

State Women's Development Corporation Ltd.

Photo (duly
attested by
Gazetted
Officer

APPLICATION FOR EDUCATIONAL LOAN

MINORITY COMMUNITY/BACKWARD CLASSES

1. Particulars of Student

- a) Full Name Smt./Kum. :.....
(in capital letters)
- b) Fathers Name :.....
- c) Date of birth & Place :.....
- d) Age :.....
- e) Details of Educational qualifications:

Exam Passed	Name of School/College	Name of Board/University	Year of Passing	% of marks obtained
Class X				
Class XII				
Graduation (Specify)				

- f) Additional Qualifications, if any :.....
:.....
:.....
- g) Caste (Please specify & attested copy of certificates to be enclosed)
- h) Physical disability, if any (Enclose a certificate from Chief Medical Officer/District Medical Officer)

Full address

Present

.....
.....
.....

District.....Pin

Permanent

.....
.....
.....

District.....Pin.....

2. Particulars of course:

- a) Name of course of study :.....
- b) Name of Institution :.....
- c) Name of accredited University :.....
- d) Whether recognised by IMC/
AICTE/UGC (specify) :.....
- e) Duration of the course :.....
- f) Date of commencement of course :.....
- g) Date of completion of course :.....
- h) Job opportunities & expected monthly :.....
Income of student after completion
of the course

3. Particulars of parent/Guardian

- a) Full name :.....
- b) Permanent address (Residence) :.....
:.....
:.....
:..... Pin.....
- c) Address: Place of work/
Employer's address :.....
:.....
:.....
- d) If self employed, specify vocation :.....
:.....
- e) Phone Number :.....
- f) Age :.....
- g) Date of Superannuation :.....
(in case of service)
- h) Gross Annual Income :.....
- i) Particulars of deduction from
Gross income :.....
:.....

- j) Borrowing from other sources :.....
 (if any) :.....
- k) Net Annual Income :.....
 (Enclose a copy of salary statement/income statement whenever required)
- l) Details of family members/dependents:

Sl. No	Name	Age	M/F	Relationship	Place of work	Annual Income

(Proof of family income from all sources obtained from Thahasildar to be attached).

- m) Has any family member availed : Yes/No
 Of any loan under NBCFD/NMDFC
- n) If yes, details of loan availed

Name of the beneficiary	Name of the Scheme	Name of the Corporation	Date of Loan	Amount of Loan	Amount repaid till date

4. Particulars of Education Loan applied for

- a) Total expenses for the course :
 (year wise break up)

Year	Tuition Fee, Admission Fee & other Fees (specify)	Text Books instruments (Specify)	Boarding & Lodging	Examination Fee	Total Expenses
1 st					
2 nd					
3 rd					
4 th					
5 th					
6 th					

- b) Details of non-repayable scholarship/fellowship etc.
 If any available to student

Name of Scholarship	Institution Name	Amount of Scholarship	Duration of Scholarship	Type of Scholarship & monthly quarterly half year/annually	Amount received date

- c) Details of repayable loan scholarship or other financial assistance available if any :Amount.....
:Duration.....
:Source.....
- d) Details of fund available from family ;
Source p.a. for the course :
:
- e) Details of requirements of loan :
(year wise requirements to be furnished with due dates of payment)

Tuition & admission fee		Text books/equipments			Boarding & Lodging expenses		Exam Fees	
Amount required	Due date of requirement	Amount required	Due date of requirement	Amount required	Due date of requirement	Amount required	Due date	

5. List of documents enclosed
- i)
 - ii)
 - iii)
 - iv)
 - v)
 - vi)

DECLARATION

I,.....(Student) & (Parent)do hereby declare that all the information furnished above are true and correct to the best of my knowledge and belief.

Signature of Student

Signature of Parent

Station:

Date:

FOR OFFICE USE ONLY

Rs.....has been sanctioned to Smt.....under the Education Loan Scheme of NMDFC/NBCFDC

Section Assistant

Manager (Projects)

Managing Director

INSTRUCTION TO CANDIDATE

The Education loan scheme is financed by the NMDFC/NBCFDC, New Delhi and is implemented by the Kerala State Women's Development Corporation.

