



NATIONAL MINORITIES DEVELOPMENT AND FINANCE CORPORATION

“Kaushal se Kushalta”

GUIDELINES FOR IMPLEMENTATION OF “KAUSHAL SE KUSHALTA” SCHEME OF NMDFC THROUGH PROJECT IMPLEMENTING AGENCIES

1. INTRODUCTION

The prime mandate of NMDFC is to provide concessional finance to the Minorities for self-employment/income generation activities, NMDFC's Developmental mandate also includes vocational training for the welfare of Minority Communities. In order to improve efficacy of the credit programme of NMDFC, the entrepreneurial and technical capabilities of the prospective beneficiaries are to be appropriately enhanced, which may be necessary / pre-requisite for setting up/expanding of business enterprise. Thus there is need to improve their entrepreneurial and technical skills and then link them to credit.

The MoSD&E has issued directive on 15th July 2015 that all Central Govt. programmes / schemes on skill development & vocational training are required to be aligned with NSQF / Common norms. Therefore the vocational Training Scheme of NMDFC is being re-aligned with the NSQF/Common norms as given below:-

2. MISSION

The mission of this scheme is to create self-employment/job opportunities for Minorities by catalyzing an ecosystem wherein productive and innovative entrepreneurship germinates, sustains and grows, leading to creation of better wage / self-employment opportunities for the target group.

3. OBJECTIVES

The objective of this Scheme is to encourage and promote Skill Development for the youth belonging to minority communities throughout the country. The Scheme aims to:

- a. Enable and mobilize a large number of Minority youths (including the artisans working in the traditional art and craft sector) to take up industry designed quality skill training, become employable and earn respectable livelihood.
- b. To provide skill training for generating better livelihood for marginalized minorities and align them in the mainstream, with preference given to the women and persons engaged in traditional occupations.
- c. Ensure at least 70% placements of trained candidates including wage employment and self-employment.

4. PROCESS FOR IMPLEMENTATION OF THE SCHEME BY THE PIA's

- a. Under this scheme, NMDFC will publish the request for proposals (RFP) in the beginning of every financial year for inviting the proposals/expression of interest (EOI) from the Project Implementing

Agencies on pan India basis for empanelment of the PIA's for implementation of "Kaushal se Kushalta" scheme.

- b. The EOI received from applicants will be firstly scrutinized for the fulfillment of the eligibility criteria and completeness of all the relevant prescribed documents by the screening committee constituted by the competent authority.
- c. Qualified applicants will thereafter be called to office of NMDFC or be interacted with through video conferencing on the various aspects of their application & if required have to give PowerPoint presentation.
- d. The selection of the PIAs will be made on the basis of information/documents submitted by the them. If the information/documents submitted by any PIA is/are found to be false at any stage, the empanelment of such PIA will be cancelled immediately and coercive action will be taken against such PIA.
- e. The NMDFC may seek any additional information as per the requirement of the scheme Kaushal se Kushalta scheme
- f. The Letter of Award for empanelment will be thereafter issued to the selected applicants after due evaluation of the proposal, clearly detailing the Terms and Conditions for unconditional acceptance by the applicants.
- g. After empanelment the NMDFC will invite the proposals from the empanelled PIA's for the training under "Kaushal se Kushalta" scheme. The PIAs would be required to identify the trades/skills having potential for local employment and prospects for further growth.
- h. Empanelment will not entitle the PIA to receive allocation of target/trainees which will be done after physical verification of facilities and certification of same by NMDFC or any authorized **person/body** nominated by it.
- i. The agency would be required to apply for organizing the specific skill development programme as per the proforma enclosed as **Annexure-X** to the NMDFC. The NMDFC would examine the proposal, if found eligible after scrutiny of **Annexure-X**, the NMDFC will issue sanction order to the PIA. The allocation of candidates to the Project Implementing Agencies (PIAs) would be considered after examining their proposals received to the NMDFC and availability of budget provision.

