THE ASSAM CO-OPERATIVE APEX BANK LIMITED.
Invites applications as State Channelising Agent of the NHFDC for extending concessional Credit to persons with disabilities

Who can apply?

- Any Indian Citizen with 40% or more Disability.
- Age between 18 and 60 years.
- Income upto Rs.5,00,000/- P.A in urban areas and Rs.3,00,000/- P.A in rural areas.
- Relevant/Educational/Technical/Vocational Qualification/Experience and Background.

Area of Funding

<table>
<thead>
<tr>
<th>Type of Loan</th>
<th>Loan Limit (Maximum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Setting up Service Sector activity</td>
<td>3.00 lakh</td>
</tr>
<tr>
<td>2. Setting up Sales/Trading activity</td>
<td>5.00 lakh</td>
</tr>
<tr>
<td>3. Purchase of Vehicle for commercial hiring</td>
<td>10.00 lakh</td>
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<tr>
<td>4. Loan for Agricultural &amp; Allied activities</td>
<td>10.00 lakh</td>
</tr>
<tr>
<td>5. Any income activity for MR, Cerebral Palsy &amp; Autism</td>
<td>10.00 lakh</td>
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<tr>
<td>6. Small Industrial unit</td>
<td>25.00 lakh</td>
</tr>
<tr>
<td>7. Education Loan For study in India</td>
<td>7.50 lakh</td>
</tr>
<tr>
<td>For study Abroad</td>
<td>15.00 lakh</td>
</tr>
<tr>
<td>8. Micro-Credit through SCA of NHFDC</td>
<td>5.00 lakh - per NGO</td>
</tr>
<tr>
<td></td>
<td>25,000/- per beneficiary</td>
</tr>
<tr>
<td>9. Parents Association of Persons with Mental Retardation</td>
<td>5.00 lakh</td>
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</tbody>
</table>

Application duly filled up in prescribed format with full Bio-data, expressing area of funding and amount of loan alongwith copy of certificate of disability be submitted through Branches of The Assam Cooperative Apex Bank Ltd.
NATIONAL HANDICAPPED FINANCE AND DEVELOPMENT CORPORATION
(Ministry of Social Justice & Empowerment)
RED CROSS BHAWAN, SECTOR-12, FARIDABAD-121 007

LOAN FOR EDUCATION/TRAINING TO DISABLED PERSONS

APPLICATION FORM

CHECK LIST

1.0 Please submit the application form in two copies, along with all required documents to the channelising agency of your state.

2.0 The following documents are essential, please ensure that they are attached
2.1 40% or more Disability Certificate from medical board of Central / State Government.
2.2 Income Declaration Certificate (on application form itself).
2.3 Birth/Age Certificate from Panchayat/Municipal/School Certificate.
2.4 Educational Qualification Certificate.
2.5 Caste Certificate for SC/ST/OBC.
2.6 One passport size and one full size photograph of the borrower(s) / guarantor(s).
2.7 Affidavit stating that no loan has been availed from any govt. agency for the same purpose.
2.8 Mark sheet of last qualifying examination for school and graduate studies in India.
2.9 Copies of letter conferring scholarship, freeship, studentship, etc.
2.10 Proof of admission to the course.
2.11 Schedule of expenses for the course.
2.12 Copies of foreign exchange permit (if applicable).
2.13 Statement of Bank account for the last six months of the borrower(s).
2.14 Signature identification from bankers of borrower(s) / guarantors(s).
2.15 A copy of Passport / Voters ID Card / Proof of residence.
2.16 Income Tax assessment order not more than 2 years old.
2.17 Bank statement of assets and liabilities of borrower(s).

(For free distribution in the interest of persons with disability)
INCOMPLETE OR INCORRECT INFORMATION WILL LEAD TO REJECTION OF THE APPLICATION
APPLICATION FORM

(Please read through the application form carefully before filling in)

1. Particulars of student / course of study
   a) Full Name : 
   b) Date of Birth : 
   c) (i) Details of Disability (attached attested photocopy of certificate from competent authority).
   (ii) Percentage of disability : 

2. Educational Qualification :

<table>
<thead>
<tr>
<th>Examination</th>
<th>Institution/University From which passed</th>
<th>Year of passing</th>
<th>Attempts made</th>
<th>Percentage of marks</th>
<th>Class obtained</th>
</tr>
</thead>
<tbody>
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</table>

