

**Government of Telangana**  
**Tribal Welfare Department**  
**Telangana Scheduled Tribes Cooperative Finance Corporation Ltd (TRICOR),**  
**Hyderabad.**

**CM ST Entrepreneurship & Innovation Scheme**

TRICOR, Tribal Welfare Department is implementing an innovative scheme with the nomenclature "CM ST Entrepreneurship & Innovation Scheme" for promoting industrialization and entrepreneurship among Schedule Tribes. The programme focuses on enabling ST Entrepreneurs with the required capacities in order to better equip them for setting up of new enterprises/expanding their existing businesses through well-designed Business Plans that will find commensurate backing from Banks and Financial Institutions in partnership with Indian School of Business (ISB), Hyderabad. The major objectives of the scheme are:

1. To promote entrepreneurship culture among Scheduled Tribes, as a viable means of community-based economic growth.
2. To nurture Tribal Entrepreneurs to expand their business and become employment providers through enterprise development.
3. To create new decentralized income generating avenues at the District & Agency area itself.
4. To facilitate innovative business solution for un-met social needs.

**I. ELIGIBILITY CRITERIA**

1. Candidate shall be a graduate of any stream.
2. The age limit is 21 to 40 years (as on 30.9.2020).
3. The prospective entrepreneur who is having innovative ideas shall be given preference.
4. Highly qualified technocrats will be considered.
5. Entrepreneur should have thorough knowledge & experience in the proposed activity.
6. Startup entrepreneurs will be encouraged.
7. All communities among Scheduled Tribes shall be given equal priority and some reservation criteria will be ensured for different Scheduled Tribe categories.
8. The candidate shall have good credit history with the Bank.
9. The candidate should have the capacity to invest 10% of the unit cost as Beneficiary Contribution as per scheme norms.
10. Candidate having 2 years of working experience shall be given preference.
11. Preference shall be given to the PvTGs.
12. The candidates whose family members have already availed benefit under this scheme are not eligible

## **II. FUNDING PATTERN:**

After successful completion of capacity building training at ISB, each candidate shall prepare & submit viable Detailed Project Report to the Bank for financial assistance & thereby availing grant support from TRICOR, Tribal Welfare Department. TRICOR will only sanction & release the subsidy to the candidates subject to approval of the DPR by the Bank. The funding pattern under the scheme is as follows:

1. Subsidy - 35% on the unit cost subject to maximum of Rs.50,00,000/- Lakhs.
2. Additional 5% subsidy for the enterprises set up in scheduled area, i.e., 40%, on the unit cost, subject to maximum of Rs.50,00,000/- Lakhs.
3. Additional 10% subsidy for Scheduled Tribe women entrepreneurs i.e., 45% on the unit cost, subject to maximum of Rs.50,00,000/- Lakhs.
4. 10% of the unit cost shall be borne by the beneficiary as a Beneficiary Contribution.
5. Remaining cost shall be the loan from the financial institutions.

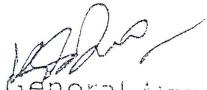
## **III. Procedure of Selection:**

1. The preliminary selection of candidates will be done by Dr.B.R Ambedkar Open University, Hyderabad by conducting a Screening Test (Objective Type and Essay type). The examination pattern & syllabus of the Screening Test is appended as Annexure.
2. The minimum qualifying marks for preliminary selection is 50% in each category i.e., Objective Type and Essay type.
3. The minimum qualifying marks are relaxable in the case of PvTGs at the discretion of the Commissioner of Tribal Welfare/Ex - Officio Managing Director, TRICOR.
4. The candidates will be shortlisted for the final selection based on their performance in the Screening Test in the ratio of 1:2'in their respective categories in proportionate to their population.
5. The candidates who qualify in the written test in order of merit (Community & Category wise) will be called for verification of Certificates for the final selection at Indian School of Business (ISB).
6. The Final selection of the candidates will be based on the Aptitude Test and Personal Interview conducted by Indian School of Business (ISB), Hyderabad.
7. The following certificates must be kept ready by the candidates for the purpose of verification and also at the time of submission of online application.