5. ELIGIBILITY CRITERIA FOR BENEFICIARIES

- a. Members of Notified National Minority communities i.e. Muslim, Sikh, Christian, Buddhist, Jain and Parsis having annual family income up to Rs. 8.00 lacs.
- b. Preference will be given to skills having local demand and potential for further growth.
- c. Preference will be given to women and persons engaged in occupational groups.
- d. Persons already trained under any other skill development training programme of the Government will not be eligible under this scheme.
- e. The candidates should be between 18 to 55 years of age to be eligible for the skill development programme of NMDFC, on the date of enrolment or as per the age criteria prescribed in the Qualification Pack (QP) concerned.

6. TRADE, DURATION & COST OF TRAINING

- a. All the trades/job roles prescribed under National skills qualification framework (NSQF) are eligible under the skill development scheme of NMDFC.

- b. Training base cost will be guided as per common norms. However, this will be based on per hour fee notified by the MOSD&E, Govt. of India. The present per hour fee (all inclusive) is as given below:
- Category I – Rs. 49.00 per hour
 Category II - Rs. 42.00 per hour
 Category III - Rs. 35.1 per hour

Note: The duration of the training period would be preferably as under:

- i). Minimum 4 hours and Maximum upto 6 Hrs per day.
 - ii). Minimum 5 days and maximum 6 days in a week (including theory and practical).
 - iii). The duration of 6 months includes gazetted holidays declared by central government and respective state government and Union Territories and Sundays.
- c. The courses having duration of 6 months or max. upto 600 hours (theory & practical) would be considered under this programme. The per hour fee would be subject to revision by MOSD&E, from time to time. The training cost shall be inclusive of cost components such as mobilization of candidates (Advertisement and publicity expenditure), Curriculum, Trainers' training, Equipment, amortization of Infrastructure costs/Utilities, Teaching Aid, Raw material, Salary of trainers, Placement expenses and Post-placement tracking/monitoring etc.
- d. In addition to the training base cost, third party assessments shall be undertaken through Sector skill councils and the assessment fee would also be borne by NMDFC in respect of only successful candidates. The fee has to be as per the schedule of fees notified by the Ministry of Skill Development, Govt. of India or as per schedule of fees of the National Skill Development Corporation. 100% of the total training cost or course fee of the training programme will be provided by NMDFC.
- e. As per the approved scheme of NMDFC, a stipend of Rs. 1,000 per month per trainee would be given for a maximum of six months.

7. COMMENCEMENT OF TRAINING PROGRAMME:

Training programme shall commence only after acceptance of terms and conditions as laid down in approval issued by NMDFC and the sanction order issued to PIA's. The programme should commence within 1 month from the date of issue of sanction letter by NMDFC.

8. RELEASE OF FINANCIAL ASSISTANCE

The sanctioned Grant-in-aid will be released by NMDFC in three installments as under:

(i)	First Installment	30% of total sanctioned amount to PIA. 50% of the stipend amount through DBT in the bank account of trainees by the NMDFC.
(ii)	Second Installment	50% of total sanctioned amount to PIA.
(iii)	Third Installment	20% of total sanctioned amount to PIA. 50% of balance stipend amount through DBT in the bank account of trainees by the NMDFC.

The Payments to the PIAs shall be based on the outcomes achieved. The above payment schedule is subject to the following:-

