

## **Schemes:-**

### **1. SWAROJGAR YOJNA (Self Emploment Scheme) :-**

Up to Rs. 30,000/-	4%
If exceeds Rs. 30,001/- but less than Rs.50,000/-	5%
If exceeds Rs. 50,001/- and upto Rs. 1.00 lakh	6%

### **2. INTEREST FREE STUDY LOAN :**

Financial assistance to the female wards of poor families for higher studies in different courses up to Rs. 75,000/-

## **Details of different schemes :-**

### **1. SWAROJGAR YOJNA (Self-emploment scheme)**

(I) Maximum Loan Limit	: Rs.	1,00,000/-	
Interest Subsidy	:	Difference between bank rate of interest and Nigam rate of interest.	
(II) Rate of Interest	: (i) Loan upto Rs.	30,000/-	4%
		(only available in case of regular repayment)	
	(ii) Loan above Rs.	30,001/-to 50,000/-	5%
	(iii) Loan above Rs.	50,001/-to 1,00,000/-	6%
(III) Source of Finance	:	Through commercial/Co-operative banks.	
(IV) Eligibility Criteria	:	(i) Women entrepreneur or women organisation of Himachal Pradesh.	
		(ii) Family income from all sources should not exceed Rs. 1,00,000/- p.a	
		(iii) Age: - 18 years and above.	
		(iv) Should not be a defaulter of any financial institution/bank.	

## **2.INTEREST FREE STUDY LOAN**

I. Maximum Loan Limit : Rs 75,000/-  
II. Course of study (i) Graduation/post graduation in Ayurved/Unani medical.

(ii) MCA. (iii) B.V.Sc.  
(iv) B.Arch. (v) B.Ed.  
(vi) J.B.T. (vii) Nursing Diploma  
(viii) Three year technical Diploma (ix) Dai Course  
(x) M.B.A.(xi) Graduation/post graduation in Engineering.  
(xii) Three year Diploma in Hotel Management.  
(xiii) M.B.B.S.

III. Sources of Finance : Direct by the Nigam.

### IV Eligibility Criteria :

- (i) Applicant should be a Bonafied Resident of Himachal Pradesh.
- (ii) Annual family Income Limit : Rs. 1,00,000/- p.a.
- (iii) Applicant should be a regular student of recognised Institution/University.
- (iv) Who is not a defaulter of any financial institution/bank.
- (V) Repayment Period : 5 years.  
Repayment starts after starting job/business or one year after completion of course which ever is earlier.