**HIMACHAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION KANGRA-176001**

**Check list for Educational Loan**

**Date: 05/06/2015**

1. Application form properly filled up.
2. Attested photograph of applicant at page –I of the form.
3. Copy of photographic proof of identity.
4. Attested copy of Matriculation Certificate.
5. Attested copy of +2 Certificate.
6. Character/antecedent certificate from Head of Institution last attended.
7. Character certificate from Head of Gram Panchayat/Urban Local Body.
8. Proof of admission to the course.
9. Proof of approval of the institution by the statutory body like AICTE/MCI/ DCI/INC etc.
10. Proof of approval of course by the requisite statutory body like AICTE/MCI/ DCI/INC etc.
11. Schedule of expenses issued by the institution duly indicating tuition fees, examination fees, hostel charges if it is being used or any other type of fees being charged by the institution for the course.
12. Certificate from the institution duly indicating details of non repayable as well as repayable scholarship/fellowship or any other type of financial assistance being availed by the student.This certificate is essential even if such assistance is nil.
13. Bonafide permanent Himachali, Caste and Income certificate on page-4 of form duly filled and certified by concerned patwari as well as NT/ Tehsildar. Income should be less than ` 81,000 in rural areas and ` 1,03,000 in urban areas.

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1. Verified affirmation of Guarantor regarding security on page-5 of application form along with the attested photograph. Security can be of either one or more a one of the following three types:
2. Mortgaging of land by applicant or Guarantor. The value of land must be equal to the amount of loan being taken. In such a case, applicant has to produce following documents:-

* Eight column prescribed proforma of land verification in original duly certified by the concerned Patwari and then counter signed by concerned Naib Tehsildar/ Tehsildar. The applicant has to get all the eight columns filled by the Patwari.
* The copy of latest jamabandi in original .
* Aks tatima in original.
* Copy of prevailing circle rates.

1. FDR of nationalized/co-operative bank or FDR /NSC/KVP of post office equal to the 50% of the total project cost to be pledged in favour of HBCFDC.

* In such a case, photostat copy of relevant FDR etc. will have to be submitted.

(c ) Guarantee by Govt. Employee

* In such a case, applicant has to submit prescribed proforma duly verified by the DDO of the Guarantor.

1. NOC from Banks/financial institutions on page -6 of the form.
2. Duly verified affidavit as per prescribed proforma on ` 10/- stamp paper.

All the obove documents have been found attachment.

**Signature Field Assistant**

**Date:-………… Name…………………… HBCFDC, Kangra**

**2**

**HIMACHAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION, KANGRA- 176001**

**EDUCATION LOAN SCHEME APPLICATION FORM**

**Sr.No. \_\_\_\_\_\_\_\_\_\_\_\_**

|  |
| --- |
| Attested passport size photograph of applicant |

**( Filling Columns “a”, “b” & “c” below is mandatory; otherwise Application Form will not be accepted)**

1. Applicant’s Mobile No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Mobile No. for SMS purpose \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Telephone No. with Code \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Particulars of Student / Course of Study**

**(Filling all the columns below is necessary; otherwise the Application Form will be rejected)**

1. Full Name (Capital letters)...............................................................
2. Father’s Name …………………………………… S/O Shri ……………………………………….
3. Gender (Male or Female ) ……………………………………………………………………….
4. Date of Birth ………………………………… Age ……………………years
5. Caste of applicant …………………………………………………………….
6. Annual Family income of applicant from all sources ` …………………………………….
7. Adhaar Card No. (If available ) : ……………………….……………………………
8. Photographic proof of identity with its no ……………………………………………………

(If Adhaar Card not available)

1. Permanent address of Applicant :

Village/Town………………………………………………………Ward No. ………………………….. Gram Panchayat …………………… ……….. OR Local body …………………………………

Dev. Block ……………………… Post Office ……………………….. Tehsil ………………………

District ……………………… Pin code ………………………..

1. Educational Qualification ……………………………………………………………………………
2. Name of proposed Course of Study with stream …………………………………………
3. Name of Institution with address …………………………………………………………

…………………………………………………………

1. Name of University with address …………………………………………………………

…………………………………………………………

1

1. Date of commencement of the Course with its duration………………………………

………………………………………………………….

1. Date of completion of the Course ……………………………………………………………

**Particulars of Parents/Guardian**

1. Full Name (Capital letters) ………………………………………………………………………
2. Permanent Address :

Village/Town ……………………………………………………………..… Ward No. ……..…………

Gram Panchayat ……………………….. ……………… OR Local body ………………….……….

Dev. Block ……………………… Post Office ……………………….. Tehsil ………………………….

District ……………………… Pin code ………………………..

Mobile Number …………………………… Phone Number with code …………………………

**Cost of Completion of Course**

1. (a) Tuition Fees :

1st  year of the Course ` …………………………………..

2nd  year of the Course ` ……………………………………

3rd year of the Course ` …………………………………..

4th year of the Course ` …………………………………..

5th year of the Course ` …………………………………..

(b) - Essential Books ` …………………………………...

