

# **Term Loan Scheme- Credit Line 1 for Minority Community**

## **Details (Term Loan Scheme- Credit Line 1 for Minority Community)**

The scheme "Term Loan Scheme- Credit Line 1 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹20,00,000/- are provided at a concessional interest rate to individuals from minority communities to enhance their employability.

## **Objectives (Term Loan Scheme- Credit Line 1 for Minority Community)**

- The scheme "Term Loan Scheme
- Credit Line 1 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹20,00,000/-
- are provided at a concessional interest rate to individuals from minority communities to enhance their employability. This applies to those with an annual family income of up to ₹98,000/-
- in rural areas and ₹1,20,000/-
- in urban areas. Applicants must be permanent residents of Haryana and belong to minority communities, including Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains.

## **Important Features (Term Loan Scheme- Credit Line 1 for Minority Community)**

- The scheme "Term Loan Scheme
- Credit Line 1 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹20,00,000/-
- are provided at a concessional interest rate to individuals from minority communities to enhance their employability. This applies to those with an annual family income of up to ₹98,000/-
- in rural areas and ₹1,20,000/-
- in urban areas. Applicants must be permanent residents of Haryana and belong to minority communities, including Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains.

## **Benefits (Term Loan Scheme- Credit Line 1 for Minority Community)**

- Under the scheme, Nigam provides loans of up to ₹20,00,000/-
- at a concessional interest rate to individuals from minority communities to enhance their employability.

## **Eligibility (Term Loan Scheme- Credit Line 1 for Minority Community)**

- The applicant should be a permanent resident of Haryana. The age of the applicant should be between 18 and 55 years. The annual family income of the applicant should not exceed ₹98,000/-
- (Rural Area) and ₹1,20,000/-
- (Urban Area). The applicant should belong to a minority community, i.e., Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains. The applicant should have a Parivar Pehchan Patra (PPP ID).

## **Application Process (Term Loan Scheme- Credit Line 1 for Minority Community)**

- Registration Process on Antyodaya-SARAL Portal: Step 01: The eligible applicant may apply online through the Official Portal- Antyodaya-SARAL Portal .
- Step 02: If the applicant is not registered on the portal, he/she gets registered there.
- Step 03: For registration, click " New User " under 'Sign In Here' and fill in all the mandatory details i.e.
- Name, Email ID, Mobile Number, Password & State.
- Click on 'Submit'.
- Step 04: Verify your mobile number and email ID through the received OTP and complete the registration process.
- Login to apply for the scheme: Step 01: To avail the benefits of the scheme, visit the Official Antyodaya-SARAL Portal and log in through the email ID used while registering.
- Step 02: Enter Password & Captcha and click on 'Login'.

- Step 03: After successful login, click on ‘Apply for Services’ and then ‘View all Available Services’ Step 04: Now, you can search for the scheme and click on the scheme to go ahead and fill out the application form.
- Step 05: Enter your Parivar Pehchan Patra number - Family ID and click on “Click here to Fetch Family Data” which displays the family members registered under the given Family ID.
- Step 06: Select the beneficiary/applicant name and enter the OTP that is being sent to the selected family member for verification.
- Click on “Click to Verify” Step 07: Fill in all the mandatory details and upload all the mandatory documents.
- Step 08: Preview the application form and click on ‘Submit’.
- Tracking of Application: Applicants can track their applications through the Official Antyodaya-SARAL Portal by entering their Department Name, Scheme Name, and Application Reference ID.

## **Documents Required (Term Loan Scheme- Credit Line 1 for Minority Community)**

- Identity/Citizenship proof i.e. Aadhaar Card Proof of age Resident Proof/Address Proof/Ownership Proof i.e. Haryana Domicile Certificate Caste/Religion/Community Proof Parivar Pehchan Patra (PPP ID) Copy of PAN Card Passport-size photograph of the applicant Bank account details Any other documents as required

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