



KARNATAKA VISHWAKARMA COMMUNITIES DEVELOPMENT CORPORATION

Ltd.

(Karnataka Government undertaking)

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Annual Report 2016-17

The Government of Karnataka in its order vide no: BCW/233/BCA/2013 Date: 03/02/2014 established Karnataka Communities Development Corporation Ltd registered under Companies Act 1956 on 28/02/2014, for the benefit & upliftment of Vishwakarma Communities. The Corporation helps the traditional artisans in the field of Sculpture, Blacksmith, Goldsmith, and Woodwork& Handicraft by assisting financially and provide them training in modern technology to become self-reliant. The Corporation provides educational loan for the students who are pursuing technical and professional courses at low rate of interest.

The budget report of Karnataka Vishwakarma Communities Development Corporation for the year 2016-17 comprises the following.

- I.** Board of Directors of the Corporation.
- II.** Administrative set-up of the Corporation
- III.** The method of selecting the beneficiaries in Corporation.
- IV.** 2016-17 Budget Allocation
- V.** Details of the Schemes implemented from State Budget
- VI.** The National Backward Classes Finance and Development Corporation schemes
- VII.** Progress for the year 2016-17

I. Board of Directors of the Corporation:

The Corporation is headed by Board of Directors which is the policymaking and supervisory body. It consists of the following members.

Sl. No	Name	Designation
1	Sri N. Nandakumar	Chairman
2	Principal Secretary/Secretary to Government Backward Classes Welfare Department	Director
3	Commissioner, Backward Classes Welfare Department	Director
4	Deputy Secretary to Government, Finance Department	Director
5	Smt Y.B Archana Managing Director, Karnataka Vishwakarma Communities Development Corporation	Director
6	Puttaswami M	Nominee Director
7	Chadrashekhar S Badiger	Nominee Director
8	Prakash K C	Nominee Director
9	Srinivas K C	Nominee Director
10	Devadas Vasudeva Achari	Nominee Director
11	Narashimachari V	Nominee Director

II. Administrative set-up of the Corporation

Government Order Number - BCW 144BCA 2014, Dated- 23/12/2014 has sanctioned the below posts for the Corporation

The Details of the sanctioned posts for the corporation is given below:

Sl.No	Designation	No of Sanctioned Posts	No of posts Approved to fill up by Government	No of Posts Filled up	No of Posts Vacant
1.	Managing Director (Own Pay Scale)	01	01	01	00
2.	Assistant General Manager (Development) Group - A (28,100- 50,100)	01	01	01	00
3	Assistant General Manager (Administration) Group - A (28,100-50,100)	01			
4	Accounts Manager Group - C (20,000- 36,300)	01	01	00	01
5	Accounts Assistant Group - C (14,550 - 26,700)	01	01	00	01
6	Personal Assistant Group - C (14,550 - 26,700)	01	01	00	01
7.	Computer Operator (Outsource)	01	01	01	00
8.	Second Division Assistant Group - C (11,600 - 21,000)	02	01	00	01
9.	Group - D (Outsource)	03	02	02	00
Total		12	09	05	04

III) The method of selecting the beneficiaries in Corporation

To select the beneficiaries in all the schemes of Karnataka Vishwakarma Communities Development Corporation and The National Backward Classes Finance and Development Corporation, the following District level committee is constituted.

SI No	Officers List	Designation
1.	Chief Executive Officer Zilla Panchayat	Chairman
2.	Lead Bank Manager	Member
3.	Deputy Director Women & Child Welfare Department	Member
4.	District Backward Class Officer, Backward Classes Department	Member
5.	General Manager, District Industry Centre	Member
6	Deputy Director, Co-operative Societies	Member
7.	General Manager (Superintendent Engineer) Electric Supply Company	Member
8.	District Manager, D. Devaraj Urs Backward Classes Development Corporation/Karnataka Vishwakarma Communities Development Corporation	Member Secretary
9.	One non-official member from the Vishwakarma community is nominated by the Chief Executive Officer (For 2 year term)	Member

IV) Budget Allocation for 2016-17:

During the year 2015-16 the government allocated Rs.1500 lakhs for the implementations of schemes out of which Rs. 1064.81 lakhs has been utilized to provide loans for 2845 beneficiaries. In the year 2016-17 State Government has allocated Rs.2000 lakhs. The Action plan for Rs.2000.00 lakhs has is prepared to provide loans for 3955 beneficiaries.

2016-2017 Action Plan Rs. In Lakhs

SI No	Name of the Scheme	Physical Target	Financial Target
1.	Panchavrutthi Loan Scheme	2100	840.00
2.	Self-employment scheme (Direct loan):	500	200.00
3.	Self-employment scheme with the help of banks	250	100.00
4.	Educational loan (Arivu)	300	150.00
	Arivu Renewals	400	200.00
5.	Gangakalyana scheme	205	410.00
6.	Chairman Vivechana Quota	200	100.00
	Total	3955	2000.00

VI) Schemes implemented by the Corporation out of the budget of State Government.

