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Under the scheme, financial assistance in the form of loans and subsidies is provided by banks to individuals belonging to the Scheduled Castes category. This assistance is aimed at enabling them to purchase business premises or shops in urban areas for business development.BenefitsUnder the scheme, a maximum loan of à,¹10 lakhs will be available to the beneficiary belonging to the scheduled caste category to buy a business premises/shop in the urban area. The beneficiary will bear interest up to 4%, while any bank interest payable above 4% will be covered by the government as an interest subsidy for three years.à,¹15000/- is also given as subsidy assistance under the scheme.EligibilityThe applicant should be a native of Gujarat.The applicant should belong to the Scheduled Caste category. There is no income limit.Loan assistance is given to the beneficiary only for the purpose of shop or business at one place. The subsidy will be paid after three months of shop opening. The benefits of this scheme will be given first priority to educated unemployed, unemployed mill workers, persons with technical & professional experience and self-employed persons with qualifications.Loans/assistance are also provided for shops/business premises allotted on long-term rent by the State Government or State Government owned Boards/Corporations, Urban Development Authorities, Local Self Government Bodies, or Gram/Nagar Panchayats. However, the shop/business premises will have to be mortgaged to the government till the loan amount for the allotted shop/business premises is repaid.If the applicant constructs on his own land, he will have to submit proof that the title of his land is cleared, and the land is' uncultivated '.Applicants desirous of availing the benefit of this scheme have to provide security of a maximum of two local persons having immovable property equal to the full amount of the loan.Note 01: The place of business/shop purchased with the loan assistance obtained under this scheme should be in accordance with the land rules and construction rules and if any defect is found in this regard, the amount of loan/assistance sanctioned will be recovered through revenue if necessary.Note 02: The loan/assistance sanctioned to the applicant can be used only for the purpose for which it was sanctioned, failing which the entire sanctioned amount along with the penal interest will be recovered.Note 03: The applicant shall be free to repay the loan installments and interest earlier than the due date.Note 04: Any type of illegal activity shall not be allowed in the business place/shop purchased by obtaining a loan/assistance under this scheme.Note 05: Loan and interest defaulters will be charged 2.5% more as penal interest and the outstanding loan amount can also be recovered as land revenue arrears.Application ProcessOnlineStep 01: The eligible applicant may visit the e-Samaj Kalyan Portal: https://esamajkalyan.gujarat.gov.in/î»¿Step 02: On the home page, under the tab âCitizen Loginâ™, click on New User âPlease Register Hereâ™.Step 03: Enter your Full Name as per Aadhaar Card, Gender, Date of Birth, Aadhaar Card Number, Email ID, Caste etc. and then click on âRegisterâ™.Step 04: After successful registration, the applicants can login through their User ID and Password.Step 05: Now, click on âUser Profileâ™ to update your profile.Step 06: Fill in all the mandatory information and then click on âUpdateâ™. Step 07: After updating the profile successfully, select the scheme appearing on the home page; an application form will open.Step 08: Fill in all the mandatory details in the application form and upload all the relevant documents.Step 09: Now agree with the terms & conditions and click on âSave Applicationâ™.Step 10: Submit the application form and take out the print of the application for future reference. The applicant can note down the application number to track the application status by logging into the portal using their User ID and Password.î»¿User Manualî»¿Documents RequiredPassport-size PhotographCaste Certificate issued by the competent authorityAadhaar Card of the applicantProof of Residence \(Any one of Electricity Bill/Licence/Lease Agreement/Electoral Card/Ration Card\)Birth certificate/school leaving certificateFirst-page copy of bank passbook/cancelled cheque \(in the name of the applicant\)Agreement or Bank Guarantee \(notarized affidavit\)Any other documents as requiredî»¿Application Attachmentsî»¿Frequently Asked QuestionsWho launched this scheme and when?The scheme was launched by the Department of Social Justice & Empowerment, Government of Gujarat, in 1991.What is the maximum loan amount available under this scheme?Beneficiaries belonging to the Scheduled Caste category can access a maximum loan of à,¹10 lakhs to purchase a business premises/shop in urban areas.How is the interest on the loan managed?The beneficiary bears interest up to 4%, while any bank interest payable above 4% is covered by the government as an interest subsidy for three years.Apart from the loan, what other subsidy assistance is provided?A subsidy assistance of à,¹15,000/- is also given under this scheme.What are the eligibility criteria for applicants?Applicants must be natives of Gujarat and belong to the Scheduled Caste category. There is no income limit.Are there any restrictions on the purpose of the loan?The loan assistance is provided only for the purpose of establishing a shop or business at one place.When is the subsidy paid to the beneficiary?The subsidy will be paid three months after the opening of the shop.Who gets priority in availing the benefits of this scheme?Priority is given to educated unemployed individuals, unemployed mill workers, persons with technical and professional experience, and self-employed persons with qualifications.Can loans/assistance be provided for shops/business premises allotted on long term rent?Yes, loans/assistance can be provided for such premises, but they must be mortgaged to the government until the loan amount is repaid.Can loan installments and interest be repaid earlier than the due date?Yes, applicants are free to repay loan installments and interest earlier than the due date.What happens in case of defaulting on loan and interest payments?Defaulters will be charged 2.5% more as penal interest, and the outstanding loan amount can be recovered as land revenue arrears.Where can eligible applicants apply for this scheme?Eligible applicants may apply through the e-Samaj Kalyan Portal: https://esamajkalyan.gujarat.gov.in/Sources And ReferencesOfficial WebsiteScheme DetailsScheme Details \(Page No. 87\)Application FormNotification-2014CircularNotification-1991E-Samaj Kalyan PortalOkWas 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 EligibilityGujaratScheme for Small Business Owners of Scheduled Castes to Buy a Place of Business/ShopBusiness DevelopmentBusiness PremiseLoanScheduled CasteShopSubsidyDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe scheme "Scheme for Small Business Owners of Scheduled Castes to Buy a Place of Business/Shop" was launched by the Director of Scheduled Caste Welfare, Department of Social Justice & Empowerment, Government of Gujarat, in the year 1991. Under the scheme, financial assistance in the form of loans and subsidies is provided by banks to individuals belonging to the Scheduled Castes category. This assistance is aimed at enabling them to purchase business premises or shops in urban areas for business development.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](#)