

Bank Tie-Up SchemeAre you sure you want to sign out?CancelSign OutEngEnglish/à¤à¤à¤,à¤à¤à¤Sign
InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And
ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign
InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit
CancelApply NowCheck EligibilityPunjabBank Tie-Up SchemeBelow Poverty LineLoanScheduled CasteSocial
WelfareSubsidyDetailsThrough the "Bank Tie-Up Scheme", the Punjab Scheduled Castes Land Development & Finance Corporation
(PSCLDFC) arranges loans through banks, and subsidy is provided by PSCLDFC. The permanent residents of Punjab belonging to
Scheduled Castes and living Below Poverty Line are eligible under this scheme. This is a 100% State Sponsored Scheme, and only the
permanent residents of the state of Punjab can apply for this scheme.BenefitsSubsidy: Capital subsidy upto 50% of the total amount
subject to a maximum of â,¹ 10,000/-Sources of Funds: The subsidy is provided by Govt. of India out of SCA.Loan: The loan amount is
provided by various banks operating in the State. Rate of Interest: Charged by the Banks as per RBI guidelines.EligibilityThe applicant
should be a citizen of India.The applicant should be a domicile / permanent resident of the state of Punjab.The applicant should be from
Below Poverty Line (BPL).The applicant should be from the Scheduled Caste category.The annual income of the family of the applicant
(from all sources) should be â,¹ 67,649/- per annum (for rural areas); â,¹ 88,756/- per annum (for urban areas).The applicant should not
already be availing the benefits of the scheme.Application ProcessOfflineStep 1: Take a print of the format of the Application Form
(Fî»¿orm-I, Form-II) from the official website of the Punjab Scheduled Castes Land Development & Finance Corporation (PSCLDFC).
The format of the application form is also available free of cost at the District Offices.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.ï»¿Post-Application Processes:Step 1: The District Manager sponsors the
application to the concerned bank branch for joint verification.Step 2: The cases are sanctioned & subsidy is claimed by the banks.Step
3: Then these cases are referred to the District level committee chaired by the ADC. Step 4: The loan is disbursed to the beneficiaries by
the banks along with the subsidy.Documents RequiredApplication form duly attested by competent Authority.Residential Certificate /
Domicile Certificate of the State of Punjab.Caste Certificate.Valuation Certificate of property to be mortgaged.Map of the Property.Farad
Zama Bandi.A copy of the registry (if the property is self-purchased).Affidavit regarding the loan.3 Passport-Sized Photograph (Signed
Across).Employer Certificate, Salary Certificate, and Surety Bond (in the case of Service Surety).Aadhaar Card.Details of the Bank
Account (Bank Name, Branch Name, Address, IFSC, etc).Income Certificate.Frequently Asked QuestionsHow Much Shall Be The
Capital Subsidy? Is There An Upper Ceiling?Subsidy: Capital Subsidy upto 50% of the total amount subject to a maximum of â,¹
10,000/-.What Would Be The Sources Of Funds?Sources of Funds: The subsidy is provided by Govt. of India out of SCA.What Is The
Full Form Of SCA?The full form of SCA is "Special Central Assistance".By Which Bank Will The Amount Of The Loan Be Provided?
The loan amount is provided by various banks operating in the State. What Are The Income Criteria For This Scheme?The annual
income of the family of the applicant (from all sources) should be â,¹ 67,649/- per annum (for rural areas); â,¹ 88,756/- per annum (for
urban areas).In Which Case Does The Copy Of The Registry Become A Mandatory Document?The copy of the registry becomes a
mandatory document if the property is self-purchased.How Much Shall Be The Rate Of Interest On The Loan?The rate of Interest will be
charged by the Banks as per RBI guidelines.Where Can I Find The Link To The Scheme Guidelines?You can find the Scheme
Guidelines at this link - <https://pbsefc.punjab.gov.in/?q=node/25>Where Can I Find The Link To The Loan Application Form?The Loan
Application Form can be found at this link - https://pbsefc.punjab.gov.in/sites/default/files/bank_tieup_scheme_form.pdf
<https://pbsefc.punjab.gov.in/sites/default/files/CORPORATION-1-6%20PAGES.PDF>What Is The Full Form Of BPL?The full form of
BPL is "Below Poverty Line".Is The Residential Certificate / Domicile Certificate Of The State Of Punjab, A Mandatory Document For
This Scheme?Yes, the Residential Certificate / Domicile Certificate of the State of Punjab is a mandatory document for this scheme.Can I
Reapply To This Scheme If I Am Already Availing The Benefits Of This Scheme?No, you can not reapply to this scheme if you already
have availed of its benefits.Is This A State Funded Or A Centrally Funded Scheme?This is a 100% State Funded scheme.Is There Any
Application Fee?No, the entire application process is entirely free of cost.Is There Any Compensation For The Delay In The Disbursal
Of The Scheme Benefits?No, there is no such mention in the scheme guidelines.How Do I Know If A Field In The Application Form Is
Mandatory?The mandatory fields have an asterisk (*) mark at the end.Sources And ReferencesGuidelinesLoan Application Form - ILoan
Application Form - IIOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try
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