

# **Dilli Swarojgar Yojna**

## **Details (Dilli Swarojgar Yojna)**

The scheme "Dilli Swarojgar Yojna" by the Delhi Scheduled Castes, Scheduled Tribes, Other Backward Classes, and Minorities Financial and Development Corporation (DSFDC), Government of National Capital Territory (NCT) of Delhi, aims to provide need-based loans up to ₹5,00,000/- at an interest rate of 6% per annum for various income-generating activities. The scheme targets individuals from Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), and Minority communities, enabling them to start or expand small businesses.

## **Objectives (Dilli Swarojgar Yojna)**

- The scheme "Dilli Swarojgar Yojna" by the Delhi Scheduled Castes, Scheduled Tribes, Other Backward Classes, and Minorities Financial and Development Corporation (DSFDC), Government of National Capital Territory (NCT) of Delhi, aims to provide need based loans up to ₹5,00,000/-
- at an interest rate of 6% per annum for various income generating activities.

## **Important Features (Dilli Swarojgar Yojna)**

- The scheme "Dilli Swarojgar Yojna" by the Delhi Scheduled Castes, Scheduled Tribes, Other Backward Classes, and Minorities Financial and Development Corporation (DSFDC), Government of National Capital Territory (NCT) of Delhi, aims to provide need based loans up to ₹5,00,000/-
- at an interest rate of 6% per annum for various income generating activities. The scheme targets individuals from Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), and Minority communities, enabling them to start or expand small businesses. Eligible applicants must be residents of Delhi for the last five years, aged between 18 to 50 years, and have an annual family income not exceeding ₹2,00,000/-
- . The loans are disbursed for activities such as vegetable/fruit/flower shops, dairy products, tailoring shops, and other permissible non polluting manufacturing activities.

## **Benefits (Dilli Swarojgar Yojna)**

- Need based loans up to ₹5,00,000/-
- at an interest rate of 6% per annum to support an income generating activity mentioned in the scheme guidelines.

## **Eligibility (Dilli Swarojgar Yojna)**

- The applicant should be from one of the following target groups
- Scheduled Caste, Scheduled Tribe, Other Backward Class, Minority. The applicant must be a resident of Delhi for the last five years. The applicant's age should be between 18 to 50 years. The annual family income of the applicant, from all sources, should not exceed ₹2,00,000/-
- . The applicant should be willing to pursue one of the income generating activities given in the scheme guidelines
- The applicant must have a proper workplace for starting the proposed activity, either owned by the applicant or their relative or rented. The applicant should not have been declared a defaulter under any of the schemes being implemented by the DSFDC. The applicant should have passed a minimum 8th standard. The applicant should have technical qualifications for the proposed activity. However, this will not apply to traditional artisans or entrepreneurs already engaged in the activity for which the loan is applied, for the past three years at least.

## **Application Process (Dilli Swarojgar Yojna)**

- Step 1: The interested applicant should visit the DSFDC branch offices (Rajpur Road, Mangolpuri, Nand Nagri) or headquarters at Rohini to collect the loan application form for the scheme.
- Pay the form fee of ■100/-.
- Alternatively, take print of the prescribed format of the application form from the official website of DSFDC.
- Step 2: In the application form, fill in all the mandatory fields, 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 at the nearest DSFDC branch office or headquarters.
- Pay the processing fee of ■500/- via demand draft in favor of DSFDC.
- Step 4: Request a receipt or acknowledgement.
- \*Once the application is approved, the applicant will receive a loan sanction letter.
- The applicant must sign the loan agreement and provide post-sanction documents as listed.
- After completing all formalities, the loan amount will be disbursed to the applicant's bank account.
- \*The applicant must repay the loan as per the agreed terms and conditions.
- Ensure timely repayment through the Electronic Clearing Service (ECS) or post-dated cheques provided during the application process.

## **Documents Required (Dilli Swarojgar Yojna)**

- Pre-Sanction/With Application Duly filled loan application form of Dilli Swarojgar Yojna
- available at branch offices (Rajpur Road
- Mangolpuri
- Nand Nagri) and headquarters at Rohini. It can also be downloaded from the official website. The cost of the form is ■100/. Copy of Aadhaar Card of the applicant as proof of identity and residence. Caste Certificate issued by the Government of Delhi. In case of minority
- an affidavit declaring that the applicant belongs to a notified minority community. Age Proof in the form of Birth Certificate
- School Leaving Certificate
- or Affidavit declaring date of birth/age. Education Qualification Proof. Technical Qualification Proof or Valid Driving Licence (Light Motor Vehicle) & Badge (in case of loan for a commercial vehicle). Income Certificate of the applicant issued by the concerned Sub-Divisional Magistrate (SDM) or an affidavit declaring income in the prescribed format. Five passport-size photographs of the applicant. Affidavit regarding non-availing of a loan from any financial institution or government organization in the prescribed format. Ownership Proof of the workplace (Electricity Bill
- Water Bill
- or Telephone Bill (landline of MTNL)). ID Proof of the owner of the workplace. Rent Agreement or No Objection Certificate (in case the workplace is owned by a close relative) on a non-judicial stamp paper of ■10/. Detailed Project Report indicating the profitability of the next five years. Guarantor Undertaking or copy of the document of immovable property with a complete chain or collateral security in the shape of Fixed Deposit Receipt (FDR)
- National Savings Certificate (NSC)
- or Kisan Vikas Patra (KVP)
- etc. Demand Draft of ■500/- towards the processing fee in favor of DSFDC. Copy of insurance under Prime Minister Suraksha Bima Yojna and Pradhan Mantri Jeevan Jyoti Bima Yojna. ■ Post-Sanction Electronic Clearing Service (ECS) Mandate in the prescribed format towards repayment of the loan
- along with five blank Cheque Truncation System (CTS) post-dated cheques in favor of DSFDC and one blank cancelled cheque for making payment through Real Time Gross Settlement (RTGS). Five blank post-dated cheques of the guarantor (if the loan amount is above ■2
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- 000/-). Guarantee of one regular government/Public Sector Undertaking (PSU)/Autonomous Bodies/Local Bodies employee posted in Delhi or the National Capital Region (NCR)
- who has at least six years remaining length of service to meet the Equated Monthly Installment (EMI) in case of default by the applicant. In case of collateral security
- the original documents of immovable property with a complete chain of documents or FDR/NSC/KVP
- as the case may be
- having a minimum face value of 75% of the loan amount. In case of FDR/NSC/KVP
- the lien letter of the appropriate authority is also required. Original Pay Slip of the guarantor. Copy of Identity Card of the guarantor. Aadhaar Card of the guarantor as proof of residence. Date of Birth Proof

of the guarantor. Affidavit of Guarantor in the prescribed format. Five photographs of the guarantor. Affidavit of Personal Guarantee as per the specimen. Affidavit of Legal Heir of the applicant

- as per the specimen
- along with ID proof of the legal heir and one photograph of the legal heir. The applicant is required to bring two eye witnesses along with their residence proof (Aadhaar Card). Acceptance of Loan Agreement/Sanction Letter. Group Photograph of the applicant
- guarantor
- Branch Incharge
- Dealing Assistant
- and two witnesses.

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