

Mukhyamatri Rojhaar Srijan Yojana

Details (Mukhyamatri Rojhaar Srijan Yojana)

The "Mukhyamantri Rojhaar Srijan Yojana" was launched by the Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare, Government of Jharkhand. The scheme aims to promote self-employment and entrepreneurship among Scheduled Tribes (ST), Scheduled Castes (SC), Minorities, Backward Classes, and Persons with Disabilities (PwDs) by providing subsidized loans and financial assistance.

Objectives (Mukhyamatri Rojhaar Srijan Yojana)

- The scheme aims to promote self
- employment and entrepreneurship among Scheduled Tribes (ST), Scheduled Castes (SC), Minorities, Backward Classes, and Persons with Disabilities (PwDs) by providing subsidized loans and financial assistance.

Important Features (Mukhyamatri Rojhaar Srijan Yojana)

- The "Mukhyamantri Rojhaar Srijan Yojana" was launched by the Department of Scheduled Tribe, Scheduled Caste, Minority and Backward Class Welfare, Government of Jharkhand. The scheme aims to promote self
- employment and entrepreneurship among Scheduled Tribes (ST), Scheduled Castes (SC), Minorities, Backward Classes, and Persons with Disabilities (PwDs) by providing subsidized loans and financial assistance.

Benefits (Mukhyamatri Rojhaar Srijan Yojana)

- Subsidized Loan for Self
- Employment: 40% subsidy on loans or a maximum of ₹5,00,000/- , whichever is lower. EMI will be calculated on the remaining loan amount after deducting the subsidy.
- Loan Guarantee Facility: Loans up to ₹50,000/- do not require a guarantor. For loans above ₹50,000/- , a guarantor or collateral (movable/immovable property) is required.
- Low Interest Rate: Loans are provided at an interest rate of 6%.
- Entrepreneurship Development Training: Beneficiaries will receive training before starting their business ventures.
- NOTE: For loans above ₹50,001/- , the applicant must deposit 10% of the loan amount as margin money.

Eligibility (Mukhyamatri Rojhaar Srijan Yojana)

- The applicant's age should be between 18 to 50 years. The applicant must be a permanent resident of Jharkhand. The applicant's annual family income should not exceed ₹5,00,000/-
- for rural and urban areas. The applicant should not be employed in any government or semi-government job. The applicant must not be a loan defaulter in any bank.
- Only environment-friendly business proposals are acceptable (businesses related to alcohol, drugs, or polythene are not allowed). If the applicant is disabled the percentage of disability should not be less than 40%.

Application Process (Mukhyamatri Rojhaar Srijan Yojana)

- Registration Process: Interested candidates visit the official website Mukhyamantri Rojhaar Srijan Yojana – Jharkhand Click on "Registration" and fill Aadhaar Number, Date of Birth, Mobile Number, and Email ID.
- After successfully registering.
- Login Process: Enter Mobile Number, Password the last 8 digits of Aadhaar Card Click on "Login", after that fill the application form basic detail, address Upload profile photo and signature and required documents Click on "Submit" and you will get the application id and take a print.

Documents Required (Mukhyamatri Rojhaar Srijan Yojana)

- Applicant's Photograph. Residential Certificate (issued online). Caste Certificate (issued online). Income Certificate (issued online). Copy of Applicant's Aadhaar and PAN Card. Copy of the First Page of Bank Passbook. Copy of Scheme Proposal (for loans above ₹50000)
 - except vehicle loans).
- Due Diligence Report (for business loans of ₹10 lakhs or more). Copy of Training Certificate (if available). Self-Declaration Form (on stamp paper in the given format). Signed Copy of Guarantor Certificate (for loans above ₹50000)
 - except vehicle loans).
- Copy of Guarantor's Aadhaar and PAN Card. Certified Copy of Guarantor's Salary Slip or IT Return. Disability Certificate (If applicable).

Document generated on 2025-11-15.