

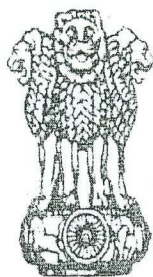
**CENTRALLY-SPONSORED SCHEME**

**OF**

**ASSISTANCE FOR SKILL**

**DEVELOPMENT TRAINING TO**

**TRANSGENDER PERSONS**



सत्यमेव जयते

Government of India

**MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT**  
**GOVERNMENT OF INDIA**

(212) (148) (52)

**Ministry of Social Justice and Empowerment**

**SCHEME OF ASSISTANCE FOR SKILL DEVELOPMENT TRAINING TO  
TRANSGENDER PERSONS**

**1. OBJECTIVE**

The main purpose behind the scheme of providing assistance to States/UTs for skill development trainings among the transgender persons is, to improve the educational and socio-economic conditions of these persons so as to enable them to start income generating activities on their own or get gainfully employed in some sector or the other.

**2. TARGET GROUP AND ELIGIBILITY CRITERIA**

- (a) A beneficiary should be a transgender person above 18 years of age. A copy of the transgender identity card, issued by the Competent Authority, designated by respective State Governments/UT administrations is required.
- (b) The beneficiaries whose parents'/ legal guardians' income from all sources including the income of the beneficiary does not exceed Rs. 2.50 lakh annually will be eligible for availing the benefit under the scheme. (This condition is not mandatory if a transgender person is not living with his parents/legal guardians).

**3. IMPLEMENTING AGENCY:**

The scheme is implemented through the State Governments and Union Territory administrations.

**4. FUNDING PATTERN OF CENTRAL ASSISTANCE:**

The Scheme is implemented by the State Governments/Union Territory Administrations, which will receive 75% central assistance from the Government of India for the total expenditure under the scheme. The remaining 25% is to be borne by concerned States/UTs. Hence, they are required to make provision in their own budget. The Central Government will release 50% of the Central share on allocation of the budget in the beginning of the financial year and the remaining 50% (after taking into account unspent balance, if any) will be released on receipt of the proposal from States/UTs and utilization certificate of the assistance provided in the previous Financial Year. The funds should be spent exclusively for the purpose for which it is meant.

All the State Governments and Union Territory Administrations implementing the scheme shall furnish data of beneficiaries and expenditure under the scheme, to the Government of India, regularly in the half yearly Reports. Financial assistance given under the scheme shall not be utilized for any other purpose.

**5. TYPE OF ACTIVITIES COVERED**

The Central Government will provide assistance under the skill development scheme to about 5000 transgender persons in a year so as to enable them to start income generating activities either through self-employment or wage-employment. However, the Central



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Assistance to higher number of beneficiaries can be given if the States/UTs identify more number of eligible beneficiaries and seek assistance for the same from the Ministry.

The assistance will be provided to the extent of Rs 15,000 per transgender trainee per course comprising of 200 hours and maximum of thirty trainees in a course. In order to encourage the transgender community to come forward to avail the benefits of this scheme, an additional amount of Rs 1000 as stipend will be provided per trainee per course per month. The funding pattern of central assistance will be as stated in para 4 above. A list of illustrative activities is given in the annexure. This list is for illustrative purposes only and is not exhaustive. The States/UTs shall arrange to train the transgender persons through reputed and recognised institutes. These training institutes shall be mandated in providing jobs to the transgender persons to the extent of 70% of trained persons.

In the event of Ministry of Social justice & Empowerment itself executing the programme through the recognised institutions, full cost shall be borne from the budgetary provision of the scheme.

#### 6. LOAN WITH SUBSIDY FOR SELF EMPLOYMENT VENTURES

- (i) Loans upto a maximum cost of Rs 5 lakh will be admissible under the scheme for the activity/trade for which the beneficiary had taken the training.
- (ii) The moratorium period to start the repayment of loan will be two years. The period of repayment of loan, including moratorium period will be five years. The State Channelizing Agencies (SCA) to be specified by the Government of India separately would distribute the funds within a period of three months after receiving the application from the eligible transgender persons.
- (iii) The rate of interest chargeable from the beneficiaries will be as follows:
  - a) For projects upto Rs 25,000/- - 5% per annum
  - b) For projects above Rs 25,000/- - 6% per annum
- (iv) Where the rate of interest chargeable by the banks on loans will be higher than the rates prescribed in the scheme, interest subsidy to the extent of the difference will be given to the banks by respective SCA. The SCAs will be required to pay this amount to banks on monthly basis so that there is no case of charging of compound interest by banks on the interest subsidy portion.
- (v) Credit linked back-end capital subsidy will be provided to the beneficiaries in a scaled manner, as follows :

