



GOVT. OF SIKKIM

GOVERNMENT OF SIKKIM  
DEPTT. OF PERSONNEL, ADM. REFORMS, TRAINING, PUBLIC GRIEVANCES,  
CAREER OPTIONS & EMPLOYMENT, SKILL DEVELOPMENT AND  
CHIEF MINISTER'S SELF EMPLOYMENT SCHEME  
GANGTOK - 737101

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No. 141/GOS/DOP/08

Dated: 06.11.08

To,

The Managing Director  
SIDICO,  
Bhanupath,  
Gangtok, Sikkim.

Sub: Government Notification on Capacity Building schemes implemented by Directorate of Capacity Building

Sir,

Enclosed, please find herewith a copy of the Sikkim Government Gazette Notification No. 129/GOS/DOP/CB dated 16.10.2008 regarding guidelines and criteria for implementation of various schemes of the Directorate of Capacity Building, DOPART, Govt. of Sikkim.

You are requested to kindly take action as per the provisions of the said notification.

GM  
6/11/08

Yours faithfully

(L.M.Pradhan)  
Director, Capacity Building

**SIKKIM**

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**GOVERNMENT**

**GAZETTE**



**EXTRAORDINARY  
PUBLISHED BY AUTHORITY**

**Gangtok**

**Thursday 16th October, 2008**

**No. 483**

**GOVERNMENT OF SIKKIM  
DIRECTORATE OF CAPACITY BUILDING  
DEPTT. OF PERSONNEL, ADM. REFORMS, TRAINING, PUBLIC GRIEVANCES, CAREER  
OPTIONS & EMPLOYMENT, SKILL DEVELOPMENT AND CHIEF MINISTER'S SELF  
EMPLOYMENT SCHEME  
GANGTOK - 737101**

**No:129/GOS/DOP/CB**

**Date:16.10.2008**

**NOTIFICATION**

The Governor is hereby pleased to lay down the guidelines/criteria for implementation of Comprehensive Educational Loan Scheme (CELS), Chief Minister's Self Employment Scheme (CMSES), Chief Minister's Free Scholarship Scheme (CMFSS) and for grant of training/vocational courses under Skill Development Scheme implemented by the Directorate of Capacity Building, DoPART, Government of Sikkim, as under, namely:-

**I. COMPREHENSIVE EDUCATIONAL LOAN SCHEME (CELS)**

**1) ELIGIBILITY**

- (i) Benefit shall be restricted to children of persons whose gross income from all sources does not exceed Rs. 2.50 lakhs annually for study within India, and Rs. 5.00 lakhs in case of study in foreign countries. The Income Certificate shall be certified by the District Collector concerned, subject to revision from time to time. The District Collectors shall, however, ensure that income certificate given by their officers are accurate.
- (ii) Fifty percent of the total amount shall be reserved for the wards of Below Poverty Line (BPL) families. In case the number of such candidates is insufficient the reserved amount shall be released for other candidates falling under (i) above.
- (iii) Children of Government/Public Sector Undertaking employees shall also be eligible subject to clauses (i) and (ii) above.
- (iv) For a candidate to be eligible for the loan, the institution where he seeks to pursue further studies, whether in India or abroad must be recognized by the competent authority on the subject in India.



- (v) In case of discontinuity of studies, the beneficiary/co-applicant shall be liable to refund the entire amount of loan within a period not exceeding one year.
- (vi) Not more than one member of a family shall be considered for the benefit, save in case of BPL families.
- (vii) Only members of the Below Poverty Line families shall be covered for study within Sikkim.

## (2) AMOUNT

- (i) Amount available under the Scheme shall be disbursed in the same proportion to different categories of people of Sikkim as provided under State Government HRDD Notification No. 91/Est.-I/Edu dated 26<sup>th</sup> June, 2004 for allotment of seats for pursuing studies in various educational institutions in and outside the State.
- (ii) The quantum of loan for study within Sikkim (only for full time professional course) shall be restricted to a maximum of Rs. 5.00 lakhs, study in India to a maximum of Rs. 7.50 lakhs and study abroad to a maximum of Rs. 15.00 lakhs.
- (iii) In case of death of a loanee, the co-applicant shall be liable for refund of the outstanding loan. It may, however, be appropriate to hold the co-applicant liable for refund of only the principal amount to be paid within a period not exceeding one year.

