“सीखो और कमाओ”
“Learn & Earn”

A Skill Development Initiative for Minorities

Government of India
Ministry of Minority Affairs
June 2013
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1. INTRODUCTION

1.1 According to latest Report of National Sample Survey Organization – 61st Round (2004-05) published in March 2007, self employment in the Rural areas– in agriculture as well as non agriculture – was the main statue for the Religious Groups. In 2004-05, 26% of Muslims and 35% of Christians depended on “self employment in agriculture”, whereas in “self employment in non-agriculture sector”, 28% of Muslims and 15% of Christians were involved.

1.2 In Urban India, during 2004-05, proportion of Muslims households depending on “self employment”, “regular wage/salary” and “casual labour” were 49%, 30% and 14% respectively, whereas for the Christian it was 27%, 47% and 11% respectively.

1.3 In Rural areas, the Workers Population Ration (WPR) among the males of all ages in 2004-05 was the highest among Christians (56%) followed by Hindus (55%) and then Muslims were the lowest (50%). Similarly WPR for Females for Christians (36%) and Hindus (34%) was much higher than that for Muslims (18%).

1.4 In Rural India, the unemployment rate was higher in Christians (44%) followed by Muslims (23%) and Hindus (15%). Similarly in Urban India the unemployment rate was highest among Christians (86%) followed by Hindus (44%) and Muslims (41%).
1.5 According to reports of Directorate General of Employment and Training (DGE&T), a majority of India workforce does not possess marketable skills which is an impediment in getting decent employment and improving their economic condition.

1.6 While India has large young population, only 10% of the Indian labour forces – 8% informally and 2% formally have acquired vocational skills. About 63% of the school students drop out at different stages reaching class- X. Only about 3.1 million vocational training seats are available in the country whereas about 12.8 million persons enter the labour market every year. Even out of these training places, very few are available for early school dropouts. This signifies that a large number of school drop outs do not have access to skill development for improving their employability at one side and availability of 12.8 million jobs at the other side. As per estimates of 2011, in India there is a skill gap of about 244 million across 21 key sectors.

1.7 According to Sachar Committee Recommendations, the country is going through a high growth phase. This is a time to help the underprivileged to utilize new opportunity through Skill development and education. A large segment of the Muslim community is engaged in self-employment activities. Besides, a significant proportion, especially women, is actually engaged in home-based work. While some of these workers are engaged in sectors that have experienced growth, many are engaged in occupations/ sectors that are stagnant. The policy intervention needs to help workers engaged in growth-oriented sectors to become part of the larger network of market oriented firms engaged in that sector. For those caught in the stagnant sectors, a transition path will have to be evolved. Skill upgradation,
education and credit availability, will have an important role in both these strategies.

1.8 National Skill Development Policy envisages that the skills and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities.

1.9 India is in transition to a knowledge based economy and its competitive edge will be determined by the abilities of its people to create, share and use knowledge more effectively. This transition will require India to develop workers into knowledge workers who will be more flexible, analytical, adaptable and multi skilled.

1.10 India has the advantage of "demographic dividend. Harnessing the demographic dividend through appropriate skill development efforts would provide an opportunity to achieve inclusion and productivity within the country and also a reduction in the global skill shortages. Large scale skill development is thus an imminent imperative.

Keeping in view the above mentioned points and the recommendations of the Working Group on “Empowerment of Minorities” for 12th Five Year Plan, Ministry of Minority Affairs proposes “सीखो और कमाओ (Learn and Earn)”, a new 100% Central Sector Scheme for “Skill Development of Minorities” to be implemented from the financial year 2013-14 onwards. The guidelines under the scheme are as follows:

2. OBJECTIVES
2.1 To bring down unemployment rate of minorities during 12th Plan period.
2.2 To conserve and update traditional skills of minorities and establish their linkages with market.
2.3 To improve employability of existing workers, school dropouts etc. and ensure their placement.
2.4 To generate means of better livelihood for marginalized minorities and bring them in the mainstream.
2.5 To enable minorities to avail opportunities in the growing market.
2.6 To develop potential human resource for the country.

3. SCOPE OF THE SCHEME

3.1 The scheme will aim at upgrading the skills of the minority youths in various modern/traditional vocations depending upon their educational qualification, present economic trends and the market potential, which can earn them a suitable employment or make them suitably skilled to go for self employment.