Range of Project Cost(Rs)	Rate of subsidy
Upto 2,00,000	50% of project cost
2,00,000 to 5,00,000	Rs 1 Lakh + 33.3 % of project cost between Rs 2-5 lakh

- (vi) Subsidy will be back-ended. Banks/lending agencies would disburse the full project cost including subsidy to the beneficiaries as loan. The operation of the subsidy amount by the bank will be as follows :-

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- (a) The subsidy admissible to the beneficiaries under this scheme should be kept in the Subsidy Reserve Fund Account beneficiary-wise, instead of in term deposit in the name of the beneficiary. Banks etc. should apply no interest on the Subsidy Reserve Fund Account. In view of this, for the purpose of charging interest on the loan, the subsidy amount should be excluded. The balance lying to the Credit of Subsidy Reserve Fund Account will not form part of deferred tax liabilities (DTL) for the purpose of SLR/CRR.
- (vii) The repayment schedule of loan would be drawn in such a way that the subsidy kept under Subsidy Reserve Fund would be sufficient for adjustment towards loan repayment equivalent to capital subsidy amount. The beneficiary would be required to repay the loan portion of the project as per repayment schedule prescribed under the scheme. Beneficiaries will not be entitled for any benefit of subsidy, if the loan is fully repaid before a certain fixed period, specified by the lending agency, depending upon the activity. The availability of the benefit of subsidy to beneficiaries would be contingent on their proper utilization of loan for the sanctioned project.
- (viii) Lending agencies would issue loan passbook to beneficiaries. These pass book should, inter alia, contain details such as the date of sanction of loan, amount of loan sanctioned, subsidy to be adjusted in the final instalment of repayment, rate of interest, due date of instalment etc.
- (ix) Beneficiaries will be required to avail second and subsequent loan from banks if required, without capital subsidy and interest subsidy and other grants under the scheme.
- (x) The Finance & Development Corporations under the Ministry of Social Justice and Empowerment or any other agency identified under the scheme, will facilitate/co-ordinate for loans and subsidies to ensure optimum benefits to the beneficiaries. These Corporations/identified agency will have freedom to meet expenditure under the scheme out of their own funds, which will be reimbursed to them. Further, the Finance & Development Corporations will have option to provide loan to the target group at the rates prescribed in the scheme out of their own funds and recover them. Such amounts, however, will not be reimbursable from Government. In such cases, they will be entitled to claim assistance for training, interest subsidy (if required), capital subsidy etc as provided under the scheme.
- (xi) The scheme will be implemented at National level through Finance & Development Corporations under the Ministry of Social Justice and Empowerment or other identified agencies for this purpose. At the State level, the implementing agencies will be the State Channelizing Agencies (SCA) specified for the purpose. It is also provided to encourage involvement of reputed micro-finance institutions and NGOs for micro finance schemes through SHGs.
- (xii) The existing schemes of various Ministries like Ministry of Labour and Employment, District Rural Development Agency etc should be optimally used for training of beneficiaries.
- (xiii) In case of diversion of funds by the beneficiary for their other needs, the banks can initiate action as per their policy and rules in this regard. In case it is found that any beneficiary has diverted the subsidy for any purpose, other than for which the assistance was provided, the beneficiary shall be liable to repay the



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entire amount of subsidy immediately with a penal interest of 9% per annum.  
Further, the applicant shall not be eligible for any assistance under the scheme.

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Annexure

LIST OF ILLUSTRATIVE ACTIVITIES/TRADES

1. CARPENTRY
2. COMPUTER CENTER
3. CRAFT CENTER
4. DIARY MAKING TRAINING
5. ELECTRICIAN TRAINING
6. FRUIT PRESERVATION TRAINING
7. GEM CUTTING TRAINING
8. MOTOR WINDING & FITTING TRAINING
9. PHOTOGRAPHY TRAINING
10. PLUMBING TRAINING
11. PRINTING, COMPOSING & BOOK BINDING TRAINING
12. SCOOTER / MOTOR CYCLE / AUTORIKSHAW REPAIR TRAINING
13. SPINNING & WEAVING TRAINING
14. TYPING & SHORTHAND CENTER
15. TIE & DIE TRAINING
16. LEATHER ART TRAINING
17. SPRAY PAINTING & DENTING TRAINING
18. WELDING & FITTER TRAINING
19. TV, VCR, RADIO REPAIR TRAINING
20. TAILORING TRAINING
21. BEAUTY PARLOUR
22. COOKING/CATERING SERVICES

Note: The above list is not exhaustive but merely an illustrative list of activities.