

Udyogini SchemeAre you sure you want to sign out?CancelSign OutEngEnglish/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 EligibilityKarnatakaUdyogini SchemeCitizen EmpowermentEntrepreneurshipLoanSocial WelfareSubsidyWomenDetailsStarted in the year 1997-1998 (and amended in the year 2004-2005), Udyogini is an innovative scheme sanctioned by the Government of Karnataka to assist women in gaining self-reliance and economic independence through self-employment, mainly through trade and the service sector. It also provides for a subsidy on loans from the Karnataka State Womenâ€™s Development Corporations for undertaking business activities/ micro enterprises through banks and other financial institutions. Loans are disbursed through financial institutions like commercial banks, district cooperative banks, and Regional Rural Banks (RRBs). ï»¿In absence of a structured credit system, women would take loans from private borrowers and end up paying a high rate of interest. Hence, there was felt a need to have in place formal channels of credit which are accessible to women. Profitable business activities are approved and supported under this scheme. They may be bookbinding and notebooks manufacturing, chalk and crayon manufacture, jam, jelly, pickles manufacture, papad manufacture, saree, and embroidery work, printing and dyeing of clothes, and woolen weaving, amongst others. Udyogini gives adequate opportunities to such women to help them be self-employed. BenefitsFor women belonging to the Scheduled caste and Scheduled tribe, the unit cost is a minimum â‚¹ 1,00,000 to a maximum of â‚¹ 3,00,000. The subsidy is 50% of the loan amount, income limit of the family should be below â‚¹ 2,00,000 per year.For women belonging to the special category and general category maximum unit cost is â‚¹ 3,00,000. Subsidy for special category women and for general category women is 30% or a maximum of â‚¹ 90,000/-. With EDP training for selected beneficiaries.EligibilityThe applicant should be a woman.The family income of the applicant should be less than â‚¹ 1,50,000/- for women belonging to general and special categories. No limit on family income for widowed or disabled women.The age of the applicant should be between 18 to 55 years for all categories.The applicant should be a permanent resident of Karnataka.The applicant should not have defaulted on any past loan with any financial institution.ï»¿Reservation / Preference / PriorityPreference must be given to the extremely poor, destitute, widow, and physically challenged. In addition, preference may be given to candidates who have undergone prior skill development training or vocational training conducted by any KSWDC or any other department. About 10% of the allocated target has been earmarked to benefit applicants of members of World Bank-assisted Swashakthi or Stree Shakthi groups.Application ProcessOfflineOnlineStep 1: To apply for a business loan, the applicant can visit the nearest bank with all the required documents and fill out an application form to proceed with bank formalities. The application forms are available in the offices of the Deputy Director/CDPO, and also on the official website of the banks offering loans. Alternatively, it can be downloaded from the website of the corporation www.kswdc.com.ï»¿Step 2: The completed application form along with the required documents has to be submitted to the nearest bank / KSFC branch. The bank / KSFC officials will verify the documents and the project proposal and then process the loan application. Banks send a request letter to the Corporation for the release of subsidy, and the bank then releases the loan amount.ï»¿Step 3: Once the loan application is approved, the loan amount is disbursed to the applicant's bank account or directly to the supplier's account for the machinery, equipment, or any other capital expenditure.Documents RequiredThree passport-size photographs of the applicant.Certificate regarding training/experience of the activity under which the loan is sought.Detailed Project Report (DPR) of the activity for which financial assistance is sought.Ration Card / Voter ID Card.Annual Income Certificate of the Family.Caste Certificate (in case of SC/ST applicants).Quotations for Machinery, Equipment, and other Capital ExpensesFrequently Asked QuestionsWhat Is The Udyogini Scheme In Karnataka?The Udyogini scheme is a flagship initiative launched by the Government of Karnataka to provide financial assistance to women entrepreneurs and promote their participation in the state's economic development.Who Is Eligible To Apply For The Udyogini Scheme?Women entrepreneurs aged between 18-55 years and belonging to families below the poverty line are eligible to apply for the scheme.What Is The Maximum Loan Amount That Can Be Availed Under The Udyogini Scheme?The maximum loan amount that can be availed under the scheme is Rs. 50,000 for the manufacturing sector and Rs. 2,00,000 for the service sector.What Is The Interest Rate For Loans Availed Under The Udyogini Scheme?The interest rate for loans availed under the Udyogini scheme is 6%.What Is The Repayment Period For Loans Availed Under The Udyogini Scheme?The repayment period for loans availed under the Udyogini scheme is 36 months, which includes a moratorium period of 6 months.What Is The Processing Fee For Loans Availed Under The Udyogini Scheme?There is no processing fee for loans availed under the Udyogini scheme.Can Women Entrepreneurs Who Have Already Availed Loans From Other Sources Apply For The Udyogini Scheme?Yes, women entrepreneurs who have already availed of loans from other sources can apply for the Udyogini scheme.Can Women Entrepreneurs From Urban Areas Apply For The Udyogini Scheme?Yes, women entrepreneurs from urban areas can also apply for the Udyogini scheme.What Is The Age Limit For Co-Aplicants In The Udyogini Scheme?There is no age limit for co-applicants in the Udyogini scheme.How Can Women Entrepreneurs Apply For The Udyogini Scheme?Women entrepreneurs can apply for the Udyogini scheme by filling up the application form available at the District Industries Centers (DICs) or at the Karnataka State Finance Corporation (KSFC).What Documents Are Required For Applying To The Udyogini Scheme?The documents required for applying to the Udyogini scheme include a duly filled application form, passport-sized photographs, identity proof, address proof, BPL certificate, educational qualification certificate, and project report.Can Women Entrepreneurs Apply For The Udyogini Scheme Online?No, currently, there is no provision for applying for the Udyogini scheme online.What Is The Selection Process For Availing Loans Under The Udyogini Scheme?The selection process for availing loans under the Udyogini scheme involves scrutiny of applications by the DICs and KSFC, followed by verification of the applicant's credentials, and personal interviews.How Long Does It Take For Loans To Be Sanctioned Under The Udyogini Scheme?Loans are generally sanctioned within 15 days of the completion of the application process.Sources And ReferencesGuidelinesBudgetary Allocation And ImplementationReport By The Energy And Resources Institute, BengaluruOkWas 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 EligibilityKarnatakaUdyogini SchemeCitizen EmpowermentEntrepreneurshipLoanSocial WelfareSubsidyWomenDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsStarted in the year 1997-1998 (and amended in the year 2004-2005), Udyogini is an innovative scheme sanctioned by the Government of Karnataka to assist women in gaining self-reliance and economic independence through self-employment, mainly through trade and the service sector. It also provides for a subsidy on loans from the Karnataka State Womenâ€™s Development Corporations for undertaking business activities/ micro enterprises through banks and other financial institutions. 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and woolen weaving, amongst others. Udyogini gives adequate opportunities to such women to help them be self-employed. 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