Please enclose marks-sheet of the last examination cleared as also testimonials from the school / two professors from the college last attended

3. Particulars of Parents/Guardian
   a) Full Name : 
   b) Permanent Address : Residence :
   c) Address : Place of work
   d) Phone Number : (Res.) : (Office) :
   e) Age
   f) If in service
      i) Name & Address of Employer
      ii) Age of retirement
   g) Number of children / dependents
   h) Particulars of deductions from gross income
   i) Net monthly income
   j) Details of present borrowing :

| S. No | Date of Loan Obtained from Amount of Loan Repayment Plan Security Details |
|-------|--------------------------|-----------------|---------------|-------------------|----------------|
| (1)   | (2)                      | (3)             | (4)           | (5)               | (6)            |
4. **Particulars of the course for which the loan is required**

   a) **Name of the course**

   b) **Duration (full-time/part-time course)**

   c) **Institution / University**

   d) **Other particulars**

   i) **Details of tuition fees**

      1st Year of the course: Rs.
      2nd Year of the course: Rs.
      3rd Year of the course: Rs.
      4th Year of the course: Rs.
      5th Year of the course: Rs. (Total) Rs.

   ii) **Essential**

      - Books: Rs.
      - Stationary: Rs.
      - Equipment, if any: Rs.

   iii) **Examination fee**

      1st Year of the course: Rs.
      2nd Year of the course: Rs.
      3rd Year of the course: Rs.
      4th Year of the course: Rs. (Total) Rs.
      5th Year of the course: Rs. (Total)
5. Details of estimated monthly maintenance expenditure during the period of the course:
   a) Rent Rs. ____________
   b) Board Rs. ____________

6. Particulars of Loan applied for
   a) Total expenses of the course:
   b) Details of non-repayable scholarship / studentship / fellowship, etc. available to student
   c) Details of repayable loan / Scholarship or other financial assistance available
   d) Details of funds available from family sources for the course
   e) Amount of Loan applied for:

7. (a) Please state in brief how the completion of the course is going to help the student in improving his prospectus of earning his livelihood.
   (b) (i) Expected income per month Rs. ____________
   (ii) Anticipated monthly expenses Rs. ____________
       Balance Rs. ____________
   (c) Amount available for repayment of loan Rs. ____________

8. Security offered
   a) Immovable Property Lease / Freehold Title Deed Address
      Plot / Flat / House No. ____________ ____________ ____________
   b) Other securities
      | Name of Security | Serial No. | Name of Holder | Maturity Date | Amount |
      |------------------|-----------|----------------|--------------|--------|
      |------------------|-----------|----------------|--------------|--------|
9. Repayment Programme

The loan is proposed to be repaid as under:

a) For School / College Education in India:
   In.................................. equated monthly instalments of Rs..................
   each by the parent / guardian, beginning from ...........................................

b) For Technical / Professional Higher Studies in India / Abroad:
   In.................................. Equated monthly instalments of Rs.
   each by the parent / guardian / student, beginning from ............................

CERTIFICATE

I/We certify that, to the best of my / our knowledge and belief, the information furnished
herein is true and correct. I/We promise to abide the following terms and conditions governing
the grant of loan and to utilise the loan for the purpose for which it is granted.

Terms and conditions of loan -

a) The borrower would not participate in any unlawful activity, which would debar him from
   pursuing his / her studies and follow all the rules and regulations laid down by the
   educational institution.

b) The borrower would not enter into a pecuniary obligation or financial liability during the
   currency of the loan.

c) The borrower would strive to secure a suitable employment after the completion of the
   course. As soon as he / she secures employment, he / she would furnish NHFDC full
   particulars of such employment, including income therefrom.

d) The borrower would not take up employment during the period of the course, except
   with the prior permission of NHFDC.

e) If the borrower is taking up a part-time employment, he / she would produce a certificate
   from the head of the Institution to the effect that the employment will not effect his / her
   studies.

f) The borrower would keep NHFDC informed, from time to time about change of address,
   if any.

g) The borrower would not, without NHFDC written prior permission, change the course of
   studies or the place of study or the educational institution.

h) The borrower would furnish the copy of mark sheet after every term / semester to the
   SCA for further submission to NHFDC.

Signature of Parent / Guardian  Signature of Applicant

Place  :
Date  :