

**GOVERNMENT OF KERALA****Abstract**

Industries Department – One family One Enterprise Scheme - Amended
- Orders Issued.

INDUSTRIES(B)DEPARTMENT

G.O.(Rt)No.1232/2022/ID Dated,Thiruvananthapuram, 22-11-2022

Read: 1) G.O(Rt)No.747/22/ID dated 22/07/2022.

- 2 Letter No.DIC/2023/2022-FC1 dated 31/08/2022 from the Director Industries & Commerce
- 3 Letter No.DIC/2023/2022-FC1 dated 14/11/2022 from the Director of Industries & Commerce.
- 4) Minutes of the meeting of the Departmental Working Group held on 01/11/2022.

ORDER

As per Order read above, Government approved the scheme "One Family One Enterprise" and accorded Administrative Sanction for the implementation of the scheme for an amount of 400 Lakh (Rupees Four Hundred Lakh only) by meeting the expenditure from the Head of Account 2851-00-102-07(04) from the current year's budget provision.

2) The Director of Industries and Commerce as per letter read as 2nd above, has reported that it is essential to amend the provisions of the Scheme "One Family One Enterprise" for its effective implementation and furnished a new proposal for the scheme for approval and requested to cancel the earlier order issued.

3) The Departmental Working Group in its meeting held on 01/11/2022 considered the new proposal and decided to enhance the interest subvention of the scheme from 5% to 6% and include the criteria for PMFME also in the scheme and to cancel the earlier Government Order. Accordingly, the Director of Industries and Commerce as per letter read as 3rd above, has submitted a revised proposal for One family One Enterprise Scheme accordingly.

4) Government have examined the matter in detail and are pleased to approve the revised proposal and to accord administrative sanction for the implementation of the Scheme "One Family One Enterprise" for an amount of Rs.400 Lakh (Rupees Four Hundred Lakh only) by meeting the expenditure from the Head of Account 2651-00-102-07(04) from the current years budget provision. The details of the scheme as approved, are annexed to this Order. Government Order read above is cancelled.

5) The Director General of Industries and Commerce will draw and disburse the amount in due course.

(By order of the Governor)
SUMAN BILLA
PRINCIPAL SECRETARY

To:

The Director of Industries and Commerce , Thiruvananthapuram
The Principal Accountant General (Audit/A&E), Kerala,
Thiruvananthapuram
The District Treasury Officer, Thiruvananthapuram
The Finance Department
The Planning & Economic Affairs Department
Industries (J) Department
The Information and Public Relations (Web and New Media
Department)
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Section Officer

ANNEXURE**ONE FAMILY ONE ENTERPRISE SCHEME****Introduction/Background**

MSMEs play a vital role in the socio-economic development of the state. Government of Kerala has declared the year 2022-23 as the Year of Enterprises. The aim of the Government is to facilitate setting up of one lakh Micro Small and Medium Enterprises in the current Financial Year. A new scheme namely “One Family, One Enterprise” is introduced to encourage entrepreneurial activity in every household and empower women entrepreneurship. According to the All India Census, 2011, there are 78.50 lakh families/households in the State. This scheme aims to set up at least one MSME unit including trade activity in each family.

The MSMEs primarily rely on bank finance for their operations. Providing assistance in the early stage of establishment of the enterprise will enhance the competency of the MSME unit. The scheme intends to provide interest subvention on Term loan and/or Working capital loan availed by MSME units from financial institutions viz. Nationalised Banks, Scheduled Banks, KSIDC, KFC, KSFE and Kerala Bank. The units engaged in manufacturing, service and trading are eligible for the assistance. 50% of the

beneficiaries under the scheme shall be women entrepreneurs.

Objective of the scheme

The scheme envisages to encourage entrepreneurial activity in every household and to promote upcoming entrepreneurs in setting up enterprises through providing interest subvention for loan amount up to Rupees 10 lakh (for fixed capital loan and/ or working capital loan) of the project cost.

Eligibility for Applicants

1. All new micro, small and medium enterprises in manufacturing, service and trading activities, which availed Term Loan and/or Working Capital Loan, shall be eligible for assistance under this scheme.

2. The MSME units, which commenced operation/production on or after 1/4/2022, are eligible for assistance under this scheme.

3. The unit shall have a valid Udyam registration.

4. As on the date of submission of the claim, the loan accounts should not have been declared as NPA as per extant guidelines in force.

5. The unit shall be working as on date of application.

6. The unit shall not have availed any grant assistance under any scheme of Central Government/State Government/ Local Self Government Department.

