



Transforming the skill landscape



SEEKHO AUR KAMAO - STANDARD OPERATING PROCEDURE (SOP) TO BE FOLLOWED BY NSDC

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1 Introduction

“Seekho aur Kamao (Learn & Earn)” is a scheme implemented since 2013-14 for skill development of minorities. The scheme aims at upgrading the skills of minority youth in various modern/traditional skills depending upon their qualification, present economic trends and market potential, which can earn them suitable employment or make them suitably skilled to go for self-employment.

2 Objective of the Scheme

The objectives of the scheme are:

- (a) To bring down unemployment rate of minorities during 12th Plan period.
- (b) To conserve and update traditional skills of minorities and establish their linkages with market.
- (c) To improve employability of existing workers, school dropouts etc. and ensure their placement.
- (d) To generate means of better livelihood for marginalized minorities and bring them in the mainstream.
- (e) To enable minorities to avail opportunities in the growing market.
- (f) To develop potential human resource for the country.

3 Standard Operating Procedure

National Skill Development Corporation (NSDC) is assigned by Ministry of Minority Affairs (MoMA) and allocated targets under Seekho aur Kamao (Learn & Earn) scheme for union territories of J&K and Ladakh. This document lays down the Standard Operating Procedure (SOP) to be followed by NSDC in implementing the scheme in accordance with the Seekho Aur Kamao Revised guidelines([Seekho aur Kamao - Skill development initiative English guidelines Revised](http://www.seekhoaurkamao-moma.gov.in/PdfDocuments.aspx) at <http://www.seekhoaurkamao-moma.gov.in/PdfDocuments.aspx>).

4 Scope of the Scheme

The scheme will aim at upgrading the skills of the minority youths in various modern/traditional vocations depending upon their educational qualification, present economic trends and the market potential, which can earn them a suitable employment or make them suitably skilled to go for self-employment.

5 Eligibility

The scheme will be implemented through following Training Providers (TP)/ Project Implementing Agencies (PIAs):

- (a) Societies of the State Governments/UT Administrations registered under Societies Registration Act. The Societies may be constituted at State/UT level or District level depending upon the size of the State/UT. The Societies will be responsible for identification of the employment potential in their respective State/UT and the training institution, sponsoring minority candidates, monitoring their training and their placement. In the current scheme the employment potential in the UTs of J &K and Ladakh will be relevant.
- (b) Any private recognized/registered professional institution of repute conducting such skill development courses for at least last three years with established market linkages and placement record.
- (c) Any industry or an association of industries like ASSOCHAM, CII, FICCI etc. who are willing to run such skill up-gradation training centres as per financial norms of the scheme with a proper plan of placements
- (d) Any institution of Central/State Governments including Public Sector Undertakings and Training institutes of Central/ State Governments including Panchayati Raj Training institutions
- (e) Civil Societies (CS)/Non-Governmental Organizations (NGOs) which fulfill the following requirements:
 - (i) Any registered CS/NGO engaged in conduct and promotion of social welfare of communities, particularly minorities
 - (ii) The organization should have been registered for at least last three years
 - (iii) Experience of at least three years in the field of skill upgradation programmes
 - (iv) Financial viability of the organization and ability to continue the work for limited periods in absence of assistance from the Ministry of Minority Affairs (MoMA).
 - (v) Good reputation and credentials
 - (vi) Capacity to mobilize minority community, particularly minority women
 - (vii) Networking with other institutions for optimum utilization of resources allocated and assets created.
- (f) Black-listed or debarred organizations by any Central/State Ministry/Department will not be eligible.
- (g) Additional conditions may be specified in the Request for Proposal (RFP to select Training Provider (TP)/Project Implementing Agency (PIA).

6 Eligible Trainees/ Beneficiaries

The eligibility conditions for the candidates will be as follows:

- (a) The trainee should belong to minority community.
- (b) The trainee should be between 14-45 years of age.
- (c) The minimum qualification of trainee should be at least Class V
- (d) All candidates will be domicile of J &K and Ladakh.
- (e) In case reserved categories as prescribed under this scheme remain vacant, these vacant seats may be treated as unreserved.

