Last checked: 27 October 2026 · West Bengal Scheduled Castes, Scheduled Tribes and Other Backward Classes Development and Finance Corporation

# SCP (Special Component Plan)

Under the Special Component Plan, West Bengal gives Scheduled Caste people a bank-linked project subsidy of 50% of the project cost, up to Rs 10,000, plus a term loan at 3% interest for small self-employment projects.

### What you may get

For projects costing up to Rs 30,000, the subsidy is 50% of the project cost or Rs 10,000, whichever is less. The rest of the project cost is given as a term loan at 3% interest. It works for both groups and individuals.

### Who it is for

Scheduled Caste people of West Bengal aged 18 to 50 years from families with income up to Rs 1,50,000 a year, who want to start a small project.

### Main conditions

- Belongs to a Scheduled Caste; a caste certificate from the Sabhapati or Block Development Officer is accepted.
- Annual family income is at most Rs 1,50,000.
- Age between 18 and 50 years.
- Project cost is at most Rs 30,000; the loan covers the amount left after the subsidy.

### Documents

- Bank account number with IFSC code
- Aadhaar number
- Income certificate from the Municipality Chairman or Gram Panchayat Pradhan
- Caste certificate from a competent authority (not compulsory); one from the Municipality Chairman, Sabhapati or Panchayat Samity is also accepted

### How to apply

1. Apply through the Block office, which sends the application to the concerned bank.
2. The bank then forwards the application to the West Bengal SC, ST and OBC Development and Finance Corporation.
3. Keep your bank details, Aadhaar, income certificate and caste certificate ready when applying.

### Status

Active

**Official source:** https://paschimmedinipur.gov.in/scheme/scp-special-component-plan/
**Labh Lo page:** https://labhlo.in/en/schemes/west-bengal/wb-scp-sc-subsidy-loan/

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