7. Even though the scheme is for new units as item 1 above, an exemption is there for units supported by Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) scheme of the Ministry of Food Processing Industries, Govt. of India. In order to dovetail this scheme with the PMFME scheme - existing enterprises supported under PMFME scheme shall also be eligible for assistance under One Family One Enterprise (OFOE) scheme provided the unit commenced production after expansion/modernisation/diversification on or after 1/4/2022.

8. Even though the scheme is not eligible for units who have availed any grant assistance under any scheme of Central Government/State Government/ Local Self Government Department as item 6 above, an exemption is there for units supported by Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) scheme of the Ministry of Food Processing Industries, Govt. of India. Units which have availed/are availing assistance under PMFME scheme shall be eligible for this assistance for the working capital portion alone up to loan amount of Rs.10 Lakh.

Entitlement of a successful applicant

The assistance provided under this scheme shall be in the form of an interest subvention on reimbursement basis. All new MSMEs engaged in manufacturing, service and trading activities shall be eligible for interest subvention on the interest charged by the financial institution on approved project for loan amount up to Rs.10 lakh (for Term loan and/or working capital loan) for a period of five years from the date of disbursement of the 1st installment of the loan by the financial institution. In case where the loan amount exceeds Rs.10 Lakh, the interest subvention shall be considered for loan up to Rs.10 Lakh only. The rate of subvention will be up to a maximum of 6%. The subvention will be the difference in the rate of interest charged by the financial institution and 4 %.

Sanctioning Authority/Recommending Authority

The Assistant District Industries Officer, Taluk Industries Office concerned shall be the recommending authority under this scheme. The Assistant District Industries Officer shall forward the application to the sanctioning authority with recommendation.

The General Manager, District Industries Centre concerned shall be the sanctioning authority. All completed applications have to be disposed within a period of 15 days from the date of receipt of the completed defect free application.

The decision of the sanctioning authority shall be intimated to party

directly or electronically within 15 days. The assistance shall be disbursed by the sanctioning authority through the financing institution, which has financed the unit, on executing an agreement by the applicant with the sanctioning authority in the prescribed format

Mode of submitting application

The applicant may avail the assistance for a period of 6 months or for 1 year. The applicant may apply for the assistance after completion of 6 months or 1 year as the case may be within a period of 3 months from the date of completion of the period for which the interest subvention is claimed (6 month or 1 year).

The General Manager, District Industries Centre shall have the power to condone delays in individual cases based on merit. In no case, the delay condonation shall exceed a period of 1 Year.

The Officer while accepting the application should examine whether all necessary details have been furnished. If any information is found inadequate the same should be intimated to the applicant unit directly or electronically and grant 10 days time to rectify the defects.

Mode of payment

The eligible interest subvention approved will be reimbursed to the unit through the bank account on half yearly or yearly basis, as required in the claim submitted by the applicant.

Obligation of an applicant

1. The applicant shall provide all required details and declare such information as to be true, if so required by the recommending authority/sanctioning authority to assess the eligibility of the application.

2. The applicant shall provide clarifications of further details sought by the recommending/ sanctioning authority.

3. The applicant shall allow inspection or verification of any details

mentioned in the application including plant and machinery and all other assets if so required by recommending/ sanctioning authority.

4. Applicants shall produce loan remittance particulars and bank certificate towards the remittance of loan.

5. The applicant shall execute the requisite legal agreement as and when the assistance is sanctioned.

6. The beneficiary shall produce the relevant documents submitted along with the application before the Recommending Authority.

7. The applicant should operate the unit as stipulated in the agreement in which the quantum of support received, failing which the assistance shall be resumed by restoring the provisions of Kerala Revenue Recovery Act, 1968 or in such other manner as Government may deem fit.

Appeals

Appeals, if any, against the decision of the Sanctioning Authority shall be filed before the Director of Industries & Commerce within 30 days from the date of issue of orders of the General Manager, District Industries Centre concerned. No appeal after this period will be entertained. The appeal shall be disposed of as far as possible within 3 months from the date of receipt of appeal after giving the appellant an opportunity of being heard whenever necessary.

Recoveries and Penalties

Any assistance under the scheme to an industrial unit is liable to be refunded by the unit with interest at the rate of 14% per annum from the date of receipt of the same, on issue of registered demand notice to the unit by the Recommending/Sanctioning Authority on ground of obtaining assistance by misrepresentation, forgery or deception. All amounts due to Government under this provision shall, in case of default, be recoverable as if they are arrears of land revenue under the provisions of the Kerala Revenue Recovery Act, 1968 or in such other manner as Government may deem fit. Sufficient

opportunity to show cause in writing shall however be granted to the units before a demand raised against it.

