

[Margin Money Loan Scheme](#)Are you sure you want to sign out?[CancelSign Out](#)[EngEnglish](#)[हिंदी](#)[अंग्रेजी](#)[Sign In](#)
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[CancelApply NowCheck EligibilityMaharashtraLIDCOM Margin Money Loan SchemeBankingLoanScheduled](#)
[CasteSubsidyDetails](#)Being implemented particularly for the (Scheduled Caste) Charmakar Community, the "Margin Money Loan Scheme" is a scheme by the Leather Industries Development Corporation (LIDCOM), Govt. of Maharashtra. In this scheme, for a loan limit from ₹50,001 to ₹5,00,000/-, 20% of the Project cost loan as Seed Capital is paid by the Corporation @ 4% interest per annum. A maximum of ₹10,000/- will be paid as a subsidy by Corporation. A 5% amount of project cost will have to be contributed by the beneficiary as his share. Balance 75% of the project cost will be paid by Bank at the existing rate. The said amount of the loan is to be refunded within 36 to 60 monthly installments. Only citizens who are permanent residents of the state of Maharashtra are eligible to apply for this scheme. This scheme is completely funded by the Govt. of Maharashtra. The main objective of LIDCOM is to implement various schemes to uplift the lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi, etc.) who are economically weak and below the poverty line and with an intention to develop them educationally, economically, and socially so as to give them a respectable place in society.[Benefits](#)For a loan limit from ₹50,001 to ₹5,00,000/-, 20% of the Project Cost Loan as Seed Capital is paid by the Corporation @ 4% interest per annum. A maximum of ₹10,000/- will be paid as a subsidy by Corporation. A 5% amount of project cost will have to be contributed by the beneficiary as his share. Balance 75% of the project cost will be paid by Bank at the existing rate. The said amount of the loan is to be refunded within 36 to 60 monthly installments.[Eligibility](#)The applicant should be a citizen of India.The applicant should be a permanent resident of Maharashtra State.The applicant should be in the 18 to 50 years age group.The applicant should be from Charmakar Community only (Dhor, Chambhar, Holar, Mochi, etc.).The annual income of the family of the applicant should be less than or equal to ₹1,00,000/-.The applicant should have knowledge of the business for which he has applied for the loan.[Application Process](#)[Offline](#)[Step 1](#): Take the format of the application form from the District Office of LIDCOM.[Step 2](#): Fill in all the mandatory fields, paste the passport-sized photograph (signed across), and attach all the (self-attested) mandatory documents.[Step 3](#): Submit the duly filled and signed application form along with the documents to the District Office.[Step 4](#): Acquire the receipt/acknowledgment of the successful submission of the application form from the District Office.[Documents Required](#)[Aadhaar Card](#).[Proof of Age](#) (Birth Certificate, Marksheet of Class 10th/12th, etc.)[2-Passport Sized Photograph](#) (Signed Across)[Residential Certificate / Domicile Certificate](#) of the State of Maharashtra.[Loan-related proofs](#).[Income Certificate](#) issued by an Authorised Govt.Officer.[Caste Certificate](#) issued by an Authorised Govt.Officer.[Details of the Bank Account](#) (Bank Name, Branch Name, Address, IFSC, etc.).Any other document required by the District Office of LIDCOM[Frequently Asked Questions](#)[What Are The Objectives Of This Scheme?](#)The main object of this scheme is to implement various schemes to uplift the lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi, etc.) with an intention to develop them educationally, economically, and socially so as to give them a respectable place in society.[What Is The Full Form Of LIDCOM?](#) The full form of LIDCOM is "Leather Industries Development Corporation".[If Required As A Mandatory Document, By Whom Should The Income Certificate And Caste Certificate Be Issued?](#)The Income Certificate and Caste Certificate should be issued by an Authorised Govt.Officer.[Is This A State Funded Or A Centrally Funded Scheme?](#)This is a 100% State Funded scheme.[Can Applicants From The Neighboring States Gujarat, Madhya Pradesh, Chhattisgarh, Telangana, Etc Also Apply To This Scheme?](#)No, only the citizens who are permanent residents of the state of Maharashtra are eligible to apply.[What Are The Sub-Communities Under Charmakars Community?](#) The following are the sub-communities under Charmakars Community: Dhor, Chambhar, Holar, Mochi, etc.[Where Can I Find The URL To The Official Website Of LIDCOM?](#)The URL to the official website of LIDCOM is - <https://www.lidcom.co.in/> [What Is The Address Of The Managing Director Office Of LIDCOM?](#)The address of the Managing Director Office of LIDCOM is Bombay Life Building, 5th Floor, 45, Veer Nariman Road, Mumbai - 400 001.[Where Can I Find The Addresses Of The Regional Offices And The District Offices Of LIDCOM?](#)The addresses of the Regional Offices and the District Offices of LIDCOM can be found at - <http://www.lidcom.co.in/contact.php>[Is There A Customer Support Number For LIDCOM?](#)Yes, the Customer Support Number for LIDCOM is 022-22044186.[Is There An Age-Related Criterion For This Scheme?](#)Yes, the applicant should be in the 18 to 50 years age group.[Is There An Income-Related Criterion For This Scheme?](#)Yes, the annual income of the family of the applicant should be less than or equal to ₹1,00,000/-.[Where Can I Find The Format Of The Application Form? Is It Available Online?](#)The format of the application form is available at the District Offices of LIDCOM.[Sources And References](#)[Guidelines](#)[Contact Us](#)OkWas this helpful?[News and Updates](#)No new news and updates available[Share](#)Something went wrong. Please try again later.OkYou need to sign in before applying for schemes[CancelSign In](#)Something went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit [CancelApply NowCheck EligibilityMaharashtraLIDCOM Margin Money Loan SchemeBankingLoanScheduled CasteSubsidyDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked Questions](#)Being implemented particularly for the (Scheduled Caste) Charmakar Community, the "Margin Money Loan Scheme" is a scheme by the Leather Industries Development Corporation (LIDCOM), Govt. of Maharashtra. 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The main objective of LIDCOM is to implement various schemes to uplift the lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi, etc.) who are economically weak and below the poverty line and with an intention to develop them educationally, economically, and socially so as to give them a respectable place in society.OkWas this helpful?[Share](#)[News and Updates](#)No new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®[Quick Links](#)[About Us](#)[Contact Us](#)[Screen Reader](#)[Accessibility](#)[Statement](#)[Frequently Asked Questions](#)[Disclaimer](#)[Terms & Conditions](#)[Useful Links](#)[Get in touch](#)4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, [indiasupport-myscheme\[at\]digitalindia\[dot\]gov\[jin\]\(011\)24303714](mailto:indiasupport-myscheme[at]digitalindia[dot]gov[jin](011)24303714)Last Updated On : 28/03/2024 | v-2.1.1