-Stationery etc. ` …………………………………..

-Equipment, if any ` …………………………………..

(c) Examination Fee :

1st  year of the Course ` …………………………………..

2nd  year of the Course ` ……………………………………

3rd year of the Course ` …………………………………..

4th year of the Course ` …………………………………..

5th year of the Course ` ……………………………………

1. Maintenance expenditure :

-Room Rent ` ………………………………….

-Boarding charges ` ………………………………….

-Clothes ` …………………………………..

-Sundries ` …………………………………..

2

**Particulars of Loan Applied for**

1. Total expenses of the Course ` ……….………………………..
2. Own funds /scholarships etc :
3. Details of non-repayable scholarship/fellowship / ` .…………………………………

other financial assistance available to student

1. Details of repayable loan scholarship or other ` .…………………………….. .

financial assistance available

1. Details of funds available from family sources ` …….…………………………
2. Amount of Loan applied for ` ………………………………
3. Repayment programme ……………………………………

23. Security Offered by the Applicant: (i) Land Mortgage. (Please tick the relevant security/ies) (ii) Pledging FDR/ NSC/KVP etc.

(iii) Govt. Employee Guarantee

***(NOTE: Security can be of either one or more than one of the above three types)***

24. Name of Gaurantor …………………………………………….. s/o ………………………………………………………

**Please sanction the aforesaid amount of Loan in our favour. We certify that to the best of our knowledge and belief, the information furnished herein is true and correct. We promise to abide by the terms and conditions governing the loan facility by the Corporation.**

**Signature of Student Signature of Parent/Guardian**

**Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature of witness**

**Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Documents to be enclosed : As per check list given.**

**3**

**Certificate**

1. It is certified that the applicant Shri/Smt./Kumari \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son/daughter/wife of Shri\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Village/Town \_\_\_\_\_\_\_\_\_\_\_ Ward No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_P.O.\_\_\_\_\_\_\_\_\_\_\_\_\_\_Tehsil\_\_\_\_\_\_\_\_\_\_\_\_\_ District\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is personally known to me. He/she is a bonafide (Permanent) resident of Himachal Pradesh.
2. It is also certified that the above applicant Shri/Smt./Kumari \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_son/daughter/wife/of Shri\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ belongs to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_caste which has been notified by the Govt. of Himachal Pradesh as one of the Other Backward Classes.
3. It is further certified that total annual income of the above applicant Shri/Smt./Kumari\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son/daughter/wife/of Shri\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and that of his/her family from all sources is `\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

**Signature of Patwari concerned**

**(with SEAL)**

**Date:\_\_\_\_\_\_\_\_ Patwar Circle\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Countersigned**

**Signature of Naib Tehsildar/Tehsildar**

**(with SEAL)**

4

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To

The Manager,

1. Kangra Central Co-operative Bank Ltd.
2. State Bank of India
3. United Commercial Bank
4. Punjab National Bank
5. Central Bank of India
6. State Bank of Patiala
7. Union Bank of India
8. Canara Bank
9. Co-operative Society
10. H.P. Khadi Board
11. H.B.C.F.D.C.
12. Himachal Gramin Bank
13. Any other Financial Agency

**Subject: NO DUE CERTIFICATE.**

Sh./Smt………………………………..S/o/w/oShri…………………………….…

Village/Town……………………………………WardNo………………………PO. ……………............... Tehsil………………..District…………………..(HP) has applied for loan to this Corporation. Please convey position of his/her loan account clearly stating default in payment , if any.

Yours faithfully,

**for Managing Director**

**HBCFDC, Kangra (HP)**

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**HIMACHAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION, KANGRA- 176 001**

**( For Office use only )**

**EDUCATION LOAN SCHEME (Proposal Form)**

1. A copy of loan application dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ received from

Shri /Smt/Kumari \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is enclosed herewith.

The details given in the application have been verified by independent enquiries, reference to testimonials/certificates/documents etc. wherever necessary. After carefully examining all aspects of the case, my comments are being appended.

1. In my opinion, the applicant is eligible for a loan amount as detailed hereunder:-
2. Cost of completing the Course:
3. **Tuition Fees :**

1st  year of the Course ` ….……………………………….

2nd  year of the Course ` ….……………………………….

3rd year of the Course ` …………………………………..

4th year of the Course ` …………………………………..

5th year of the Course ` …………………………………..

**(b)-** Essential Books ` …..……………………………….

-Stationery etc. ` ………………………………….

-Equipment, if any ` ………………………………….

**(c)** **Examination Fee :**

1st  year of the Course ` ………………………………….

2nd  year of the Course ` ………………………………….

3rd year of the Course ` …………………………………..

4th year of the Course ` …………………………………..

5th year of the Course ` …………………………………..

**(d) Maintenance expenditure :**

- Room Rent ` ………………………………….

-Boarding charges ` ………………………………….

-Clothes ` …………………………………..

-Sundries ` …………………………………..

1. **Own funds/Scholarships etc. :**

(a) Non-repayable scholarship/fellowship/ ` …………………….…..…….