Forms

The Director of Industries & Commerce shall have the full authority to prepare application forms, form of agreement and any other formats required for the proper implementation of the scheme, and to issue, clarifications, sub-rules, check list, if any, required.

**GOVERNMENT OF KERALA****Abstract**

Industries Department - One family One Enterprise Scheme- Administrative sanction accorded - Erratum - Orders issued

INDUSTRIES(B)DEPARTMENT

G.O.(Rt)No.17/2023/ID Dated,Thiruvananthapuram, 09-01-2023

Read 1) GO(Rt)No.1232/2022/ ID dated 22.11.2022

2) Letter No.DIC/2023/2022-FC1 dated 30.12.2022 from the Director of Industries and Commerce.

ORDER

As per Order read above, Government accorded Administrative Sanction for the implementation of the Scheme 'One Family One Enterprise' for an amount of Rs.400 Lakhs (Rupees Four Hundred Lakhs only). But it was subsequently brought to the notice of the Government that the Head of Account for meeting the expenditure for this scheme, was erroneously mentioned in the Order as 2651-00-102-07(04) instead of 2851-00-102-07(04). This is to be corrected.

2) Government have examined the matter and are pleased to order that the Head of Account mentioned in Para 4 of the Order read above will be read as 2851-00-102-07(04).

3) The Government Order read above will stand corrected to the above extent.

(By order of the Governor)
SUMAN BILLA
PRINCIPAL SECRETARY

To:

The Director of Industries and Commerce , Thiruvananthapuram
The Principal Accountant General (Audit/A&E), Kerala, Thiruvananthapuram
The District Treasury Officer, Thiruvananthapuram
The Finance Department
The Planning & Economic Affairs Department
Industries (J) Department

**The Information and Public Relation (Web and New Media Department)
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Section Officer

**GOVERNMENT OF KERALA****Abstract**

Industries Department - One family One Enterprise Scheme -
Administrative sanction accorded- Modified - Orders issued

INDUSTRIES (B) DEPARTMENT

G.O.(Rt)No.162/2023/ID Dated,Thiruvananthapuram, 25-02-2023

- Read 1) GO(Rt)No.1232/2022/ID dated 22.11.2022
2) GO (Rt)No.17/2023/ID dated 09.01.2023
3) Letter No.DIC/2023/2022-FC1 dated 22.02.2023

ORDER

As per Government Order read as 1st above, Government accorded administrative sanction for the implementation of the Scheme 'One Family One Enterprise' for an amount of Rs.400 Lakhs. And as per Order read as 2nd above, the Head of Account mentioned in the Order read as 1st above, was corrected as 2851-00-102-07(04).

2) Now, the Director of Industries and Commerce as per letter read as 3rd paper above, has requested to modify the Orders read above so that the Head of Account is mentioned in its complete form as stated in the detailed Budget Estimates.

3) Government have examined the matter in detail and are pleased to order that the Head of Account mentioned in the Government Order read as 2nd above, is modified to be read as 2851-00-102-07-04-34-3(P).

4) The Government Orders read above will stand modified to the above extent.

(By order of the Governor)

SUMAN BILLA

PRINCIPAL SECRETARY

To:

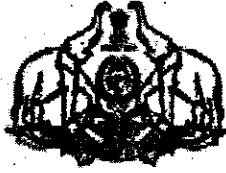
The Director of Industries and Commerce, Thiruvananthapuram

The Principal Accountant General (Audit/ A&E), Kerala,

Thiruvananthapuram.
The District Treasury Officer, Thiruvananthapuram
The Finance Department
Planning & Economic Affairs Department
Industries (J) Department
Information and Public Relations (Web and New Media Department)
Stock File/ Office Copy

Forwarded /By order

Section Officer



ഭരണഭാഷ - മാതൃഭാഷ

വ്യവസായ വാണിജ്യ ഡയറക്ടറുടെ കാര്യാലയം

മൂന്നാം നില, വികാസ് ഭവൻ, തിരുവനന്തപുരം-695033

ഫോൺ: 0471-2302722, ഇ-മെയിൽ : industriesdirector@gmail.com

നം:DIC/2342/2024-FC1

തീയതി: 18-08-2024

വ്യവസായ വാണിജ്യ ഡയറക്ടർ

പ്രിൻസിപ്പൽ സെക്രട്ടറി ടു ഗവൺമെന്റ്

വ്യവസായ (B) വകുപ്പ്

ഗവണ്മെന്റ് സെക്രട്ടേറിയറ്റ്, തിരുവനന്തപുരം.

