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Deen Dayal Upadhyaya Swavalamban Yojana

The Arunachal Pradesh Government gives a subsidy on startup bank loans to unemployed youth who set up a new small or medium enterprise in the state.

What you may get

A subsidy is given on a startup bank loan, with loans starting at Rs 10 lakh. Women entrepreneurs get an extra 5 percent interest subsidy every year, as long as the loan does not turn into an NPA.

Who it is for

New entrepreneurs in Arunachal Pradesh, mainly unemployed youth, who want to start a small or medium enterprise with a bank loan.

Main conditions

- The enterprise must be a new unit in a covered sector: food processing in farming and allied fields, traditional textile weaving, eco-tourism with homestays and tour operators, or small manufacturing and service units.
- The department's FAQ names Arunachal Pradesh Scheduled Tribe entrepreneurs as the eligible borrowers.
- The entrepreneur has to put in at least 10 percent of the project cost as own money.
- Only units that add value are covered. Plantation work alone does not qualify.

Documents

- Detailed project report (DPR) in the model format

How to apply

1. Prepare a detailed project report for your new unit in the model DPR format.
2. Apply at the office of the Deputy Commissioner of your district. The department also has an online DDUSY form, which needs an account registered on its portal.
3. The bank checks the proposal and sanctions the loan, and the bank then sends the subsidy claim to NABARD.

Status

Active

Official source: https://arunachalplan.gov.in/deen-dayal-upadhay-sawalamban-yojana/
Official application: https://arunachalplan.gov.in/index.php/forms-for-ddusy/
Labh Lo page: https://labhlo.in/en/schemes/arunachal-pradesh/ar-deen-dayal-upadhyaya-swavalamban-yojana/

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