Last checked: 23 October 2026 · Social Justice and Special Assistance Department

Seed Capital Scheme for Self-Employment and Business of Transgender Persons (Bij Bhandaval Yojana)

Maharashtra supports transgender persons to start a small business through a bank loan with a government subsidy. The scheme was approved by a Social Justice Department order of 13 March 2026.

What you may get

A business loan through a nationalised bank in three sizes: small up to Rs 25,000, medium up to Rs 50,000 and large up to Rs 2,00,000. In each, the beneficiary pays 5 percent, the government gives a 45 percent subsidy and the bank lends 50 percent. A person who repays regularly gets a 3 percent rebate on interest. Training in skills and business is part of the scheme.

Who it is for

Transgender persons aged 18 to 50 years who have lived in Maharashtra for at least 10 years and want to start a small business or self-employment.

Main conditions

- The applicant must be a transgender person and must hold a domicile certificate showing at least 10 years of residence in Maharashtra.
- The applicant must carry an identity card issued by the competent authority, and must be aged 18 to 50 years and able to run a business.
- No guarantor and no mortgage is needed for the bank loan. The applicant must not have taken the benefit of any other seed capital scheme before.
- The applicant must mention the skill that suits the business. Those without skill must take the training that the scheme provides.

Documents

- Domicile certificate of at least 10 years residence in Maharashtra
- Identity card issued by the competent authority
- Address proof such as voter ID, Aadhaar card, PAN card, ration card, electricity bill, house tax receipt or rent agreement
- Licence and permanent address proof of the business place, if available
- Quotations and bills of the material or machines needed for the business
- 7/12 extract or rent agreement for the business place, and no objection certificate of the owner
- No objection certificate of the local self-government body for doing business
- Undertaking to use the loan only for the stated purpose
- Two photos of the applicant

How to apply

1. Fill in the application form in the format fixed by the government (Annexure A of the order) and attach all the documents.
2. Submit the complete application to the office of the Assistant Commissioner, Social Welfare, of your district.
3. The district committee headed by the Collector selects the beneficiaries, and the Assistant Commissioner then recommends the loan to a nationalised bank.
4. After the bank sanctions the loan, the subsidy is claimed through the Assistant Commissioner and the Social Welfare Commissioner, Pune.

Status

Active

Official source: https://cdnbbsr.s3waas.gov.in/s3b090409688550f3cc93f4ed88ec6cafb/uploads/2026/05/2026051383561790 0.pdf
Official PDF: https://cdnbbsr.s3waas.gov.in/s3b090409688550f3cc93f4ed88ec6cafb/uploads/2026/05/2026051383561790 0.pdf
Labh Lo page: https://labhlo.in/en/schemes/maharashtra/mh-transgender-seed-capital-scheme/

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