

Schemes Of H.P. Backward Classes Finance & Development Corporation Are you sure you want to sign out? Cancel Sign Out

EngEnglish/ààà,ààSign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityHimachal PradeshSchemes Of H.P. Backward Classes Finance & Development CorporationDetailsSocial, educational and economic upliftment of the notified backward classes living below the poverty line. 50,000/- to Rs.5.00 Lakhs at the rate of 6 percent interest and above Rs.5,00 Lakhs at the rate of 7 percent for various projects in the field of agriculture, handicrafts, ancestral business, small and cottage industries, transport services etc. Loans are made available. Under Swarnima Yojana, women living below the poverty line of backward classes are provided loans at the rate of 5 percent interest for self-employment. Interest-free loans up to Rs.75,000/- for higher education are made available to such students whose family's annual income is less than Rs.98,000/-. For technical and vocational education, loans up to Rs.5.00 lakh are made available for boys at 4 percent interest rate and for girls at 350 percent interest rate.BenefitsTo provide support and empowerment of Social, educational and economic upliftment of the notified backward classes living below the poverty line.EligibilityPersons living in rural areas of backward classes in the age group of 18 to 55 years whose annual income is 98,000/- and persons living in urban areas whose annual income is less than Rs.1,20,000/-..Application ProcessOfflineIt is mandatory for the eligible person to submit his application on the prescribed form along with caste certificate, income certificate, age certificate and Himachali certificate issued by the executive magistrate.Documents RequiredIt is mandatory for the eligible person to submit his application on the prescribed form along with Caste certificate.Income certificate.Age certificate.Himachali certificate issued by the executive magistrate.Frequently Asked QuestionsWho are the beneficiaries ?50,000/- to Rs.5.00 Lakhs at the rate of 6 percent interest and above Rs.5,00 Lakhs at the rate of 7 percent for various projects in the field of agriculture, handicrafts, ancestral business, small and cottage industries, transport services etc. Loans are made available.What is the Age Group? Persons living in rural areas of backward classes in the age group of 18 to 55 yearsWhat is the eligible criteria for rural areas?In rural areas of backward classes in the age group of 18 to 55 years whose annual income is 98,000/-What is the eligible criteria for Urban areas? persons living in urban areas whose annual income is less than Rs.1,20,000/-..Is there any criteria For women?Under Swarnima Yojana, women living below the poverty line of backward classes are provided loans at the rate of 5 percent interest for self-employment.What is loan criteria?Interest-free loans up to Rs.75,000/- for higher education are made available to such students whose family's annual income is less than Rs.98,000/-.What is the scope for For technical and vocational education?For technical and vocational education, loans up to Rs.5.00 lakh are made available for boys at 4 percent interest rate and for girls at 350 percent interest rate.Sources And ReferencesGuidelinesOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. 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Interest-free loans up to Rs.75,000/- for higher education are made available to such students whose family's annual income is less than Rs.98,000/-. For technical and vocational education, loans up to Rs.5.00 lakh are made available for boys at 4 percent interest rate and for girls at 350 percent interest rate.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1