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Haryana Mein Business Ke Liye Sarkari Loan Aur Grant: PM-AJAY, Startup Policy Aur Mahila Schemes (Detailed Guide)

Business shuru karne ke liye mehnge private loan lene se pehle ye samajh lena zaroori hai ki Haryana mein alag-alag categories ke liye alag-alag sarkari schemes chal rahi hain — SC/BPL families ke liye **PM-AJAY** aur **Haryana Scheduled Castes Finance and Development Corporation (HSFDC)**, DPIIT-recognized startups ke liye **Haryana Startup Policy**, aur mahilaon ke liye **Matrushakti Udyamita Yojana**. Neeche har scheme ke verified numbers diye gaye hain.

1. PM-AJAY Aur HSFDC Schemes (SC / BPL Families Ke Liye)

PM-AJAY ka poora naam **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana** hai, jo Ministry of Social Justice and Empowerment ki central scheme hai. Haryana mein SC beneficiaries ke liye loan aur subsidy ka kaam mukhya roop se HSFDC ke through hota hai.[2]

Scheme / Component	Verified Detail
PM-AJAY Capital Subsidy	Eligible SC beneficiaries ko **₹50,000 tak ka capital subsidy** (back-ended), baaki term loan aur promoter contribution ke saath[1]
Trade & Business Sector (HSFDC)	Project cost **₹1.5 lakh tak**; 50% subsidy **maximum ₹10,000**; 10% margin money; kirana, cloth shop, tea shop, auto repair, beauty parlour, tent house jaisi activities[2]
Industrial Sector (HSFDC)	Project cost **₹1.5 lakh tak**; carpentry, leather goods jaisi manufacturing activities; subsidy aur margin money ka same structure[3]
Laghu Vyavasay Scheme (HSFDC)	Loan **₹2 lakh tak**; 10% margin money; 50% subsidy **max ₹10,000**; aayu 18–45 saal[4]
Income Limit	HSFDC ki kai schemes mein annual family income **₹1.8 lakh** se zyada nahi honi chahiye aur naam BPL list mein hona chahiye[2][3]

Interest Rate	HSFDC ke recoverable portion par interest scheme ke hisaab se alag hai — kai schemes mein **4% p.a.**, kuch NSKFDC-linked schemes mein **6% p.a.** tak[3][5]
Kahan Apply Karein	District HSFDC office, ya online hsfdc.org.in / Antyodaya-SARAL portal[2]

Kaunse Business Cover Hote Hain? (Indicative List)

HSFDC ki scheme descriptions mein ye activities naam se listed hain — stationery shop, kirana shop, cloth shop, tea shop, auto repair shop, kabadi shop, fruit shop, beauty parlour, tent house, band party, carpentry, aur leather goods manufacturing.[2][3] Iske saath “any other viable activity” ka provision bhi rakha gaya hai — iska matlab hai ki CCTV installation, CSC (Common Service Centre), computer/cyber cafe, welding shop, aata chakki ya drone photography jaise naye-purane dono tarah ke kaam bhi case-by-case approve ho sakte hain. Apne district office se apne business ki category confirm karwa lein.[2]

2. DPIIT-Recognized Startups Ke Liye Grants (Loan Nahi, Grant)

Agar aapka business Haryana mein registered aur **DPIIT-recognized startup** hai, toh sarkar loan ki jagah seedha **grant aur reimbursement** deti hai — Haryana Startup Policy ke tehat:[6]

- **Seed Grant — ₹10 lakh tak:** Idea validation, proof-of-concept aur prototype development ke liye per startup **₹10 lakh tak** ka seed grant.[6][7]
- **Patent Cost — 100% Reimbursement:** Domestic aur international patent registration ke actual expenses ka **100%, maximum ₹25 lakh tak** reimbursement.[6]
- **Lease Rental Subsidy — 30% / 45%:** IT parks aur incubators mein operate karne wale startups ko lease rental par **30% reimbursement**; sirf women founders wale startups ko **45%**, ek saal ke liye **₹5 lakh tak**.[6][7]
- **Net SGST — 50% Reimbursement: 7 saal tak** Net SGST ka 50% reimbursement, jo Fixed Capital Investment ke 100% par capped hai.[6]
- **Aur Bhi:** Cloud computing expenses par 75% (₹2.5 lakh/saal tak, 5 saal) aur national acceleration programmes attend karne par ₹2.5 lakh/saal tak ka reimbursement.[6]

