

# **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

## **Attention: Members of SC,ST,BC Notified National Minorities, Safai Karamcharis/Scavengers and Handicapped categories**

J&K SC, ST & BC Dev. Corporation, is working in the State for Socio-economic and Educational upliftment of Scheduled Castes, Scheduled Tribes, Backward Classes Notified National Minorities(viz; Muslims, Sikhs, Buddhists, Christians, Parsis and Jains) Safai Karamcharis/Scavengers their dependents, and Handicapped (having disability 40% and above) including disabled soldiers and disabled dependents of the soldiers.

The Corporation provides soft loans at concessional rates of interest to the target groups members, in collaboration with following six National level Corporations of Government of India, for setting of self employment income generating ventures/units by them. The National Level Corporations are:-

1. **National Scheduled Castes Finance & Dev. Corporation (NSFDC) New Delhi, (for Scheduled Castes).**
2. **National Scheduled Tribes Finance & Dev. Corporation (NSTFDC) New Delhi, (for Scheduled Tribes).**
3. **National Minorities Dev. & Finance Corporation ( NMDFC) New Delhi (for National Notified Minorities Male members).**
4. **National Backward Classes Finance & Dev. Corporation (NBCFDC) New Delhi, (for Backward Classes).**
5. **National Safai Karamcharis Finance & Dev. Corporation (NSKFDC) New Delhi, (for Safai Karamcharis, Scavengers & their Dependants).**
6. **National Handicapped Finance & Dev corporation (NHFDC), New Delhi (for Handicapped male members).**

The aforementioned National Level Corporations are providing redeemable funds to this Corporation against State Government Guarantee cover, for further providing soft loans at concessional rates of interest to the members of target groups who are Permanent Residents of the J&K State, not defaulters of any financial institution and having the knowledge/experience in the activity applied for and fall in the income criteria indicated as below. The category-wise quantum of loan rates of interest, period of repayment is also mentioned below:-

**(Amt in Lakhs)**

S.No	Category	Quantum of loan	Rate of interest	Maximum Annual family limit fixed by respective National Corporation
01	Sch. Castes	Rs.0.60 to Rs.30.00 Lakhs	4% to 10%	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	Rs.0.60 to Rs.10.00 Lakhs	4% to 7%	-do-

	Classes			
03	Sch. Tribes	Rs.1.00 to Rs.25.00 Lakhs	4% to 9%	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	Rs.0.60 to Rs.20.00 Lakhs Under Credit Line-I & Rs.0.60 to Rs.30.00 Lakhs under Credit Line-II	<b>Credit Line-I=</b> 6% to 8% <b>Credit Line-II=</b> 7% to 10%	<b>Under Credit Line-I</b> 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>Under Credit Line-II</b> Maximum annual family income is Rs.6.00 Lakhs p.a.
05	Safai Karamcharis/ Scavengers	Rs.0.60 to Rs.15.00 Lakhs	6%	No income criteria is fixed by the respective National Corporation. However, preference shall be given to the families who fall below double the poverty line
06	Handicapped	Rs.0.50 to Rs.25.00 Lakhs	5% to 8%	-do-

The loans under aforementioned categories/schemes is provided for any socio-economical viable activity under Transport Sector, Agriculture, Handicraft, Handloom, Animal Husbandry, Fishery, Trade/Service, Business Sectors, small/Cottage industries etc.

In the aforementioned schemes 90 to 95 % finance is provided by the corporation and 5% to 10% is the contribution of applicant(s) in the cost of the unit(s).

### **Educational Loan Scheme**

Under Educational Loan scheme this corporation also provide financial assistance (redeemable Loan) in collaboration with Apex Level Corporations to the students of aforementioned target groups for pursuing professional /Technical courses in India and abroad, as per the following ceiling:-

Catebory	Max. period of study course	Max. Quantum of Loan		Rate of interest	Repayment period
		In India	Abdoad		
Sch. Castes	Five years	10.00	20.00	4 % for males & 3.50 for females	Repayment shall commence after six months of completion of course or getting employment whichever is earlier
Backward Classes	-do-	10.00	20.00	-do-	
Safa Karamcharis	-do-	10.00	20.00	-do-	
Handicapped	-do-	10.00	20.00	-do-	
Sch.Tribes	-do-	5.00	Nil	6%	
Notified National Minorities					
(a). Credit Line-I	-do-	20.00	30.00	3%	
(b). Credit Line-II	-do-	20.00	30.00	8%	

