

Prerana (micro Credit Finance) SchemeAre you sure you want to sign out?CancelSign OutEngEnglish/à¸à¸à¸,à¸à¸Sign InBackDetailsBenefitsEligibilityExclusionsApplication 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 EligibilityKarnatakaPrerana (micro Credit Finance) SchemeDetailsIn order to encourage women from the Schedule caste community and economically empower them DR. BR Ambedkar Development Corporation has launched the Prerana scheme.The objective of this program is to encourage women from urban and rural areas to set up self-help groups and help them to set up a productive business and turn them profitably. Financial assistance will be extended to the Scheduled Tribe women members of the Self-help groups to engage them in income-generating activities Financial aid will be provided to a self-help group of ten women.A joint account will be opened and a financial assistance of Rs. 2.50 Lakhs to income generating activities will be provided.The corporation will pay each individual a sum of Rs. 25,000/- of which Rs. 15,000 will be a subsidy and Rs. 10,000 will be in the form of a loan. Income generated by the self-help group shall be shared equally thus ensuring economic prosperity of all members of the group.ï»¿The loan together with interest @4% per annum has to be repaid by the SHG to the corporation in 36 monthly or 12 quarterly installments.ï»¿BenefitsBeneficiary: Scheduled Caste/Scheduled Tribe WomenEncourage women from the Schedule caste community and economically empower them.To support taking up of economic activitiesFinancial assistance of Rs.25000/- which includes Rs.15000/-subsidy and Rs.10000/- loan at 4% interest rate per annum.ï»¿ï»¿EligibilitySelf Help Group (SHG).The applicant should belong to the Scheduled caste/Scheduled Tribe community.The applicant should be a resident of Karnataka.The applicant should be above 21 years of age. The familyâ€™s annual income should not exceed Rs. 1,50,000 for rural and Rs. 2,00,000 for Urban applicant.Applicant will be considered ineligible if they/their family member has earlier availed a subsidy from the Corporation/Government of Karnataka.The applicant should be a member or should avail membership of such self- help group.The self-help group seeking self-employment opportunity should possess a stall/unit with minimum of 200 sq ft (rent/lease/own).An agreement stating that the applicants will be a part of the self-help group, detailed description about their business activity and sharing of income generated should be submitted to the corporation. The grant and the loan component provided should be used as the primary source of finance. The selected candidate if at any stage is found ineligible such sanction from the corporation stands cancelled.ï»¿ExclusionsThe selection of applicants/association will be done by the committee The group which is sanctioned under the scheme shall strive to achieve the purpose for which it is established with cooperation of all the members of the group.ï»¿ï»¿Application ProcessOfflineï»¿Documents RequiredPassport size photo with applicationCertificate belonging to Scheduled Caste/Scheduled TribeAnnual family income CertificateFamily ration cardVoter ID cardAadhar cardFamily TreeLandless Land Workers Certificate (Land Ownership Plan)ï»¿Frequently Asked QuestionsWho are the beneficiaries ?Women belonging to Scheduled Caste/Scheduled Tribe. What amount is fixed by the government for individuals of SHG?Financial assistance of Rs. 25000/- which includes Rs. 15000/-subsidy and Rs. 10000/- loan at 4% interest rate per annum.What amount is fixed by the government for SHG?A joint account will be opened and a financial assistance of Rs. 2.50 Lakhs to income generating activities will be provided. Is there any provision of loan associated with this ?Yes, each individual will be provided a sum of Rs. 25,000/- out of which Rs. 10,000 will be in the form of a loan. What is the interest rate on the loan?The loan together with interest @4% per annum has to be repaid by the SHG to the corporation in 36 monthly or 12 quarterly installments.Who should apply?Only residents of Karnataka State. Sources And ReferencesNo Sources is specifiedOkWas this helpful? News and UpdatesNo new news and updates availableShareSomething 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 EligibilityKarnatakaPrerana (micro Credit Finance) SchemeDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsIn order to encourage women from the Schedule caste community and economically empower them DR. BR Ambedkar Development Corporation has launched the Prerana scheme.The objective of this program is to encourage women from urban and rural areas to set up self-help groups and help them to set up a productive business and turn them profitably. 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Income generated by the self-help group shall be shared equally thus ensuring economic prosperity of all members of the group.ï»¿The loan together with interest @4% per annum has to be repaid by the SHG to the corporation in 36 monthly or 12 quarterly installments.ï»¿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