

DELHI KHADI & VILLAGE INDUSTRIES BOARD
Salient features of Rajiv Gandhi Swavlamban Rojgar Yojna (RGSRY)

Introduction

Rajiv Gandhi Swavlamban Rojgar Yojna (RGSRY): Rajiv Gandhi Swavlamban Rozgar Yojna has been designed, developed and promoted by the Delhi Khadi & Village Industries Board, with the help of Government of NCT of Delhi, to provide the employment opportunities to the unemployed youths, artisans, trained professionals, skilled technocrats and entrepreneurs by promotion/expansion of permissible industries, professions, tertiary and service sector in the NCT of Delhi.

1. Eligibility:

A. Any one of the following can avail loan under the scheme:-

- (a) School/College dropouts.
- (b) Individual entrepreneur.
- (c) Trade Professionals.
- (d) Artisan
- (e) Passed out candidates from any technical/professional institute recognized by the Government or its authorized undertakings bodies, without further training.
- (f) Small-Scale Industrial units which have total investment of plant, machinery and equipment not exceeding the ceiling prescribed for small scale units by the Central Government from time to time and must be located within the National Capital Territory of Delhi, are also become eligible for financial aid/ loan.

B. **Age Limit:** 18 years to 50 years

2. Jurisdiction, Purpose and Quantum of Assistance:-

Financial aid as loan under these rules may be granted to the eligible projects pertains to any of the following groups/sector:-

- i) Secondary Sector (Tiny/Cottage Industries)
- ii) Tertiary Sector (Trade, Transportation, Hotels, Restaurants without Liquor and Meat etc.)
- iii) Services Sector: (Under the ambit of various Terms & Conditions, provisions of local bodies and Delhi Master Plan.)

3. Quantum of Loan:-

a.)The quantum of loan granted under this scheme, to proposed and functioning units shall not exceed Rs. 3,00,000 provided that concerned entrepreneur shall make at least 10% contribution of amount demanded as loan from the DKVIB. In case of weaker sections i.e. SC/ST/OBC/Ph.H. /Women/Ex. Servicemen, only 5% contribution of entrepreneur is required.

b.)Loan shall not be sanctioned to such parties who have already been advanced any loan for the same or similar purpose by the Government or any Government controlled financial institutions and has not been repaid in full with interest or has been mis-utilized.

4.. Subsidy:-

Govt. of Delhi would provide subsidy @ 15% of the project cost subject to the ceiling of Rs. 7,500.00 per entrepreneur. In case of more than one entrepreneur joining together and setting up a project under partnership, subsidy would be calculated for each partner separately, @15% of his share in the project cost, limited to Rs. 7,500.00 each partner. Subsidy component would be adjusted to the borrower's loan account after a period of two years from the date of disbursement of loan. Subsidy component would be recovered from the borrower along with 18 % penal interest in cases where the loan amount has been found not utilized for the purpose for which it was released.

5. Tenure of loans and Repayment:-

(a) Every loan with interest thereon shall be repaid in full within 5 years in equal quarterly installments. The recovery of loan may be started after a gap of 12 months from the date of release of loan amount. However, interest on released amount will be recoverable from the first quarter, from the date of release of loan amount. To ensure timely recovery, borrower shall provide equal nos. of post dated cheques for quarterly instalments of Principle amount including interest due as on date of installment fixed by the Board.

(b) The Borrower shall ensure for timely encashment of each and every cheque. In case of any default, DKVI Board will be entitled to take action against him / her and/or sureties as prescribed under the law.

6. Rate of interest:-

The loan granted under this scheme shall bear interest as prescribed by the Govt. of NCT of Delhi from time to time. The interest on loan will accrue from the date of its disbursement and where the loan is disbursed in instalments, interest shall run on each instalment from the date of disbursement of such instalment. No interest subsidy.

7. Utilisation of Loan:-

(a) The borrower shall utilize the loan for the specific purpose for which it is advanced within three months. However, Managing Director of the DKVI Board will be competent to grant maximum three months grace for the utilisation of amount released by the DKVI Board. After six months, no further concession will be allowed and in case of non-utilisation of funds within the maximum permissible period, loan amount will be treated as mis-utilized and DKVI Board will be liable to make recovery of entire amount along with 18% interest or as prescribed from time to time by Delhi Govt.

(b) If the borrower utilizes the financial assistance received from the DKVI Board in violation of the provisions of these loan rules or instructions of the DKVI Board, the amount of loan shall be treated as mis-utilised and shall invite interest @18% along with principal amount may be recovered.

