



Andhra Pradesh Brahmin Welfare Corporation
(A Government of Andhra Pradesh Undertaking)



Chanakya Scheme for Micro Entrepreneurship – Swayam Upadhi (CS-MESU)

Andhra Pradesh Brahmin Welfare Corporation (APBWC), a Government of Andhra Pradesh undertaking, is introducing “Chanakya Swayam Upadhi Scheme” for Micro Entrepreneurs (CS-MESU) for encouraging entrepreneurship in the Brahmin community of Andhra Pradesh for the year 2017-18. The Corporation will provide subsidy (Front end) for setting up new or expansion of the existing Micro enterprise. The scheme is meant for unemployed persons only. Employed either in private/public sector are not eligible.

Objective

To encourage economically weak Brahmin Entrepreneurs set up new / expand existing Micro Enterprises in Andhra Pradesh in various sectors for his/her livelihood.

Scope

This scheme is applicable for the economically weak Brahmins of Andhra Pradesh, who wants to set up new/ expand the existing Micro Enterprises in Andhra Pradesh, as detailed below:

	Antyodaya	Abhyudaya	Abhivrudhi
Project Cost	Upto Rs.1.00 Lakh (Minimum Project cost should not be less than Rs.30,000/-)	Above Rs.1.00 Lakh and upto Rs.2.00 Lakhs	Above Rs.2.00 Lakh and upto Rs.10.00 Lakhs
Subsidy	50 % of the Project Cost, subject to a maximum of Rs.50,000/-	50% of the Project Cost, subject to a maximum of Rs.1,00,000/-	50% of the Project Cost, subject to a maximum of Rs.2,00,000/-
Margin of the Beneficiary	Not more than 10% of the Project Cost	Not more than 10% of the Project Cost	Not more than 10% of the Project Cost
Bank Loan(Front end only)	Net of APBWC Subsidy & Margin Money from the Project Cost	Net of APBWC Subsidy & Margin Money from the Project Cost	Net of APBWC Subsidy & Margin Money from the Project Cost
Age Limit	The applicant should be aged between 21 to 50 years as on 01.04.2017		
Annual Income	Annual income of the applicant and his family from all sources should not exceed Rs.75,000/-	Annual income of the applicant and his family from all sources should not exceed Rs.1,00,000/-	Annual income of the applicant and his family from all sources should not exceed Rs.3,00,000/-

Eligibility

- The applicant should belong to Brahmin Community.
- The applicant must be residing in Andhra Pradesh only.
- The applicant should be aged between 21 to 50 years as on 01.04.2017.
- Applicant should have relevant qualification
- Employees either in private or public sector and Students are not eligible under the above schemes for Financial Assistance from the Corporation.
- The annual income of the applicant and his family from all sources should not exceed Rs.75,000/- in case of Antyodaya Scheme, and Rs.1,00,000/- in case of Abhyudaya scheme and Rs. 3,00,000/- in case of Abhivrudhi Scheme.
- The project/activity of the applicant should be technically feasible and financially viable and is acceptable to the Corporation. The Corporation will consider the application on merits.
- The applicant should not have availed himself/herself any financial assistance under other Government Scheme/program for the same purpose.
- The applicant availing Financial Assistance under Chanakya Swayam Upadhi Schemes of the Corporation shall not be eligible under any of the similar schemes for the next Five years.
- The beneficiaries who have availed financial assistance under Chanakya Swayam Upadhi Schemes in 2015-16 & 2016-17 from AP Brahmin Welfare Corporation are not eligible for Five years from the date of sanction of subsidy by the Corporation.
- Only one Economic Support Scheme shall be granted per family (as defined in the ration card).
- Preference shall be given to:
 - Candidates with higher qualification or requisite qualifications required for the activity.
 - Candidates who have undergone training under any skill improvement programme of the government or welfare corporation either in the current year or earlier.
 - Applicants who are availing the economic support schemes for the first time.
 - Widow/Destitute/women applicants.
 - Disabled.

Application Procedure:

- The applicant should upload the scanned copies (in pdf format with maximum 250kb size each) of the following documents.
 - a) Aadhar Card of the applicant.
 - b) Caste and Income Certificates issued by the competent authority or an integrated (Caste/Income/Residence /Date of birth) issued by Mee-Seva, in the name of the applicant in one pdf file.
 - c) Date of birth proof of the applicant.
 - d) Highest Educational qualification certificate of the applicant
 - e) A Brief write-up covering applicants profile, project scope & cost, expected revenues and profits in the prescribed format, available in our website.
 - f) Latest Passport size photograph of the applicant.
 - g) Declaration from the applicant, duly stating that he is an unemployed and not working anywhere ,either in private or public sector.

