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Chief Minister's Self Employment Scheme



Sikkim

- BPL
- Empowerment
- Loan
- Unemployed

Check Eligibility

Details

The "Chief Minister's Self Employment Scheme" was launched by the Department of Personnel, and Reforms, Training, Public Grievances, Government of Sikkim. The scheme aims to provide loan to unemployed youth who belong below the poverty line. The Chief Minister's Self Employment Scheme shall be a link program for all those unemployed youth who are trained in the Constituency wise Livelihood schools across the State, irrespective of their educational qualification and age to start up self-employment ventures in business, service and industrial activities.

Benefits

- Loans up to ₹3,00,000/- per individual.
- Loans are interest-free for 2 years, followed by a 6% simple interest rate.

Note: In case of the death of a loan recipient, the co-applicant shall be liable for a refund of the outstanding loan. The co-applicant is liable for a refund of only the principal amount to be paid within a period not exceeding one year.

Eligibility

- The applicant should be unemployed.
- The applicant's age should be between 22 to 35 years.
- The applicant should have passed the 10th class.
- The applicant's family annual income should not exceed ₹2,50,000/-.
- Only one member per family shall be considered for the benefit, except in the case of Below Poverty Line (BPL) families.

Application Process

Offline

Step 1: The interested applicant should visit (during office hours) the Sikkim Industrial Development & Investment Corporation and request a hard copy of the prescribed format of the application form from the staff exclusively entrusted to issue and collect filled-in applications.

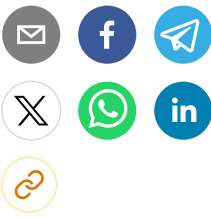
Step 2: In the application form, fill in all the mandatory fields, and attach copies of all the mandatory documents (self-attest, if required).

Step 3: Submit the duly filled and signed application form along with the

News and Updates

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Share



documents to the Sikkim Industrial Development & Investment Corporation.

Step 4: Request a receipt or acknowledgment from the Sikkim Industrial Development & Investment Corporation to whom the application has been submitted. Ensure that the receipt contains essential details such as the date and time of submission, and a unique identification number (if applicable).

Documents Required

- Income Certificate (certified by the District Collector).
- Affidavit of unemployment and no outstanding dues.
- Project Feasibility Certification.

Frequently Asked Questions

Who is eligible for the Chief Minister's Self Employment Scheme (CMSES)?

What is the income limit for eligibility under the CMSES?

How many members of a family can benefit from the CMSES?

Are children of government or public sector employees eligible for CMSES?

What is the maximum loan amount that can be sanctioned under CMSES?

Is there any processing fee for the loan application?

What happens in the case of the loanee's death?

Which agency is responsible for accepting and disbursing loan applications?

How often are loans disbursed under CMSES?

What criteria are used to assess loan applications?

How is the loan amount divided among districts?

What follow-up actions does SIDICO undertake after disbursing loans?

What is the procedure for recovering loans under the CMSES?



Sources And References

Guidelines

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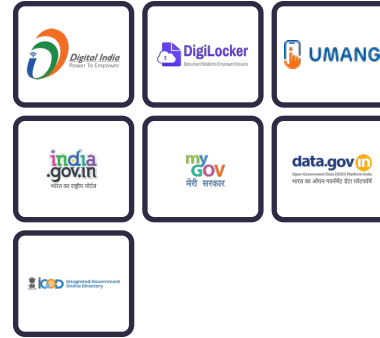
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