8. Security of Loan: -

All applicants to whom loans are sanctioned shall furnish surety from any of following:-

A. Any Govt. servant working on non transferable post in Delhi in any of office of state Government/Central Govt. or its autonomous bodies, undertakings.

OR

B. Procedure to be followed as per commercial banks.

9. Area of Implementation:-

Under Rajiv Gandhi Swavlamban Yojna industrial/professional unit can be set up in any area that comes under preview of Govt. of NCT of Delhi. In residential / non conforming areas loan for only those professionals/ industrial activities will be provided which are permitted under the Master Plan of Delhi for those areas. To set up a unit in non-confirming areas, the applicant will also submit NO OBJECTION CERTIFICATE of High Power Committee constituted by Industries Department, Govt. of Delhi and Municipal Corporation License (MCL), for the respective industry. In the case of professional / commercial activities the applicant should also submit Registration Certificate from MCD for the concerned trade

10. Marketing Support

The following arrangements are proposed for extending marketing support to the beneficiaries who avail financial assistance under this scheme:-

- a. Display of products as per availability of space.
- b. DSIIDC /Cooperative stores can get the products manufactured by selected entrepreneurs and market the same in their own brand name.
- c. Allowing such entrepreneurs to participate in trade fairs particularly in Delhi Pavilion and in exhibitions organised by the Board or any other Govt. organisation.
- e. Issue of certificate to the beneficiary unit to get recognition in the market/society.

11. Submission of Application:-

The applicant shall apply to the DKVI Board on the prescribed Loan Application Form. The applicant can apply online on e-district portal of GNCTD or through offline mode by submitting the application form along with desired documents directly in the office of the Board. The application form can also be downloaded from the official Website of the Board.

12. The list of Documents required along with the loan application form:

- a. Copy of Electoral card/ valid passport/Aadhaar Card as identity proof
- b. Passport size attested photographs: Two
- c. Education proof
- d. Work Site detail viz, Proof of ownership/possession, Rent Agreement, No objection from Owner, Electricity bill etc.
- e. Electricity Bill (Residence)
- f. (i) For Shop/ Business/Professions: Registration Certification from MCD.
(ii) Industrial unit in non-confirming area: NOC of HPC & MCL.
- g. Declaration in prescribed format (Performa attached)
- h. Consent letter of the Surety/Guarantor.

13. Processing of Application:-

Applications received under the scheme will be dealt on *First Come First Serve* basis.

14. Facilitation Centre

Technical/ Field officer will be available at 5th Floor, Nigam Bhavan, Old Hindu College, Kashmere Gate, Delhi 110006 daily for inquiry about the scheme and can be contacted over phone No. 9311702507(Sh. Inder Singh, ADO).

क्रमांक.....7995



दिल्ली खादी एवं ग्रामोद्योग बोर्ड

DELHI KHADI & VILLAGE INDUSTRIES BOARD

पाँचवीं मंजिल, निगम भवन (पुराना हिंदू कॉलेज)

कश्मीरी गेट, दिल्ली-110006

5th Floor, Nigam Bhawan, (Old Hindu College),

Kashmiri Gate, Delhi-110006

Website : www.dkhib.delhigovt.nic.in

Please affixed
attested
photo

राजीव गाँधी स्वावलंबन योजना के अंतर्गत ऋण हेतु आवेदनपत्र Loan application under Rajiv Gandhi Swavlamban Rozgar Yojna

उद्योग / व्यवसाय का नाम :
Name of Industry / Business

(ए) व्यक्तिगत विवरण :
Personal Detail

1. आवेदक की स्थिति : व्यक्तिगत उद्यमी/शिल्पकार/प्रशिक्षित पेशेवर/लघु-उद्योग
Status of applicant Individual / Artisan / Professional/SSI

2. आवेदक व्यक्ति/संस्थान का नाम : श्री/श्रीमती/मै
(मोटे अक्षरों में) Name of applicant/Institution Sh./Smt/M/s.
(In Block Letters)

3. आवेदक के पिता /पति : श्री/श्रीमती
Father's/Husband Name Sh./Smt.