- a. It is applicable only for fresh training.
- b. **The 1st instalment (i.e. 30% of the project cost) will be released within 7 days from the commencement of the training after:**
 - i. **Receipt of demand of advance along with list of trainees and acceptance of the sanction letter envisaging the terms & conditions thereof (countersigned by the authorized signatory of the PIA, on each paper).**
 - ii. **Inspection report of NMDFC nominated officials/authorized person/ authorized agency received by the NMDFC.**
 - iii. **Submission of Bank Guarantees by PIA.**
 - iv. **Entering into a Memorandum of Understanding (MOU) between PIA & NMDFC.**
 - v. **Submission of duly notarized Bond on a non-judicial stamp paper of Rs.20/-.****50% of the total stipend amount would be mandatorily transferred in the bank accounts of the selected candidates by the NMDFC after completion of 1 month of the training.**
- c. The dropouts will not be considered for 2nd and 3rd installments. However, the agency would be allowed to replace maximum of 10% of total candidates against the drop out candidates, within first month of commencement of training. However, the 1st installment of payment in respect of the dropouts (if not replaced) would be adjusted in next tranche to be disbursed in respect of the continuing candidates.
- d. The second installment of 50% will be calculated on the basis of total cumulative 80% payment for candidates actually certified. Second Installment of 50% of the sanctioned amount will be released on receipt of the following from Training Institute duly verified & forwarded by the PIA:-
 - i) List of successful trainees along with complete details of each trainee uploaded on the website of PIA and a link on the website of NMDFC, with certified bio metric based attendance sheets for each center.
 - ii) Details of assessment & certification by Independent Agency as per National Standardization Guidelines of Govt. of India shall be produced by PIA, after completion of training programme.
 - iii) Utilization Certificate on GFR 19-A for earlier released funds duly certified by Head of PIA & Chartered Accountant with seal.
 - iv) Copy of Minutes of the Selection Committee Meeting comprising of representative of PIA, duly signed by its members for selection of candidates.
 - v) Copies of Advertisements with details of News Papers & dates.
 - vi) Details of disbursement of stipend through DBT, if any, duly certified by authorized signatory of PIA.
 - vii) Good quality colored photographs of each training programme (4-5) of the candidates (in a group/individual) working, attending classroom training /workshop etc. The video clips of good quality of interview and feedback of minimum 5% trainees (Male & Female) of training is required to be recorded by the PIA for submission to the NMDFC. Each video clip should be of 1-3 minutes duration.
 - viii) Certificate of the PIA that Copies of feedback forms duly filled in by candidates are being maintained by the PIA.
 - ix) Details of commencement and completion of training programme for each batch with details of trainees.

- e. Third Installment of 20% of the sanctioned amount will be released on receipt of the following from Training Institute.
 - i) Proof of placement of minimum 70% of the candidates in wage/ self-employment. At least 50% of the trainees passing out should be in wage employment. The detail of such trainees should include monthly wages, contact details of companies where they are placed duly certified by the head of the organization/PIA. These details should be uploaded on the website of the PIA within one month from completion of training and maintained for a period of at least three years.
 - ii) **Receipt of salary in their bank account for a period of at least first three months of placed trainees in wage employment.**
 - iii) **Remaining 50% of the total stipend amount would be mandatorily transferred in the bank accounts of the selected candidates by the NMDFC after completion of training.**

9. INSPECTION

Representative of NMDFC shall have the right to inspect the a/c books, records, interact with the retained trainees as well as with the trainer and officials of the PIA.

10. THIRD PARTY CERTIFICATION & ASSESSMENT THROUGH SECTOR SKILL COUNCIL

To ensure independent and unbiased assessment and certification of trained candidates, costs for assessment & certification shall be payable by NMDFC to an independent third party including a university/institute authorized for conducting assessments and certifications. The assessment fee present being Rs. 600-1500 per candidate, would be regulated as per the guidelines issued by Ministry of Skill Development & Entrepreneurship, Govt. of India, from time to time.

11. PROCEDURE FOR SELECTION OF TRAINEES BY PIA

- a. The PIA may invite applications through advertisements in local newspapers/other channels of publicity. PIA may also take help of State Channelizing Agency & District Admn. Officials for mobilizing the target group.
- b. Transparent system of selection of trainees should be adopted by the PIA. Preference should be given to female applicants & persons belonging to occupational groups, amongst the target group.
- c. A selection committee should be constituted for selection of suitable candidates as well as monitoring of the ongoing course. The selection committee should draw the minutes which should be signed by all the members.

12. PLACEMENT

The PIA have to ensure placement of at least 70% trainees in wage employment/self-employment. Placement should be within 3 months of completion of training with at least 50% of the trainees passing out being placed in wage employment. The **PIA** should encourage and give preference to trainees by extending loan for starting self-employment venture.

13. MONITORING & TRACKING

All the trainees trained under the Project should be tracked for a period of one year from the date of completion / certification. The PIA should track the trainees as per Govt. guidelines of Ministry of Skill Development & Entrepreneurship from the date of completion/certification with respect to their career progression, retention and other parameters. Each candidate should be tracked once every month for a period of one year.