1. Assistance to Traditional Artisans & Occupational Groups (Panchavrutthi Self Employment Scheme)
2. Self-Employment Scheme (Direct Loan)
3. Self-Employment Scheme through the help of banks (Margin Money Scheme)
4. Arivu-Education Loan Scheme.
5. Ganga Kalyana Individual/Community Irrigation Scheme.

Details of the Schemes

1. To provide financial assistance to traditional artisans (Panchavrutthi):

To Purchase modern tools and upgrade the Technological skill, the traditional artisans of Vishwakarma Communities are provided with financial assistance by sanctioning loan to the extent of Rs. 40,000/- & Rs.10,000/- as subsidy at the rate of 4% per annum. The loan is repayable in 34 equal installments with 2 months' grace period for 3 years. The Panchavrutthi scheme includes the following occupations (1) Gold & Silver work, (2) Sculpture, (3) Blacksmith, (4) Woodwork & Handicrafts, (5) metallurgy.

2. Self-employment scheme (Direct loan):

Under this scheme persons belonging to Vishwakarma communities who pursue occupations other than traditional occupations are been provided financial assistance to the extent of Rs.40, 000/- & 30% subsidy with a maximum of Rs.10, 000/- at the rate of 4% per annum. The loan is repayable in 34 equal installments with 2 months 'grace period for 3 years.

3. Self-employment scheme with the help of banks:

Persons belonging to Vishwakarma communities pursuing business, industries service sector and agricultural based activities are provided financial assistance to the extent of Rs.5,00,000/- as loan, for the unit cost of Rs.1,00,000/- 30% subsidy to the maximum of Rs. 10,000/- and 20% as margin loan. For the unit cost of Rs.1,00,000/- to a maximum of Rs.5,00,000/- a 20% of margin loan or a maximum of Rs.1,00,000/- margin loan is sanctioned at the rate 4% per annum per unit.

4. Educational loan (Arivu):

Students belonging to Vishwakarma communities who are pursuing Engineering, Medicine, Dental Science and other professional courses through CET are provided educational loan at 2% rate of interest per annum for a maximum of Rs.1, 00,000/- per year. The family income should not exceed Rs.3.5 lakhs per annum. Under this scheme repayment starts after 4 months of the completion of course which is repayable in 34 equal installments within a period of 3 years.

5. Gangakalyana scheme (Drilling of Borewell to small and marginal farmers):

Karnataka Vishwakarma Communities Development Corporation facilitates small and marginal farmer by providing borewell to help them improve their agricultural activities. Rs.2,00,000/- subsidy and a loan of Rs. 50,000/- at 4% rate of interest per annum payable in 3 years. Rs 50,000 Subsidy is also provided for the energization to the borewells which is paid to the Electricity Supply Companies.

Eligibility conditions for sanctioning of loan:

1. The applicants should belong to 2A category of Vishwakarma Communities as per the government order vide no: SWD228BCA2000 dated: 30/03/2002.
2. The total annual income of the applicant should not exceed Rs.40,000/- in rural areas and Rs.55,000/- in urban areas.
3. The applicant should be between the age of 18 to 55 years.
4. To claim loan under Traditional Occupation (Panchavrutthi) the applicant should pursue one of the Traditional Occupation. mentioned in the Panchavruthi

VI) National Backward Classes Finance and Development Corporation schemes

Karnataka Vishwakarama Communities Development Corporation has been nominated as the State Channelizing Agency of The National Backward Classes Finance and Development Corporation. For the Year 2015-16 a sum of Rs 5.00 Crore was released at the end of March 2016 by NBCFDC. The sum received during the year 2015-16 was completely utilized by the end of the year 2016-17. A sum of RS 5.00 Crore was released during the end of March 2016-17 which shall be utilized in the year 2017-18.

The following NBCFDC schemes are implemented through the Corporation

1. New Swarnima (Self Employment scheme for women).
2. Educational Loan.
3. Saksham Loan Scheme.
4. Micro Finance.
5. KrushiSampada (For Farmers).
6. ShiplaSampada (For TraditionalArtisans).
7. MahilaSamruddiYojana (For Women Self Help Groups).

**VII) Scheme Wise Progress for the year 2016-17 for the Allocation
of the State Budget**

From 01/04/2016 to 31/03/2017

Sl. No	Schemes Name	Target		Achievement		Percentage of progress	
		Physical	Financial	Physical	Financial	Physical	Financial
1.	Panchavruthi Loan Scheme	2100	840.00	2248	900.2	107%	107%
2.	Self-employment scheme (Direct loan):	500	200.00	635	254.5	127%	127%
3.	Self-employment scheme with the help of banks	250	100.00	193	58.28	77%	58%
4.	Educational loan (Arivu)	300	150.00	184	150.67	61%	100.44%
	Arivurenawal	400	200.00	193	115.08	46%	55.54%
5.	Gangakalyana scheme	205	410.00	200	70.00	90%	17%
6.	Chairman Vivechana Quota	200	100.00	200	84.00	100%	84%
Total		3955	2000.00	3,853	1,632.73	97%	82%

Managing Director