



MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
GOVERNMENT OF INDIA

Interest Subvention Benefit for SC/OBC/Safai Karamchari

Name of Scheme	VISVAS (Vanchit Ikai Samooh Aur Vargon ki Aarthik Sahayata)	
	For Self Help Group (SHG)	For Individual
Who is eligible?	<ul style="list-style-type: none">70% members must belong to SC, OBC and Safai Karmacharis (SK).SC & OBC members must have annual family income up to Rs 3.00 lakh.For SK members there is no income criterion.	<ul style="list-style-type: none">SC and OBC individuals with annual family income up to Rs 3.00 lakhFor Safai Karamchari (SK) individuals there is no income criterion.
Subvention on Interest	5% Per Annum	5% Per Annum
Maximum Loan Cap	Rs. 10.00 Lakh	Rs. 5.00 Lakh
Loans Eligible	Loans taken for any Income generating activity.	
Subvention Transfer	<ul style="list-style-type: none">Claims to be submitted online by on boarded Lending Institutions implementing VISVAS scheme.Direct Transfer of subvention amount into SHG/Beneficiary operational account through DBTAutomated SMS conveying transfer of subvention to beneficiary	

○ Update your eligibility details in your loan account by approaching your Bank (List of Banks implementing VISVAS scheme is available on www.pmsuraj.dosje.gov.in)

○ For more information, visit your nearest bank branch or contact the implementing agencies (NSFDC, NBCFDC AND NSKFDC)

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