3.2 Ministry of Minority Affairs will take up skill development programme for Modular Employable Skills (MES) which are approved by National Council of Vocational Training (NCVT). The MES courses approved by NCVT include majority of traditional skills being practiced by the minority communities e.g. Embroidery, Chikankari, Zardosi, Patch work, Gem and Jewelry, Weaving, Wooden works, Leather goods, Brass metal works, Glass wares, Carpet etc. Moreover, other courses approved by NCVT may also be taken up in a particular State or region depending on the demand and local market potential. This would help, on one hand to conserve the traditional arts and crafts practiced by minorities and on the other hand empower the minority communities to face the market challenges and avail opportunities.
4. **ELIGIBILITY**

4.1 The scheme will be implemented following Project Implementing Agencies (PIAs) through:

a) Societies of the State Governments/UT Administrations registered under Societies Registration Act. The Societies may be constituted at State/UT level or District level depending upon the size of the State/UT. The Societies will be responsible for identification of the employment potential in their respective State/UT and the training institution, sponsoring minority candidates, monitoring their training and their placement.

b) Any private recognized/registered professional institution of repute conducting such skill development courses for at least last three years with established market linkages and placement record.

c) Any industry or an association of industries like ASSOCHAM, CII, FICCI etc. who are willing to run such skill up-gradation training centres as per financial norms of the scheme with a proper plan of placements.

d) Any institution of Central/State Governments including Public Sector Undertakings and Training institutes of Central/ State Governments including Panchayati Raj Training institutions.

e) Civil Societies (CS)/Non-Governmental Organizations (NGOs) which fulfill the following requirements:
   (i). Any registered CS/NGO engaged in conduct and promotion of social welfare of communities, particularly minorities.
   (ii). The organization should have been registered for at least last three years.
   (iii). Experience of at least three years in the field of skill upgradation programmes.
(iv). Financial viability of the organization and ability to continue the work for limited periods in absence of assistance from the Ministry.
(v). Good reputation and credentials.
(vi). Capacity to mobilize minority community, particularly minority women.
(vii). Networking with other institutions for optimum utilization of resources allocated and assets created.

f) Black listed or debarred organizations by any Central/State Ministry/Department will not be eligible.

4.2 **Eligible Trainees/beneficiaries**

a. The trainee should belong to minority community.
b. The trainee should be between 14-35 years of age.
c. The minimum qualification of trainee should be at least Class V.
d. In case reserved categories as prescribed under this scheme remain vacant, these vacant seats may be treated as unreserved.

5. **COMPONENTS OF THE SCHEME**

5.1 The scheme will be implemented for the benefit of the 5 (five) notified minority communities under National Commission for Minorities Act 1992 (viz. Muslims, Christians, Sikhs, Buddhists and Parsis). However, in the States/UTs where some other minority communities notified by respective State/UT Governments exist, they may also be considered for the programme but they will not occupy more than 5% of the total seats.
5.2 The scheme can be taken up anywhere in the country but preference will be given to organizations which aim at developing traditional skills of minorities with ensured market linkages and propose the programme for identified minority concentration districts / blocks / towns / cluster of villages and the North-Eastern region. Under the scheme, priority will also be given to promote the traditional skills including arts and crafts practiced by minority communities and establish their linkages with the national and global market. However, the training for various modern trades having employment potential in the region shall also be encouraged.

5.3 It will be imperative on the part of the implementing organization to assess the employment potential in a particular area in advance depending on the educational qualification of the target population, present economic trend and market potential before proposing the trades.

5.4 The Project Implementation Agency (PIA) may consider activation of mechanisms in conjunction with Industry for “Job fairs” and “Job counseling” in order to spread awareness, create choice and ensure that the poor and vulnerable are adequately catered to in the skilling process.

5.5 The implementing organizations will be required to establish linkages with institutions recognized by NCVT which can provide a Certificate/Diploma to the candidates for the trades in which they have been trained. The module of the training should be approved by NCVT/ DG (ET) / National Skill Development Corporation.

5.6 The implementing organization shall also establish linkages with placement services, and for the candidates interested in self employment after availing the training, the organization shall arrange easy micro finance/loans for them through financial institutions,
National Minority Development Finance Corporation (NMDFC), banks, etc.

