

Rajiv Gandhi Swavlamban Rojgar Yojna

Details

“Rajiv Gandhi Swavlamban Rozgar Yojna” has been designed, developed, and promoted by the Delhi Khadi & Village Industries Board, with the help of the Government of NCT of Delhi, to provide employment opportunities to the unemployed youths, artisans, trained professionals, skilled technocrats and entrepreneurs by promotion/expansion of permissible industries, professions, tertiary and service sector in the NCT of Delhi.

Jurisdiction, Purpose and Quantum of Assistance: Financial aid as a loan under these rules may be granted to the eligible projects pertaining to any of the following groups/sectors:-

- **Secondary Sector (Tiny/Cottage Industries)**
- **Tertiary Sector (Trade, Transportation, Hostels, Restaurants without Liquor and Meat, etc.)**
- **Services Sector: (Under the ambit of various Terms & Conditions, provisions of local bodies, and Delhi Master Plan.)**

Tenure of loans and Repayment:

1. **Every loan with interest thereon shall be repaid in full within 5 years in equal quarterly installments. The recovery of the loan may be started after a gap of 12 months from the date of release of the loan amount. However, interest on the released amount will be recoverable from the first quarter, from the date of release of the loan amount. To ensure timely recovery, the borrower shall provide equal nos. of post-dated cheques for quarterly installments of the Principal amount including interest due as on the date of installment fixed by the Board.**
2. **The Borrower shall ensure for timely encashment of each and every cheque. In case of any default, Delhi Khadi & Village Industries (DKVI) Board will be entitled to take action against him/her and/or sureties as prescribed under the law.**

Rate of interest:

The loan granted under this scheme shall bear interest as prescribed by the Govt. of NCT of Delhi from time to time. The interest on the loan will accrue from the date of its disbursement and where the loan is disbursed in installments, interest shall run on each installment from the date of disbursement of such installment. No interest subsidy.

Utilization of Loan:

- 1. The borrower shall utilize the loan for the specific purpose for which it is advanced within three months. However, the Managing Director of the DKVI Board will be competent to grant a maximum of three months' grace for the utilization of the amount released by the DKVI Board. After six months, no further concession will be allowed and in case of non-utilization of funds within the maximum permissible period, the loan amount will be treated as mis-utilized and DKVI Board will be liable to make the recovery of the entire amount along with 18% interest, prescribed from time to time by Delhi Government.**
- 2. If the borrower utilizes the financial assistance received from the DKVI Board in violation of the provisions of these loan rules or instructions of the DKVI Board, the amount of the loan shall be treated as mis-utilized and shall invite interest @18% along with the principal amount may be recovered.**

Security of Loan: Applicant shall furnish a surety/security of one Govt. Servant. The Government Servant may be either an employee of the Government of National Capital Territory of Delhi (GNCTD) or of its autonomous bodies or Central Govt. employees, working in Delhi.

Area of Implementation:

Under the scheme. "Rajiv Gandhi Swavlamban Yojna" industrial/professional unit can be set up in any area and comes under the preview of Govt. of NCT of Delhi. In residential / non-confirming areas loans for only those professional/industrial activities will be provided which are permitted under the Master Plan of Delhi for those areas. To set up a unit in non-confirming areas, the applicant will also submit a No Objection Certificate of the High Power Committee constituted by the Industries Department, Govt. of Delhi, and Municipal Corporation License (MCL), for the respective industry. In the case of professional/commercial activities, the applicant should also submit Registration Certificate from MCD for the concerned trade.

Since the scheme envisages the conversion of the energy of school dropouts or those who have not gone beyond school education as well as of college dropouts, the emphasis would be on skill formation/enhancement of the selected candidates selected by the Board. The primary purpose of imparting skills to the candidates is for enabling them to take up self-employment. The focus, therefore, will be on skill formation and entrepreneur development, the basic component of which would be:

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- 1. Skill formation**

2. Elements of bookkeeping.
3. Simple knowledge of marketing.
4. Acquaintance with product costing.
5. Familiarization with project financing by banks and other financial institutions.

Marketing Support: Under this scheme, the following arrangements are proposed for extending marketing support to the beneficiaries who avail of financial assistance under this Scheme.

