



वंचित इकाई समूह और वर्गों की आर्थिक सहायता योजना

VISVAS YOJANA

सामाजिक न्याय और अधिकारिता मंत्रालय

MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT

भारत सरकार (GOVERNMENT OF INDIA)



SALIENT FEATURES

Parameter	For SHG	For Individual
Subvention on Interest	5% Per Annum	5% Per Annum
Maximum Loan Cap	Rs. 4.00 Lakh	Rs. 2.00 Lakh
Caste Eligibility	All members to be OBC. SHG promoted by NRLM/NABARD/NULM	Caste to be under OBC list of Centre or State.
Annual Family Income Cap	To be less than Rs. 3.00 Lakh for each member.	To be less than Rs. 3.00 Lakh
Recognition of annual family income cap	<ol style="list-style-type: none"> 1. Certification by relevant State Govt. /District Authority. 2. Antoday Anna Yojana (AAY) card holders. 3. Persons covered under PM KISAN. 4. Persons with three or more deprivations in terms of SECC-2011. 	
Who will claim	<ol style="list-style-type: none"> 1. Public Sector Banks (PSBs), Regional Rural Banks (RRBs) and other Financial Institutions signing MOA with the NBCFDC for implementations of VISVAS. 	

- ALL CLAIMS TO BE FILLED ONLINE INTO VISVAS PORTAL (LINK AVAILABLE AT WWW.NBCFDC.GOV.IN)
- QUICK PFMS BASED TRANSFER OF SUBVENTION AMOUNT INTO SHG/BENEFICIARY OPERATIONAL ACCOUNT THROUGH DBT.
- AUTOMATED SMS CONVEYING TRANSFER DETAILS TO THE BENEFICIARY

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VISIT US AT www.nbcfdc.gov.in