5.7 Minimum 33% seats will be reserved for minority girl/ women candidates.

5.8 Priority will be given to organizations who would guarantee 75% overall placement percentage and out of that at least 50% placement should be in organized sector.

5.9 The scheme would have two components:

(a) Placement linked skills training program for Modern Trades.
(b) Skills Training Program for Traditional Trades/Crafts/Art Forms.

(a) **Placement linked Skills Training Programme for Modern trades:**

(i) The training programmes are to be of minimum 3 months duration.

(ii) The training programme must include soft skills training, basic IT training and basic English training.

(iii) The focus of this programme is that the training should result in gainful and sustainable employment for the youth.

(iv) Each participant will undergo a training based on his/her aptitude and capability to be selected from the options of Sector specific Vocational Skills Program available under this Programme.

(v) The skills training must focus on industry readiness and must be compliant with MES guidelines.

(vi) The skills training for modern skills must result in minimum of 75% placement and out of that at least 50% placement should be in organized sector.
(b) **Skills Training Programme for Traditional Trades:**

(I) The Skill Training Programme would have to be supported by the following activities to ensure that the desired employability outcomes are achieved amongst the trainees.

i. Identification and Collectivization of the youth involved in traditional trades into Self Help Groups (SHGs)/Producer companies. The SHG would have an average of 20 members.

ii. Provision of skills training to youth to enhance their skills levels (domain training, entrepreneurial training, soft skills, IT Training, English Language training) that would enable the SHG develop a market oriented production model.

iii. Provide forward (customer access) and backward linkages (vendor access). These should be clearly established through a Memorandum of Understanding (MoU) arrangement.

iv. Assist in development of business plan proposal for submission to various financial institutions including National Minorities Development and Finance Corporation (NMDFC). Raise funds for the SHG through these efforts.

v. Assist in hiring of management team for the SHG/producer company.

(II) The programmes are to be of minimum 2 months duration and a maximum of 1 year depending upon the selected trade.

(III) The focus of this programme is that the activities should result in creation of an SHG of skilled youth with access to funds for establishment and operation thereby ensuring income enhancement for the youth.

(IV) The skills training must focus on industry readiness and must be compliant with Modular Employable Skills guidelines.
5.10 The trainees will be linked with Aadhaar/UID Number, if available or any other Government recognized identification number.

5.11 The organization shall ensure the residential facilities for the outstation trainees (separate for male and female trainees) enrolled in the institute. The training institutes will be meant for trainees belonging to minority communities. However, to promote inter-community solidarity, 15% candidates belonging to BPL families of non-minority communities may also be considered. In addition, 2.5% will also be reserved for disabled persons belonging to minority communities.

5.12 The organization should have sufficient number of class rooms, demonstration facilities, toilets (with separate toilets for females) and infrastructure etc. for conducting quality training.

6. PATTERN OF FUNDING

(a) This is a 100% Central Sector Scheme and will be implemented by the Ministry directly through empanelled eligible organizations.

(b) Full cost of the approved projects as per prescribed financial norms would be borne by the Ministry.

(c) An incentive amount of 5% of the project cost will be payable to PIA’s who successfully complete the project in time with all conditions met including placements.

(d) The cost norms for various components of the placement linked skills training programme per beneficiary are as per the table below and cost breakup must separately cover all the components given below:
<table>
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<tr>
<th><strong>Cost head</strong></th>
<th><strong>Maximum allowed expenditure</strong></th>
<th><strong>(INR)</strong></th>
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<tr>
<td>Rental/Lease expenditure including Computers, tables, chairs, workstations etc.</td>
<td>Maximum Rs 20,000 per candidate</td>
<td></td>
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<tr>
<td>O&amp;M of training centres including rental, electricity, water, generator and other running expenses</td>
<td></td>
<td></td>
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<tr>
<td>Lunch, Tea and Travel expenses during training</td>
<td></td>
<td></td>
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<tr>
<td>Training of Trainers and Induction</td>
<td></td>
<td></td>
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<tr>
<td>Training expenses including salaries of trainers &amp; other resource persons, learning kit, assessment &amp; certification</td>
<td></td>
<td></td>
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<tr>
<td>MIS website, tracking and other monitoring expenses</td>
<td></td>
<td></td>
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<tr>
<td>Institutional overheads (Max 10 % of all above)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Post placement support (to be given to all placed candidates for 2 months after placement) @ 2000 per month</td>
<td>4000</td>
<td></td>
</tr>
<tr>
<td><strong>Sub-total</strong></td>
<td>24000</td>
<td></td>
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<tr>
<td><strong>Incentive @ 5 % of all costs excluding Post placement support to be payable to PIA’s who successfully complete the project in time with all conditions met</strong></td>
<td>1,000</td>
<td></td>
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<tr>
<td><strong>Total cost</strong></td>
<td>25000</td>
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In addition to above, following costs will also be admissible:

