

# **Term Loan Scheme for Backward Classes**

## **Details (Term Loan Scheme for Backward Classes)**

The scheme "Term Loan Scheme for Backward Classes" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹15,00,000/- are provided at an annual interest rate of 6% to 8% to individuals from the Backward Classes to enhance their employability.

## **Objectives (Term Loan Scheme for Backward Classes)**

- The scheme "Term Loan Scheme for Backward Classes" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹15,00,000/-
- are provided at an annual interest rate of 6% to 8% to individuals from the Backward Classes to enhance their employability. This applies to those with an annual family income of up to ₹3,00,000/-
- in both rural and urban areas. Applicants must be between 18 and 55 years old, permanent residents of Haryana, and belong to the Backward Classes.

## **Important Features (Term Loan Scheme for Backward Classes)**

- The scheme "Term Loan Scheme for Backward Classes" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam, Government of Haryana. Under this scheme, loans of up to ₹15,00,000/-
- are provided at an annual interest rate of 6% to 8% to individuals from the Backward Classes to enhance their employability. This applies to those with an annual family income of up to ₹3,00,000/-
- in both rural and urban areas. Applicants must be between 18 and 55 years old, permanent residents of Haryana, and belong to the Backward Classes.

## **Benefits (Term Loan Scheme for Backward Classes)**

- Under the scheme, Nigam provides loans of up to ₹15,00,000/-
- at an annual interest rate of 6% to 8% to individuals from the Backward Classes to enhance their employability.

## **Eligibility (Term Loan Scheme for Backward Classes)**

- The applicant should be a permanent resident of Haryana. The applicant should be between 18 and 55 years old. The applicant should belong to the Backward Classes category. The annual family income of the applicant should not exceed ₹3,00,000/-
- in both rural and urban areas. The applicant should have a Parivar Pehchan Patra (PPP ID).

## **Application Process (Term Loan Scheme for Backward Classes)**

- 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 for Backward Classes)**

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

Document generated on 2025-11-15.