Eligibility Criteria for availing Educational Loan Scheme:

Besides the eligibility criteria referred above under General Term Loan Scheme, The applicant should have secured admission to the educational institutions offering full time courses in below mentioned field in a Govt./ Govt. recognized/recognized by UGC/AICTE etc. Educational Institution

**The Parent/Guardian of the applicant to be taken as co-borrower/ co-applicant.**

Any eligible member of the target groups desirous to avail the benefits of aforementioned schemes shall has to registered his/her self with the District office of the Corporation located in each District of the State. The details of addresses of both Divisional Offices, Jammu/Kashmir and Districts of the State, with name of the concerned officers and their contact numbers are give hereunder:

**Divisional/District-wise details are as below:-**

<b>Divisional Offices</b>			
Office	Office Address	Name of Incharge of Office	Mobile Number
Divisional Office, Jammu	715-A, Last Morh, Gandhi Nagar, Jammu-180004	Sh. G.Q.Khatana, Divisional Manager , Jammu	9419117051 / 7889881954
Divisional Office Kashmir	Exchange Road, Near Red Cross Office Srinagar-190001	Sh. Arshid Majid Bhatt Divisional Manager, Kashmir	9419448513
<b>District Offices of Jammu Division</b>			
District Office Jammu	715-A, Last Morh, Gandhi Nagar, Jammu-180004	Sh. Joginder Paul Atri, District Manager	7298084891/ 8494041417
District Office, Samba	D.C. Office Complex, Samba	Smt. Sahira Sheikh District Manager. She presently on Leave Sh. Prem Nath Loni, is Holding the Charge	7889696629(Sahira) 9469276478(Prem)
District Office, Kathua	Opp. D.C. Office, Kathua	Sh. Kuldeep Kumar Bhagat, District Manager	9622131311
District Office, Udhampur	Dhar Road, opposite District Hospital Udhampur	Sh. Chuni Lal Verma, District Manager	9858238281
District Office, Reasi	D.C. Office Complex, Reasi	Sh. Sat Paul, Asstt. Manager,	9419115985
District Office, Rajouri	W.No. 10, Rajouri	Sh. Abdul Qayoom,	9622843372
District Office, Poonch	At Head Quarter, Surankote-185121	Sh. Shakeel Ahmed, District Manager	9419171493
District Office, Doda	Main Bazar, Near Bus Stand Doda city	Sh. Ghulam Qadir Khan, District Manager	9858194351
District Office, Ramban	-do-	Sh. Naveen Kumar Sharma, District Manager	9419136042
District Office, Kishtwar	D.C. Office Complex, Kishtwar	Sh. Mehmood Ahmed Asstt. Manager	9469564718
<b>District Offices of Kashmir Division</b>			
District Office, Srinagar	Exchange Road, Near Red Cross Office Srinagar-190001	Sh. Arif Haleem Khan, District Manager	9858382972
District Office, Ganderbal	-do-	Sh. Arif Haleem Khan, District Manager, holding Addl Charge.	9858382972
District Office, Budgam	Wahadatpura, Budgam	Sh. Shabir Ahmad Bhatt,	7006207800
District Office, Pulwama	Near Saadi Public School, Pulwama	Sh. Zulifkar Ali Kawa,	9419440350
District Office, Shopian	- do-	Sh. Zulifkar Ali Kawa,	9419440350
District Office, Anantnag	D.C. Office, Complex, Anantnag	Sayed Zubair Ahmad Andrabi	9697307497
District Office, Kulgam	D.C. Office, Complex, Kulgam	Sh. Noor Ahmad Bhati District Manager	9419689800
District Office, Baramulla	Sumji Building, Chan khan, Sopore, Baramulla	Sh. Mehmood Ul Haq Gandroo, District Manager	9419901967
District Office, Bandipora	--	Sh. Ghulam Nabi Kataria,	9906701481

District Office, Kupwara	Reegipora, Kupwara	Sh. Ghulam Nabi Kataria,	9906701481
<b>Ladakh Region</b>			
District Office, Leh	Near Taxi Stand Main Bazar, Leh-194101	Sh. Stanzin Paksang, District Manager	9419819220 / 99086994418
District Office, Kargil	Near Fire & Emergency Services, Poyen, Kargil	Sh. Akbar Ali Aba, District Manager	9419573567

NO: SC/ST/BC/Corp/Proj/2018/ 1381

Dated: 07 -08- 20138

(R.K.Bhat),KAS  
**Managing Director**