Chapter 4

Small Scale Industries & other Activities in the Priority Sector
Chapter–4
Small Scale Industries And Other Activities In The Priority Sector Lending

This chapter explains small scale industries and other activities in priority sector lending. Small scale industries includes direct finance and indirect finance, which includes in section one and section two explain various activities like roads, water transport, education, development of women etc.

SECTION- I
Small Scale Industries

Small scale industrial units are those engaged in the manufacture, processing or preservation of goods & whose investment in the plant & machinery (original cost) does not exceed Rs. 1 crore. Advances to ancillary industrial undertakings, tiny industry and cottage industries, Khadi and village industries are also classified as advances to SSI. Finance provided to the small scale industries are as under:-

1. Direct Finance to Small Scale Industries.
2. Indirect Finance to Small Scale Industries.

1) Direct Finance: Small scale industries under direct finance includes followings schemes:-

a) Entrepreneur Loan Scheme :- Under the scheme loan is available upto an aggregated amount of Rs.20.00 lakhs for individual artisans, small entrepreneurs, proprietary/ partnership concerns, companies & other corporate bodies for undertaking any eligible production activity connected with small/ tiny / cottage & village industries, covered under the around 22 broad group of industries. Finance is given for various project components including cost of site, development, construction of work shed, plant and machinery equipment & tools, technical upgradation, project formulation & consultancy charges, preliminarily, and pre-operative expenses and working capital requirement for one operating cycle. Actual quantum of finance here also will depend upon unit cost & would vary from project to project.
b) Assistance for Project formulation & Consultancy:-

Financial assistance for the formulation of project upto an amount of Rs. 10,000/- is available to the entrepreneurs/ SSI units for engaging the services of the consultant for project formulation & its implementation. Repayment period for these loans is 7 years.

c) Project Finance for Agro Based Projects/ Industries:-

Financial assistance is available for agro industrial projects to be set up for manufacturing of agricultural machinery, plant protection equipment, agro processing projects (processing of food, fruit, live- stock etc) & agro chemical projects. This scheme is primarily for corporate sector & for state level cooperative institutions. For the Public Ltd. Companies, partnership or Prop. Concerns, loans assistance upto SSI limit i.e. upto Rs. 60 lacs is available. There is no upper ceiling for Coop. Sector & State Level Corporations. The items eligible for finance are the same as for Integrated Loan Scheme.

2) Indirect Finance:- Indirect finance in the Small scale industrial sector will include credit to :-

- Agencies involved in assisting the decentralized sector in the supply of inputs and marketing of outputs of artisans, village and cottage industries.
- Advances to handloom co-operatives.
- Government sponsored organizations/corporations providing funds to weaker sections in the priority sector.
- Lending to NBFCs or other financial intermediaries for the purpose of on lending to the tiny sector.
- Term finance/loans in the form of lines of credit made available to SIDCs/SFCs for financing SSIs.
SSI and Other Activities

- Credit provided by banks to KVICs under the scheme for provisions of credit to KVICs by consortium banks for lending to viable khadi and village industrial units.

- Funds provided by banks to SIDBI, SFCs, SIDCs by way of rediscounting of bills.

- Finance to HUDCO either as a line of credit or by way of investment in special bonds issued by HUDCO for on lending to artisans, handloom weavers etc. under tiny sector.

- Subscription to bonds issued by NABARD with the objective of financing exclusively non farm sector.

- Subscription to bonds floated by SIDBI, SFCS, SIDCS and NSIC for exclusively financing SSI units.

- Deposits placed with SIDBI by Foreign Banks in fulfillment of shortfall in attaining priority sector targets.

