

# Big Loan Scheme

## Details (Big Loan Scheme)

"Big Loan Scheme" by the Delhi Scheduled Castes/Other Backward Classes/Minorities & Handicapped Finance and Development Corporation Limited (DSFDC), Government of National Capital Territory (GNCT) of Delhi, aims to provide term loans up to ₹5,00,000/- for setting up income-generating activities under permissible non-polluting trades in Delhi. The scheme targets marginalized groups, including Scheduled Castes, Other Backward Classes, Minorities, Safai Karamcharis, and Persons with Disabilities. The scheme is implemented by DSFDC in collaboration with National Apex Corporations.

## Objectives (Big Loan Scheme)

- "Big Loan Scheme" by the Delhi Scheduled Castes/Other Backward Classes/Minorities & Handicapped Finance and Development Corporation Limited (DSFDC), Government of National Capital Territory (GNCT) of Delhi, aims to provide term loans up to ₹5,00,000/
- for setting up income
- generating activities under permissible non
- polluting trades in Delhi.

## Important Features (Big Loan Scheme)

- "Big Loan Scheme" by the Delhi Scheduled Castes/Other Backward Classes/Minorities & Handicapped Finance and Development Corporation Limited (DSFDC), Government of National Capital Territory (GNCT) of Delhi, aims to provide term loans up to ₹5,00,000/
- for setting up income
- generating activities under permissible non
- polluting trades in Delhi. The scheme targets marginalized groups, including Scheduled Castes, Other Backward Classes, Minorities, Safai Karamcharis, and Persons with Disabilities. The scheme is implemented by DSFDC in collaboration with National Apex Corporations.

## Benefits (Big Loan Scheme)

- Term loan of up to ₹5,00,000/
- as a part of the total project cost / loan demanded by the aspirant applicants/beneficiaries on case to case basis. \*Repay the loan in 60 monthly installments over five years with a six
- month moratorium period. \*For Persons with Disabilities, the maximum repayment period is ten years with a three
- month moratorium period.

## Eligibility (Big Loan Scheme)

- The applicant should be a permanent resident of Delhi. The applicant's age should be between 18 and 50 years. The applicant should be from one of the following target groups
- Scheduled Castes, Other Backward Classes, Minorities, Safai Karamcharis, and Persons with Disabilities. The annual family income of the applicant under Scheduled Castes, Other Backward Classes, and Minority categories should not exceed ₹1,20,000/
- per annum. For the creamy layer of the Minority category, the maximum income ceiling is ₹6,00,000/
- per annum. There is no income limit under Persons with Disabilities and Safai Karamchari categories. The applicant should not have been declared a defaulter under any scheme of DSFDC, Nationalized Bank, Financial Institution, or Co
- operative Bank. The applicant should possess knowledge and experience as per the requirement of the scheme. The applicant must have valid permissions like SSI Certificate, Pollution Control Certificate, or any other required permissions for setting up the Business/Industry (Manufacturing Unit) if required on a case
- to
- case basis. The loan is provided for setting up of Income Generating Activities under the permissible non

- polluting trades approved in Delhi. However for manufacturing units, the work place should be in approved industrial area.

## **Application Process (Big Loan Scheme)**

- Step 1: Obtain the prescribed format of the application form from the DSFDC Head Office (Rohini) or Branch Offices (Rajpur Road, Nand Nagari, and Mangol Puri) or download the prescribed format of the application form from the official website.
- Step 2: Take print of the form.
- Fill in all the mandatory fields completely and accurately, paste the passport-sized photograph, and attach copies of all the mandatory documents (self-attest, if required).
- Step 3: Submit the duly filled and signed application form along with the documents to the nearest DSFDC office.
- Pay the processing fee of ₹350/-.
- Review, Approval and Loan Sanction Once your application is reviewed and approved, DSFDC will issue a Letter of Intent, and the loan will be disbursed subject to the completion of all formalities.
- You will be required to submit post-sanction documents, including guarantor details, photographs, and other required affidavits and proofs.
- After all formalities are completed, the loan amount will be disbursed to your account.

## **Documents Required (Big Loan Scheme)**

- Pre-Sanction/With Application 5 Passport Size Photographs. Copy of Scheduled Castes/Scheduled Tribes/Other Backward Classes/Persons with Disabilities Certificate (In Case of Minority
- an Affidavit Declaring the Applicant Belongs to a Particular Minority Community). Copy of Aadhaar Card as Proof of Identity and Residence. Copy of Age Proof. Income Certificate Issued by Sub-Divisional Magistrate (SDM) of the Concerned Area (For Scheduled Castes
- Other Backward Classes
- and Minorities). Affidavit Declaring Not Availled Any Loan from Any Bank/Financial Institution. No Objection Certificate/Rent Agreement in Respect of Working Place with Ownership Proof (The Workplace Should Be in a Conforming Area/Industrial Area). Proof of Technical Knowledge and Experience for the Project. Project Report and Five-Year Projections of Estimated Profit-Loss Statement Duly Attested by a Chartered Accountant. Industrial License Issued by the Government of Delhi (In Case of Industrial Unit). Small Scale Industry (SSI) Registration Certificate (In Case of Manufacturing Unit). Pollution Under Control (PUC) Certificate (In Case of Manufacturing Unit). Proforma Invoice/Quotations of the Machinery and Equipment to Be Installed. Photographs of the Workplace (Along with the Applicant) from Different Angles Showing Its Location and Area. Processing Fee of ₹350/- in Favour of DSFDC. Affidavit for Personal Guarantee. Affidavit for Legal Heir of the Applicant. Copy of Legal Heir's ID and One Passport Size Latest Photograph. Bonafide Disability Certificate Issued by a Government Hospital (For Availing Loan Under Persons with Disabilities Category
- the Disability Should Not Be Less Than 40%). For Safai Karamchari Category
- the Following Persons Are Considered Eligible: Scavengers/Safai Karamcharis and Their Dependents Duly Identified Under the National Scheme for Liberation and Rehabilitation of Scavengers (NSLRS) Through a Survey. Registered Co-operative Societies of Safai Karamcharis. Legally Constituted Association/Firm Promoted by the Target Groups. Persons Who Produce a Certificate from Local Revenue Officer/Local Municipal Officer/Cantonment Executive Officer/Railway Officer
- Head of the Government Departments (i.e.
- Schools
- Colleges
- Forest
- Health
- Education
- Animal Husbandry) Having Rank Not Less Than Gazetted Officer
- Elected Members of Municipal Body
- Pradhan of Gram Panchayats
- and Regional Managers of Regional Rural Banks (RRBs)/Nationalized Banks. Post-Sanction Guarantor(s) Passport Size Photographs (04). Guarantor(s) Undertaking/Details. Latest Pay Slip. Copy of Office ID Card. Copy of Ration Card/Voter ID/Aadhaar Card. Copy of Guarantor(s) Age Proof.

Guarantor(s) Affidavit. 05 Post-Dated Cheques (PDCs) of Guarantor(s). Electronic Clearing Service (ECS) Mandate Form in the Prescribed Format. ID Proof of Two Local Witnesses Along with Their Physical Presence at the Time of Signing of Deeds. Copies of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) to Be Submitted by the Applicant. Group Photographs with Applicant

- Guarantor(s)
- and Witnesses Along with the Scheme In-Charge and Dealing Assistant.

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