

LIDCOM Education Loan Scheme

Details (LIDCOM Education Loan Scheme)

Being implemented since the year 2009, the "Education Loan Scheme" is a scheme by the Leather Industries Development Corporation (LIDCOM), Govt. In this scheme, finance of upto ■ 20,00,000 is provided for post graduate students in the 18-50 years age group from Charmakar Community for studies in India and in abroad. Only the citizens who are a permanent resident of the state of Maharashtra are eligible to apply to this scheme. This is a Central Government Scheme and the funding for this scheme come from the National Scheduled Castes Finance and Development Corporation, New Delhi (NSFDC). The main objective of LIDCOM is to implement various schemes to uplift lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi etc.) who are economically weak and below poverty line and with an intention to develop them educationally, economically and socially so as to give them respectable place in Society.

Objectives (LIDCOM Education Loan Scheme)

- The main objective of LIDCOM is to implement various schemes to uplift lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi etc.) who are economically weak and below poverty line and with an intention to develop them educationally, economically and socially so as to give them respectable place in Society.

Important Features (LIDCOM Education Loan Scheme)

- Being implemented since the year 2009, the "Education Loan Scheme" is a scheme by the Leather Industries Development Corporation (LIDCOM), Govt. of Maharashtra. In this scheme, finance of upto ■ 20,00,000 is provided for post graduate students in the 18-50 years age group from Charmakar Community for studies in India and in abroad. Only the citizens who are a permanent resident of the state of Maharashtra are eligible to apply to this scheme. This is a Central Government Scheme and the funding for this scheme come from the National Scheduled Castes Finance and Development Corporation, New Delhi (NSFDC). The main objective of LIDCOM is to implement various schemes to uplift lifestyle of Charmakars (Dhor, Chambhar, Holar, Mochi etc.) who are economically weak and below poverty line and with an intention to develop them educationally, economically and socially so as to give them respectable place in Society.

Benefits (LIDCOM Education Loan Scheme)

- Education Loan up to ■ 10,00,000 for post graduate students in India.
- Education Loan up to ■ 20,00,000 for post graduate students in abroad.
- Rate of Interest for Male Beneficiary: 4% per annum.
- Rate of Interest for Female Beneficiary: 3.5% per annum.

Eligibility (LIDCOM Education Loan Scheme)

- The applicant should be a citizen of India. The applicant should be a permanent resident of Maharashtra State. The applicant should be from Charmakar Community only (Dhor, Chambhar, Holar, Mochi etc.). The applicant should be in the 18 to 50 years age group. The annual income of the family of the applicant should be less than or equal to Rs.3,00,000/-
- The applicant should have a knowledge of the business for which s/he has applied for loan.

Application Process (LIDCOM Education Loan Scheme)

- Step 1: Take the format of the application form from the District Office of LIDCOM.
- Step 2: Fill in all the mandatory fields, paste the passport sized photograph (signed across), and attach all the (self-attested) mandatory documents.
- Step 3: Submit the duly filled and signed application form along with the documents to the District Office.
- Step 4: Acquire the receipt/acknowledgement of successful submission of the application form from the District Office.

Documents Required (LIDCOM Education Loan Scheme)

- Aadhaar Card. 2-Passport Sized Photograph (Signed Across) Marksheets / Passing Certificate of the Latest Educational Qualification. Proof of Admission : Offer Letter or Admission Letter from the Institution. Conditional admission letter may be considered in case of studies abroad. Residential Certificate / Domicile Certificate of the State of Maharashtra. Income Certificate issued by an Authorised Govt.Officer. Caste Certificate issued by an Authorised Govt.Officer. Details of the Bank Account (Bank Name
- Branch Name
- Address
- IFSC
- etc). A/C statement for last 1 year in case of any previous loan from other Banks/Lenders (if any)

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