



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	
(i) Manufacturing/ Production	Plate Making, Jute Industry, Detergent & Soaps, Silver Ware, Brass Article, Bags, Oil Mill, Fabrication, Steel Furniture etc.
(ii) Service Sector	STD/PCO Booth, Computer, Xerox, Typing Centre, Tent House, Hair Dresser, Flour Mill etc.
(iii) Trading/Sales	General/Kirana/Grocery, Stationery, Electrical, Medical, Hardware, Building Material, Store, Readymade Garments, Tailoring Centre etc.
(iv) Agricultural Sector	Purchase of Tractor, Trolley, Tube-Well, Fertilizer Seeds, Pesticides Store etc.
(v) Agricultural (Allied)	Poultry, Dairy, Piggery Farm, Goat/Sheep Rearing, Cattle-Feed Shop etc.
(vi) Transport Sector	Purchase of Van, Auto, Jeep etc.

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

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**, alongwith 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 :

Passport Size
Photo

2. Educational Qualification :

Examination	Institution/University From which passed	Year of passing	Attempts made	Percentage of marks	Class obtained
(1)	(2)	(3)	(4)	(5)	(6)

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 (Original/ Present)	Repayment Plan	Security (Full 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. _____ Rs. _____ (Total)

ii) Essential ;

Books Rs. _____

Stationary Rs. _____

Equipment, if any Rs. _____

iii) Exmanination 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. _____ Rs. _____ (Total)

5th Year of the course Rs. _____ 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 /		Dt. in the	
	House No.		name of	

b) Other securities

Name of Security	Serial No.	Name of Holder	Maturity Date	Amount
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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 :