

KESRU (Kerala Self Employment Scheme for the Registered Unemployed)

Scheme

The scheme was sanctioned vide G.O.(P)No.40/99/Labour dated 30.03.1999. Bank loan up to Rs. 1,00,000 is given for starting self-employment ventures to individuals, out of which 20% is re-imbursed as Government subsidy through Employment Department. The spouse or parents of the beneficiary will be the guarantor. Beneficiary contribution is not mandatory.

Eligibility

All unemployed persons in the live Register of Employment Exchanges between the age limit 21 - 50 with annual family income not exceeding Rs.40,000/-

Educational Qualification should suit the project selected. Preference will be given to those with professional or technical qualification and beneficiaries of unemployment dole scheme. Students are not eligible for applying under KESRU

Implementation

Application forms are available free of cost from the Employment Exchange where the candidate is registered and is to be submitted along with the project report and income certificate from the village officer. After a preliminary verification in the Employment Exchange the applications which are found eligible are forwarded to the District Employment Exchange concerned for scrutiny.

Scrutinized applications are submitted by the District Employment Officer to the District Committee for sanctioning loans through Nationalized Banks, District Co-operative Banks, Scheduled Banks and KSFE. Sanctioning authority is the District Committee for KESRU where District Panchayat President is the Chairman and Employment Officer (Self Employment) is the Convener. Regional Deputy Director of Employment is the appellate authority.

KESRU beneficiaries will not be submitted against temporary vacancies but will be considered for regular vacancies.

Appeal Authority

For rejection on matters related to Employment Exchange level verification, the Applicant can submit his appeal to the concerned Regional Deputy Director of Employment

Monitoring

The Director of Employment is the controlling officer of the scheme. The scheme is monitored through the Employment Officers (Self Employment) of the concerned District Employment Exchanges.