

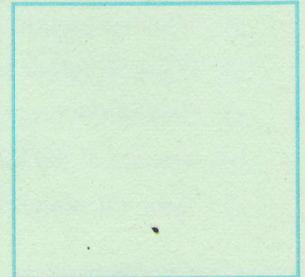
J&K State Women's Development Corporation Ltd.
Jammu/Kashmir

APPLICATION FORM FOR GRANT OF LOAN UNDER DIRECT FINANCING SCHEME
in Collaboration with (National Minorities Development & Finance Corporation 'NMDFC')
(TO BE FILLED IN DUPLICATE)

PART-A

27780

No.



Attested by Con. Tehsildar

1. Name of the Applicant
(in Block Letters)
2. Category to which Applicant belongs
(Muslim/Sikh/Christian/Buddhist/Zoroastrians)
3. Date of Birth Date Month Year
4. Whether applicant is married Yes/No
 - a) In case of unmarried female :
Father's Name
Father's Occupation
 - b) In case of married female :
Husband's Name
Husband's Occupation
5. Address of Applicant

	Permanent Address	Present Address
a) Village/Mohalla
b) Post Office
c) District
d) Block
e) Phone No., if any
6. Academic & Technical Qualification :

S. No.	Examination passed	Year	Division
1.			
2.			
3.			
4.			
5.			
7. Any training received, give details of training duration and name of the Institution
8. Land (if any) Kanals
9. House (Area) Kanals
10. Present Profession : Main

Subsidiary

11. Activity proposed to be undertaken
12. Infrastructural facility available
for proposed activity
13. Previous experience in the activity, if any
14. Location of the proposed unit
- a) Whether premises is available
- b) If yes, whether rented or owned
15. a) Cost of the project
- b) Amount of the loan required
- c) Amount which the applicant is ready to contribute

Yes/No

16. Has the applicant taken any loan from
 - a) Bank/Financial Institution under any scheme.
If Yes, please indicate :
 - a) Amount of Loan
 - b) Purpose for which loan was taken
 - c) Amount repaid
 - d) Amount outstanding if any, with reasons

I solemnly declare that the information furnished above is true and nothing has been concealed thereof and I shall abide by all the terms and conditions, as are or may be laid down by the J&K State Women's Development Corporation Ltd. from time to time in respect of such loan.

Date : _____ Signature of the Applicant
(Affidavit duly notarised for Rs. 5/- in the prescribed format is to be attached.)

**PART -C
CERTIFICATE**

To be given by the concerned Area Revenue Officer not below the rank of Tehsildar concerned.

Certified that Miss/Mrs. D/o, W/o
..... R/o

whose photograph has been attested by me and who has signed this form in my presence belongs to Muslim/Sikh/Christian/Zoroastrian Community and is permanent resident of J&K State. It is also certified that her family income is below Rs. 40,000/- for Rural and Rs. 55,000/- for Urban area per annum and she is not an employee of any State or Central Govt. Deptt. or undertaking.

Date : Seal & Signature of the
Place Certifying Authority
..... Designation

**PART-D
CERTIFICATE**

(To be recorded by the Development Officer, JKWDC)

Certified that the antecedents of the beneficiary/applicant have been verified and she fulfills all the conditions laid down for grant of loan applied for further the income generating activity selected by the applicant is commercially viable keeping in view the area, where unit is being set up. The applicant has necessary aptitude/experience and requisite infrastructure for running the unit.

Attested

Field Supervisor Distt. Manager Development Officer JKWDC
JKWDC (J/K) JKWDC (J/K) Srinagar/Jammu

(Affidavit on Rs. 5/- Stamp Paper with Rs. 10/- Adhesive Stamp
Paper duly notarized)

**SPECIMEN OF THE AFFIDAVIT TO BE SWORN/AFFIRMED BY THE
APPLICANT BEFORE THE COMPETENT AUTHORITY**

AFFIDAVIT

I D/O, W/O

R/O hereby

solemnly affirms and declares as under :

1. That I am a permanent resident of Jammu and Kashmir State residing
from the lastyears.
2. That I belong to Muslim/Sikh/Buddhist/Christian/Zoroastrian Community.
3. That my family income per annum is Rs. from all Sources.
4. That I have not drawn any loan/financial assistance under any scheme of the State Govt. or Bank, Corporation of
Financial Institution or Central Government and I am also not indebted to any Bank or Financial Institute.
5. Neither I nor any member of my family is in the Govt. Service.
6. That I shall utilize the loan only for the purpose to which it will be given to me by J&K State Women's
Development Corporation. In case of any deviation/default, I shall be liable to repay immediately full amount
of loan granted to me with 12% penal interest.
7. I undertake to abide by all terms and conditions as or when will be laid down by J&K State Women's
Development Corporation.

Deponent

Verified this day of that the above
Declaration made in the affidavit are correct and true to my knowledge and belief and nothing has been concealed
thereon.

Deponent

Date :

Place

GENERAL INFORMATION

1. The applicant should belong to the poorest section amongst the minorities as declared by Govt. of India vide S. O. M. 810 (E) dated 23 rd. Oct. 1995 which notified Muslims, Sikhs, Christians, Buddhist and Zoroastrians (Parasis) as Minority Communities.
2. The family income from all sources of the applicant should be less than 40,000/- in rural areas and 55,000/- in urban areas i.e. below double the poverty line and shall not be a defaulter with any bank/ financial institution.
3. The applicant should be permanent resident of J&K State.
4. The beneficiary should have the necessary skills/aptitude required for the sound running of the Unit/Project.
5. The matter relating to the verification of the antecedents of the beneficiaries, the viability of the scheme, the project verified and the scrutiny etc., will be completed by the Screening Committee of the Corporation and after completing the procedural formalities, the same shall be recommended for sanction of loan.
6. The beneficiary formalities will contribute an amount equivalent to 5% of loan amount. She will also be liable to pay any excess amount on cost escalation between the date of sanction and the date of actual procurement of assets.
7. After the loan is sanctioned the beneficiary will be required to sign legal documents with the Corporation for the amount of loan advanced she will also be required to identify guarantors who should be employees of Govt./Semi Government/Bank. In case the loan is sanctioned up to Rs. 50,000/- one guarantor as defined would be required and in case the loan sanctioned is above Rs. 50,000/- two guarantors as defined would be required. Copy of the identity cards issued duly attested by the concerned department will have to be submitted with the documents. Thereafter the documents are required to be registered in the appropriate court.
8. A deed of Hypothecation of asset created in the joint name of J&K State Women's Development Corporation and NMDFC needs to be furnished.
9. The beneficiary will have to furnish 20 post dated signed cheques for the repayment of installments on any Scheduled/Rural Bank of the service area of her residence. The number of cheques may vary from scheme to scheme.
10. The beneficiary will have to produce original documents along with attested photocopies, the original documents will be returned after these are seen and verified by an authorized officer of J&K State Women's Development Corporation who will record on photocopies that the original documents have been verified.