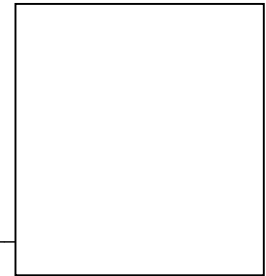


**J&K STATE WOMEN'S DEVELOPMENT CORPORATION LTD.
615-A, Gandhi Nagar, Jammu/Old Secretariat Srinagar**

**APPLICATION FORM FOR GRANT OF LOAN UNDER MICRO/DIRECT FINANCING SCHEME
in collaboration with National Minorities Development & Finance Corporation**

(NMDFC)

**(TO BE FILLED IN DUPLICATE)
PART - A**



Attested by con. Tehsildar.

S. No.

1. Name of the Applicant _____
(in Block Letters)

2. Category to which Applicant Belongs
(Muslim/Sikh/Christian/Buddhist/Zorostrains) _____

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
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a) Village Mohalla _____

b) Post Office _____

c) District _____

d) Block _____

6. Academic & Technical qualification:

S. No.	Examination passed	Year	Division
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1.

2.

3.

4.

5.

7. Any training received given details of training duration and name of the Institution _____

8. Number of family members (details) _____

9. Land (if any) Kanals _____

10. House (area) Kanals _____

11. Present profession: Main _____

Subsidiary _____

12. Activity proposed to be undertaken _____
13. Infrastructural facility available for proposed activity _____
14. Previous experience in the activity if any _____
15. Location of the proposed unit _____
- a) Whether premises is available _____
- b) If Yes, whether rented or Owned _____
16. a) Cost of the project _____
- b) Amount of the loan required _____
- c) Amount which the applicant is ready to contribute _____
- Yes/No

17. 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 formant 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 Rs. 55,000/- for Urban area per annum and she is not an employee of any State or Central Govt. Deptt. or undertaking.

Date:

Place:

Seal & Sig. of the

Certifying Authority

Name _____

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 and 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)

Distt. Manager

JKWDC (J/K)

Attested

Development Officer, JKWDC

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 _____ ear/
_____ R/o _____

hereby solemnly affirms and declares as under:-

1. That I am a permanent resident of Jammu and Kashmir State residing: _____
from the last _____ years.
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 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 me nor any member of my family is in the Govt. Service and am also not indebted to
any Bank of Financial Institute.
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
immediately repay to the corporation the full amount of loan granted to me with the amount of
interested 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.

Deponent

Verified this day of _____
that the above averments 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 23rd Oct. 1995 which notified Muslims, Sikhs, Christians, Buddhist and Zorostrains (Parasis) as Minority Communities
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 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 beneficiary, 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 upto Rs. 50,000/- one guarantor would be required and in case the loan sanctioned above Rs. 50,000/- two guarantors 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 will be returned after these are seen and verified by an authorized officer of J&K State Women's Dev. Corporation who will record on photocopies that the original documents have been verified.