4. जन्मतिथि / आयु : दिन माह वर्ष
Date of Birth/Age : Day Month Year

5. आप किसी श्रेणी से हैं : दुर्बल वर्ग सामान्य वर्ग
(संबंधित खाने में '✓' का निशान लगाएं)

अ.जा.	अ.ज.जा.	अ.पि.व.	भू.सं.	शा.वि.	म.उ.	सामान्य	साम्प्रदायी फर्म

6. (क) आवासीय पता :
Residential Address
PIN
Phone/Mobile No.
Email :

(ख) स्थायी रिहायशी पता :
Permanent Address
PIN
Phone/Mobile No

(ग) कार्यस्थल का पता :
Worksite Address
PIN
Phone/Mobile No

(डी) परियोजना प्रस्ताव के अनुसार वित्तीय विवरण
Detail of Project Applied

1. उद्योग/व्यवसाय हेतु प्रस्तावित व्यय का विवरण

Proposed cost of project (₹)

(क) पूंजीगत व्यय (उपकरण/औजार/
मशीनरी आदि)/Capital Expenditure
(Instrument, Machinery, Furniture etc.)

(ख) कार्यशील पूंजी (₹)
Working Capital (₹)

(ग) योग / Total (₹)

अनुदान Grant	आवेदक का योगदान Applicant's Contribution	सावधि ऋण Term Loan	कुल योग Total

2. अनुमानित रोजगार सृजन (संख्या)

Estimated Employment : No.

3. अनुमानित विक्री (प्रतिवर्ष)

Estimated turnover : (₹)

4. अनुमानित वार्षिक लाभ

Estimated Annual Profit : (₹)

2. क्या उद्योग/व्यवसाय किसी प्रकार का प्रदूषण फैलता है? : हाँ/Yes नहीं/No

Whether unit creates any Environmental problem

3. क्या कार्यस्थल उद्योग/व्यवसाय के विस्तार हेतु पर्याप्त है? : हाँ/Yes नहीं/No

3. क्या उद्योग/व्यवसाय हेतु कार्यस्थल पर आवश्यक बिजली/औद्योगिक विद्युत उपलब्ध है? : हाँ/Yes नहीं/No

Whether adequate electricity available?

डी) परियोजना प्रस्ताव के अनुसार वित्तीय विवरण

Detail of Project Applied

1. उद्योग/व्यवसाय हेतु प्रस्तावित व्यय का विवरण

Proposed cost of project

(₹)

अनुदान Grant	आवेदक का योगदान Applicant's Contribution	सावधि ऋण Term Loan	कुल योग Total

(क) पूंजीगत व्यय (उपकरण/औजार/मशीनरी आदि)/Capital Expenditure (Instrument, Machinery, Furniture etc.)

(ख) कार्यशील पूंजी (₹)
Working Capital (₹)

(ग) योग / Total (₹)

2. अनुमानित रोजगार सृजन (संख्या)

Estimated Employment

No.

2. About the Project

(Brief about the project, product, business etc. along with the market demand etc.)

3. Total cost of Project : Rs.
- (a) Fixed investment : Rs.
- (b) Working Capital : Rs.
4. Machinery/Furniture to be purchased :
- (Please enclose list with cost)
5. Detail of Raw Material :
6. Manpower Required : Nos.
7. Profitability :
- (a) Production cost calculation (pa)
- (i) Raw Material : Rs.
- (ii) Electricity & Water : Rs.
- (iii) Transport : Rs.
- (iv) Rent on Building : Rs.
- (v) Interest on Loan : Rs.
- (vi) Telephone : Rs.
- (vii) Packaging : Rs.
- (viii) Misc. Expenditure : Rs.
- Total : Rs.
- (b) Estimated Annual Sale : Rs.
- (c) Estimated Annual Profit(b-a) : Rs.

Signature of Applicant/Promoter

PROJECT AT A GLANCE

1. **About the Applicant/beneficiary** :
(Please give-detail of education, experience, related to the project applied)
2. **About the Project**
(Brief about the project, product, business etc. along with the market demand etc.)
3. **Total cost of Project** : Rs.
(a) Fixed investment : Rs.
(b) Working Capital : Rs.
4. **Machinery/Furniture to be purchased** :
(Please enclose list with cost)
5. **Detail of Raw Material** :
6. **Manpower Required** : Nos.
7. **Profitability** :
(a) **Production cost calculation (pa)**
(i) Raw Material : Rs.
(ii) Electricity & Water : Rs.
(iii) Transport : Rs.
(iv) Rent on Building : Rs.
(v) Interest on Loan : Rs.
(vi) Telephone : Rs.
(vii) Packaging : Rs.
(viii) Misc. Expenditure : Rs.
Total : **Rs.**
- (b) **Estimated Annual Sale** : **Rs.**
- (c) **Estimated Annual Profit(b-a)** : **Rs.**