(i). Boarding/Lodging of outstation beneficiary (for whom the organization arranges the residential facility) for three months @ Rs.1500 per month for 3 (three) months. The beneficiary will also be entitled for monthly stipend @ Rs.750 p.m.

(ii). Monthly stipend for local Non-residential trainees would be Rs.1500 per month.

(e) The cost norms **for various components of the skills training programme for traditional trades** are as below:

Cost to Organization will be given @ Rs. 10000/- per trainee per month for **Non-residential** program and Rs. 13000/- per
trainee per month for **Residential program** which includes as follows: (the organization/institutes will submit calculations on the basis of duration of program (includes SHG formation, training, fund raising, establishing backward and forward linkages and hiring of management team in months)

(i) Boarding/Lodging of outstation beneficiary (for whom the organization arranges the residential facility) for three months @ Rs.1500 per month. The beneficiary will also be entitled for monthly stipend @ Rs.750 p.m.

(ii) Monthly stipend for local Non-residential trainees would be Rs.1500 per month.

(iii) Rs. 2000/- per trainee for procurement of raw material etc. as a one time cost.

(iv) Monthly remuneration to faculty/supporting staff etc.

(v) Other Training Costs.

(vi) Testing and certification fees.

7. **Release of Funds**

(i) On approval of a project, the funds will be released in 3 instalments i.e. 40:40:20+Incentive (if applicable). Funds towards release will be disbursed directly to the PIAs by electronic transfer in the account of the PIA.

(ii) Installment pattern for fund release will be as follows:

1. **Ist Installment:**
   The first instalment (i.e. 40% of the project cost) will be released after the approval of the project and the entering into of an Memorandum of Understanding (MOU) between parties.

2. **II$^{nd}$ Installment:**
   The 2$^{nd}$ installment of 40% of project cost will be released subject to the compliance with the following:
a. Utilization of 60% of the 1st instalment supported by an audited utilization certificate and weekly off site (i.e. online) and monthly on-site inspection of PIA accounts by the Technical Support Agency. This checking is to ensure that weekly and monthly targets are being met.

b. Submission of year-wise audit reports for the preceding years of the project as soon as due.

3. IIIrd Installment (Final installment)

The 3rd installment of 20%+ Incentive (if applicable) of project cost will be released upon:

a. The project completion report as prescribed by the Ministry.
b. The audited utilization certificate is submitted.
c. Deliverables as required in the projects are met and is verified by the Technical Support Agency through random physical verification of MIS data both physical and financial.
d. Details of placement done in prescribed format.
e. Details of trained candidates self employed in prescribed format.

8. PROCEDURE FOR APPLICATION

8.1 Ministry of Minority Affairs will invite Expression of Interest (EoI) for empanelment through an advertisement in newspapers and official website of the Ministry from organizations/institutions.

8.2 The EoIs will be examined by a Screening Committee of the Ministry for empanelment. The empanelment would be valid for entire 12th Plan
Period. However, Ministry reserves the right to cancel empanelment at any stage without notice.

8.3 Ministry may empanel organizations every financial year as per requirement.

8.4 The Ministry may verify the credentials of the organizations through Technical Support Agency.

8.5 The proposals of empanelled organizations will be considered by the following **Sanctioning Committee:**

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<tbody>
<tr>
<td>1</td>
<td>Concerned Joint Secretary in the Ministry</td>
<td>Chairperson</td>
</tr>
<tr>
<td>2</td>
<td>Representative of Planning Commission</td>
<td>Member</td>
</tr>
<tr>
<td>3</td>
<td>Representative of Ministry of Labour &amp; Employment</td>
<td>Member</td>
</tr>
<tr>
<td>4</td>
<td>Representative of JS &amp; FA</td>
<td>Member</td>
</tr>
<tr>
<td>5</td>
<td>Director (MsDP) in the Ministry</td>
<td>Member</td>
</tr>
<tr>
<td>6</td>
<td>Director (concerned with the scheme)</td>
<td>Secretary</td>
</tr>
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</table>

8.4 The proposals recommended by the Sanctioning Committee will be approved by the Secretary (Minority Affairs).

8.6 In addition to above, the Ministry may also follow an alternative route to give a fillip to employment opportunities for minorities. Ministry may enter in MoU with industries or industrial associations for conducting training courses and 100% placements of trained minority candidates.

