

J&K SC, ST & BC DEV. CORPORATION LTD;

H.O. 715-A, LAST MORH, GANDHI NAGAR, JAMMU PH/ Fax: 0191-2433229, Camp Off: Exchange Road Srinagar, Ph/Fax: 0194-2481988

ADVERTISEMENT (for Educational Loan scheme)

Loan Applications, on prescribed Form are invited from the eligible students belong to Scheduled Castes, Scheduled Tribes, Backward Classes, Notified National Minorities[Male members] (i.e. Muslims, Sikhs, Buddhists, Christians, Parsis & Jains), Safai Karamcharis/ Scavengers and Handicapped (male members) categories, who are permanent residents of J&K State, for pursuing professional & Technical Courses through Govt. / Govt. recognized, approved by AICTE, Medical Council of India, UGC etc. Educational Institutions. The applicant should belong to the target group community and should have secured the admission in the Educational Institution. The details of loan component are as under:-

(Amt. in Lacs)

S. No	Category	Max. Quantum of Loan for study in		Annual family income
		India	abroad	
01	Scheduled Castes	10.00	20.00	Maximum family income limit is Rs.3.00 Lakhs irrespective rural/ Urban areas. However, 50% financing shall be made to the applicants living in the annual income ceiling below Rs.1.50 Lakhs
02	Backward Classes	10.00	20.00	-do-
03	Scheduled Tribes	5.00	N.A.	Maximum family income limit is Rs.98000/ p.a in respect of Rural Areas and Rs.1,20,000/- p.a. in Urban areas
04.	Notified National Minorities			Under Credit Line-I
	(a). Credit Line-I	20.00	30.00	Maximum family income limit is Rs.98000/ p.a in respect of Rural Areas and Rs.1,20,000/- p.a. in Urban areas
	(b). Credit Line-II	20.00	30.00	Under Credit Line-II Maximum annual family income is Rs.6.00 Lakhs p.a.
05	Handicapped	10.00	20.00	No, income is prescribed but preference shall be given to below
06	Safai Karamcharis	10.00	20.00	Double the Poverty Line beneficiaries

The selected candidates and their parents/Guardians (as co-borrower) have to execute the necessary documents as provided under the scheme for availing the loan assistance.

The complete loan application alongwith the attested copies of the following documents and details of semester-wise and year-wise course expenditures/ Loan assistance required, recommended by the Head of the Institution concerned should reach in the office of District Manager Concerned of the corporation at earliest.

- Educational Qualification Certificates and proof of Date of Birth.
- Permanent Residence Certificate
- Caste Certificate
- Income Certificate
- Copy of Admission Confirmation from Educational Institute with fee & other Charges payment schedule (yearly).
- Copy of Prospectus of the course for which Loan is sought.
- Copy of Identity Card issued by the Educational Institute if Admission already taken.
- Three Passport size photographs/ A Self Address Envelope

For further details contact; Head Office, Divisional Office, Jammu/Kashmir and District Office concerned of the corporation and also log on WWW.jakscstbccorp.in for other details and downloading of application form.

NO: SC/ST/BC/Corp/Proj/2018/ 1382
Dated: 07 -08- 20138

(R.K.Bhat),KAS
Managing Director