

# **New Swarnima Scheme For Women**

## **Details (New Swarnima Scheme For Women)**

A term loan scheme by the Ministry of Social Justice and Empowerment for women entrepreneurs from backward classes to obtain a loan of up to ₹2,00,000/- @ 5% per annum, thereby providing them social & financial security. The scheme is introduced by National Backward Classes Finance and Development Corporation (NBCFDC) and implemented by State Channelising Agencies (SCAs) which act as the nodal agency.

## **Objectives (New Swarnima Scheme For Women)**

- A term loan scheme by the Ministry of Social Justice and Empowerment for women entrepreneurs from backward classes to obtain a loan of up to ₹2,00,000/-
- @ 5% per annum, thereby providing them social & financial security. The scheme is introduced by National Backward Classes Finance and Development Corporation (NBCFDC) and implemented by State Channelising Agencies (SCAs) which act as the nodal agency.

## **Important Features (New Swarnima Scheme For Women)**

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- @ 5% per annum, thereby providing them social & financial security. The scheme is introduced by National Backward Classes Finance and Development Corporation (NBCFDC) and implemented by State Channelising Agencies (SCAs) which act as the nodal agency.

## **Benefits (New Swarnima Scheme For Women)**

- A subsidy amount of ₹2,00,000/-
- @ 5% per annum, for self
- employment. (The remaining amount has to be self
- owned by the beneficiary.) The beneficiary woman is not required to invest any amount of her own on the projects upto cost of Rs.2,00,000/-
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## **Eligibility (New Swarnima Scheme For Women)**

- The applicant must be a FEMALE .
- The age of the applicant must be between 18 and 55 years .
- The applicant must be an Entrepreneur The Total Annual Family Income of the Applicant must be Less than ₹ 3 Lakh per Annum

## **Application Process (New Swarnima Scheme For Women)**

- Step 1: Eligible applicant needs to visit nearest SCA office, apply on prescribed form for Swarnima Scheme for Women.
- You can find your nearest SCA office at this link - <https://nsfdc.nic.in/channel-partners/scas> ■ Step 2: Enter the necessary details in the application form and mention the needs and choice of vocation and training requirements, if any.
- ■ Step 3: Submit your application form and the required documents to the same SCA office.
- After reviewing the application, the loan will be sanctioned by SCA.

## **Documents Required (New Swarnima Scheme For Women)**

- Proof of Identity (Aadhaar card) Ration Card Domicile Certificate Caste Certificate (for reserved category) Passport size Photograph of the applicant