Other financial assistance

(b) Repayable loan scholarship or ` ……………………....………..

Other financial assistance

(c ) Funds available from family ` ……………………………..

1. Total expenses of the course ` ………….……………………….

-1-

1. Nature of Security ………………………………………....
2. Value of Security `……………………………………..
3. **Guarantor details** :

Name : ……………………………………… s/o ………………..……….………………………………

Village/Town ………………………………………….. Ward No. …..………………………

Gram Panchayat ……………………….. ……………… OR Local body ….………………………………….

Dev. Block ……………………… Post Office ……………………….. Tehsil …………………………………….

District …………………………… Pin code ………………………..

Mobile Number ……………………………… Phone Number with code ……………………………….

1. Amount of Loan applied for ` ………….……………………….
2. Repayment Schedule : ………………………………………………………………
3. Loan amount proposed ` ……...………………………….

**Signature of Authorized Official of HBCFDC**

**Date ………………….. Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

1. **Recommendation of the Manager Project:**

The proposed Term Loan amount is reasonable and commensurate with the requirements of the applicant.

I recommend sanctioning of loan amounting to ` \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Signature of Recommending Authority**

**Date ………………….. Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**For use of the Sanctioning Authority**

**A Term Loan of ` \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ is sanctioned in favour of applicant.**

**Loan Sanctioning Authority**

**Date ………………….. Name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Designation \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**-2-**

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**2-iVokjh )kjk mijksDr lEkLr 8 ¼vkB½ dkWye Hkjuk vfuok;Z gSA**

**HIMACHAL BACKWARD CLASSES FINANCE & DEVELOPMENT CORPORATION KANGRA- 176 001**

**GUARANTOR UNDERTAKING**

Certified that I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Name of Guarantor) stand guarantee for the loan of ` \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ) to be availed by Shri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ( Name of the beneficiary ) from Himachal Backward Classes Finance & Development Corporation for Self Employment Venture \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name of the scheme/unit).

1. My monthly salary is : `\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. Basic Pay ` \_\_\_\_\_\_\_\_\_\_ Plus Gr. Pay ` \_\_\_\_\_\_\_\_\_\_ and Total Pay ` \_\_\_\_\_\_\_\_\_\_.
3. My date of superannuation is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

And I hereby authorize my Employer/DDO \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_( Name of the Employer) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(address ) to deduct the above amount of loan from my salary, gratuity etc. if Shri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name of the beneficiary ) does not repay the above loan well in time and remit the same to Himachal Backward Classes Finance & Development Corporation with interest @ \_\_\_\_\_ % on demand by Himachal Backward Classes Finance & Development Corporation. In case I resign from service/terminated or dismissed from or voluntarily resign before age of superannuation, in that event the entire amount of loan alongwith interest etc. shall be recovered from the terminal benefits due to me.

Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name of Guarantor \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Designation \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Office Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Certified that this undertaking has been entered in the service record of Shri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son of Shri\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_at page \_\_\_\_\_\_\_\_\_\_\_dated\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. In case Shri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ fails to repay the guaranteed amount, the same shall be recovered from his salary/emoluments and remitted to Himachal Backward Classes Finance & Development Corporation.

Signature of Drawing & Disbursing Officer

(with Office Seal)

Name………………………………………..

Date:-……………….… Designation ………………………………………

**AFFIDAVIT**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son/daughter/wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_R/o Village/Town\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Post Office\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Tehsil \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_District \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Himachal Pradesh do hereby solemnly affirm and declare as under :-

1. That I shall pay/deposit the monthly instalments with HBCFDC Kangra regularly on due date failing which Corporation is authorized by me to present my cheque of over due instalment to the concerned Bank for which purpose I am providing twenty number of A/C Payee cheque of Bank ( Name)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch (Name) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_bearing Sl. No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_in favour of HBCFDC and any collection charges on these cheques shall be recoverable from me.
2. That in the event of failure to repay loan as per the agreement deed, the HBCFDC shall have every right to initiate legal proceedings against me and I shall be liable to pay to HBCFDC expenses incurred by it on any legal proceedings against me.
3. That I shall be liable to seek prior permission of HBCFDC for any alteration /deviation, resale or alienation of assets in any manner whatsoever acquired by me using the loan given by the Corporation.
4. That in the event of alteration/deviation, resale or alienation of aforesaid assets without the permission of HBCFDC, I shall be liable to repay full amount of loan outstanding in addition to penal interest on the amount due on the date of notice in lump sum after receipt of notice from HBCFDC within the time limit as prescribed in the notice.
5. That the exclusive jurisdiction to decide the issue of any dispute between the parties here to shall be the Courts situated at Kangra only.

**Place : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DEPONENT**

**Date : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**VERIFICATION**

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son/daughter/wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ R/o

Village/Town \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_PO \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Tehsil \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ District \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Himachal Pradesh do hereby solemnly affirm that the facts contained in Sr. No. 1 to 5 of the Affidavit are true and correct to the best of my knowledge and belief and nothing material has been concealed there from.

**Place : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DEPONENT**

**Date : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**