**9. Duration of the Project and its components**

i. The total duration of projects under ‘Seekho aur Kamao’ programme would be coterminous with 12th Five Year Plan.

ii. The duration of each training programme for modern skills shall be of minimum 3 months duration depending on the Skill Set including Technical Skills, Soft Skills and Life Skills.
iii. The duration of each programme for traditional skills shall be up to a maximum of 1 year duration depending on the trade. The program would include formation of SHGs/ Producer Companies.

10. Placement and Post Placement Support

As the focus of this programme is to provide meaningful employment, following are some general placement conditions which must be met by PIAs:

(i) Placement assistance and counselling should be offered to all candidates and placement must be ensured for a minimum of 75% candidates and at least 50% in organized sector.

(ii) Placement as far as possible should be made with minimum dislocation.

(iii) The aim of providing Post Placement Support (PPS) is to help the candidates in settling down and taking care of their needs in the starting months of employment.

(iv) The distribution of PPS is one of the key responsibilities of the PIA.

(v) Preferably, placement should be in organized sector with associated benefits like PF, ESI etc.

(vi) But as some sectors like construction are not very organized but payments mostly exceed the organized sector; hence informal sector jobs would be considered subject to the following stipulations:

   (a) A particular job recognizes skills acquired by the candidate.
   (b) Offers a valid future progression.

(vii) The placement in the informal sector should be considered only if the following conditions are met:
(a) A offer letter assuring the minimum wages of the state.
(b) Certificate from the employer that wages have been paid as per the minimum wages.
(c) The jobs should not be purely temporary and must have stability.

(viii) The candidate would be treated as placed if he/she continues to be in job for at least 3 continuous months after training. One of the following documents would be treated as proof of placement:
1. Salary slips issued by employer.
2. Account statement of bank account of candidate with credits of salary.
3. Letter with name of candidate and salary details.

(ix) PIA has to ensure Post placement tracking and monitoring the extent of retention in the new jobs for a period of one year.

11. Management Information System (MIS)

(a) The management of the quality of the programme requires information to be constantly assessed and built upon. This can be ensured only through regular tracking and follow up. Thus maintenance of MIS as per formats and standards prescribed by the Ministry will have to be done by the PIAs.

(b) Use of ICT platform for hosting and delivering variety of project services like financial management system (FMS), decision support systems (DSS) for the project. Implementation agencies will have to maintain participant specific information and meet all applicable reporting requirements. The regularity and quality of entry of information may prescribed by the Ministry or the appointed TSA.

(c) The PIA would maintain tracking data for one year after completion of training and would maintain the same on real-time web based system to monitor the progress of trainees.
12. Knowledge Partner / Technical Support Agency (TSA), Supervision and Quality Management

12.1 The Ministry will not only make the implementing agencies accountable for the components listed under appraisal, but will also position systems and checks to ensure that what actually is happening on the ground is effectively and consistently supervised. For this purpose, the Ministry will engage a specialized agency in the field of skill development programmes as “Knowledge Partner or Technical Support Agency (TSA)” following due procedure prescribed under General Financial Rules right from the time of launch of the scheme.

12.2 The TSA will assist the Ministry of Minority Affairs in devising area specific strategies, designing of project format, training, developing performance indicators and monitoring of implementation of programme.

12.3 TSA would develop suitable protocols for the supervision of the following processes:

(a) Ensuring that PIA’s adopt appropriate mobilising strategies as well as candidate selection and counselling.
(b) Ensuring compliance with certification and accreditation procedures prescribed.
(c) Presence of minimum training infrastructure and requisite human resource at the PIA’s skill training centres, before allowing project to commence.
(d) Updation of required MIS entries, at pre-determined time intervals.
(e) PIA’s adherence to transparency requirements, as prescribed by the Ministry from time to time.
(f) Maintenance of training centres, as per the norms prescribed from time to time.
(g) Ensuring quality of training imparted and participation of trainees throughout.
(h) Fund releases.
(i) Grievance redress arrangements for PIAs, trainers, candidates and employers.

