

Direct Loan Scheme Karnataka

Details (Direct Loan Scheme Karnataka)

The "Direct Loan Scheme" was implemented by Karnataka Leather Industries Development Corporation Ltd, Department of Social Welfare, Govt of Karnataka. The scheme aims to provide financial assistance to unemployed scheduled caste individuals from the leather artisan community to start small businesses and empower artisans and improve their livelihoods by providing access to capital to start or expand small-scale enterprises.

Objectives (Direct Loan Scheme Karnataka)

- The scheme aims to provide financial assistance to unemployed scheduled caste individuals from the leather artisan community to start small businesses and empower artisans and improve their livelihoods by providing access to capital to start or expand small scale enterprises.

Important Features (Direct Loan Scheme Karnataka)

- The "Direct Loan Scheme" was implemented by Karnataka Leather Industries Development Corporation Ltd, Department of Social Welfare, Govt of Karnataka. The scheme aims to provide financial assistance to unemployed scheduled caste individuals from the leather artisan community to start small businesses and empower artisans and improve their livelihoods by providing access to capital to start or expand small scale enterprises.

Benefits (Direct Loan Scheme Karnataka)

- Financial assistance with a 50% subsidy and 50% loan. Total unit cost is ■1,00,000/-
- . Loan repayment in 24 equal installments with a 4% interest rate.

Eligibility (Direct Loan Scheme Karnataka)

- The applicant should be leather artisans. The applicant should belongs to sub castes Arundathiya, Chammadiya, Chamar, Chambar, Chamagar, Madar, Madig, Madiga, Mini Madig, Jambavalu, Haralayya, Machigar, Mochi, muchi, Telugu Mochi, kamaati mocha, Rohidas, Dhor, kakkayya, Kankayya, Samagara, Samagar, Aadhi Andhra, Aadhi Dravida, Aadhi Karnataka among scheduled castes. The age of the applicant should be 18 years. The applicant's annual family income should not exceed ■30,000/-
- in rural areas and ■25,000/-
- in urban areas. The applicant or their family members must not have received benefits from other schemes, except training programs. The applicant's family members should not be employed in government or semi government organizations.

Application Process (Direct Loan Scheme Karnataka)

- Registration Process: Step-01: Visit the official Seva Sindhu Portal .
- Step-02: Choose "New Users Register Here" and fill in your Aadhaar Number and the Captcha code.
- Step-03: An OTP will be sent to your Aadhaar-linked mobile number.
- Enter the OTP to continue.
- Step-04: Once your DigiLocker account is created, click "Allow" to proceed.
- Step-05: ■ Fill out your email ID, mobile number, create a password, and enter the captcha, then click "Submit".
- Step-06: You will receive OTPs on both your email and mobile number.
- Enter both OTPs and select "Validate".
- Step-07: Once validated, a confirmation message will indicate your registration is successful.
- ■ Applying for a Scheme: Step-01: Go to Seva Sindhu Portal and select "Department & Services".

- Step-02: Select department "Social Welfare Department" and click on the scheme "Direct Loan Scheme" Step-03: Click "Apply Online" and enter your registered email ID/mobile number and the OTP.
- Step-04: Select the scheme and provide your personal, address, and banking details as required.
- Step-05: Once submitted, you will receive an Application ID.
- You can use this ID to track your application status on the portal.

Documents Required (Direct Loan Scheme Karnataka)

- Aadhaar Card. Caste Certificate with RD number. Annual Income Certificate. Ration Card. Passport-size Photograph of the applicant and his/her spouse. Bank Passbook. Detailed Project Report. Profession Certificate/Skill Test Certificate (issued by the Technical section committee of the Corporation). Loan Documents.

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