സർ,

വിഷയം:-വ്യവസായം - എഫ്.സി വിഭാഗം - "ഒരു കുടുംബം ഒരു സംരംഭം" (One Family One Enterprise Scheme)- പദ്ധതി മാർഗ്ഗ നിർദ്ദേശങ്ങളിൽ ഭേദഗതി പ്രൊപ്പോസൽ സമർപ്പിക്കുന്നത് - സംബന്ധിച്ച്.

- സൂചന:-
- 1) 22/07/2022 തീയതിയിലെ ജി.ഒ (ആർ.റ്റി) നം. 747/2022/ഐ.ഡി നമ്പർ സർക്കാർ ഉത്തരവ്
 - 2) 22/11/2022 തീയതിയിലെ ജി.ഒ (ആർ.റ്റി) നം. 1232/2022/ഐ.ഡി നമ്പർ സർക്കാർ ഉത്തരവ്
 - 3) 25/02/2023 തീയതിയിലെ ജി.ഒ (ആർ.റ്റി) നം. 162/2023/ഐ.ഡി നമ്പർ സർക്കാർ ഉത്തരവ്

മേൽ വിഷയത്തിലേക്കും, സൂചനകളിലേക്കും സർക്കാരിന്റെ ശ്രദ്ധ സാദരം ക്ഷണിച്ച് കൊള്ളുന്നു. സംസ്ഥാനത്തെ സംരംഭകത്വ വികസന പ്രവർത്തനങ്ങളിൽ ഏർപ്പെട്ടിരിക്കുന്ന വിവിധ വകുപ്പുകളെ ഏകോപിപ്പിച്ച് കൊണ്ട് 2022-2023 സമ്പത്തിക വർഷം ഒരു ലക്ഷം സംരംഭക യൂണിറ്റുകൾ ആരംഭിക്കുന്നതിന്റെ ഭാഗമായി കൂടുതൽ വ്യവസായ യൂണിറ്റുകൾ സൃഷ്ടിക്കുന്നതിനായി വിഭാവനം ചെയ്ത് നടപ്പിലാക്കി വരുന്ന ഒരു പദ്ധതിയാണ് "ഒരു കുടുംബം ഒരു സംരംഭം" പദ്ധതി. ടി പദ്ധതിക്ക് സൂചന (1) പ്രകാരം സർക്കാർ ഭരണാനുമതി നൽകിയിരുന്നു. ടി പദ്ധതി ഫലപ്രദമായി നടപ്പിലാക്കുന്നതിന്റെ ഭാഗമായി മാർഗ്ഗ

നിർദ്ദേശങ്ങളിൽ സൂചന (2) പ്രകാരം സർക്കാർ മാറ്റം വരുത്തിയിട്ടുണ്ട്. ടി പദ്ധതി 2022-2023 സാമ്പത്തിക വർഷം മുതൽ നടപ്പിലാക്കി വരുന്നുണ്ട്

എന്നാൽ സംരംഭകർക്ക് കൂടുതൽ ഗുണപ്രദമാകുന്നതിന്, താഴെ പറയും പ്രകാരമുള്ള ഭേദഗതികൾ കൂടി പദ്ധതി മാർഗ നിർദ്ദേശങ്ങളിൽ വരുത്തേണ്ടതായി കാണുന്നു.

1. 01/04/2022-ന് ശേഷം ആരംഭിച്ച യൂണിറ്റുകൾക്ക്, അവർ എടുക്കുന്ന അധിക/പുതിയ ലോണിന് ഈ പദ്ധതി പ്രകാരം പലിശ ഇളവ് അനുവദിക്കണം.
2. പ്രൈമറി സഹകരണ സംഘങ്ങളെ ഫിനാൻഷ്യൽ സ്ഥാപനങ്ങളുടെ പരിധിയിൽ ഉൾപ്പെടുത്തണം.

ഭേദഗതി വരുത്തുന്നതിനുള്ള വിശദമായ പ്രൊപ്പോസൽ അംഗീകാരത്തിനും ഭരണാനുമതിക്കും ആയി ഇതോടൊപ്പം ഉള്ളടക്കം ചെയ്തുകൊള്ളുന്നു.

വിശ്വസ്തതയോടെ

S. HARIKISHORE I A S
DIRECTOR

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്കുവേണ്ടി

ഉള്ളടക്കം:- ഭേദഗതി പ്രൊപ്പോസൽ

Signed by

Premraj P

Date: 21-08-2024 10:03:

Amendment for "One Family One Enterprise Scheme".