(j) Regular review of the projects.

12.4 The TSA or any of its sister organization/franchise would not be eligible for empanelment with the Ministry for project implementation.

12.5 The Ministry would evolve an institutional mechanism for supervision; all PIAs would have to adhere to the norms of this mechanism.

12.6 About 3% of the annual budget may be allowed to be used for engagement of TSA and management of the scheme.

13. Project Monitoring

(i) Monitoring is a continuous measurement of progress while the project is on-going which involves checking and measuring progress, analysing the situation and reacting to new events, opportunities, and issues. Ministry may authorize TSA or any other agency to conduct concurrent monitoring and random checking of physical and financial reports on the MIS. Ministry’s officials may also monitor the projects. The Information gathered from this will be fed into the decision making process for release of funds and sanctions of project proposals.

(ii) Monitoring may entail random visits to training centres and validate:

(a) The presence of minimum infrastructure supposed to be present as per due requirements.

(b) MIS entries of conducting door to door household surveys/test calls to certify the veracity of beneficiaries.

(c) Validate facts about training, placement and retention of those candidates from the residing area who were trained under the project and placed outside the Panchayat, by meeting members of the beneficiary’s family.
14. Audit

(i) The Ministry retains the right to carry out audit of the accounts of the project, if deemed necessary, including audit by the CAG and by the Principal Account officer of the Ministry or by independent agency. The PIA shall make available all relevant records for the purpose whenever requested by an agency authorized by the Ministry.

(ii) Financial audit is to be carried out by the Chartered Accountant of PIA as per the statutory provisions, and the accounts of the project shall be maintained separately in order to facilitate meaningful audit.

(iii) The Audit Report together with action taken on the auditor’s observations and physical progress under the project shall be furnished at the time of release of 2\textsuperscript{nd} / 3\textsuperscript{rd} instalment of Central funds.

15. Project Completion

(i) The completion report of the project should be made available by the PIA to the Ministry along with audited utilization certificate and audit reports of 2\textsuperscript{nd} instalment before the release of the 3\textsuperscript{rd} (final) instalment.

(ii) Documentation (including videos, audio and photographs) is an integral part of the project along with video recording giving the status of beneficiaries before and after the project. It should cover the details of deliverables as indicated in the project and achievements made against these deliverables.

16. TERMS AND CONDITIONS

16.1 The implementing organizations shall be bound by the terms and conditions of the scheme as at Appendix.
17. **Mid-Term Appraisal**

The scheme will be subjected to mid-term appraisal after 3 (three) years and review in last year of the 12th Plan period after getting evaluation and impact assessment done by a reputed independent agency.

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Appendix

Terms and Conditions attached to the Central Sector Scheme of सीखो और कमाओ (Learn & Earn) Skill Development of Minorities

The grant-in-aid sanctioned under the scheme is subject to fulfillment of following terms and conditions by the implementing organizations/institutions:

1. that the organization which intends to receive the Grant-in-aid under the Scheme, will fulfill the eligibility criteria as specified under the scheme;
2. the grants cannot be claimed as a matter of right, it depends on sole discretion of Government of India depending on the merit of the project;
3. that the organization will confirm in writing to the effect at the beginning of each financial year that the conditions contained in this document and as revised from time to time for the implementation of this scheme are acceptable to it;
4. that the organization will also execute a Bond on Non-Judicial Stamp Paper of Rs.20 in favour of the President of India to the effect that it will abide by terms and conditions attached to the grant and the scheme that revised from time to time and that in case of its failure to abide by the same, it will refund to the Government the total Grant-in-aid sanctioned to it for the purpose with interest accrued thereon and shall be liable for criminal action as per law;
5. that the Ministry shall not be liable for any kind of payment to the temporary/regular employees appointed by the organization for running the project;
6. that the organization shall maintain a separate account in a nationalized/scheduled Bank in respect of this grant. All receipts and payments involving Rs.10,000/- and above of the grantee institution must be through cheques only. The grantee institutions are required to submit at the time of seeking grant for continuation of the project, a copy of the bank pass book indicating all transactions made in connection with the running of the sanctioned project. The accounts will remain open for inspection by representatives/officers from the Ministry, office of Comptroller and Auditor General of India, Government of India, or concerned State Government at any time. The organization shall have the accounts of the grant-in-aid audited either by CAG empanelled Auditors or Chartered Accountant and supply a copy of the following audited accounts, together with Utilisation Certificate in GFR 19(A), to the Ministry latest by first week of June month every year:

