

Subsidy Scheme for Self-help Groups of Minorities

Details (Subsidy Scheme for Self-help Groups of Minorities)

The "Subsidy Scheme for Self-help Groups of Minorities" was launched by the Minorities Welfare Department, Government of Karnataka, and implemented by the Karnataka Minorities Development Corporation. The scheme provides a subsidy of 50% of the unit cost or a maximum of ₹2,00,000/- to the self-help groups of the minority community to engage in various types of self-employment activities and make them economically self-reliant, on the loans obtained from various financial institutions recognized by the Nationalized/Scheduled Bank/RBI.

Objectives (Subsidy Scheme for Self-help Groups of Minorities)

- The "Subsidy Scheme for Self-help Groups of Minorities" was launched by the Minorities Welfare Department, Government of Karnataka, and implemented by the Karnataka Minorities Development Corporation. The scheme provides a subsidy of 50% of the unit cost or a maximum of ₹2,00,000/- to the self-help groups of the minority community to engage in various types of self-employment activities and make them economically self-reliant, on the loans obtained from various financial institutions recognized by the Nationalized/Scheduled Bank/RBI. An SHG is to make fixed savings and provide internal lending to the members of the group as per requirement from the savings amount of the SHG.

Important Features (Subsidy Scheme for Self-help Groups of Minorities)

- The "Subsidy Scheme for Self-help Groups of Minorities" was launched by the Minorities Welfare Department, Government of Karnataka, and implemented by the Karnataka Minorities Development Corporation. The scheme provides a subsidy of 50% of the unit cost or a maximum of ₹2,00,000/- to the self-help groups of the minority community to engage in various types of self-employment activities and make them economically self-reliant, on the loans obtained from various financial institutions recognized by the Nationalized/Scheduled Bank/RBI. An SHG is to make fixed savings and provide internal lending to the members of the group as per requirement from the savings amount of the SHG.

Benefits (Subsidy Scheme for Self-help Groups of Minorities)

- Subsidy Amount: 50% of the unit cost or a maximum of ₹2,00,000/- to the self-help groups.
- NOTE: The subsidy will be adjusted against the repayment of the loan taken by the SHG from recognized financial institutions. SHGs focusing on good internal loan repayment will be given higher priority for the subsidy.

Eligibility (Subsidy Scheme for Self-help Groups of Minorities)

- The women in the Self Help Groups (SHGs) should belong to the minority community. All SHG members must be permanent residents of Karnataka. The number of women in the Self Help Group should be between 10 and 20. Only one member per family is allowed in a women's Self Help Group. The family income of the members of the women's Self Help Group should not exceed ₹6,00,000/-.
- The age of the members of the women's Self Help Group should be between 18 and 55 years. The women's Self Help Group must be registered with the Deputy Registrar. Members of the Self Help Group or their family members should not be employees of the State/Central Government.
- Members of the Self Help Group should be permanent residents of Karnataka.

- Help Group or their family members should not have availed of any loan or subsidy from the corporation in the last 5 years, except for the Arivu or foreign education loan schemes. Members of Self
- Help Groups should not be receiving support from the corporation. The women's Self
- Help Group should hold regular meetings, with at least one meeting per month. Self
- Help Groups must be operational for at least 6 months to qualify for a corporation subsidy. Self
- Help Groups should maintain adequate bookkeeping records. ■ ■ ■

Application Process (Subsidy Scheme for Self-help Groups of Minorities)

- Step-01: Applicant need to visits the Karnataka Minorities Development Corporation official website .
- Step-02: Click "Apply Online" and Enter "Mobile Number" and "Submit".
- Step-03: Enter "Aadhaar Number" Fill in the "Captcha" and Select "Next".
- Step-04: Applicant will get OTP in his/her Aadhaar Linked Mobile Number.
- Step-05: Enter "OTP" and select "Continue", After that Allow the official notice.
- Step-06: After verifying the Aadhaar again fill in the "OTP" and Submit.
- Step-07: Select the scheme "Sikhligar's Community Development Scheme" and fill in the basic details father's name, gender, qualification detail Step-08: Select "Next" Fill in the address detail and again select "Next".
- Step-09: Upload the required document passport-size photo, educational document, income certificate, etc.
- Step-10: Click "Proceed" and Select "Submit Application" and get an Application ID.

Documents Required (Subsidy Scheme for Self-help Groups of Minorities)

- Two Passport-size Photographs of each member of the SHG. Minority Certificate of SHG members. Income Certificate of SHG members. Aadhaar Card copy of each member. Project Report on self-employment activity of self-help group. Copy of Bank Pass Book of Self-Help Group. Group Photo of self-help society members. Copy of Minutes of meeting of the Self-Help group. Applicant Self-Declaration.

Document generated on 2025-11-15.