3. Mahila Udyamiyon Ke Liye Schemes

- **Haryana Matrushakti Udyamita Yojana:** 2022 mein shuru hui is scheme mein mahilaon ko **₹5 lakh tak ka collateral-free loan** milta hai. Time par installment bharne par **7% interest subsidy 3 saal tak** di jati hai, aur 3 mahine ka moratorium bhi milta hai.[8]
- **Iski Eligibility:** Haryana ki permanent resident, umar **18–60 saal**, aur annual family income **₹5 lakh se kam**. Parivar Pehchan Patra aur domicile zaroori hai; bank loan defaulters eligible nahi hain.[8] Kai districts mein Haryana Mahila Vikas Nigam ke through ₹3 lakh tak ke loan bhi sanction kiye ja rahe hain.[9]
- **Haryana Women Development Corporation — Individual Loaning:** Nationalised banks ke through **₹1.5 lakh tak** ka loan, jisme SC mahilaon ko **₹25,000 tak** aur general/backward class mahilaon ko **₹10,000 tak** ka subsidy milta hai. Beneficiary ko **10% contribution** dena hota hai aur income **₹1.8 lakh** tak honi chahiye (income tax payer nahi).[10]

- **Contact:** Haryana Women Development Corporation — 0172-2564720, hwdc@hry.nic.in, ya apne district office mein Deputy Director se milein.[8]

4. Fayda Kaise Uthayein? (Actionable Steps)

1. **Apni Category Pehchanein:** SC/BPL ho toh HSFDC route, DPIIT startup ho toh Startup Policy route, aur mahila entrepreneur ho toh Matrushakti route — teeno ke rules bilkul alag hain.
2. **Documents Taiyaar Rakhein:** Aadhaar, Parivar Pehchan Patra, Haryana domicile, caste certificate (agar lagu ho), BPL proof, income certificate, bank details aur ek saaf-suthri **Detailed Project Report**.[2][8]
3. **Online Apply Karein:** HSFDC schemes ke liye hsfdc.org.in ya Antyodaya-SARAL, aur central schemes ki jankari ke liye myScheme portal dekhein.[2]
4. **Startup Route Ke Liye Pehle DPIIT:** Seed grant aur patent reimbursement lene se pehle Startup India par DPIIT recognition lein, phir Invest Haryana / Dept. of Industries & Commerce par apply karein.[6]
5. **Har Aankda Verify Karein:** Loan limit, interest rate aur subsidy ceiling samay-samay par badalte hain. Kisi bhi agent ko paisa dene se pehle scheme ki current guideline official portal par khud padhein.

Sources & References (Verify Yourself)

Is document ke saare numbers neeche diye gaye public sources par based hain. Kripya khud bhi verify karein:

1. PM-AJAY self-employment component — capital subsidy up to ₹50,000 (back-ended) with promoter contribution and term loan (state SC/ST corporation scheme document): hpscstdc.hp.gov.in
2. myScheme (Government of India) — Trade and Business Sector Scheme (HSFDC): project cost up to ₹1.5 lakh, 50% subsidy max ₹10,000, income limit ₹1,80,000: myscheme.gov.in
3. myScheme — Industrial Sector Scheme (HSFDC): eligibility, subsidy, margin money and 4% interest criteria: myscheme.gov.in
4. Laghu Vyavasay Scheme (HSFDC) — loan up to ₹2 lakh, 10% margin money, 50% subsidy capped at ₹10,000, age 18–45: publicservicesmap.in
5. myScheme — NSKFDC-linked HSFDC term loan showing 6% p.a. interest slab for larger loan amounts: myscheme.gov.in
6. Haryana Startup Policy (Dept. of Industries & Commerce) — seed grant ₹10 lakh, patent 100% up to ₹25 lakh, lease rental 30%/45%, Net SGST 50% for 7 years: startupindia.gov.in
7. The Pioneer — “Haryana Govt introduces financial assistance scheme to support startups” (seed grant ₹10 lakh, lease rental 30%/45% up to ₹5 lakh): dailypioneer.com
8. Vikaspedia (Government of India) — Haryana Matrushakti Udyamita Yojana: ₹5 lakh collateral-free loan, 7% interest subsidy for 3 years, age 18–60, income under ₹5 lakh: vikaspedia.in
9. The Tribune — district-level implementation of Matrishakti Udyamita Yojana through Haryana Mahila Vikas Nigam (loans up to ₹3 lakh reported): tribuneindia.com
10. The Tribune — Haryana Women Development Corporation loan scheme: up to ₹1.5 lakh, subsidy ₹25,000 for SC and ₹10,000 for general/backward classes, 10% beneficiary contribution, income up to ₹1.8 lakh: tribuneindia.com
11. Official portals — HSFDC: hsfdc.org.in | Antyodaya-SARAL: saralharyana.gov.in | myScheme: myscheme.gov.in | Startup India: startupindia.gov.in

Contact for Assistance & Queries

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For any sort of issues or queries, or if you need any other assistance, feel free to message me. Don't forget to follow my Instagram page for regular updates!

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