- Industrial Estates: loans for setting of industrial estates

Advances to Small Scale Industries:-

The following table shows the year wise distribution of SSI Advances by the HARCO Bank during the study period:
### Table 4.1

**Year wise distribution of SSI Advances by HARCO Bank**

(Rs. in crore)

<table>
<thead>
<tr>
<th>Year</th>
<th>Total SSI Advances</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>201.76</td>
</tr>
<tr>
<td>2005-06</td>
<td>205.10</td>
</tr>
<tr>
<td>2006-07</td>
<td>208.47</td>
</tr>
<tr>
<td>2007-08</td>
<td><strong>284.45</strong></td>
</tr>
<tr>
<td>2008-09</td>
<td>217.24</td>
</tr>
<tr>
<td>2009-10</td>
<td>217.24</td>
</tr>
<tr>
<td>2010-11</td>
<td>184.48</td>
</tr>
<tr>
<td>2011-12</td>
<td>209.28</td>
</tr>
<tr>
<td>2012-13</td>
<td>230.00</td>
</tr>
<tr>
<td>2013-14</td>
<td>215.00</td>
</tr>
</tbody>
</table>

**Growth rate(%)** 0.65

**Mean** 217.30

**SD** 26.43

**Source:** Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.

### Figure 4.1:

**Year wise distribution of SSI Advances by HARCO Bank**

**Source:** Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.
The above table shows the year wise distribution of SSI Advances of the HARCO Bank. During the study period total Small Scale Industries Advances of the HARCO Bank are constantly fluctuating. During the first four years the SSI Advances gradually increase from Rs.201.76 cr. in 2004-05 to Rs.284.45 cr. in 2007-08 and for next three years i.e. from 2007-08 to 2010-11, the SSI Advances are on declining trend, although we witness some revival in 2011-12 & 2012-13, but during the whole study period the total SSI Advances of HARCO Bank have only marginally increased from Rs.201.76 cr. in 2004-05 to Rs.215.00 cr. in 2013-14, at annual growth rate of only .65%.

SECTION- II

Other Priority Sectors:-

1) Small Road & Water Transport Operators (SRWTO):

- Advances to small road and water transport operators owning a fleet of vehicles not exceeding ten vehicles, including the one proposed to be financed.
- Advances to NBFCs for on-lending to truck operators and SRWTOs other than truck operators satisfying the eligibility criteria.

2) Retail Trade:

Advances granted to

- Retail traders dealing in essential commodities (fair price shops) and consumer co-operative stores, and
- Private retail traders with credit limits not exceeding Rs.10 lakh.

3) Small Business:

Small Business would include individuals and firms managing a business enterprise established mainly for the purpose of providing any service other than professional services whose original cost price of the equipment used for the purpose of business
SSI and Other Activities

does not exceed Rs.20 lakh. Banks are free to fix individual limits for working capital depending upon the requirements of different activities.

4) Professional & Self-Employed Persons:

Loans to professional and self-employed persons include loans for the purpose of purchasing equipment, repairing or renovating existing equipment and/or acquiring and repairing business premises or for purchasing tools and/or for working capital requirements to medical practitioners including Dentists, Lawyers, Engineers, Chartered Accountants, Cost Accountants, Architects, Surveyors, Construction Contractors or Management Consultants or to a person trained in any other art or craft who holds either a degree or diploma from any institution established, aided or recognized by government or to a person who is considered by the bank as technically qualified or skilled in the field in which he is employed.

5) Education:

Education loans should include only loans and advances granted to individuals for educational purposes up to Rs.7.5 lakh for studies in India and Rs. 15 lakh for studies abroad, & not those granted to institutions and will include all advances granted by banks under special schemes, if any, introduced for the purpose.

6) Housing:

Direct Finance

- Loans up to Rs.10 lakhs for construction of houses by the individuals in urban and metropolitan areas.

- Loans up to five lakhs for constructing houses for all categories of borrowers in rural/semi-urban areas except to all employees of the bank.

- Loans up to Rs.50,000/- for repairs to the damaged houses granted to all categories of borrowers except to all employees of the banks.
Indirect Finance

- Assistance given to any governmental agency or non-governmental agency for slum clearance and rehabilitation of slum dwellers where the loan component does not exceed Rs.5 lakh per housing unit.

- All investments in bonds issued by NHB and HUDCO exclusively for the financing of housing irrespective of the loan size per dwelling unit.

7. Consumption Loans:

Pure consumption loans granted under the consumption credit scheme should be included in this item. The overall ceiling limit for two or more purposes for one borrower is upto Rs.1,000/-

8. Funds provided to RRBs:

The amount of funds provided by sponsor banks to RRBs for the purpose of on lending to priority sector.