7 Components of the Scheme

The Scheme will be implemented for the benefit of the 6 (Six) notified minority communities under section 2(c) of National Commission for Minorities (NCM) Act, 1992 (Six religious' communities; Muslims, Christians, Sikhs, Buddhist, Parsis and Jains are declared as minority communities).

It will be imperative on the part of the implementing organization to assess the employment potential in J &K and Ladakh in advance depending on the educational qualification of the target population, present economic trend, and market potential before proposing the trades.

The Project Implementation Agency (PIA) may consider activation of mechanisms in conjunction with Industry for "Job fairs" and "Job counselling" in order to spread awareness, create choice and ensure that the poor and vulnerable are adequately catered to in the skilling process.

The Implementing Organization shall also establish linkages with placement services, and for the candidates interested in self-employment after availing the training, the organization shall arrange easy microfinance/loans for them through financial institutions, National Minority Development Finance Corporation (NMDFC), banks, etc.

Minimum 33% seats will be reserved for minority girl/women candidates.

The trainees will be linked with Aadhaar/UID Number, if available. Linking with Aadhar facilitates Aadhar based authentication and transfer of any benefits to candidate bank accounts.

The organization shall ensure the residential facilities for the outstation trainees (separate for male and female trainees) enrolled in the institute. The Boarding and Lodging will be paid as per Common Norms based on the classification of the district.

The organization should have sufficient number of class rooms, labs, demonstration facilities, toilets (with separate toilets for females) and infrastructure etc. for conducting quality. The Skill India Portal (accreditation and affiliation) norms will apply.

The scheme would have two components:

- (a) Placement linked skills training program for Modern Trades
- (b) Skills Training Program for Traditional Trades/Crafts/Art Forms.

8 Placement linked Skills Training Programme for Modern trades:

- (a) The courses should be National Skill Qualification Framework (NSQF) aligned. The duration will be as per the specified number of hours. The training programs are to be of around 3 months duration or more.
- (b) The training Programme must include soft skills training, basic IT training and basic English training.
- (c) The focus of this program is that the training should result in gainful and sustainable employment for the youth.
- (d) Each participant will undergo a training based on his/her aptitude and capability to be selected from the options of Sector specific Vocational Skills Program available under this Program.
- (e) The skills training must focus on industry readiness and must be compliant with NSQF guidelines.
- (f) The skills training for modern skills must result in minimum of 75% placement and out of that at least 50% placement should be in organized sector.

9 Skills Training Programme for Traditional Trades:

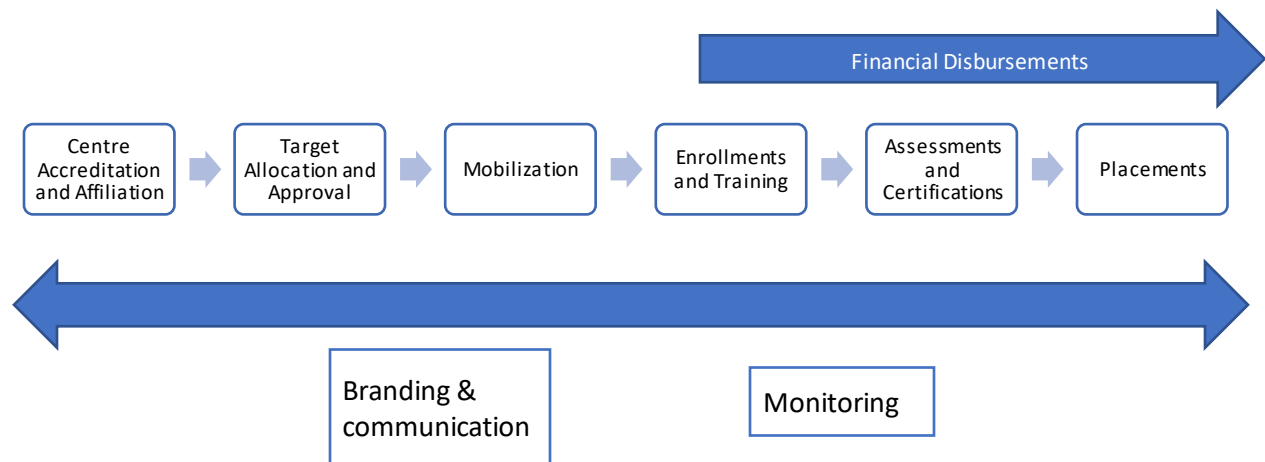
- (a) The skilling for the Traditional Trades will be on the same line as that for Modern Trades. The courses should be National Skill Qualification Framework (NSQF) aligned. The duration will be as per the specified number of hours. The training programmes are to be of around 3 months duration or more.