14. GENERAL TERMS AND CONDITIONS

- a) NMDFC funding would only be available for training/educational programmes/courses which are NSQF compliant.
- b) NMDFC funded training and educational institutions shall define eligibility criteria for admission to various courses in terms of NSQF levels.
- c) NMDFC reserves the right to withhold the payment of the balance amount wherever deemed appropriate and may demand refund of the installments released with Bank interest, if the Training Institute is found to have misled NMDFC by submitting incorrect information or deliberately suppressing relevant information. NMDFC may consider to blacklist such PIAs and inform to other funding agencies of Central Govt./State Govt.
- d) In case of unsatisfactory placement i.e. 49% and below, within 3 months of completion of training, the agency would not be allowed to conduct training of subsequent batches, if any.
- e) The PIA would be de-empanelled if it does not fulfill the terms and conditions. However, the PIA would get an opportunity to re-apply for empanelment for the training after a gap of at least one year from the date of notification of de-empanelment.
- f) To ensure that the curricula is in sync with emerging market demands and aligned to latest National Occupational Standards (NOS) and Qualification packs (QPs) for various job roles, NMDFC would be implementing only sector skill councils (SSCs) approved courses or those courses which are recognized as per the guideline of the Ministry of Skill Development and entrepreneurship.
- g) **The NMDFC reserves the right to verify the infrastructure of training centres, attendance, records, study material provided to the trainees & any other aspect related to the training, placement by itself or through concerned State Govt./ District authorities/ skill commission / sector skill councils or any other person, body authorized by it and obtain the certification on behalf of NMDFC.**
- h) The guidelines of the Ministry of Skill Development & Entrepreneurship, Govt. of India and National Skill Development Corporation as issued from time to time will be followed for implementing the Skill Development Scheme of NMDFC.

National Minorities Development and Finance Corporation
(A Govt. of India Undertaking, Ministry of Minority Affairs)

“Kaushal Se Kushalata” Scheme

Proforma for submission of Skill Development Training proposal for the financial year

Sl. No.	Particulars	Information to be filled by project Implementing Agencies
1	Name of Project Implementing Agency (PIA)	
2	Address of PIA (in case of Address of registered Headquarter is different than Address of Correspondence, please give both Addresses Separately)	Registered Address: Address for Correspondence:
3	Name of proposed training programme (QPID No.)	
4	NSQF level/ duration (in Hours/Week/Months)	
5	Minimum education qualification level for proposed training programme	
6	Proposed no. of candidates & batches	
7	Name of the assessment and certification agency	
8	Assessment and certificate cost per trainee	
9	Total assessment & certification cost	
10	Course fee per candidate per hour as per common norms	
11	Total course fee for proposed total no. of candidates	
12	Total cost including course fee, stipend, assessment & certification cost	
13	Name of the place, taluk & district where the proposed training programme will be conducted	
14	Period since the proposed training institute has been functional	
15	Details about trainers for the proposed activity with the training agency	S. No. Name/Designation/Qualification/Experience & Complete Address

16	Whether the PIA Guarantees employment to minimum 75% trained candidates (including 50% in organised sector) after training.	Yes/No If Yes, submit the undertaking as per Annexure- Y
17	Whether registered on Skill Management and Accreditation of Training Centres (SMART) as on date of application- with documentary proof	Yes/No
18	Any other information PIA wants to provide	

Date:

Place:

Signature of President/Secretary/CEO/Head of Institution

(Give Full Name Signing Authority)

Official Stamp

FORMAT FOR UNDERTAKING ON NON-JUDICIAL STAMP PAPER (Rs.20/-)

UNDERTAKING

I, President/Secretary/CEO/Head of (Name of PIA) , Registration Numberdated, and son / daughter / wife of resident of (Address)....., hereby guarantee the placement of minimum 70% of the trained minority youths, of which minimum 50% would be in wage employment, in the projects to be awarded under Skill Development Training Scheme of the National Minorities Development and Finance Corporation.

Date:

Place:

Signature of President/Secretary/CEO/Head of Institution

(Give Full Name Signing Authority)

Official Stamp