Last checked: 7 October 2026 · Karnataka Minorities Development Corporation Limited

Swavalambi Sarathi Scheme (KMDC)

Karnataka Minorities Development Corporation gives a subsidy to people from religious minority communities who take a bank loan to buy a taxi, goods vehicle or passenger autorickshaw.

What you may get

A subsidy of 50% of the vehicle value, up to Rs 3 lakh, goes to applicants whose bank loan is sanctioned for a taxi, goods vehicle or passenger autorickshaw. The beneficiary puts in 10% of the vehicle cost, and women get priority.

Who it is for

Permanent residents of Karnataka aged 18 to 55 from a religious minority community, with family income within Rs 6 lakh a year and a valid driving licence, who plan to buy a taxi, goods vehicle or autorickshaw.

Main conditions

- The applicant belongs to a religious minority community of the state and is a permanent resident of Karnataka.
- Age is between 18 and 55 years, and family income from all sources is within Rs 6 lakh a year.
- The applicant holds a driving licence for the vehicle, issued by the Regional Transport Authority.
- No family member is an employee of the State or Central government or of a public sector unit.
- Neither the applicant nor family members have taken a vehicle loan under any other state government scheme, and the applicant is not a defaulter of KMDC.
- The vehicle cannot be sold during the loan period, and a passenger autorickshaw in an urban area needs a permit.

Documents

- Two recent passport size photographs
- Caste and income certificate
- Aadhaar card copy
- Driving licence copy
- Affidavit that neither the applicant nor family members took a state government vehicle loan
- Affidavit that the vehicle will not be transferred during the loan period

How to apply

1. Get a loan sanctioned by a nationalised or scheduled bank for the vehicle, because the corporation runs this scheme together with the banks.
2. Submit the online application with the documents listed here, using the KMDC online portal.
3. A district selection panel headed by the Deputy Commissioner selects the beneficiaries.
4. After buying the vehicle, give the road tax and insurance details with proof to the KMDC District Office, and display the words "Subsidised by KMDC" on the vehicle.

Status

Active

Official source: https://kmdc.karnataka.gov.in/23/subsidy-/en
Official application: https://kmdconline.karnataka.gov.in/Portal/home
Labh Lo page: https://labhlo.in/en/schemes/karnataka/ka-kmdc-swavalambi-sarathi/

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