

J&K State Women's Development Corporation Ltd.

Hall No. 6-B, 2nd Floor, Auqaf Complex, Gandhi Nagar, Jammu.

Block-A 1st Floor, Old Secretariat, Srinagar.

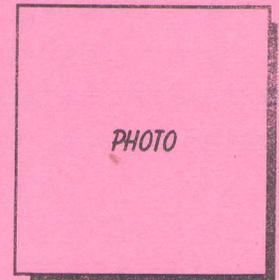
**Application Form for Grant of Loan under Term Loan Scheme in Collaboration with
National Backward Classes Finance & Development Corporation Ltd.**

(NBCFDC)
(To be filled in Duplicate)

Date of Issue _____

Date of Receipt _____

PART - A



Attested by concerned Tehsildar

S. No. _____

1. Name of the Applicant _____
(in Block Letters)
2. D/o, W/o _____
3. Caste under which applicant falls under Backward Class- _____
4. Address _____

5. State _____
6. Block _____
7. Distt. _____
8. Ph. No. _____
9. Age _____
10. Whether Married _____ Yes/No
11. Qualification _____
12. Details of Socio - Economic Programmes under taken by the applicant, if any,
 - a) Year _____
 - b) Name of the programmes/Activities _____
 - c) Funded by _____
 - d) Amount received _____
 - e) Achievements _____
13. Experience of the applicant _____
(any training received)
14. Number of Family Members
 - a) Male _____
 - b) Female _____
 - c) Total _____

PART - B

16. Activity proposed to be undertaken _____
17. Infrastructural facility available _____
18. Location of the proposed unit _____
19. Whether premises is rented or owned _____
20. Cost of the Project _____
21. Amount of Loan required _____
22. Has the applicant taken any Loan from a Bank/ Financial Institution under any Scheme, if yes, Please indicate
 - a) Amount of Loan _____
 - b) Purpose _____
 - c) Amount repaid _____
 - d) Amount outstanding if any _____

I Solemnly declare that the information furnished above is true and I shall be 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

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 has signed this form in my presence belongs to _____
category of Backward Classes under _____

Community. It is also certified that her Family Income is below Rs. 40,000/= for Rural Rs. 55,000/=for Urban Area per annum and she is not an employee of any State or Central Govt. Deptt. Or undertaking.

Seal & Sig. of the Certifying Authority

Place:

Dated:

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.

Field Supervisor
JKWDC (J/K)

District Manager
JKWDC (J/K)

Development Officer, JKWDC
Srinagar/ Jammu

**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 affirm and declare as under:

1. That I am permanent resident of Jammu & Kashmir State residing :
.....for the last.....years.

2. That I belong to.....Bahach Hanji and Shikarawala, Bangi (Sweepers),
Bhangji (excluding Khakrob, those in Scheduled Castes), Barbers (rural only), Bhand, Dambali Faquir,
Doom (excluding those in Schedule Caste), Fishermen including Gada Hanz), Grati (Rural only),
Jheevan, Kulfaqir, Kumhar (Village Potters), Madari, Bazigar, Mirasi, Sansi, Shaksaz, Shie Repaires
working without the aid of machines, Shupri Watal (excluding those in Scheduled Caste) Sikkigar, Teli
(Rural only) Village Washer Women.

3. That family income per annum is Rs.....from all
sources.

4. That I have not drawn 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 financial institution.

5. Neither me nor any member of my family is in the Govt. Service/Central Government and I am also not
indebted to any bank or financial institution.

6. That I shall utilise the loan only for the purpose to which it will be granted to me by J&K State Women's
Development Corporation. In case of any deviation / default, I shall be liable to immediately repay to the
corporation the full amount of loan granted to me along with the amount of interest and penalty as applicable.

7. I undertake to abide by all terms and conditions as or will be laid down by J&K State Women's
Development Corporation from time to time.

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

Date _____

Place _____

Deponent

GENERAL INFORMATION

1. Bahach Hanji and Shikarawala, Bangi (Sweepers), Bhangi (excluding Khalkrob, those in Scheduled Castes), Barbers (rural only), Bhand, Dambali Faquir, Doom (excluding those in Schedule Caste), Fishermen including Gada Hanz), Grati (Rural only), Jheever, Kulfaqir, Kumhar (Village Potters), Madari, Bazigar, Mirasi, Sansi, Shaksaz, Shie Repaires working without the aid of machines, Shupri Watal (excluding those in Scheduled Caste) Sikligar, Teli (Rural only), Village Washer Women.
2. The family income from all source 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 residence 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 loans.
6. 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 identity guarantors who should be employees of Govt / Semi Government / Bank. In case the loan is sanctioned upto 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 departments will have to be submitted with the documents. Thereafter the documents are required to be registered in the appropriate court.
7. A deed of Hypothecation of asset created in the joint name of J&K State Women's Development Corporation and NBCFDC needs to be furnished.
8. The beneficiary will have to furnish 20 post dated signed cheques for the repayment of instalments on any scheduled/Rural Bank of the service area of her residence. The number of cheques may vary from scheme to scheme.
9. The beneficiary will have to produce original documents along with attested photocopies, the original will be returned after these are seen and verified by an authorised officer of J&K State Women's Dev. Corporation who will record on photocopies that the original documents have been checked by him/her