bbox="1005 1104 1417 1209">Maximum up to RS. 5 lakh (Subject to Govt. Contribution – 75 %; Beneficiaries Contribution – 25%)</td> </tr> <tr> <td data-bbox="813 1209 1005 1293">Common Facility Centre</td> <td data-bbox="1005 1209 1417 1293">Maximum up to Rs. 20 lakh</td> </tr> <tr> <td data-bbox="813 1293 1005 1430">Managerial Subsidy (Per beneficiary Rs. 10,000)</td> <td data-bbox="1005 1293 1417 1430">Maximum up to Rs. 5 lakh</td> </tr> <tr> <td data-bbox="813 1430 1005 1514">Managerial Subsidy</td> <td data-bbox="1005 1430 1417 1514">Rs. 5000 per month for 1 year</td> </tr> <tr> <td data-bbox="813 1514 1005 1598">Marketing Support</td> <td data-bbox="1005 1514 1417 1598">Maximum up to Rs. 20 lakh</td> </tr> <tr> <td data-bbox="813 1598 1005 1661">Publicity</td> <td data-bbox="1005 1598 1417 1661">Maximum up to Rs. 2 lakh</td> </tr> <tr> <td data-bbox="813 1661 1005 1818">National – International Fair and Exhibition (one-time)</td> <td data-bbox="1005 1661 1417 1818">Maximum up to Rs. 1 lakh</td> </tr> <tr> <td data-bbox="813 1818 1005 1902">Exports of products</td> <td data-bbox="1005 1818 1417 1902">Maximum up to Rs. 10 lakh</td> </tr> <tr> <td data-bbox="813 1902 1005 1997">Service Charges Assistance</td> <td data-bbox="1005 1902 1417 1997">Minimum of 5% of the total cost and Rs. 1 lakh</td> </tr> </tbody> </table>		Assistance Component	Existing Assistance	Preparation of Diagnostic Survey & Project Report	Maximum up to Rs. 1 lakh	Skill Up gradation	Maximum up to Rs. 7 lakh	Design & Product Development	Maximum up to Rs. 5 lakh	Modernization of Tools & Equipment	Maximum up to RS. 5 lakh (Subject to Govt. Contribution – 75 %; Beneficiaries Contribution – 25%)	Common Facility Centre	Maximum up to Rs. 20 lakh	Managerial Subsidy (Per beneficiary Rs. 10,000)	Maximum up to Rs. 5 lakh	Managerial Subsidy	Rs. 5000 per month for 1 year	Marketing Support	Maximum up to Rs. 20 lakh	Publicity	Maximum up to Rs. 2 lakh	National – International Fair and Exhibition (one-time)	Maximum up to Rs. 1 lakh	Exports of products	Maximum up to Rs. 10 lakh	Service Charges Assistance	Minimum of 5% of the total cost and Rs. 1 lakh
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8.	Gramodhyog Vikas Kendra	<ul style="list-style-type: none"> • NGOs, Cooperative Societies or trusts which are having 2 to 3 years working experience • Having own land of 1000 to 1200 Sq. Feet which must be N.A. • Able to manage suitable site, Building, Raw materials, Technical/Administrative Staff Marketing • Efficient to provide employment to at least 25 artisans under activities of village 	<ul style="list-style-type: none"> • Building Infrastructure <ul style="list-style-type: none"> ○ Rs. 10.00 lakh • Assistance in Training and Design <ul style="list-style-type: none"> ○ Rs. 0.70 lakh • Administrative Assistance <ul style="list-style-type: none"> ○ Rs. 0.40 lakh • Toolkits Assistance <ul style="list-style-type: none"> ○ Rs. 1.20 lakh • Revolving Fund <ul style="list-style-type: none"> ○ Rs. 0.50 lakh • Marketing Assistance <ul style="list-style-type: none"> ○ Rs. 0.20 lakh • Total Assistance <ul style="list-style-type: none"> ○ Rs. 13.00 lakh 		
9.	Craft Business Development Scheme (CBDC)	Clusters / Centers having 100 to 300 artisans are eligible for the scheme	<p>The State Government provides financial assistance of 70% on the project cost of up to Rs. 7 Crores over a period of 10 years. The assistance is provided under following components :</p> <ul style="list-style-type: none"> • Diagnostic Survey and Detail Project Report • Tools and Equipment Assistance • Design Development and Product Diversification • Raw Material Bank • Marketing Assistance • Advertising and maximizing outreach • Assistance in Export 		
10.	Special 10% Rebate on sale of Handloom clothes during Festival	Industrial Co-operatives and Apex Societies are eligible to avail assistance	Handloom cooperatives are facilitated by an additional special rebate of 10% on sales for 120 days		
11.	Publicity, Propaganda and Exhibition Scheme	Handloom Apex Institutions	<ul style="list-style-type: none"> • Participating in Handloom Exhibitions / Fairs <ul style="list-style-type: none"> ○ Within the State : Rs. 70000 per exhibition ○ Other State : Rs. 150000 per exhibition • Publicity and Propaganda <ul style="list-style-type: none"> ○ Rs. 1,00,000 p.a • For arranging workshop /seminar <ul style="list-style-type: none"> ○ Rs. 25,000 p.a. 		
