

CMAAA 3.0 (Atmanirbhar Asom Abhijan) - Master Guide 2026

1. What is CMAAA 3.0? The Chief Minister's Atmanirbhar Asom Abhijan (CMAAA) is a flagship scheme by the Government of Assam to provide financial assistance (₹2 Lakh to ₹5 Lakh) to unemployed youth so they can start their own business.

2. Eligibility Criteria (Who can apply?)

- **Age Limit:** The applicant must be between 28 and 45 years of age (Relaxation up to 48 years for SC/ST/OBC).
- **Education:** Minimum Class 10th pass (for general category) and up to Post-Graduate / Professional degrees.
- **Employment Status:** Must be completely unemployed. Anyone with a government or semi-government job is NOT eligible.
- **Family Condition:** More than one member from a single family cannot apply. *(Note: Beneficiaries of the Orunodoi Scheme are eligible to apply, but loan defaulters are not).*

3. Financial Assistance Bracket

- **Standard Bracket (₹2 Lakhs):** For 10th Pass, ITI, Diploma, and General Graduates. (₹1 Lakh Grant + ₹1 Lakh Interest-free Loan).
- **Premium Bracket (₹5 Lakhs):** For Professional Degree Holders (MBBS, B.Tech, B.Sc Agri, etc.). (₹2.5 Lakh Grant + ₹2.5 Lakh Interest-free Loan).

4. Mandatory Document Checklist Before applying online on the official portal, keep scanned copies of these documents ready:

Aadhar Card
PAN Card
Bank Passbook (Active Account)
Educational Certificates (Highest Qualification)
Employment Exchange Registration Certificate (Valid & Active)
Detailed Business Project Report (DPR)

5. Top 5 Approved Business Ideas for CMAAA

1. Agriculture & Horticulture (Commercial farming)
2. Poultry, Dairy, and Piggery Farming
3. Small-scale Manufacturing (Handloom, Handicrafts, Packaging)
4. Wood-based Industries & Furniture making
5. Retail Shops & Stationery Businesses

Important Note: Do not trust fake WhatsApp links. Always apply on the official government website: cmaaa.assam.gov.in

(For more Assam Government Scheme updates, always visit **Orunodoi.net**)