

Self Employment Scheme: -

- **Objective of the scheme:** To provide loan to ST community to undertake any self employment activities/ all economically viable/ legal activities except dealing in alcohol, Fire crackers and tobacco.
- **Eligibility:** Any unemployed person belonging to ST Community up to 55 years of age and annual family income not exceeding Rs. 3,00,000/- per annum. The same can be relaxed in deserving cases by the decision of the Board.
- **Benefits:** Loan up to Rs. 10 Lakhs to the unemployed person belonging to ST Community and also loan up to Rs. 15 Lakhs to the Association/Society /Partnership/Self Help Groups (SHG)/Companies formed exclusively by the member of ST Community at the rate of 4% interest per annum with repayment period up to 10 years and to be decided in the meeting of BOD at the time of sanctioning loan for the particular type of self employment activities or an block for a particular category of business activity.

The beneficiary is required to contribute 10% margin money towards the cost of project. However the BOD may relax this condition considering the merit in each case. Nevertheless this relaxation shall not be applicable to the Association / Societies / Partnership / SHG / Company etc.

- **GUARANTOR :**

The applicant will have to provide two guarantors / Sureties of which one Guarantor should necessarily be a Government Servant.

- **Documentation:**

(Fill up the prescribed application form and submit the same along with **self attested Copies** of the following documents)

- a) S.T. Certificate (Self Attested).
- b) Two photographs (Passport size).
- c) Annual family Income Certificate issued by competent authority.
- d) Copy of ration card (self attested).
- e) Birth Certificate (self attested)
- f) Aadhar Card (self attested)
- g) Self declaration affidavit of applicant(on Rs.100 stamp paper duly notarized) in prescribed format.
- h) Salary certificate/latest payment slip of the surety.
- i) Affidavit of Surety (on Rs.100 stamp paper duly notarized) in prescribed form , 1 photo and I.D. proof of surety.

Additional Documents depending upon the type of business activity as follows:

I. DOCUMENTS FOR AGRICULTURAL SECTOR LOAN:

- a) Title document such as sale deed / Sanad Agreement / lease deed.
- b) I & XIV Form or Krishi Card of applicant
- c) Projected viability of business / Cultivation proposal.
- d) Cost of development and cost of cultivation.
- e) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

II. DOCUMENTS FOR ALLIED AGRICULTURE ACTIVITIES:

- a) Proof regarding availability of land. (Survey plan)
- b) NOC from Panchayat / Municipality.
- c) Type of allied agriculture activities and viability report.
- d) Estimate of amount required for creation of infrastructure such as Building, security, Electricity, Water etc. from authorized contractors/service provider along with bank mandate in prescribed format.
- e) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

III. DOCUMENTATION REQUIRED FOR PROCESSING AND MANUFACTURING

UNIT, TRADE AND SERVICE:

- a) Proof regarding availability of land for processing and manufacturing unit.
- b) NOC/ Trade License from Panchayat / Municipality.
- c) Any other requisite N.O.C. from Government department or authority as applicable.
- d) Latest Tax receipt/registration of the shop, pertaining to proposed premises.
- e) Type of manufacturing / Processing Unit/ Trade and Service and viability report.
- f) N.O.C. on stamp paper of Rs.100/- duly notarized and in prescribed format or original/ Notarized copy of the leave and license agreement from the owner of the premises where the activity is proposed to be started.
- g) All quotations of assets to be acquired and also of raw material or stock, from authorized dealers along with bank mandate in prescribed format.

IV. DOCUMENTATION FOR PURCHASE OF VEHICLE (Tourist Taxi/Goods carrier).

- a) Project report regarding viability and involvement of beneficiary.
- b) All quotations of assets to be acquired from authorized dealers along with bank mandate in prescribed format.
- c) Professional driving license and badge No. in case of loan for taxi vehicle.
- d) Letter from Company to engage the vehicle (if applicable).