

## **MUKHYAMANTRI NARI SHAKTI UDYAM PROTSAHAN YOJANA (MNSUPY)**

**Objective:** To empower women entrepreneurs by providing them with financial assistance and support. The main objective of the scheme is to encourage women to start their own businesses and become financially independent. Promote self-employment and reduce unemployment among women in Rajasthan. Support the growth of micro, small, and medium enterprises (MSMEs) led by women.

### **Loan Limit**

- Loan amount of ₹ 50,00,000/- to individual women.
- Loan amount of Rs 1,00,00,000/- to self-help groups/cluster of SHG/ federation

### **Subsidy**

- Subsidy of 25% of the disbursed loan amount will be provided under the scheme. For women belonging to Scheduled Castes/Tribes, Scheduled Castes, widows, abandoned women, victims of violence and disabled women, the subsidy will be 30% of the sanctioned loan amount.
- Note:
- The maximum limit of subsidy will be ₹ 15,00,000/-.
- The applicant's own contribution (5% / 10% of the project proposal) will be considered for subsidy..
- Land value will not be included in the project proposal. The maximum limit of loan amount payable for construction of workshop/building will be up to 20% of the sanctioned amount of the project proposal.
- The maximum limit of loan for business will be Rs. 10 lakh. Business refers to wholesale or retail purchase-sale of commercial products.

### **Promotion of collateral security free loans:**

- As per the guidelines of the Reserve Bank of India, collateral security will not be required for loans up to Rs. 10 lakh. Loans above Rs. 10 lakh can be linked with the Credit Guarantee Trust Fund for Micro and Small Enterprises (CGTMSE). The fee amount will be borne by the beneficiary. If the applicant voluntarily wants to give collateral security on the loan, they can do so.

### **Eligibility**

- The applicant's age should be 18 years or more.
- The applicant should be a permanent resident of Rajasthan.
- The women's self-help group or group of these groups (cluster/ federation) must be registered under any department of the state government and in case of cluster/federation of groups, it will be necessary to be registered under the Cooperative Act as per the rules.

### **Exclusions**

- Such applicants whose family members have benefited from any other central/state employment-oriented, grant program/ scheme in the last 5 years.
- Applicants in whose family any member is a defaulter or defaulter of any financial institution/bank.
- Note:-Family means husband, wife and minor children.

### **The following activities will be ineligible under the scheme:-**

- Manufacture and sale of products made from meat, liquor, and intoxicants.
- Explosive substance.
- Transport vehicle, the on-road price of which is Rs 10 lakh. be more than

- Non-recyclable polythene and environmentally harmful plastic products.
- Products/activities banned by the Government of India/State Government from time to time.