1. Aadhar Card.
2. Proof of Educational Qualifications.
3. Date of Birth Certificate/S.S.C issued by the competent authority.
4. Community Certificate issued by the competent authority.
5. Certificate of Residence/Nativity issued by the competent authority.
6. PAN Card.

Interested & eligible ST entrepreneurs shall submit their online application with all the necessary documents on or before 10.11.2020, 17.00 Hrs (IST). For further details, visit website <https://tsobmms.cgg.gov.in>.

Yours faithfully,  
Sd/-Dr.Christina Z Chongthu, IAS.,  
Commissioner of Tribal Welfare/  
Ex - Officio Managing Director,  
TRICOR, Hyderabad.

  
Deputy General Manager  
T.S.S.T.C.F.C.Ltd., (TRICOR),  
Hyderabad.

  
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## Annexure

### EXAMINATION PATTERN AND SYLLABUS FOR THE SCREENING TEST & FINAL SELECTION

#### PATTERN OF SCREENING TEST

Paper	Exam Type	No. of Questions	Duration (Minutes)	Marks
Paper - I	Objective Type	50	60	100
Paper - II	Essay Type	5	120	100

Paper - I contains 50 multiple choice questions. Each question carries two marks and printed in English.

Paper - II contains 5 questions with internal choice, each question carries 20 marks. Candidate has to answer all the questions.

#### Scheme of Final Selection

Exam Type	No. of Questions	Duration (Minutes)	Marks
Aptitude Test	100	120	100
Personal Interview	-	30	50
Total			

## Syllabus

### PAPER - I (Objective Type)

#### Unit -1 - Verbal Ability

Basic English - Relationship between Reading and Writing Skills -Basics of Grammar - Common Errors - Formal and Informal Expressions - Forming Correct Sentences -Types of Sentences - Construction of Effective Paragraphs- Reading Comprehension - Essays on Rural Entrepreneurs - Identification of Key Issues in the Essay - Harmony of Ideas

#### Unit -2 - General Awareness and Knowledge of the Program

Reading Regional News Papers (Telugu & English) - Columns in News Papers - Current Affairs relating to State & National - Economy - Politics -Sports -Various Organisations relating to Business.

### PAPER - II (Essay Type)

#### Unit-3- Basics of Finance

Finance - Internal Sources of Finance - External Sources of Finance -Cost and Benefit analysis -Fixed Cost - Variable Cost - Break Even analysis -MSME Organisations - Size of Investment - Rules and Regulations of Setting up MSME Enterprise.

Simple Mathematics - Addition - Subtraction - Multiplication - Divide - Mathematics Tables - Simple Interest - Compound Interest -

Business Loan - Principal amount - Interest - Time Period -Maturity -Loan Repayment Schedule - Debt - Assets - Liabilities - Income - Expenditure - Profit/Loss

#### Unit -4 - Basics of Economics

Business Environment -Scanning Internal and External Environment - Economic, Political, Legal, Social and Technological environment - Influence on Business - Economic Activity -

#### Unit-5 - Entrepreneurship

Entrepreneurship - Qualities of an Entrepreneur - Skills required for an Entrepreneur - Business Plan - Raw Material - Production - Process - Machinery - Labour - Investment - Cost Factors - Return on Investment (ROI) -Government Support to Start a Business - Documents to be Submitted for Loan Approvals - Marketing of End Product - Marketing Support from various Organisations.

Yours faithfully,  
Sd/-Dr.Christina Z Chongthu, IAS.,  
Commissioner of Tribal Welfare/  
Ex - Officio Managing Director,  
TRICOR, Hyderabad.

  
Deputy General Manager  
T.S.S.T.C.F.C.Ltd., (TRICOR),