9. Minority Communities:

A meaningful conception of minorities would include sections of people who, on account of their non-dominant position on the basis of population, are targets of discrimination & therefore deserve special consideration. Minority communities include Muslim, Sikh, Christians, Buddhists and Zoroastrians. The following table shows year wise position of the credit disbursed to these communities, for their development, by the HARCO Bank during the study period:
Table: 4.2

Year wise Position of the Credit Disbursed to Minority Communities by the HARCO Bank

(Rs in lakhs)

<table>
<thead>
<tr>
<th>Year</th>
<th>Muslims</th>
<th>Sikhs</th>
<th>Christians</th>
<th>Zoroastrians</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>5870.23</td>
<td>20437.50</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>26208.70</td>
</tr>
<tr>
<td>2005-06</td>
<td>3152.49</td>
<td>6426.50</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>9578.90</td>
</tr>
<tr>
<td>2006-07</td>
<td>5883.24</td>
<td>2763.60</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>8646.85</td>
</tr>
<tr>
<td>2007-08</td>
<td>20814.28</td>
<td>19638.72</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>40453.00</td>
</tr>
<tr>
<td>2008-09</td>
<td>15711.74</td>
<td>6695.63</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>22407.37</td>
</tr>
<tr>
<td>2009-10</td>
<td>24539.17</td>
<td>21602.90</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>46142.07</td>
</tr>
<tr>
<td>2010-11</td>
<td>22737.71</td>
<td>41625.62</td>
<td>05.14</td>
<td>03.70</td>
<td>-</td>
<td>64371.81</td>
</tr>
<tr>
<td>2011-12</td>
<td>28235.53</td>
<td>33163.23</td>
<td>58.09</td>
<td>28.86</td>
<td>-</td>
<td>61485.71</td>
</tr>
<tr>
<td>2012-13</td>
<td>26115.75</td>
<td>28265.50</td>
<td>09.32</td>
<td>28.50</td>
<td>-</td>
<td>54419.07</td>
</tr>
<tr>
<td>2013-14</td>
<td>25094.77</td>
<td>16954.79</td>
<td>17.90</td>
<td>38.12</td>
<td>17.05</td>
<td>42122.63</td>
</tr>
</tbody>
</table>

Growth rate(%)  
Mean 17815.49  19757.40  22.61  24.80  17.05  37583.61
SD 9506.64  12379.07  24.24  14.75  -  20154.24

Source: Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.

The above table shows year wise position of the credit disbursed to minority communities by the HARCO Bank. During the study period, till 2010-11 the HARCO Bank was disbursing the credit mainly to two minority communities i.e. Muslims & Shikhs, but since 2010-11, due to increase in the population of other minorities also, the HARCO Bank has started disbursing credit to other minorities also like Christians, Zoroastrians and others. During the study period the total credit disbursed to minorities communities by the HARCO Bank has increased from Rs. 26208.70 lacs in 2004-05 to Rs. 42122.63 lacs in 2013-14, at annual growth rate 6.07%. Out of total amount disbursed to minorities Sikhs got the highest share followed by Muslims, Christians etc., this difference is mainly due to difference in population of different minorities.
10. Development of Women:-

The empowerment of women is one of the primary objectives of the Govt. of India. RBI has already issued instructions to the banks to disburse at least 5% of their Net Bank Credit to Women beneficiaries. This aspect is being monitored both at DCC & SLBC levels. In addition to that, special incentives are given to poor women by Bank who set up self-employment ventures in a group. It also includes loan provided by the banks to NGOs and MFIs engaged in welfare of women. The following table shows the year-wise distribution of the number of applications received, amount sanctioned & disbursed to Women beneficiaries by the HARCO Bank during the study period:
### Table: 4.3