- (b) The focus of skilling in Traditional Trades is that the activities should result in creation of an SHG of skilled youth with access to funds for establishment and operation thereby ensuring income enhancement for the youth.
- (c) The Skill Training Program would have to be supported by the following activities to ensure that the desired employability outcomes are achieved amongst the trainees.
 - (i) Identification and Collectivization of the youth involved in traditional trades into Self Help Groups (SHGs)/ Producer companies. The SHG would have an average of 20 members.
 - (ii) Provision of skills training to youth to enhance their skills levels (domain training, entrepreneurial training, soft skills, IT Training, English Language training) that would enable the SHG develop a market-oriented production model.
 - (iii) Provide forward (customer access) and backward linkages (vendor access). These should be clearly established through a Memorandum of Understanding (MoU) arrangement.
 - (iv) Assist in development of business plan proposal for submission to various financial institutions including National Minorities Development and Finance Corporation (NMDFC). Raise funds for the SHG through these efforts.
 - (v) Assist in hiring of management team for the SHG/ producer company.

10 RFP Process

The selection of the PIAs will be through a Request for Proposal (RFP) process. Selected PIAs will be approved by MoMA. Those selected through RFP will be allocated targets for implementation and will be required to sign an agreement/ contract with NSDC and furnish an indemnity bond.

11 Training Process Flow Post Selection of TPs/PIAs



12 Skill India Portal (Accreditation and Affiliation)

Only the centers which have gone through the Skill India Portal (SIP) – Accreditation and Affiliation (known as SMART process earlier) will be given targets and allowed to train candidates. Both PIA and Training Centers (TCs) will have to go through the process on SIP. Targets will be given to only 4 and 5 star centers. All centers have to be located in J &K and Ladakh.

13 Mobilization

Mobilization will be the responsibility of the PIA. All outreach efforts should be made to target candidates primarily unemployed youth belonging to minority communities. 33 % of the candidates will be women/ girls from minority communities. TPs/PIAs should not mobilize candidates who are either professionally qualified or have already obtained any such training. PIAs are required to ensure that their mobilization efforts are visible on print, outdoor and digital media platforms.

14 Enrolments, Training, and Curriculum

The scheme will be run on Skill India Portal. All eligible candidates to be enrolled in Skill India Portal (SIP) by their respective Training Centers/PIA. It is mandatory for the candidates to have an Aadhaar ID or Alternate IDs (PAN Card or Voter ID) during the enrolment process.

Payment to the candidates through PFMS will require Aadhar seeded bank account details and hence is a must.

TPs shall create batches on Skill India Portal by registering candidates and providing all required information. Training would be imparted as per National Skill Qualification Framework (NSQF) in the selected job roles.

The model curriculum and content for the respective Qualification Packs (QPs), developed by SSCs and approved by NSDA (National Skill Development Agency), shall be used. The training hours will be as per the Qualification File approved under NSQF (National Skill Qualification Framework). It is mandatory for the candidates to maintain 70% attendance to be eligible for assessment.

Only SSC certified trainers will be allowed to train the candidates. System of recording the trainees' and trainers' attendance through Biometric attendance system would be made mandatory. The same may be linked to the Aadhar Enabled Biometric Attendance System (AEBAS). Other than Biometric attendance, a TC should maintain an attendance register for all the batches which will have signatures (in and out) of the candidates and the trainers.

