

**MEMORANDUM OF UNDERSTANDING**

**BETWEEN**



**GOVERNMENT OF ARUNACHAL PRADESH**

**AND**

**STATE BANK OF INDIA**

**FOR**

**GRANTING LOANS UNDER**

**DEEN DAYAL UPADHYAY SWABALAMBAN YOJANA**  
**(DDUSY)**

Government of Arunachal Pradesh  
Department of Finance, Planning & Investment  
(Planning & Investment Division)  
A.P.Civil Secretariat  
Itanagar

No. PD(SPD)- 29/DUSY/ 2017-18

Dated Itanagar, the 17<sup>th</sup> September, 2018

**NOTIFICATION**

**Subject: Deen Dayal Upadhyaya Swalamban Yojana**

The Government of Arunachal Pradesh has decided to continue the Deen Dayal Upadhyaya Swalamban Yojana to encourage unemployed youth and entrepreneurship and to gain access to low cost capital for entrepreneurship.

- a) Under this scheme, a provision of 40% front ended capital investment subsidy to the beneficiaries has been made who wish to set up small and medium enterprises with a loan from Rs. 10.00 lakhs upto Rs.50 .00 lakhs the of project cost. The cost of land and building shall be excluded from the project cost.
- b) The loan component would be 30% to 50% of the project cost. The cost of land and building shall be excluded from the project cost.
- c) Entrepreneurs would be required to contribute at least 10% to 30% of the project cost as their contribution. Preference will be given to those who contribute a greater proportion. The cost of land and building shall be excluded from the project cost.
- d) Women entrepreneurs will be additionally eligible for 5% interest subsidy annually provided the entrepreneur does not become Non-Performing Asset (NPA).

2. The sectors covered under this scheme are:-

- a) Food-processing units in agriculture, horticulture and allied sectors include packaging, cold chain, cold storage, milk processing etc.
- b) Eco-tourism including home stays and tour operators.
- c) Traditional textile weaving for modernisation of traditional looms and purchase of new looms to start a new weaving unit.
- d) To be set up Small scale manufacturing units / bamboo processing units/service centers/ diagnostic.

(Preference to be given to those unemployed youths having Degree/Diploma holders in Tourism & Hospitality, ITI or any other technical degree/diploma related to Fabrication, IT, Mobile repairing, Motor Garage etc. Preference will also be given to private