I. Eligibility:

1. The loan shall be granted to women members of Minority communities/backward classes as notified by the central Govt. and state Govt. from time to time
2. The applicant should be in the age group of 16-32 years
3. The annual family income of the applicants family should be below the poverty line ie.Rs.55,000/- in urban areas and Rs.40,000/- in rural areas.
4. The applicant should have obtained admission for any of the professional course.
5. Priority will be given to physically impaired and dependant of war widows

II. Courses Covered

1. The professional course of the study should have good potential in the job market.
2. The Duration of the course will not exceed 4-5 years; however shorter duration course may be preferred.
3. The college/Institute should have been offering the course for the last three years and should be recognized by the Govt. at the Central/State Govt. or by appropriate a such as AICTE etc.

III. Purpose of Loan

Loan will be admissible for expenditure on the following items:

1. Admission fee and Tuition fee
2. Cost of books, stationery and other instruments required for the course
3. Examination fee
4. Boarding and Lodging Expenses

The expenditure shall be provided through institute /college only. No assistance will be provided directly to the candidates.

IV. Maximum Loan amount

1. For Minority communities
The loan amount will be limited to actual expenditure, subject to a maximum loan limit of Rs.2.50 lakhs/per beneficiary and Ra.50,000/- p.a per beneficiary.
2. For Backward Classes
The loan amount will be limited to actual expenditure, subject a maximum of loan limit of Rs.5 lakh per beneficiary at Rs.1,25,000/- p.a per beneficiary

V Rate of Interest

1. Minority communities-3% p.a
2. Backward communities-4% p.a

VI. Repayment period

Repayment of principal loan amount shall start after 3 months on getting a job or 6 months after completion of the course whichever is earlier. During repayment holiday, the interest

shall be paid at every calendar half year ie. by the end of June and December. The entire loan shall be repaid within a reasonable period not exceeding 5 years ie, in 60 equal monthly instalments.

In case candidates discontinues the studies due to any reason whatsoever, the loan with interest would become repayable immediately in full or in instalments as decided by the KSWDC.

VII. Security

1. Parent/Guardian of the applicant to be taken as co borrower&
2. Post datedcheques towards repayment of the loan from the beneficiary ie the student, who has taken the loan&
3. The Repayment of the loan should be guaranteed by collateral security valued at an amount higher than the loan amount

VIII. The following documents are to be submitted along with the application

- a) Certificate of Caste (relevant page of SSLC duly attested by a Gazetted Officer or Certificate issued by the Revenue Authority).
- b) Copy of ration Card (Page 1 & 3 duly attested by a Gazetted Officer)
- c) Original Income Certificate issued by the Revenue authorities
- d) Mark List of previous examinations qualified by the candidate right from Class X to the course (copy duly attested by a Gazetted Officer)
- e) Certificate from the Institution in which the applicant has been admitted, showing expenditure of the course under different items.
- f) Original Medical certificate to prove disability in the case of physically disabled candidates.
- g) Original certificate to prove dependence of war widows (where applicable)
- h) In respect of landed property the following original documents from Revenue authorities are required. These need be produced only after sanction for the loan is received
- i) Original title deed
- j) Encumbrance certificate
- k) Valuation certificate
- l) Possession certificate
- m) Location certificate
- n) Tax receipt

IX Submission of Application:

The loan application form duly filled any may be sent along with attested copies testimonials and certificates to the following address.

The Managing Director
Kerala State Women's Development Corporation

'Basant', TC-20/2170
Oppp.ManmohanBunglow
Kowdiar .P.O., Thiruvananthapuram
Pin 695 003

- X Incomplete applications will be summarily rejected. Selection will be based on academic excellence, job potential, income level and interview performance.

- XI. The Corporation reserves the right to accept or reject any application, without assigning any reason , whatsoever.