The following steps provide an overview of the end to end process flow of the training:

- (a) *TC to counsel, register and enroll candidates, and create a batch.*
- (b) *TC to carry out training as per schedule indicated on SIP, based on approved content and curriculum, through certified trainer and mark regular attendance. Training can be of 4/6/8 hours every day excluding Sunday/ Holidays.*
- (c) *TC to select Assessment date and submit to SSC. Coordinate with SSC on assessment and ensure proper assessment on due date.*
- (d) *SSC to ensure availability of result and certificates on SIP portal.*
- (e) *TC to hand over certificates to passed candidates and apply and pay to SSC for re-assessment of failed candidates.*
- (f) *Ensure adhere to guidelines and adequate branding and publicity.*

15 Assessments and Certifications:

Assessments will be done by the SSCs through Assessment Agencies (AAs). It is the responsibility of PIA to get the assessment done immediately/ at the earliest after the training. Aadhaar number is mandatory for all the assessors and they will be required to present a suitable ID (preferably Aadhaar card or Alternate government issued photo ID like PAN or Voter ID) at the

time of assessments. The payment to SSC for assessment will be done directly from NSDC as per PMKVY approved rates for all assessed candidates.

If number of candidates present during assessment is less than 20 then the PIA needs to pay NSDC the Assessment Fees for the candidates less than 20. The adjustment will be done in the Tranche 2 paid to the TPs.

The assessment and grading criteria are as given below:

Table 1: Assessment Criteria

| NSQF Level | Cut off for Passing |
|-------------|---------------------|
| 3 and below | 50% |
| 4 and above | 70% |

All the candidates who pass the assessments successfully would be awarded a graded certificate. Table 2 describes the grading details.

Table 2: Grading on certificates

| Grade | Score Range |
|--------------------------------|----------------|
| NSQF Levels 3 and below | |
| A | 85% and above |
| B | > 70% to < 85% |
| C | 50% to 70% |
| NSQF Levels 4 and above | |
| A | 85% and above |
| B | 70% to < 85% |

16 Branding and Communication

TCs will adhere to the revised guidelines of 'Seekho Aur Kamao' scheme of Ministry of Minority Affairs.

17 Re-Assessment of Candidates

A failed or an absent candidate may undergo re-assessments. The TP will pay the re-assessment fees upfront to the respective SSC. TC may apply for reassessment within 15 working days from the date of certification. For reassessment, the TP has to pay assessment fees in advance to the respective SSC. However, for all candidates who pass the reassessment, the first assessment agency shall refund the assessment fees to the TPs.

18 Placement Process

The norms specified in Section 10 of MoMA SAK Revised Guidelines will be followed. Additional conditions /documents may be specified. The candidates may get placed under different types of Employment which are as follows:

- a. Wage Employment
- b. Self- Employment

Wage Employment. Wage employment includes any salaried or paid job under contract (written or not) to another person in both the formal and informal economy. A wage is monetary compensation or remuneration or labor paid by an employer to an employee in exchange for work done. Payment may be calculated as a fixed amount for each task completed.

Self-Employment. Self-Employment is type of employment in which an individual works for himself instead of working for an employer that pays a salary or a wage. A self-employed individual earns his income through conducting profitable operations from a trade or business that he operates directly.

Depending on the end objective, placements related benefits under this scheme can be defined as:

- (a) Tranche 3 (20% of the total base cost, paid batch-wise) to PIA
- (b) Post Placement Support to candidate
- (c) Incentivization of PIA for good placement performance

Defining Eligibility for Tranche 3 disbursement. For the purpose of initiating verification process of batches eligible for tranche 3 disbursement, the following batch wise placement principles are mandated to be met by the PIA:

- (a) 75% of Certified Candidates should be placed within 90 days of certification to avail full 20% tranche.