Year wise Distribution of Assistance to Women Beneficiaries by the HARCO Bank

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Application Received</th>
<th>Amount Sanctioned (Rs in lakhs)</th>
<th>Amount Disbursed (Rs in lakhs)</th>
<th>% of Amount Disbursed to Amount Sanctioned</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>281</td>
<td>162.00</td>
<td>30.00</td>
<td>18.52</td>
</tr>
<tr>
<td>2005-06</td>
<td>884</td>
<td>145.00</td>
<td>135.00</td>
<td>93.10</td>
</tr>
<tr>
<td>2006-07</td>
<td>1107</td>
<td>256.00</td>
<td>194.00</td>
<td>75.78</td>
</tr>
<tr>
<td>2007-08</td>
<td>3945</td>
<td>1483.63</td>
<td>1365.56</td>
<td>92.04</td>
</tr>
<tr>
<td>2008-09</td>
<td>2799</td>
<td>1302.00</td>
<td>1062.00</td>
<td>81.57</td>
</tr>
<tr>
<td>2009-10</td>
<td>2141</td>
<td>859.00</td>
<td>671.00</td>
<td>78.11</td>
</tr>
<tr>
<td>2010-11</td>
<td>1465</td>
<td>589.00</td>
<td>483.00</td>
<td>82.00</td>
</tr>
<tr>
<td>2011-12</td>
<td>1230</td>
<td>348.81</td>
<td>321.15</td>
<td>92.07</td>
</tr>
<tr>
<td>2012-13</td>
<td>728</td>
<td>932.00</td>
<td>686.00</td>
<td>73.60</td>
</tr>
<tr>
<td>2013-14</td>
<td>409</td>
<td>1026.00</td>
<td>766.00</td>
<td>74.66</td>
</tr>
<tr>
<td>Growth rate(%)</td>
<td>4.55</td>
<td>53.33</td>
<td>245.33</td>
<td>_</td>
</tr>
<tr>
<td>Mean</td>
<td>1498.90</td>
<td>710.34</td>
<td>571.37</td>
<td>_</td>
</tr>
<tr>
<td>SD</td>
<td>1152.61</td>
<td>482.02</td>
<td>425.41</td>
<td>_</td>
</tr>
</tbody>
</table>

**Source:** Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.

### Figure 4.2:

Year wise distribution of Assistance to Women Beneficiaries by HARCO Bank

![Graph showing annual distribution of assistance to women beneficiaries](image)

**Source:** Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.
The above table shows year wise distribution of Assistance to Women Beneficiaries by the HARCO Bank in terms of no. of application received, amount sanctioned & amount disbursed. The above table shows that the number of applications received from women beneficiaries increased rapidly from 281 in 2004-05 to 3945 in 2007-08 (an increase of more than 10 times). But thereafter the number of applications starts decreasing constantly and come down to only 409 in 2013-14. During the study period the total no. of applications received from women beneficiaries increased from 281 in 2004-05 to 409 in 2013-14, at annual growth rate of 4.55%. The amount sanctioned by the HARCO Bank for women beneficiaries also increased rapidly from Rs. 162 lakhs in 2004-05 to Rs. 1483 lakhs in 2007-08 (an increase of more than 9 times). But thereafter the amount sanctioned by the HARCO Bank for women beneficiaries starts decreasing constantly and come down to only Rs. 348.81 lakhs in 2011-12. Since 2012-13 the HARCO Bank started putting more emphasis on women empowerment and the amount sanctioned for women beneficiaries started increasing and reaches upto Rs. 1026 lakhs in 2013-14. During the study period, the total amount sanctioned by the HARCO Bank has increased from Rs. 162 lakhs in 2004-05 to Rs. 1026 lakhs, at annual growth rate of 53.33%.

The amount disbursed by the HARCO Bank to women beneficiaries showed dismal performance of 18.52% in 2004-05. But thereafter the HARCO Bank shows better performance with respect to disbursal of assistance amount to women beneficiaries which hovers around 80% during majority of the study period. The amount disbursed to women beneficiaries by the HARCO Bank has increased from Rs. 30 lakhs in 2004-05 to Rs. 1365.56 lakhs in 2008-09 but thereafter it is constantly decreasing, although there are signs of improvements in the year 2012-13 & 2013-14 but it is still below par. During the study period, the total amount disbursed by the HARCO Bank to women beneficiaries has increased from Rs. 30 lakhs in 2004-05 to Rs. 766 lakhs, at annual growth rate of 245.33%. One reason for this decreasing assistance to women beneficiaries by the HARCO Bank may be the emergence of various specialized agencies for women welfare but there is an eminent need for HARCO Bank to lay more emphasis on assistance to women beneficiaries.
11. Weaker Section (WS):-

