



ADARANA

FINANCIAL ASSISTANCE TO MINORITY ARTISANS:

Introduction:

Most of the Minorities due to low literacy rate opting for servicing / technical trades (traditional/ modern) for their livelihood. Such as tailoring, embroidery, weaving, goldsmith, blacksmith, carpentry, wooden carving, cycles & scooter mechanism etc.,

The working of these artisans is characterized by low vocational skills, usage of primitive tools and work methods, low level of productivity and poor family income.

Realizing the need to improve the working conditions of the Minority artisans in the State, Govt. of Andhra Pradesh has initiated minority artisans assistance Scheme reintroduced from the year 2015-16.

The project is christened as “ADARANA” and aims at empowering Minority Artisans by providing improved hand tools, power tools and equipment.

OBJECTIVES:

The primary objectives of ADARANA are

- 1) Minimization of human drudgery
- 2) Enhancement of productivity and production levels
- 3) Improvement of product / service quality
- 4) Increasing income levels of artisans
- 5) Modernization of process operations
- 6) Improving competitive abilities of artisans

NATURE OF ASSISTANCE:

“ADARANA” essentially focus on providing loan with bank linkage for procurement of hand tools, hand held powered tools and small equipment.

COVERAGE:

The project is implemented throughout the State, in all Mandals/ Municipalities/ Municipal Corporations depending on Minority Population of the respective Districts.

No. Of Artisans to be identified:

Under Adarana Scheme 9,823 Minority Artisans will be benefited with State Government Subsidy amounting to Rs. 1050.00 lakhs during the year 2015-16.

Pattern of assistance:

The pattern of assistance envisaged as follows:

Sl. No.	Unit Cost Rs.	Units Cost Break up			% of Units
		Artisans Share	Bank Loan	Subsidy	
		Rs.	Rs.	Rs.	
1.	Upto 10,000/-	250	2250	7500	35%
2.	10,001 to 15,000/-	500	3250	11250	25%
3.	15,001 to 20,000/-	1000	4000	15000	25%
4.	20,001 to 25,000/-	1000	5250	18750	15%

Out of the allocation 35% earmarked for the loans upto Rs.10,000/-, 25% between Rs.10,001 to Rs.15,000, 25% between Rs.15,001 to Rs.20,000/- and 15% above Rs.20,000 to Rs.25,000/-

Slab-wise physical and financial allocation:

(Rs. In Lakhs)

Slab	No. of Beneficiaries	Artisans Share	Bank Loan	Subsidy	Total
I	4900	12.25	110.25	367.50	490.00
II	2333	11.67	75.78	262.50	349.95
III	1750	17.50	70.00	262.50	350.00
IV	840	8.40	44.10	157.50	210.00
	9823	49.82	300.13	1050.00	1399.95

ELIGIBILITY FOR ASSISTANCE:

1. Beneficiary should belongs to Minority Community in the age group between 21-55 years.
2. The beneficiary should be a working Minority Artisan.
3. The Annual income of the parent / Applicant should not exceed Rs.2,00,000/- in Urban areas and Rs. 1,50,000/- in Rural Areas.
4. A minimum of 33 1/3% women coverage be ensured of the total target for the District and Mandal level.

Illustrative Trades:

1. Tailoring and Embroidery

- a) Sweing Machine
- b) Embroidery
- c) ZigZag etc.,

2. Carpentry

- a) Improved Manual Tools
- b) Wood Turning Lathe, Drill
- c) Wood Carving & Tools Mfg.

3. Blacksmith

- a) Improved Manual tools
- b) Power operated Air Blower

4. Goldsmith

5. Two Wheeler /Three Wheeler mechanics

- a) Improved Tool Kit
- b) Water servicing Unit

6. Arcs & Gas Welding

7. Spray Painting

8. Vulcanizing / Air Compressor

9. Weaving

- a) Carpet weaving
- b) Nawar Weaving
- C) Kalankari

10. Battery servicing

11. Watch Repairing

12. Cotton carding / Beds & Pillows Mfg

13. Stone Polishing

14. Stone cutters (tools)

15. Plumber

16. Centering material

17. Bicycle material

HOW TO APPLY:

- a) Minority applicants desired to avail financial assistance shall apply through the online beneficiary monitoring system (OBMMS) only.
- b) After registration of application through (OBMMS) the online registered application Hard copy shall be obtained.
- c) The Hard copy of application shall be submitted to the MPDO/Municipal Commissioner (Municipality) / Zonal Commissioner (in case of Municipal Corporation) along with the following Enclosures.
 - I. Income Certificate issued by Tahasildar.
 - II. Photostat copy of Ration Card.
 - III. Photostat copy of Aadhar Card.
 - IV. One Pass port size photo.

SELECTION:

- a) The total targeted beneficiaries for the districts shall be sub-divided Mandals/ municipalities wise in proportion to the Minorities population of the respective Mandals/ Municipalities of Districts.
- b) The selection of beneficiaries shall be done at the Mandal/ Municipality level by a screening-cum-selection committee.
- c) The composition of the screening-cum-selection committee shall be as follows:
 - I. Nodal Officer from the Welfare Finance Corporations nominated by the District Collector.
 - II. Managers of all participating Banks in the Scheme of the Mandal.
 - III. Representative from DRDA/ DOWUA
 - IV. MPDO/ Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) –Convener.
- d) All the beneficiaries shall apply through the online beneficiary monitoring system (OBMMS) to ensure transparency and accountability.

DOCUMENTATION:

The Executive Officer should complete Loan Agreement Bond duly affixing Rs.10/- Special adhesive stamp before forwarding the Proceedings to Head Office for release of Subsidy through online.

GROUNDING & FOLLOWUP ACCTIONS:

- a) After the unit is grounded by the Bank, the Executive Director of the AP Minorities Finance Corp., within 15 days shall visit and ensure loan is properly utilised by the beneficiary for the purpose for which it is actually released.
- b) After verification, obtain a photograph of the unit along with beneficiary & ED, file the photograph in the file of respective beneficiary and upload the photograph in (OBMMS) website through ED Login.

Implementation & Monitoring Mechanism:

A District Monitoring Committee chaired by the District Collector, shall monitor the implementation of the scheme. The composition of the District Monitoring Team shall be as follows:

District Collector	- Chairman
PD, MEPMA	- Member,
PD,DOWUA	- Member
ED Minority Corporation	- Convener,
LDM	- Member

The District monitoring Committee shall perform the following functions:

- a) Preparation of the District Action Plan of the Scheme.
- b) The District Collector shall convene special DLBC's in order to expedite the process of the sanction of Adrana Scheme.
- c) Ensure the Constitution of selection Committees at the Mandal level & ensure that the selection of beneficiaries is done within the time frame.
- d) District Level Committee shall examine any complaints in the process of selection of beneficiary and grounding of scheme.
- e) Review the progress of the scheme at frequent intervals.
- f) Any other intervention that may be needed for the successful implementation of the scheme.

Other issues:

- a) Selection of beneficiaries shall be completed during joint Identification camps/exclusive identification camps for Minorities.
- b) All applications shall be registered through the online beneficiary monitoring system (OBMMS) only.
- c) All applicants shall submit the hard copy of application along with necessary encloses to the respective MPDO/Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation)
- d) Subsidy for the beneficiaries shall be administered through the online system.

The above guidelines for implementing Adarana Scheme shall be adhered without any deviation within the budget provision allocated to the District.