

Implementation of schemes from KMDC for the year 2023-24

1. Arivu Educational Loan Scheme
2. Ganga Kalyana Scheme
3. Shramashakthi Scheme
4. Vrutti prothsaha scheme
5. Swalambi Sarathi Yojane
6. Community Based Training Scheme
7. Shramashakthi Special scheme
8. Overseas Education loan scheme.

1. ARIVU EDUCATIONAL LOAN SCHEME

Under this scheme, Religious Minority Community students who wish to pursue professional courses such as M.B.B.S., M.D., M.S., B. E., B.Tech., M. E, M. Tech., B.D.S., M.D.S., B. Ayush, M. Ayush, M.B.A., M.C.A., L.L.B., B. Arch, M. Arch, B.Sc in Horticulture, Agriculture, Dairy Technology, Forestry, Veterinary, Animal sciences, Food Technology, Bio Technology, Fisheries, Sericulture, Home/community Sciences, Food Nutrition and Dietetics, B.Pharma, M.Pharma, Pharma.D, and D.Pharma will be granted loans ranging from Rs. 50,000/- to Rs. 3,00,000/- for every year until the course duration. Such student shall repay the loan with service charges of 2% after 6 months of completion of the course. The annual income of the beneficiary's family under this scheme should not exceed Rs. 8,00,000/- per annum.

- ❖ Students who are selected through the Karnataka Examination Authority (NEET) for Government/Private Colleges under Government Quota for M.B.B.S./M.D./M.S., courses will be eligible for a maximum loan of Rs. 3.00 lakh.
- ❖ Students who are selected through the Karnataka Examination Authority (NEET) for Government/Private Colleges under Government Quota for B.D.S., and M.D.S., courses will be eligible for a maximum loan of Rs. 1.00 lakh and for B. Ayush and M. Ayush Courses a maximum loan of Rs. 50,000/-.

- ❖ Students who are selected through the Karnataka Examination Authority (CET/NEET) for Government/Private Colleges under Government Quota for Bachelor of Architecture / Engineering / Technology (B. Arch/BE/B.Tech), M.Tech, M.E., M. Arch., courses will be eligible for a maximum loan of Rs. 50,000/-.
- ❖ In addition to this, loan of maximum Rs.50,000/- will be provided to the students who have opted for M.B.A., M.C.A. and L.L.B. courses.
- ❖ Students who are selected through the Karnataka Examination Authority (CET) for Government/Private Colleges under Government Quota for B.Sc. in Horticulture, Agriculture, Dairy Technology, Forestry, Veterinary, Animal sciences, Food Technology, Bio Technology, Fisheries, Sericulture, Home/community Sciences, Food Nutrition and Dietetics will be eligible for a maximum loan of Rs. 50,000/-
- ❖ Students who are selected through the Karnataka Examination Authority (CET/NEET) for Government/Private Colleges under Government Quota for B.Pharm, M.Pharm, Pharm.D, and D.Pharm will be eligible for a maximum loan of Rs. 50,000/-

2. GANGA KALYANA SCHEME

The scheme is a fully subsidized scheme, bore wells, pumps and electrification are provided to small farmers of Minority communities living in rural areas. For individual Bore well project, the government has allocated Rs.4.00 lakhs for Bangalore Rural, Kolar, Chikkaballapur, Ramanagara, Tumkur districts and Rs.3.00 lakhs for other districts.

- ❖ Each beneficiary should have 1 acre 20 gunte (1 acre 50 cents) to 5 acres of dry land, in districts like Kodagu, Dakshina Kannada, Udupi, Uttara Kannada, Chikkamagaluru, Shimmoga and Hassan, the minimum land should be 1 acre, as the availability of land is very less.
- ❖ Applicants should be small / and marginal farmers.
- ❖ Annual income of applicant's family in rural areas should not be exceed Rs.96000/-

3. Shramashakthi Scheme

Under this scheme, a loan facility of Rs.50,000/- will be provided by the Corporation at 4% rate of interest to the minority community workers in order to train them, hone their artistic and technical skills and pursue the same occupation or to start or develop a new business. A total of Rs.50,000/- including a loan of Rs.25,000/- and a subsidy of Rs.25,000/- will be provided.