In common parlance the sections of people whose income is less than that of a specific poverty line are called weaker sections. Hence in India mainly economic backwardness is the criteria for declaring a section "weaker section" and not socio-cultural backwardness. Assistance to weaker sections include the assistance given to:-

- The Small and marginal farmers.
- The Land-less labourers.
- The Schedule castes / Schedule tribes.
- The Government sponsored programmes for weaker sections like IRDP- Integrated rural development programme, SGSY- Swarnajayanti Gram Swarozgar Yojana etc.
- The Artisans and village cottage industries.

The following table shows the year wise distribution of assistance to the different weaker sections by the HARCO Bank during the study period:
Table: 4.4

Year wise Distribution of Assistance to Different Weaker Sections by the HARCO Bank (Rs in cr.)

<table>
<thead>
<tr>
<th>Year</th>
<th>Small/Marginal farmers &amp; Land-less Labourers</th>
<th>SC/ST</th>
<th>IRDP/SGSY</th>
<th>Artisans Village &amp; Cottage Industries</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004-05</td>
<td>1850.15</td>
<td>85.03</td>
<td>8.30</td>
<td>59.91</td>
</tr>
<tr>
<td>2005-06</td>
<td>2399.98</td>
<td>41.10</td>
<td>19.23</td>
<td>81.18</td>
</tr>
<tr>
<td>2006-07</td>
<td>2451.90</td>
<td>45.78</td>
<td>17.46</td>
<td>96.28</td>
</tr>
<tr>
<td>2007-08</td>
<td>2725.68</td>
<td>31.78</td>
<td>14.28</td>
<td>127.20</td>
</tr>
<tr>
<td>2008-09</td>
<td>2563.15</td>
<td>66.11</td>
<td>61.74</td>
<td>73.39</td>
</tr>
<tr>
<td>2009-10</td>
<td>2822.34</td>
<td>150.22</td>
<td>29.00</td>
<td>144.30</td>
</tr>
<tr>
<td>2010-11</td>
<td>-</td>
<td>-</td>
<td>63.59</td>
<td>136.01</td>
</tr>
<tr>
<td>2011-12</td>
<td>3865.80</td>
<td>145.15</td>
<td>21.40</td>
<td>76.22</td>
</tr>
<tr>
<td>2012-13</td>
<td>4163.31</td>
<td>154.64</td>
<td>20.15</td>
<td>76.04</td>
</tr>
<tr>
<td>2013-14</td>
<td>4565.28</td>
<td>221.93</td>
<td>14.15</td>
<td>57.44</td>
</tr>
<tr>
<td>Mean</td>
<td>3045.29</td>
<td>104.64</td>
<td>26.93</td>
<td>92.80</td>
</tr>
<tr>
<td>SD</td>
<td>922.96</td>
<td>65.82</td>
<td>19.60</td>
<td>31.82</td>
</tr>
</tbody>
</table>

**Source:** Compiled from the State Level Bankers Committee Meeting Report of The Haryana State Cooperative Apex Bank Limited.

Figure 4.3:

Year wise distribution of Assistance to different weaker Sections by HARCO Bank
The above table shows the year wise distribution of assistance to different weaker sections by the HARCO Bank. The table shows that except in year 2010-11 the amount disbursed to Small/Marginal farmers & Landless Labourers increased constantly from Rs. 1850.15 cr. in 2004-05 to Rs. 4565.28 cr. in 2013-14, at annual growth rate of 14.67%. Similarly the amount disbursed to SC/ST communities has shown constant fluctuation during the study period and has increased from Rs.85.03 cr. in 2004-05 to Rs.221.93 cr. in 2013-14, at annual growth rate of 16.10%.