## (3) PROCEDURES

- (i) Two cut-off dates (i.e. 30<sup>th</sup> July and 31<sup>st</sup> August) shall be prescribed for receipt of applications so that all eligible have a fair chance of selection.
- (ii) Within each category of the people as indicated under I (2) (i) above, selection of the loanee shall be on merit, based on the marks obtained by the candidate at the Board/University examination.
- (iii) In selecting the loanees, preference shall be given to candidates who have secured admission to leading professional institutions namely Indian Institute of Technology (IIT), Indian Institute of Management (IIM), National Institute of Information Technology (NIIT), National Institute of Fashion Technology (NIFT) etc.
- (iv) Sikkim Industrial Development and Investment Corporation Ltd. shall be the prescribed agency to accept all applications and disburse the loan amount at their end duly ensuring that the eligibility criteria have been met and that all necessary obligations and formalities that are required to be fulfilled have been fulfilled.
- (v) Loans shall be disbursed by Sikkim Industrial Development and Investment Corporation Ltd. after final approval of the Government based on the recommendation of the Committee comprising of Secretary, Human Resource Development Department as the Chairman, Director, Directorate of Capacity Building as Member and Managing Director, Sikkim Industrial Development & Investment Corporation as Member Secretary.
- (vi) A list of the loanees with relevant details shall also be submitted for information of the State Government by Sikkim Industrial Development and Investment Corporation Ltd. through Directorate of Capacity Building, Department of Personnel every year.
- (vii) The Directorate of Capacity Building shall ensure wide publicity through Sikkim Herald regarding the Scheme and the last date of submission of application so that all eligible Sikkimese students have a fair chance to avail the facility.

- (v) Final disbursement to the selected loanees shall be made only after they have obtained the required license/permission for running the project. The amount shall be released on installment basis on satisfying progress in the implementation of project.
- (vi) Loans shall be approved after proper verification and inspection of site. Sikkim Industrial Development & Investment Corporation shall provide counseling service as well.
- (vii) The loan shall be sanctioned only after the concerned department/authority of the State Government dealing with the subject, certifies the economic viability and technical feasibility of the project. In regard to recommendation, the applicants shall have a choice of getting it either from the area MLA or the Panchayat or the Magistrate of the district/sub-division officer.
- (viii) List of loanees with relevant details shall be submitted for information of the State Government by Sikkim Industrial Development Investment Corporation through the Directorate of Capacity Building, DOPART every year.
- (ix) The Directorate of Capacity Building shall ensure wide publicity through Sikkim Herald regarding the scheme and the last dates of submission of applications so that all eligible Sikkimese youth will have a fair chance of selection.



## II. CHIEF MINISTER'S SELF EMPLOYMENT SCHEME(CMSES)

### (1) ELIGIBILITY

- (i) Loans under the Schemes shall be disbursed only to Sikkim Subject Certificate/Certificate of Identification holders and their descendants in age group of 22 to 35 years who have passed Class X and are unemployed.
- (ii) Benefit shall be restricted to children of persons whose gross income from all sources does not exceed Rs. 2.50 lakhs annually subject to submission of authentic Income Certificate as certified by the District Collector concerned subject to revision from time to time. The District Collectors, should, however, ensure that Income Certificate given by their officers are accurate.
- (iii) Total amount of the loan shall, as far as possible, be proportionately divided among the four districts as per percentage of their population.
- (iv) Not more than one member of a family shall be considered for the benefit, save in case of Below Poverty Line families.
- (v) Children of Government/Public Sector Undertaking employees shall also be eligible subject to clauses (i) to (iv) above.

### (2) AMOUNT

- (i) The quantum of loan shall not exceed Rs. 3.00 lakhs per individual, per Scheme.
- (ii) Processing fee of 1% of the sanctioned amount shall be charged to cover the administrative expenses of Sikkim Industrial Development Investment Corporation for loans under the Scheme. No other amount shall be deducted from the loan.
- (iii) In case of death of a loanee, the co-applicant shall be liable for refund of the outstanding loan. It may, however, be appropriate to hold the co-applicant liable for refund of only the principal amount to be paid within a period not exceeding one year.