Table 3: Placement payout matrix for third tranche (20%)

| Placement approval rate (verified placements) | Disbursement | Details |
|---|------------------|--|
| Less than 75% | NIL | No Tranche 3 disbursement |
| 75% or above | Full 20% payment | Full Tranche 3 disbursement for the batch (for all certified candidates) |

- (b) Only those candidates will be considered who are in continuous employment for a period of 3 months from date of first employment.
- (c) Out of total candidates placed in a batch, minimum 50% should be placed in wage employment/organized sectors.
- (d) The remuneration paid to each candidate placed in wage employment should be equal to or above the state wise minimum wages as defined in the annual report of Ministry of Labour & Employment.
- (e) For traditional job roles, the entire 75% can be self – employed. The documents for the proof of establishment SHGs and activities as per Para 9 (b) and (c) may be accepted instead the specified documents for self – employed as per PMKVY guidelines.

Batches which clear the aforementioned principles, becomes eligible for placement verification (both desk and field validation) and only post successful placement verification and approval rate, the batches will be considered eligible for tranche 3 pay-outs.

Note: Re-assessed candidates are not considered for the aforementioned calculations.

Post Placement Support. To support the newly placed candidates, into their new jobs/vocations, post placement support will be provided to the eligible candidates* who fulfil the following criteria:

- (a) Are placed within 90 days of certification for the first time in wage employment/apprenticeship.
- (b) Should remain employed for a minimum time period of 25 continuous days (calendar days)

**subject to successful verification of the candidate*

Note: Re-assessed candidates are not considered for the aforementioned calculations.

PIA has to ensure Post placement tracking and monitoring the extent of retention in the new jobs for a period of one year.

Incentive on Payment to PIA. Incentive pay out for candidate placed between 75 to 85% as @ Rs 3000 per candidate and Rs 5000 per candidate for above 85% .

PIAs should also have a MIS system to show the training done under the scheme and the placement tracking which should be available on the PIA's website.

19 Release of Funds

Funding Pattern. On approval of the project funds will be released in 3 installments (as per table below). Payouts will be directly transferred to the TC's bank account as defined in Table 4.

Table 4: Payout matrix

| Tranche | % of Total Cost | Milestones |
|-------------------------|-----------------|---|
| 1 st Tranche | 30% | On commencement of the training batch against validated/enrolled candidates |
| 2 nd Tranche | 50% | For all certified candidates only. The payment made to non – certified candidates as Tranche 1 will be adjusted in Tranche 2 |
| 2 nd Tranche | 20% | On verification of 75% placement (50% to be in wage employment except in case of Traditional job roles). Full Tranche 3 disbursement for the batch (for all certified candidates) |

There will be adjusted payments for the candidates who drop out post disbursal of the first tranche. The amount disbursed to the PIA against a dropped or failed candidates in the first tranche shall be adjusted in the subsequent tranches. Reconciliation of pay-outs disbursed against each candidate certified and placed by the PIA shall be undertaken before disbursal of the final tranche. Any excessive payment shall be adjusted and released or recovered from the PIA.

20 Boarding and Lodging Payouts

An allowance for boarding and lodging to outstation (district other than the district in which TC is located) trainees may be **provided** directly to the TP as per table below. Payouts would be subject to validation of residential facilities by the accrediting body (SMART/ SIP – Accreditation and Affiliation) else payout will go to candidates.

| Category of District | Amount (in INR) |
|---|-----------------|
| X Category Districts per day per trainee | INR 300 |
| Y Category Districts per day per trainee | INR 250 |
| Z Category Districts per day per trainee (every District that is NOT X or Y) | INR 200 |

The calculation for payouts would be based on number of days of training period and two days of assessment. Training period would be calculated on the basis of number of hours of training in a day (at least 4 hours a day). In case of residential batches, the training period would be calculated on the basis of 8 hours of training in a day, 6 days a week. Residential batches/trainings are defined as the batches with all the candidates opting for only the residential trainings at the training centre. Payouts will be released only for assessed candidates. In case the Boarding and Lodging is not validated through SIP (Accreditation and Affiliation) and the candidate avails residential facility, the payout will go to the candidate at the approved rate of Rs 125 per eligible day.