Advances disbursed to state sponsored organizations for SC/STs, to rural development programmes, to village artisans & cottage industries etc. for the purpose of purchase and supply of inputs to and/or the marketing of the outputs of the beneficiaries of these organizations etc. also contribute a significant part of weaker section advances.

12. Self Employment through Bank Finance:

a) Entrepreneur Loan Scheme :- Under the scheme loan is available upto an aggregated amount of Rs.20.00 lacs for an individual artisan, small entrepreneurs, proprietary/ partnership concerns, companies & other corporate bodies for undertaking any eligible production activity connected with small/ tiny / cottage & village industries, covered under around 22 broad group of industries. Finance is
given for various projects components including cost of site, development, construction of work shed, plant and machinery equipment & tools, technical upgradation, project formulation & consultancy charges, preliminarily, and pre-operative expenses and working capital requirement for one operating cycle. Actual quantum of finance here also will depend upon unit cost & would vary from project to project.

b) Assistance for Project formulation & Consultancy:-

Financial assistance for the formulation of project upto an amount of Rs. 10,000/- is available to the entrepreneurs/ SSI units for engaging the services of the consultant for project formulation & its implementation. Repayment period for these loans is 7 years.

c) Project Finance for Agro Based Projects/ Industries:-

Financial assistance is available for agro industrial projects to be set up for manufacturing of agricultural machinery, plant protection equipment, agro processing projects (processing of food, fruit, live-stock etc) & agro chemical projects. This scheme is primarily for corporate sector & for state level cooperative institutions. For the Public Ltd. Companies, partnership or Prop. Concerns, loans assistance upto SSI limit i.e. upto Rs. 60 lacs is available. There is no upper ceiling for Coop. Sector & State Level Corporations. The items eligible for finance are the same as for Integrated Loan Scheme.

d) Semefex –II Scheme:-

The scheme provides financial assistance to ex-servicemen, disabled services personnel & their dependents for agricultural & allied activities & also for setting up units under 22 broad groups of industries.

The terms & conditions applicable to these schemes also exceed for the ex-servicemen & their dependents. Participation of civilians alongwith ex-servicemen is allowed subject to the condition that the share of civilians in the promoter’s contribution as well as in the benefits of the enterprise does not exceed 25%.
e) Finance for Small Road Transport:-

Finance is available under this scheme upto 85% of price of the transport vehicle having gross vehicle weight (GVW) upto 6 tons. The vehicles eligible for loan include 3 wheelers, vans & auto-rickshaws e.g. Tata Mobile 206, Mahindra Pick-up truck, API delivery van, Bajaj Trax, Tata-407, & Tata-608 etc. Loan is repayable in 5 years with moratorium of 6 months & will carry interest as fixed by NABARD.

f) Setting up of Ancillary units:-

Under this scheme financial assistance is available for Composite & Integrated loan to well established manufacturing units, industrial/ export houses, market development organisations/VAS/NGOs/Non-profit making organizations, organizations of small producers, cooperative societies & public undertaking for setting up as mother units which shall provide centralized support system of various type of infrastructural & linkage support like provision of inputs, marketing of products etc. to decentralized or cluster of ancillary units.

g) Setting up of Common Service Centre:-

Under this scheme loan is available to the common Service Centers as well as the satellite units sponsored by CSCs under the eligible NFS Scheme for SSI units, VAS NGOs, registered institutions, other promotional organizations, a Cooperative Society or association of the units already formed or to be formed, individual firm or company in the private sector are eligible for setting up common service center to provide common facilities to the cluster of rural producing units.
Section III
Government-Sponsored Programmes

Advances granted under the following Government-sponsored programmes shall also be categorized under the different sectors of priority sector advances:-

- Prime Minister’s Rozgar Yojana
- Swarna Jayanti Shahiri Rozgar Yojana
- Swarna Jayanti Swarozgar Yojana
- Special Component Plan
- Scheme for Liberalisation and Rehabilitation of Scavengers
- Scheme for Urban Micro Enterprises
- Self-employment Scheme for Educated Un-employed Youth
- Self-employment Programme for Urban poor
- Margin Money Scheme for Minorities
- j. Self-employment Programme for Ex-servicemen.