



## **FINANCIAL ASSISTANCE TO MINORITIES UNDER DUKAN-MAKAN**

### **Introduction:**

Dukan-Makan Scheme is intended to provide Pucca House with work place along with working capital for running own business.

The main idea of this scheme is to encourage the Minorities who own land / katcha house, but unable to start any economic activity for their livelihood due to lack of finance.

### **No of Beneficiaries to be assisted:**

Under Dukan-Makan Scheme 1,000 Minority beneficiaries shall be benefited of which 500 from Urban and 500 from Rural areas with State Government Subsidy amounting to Rs. 818.00 lakhs during the year 2015-16.

### **PATTERN OF FINANCE:**

#### **Construction of House-cum-Shop by Housing Department.**

	Particulars		Rural Area Rs.	Urban Area Rs.
A	Construction of House	Subsidy from Housing Dept.	20,500	9,000
		Subsidy from State Govt. (APSMFC)	47,500	66,000
		Beneficiary contribution	2,000	5,000
		<b>Sub Total</b>	<b>70,000</b>	<b>80,000</b>
B	Working Capital for running Business Activity	Bank loan	25,000	25,000
		Subsidy from APSMFC	25,000	25,000
	<b>Total Unit Cost</b>		<b>1,20,000</b>	<b>1,30,000</b>

### **Eligibility Criteria of Dukan-Makan Scheme :**

- Beneficiaries under the Dukan-Makan Scheme shall have the following Criteria:
- Age of the beneficiaries in between 21-55 years
- Annual Income of the Parent/ applicant should not exceed Rs. 2,00,000/- in Urban areas and Rs. 1,50,000/- in Rural areas.
- Should have clear title deed of the land where building is proposed.
- He should be already in some Economic activity did not avail benefit under any other housing programme on his/her name.

**f) Preference shall be given to:**

- I. Beneficiaries who are availing the economic support schemes for the first time.
- II. Preference shall be given to women beneficiaries so as to cover a minimum of 33 1/3% of the total target for the district and mandal level.
- g) Only one economic support scheme shall be granted per family (as defined in the ration card.)

**TARGET:**

The District wise targets will be allotted both in Rural and Urban areas on the basis of Minority population and targets in each district will be reallocated for each Municipality and Mandal depending on Minority Population.

**SELECTION:**

- a) The total targeted beneficiaries for the districts shall be sub divided among Mandals/ municipalities in proportion to the Minorities population of the respective districts.
- b) The selection of beneficiaries shall be done at the Mandal/ municipalities 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 of DRDA/DOWUA
  - IV. MPDO/Municipal Commissioner (Municipality) /Zonal Commissioner (in case of Municipal Corporation) – Convener.
  - V. Divisional /Asst. Executive Engineer from Housing Corporation.

**DOCUMENTATION:**

- a) The Executive Director should complete Loan agreement Bond duly affixing Rs.10/- adhesive stamp before forwarding the proceedings to Head Office for release of Subsidy through Online.
- b) Subsidy for the beneficiaries shall be administered through the online system.

**GROUNDING & FOLLOWUP ACCTION:**

- a) On receipt of Certificate of completion of House from Housing Corporation, with in 10 days the Executive Officer, APSMFC shall visit the House, obtain a photograph along with beneficiary and ED, upload the photograph and certificate of completion of House issued by Housing Corporation in OBMMS.
- b) After release of working Capital along with subsidy by the Banker for Dukan, with in 10 days the ED, APSMFC shall visit the shop take a photograph of shop along with beneficiary and ED, upload the photograph with utilisation certificate issued by the banker in OBBMS through ED's login.

### **RELEASE OF FUNDS:**

On receipt of list of beneficiaries approved by Collector, V.C. & M.D., release sanction proceedings to the beneficiaries and D.M. & D.E., of Housing Corporation under intimation to V.C. & Managing Director, A.P. Housing Corporation.

After receipt of proceedings along with list of beneficiaries the respective D.E.s ensure commencement of basement work as per specified design and complete basement work. On receipt of report of commencement of basement work A.P.S.M.F.C. release 40% of budget and place at the disposal of D.M. Housing Corporation under intimation to the V.C. & MD, A.P. Housing Corporation.

Depending on progress of work and receipt of reports from respective D.M. of Housing Corporation remaining funds will be released in two instants @35% and 25%. The entire work has to be completed within 6 months. In any case the construction should not be delayed more than 8 months.

After handing over house to the beneficiary, the Executive Director, APSMFC shall generate proceedings for release of Subsidy to the Bank towards working capital and submit proposal to the V.C. & MD, APSMFC for release of subsidy to the beneficiaries non-drawl account.

### **EXECUTING AGENCY:**

The scheme (construction) will be executed by A.P. Housing Corporation along with committee constituted for the propose.