1. Display of their products in Delhi Emporium as per availability of space.
2. DSIIDC/ Cooperative Stores can get the products manufactured by the selected entrepreneurs and market the same in their own brand name.
3. Allowing such entrepreneurs to participate in trade fairs particularly in Delhi Pavilion and in the exhibitions organized by Board or any other Govt. Organization.
4. Issue of certificate to the beneficiary unit to get recognition in the market/society.

Benefits

1. The quantum of loan granted under this scheme, to proposed and functioning units, shall be up to ₹3,00,000/-.
2. Govt. of Delhi would provide a subsidy @ 15% of the project cost subject to the ceiling of ₹7,500/- per entrepreneur.

Note 01: The concerned entrepreneur shall make at least a 10% contribution of the amount demanded as a loan from the DKVIB.

Note 02: In the case of weaker sections i.e. SC/ST/OBC/Ph. H./Women/Ex. Servicemen, only 5% contribution of an entrepreneur is required.

Note 03: In case of more than one entrepreneur joining together and setting up a project under the partnership, the subsidy would be calculated for each partner separately, @15% of his share in the project cost, limited to ₹7,500/- for each partner.

Note 04: The subsidy component would be adjusted to the borrower's loan account after a period of two years from the date of disbursement of the loan.

Note 05: The subsidy component would be recovered from the borrower along with 18 % penal interest in cases where the loan amount has been found not utilized for the purpose for which it was released.

Eligibility

1. Any one of the following can avail loan under the scheme:

- **School/College dropouts**
- **Individual entrepreneur**
- **Trade Professionals**
- **Artisan**
- **Passed out candidates from any technical/professional institute recognized by the Government and its authorized undertaking bodies, without further training.**
- **Small-Scale Industrial units with a total investment in plant, machinery, and equipment, not exceeding the ceiling prescribed for small-scale units by the Central Government from time to time and must be located within the N. C. T. of Delhi, are also eligible for financial aid/ loan.**

2. The age of the applicant should be between 18 years to 50 years.

Exclusions

The loan shall not be sanctioned to such parties who have already been advanced any loan for the same or similar purpose by the Government or any Government controlled financial institutions and has not been repaid in full with interest or has been mis-utilized and/or misapplied.

Application Process

Online:

Step 01: The applicant needs to visit the [official website](#) and register under the scheme.

Step 02: For [registration](#), the applicant needs to fill in all the mandatory details such as Aadhaar Number, Name, Email, Mobile Number, DoB & password.

Step 03: After registration, click on '[Login](#)' and fill in your Aadhaar Number and password.

Step 04: Fill in all the mandatory details in the application form and click on the 'Submit' button.

Step 05: Before clicking on the 'Submit' button, the applicant must ensure that all the filled details must be correct.

Step 06: After successful verification, the applicant will be eligible to get the benefits of the scheme.

Note 01: Applications received under the scheme will be dealt on First Come First Serve basis.

Offline

Step 01: The applicant may apply through offline mode by submitting the application form along with all the relevant documents directly in the office of the Board.

Step 02: The loan application form can also be [downloaded](#) from the [official website](#) of the Board.

Step 03: Fill in all the mandatory details in the application form and submit it along with all essential documents in the office of the Board.

Step 04: After successful verification, the applicant will be eligible to get the benefits of the scheme.

Note 01: ADO/Nodal Officer of RGSRY will be available daily for inquiries about the scheme in the Board office.

Note 02: Applications received under the scheme will be dealt on First Come First Serve basis.

Documents Required

- 1. Copy of Electoral Card/ Valid Passport/Aadhar Card as Identity proof**
- 2. Two passport-size attested photographs**
- 3. Education Proof**
- 4. Worksite detail viz. Proof of Ownership/Possession, Rent Agreement, No Objection Certificate from the Owner, Electricity Bill, etc.**
- 5. Declaration in the prescribed format (Proforma attached).**
- 6. Consent Letter of the Surety/Guarantor**
- 7. Proof of equity/Self Contribution**
- 8. Electricity Bill (Residence)**

9. For Shop/ Business/Professions: Registration Certificate from MCD

10. Industrial unit in non-confirming: NOC of HPC & MCL.

Note: In the case of online applications, the above documents can be uploaded on the portal in JPEG, JPG, PNG, GIF, or PDF format. File size should not be more than 2 MB.