Under shrama shakti scheme loan and subsidy will be provided to the following activities:

1. fruits, vegetables, flowers, chicken, fish Selling
2. Tailoring, cycle repair, repairs of two wheelers & three wheelers' Repairs
3. Bidari ware work, Silk reeling and twisting, toy making

Eligibility

- ❖ The age limit of the applicant is 18 to 55 years.
- ❖ Annual family income from all sources should be within Rs.3.50 lakhs per annum.

4. Swalambi Sarathi Yojane

Under this scheme, each beneficiary is given a subsidy of 50% maximum Rs. 3 lakhs- to purchase a of Taxi / Goods Vehicle / through a bank loan.

Guidelines:

- ❖ This Scheme is implemented by the corporation in collaboration with nationalized / Scheduled banks and vehicle finance company approved by RBI
- ❖ Those beneficiaries who are sanctioned / approved for loan from the Banks/ finance company for the purchase of / Goods Vehicle / Taxi will be provided a subsidy of 50% of the value of the vehicle or a maximum subsidy of Rs. 3 Lakhs.

5. VRUTTI PROTSAHA SCHEME

The Karnataka minorities development corporation is implements Vruthi Prothsaha scheme for the year 2023-24 with a total loan of Rs.1.00 lakh (Rs.1 lakh) of which 50% loan and 50% subsidy. Scheme will be implemented subject to the following conditions:

Eligibility:

- The age limit of the applicant is 18 to 55 years.
- Preference will be given to women from religious minority communities.
- The annual income limit of the family of the applicant and should not exceed Rs.81,000/- in rural area and RS 103000/- in Urban area.
- The total loan amount of the scheme is Rs.1.00 lakhs out of which 50% is subsidy. The loan and subsidy for the said project shall be borne by the KMDC Corporation.

6. Community Based Training Program

Under this scheme following Trainings will be organized for minorities un employed youths to get self-employment and employment in MNC's BPO's and Industries.

1. Beauty Parlour Training (Men & Women) certification course with recognised centres
2. Heavy Earth Mover Training (JCB, Crane, Pock lain operation training)
3. Short hand Training
4. Security Services Training
5. Office administration

Eligibility

1. Family income from all sources should be within 103000/- in urban area and Rs. 96000/- in Rural area.
2. Selected applicants should compulsory complete the training
3. Applicant should not have taken training in any schemes of the state or central Government.

7. Shrama Shakti (Special Women's Scheme):

It is a special scheme for economic empowerment of widowed, divorced, unmarried women of minority community, under the scheme Rs.25000/- loan and Rs.25000/- subsidy totalling not less than Rs.50000/- will be provided to undertake various economic activities.

- ❖ The age limit of the applicant is 18 to 55 years.
- ❖ Annual family income from all sources should be within Rs.3.50 lakhs per annum

8.Overseas Education Loan

The objective of this scheme is to provide financial/loan assistance to the students belonging to religious minority communities who are pursuing graduate or postgraduate degree courses in recognized universities abroad .

Sl. No	Field of Study
1	Engineering
2	Technical
3	Science
4	Management
5	Business Administration
6	Medical / Dental

- ❖ Student Age should not be exceeding 38 years
- ❖ Loans will be provided only on mortgage of property (building/land) to the corporation. The value of the property should not be less than the loan amounts
- ❖ Loans upto Rs. 20.00 Lakhs are sanctioned to the students who wish to pursue their Graduation and post-graduation degree till they complete their studies as follows:
- ❖ The loan has to be repaid in equal installments of 60 months after 6 months of graduation at the prevailing interest rate.