

[Interest Free Loan \(CBOCWWB\)](#)Are you sure you want to sign out?CancelSign OutEngEnglish/ÀÁÂÃÄÅ Æ ÇÈÉÊËÌÍÎÏÐÑÒÓÔÕÖ×ØÙÚÛÜÝÞßàáâãäå æçèéêëìíîïðñòóôõö÷øùúûüýþÿ 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 EligibilityChandigarhInterest Free Loan (CBOCWVB)Construction WorkerInterest FreeLabourLoanDetailsThe scheme ‘‘Interest Free Loan’’ was started by the Chandigarh Building and Other Construction Workers Welfare Board (CBOCWVB), Labour Department, Chandigarh. Under this scheme, interest free loan shall be granted to the registered construction workers of the Board for the purchase of items like Fridge, Television/ LCD, Motor Cycle/Scooter, Cooler, Fan & Bicycle.BenefitsInterest Free Loan for the purchase of the following items:Sr. No.Name of itemsAmount of loanRe-payment period1Purchase of motorcycle /scooterâ, '25000/-20 equal installments2Purchase of Fridgeâ, '15000/-15 equal installments3Purchase of television/ LCDâ, '15000/-15 equal installments4Purchase of coolerâ, '7500/-10 equal installments5Purchase of Fanâ, '2500/-10 equal installments6Purchase of bicycleâ, '4000/-10 equal installmentsEligibilityThe beneficiary should be working in the Establishment, registered under the Punjab Labour Welfare Fund Act, 1965 and his contribution towards labour welfare fund should regularly been received by the Board.The beneficiary can apply for the grant of loan for the purchase of one item at a time.The installment of the loan will be recovered from the salary of the workers by the employer and said amount should be deposited through the payee A/c Cheque in favour of Chandigarh Labour Welfare Board by the Principal Employer.Interest free loan amount will be recovered in equal monthly installments as per the rule.The loan will not be granted to those beneficiaries who will be found defaulters in the earlier loan.The Loan will be sanctioned subject to the standing guarantee of the employer.Any beneficiary will be eligible to avail of benefits of the scheme only after 06 months of becoming the beneficiary member of the Board at least for the last six months.Application ProcessOnlineRegistration Process under Chandigarh Building and Other Construction Workers Welfare Board:Step 01: Applicants need to visit the official website of the Labour Department Chandigarh: http://labour.chd.gov.in/i>;Step 02: On the home page, click on ‘‘Click Here for Registration’’™ and a registration page will open. Fill in all the mandatory details and click on the ‘‘Submit’’™ button.Step 03: After submitting the details, an OTP is sent to the registered email-id and mobile number, enter the OTP and then submit. Note down your ‘‘User ID’’™ and ‘‘Password’’™ for future correspondence.Step 04: After registering yourself successfully, visit on Login page and click on ‘‘Login’’™. Fill up the Login ID & Password and click on ‘‘Login’’™.Step 05: After the login, click on ‘‘Apply for Services’’™ and click on (view all available services). In the search box type (BOCW) and click on (BOCW Application for Registration as a New Member /Renewal).Step 06: Download the CBOCW form and fill up the requisite information and upload this form on the next step.Step 07: Fill up the details for ‘‘New Member’’™ and click on the ‘‘Submit’’™ button. After submitting, click on 'Attach Annexure' and attach all mandatory annexures and save the annexure.Step 08: After saving the annexure, click on ‘‘Make Payment’’™ and complete the payment process.Step 09: Now, click on ‘‘proceed’’™ and an acknowledgement receipt will be generated by the system.Note 01: Attach a clear picture on both sides of the Aadhaar Card.Note 02: Attach a clear picture of the Bank Passbook.Note 03: Attach a clear picture of all the pages which have been filled on the BOCW Copy issued by the Board.(User Manual)Application Process to apply under the scheme:Step 01: Applicants need to visit the official website of Labour Department Chandigarh: http://labour.chd.gov.in/i>;Step 02: On the home page, select the scheme ‘‘INTEREST FREE LOAN’’™ under the Grant of Welfare Schemes to the workers of Chandigarh Labour Welfare Board.Step 03: Read details of the scheme and on the bottom of the page, click on ‘‘Click here to Apply/Register’’™. (The applicant may also read the user manual by clicking on the ‘‘Click here for User Manual’’™.)Step 04: If the applicant not register, click on ‘‘register yourself’’™. A ‘‘ServicePlus’’™ window/page will open and fill in all the details to register.Step 05: Now, to apply for the scheme, click on ‘‘Apply for Service’’™ and use ‘‘ServicePlus’’™ credentials to Login i.e. ‘‘User ID’’™ & ‘‘Password’’™.Step 06: After successful Login, the applicant will be redirected automatically to the online application page by clicking on the ‘‘Apply for