

# **Rajiv Gandhi Swavlamban Rojgar Yojna**

## **Details (Rajiv Gandhi Swavlamban Rojgar Yojna)**

Rate of interest: The loan granted under this scheme shall bear interest as prescribed by the Govt. Area of Implementation: Under the scheme. Since the scheme envisages the conversion of the energy of school dropouts or those who have not gone beyond school education as well as of college dropouts, the emphasis would be on skill formation/enhancement of the selected candidates selected by the Board. The focus, therefore, will be on skill formation and entrepreneur development, the basic component of which would be: - Skill formation Elements of bookkeeping. Marketing Support: Under this scheme, the following arrangements are proposed for extending marketing support to the beneficiaries who avail of financial assistance under this Scheme.

## **Objectives (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- Jurisdiction, Purpose and Quantum of Assistance: Financial aid as a loan under these rules may be granted to the eligible projects pertaining to any of the following groups/sectors:
- Secondary Sector (Tiny/Cottage Industries) Tertiary Sector (Trade, Transportation, Hostels, Restaurants without Liquor and Meat, etc.) Services Sector: (Under the ambit of various Terms & Conditions, provisions of local bodies, and Delhi Master Plan.) Tenure of loans and Repayment: Every loan with interest thereon shall be repaid in full within 5 years in equal quarterly installments. Utilization of Loan: The borrower shall utilize the loan for the specific purpose for which it is advanced within three months. The primary purpose of imparting skills to the candidates is for enabling them to take up self employment.

## **Important Features (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- The focus, therefore, will be on skill formation and entrepreneur development, the basic component of which would be:
- Skill formation Elements of bookkeeping. Marketing Support: Under this scheme, the following arrangements are proposed for extending marketing support to the beneficiaries who avail of financial assistance under this Scheme.

## **Benefits (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- The quantum of loan granted under this scheme, to proposed and functioning units, shall be up to ₹3,00,000/
- . Govt. of Delhi would provide a subsidy @ 15% of the project cost subject to the ceiling of ₹7,500/
- per entrepreneur. Note 01: The concerned entrepreneur shall make at least a 10% contribution of the amount demanded as a loan from the DKVIB. Note 02: In the case of weaker sections i.e. SC/ST/OBC/Ph. H./Women/Ex. Servicemen, only 5% contribution of an entrepreneur is required. Note 03: In case of more than one entrepreneur joining together and setting up a project under the partnership, the subsidy would be calculated for each partner separately, @15% of his share in the project cost, limited to ₹7,500/
- for each partner. Note 04: The subsidy component would be adjusted to the borrower's loan account after a period of two years from the date of disbursement of the loan. Note 05: The subsidy component would be recovered from the borrower along with 18 % penal interest in cases where the loan amount has been found not utilized for the purpose for which it was released.

## **Eligibility (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- 1. Any one of the following can avail loan under the scheme: School/College dropouts Individual entrepreneur Trade Professionals Artisan Passed out candidates from any technical/professional institute recognized by the Government and its authorized undertaking bodies, without further training. Small
- Scale Industrial units with a total investment in plant, machinery, and equipment, not exceeding the ceiling prescribed for small
- scale units by the Central Government from time to time and must be located within the N. C. T. of Delhi, are also eligible for financial aid/ loan. 2. The age of the applicant should be between 18 years to

50 years.

### **Application Process (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- Step 01: The applicant may apply through offline mode by submitting the application form along with all the relevant documents directly in the office of the Board.
- Step 02: The loan application form can also be downloaded from the official website of the Board.
- Step 03: Fill in all the mandatory details in the application form and submit it along with all essential documents in the office of the Board.
- Step 04: After successful verification, the applicant will be eligible to get the benefits of the scheme.
- Note 01: ADO/Nodal Officer of RGSRY will be available daily for inquiries about the scheme in the Board office.
- Note 02: Applications received under the scheme will be dealt on First Come First Serve basis.

### **Documents Required (Rajiv Gandhi Swavlamban Rojgar Yojna)**

- Copy of Electoral Card/ Valid Passport/Aadhar Card as Identity proof Two passport-size attested photographs Education Proof Worksite detail viz. Proof of Ownership/Possession
- Rent Agreement
- No Objection Certificate from the Owner
- Electricity Bill
- etc. Declaration in the prescribed format (Proforma attached). Consent Letter of the Surety/Guarantor Proof of equity/Self Contribution Electricity Bill (Residence) For Shop/ Business/Professions: Registration Certificate from MCD Industrial unit in non-confirming: NOC of HPC & MCL. Note: In the case of online applications
- the above documents can be uploaded on the portal in JPEG
- JPG
- PNG
- GIF
- or PDF format. File size should not be more than 2 MB.

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