Signature of Applicant/Promoter

घोषणा/DECLARATION

1. मैं एतद् द्वारा घोषणा करता/करती हूँ कि मैंने दिल्ली खादी एवं ग्रामोद्योग बोर्ड, दिल्ली सरकार की राजीव गांधी स्वावलंबन रोजगार योजना की सभी शर्तों को भली-भांति पढ़ लिया है। मैं इनसे अपनी पूर्ण सहमति व्यक्त करते हुए इनका पालन करने का वचन देता/देती हूँ। मैं वचन देता हूँ कि मैं इस संबंध में समय-समय पर लागू होने वाले सभी नियमों/संशोधनों का भी पालन करूँगा/करूँगी।

1. I hereby declare that I have gone through all the conditions of Rajiv Gandhi Swavlamban Rojgar Yojna, implemented by the Delhi Khadi & Village Industries Board. I consented and promised to follow them. I also promised that I shall follow the rules to be amended from time to time, related to the said scheme.

2. मैं यह निष्ठापूर्वक घोषणा करता/करती हूँ कि ऊपर दिए गए समस्त विवरण, तथ्य तथा आवेदनपत्र के साथ संलग्न सभी दस्तावेज मेरी जानकारी एवं विश्वास के अनुसार पूरी तरह सत्य एवं प्रामाणिक हैं। इनमें कोई भी बात छिपाई नहीं गई है। सभी दस्तावेज मैंने स्वयं तैयार किए/कराए हैं। मैं ऋण प्रकरण के संबंध में माँगे जाने पर आगे भी उचित एवं प्रामाणिक दस्तावेज उपलब्ध कराता रहूँगा/रहूँगी। आवेदनपत्र में दी गई सूचना और/या जमा दस्तावेज में से यदि कोई गलत, असत्य अथवा अप्रामाणिक पाया जाता है, तो उसके लिए मैं स्वयं जिम्मेदार होऊँगा/होऊँगी।

2. I also declare that all the documents attached with this application form are true and correct, with my belief and respects. I shall be personally responsible for the documents/information attached with the application or to be submitted later on, if any of the documents/information is found false/incorrect.

दिनांक /Dated

स्थान /Place

आवेदक के हस्ताक्षर

Signature of Applicant

आवेदक का नाम व पूरा पता

Name and Address

अपने परिवार से भिन्न दो ऐसे व्यक्तियों के नाम, पते, दूरभाष संख्या आदि का उल्लेख करें जो आपको विधिवत जानते हों :

1. नाम

पता

1. नाम

पता

टेलीफोन/मोबाइल

टेलीफोन/मोबाइल

PROFORMA

UNDERTAKING/ SELF-DECLARATION BY THE APPLICANT UNDER RAJIV GANDHI
SWAYLAMBAN ROZGAR YOJANA REGARDING ADVANCED LOAN

I W/o S/o D/o Sh.
aged (years) R/o
.....do hereby solemnly affirm and declare as under:

1. (a) That neither I nor my spouse or any member of my family, including adult children have taken loan or applied for any financial assistance from either of the following department:-

- A. Department of Industries, Govt. of Delhi
- B. Khadi & Village Industries Commission, Govt. of India
- C. Delhi Khadi & Village Industries Board, Govt. of Delhi.
- D. District Rural Development Agency, Delhi.
- E. Delhi Scheduled Caste, Scheduled Tribe and OBC Development and Financial Corporation Ltd., Delhi.
- F. Delhi Financial Corporation
- G. Any Nationalized/ Scheduled Bank
- H. Delhi State Co-operative Bank Ltd. Delhi.
- I. Any other Govt./Non Govt. Financial Agency / Institution.

OR

(b). That I have taken the loan of Rs.....for the purpose of
..... from.....
Its latest outstanding amount is Rs.....

- 2. That my date of Birth is
- 3. That my Education is
- 4. That neither I, nor any member of my family is a member of any Co-operative Society, Registered Institution which have applied or taken any loan from the departments mentioned in para one above.
- 5. I.....S/o/D/o/W/o Shaged..... R/o
.....Delhi/ New Delhi, do hereby affirm and declare that the information given above and in the enclosed documents is true and correct to the best of my knowledge and belief and nothing material has been concealed therein. I am well aware that concealment of facts and giving false information is punishable offence and in case I am guilty of giving false information or

Continued...