Service’’™ tab. Step 07: In the application form, fill in Applicant's Personal Details, select the scheme (Interest Free Loan) & Work Place Details. After furnishing all the mandatory details click on ‘‘Self-Declaration’’™ and fill in additional details.Step 08: Enter the verification code/Captcha and click on the ‘‘Submit’’™ button.Step 09: Preview all the filled details and click on ‘‘Attach Annexure’’™.Step 10: Upload all the mandatory documents and click on ‘‘Save Annexure’’™.Step 11: After verifying all the details, click on the ‘‘Submit’’™ button.Step 12: Take a printout of the generated ‘‘Acknowledgement Receipt’’™ for future reference.Step 13: To track the application status, the applicant can visit the official website of the Labour Department and login through their ‘‘User ID’’™ & ‘‘Password’’™.Step 14: Click on ‘‘Track Application Status’’™ and fill in all the details. Now click on ‘‘Get Data’’™ to know the status of your application.Documents RequiredDocuments required for Registration under CBOCWVB:Passport size photographFilled-in/signed form of CBOCW BoardA copy of Aadhaar Card of applicantBOCW Card, if anyCopy of Aadhaar Card of nomineeBank detailsReceipt of payment fileAny other relevant documentsDocuments required for Grant of Welfare Schemes:Passport-size photographA copy of Aadhaar card of the applicantStanding guarantee of the employer in shape of an affidavitBank account details/Bank PassbookCopy of salary slip of the workerAny other relevant documentsFrequently Asked QuestionsWhat is the Interest Free Loan Scheme introduced by the CBOCWVB?The Interest Free Loan Scheme is an initiative launched by the Chandigarh Building and Other Construction Workers Welfare Board (CBOCWVB), under the Labour Department, Chandigarh. This scheme aims to provide interest-free loans to registered construction workers for the purchase of specified items, including Fridge, Television/LCD, Motor Cycle/Scooter, Cooler, Fan, and Bicycle.What items can be purchased using the Interest Free Loan?The loan can be utilized for the purchase of essential items such as Fridge, Television/LCD, Motor Cycle/Scooter, Cooler, Fan, and Bicycle. Is the loan entirely interest-free?Yes, the Interest Free Loan provided under this scheme is entirely interest-free. Who is eligible to apply for the loan under the Scheme?To be eligible for the loan, the beneficiary must be employed in an establishment registered under the Punjab Labour Welfare Fund Act, 1965. Additionally, their contributions towards the labour welfare fund should be consistently received by the Board.How many items can a beneficiary apply for at a time?A beneficiary can apply for a loan for the purchase of one item at a time under the scheme.How is the loan installment collected from the workers?The installment of the loan will be deducted from the salary of the workers by the employer. The deducted amount should be deposited through a payee A/c Cheque in favor of the Chandigarh Labour Welfare Board by the Principal Employer.Can a beneficiary who defaulted on an earlier loan apply for a new loan?No, the loan will not be granted to beneficiaries who were found to be defaulters in repaying an earlier loan.Is the employer required to provide a guarantee for the loan?Yes, the loan will be sanctioned subject to the standing guarantee of the employer.What is the eligibility criterion regarding membership duration for availing benefits under the Scheme?To be eligible for the benefits of the scheme, a beneficiary must have been a member of the Board for a minimum period of 6 months. How to apply under the scheme?To apply under the scheme, the applicants need to visit the official website of Labour Department Chandigarh and on the home page, select the scheme ‘‘INTEREST FREE LOAN’’™ under the Grant of Welfare Schemes to the workers of Chandigarh Labour Welfare Board: http://labour.chd.gov.inSources And ReferencesOfficial WebsiteApplication PortalUser ManualOkWas 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 [Cancel](#)[Apply Now](#)[Check Eligibility](#)[Chandigarh](#)[Interest Free Loan \(CBOCWWB\)](#)[Construction Worker](#)[Interest Free](#)[Labour](#)[Loan](#)[Details](#)[Benefits](#)[Eligibility](#)[Application Process](#)[Documents Required](#)[Frequently Asked Questions](#)The scheme "Interest Free Loan" was started by the Chandigarh Building and Other Construction Workers Welfare Board (CBOCWWB), Labour Department, Chandigarh. Under this scheme, interest free loan shall be granted to the registered construction workers of the Board for the purchase of items like Fridge, Television/ LCD, Motor Cycle/Scooter, Cooler, Fan & Bicycle.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[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1