### (3) PROCEDURES

- (i) Sikkim Industrial Development & Investment Corporation shall be the prescribed agency to accept all applications and disburse the loan amount at their end duly ensuring that the eligibility criteria have been met and that all necessary obligations and formalities that are required to be fulfilled have been fulfilled.
- (ii) Loans under the Scheme shall be disbursed on a quarterly basis by Sikkim Industrial Development Investment Corporation after final approval of the Government based on the recommendation of the Committee comprising of Secretary, Commerce and Industries Department as Chairman, Director, Directorate of Capacity Building as Member and Managing Director, Sikkim Industrial Development & Investment Corporation as Member Secretary.
- (iii) Applications for loans shall be examined with reference to the genuineness of the request, ability of the candidate to establish and run the project and capacity to repay the loan. Preference shall be given to candidates who have undergone higher/specialized training in the field for which the loan is being sought.
- (iv) Applicants shall be required to submit an affidavit that he/she is not under employment with any agency, that they have no outstanding dues with any financial institution and any other requirement that may be considered necessary to prescribe in public interest.

- (ii) Only one candidate per year shall be eligible under this Scheme. Failure to clear annual / semester / periodical exams will lead to discontinuance of the scholarship.
- (iii) The scholarship covers full course fees, institute hostel / accommodation charges, books stationary as prescribed by the institute and to & fro travelling charges once a year from the institute and the home country.
- (iv) The ranking order of the universities keeps changing from time to time, so the scheme shall be considered in accordance to the revised information available with the standardized survey report / websites which shall be authenticated by Human Resource Development Department, Govt. of Sikkim.
- (v) The candidates shall be selected / recommended by the same committee as in the case of Comprehensive Educational Loan Scheme and the eligibility criteria shall be as under: 1. Comprehensive Educational Loan Scheme I. Eligibility (i). In case of multiple applicants, the rank in the competitive entrance exam shall be taken into consideration. (ii) Selection will be subject to the final approval of the government.
- (vi) The Chief Minister's Free Scholarship Scheme will be effective from the date of issue of this notification.

**By order and in the name of the Governor.**

**SECRETARY**  
**Deptt. of Personnel, AR & Trg.**  
**Govt. of Sikkim**





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**GOVERNMENT OF SIKKIM  
DIRECTORATE OF CAPACITY BUILDING  
DEPTT. OF PERSONNEL, ADM. REFORMS, TRAINING, PUBLIC  
GRIEVANCES,  
CAREER OPTIONS & EMPLOYMENT, SKILL DEVELOPMENT AND  
CHIEF MINISTER'S SELF EMPLOYMENT SCHEME  
GANGTOK - 737 101**

No: 489 /GOS/DOP/CB-04/07

Dated:02/02/2010

**ADDENDUM TO NOTIFICATION NO 129/GOS/DOP/CB  
DATED 16/10/2008**

Whereas the Governor of Sikkim was pleased to lay down the guidelines/criteria for implementation of Comprehensive Education Loan Scheme (CELS), Chief Ministers Self Employment Scheme (CMSES), Chief Minister's Free Scholarship Scheme (CMFSSS) and for grant of training/vocational courses under Skill Development Scheme implemented by the Directorate of Capacity Building, (DOPART), Government of Sikkim vide Notification No. 129/GOS/DOP/CB dated 16/10/2008 published in Extraordinary Gazette number 483 dated 16<sup>th</sup> October, 2008.

And whereas the SIDICO was entrusted to implement the above schemes on behalf of the Department of Personnel;

And whereas the Government has deemed it expedient to vest the added and sub sequential responsibility to SIDICO;

Now therefore, the Governor of Sikkim is hereby pleased to issue an addendum to Notification No. 129/GOS/DOP/CB dated 16/10/2008 as under namely:-

1. Sikkim Industrial Development and Investment Corporation (SIDICO) shall also take the responsibility of recovering the loans under CELS and CMSES. The SIDICO shall recover the loans from all such incumbents that have availed the loan facility as per the norms fixed under the repayment criteria. The specific conditions for levy of interest on loans and the loan recovery thereof under each scheme shall be as follows:-

## 1. Comprehensive Educational Loan Scheme:

(a) Loans under this scheme shall be free of interest for the duration of one particular course of study with one year moratorium period offered to all student beneficiaries. However, the loan shall be recoverable with simple rate of interest to the tune of 6% per annum from the actual date of employment of the student beneficiary within the moratorium period or after 6 months of employment whichever is earlier.)

(b) The loans shall be recovered by SIDICO as per the repayment schedule prepared by it for each individual case.

(c) SIDICO shall also monitor the study performance of the loanee students. In case of discontinuance of studies by any student on account of test/examination failures or by any other reasons, SIDICO shall take necessary steps to hold disbursement of further installment of loans to the students or if all installments have already been released, SIDICO shall recover the loans from such students or the co applicant of the student, the entire amount of loan within a period of one year. Normal rate of interest of 6% shall be charged against the loan if the loans are not recoverable within one year. However SIDICO should ensure that the entire loan should be recovered within two years in such cases.