12.	Handlooms to Weavers	<ul style="list-style-type: none"> • Weavers of cooperative societies and individual weavers are eligible to avail this scheme • Handloom should be purchased through GRIMCO, GSHHDC and KVIC's approved agency 	This scheme provides each individual weaver new handloom of Rs. 21,622 in which the weaver's contribution is 35% and Government's assistance is 65%		
13.	New Charkha-Loom Scheme	Khadi spinners and Khadi weavers of registered	Under the scheme, financial assistance of 65% is provided for Amber Charkha with unit cost of Rs. 13,000 to Khadi		

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		organizations having certificate for Khadi / Polyvastra will be benefited under this scheme	spinners, while financial assistance of 65% is provided to Khadi weavers for looms with unit cost of Rs. 30,000					
14.	Manav Kalyan Yojana	<ul style="list-style-type: none"> • Age Limit <ul style="list-style-type: none"> ○ Age between 16 to 60 years • Type <ul style="list-style-type: none"> ○ Persons engaged in 79 different activities such as hawkers, vegetable vendors, carpentry etc. • Family Income <ul style="list-style-type: none"> ○ Rural area beneficiary must have their name in the BPL list of Rural Development department. Rural area beneficiaries have not to produce income certificate ○ The beneficiary should have annual family income of up to Rs. 47000 in rural areas & up to Rs. 68000 in urban areas. They have to produce income certificates of the Mamlatdar or Chief Officer of the Nagarpalika or competent authority of the Municipal Corporation • Others <ul style="list-style-type: none"> ○ Any extension or renovation of existing units will not be eligible 	Self-employment toolkits up to Rs. 5000 are distributed free of cost					
15.	Electric Potter Wheel and Pug Mill		A subsidy of 50% is provided on purchase of Electric Potter wheel (unit cost Rs. 4250) and Pug Mill (unit cost Rs. 21,500)					
16.	Providing Latest Technology to Group of Pottery Artisans (Energy Efficient Kiln)	Groups of registered clay artisans and potters are eligible for the scheme	100% financial assistance is provided on development of the kiln (unit cost of Rs. 83,000)					
17.	Vishesh Katan, Vankari & Vanat Sahay	Khadi spinners and weavers are provided production incentive for spinning of yarn and weaving of Khadi	<table border="1"> <tr> <td rowspan="2">Spinners</td> <td>For General and SC</td> <td>Additional Rs. 1 per hank</td> </tr> <tr> <td>For Women and ST</td> <td>Additional Rs. 1.5 per hank</td> </tr> </table>	Spinners	For General and SC	Additional Rs. 1 per hank	For Women and ST	Additional Rs. 1.5 per hank
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			Weavers	For General and SC	Additional Rs. 3 per sq. m.
				For ST	Additional Rs. 4 per sq. m.
				Rs. 1 per sq. m. weaving equipment aid	
18.	Issuance of Artisan I-Card	Artisans having I-card becomes eligible for respective state government schemes based on the category under which the registration has been done			
19.	Mill Gate Price Scheme	Handloom cooperatives, Handloom NGO, Handloom development centers are eligible for the scheme	The State Government facilitates procurement of quality raw material for handloom weavers through the National Handlooms Development Corporation (NHDC) depots by providing 10% Mill Gate Price subsidy on purchase of yarn from these depots		