The districts falling under X and Y categories are listed in Annexure 1. Categories are subject to change as defined by DoPT, Government of India.

21 TP/PIA and Candidate payouts

- Cost of training as per Common Norms.
- 5% payout to TP in case of completion of project on time (31 Mar 2021) and meeting other conditions like placement criteria.
- Incentive pay out for candidate placed between 75 to 85% as @ Rs 3000 per candidate and Rs 5000 per candidate for above 85%.

Direct Benefit Transfer DBT) to candidates

- Stipend of Rs 2000 per month to non-residential candidate and Rs 1000 per month to residential candidate will be provided. This will be provided only to assessed candidates.
- Post Placement Support of Rs 2000 for 2 months for all certified and placed candidates.

- (c) Rs 2000 per month for raw material in case of traditional job roles will be provided.
- (d) DBT benefits for PwD will be as per Common Cost Norms
- (e) Payment will be processed through PFMS to PIA and candidates

22 Monitoring

In order to monitor training, various methodologies such as Self-Audit Report (SAR), call validations, surprise visits, and other methods of monitoring shall be used. The NSDC inspectors, SSC and states shall also be empowered to monitor the Scheme.

The handling of the Monitoring cases will be through the Monitoring Division at NSDC. The Internal Monitoring Committee (IMC) at NSDC will decide on the cases as per the penalty matrix for Short Term Training approved by MSDE. TPs can find the penalty matrix at https://www.pmkvyofficial.org/App_Documents/News/short-term-training-penalty-grid.pdf

23 Audit

The following will apply:

- (a) Ministry of Minority Affairs and NSDC retains the right to carry out audit of the accounts of project, if deemed necessary, including audit by CAG and the Principal Accounts officer of the Ministry or by independent agency authorized by Ministry.
- (b) Financial audit is to be carried out by the Chartered Accountant of PIA as per statutory provisions and the accounts of the project shall be maintained separately in order to facilitate meaningful audit.
- (c) The audit report together with action taken on the auditor's observations and physical progress under the project shall be furnished when called for by MoMA, MSDE, NSDC or any government/ statutory authority.

24 Authority to Change the Guidelines

Any major decision regarding the change in policy or content of this Guideline will be approved by Ministry of Minority Affairs. The routine and operational decisions will remain with NSDC.

25 Terms and Conditions

The grant in aid sanctioned under the scheme is subject to fulfillment of following terms and conditions by the implementing organization/institution.

1. All training centers will be affiliated and accredited with SMART/SIP Portal of MSDE and the center will be subject to Audit and concurrent monitoring under the SMART system.
2. That the organization which intends to receive the Grant in-aid under the scheme will fulfill the eligibility criteria as specified under the scheme.
3. The grants cannot be claimed a matter of right, it depends on sole discretion of Government of India depending on the merit of the project.
4. That the organization will confirm in writing to the effect that the conditions contained in this document and Seekho Aur Kamao Revised Guidelines, as revised from time to time for the implementation of this scheme are acceptable to it.
5. That the organization will also execute a Bond on Non-Judicial stamp paper of Rs. 20/- in favor of the President of India to the effect that it will abide by terms and conditions attached to the grant and the scheme that revised from time to time and that in case of its failure to abide by the same, it will refund to the Government the total Grant in-aid sanctioned to it for the purpose with interest accrued thereon and shall be liable for criminal action as per law.
6. That the Ministry of Minority Affairs and National Skill Development Cor shall not be liable for any kind of payment to the temporary/regular employees appointed by the organization for running the project.
7. That the organization shall maintain a separate account in a nationalized/scheduled bank in respect of this grant. All receipts and payments involving Rs 10,000/-and above of the grantee institution must be through cheque only. The grantee institution is required to submit at the time of seeking grant for continuation of the project, a copy of the bank passbook indicating all transactions made in connection with the running of the sanctioned project. The accounts will remain open for inspection by representatives/officers from the Ministry office of Comptroller and Auditor General of India, Government of India or the concerned State Government at any time. The organization shall have the accounts of the grant -in-aid audited either by CAG empaneled Auditors or Chartered Accountants and supply a copy of the following audited accounts together with utilization certificate in GFR 12 (A), to the Ministry of Minority Affairs latest by first week of June month every year/ when asked by the Ministry:
 - a) The receipt and payment account of grant in aid in question for the year

