

Shrama Shakthi Scheme

Details (Shrama Shakthi Scheme)

Under this scheme, religious minority community entrepreneurs will be trained in artistic and technical skills and provided a loan of ₹50,000/- with a 4% rate of interest, to be paid in 36 installments. The Selection Panel which selects the beneficiary consists of Concerned Deputy Commissioner of the District – Chairman Chief Executive Officer of the Zilla Panchayat – Vice-Chairman Lead Bank Manager of the concerned District – Member Concerned District Regional Transport Officer – Member District Officer of the concerned District, Department of Minority Welfare- Member District Manager of KMDC in the concerned district - Member Secretary ■ The following are the eligibility criteria for this scheme: The age limit of the applicant should be between 18 and 55 years. An applicant or his/her family members should not have availed benefits under any other scheme (Excluding the Arivu Scheme) of the KMDCL in the last 5 years.

Objectives (Shrama Shakthi Scheme)

- Under this scheme, religious minority community entrepreneurs will be trained in artistic and technical skills and provided a loan of ₹50,000/
- with a 4% rate of interest, to be paid in 36 installments. ■ If the beneficiary repays 50% of the loan within 36 months, the remaining 50% of the loan would be considered a back
- end subsidy. ■ If the beneficiary fails to repay the loan within 36 months, 50% of the backend subsidy will be considered as a loan. ■ The beneficiaries will be selected by a Selection Panel. The Selection Panel which selects the beneficiary consists of Concerned Deputy Commissioner of the District – Chairman Chief Executive Officer of the Zilla Panchayat – Vice
- Chairman Lead Bank Manager of the concerned District – Member Concerned District Regional Transport Officer – Member District Officer of the concerned District, Department of Minority Welfare
- Member District Manager of KMDC in the concerned district
- Member Secretary ■ The following are the eligibility criteria for this scheme: The age limit of the applicant should be between 18 and 55 years.

Important Features (Shrama Shakthi Scheme)

- Under this scheme, religious minority community entrepreneurs will be trained in artistic and technical skills and provided a loan of ₹50,000/
- with a 4% rate of interest, to be paid in 36 installments. ■ If the beneficiary repays 50% of the loan within 36 months, the remaining 50% of the loan would be considered a back
- end subsidy. ■ If the beneficiary fails to repay the loan within 36 months, 50% of the backend subsidy will be considered as a loan. ■ The beneficiaries will be selected by a Selection Panel. The Selection Panel which selects the beneficiary consists of Concerned Deputy Commissioner of the District – Chairman Chief Executive Officer of the Zilla Panchayat – Vice
- Chairman Lead Bank Manager of the concerned District – Member Concerned District Regional Transport Officer – Member District Officer of the concerned District, Department of Minority Welfare
- Member District Manager of KMDC in the concerned district
- Member Secretary ■ The following are the eligibility criteria for this scheme: The age limit of the applicant should be between 18 and 55 years. The applicant must be a permanent resident of the State.

Benefits (Shrama Shakthi Scheme)

- Under this scheme, a loan of ₹50,000 will be given to persons belonging to religious minority communities.
- Under this scheme, religious minority community entrepreneurs will be trained in artistic and technical skills.
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Eligibility (Shrama Shakthi Scheme)

- The age limit of the applicant should be between 18 and 55 years.
- The applicant must be a permanent resident of the State.

- Applicants must belong to State Religious Minority Community.
- Family income from all sources should be within Rs.
- 3.50 lakh per annum.
- An applicant or his/her family members should not have availed benefits under any other scheme (Excluding the Arivu Scheme) of the KMDCL in the last 5 years.
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Application Process (Shrama Shakthi Scheme)

- Step 01: First go to the official website, and fill out the application form.
- ■ Step 02: Print the application form.
- ■ Step 03: Submit this application form along with other relevant documents to the Selection Panel of your concerned district.
- ■ Step 04: After the approval of the Selection Panel, Subsidy will be transferred to your bank account.
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Documents Required (Shrama Shakthi Scheme)

- Print out of the completely filled online application form Beneficiary's latest 2 passport size photos
Caste and income certificate Copy of the Aadhaar card Project report of the business Copy of the Bank
Passbook Self-Declaration Form Self-Declaration Form from Surety ■

Document generated on 2025-11-15.