(d) In general, the loan should be recovered within a span of 5 to 7 years after a student completes his/ her study as per the repayment schedule.

(e) In the closing of each financial year, SIDICO shall under its general annual report, submit to the State Government the overall status of the loan disbursement and loan recovery of the scheme under implementation. SIDICO shall reply to all queries related to State Assembly/Parliamentary questions as also the internal and Central Audit, thereby reflecting a smooth and transparent operation of schemes.

(f) The loans thus recovered under the scheme shall be parked by SIDICO in a separate head of account and shall be made available to the State Government under its disposal for further continuance of the scheme. The detailed information on the recovered loans shall be submitted by SIDICO to the State Government from time to time.

(g) SIDICO shall undertake all necessary steps to achieve successful implementation of the Comprehensive Educational Loan Scheme.



## 2. Chief Minister's Self Employment Scheme:

(a) The Chief Minister's Self Employment Scheme shall be a link program for all those unemployed youth who are trained in the Constituency wise Livelihood schools across the State, irrespective of their educational qualification and age to start up self employment ventures in business, service and industrial activities.

(b) The earlier criteria of qualification and age shall remain relaxed in order to draw all such unemployed youth of the State into the vortex of the scheme, who successfully completes livelihood/vocational courses with the recent introduction of Livelihood schools and State Institute of Capacity Building in the State. However SIDICO while considering the case for loans under the scheme should examine the genuineness as also the economic viability and technical feasibility of the proposal.

(c) The loan under the scheme shall be free of interest for two years from the date of disbursement. However it shall carry simple rate of interest @ 6% per annum after two years.

(d) The loans shall be recovered by SIDICO as per the repayment schedule prepared by it, for each individual case.

(e) SIDICO shall as a matter of follow up action, keep a watch on the performance of the beneficiary after the loan is disbursed. All nurturing activities should be in place to support the self employed youth to see that the end objective of the Government is met with and that the self employed is successful in achieving its goal.

(f) In case of chronic and intentional default of loans, SIDICO shall initiate all possible recovery drive before resorting to legal course of action. SIDICO will have the liberty to initiate legal recovery of loans as per its norms wherever the loans have gone bad.

(g) In the closing of each financial year SIDICO shall under its general annual report, submit to the State Government the overall status of the loan disbursement and loan recovery of the scheme under implementation. SIDICO shall reply to all queries related to State Assembly/Parliamentary questions as also, the internal and Central Audit, thereby reflecting a smooth and transparent operation of schemes.

(h) The loans thus recovered under the scheme shall be parked by SIDICO in a separate head of account and shall be made available to the State Government under its disposal for further continuance of the scheme. The detail information on the recovered loans shall be submitted by SIDICO to the State Government from time to time.

(i) SIDICO shall undertake all necessary steps to achieve successful implementation of the Chief Minister's Self Employment Scheme.

## 2. SKILL DEVELOPMENT SCHEME (SDS)

With the growing number of unemployed youth in the State, the criteria for selection of candidates to undergo vocational courses should be in a manner so as to give preference to the most needy and unemployed:

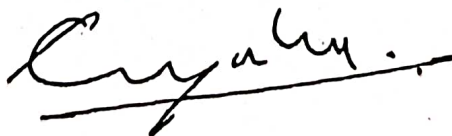
## 3. CHIEF MINISTER'S FREE SCHOLARSHIP SCHEME (CMFSS)

Under this scheme, the aim of the Government is to provide the free scholarship to only meritorious and most needy student. The scholarship thus shall be granted to only BPL category candidate or ~~such candidate who genuinely deserve Government consideration.~~ SIDICO shall put up such proposal for consideration of the Government only after assessing the actual merit of the case.

## 4. Special Provision

The State Government shall however have the power to relax or amend any of the provisions of the notification as deemed necessary.

By order and in the name of the Governor.



ADDITIONAL CHIEF SECRETARY  
Deptt. of Personnel A.R & Trg.  
Government of Sikkim

Copy to:

1. Managing Director/SIDICO.
2. Secretary, HRDD
3. Director, Capacity Building/DoPART
4. Principal Secretary, Finance Revenue & Expenditure Department
5. Additional Secretary, Home Department.... For publication in the Gazette
6. File and
7. Guard File.