

# **Micro Finance Scheme- Credit Line 1 for Minority Community**

## **Details (Micro Finance Scheme- Credit Line 1 for Minority Community)**

The scheme "Micro Finance Scheme- Credit Line 1 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam. Under the scheme, small loans of ₹1,00,000/- per beneficiary are provided to members of Self-Help Groups (SHGs), either directly or through the SHGs, to meet the needs of the poorest among the poor.

## **Objectives (Micro Finance Scheme- Credit Line 1 for Minority Community)**

- The scheme "Micro Finance Scheme
- Credit Line 1 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam. Under the scheme, small loans of ₹1,00,000/- per beneficiary are provided to members of Self
- Help Groups (SHGs), either directly or through the SHGs, to meet the needs of the poorest among the poor. Applicants must be permanent residents of Haryana and belong to minority communities such as Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains.

## **Important Features (Micro Finance Scheme- Credit Line 1 for Minority Community)**

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## **Benefits (Micro Finance Scheme- Credit Line 1 for Minority Community)**

- Under the scheme, small loans of ₹1,00,000/- per beneficiary are provided to members of Self
- Help Groups (SHGs), either directly or through the SHGs.

## **Eligibility (Micro Finance 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 applicant's annual family income 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. In an SHG 75% of members can be from Minority Communities and the remaining 25% members may be from other weaker sections like SC/Handicapped/Minorities etc. in very exceptional cases, groups with up to 60% members belonging to Minority Communities will also be eligible. The applicant should have a Parivar Pehchan Patra (PPP ID).

## **Application Process (Micro Finance 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.
- <https://saralharyana.gov.in/> ■ 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 (Micro Finance 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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