Existing Clause	Amendment
Introduction/Back ground (second paragraph)	
<p>The MSMEs primarily rely on bank finance for their operations. Providing assistance in the early stage of establishment of the enterprise will enhance the competency of the MSME Unit. The scheme intends to provide interest subvention on Term Loan and/or Working Capital Loan availed by MSME units from financial institutions viz. Nationalised Banks, Scheduled Banks, KSIDC, KFC, KSFE and Kerala Bank. The units engaged in manufacturing, service and trading are eligible for the assistance. 50% of the beneficiaries under the scheme shall be women entrepreneur.</p>	<p>The MSMEs primarily rely on bank finance for their operations. Providing assistance in the early stage of establishment of the enterprise will enhance the competency of the MSME Unit. The scheme intends to provide interest subvention on Term Loan and/or Working Capital Loan availed by MSME units from financial institutions viz. Nationalised Banks, Scheduled Banks, KSIDC, KFC, KSFE, Kerala Bank and Primary Cooperative Societies. The units engaged in manufacturing, service or trading activities are eligible for the assistance. 50% of the beneficiaries under the scheme shall be women entrepreneur.</p>
Eligibility for Applicants	
<p>1. All new micro, small and medium enterprises in manufacturing, service and trading activities, which availed Term Loan and/or Working Capital Loan shall be eligible for assistance under this scheme.</p> <p>4. As on the date of submission of the claim, the loan accounts should not have been declared as NPA as per extant guide lines in force.</p>	<p>1. All new micro, small and medium enterprises in manufacturing, service or trading activities, which availed Term Loan and/or Working Capital Loan as per approved project report shall be eligible for assistance under this scheme.</p> <p>4. As on the date of submission of the claim, the loan accounts shall not be NPA as per extant guidelines in force.</p> <p>Added the following provision in continuation to serial No (8)</p> <p>9. Units started operation/ production on or after 01/04/2022, which avail additional / new Loan (Term Loan and/or Working Capital Loan) based on approved project report shall also</p>

	be eligible for assistance under this scheme.
Entitlement of a successful applicant	
<p>The assistance provided under this scheme shall be in the form of an interest subvention on reimbursement basis. All new MSMEs engaged in manufacturing, service and trading activities shall be eligible for interest subvention on the interest charged by the financial institution on approved project for loan amount up to Rs.10 lakh (for Term Loan and/or Working Capital Loan) for a period of 5 years from the date of disbursement of the 1st instalment of the loan by the financial institution. In case where the loan amount exceeds Rs.10 lakh the interest subvention shall be considered for loan up to Rs.10 Lakh only. The rate of subvention will be up to a maximum of 6% .The subvention will be the difference in the rate of interest charged by the financial institution and 4 %.</p>	<p>The assistance provided under this scheme shall be in the form of an interest subvention on reimbursement basis.</p> <p>1) All new MSMEs engaged in manufacturing, service or trading activities shall be eligible for interest subvention on the interest charged by the financial institution on approved project for loan amount up to Rs.10 lakh (for Term Loan and/or Working Capital Loan) for a period of 5 years from the date of disbursement of the 1st instalment of the loan by the financial institution.</p> <p>2) Units that have commenced operation/ production on or after 01/04/2022, which avail additional / new Loans (Term Loan and/or Working Capital Loan) shall be eligible for interest subvention subject to the following conditions.</p> <p>2.a) In case of additional loan, the period for assistance to the additional loan will be limited to 5 years from the date of disbursement of 1st instalment of the existing loan for which the interest subvention assistance is applied. Units that have availed interest subvention on a loan amount of Rs. 10 lakh shall not be eligible for interest subvention on additional loans.</p> <p>Cases where the unit hasn't applied for interest subvention assistance for</p>

the existing loan, the interest subvention shall be eligible for 5 years from the date of disbursement of 1st instalment of the additional loan.

2.b) In case of units that started operation without availing loan and now avail a new loan, the interest subvention shall be eligible for 5 years from the date of disbursement of the 1st instalment of the loan.

In both the cases (1) & (2), where the loan amount exceeds Rs.10 lakh the interest subvention shall be considered for loan up to Rs.10 Lakh only. The rate of subvention will be up to a maximum of 6%. The subvention will be the difference in the rate of interest charged by the financial institution and 4 %. The maximum period for which interest subvention can be availed by a unit shall not exceed 5 years in any case.