Selection Process:

- District wise/Bank Branch Wise Targets will be communicated to the Lead District Managers for getting approval in respective District Consultative committee meetings.
- Applications will be invited from the eligible beneficiaries through on line.
- Applications received will be sent to the bank branches as per targets allotted/ approved in the DCC.
- The Branch Manager shall select the beneficiaries as per guidelines of the scheme, at branch level and issue consent letter for the selected candidates.
- On receipt of the consent letters from the Banks the state level committee(SLSC) shall scrutinize and finalise the eligible applicants
- APBWC shall release the proceedings to the financing Bank and the beneficiary.
- The concerned Bank shall sanction loan to the beneficiary and open Bank Loan account and Non-operative SB Account in the name of the beneficiary and inform the **TWO** account details along with IFSC code in **FORMAT -I** to APBWC.
- APBWC shall credit the eligible subsidy (Front end subsidy) through online transfer directly to the Non- Operative Savings Bank Account of the beneficiary.
- On receipt of the Subsidy from the Corporation, the bank shall release the loan amount along with subsidy and beneficiary contribution to the supplier/s by way of Demand Draft / Online transfer and submit the Utilization certificate(Format-II) along with photograph of the unit to APBWC.
- Banks should not keep the subsidy amount as security deposit under any circumstances. The subsidy provided by the Corporation should be disbursed along with bank loan invariably by way of DD/on line transfer to the Supplier of the goods. The Bank should not credit either the bank loan or subsidy to the Savings Bank account of the beneficiary under any circumstances.
- The bank shall ensure end use of funds and the unit is established.
- APBWC shall conduct inspection of units grounded on random basis to ensure proper utilization of the subsidy.

Indicative shelf of Projects/Activities for which Assets could be Acquired through the Economic Assistance Program.**A. Agriculture and Minor Irrigation Sector.**

1. Agriculture Tools & Implements
2. Bullock Carts
3. Oil Engine
4. Motor & Pipelines
5. Submersible Pump Set and Pipelines

B. Agro Based Food Processing Industry

1. Bakery Products
2. Cattle Feed
3. Fruits and Vegetable processing
4. Indian Sweet making
5. Khava & Chakka Unit
6. Manufacturing of Mehndi
7. Manufacturing of Cane-Gur and Khandsari/Jaggery making
8. Manufacturing of Banana/Potato chips
9. Manufacturing of Food Industry
10. Manufacturing of Ice Creams
11. Manufacturing of milk products

12. Mini Rice selling units/Rice Mills
13. Papad making
14. Pickle making
15. Flour Mill
16. Sugarcane Juice unit

C. Animal Husbandry Sector

1. Dairy-Buffaloes
2. Dairy-Cows
3. Milk Booth

D. Forest Based Industry

1. Ayurvedic Medicine Manufacturing unit
2. Bee-keeping
3. Manufacturing Pharmaceutical Products
4. Photo framing.

E. Hand Made Paper and Fibre Industry

1. Coir Works
2. Fibre Items
3. Handmade Paper/Thermocol
4. Manufacturing of Leaf Cup/Plates unit
5. Manufacturing of paper cups/plates unit
6. Manufacturing of Jute Products
7. Manufacturing of Exercise Book binding

F. Mineral Based Industry

1. Black Board/Slate and Slate pencil/Chalk pieces making unit
2. Brick making units
3. Cement blocking
4. Idol making
5. Manufacturing of Glass Toys
6. Utensil washing powder
7. Manufacturing of Floor Cleaning items/Detergents

G. Polymer and Chemical Based Industry

1. Candle making unit
2. Chemical Industry
3. Chappal Making/Shoes Making
4. Detergents and washing powder making (non toxic)
5. Manufacturing of shampoos
6. Manufacturing of packing plastic items
7. Manufacturing of hair oils
8. Manufacturing of Poly bags
9. Manufacturing of PVC pipes and PVC items

H. Rural Engineering and Bio-Tech Industry

1. Automobile Work
2. Air Compressor Business
3. Carpentry
4. Carved Wood and artistic furniture making
5. Computer Assembling
6. Fabrication works

7. Iron grill making/welding works
8. Manufacturing of Rural Transport vehicles such as hand carts
9. Manufacturing of handmade utensils out of Bell metal/Copper
10. Manufacturing of Engineering Instruments
11. Manufacturing of machinery spare parts/Bearing etc.
12. Manufacturing of storage batteries
13. Manufacturing of Steel Grills
14. Manufacturing of Agarbatties /Instant Sambrani sticks
15. Manufacturing of Mirror/Gift Articles
16. Motor winding
17. Wire net making
18. Wood works

I. Service Industry.

1. Auto Service Centre
2. Cable TV network/Computer Centre
3. Cell Phone and Electronic Goods repairing
4. Cycle Repair shop
5. DTP works
6. Electronic Goods Repairing Shop
7. Embroidery works
8. Catering/Tiffin centre/Mess/Hotel/Curry points
9. Internet / /Mee Seva Centre
10. Herbal Beauty Parlour/ Ayurvedic Herbal Products
11. Offset printing and binding
12. Printing Press
13. Plumbing works
14. Repairs of diesel engines and pump sets
15. Tailoring and preparation of readymade garments
16. Video and photo studio
17. Watch repairing
18. Xerox Centre

J. Business

1. Cloth/Saree Business
2. Kirana/ Provisions/General Stores/Super markets
3. Stationery/Books shop
4. Fancy shop
5. Medical shop
6. Pooja Stores
7. Fruits/Vegetable Business
8. Home Appliances shop
9. Electrical Shop
10. Patanjali Stores