

# SINDHU INFRASTRUCTURE DEVELOPMENT CORPORATION (SIDCO) UT Ladakh

## ADVERTISEMENT NOTICE

### Subsidized Loan Schemes for Unemployed Youths of Target Groups

Applications are invited under subsidized loan schemes in collaboration with National Level Finance and Development Corporations of the Government of India, namely NSTFDC, NMDFC and NDFDC, New Delhi, for unemployed and eligible youths of target groups from the Union Territory of Ladakh to provide financial assistance on concessional rate of interest under various self-employment ventures.

Eligible applicants may apply online through the official portal: [sidco.ladakh.gov.in](http://sidco.ladakh.gov.in) on or before **11.08.2025**.

Schemes	Minorities			Scheduled Tribe			Divyangjan			Total	
District	Loan Amt.Upto	no. of Cases	Total Amt.	Loan Amt. Upto	no. of Cases	Total Amt.	Loan Amt.Upto	no. of Cases	Total Amt.	Total no. of Cases	Total Amt.
Leh	3	5	15	3	15	45	3	3	9	23	39
	5	10	50	5	10	50	5	2	10	22	110
	10	10	100	10	5	50	10	2	20	17	170
	15	5	75	15	3	45	15	1	15	9	135
	20	2	40	20	3	60	20	1	20	6	120
	30	2	60	20-50	3	150	20-50	1	50	6	300
	Total	34	340	Total	39	400	Total	10	124	83	874
Kargil	Loan Amt.	no. of Cases	Total Amt.	Loan Amt.	no. of Cases	Total Amt.	Loan Amt.	no. of Cases	Total Amt.	Total no. of Cases	Total Amt.
	3	5	15	3	15	45	3	3	9	23	39
	5	10	50	5	10	50	5	2	10	22	110
	10	10	100	10	5	50	10	2	20	17	170
	15	5	75	15	3	45	15	1	15	9	135
	20	2	40	20	3	60	20	1	20	6	120
	30	2	60	20-50	3	150	20-50	1	50	6	300
	Total	34	340	Total	39	400	Total	10	124	83	874
G. Total	68	680	G. Total	78	800	G. Total	20	248	166	1748	

### Eligibility Criteria:

- Must be a permanent resident of UT of Ladakh.
- Should belong to any of the following categories:
- Scheduled Tribes (STs)
- Notified National Minorities
- Persons with Disabilities (PWDs)
- Annual Family Income:
- For STs and Minorities (Credit Line-1): Up to ₹3.00 lakh per annum (Rural/Urban).
- For Minorities (Credit Line-2): Up to ₹8.00 lakh per annum (Rural/Urban).
- For PWDs: No income ceiling.
- Must not be a defaulter with any financial institution.
- **Documents to be uploaded (self-attested):**
- 1. Valid Caste Certificate / Disability Certificate (issued by competent authority).
- 2. Income Certificate (issued by competent authority).
- 3. Copy of Ration Card, Aadhar Card, Saving bank passbook copy, PMSBY/PMJJBY Insurance Copy.
- 4. Driving License (only for vehicle-related loans).
- 5. Ladakh Resident Certificate / Old PRC.

For queries, contact: [sidcoleh@gmail.com](mailto:sidcoleh@gmail.com)

Or visit: [www.sidco.ladakh.gov.in/](http://www.sidco.ladakh.gov.in/) [www.sidcoladakh.org](http://www.sidcoladakh.org)