   (a)  the receipt and payment account of grant-in-aid in question for the year;
   (b)  the income and expenditure accounts of grant-in-aid in question for the year;
   (c)  the balance sheet, indicating assets and liabilities from grant-in-aid in question;
   (d)  the utilization certificate in prescribed format (GFR-19A) as per General Financial Rules along with the item-wise break-up;
   (e)  the audited accounts of the organisation as a whole for the year.

7. the organization shall submit performance-cum-achievement report as prescribed by the Ministry for which it received Grant-in-aid;
8. that the facilities to be extended with the help of the Grant-in-aid will be available for the welfare of all minorities irrespective of creed, religion, colour, etc.;
9. the organization will not obtain grant for the same purpose/project from any other source, including the Government sources. In case, it receives grant for the same project from other sources also, the same will be intimated to Ministry of Minority Affairs immediately after receipt with proper reference;
10. the organization will not divert Grant-in-aid or entrust the execution of the project for which Grant-in-aid is sanctioned, to another organization or institution;
11. that if the Government is not satisfied with the progress of the project or considers that the guidelines of the scheme, terms & conditions of the sanction etc., are being violated, it reserves the right to terminate the Grant-in-aid with immediate effect and also take such other actions as it deems fit with or without prior notice. Further, an organization once black listed by the Ministry, will never be considered by the Ministry for grants in future, even if delisted from the black list at any point of time;
12. that at the time of renewal of the project any unspent balance out of the grants shall be adjusted by the Ministry in the subsequent admissible grant due;
13. no assets acquired wholly or substantially out of this Grant-in-aid will be dispose off or encumbered and or otherwise utilized for the purpose other than for which sanctioned;
14. the organization shall maintain a register in the GFR (19) of permanent and semi-permanent assets acquired wholly or in part out of this Grant-in-aid. This register shall remain open for inspection to the officials from the Office of the Comptroller and Auditor General of India/Government of India/State
Government/Union Territories. The register shall be maintained separately in respect of this grant and a copy thereof furnished to the Ministry, along with the Audited Accounts;

15. the release of the last installment of the annual grant will be conditional upon the grantee institutions to provide reasonable evidence of proper utilization of installment released earlier during the year as prescribed by the Ministry;

16. the organizations should liaise with District Administration for convergence of other existing services for the welfare of minorities. It should also maintain contact and seek cooperation of local Panchayati Raj Institutions. It should also have institutional arrangements for seeking community participation;

17. provisions of General Financial Rule 150(2) would be applicable where the NGOs are being provided assistance for the prescribed amount;

18. the organization shall appropriately display the boards that should be erected at the project site indicating that the project is running under the aegis of Ministry of Minority Affairs, Government of India;

19. the purchase of non-recurring items (if any) should be made only from authorized dealers at competitive prices and subject to vouchers being produced for inspection;

20. that the organization shall not charge any fees from the beneficiaries;

21. in case of new projects, the organization shall intimate this Ministry and the State Minority Welfare Department about the date of commencement of project and that should be within 15 days from the receipt of funds by the organization in their bank account;

22. that the organization shall not profess or promote any religious/communal/fundamentalist/divisive beliefs or doctrines with these grants;
23. in the event of a Court case, the organization shall not be entitled to any grant-in-aid till the matter is pending in the Court of Law; the Ministry shall not be responsible for any legal/intellectual/contractual disputes between the implementing organization and a third party. By accepting the grant, the recipient accepts this condition;

24. for all disputes involving Ministry of Minority Affairs with regard to release of grants, **the jurisdiction of the Courts will be Delhi**;

25. the organization shall abide by all the aforesaid terms & conditions, guidelines of the scheme, provisions of GFRs, and any subsequent revision/changes therein.

Date Signature of President/Secretary/CEO

Place Full Name
Date Designation

Official Stamp

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