- b) The income and expenditure accounts of grant-in-aid in question for the year
 - c) The balance sheet, indicating assets and liabilities from grant-in-aid in question for the year
 - d) The utilization certificate in prescribed format (GFR 12A) as per General Financial Rules along with item-wise break up.
 - e) The audited accounts of the organization as a whole for the year
8. The organization shall submit performance cum achievement report as prescribed by the Ministry of Minority Affairs for which it received grant-in-aid
 9. That the facilities to be extended with the help of Grant-in-aid will be available for the welfare of all minorities irrespective of creed, religion, colour etc.
 10. The organization will not obtain grant for the same purpose/project from any other source, including the Government sources. In case it receives, grant for the same project from other sources also, the same will be intimated to Ministry of Minority Affairs and NSDC immediately after receipt with proper reference
 11. The organization will not divert grant-in-aid or entrust the execution of the project for which grant-in-aid is sanctioned, to another organization or institution
 12. That if the government is not satisfied with the progress of the project or considers that the guidelines of the scheme, terms and conditions of the sanction etc., are being violated, it reserves the right to terminate the Grant-in-Aid with immediate effect and also take such other actions as it deems fit with or without prior notice. Further, an organization once black listed by Ministry of Minority Affairs, will never be considered by the Ministry for Grants-in future, even if delisted from the black list at any point of time.
 13. That at the time of renewal of the project any unspent balance out of the grants shall be adjusted by the Ministry of Minority Affairs in the subsequent admissible grant due.
 14. No assets acquired wholly or substantially out of this Grant-in-aid will be disposed of or encumbered and or otherwise utilized for the purpose other than for which sanctioned.
 15. The organization shall maintain a register in the GFR of permanent and semi-permanent assets acquired wholly or in part out of his Grant-in-aid. The register shall remain open for inspection to the officials from the office of the Comptroller and Auditor General of India/Government of India/State Government/Union Territories. The register shall be maintained separately in respect of this grant and a copy thereof furnished to the Ministry, along with Audited accounts.
 16. The organization should liaise with District Administration for convergence of other existing services for the welfare of minorities. It should also maintain contact and seek cooperation of local Panchayati Raj Institutions. It should also have institutional arrangements for seeking community participation.
 17. Provisions of General Financial Rules 150(2) would be applicable where the NGOs are being provided assistance for the prescribed amount.

18. The organization shall appropriately display the boards that should be erected at the project site indicating that the project is running under the aegis of Ministry of Minority Affairs, Government of India.
19. The purchase of Non-recurring items (if any) should be made only from authorized dealers at competitive prices and subject to vouchers being produced for inspection. That the organization shall not charge any fees from the beneficiaries.
20. That the organization shall not profess or promote any religious/communal/fundamentalist/divisive/beliefs or doctrines with these grants.
21. In the event of a court case, the organization shall not be entitled to any Grant-in-Aid till the matter is pending in the Court of law; the Ministry of Minority Affairs and NSDC shall not be responsible for any legal/intellectual/contractual disputes between implementing organization and a third party. By accepting the grant, the recipient accepts this condition.
22. For all disputes involving Ministry of Minority Affairs and NSDC with regards to release of grants, the jurisdiction of the courts will be Delhi.
23. The organization shall abide by all the aforesaid terms & conditions, guidelines of the scheme, provisions of GFRs, and any subsequent revision/changes therein.

26 Categorization of Districts

| State | District | City Name | City Type X, Y |
|-------------------|----------|-----------|----------------|
| Jammu and Kashmir | Jammu | Jammu | Y |
| Jammu and Kashmir | Srinagar | Srinagar | Y |

Note- All other districts which are NOT X or Y will come under Z category.