



# राष्ट्रीय अनुसूचित जाति वित्त एवं विकास

(भारत सरकार का उपक्रम)

## National Scheduled Castes Finance and Development Corporation

(A Govt. of India Undertaking)

NO.NSFDC/PROJ(C'dn.)/62(Vol.II)/8458

21/6/20

The Convener,  
Scheduled Castes Students Cell,  
Baba Farid University of Health & Medical Sciences  
Kotkapura,  
Faridkot - 151 203.

Sub : Educational Loan Scheme of NSFDC

Sir,

National Scheduled Castes Finance and Development Corporation (NSFDC) is a 9001:2000 Certified Company, and a Public Sector Undertaking under the Ministry of Social Justice & Empowerment, Government of India functions for promoting economic development of Scheduled Caste population living below Double the Poverty Line (DPL) limits (Present Annual Family Income of Rs. 40,000/- in rural areas and Rs.55,000/- in urban area). NSFDC provides loans at concessional interest rates through the State Channelising Agencies (SCAs) which are mostly the State Scheduled Castes Development Corporations, for the employment ventures of the target group. NSFDC also sponsors Skill & Entrepreneurship Development Training Programmes in potential areas for the unemployed youth of the target group. For more information of NSFDC, kindly visit our site [www.nsfdc.nic.in](http://www.nsfdc.nic.in).

2. NSFDC has recently launched its Educational Loan Scheme (ELS) to extend loans upto Rs.7.50 lakh in India and upto Rs.15.00 lakh for study abroad to eligible SC Students at an interest rate of 5% p.a. (1% rebate for women) for pursuing full time professional/technical education. Copy of the ELS is enclosed for your information. It is requested that adequate publicity of ELS may kindly be arranged for the prospective students of the SC target group so that they may become aware of the facilities for them. In case, any applicant or student who wishes to avail benefit under the scheme, he/she may contact the concerned State Channelising Agency of NSFDC and submit application for loan. The names, addresses and contact phone nos. of SCAs are available on the website of NSFDC.

*If agreed to the advice maybe  
also to upload a copy of  
this letter in the official  
website of the university*

Yours sincerely,  
  
(M.A. QURESHI)  
GENERAL MANAGER

Encl : As above.

5246

14-6-20

14-6-20

EACCOOCS

17/6/20

LR-3843

18-6-20

21/6/20

पंजीकृत एवं प्र. का. : 14वीं मंजिल, स्कोप मीनार, कोर 1 और 2, लक्ष्मी नगर जिला केन्द्र, लक्ष्मी नगर, दिल्ली - 110042  
Regd. & H. O. : 14th Floor, Scope Minar, Core 1 & 2, Laxmi Nagar District Centre, Laxmi Nagar, Delhi - 110042

दूरभाष / Tel : 22054391, 22054392, 22054394, 22054396 फैक्स / Fax : 22054395, 22054349

e-mail : nsfdc@satyam.net.in • website : www.nsfdc.nic.in

## NAMES & PHONE NUMBERS OF STATE CHANNELISING AGENCIES

Andhra Pradesh SCs Co-operative Finance Corpn. Hyderabad Phone 040-23315970  
 Andhra Pradesh Industrial & Finance. Devp. Corp. Itanagar Phone 0360-2211786  
 Assam State Development Corporation for SCs Ltd. Guwahati Phone 0361-2263146  
 Bihar State SCs Co-operative Development Corp. Ltd. Patna Phone 0612-2525612  
 Chandigarh SCs, BCs & Minorities Fin. & Devp. Corp. Ltd. Chandigarh Phone 0172-2701449  
 Chhattisgarh State Antavasayee Shahkari Fin. & Devp. Corp. Raipur Phone 0771-4248601  
 D.D. SCs/STs/Other BCs & Minorities Fin. & Devp. Corp. Silvassa Phone 0260-2642043  
 Delhi SC/ST/OBC/Minorities & Handicapped Fin. & Devp. Corp. Delhi Phone 011-27572630  
 Goa State SCs & OBCs Development Corporation Ltd. Panaji Phone 0832-2438177  
 Gujarat Scheduled Castes Development Corporation Gandhinagar Phone 079-2325883  
 Haryana SCs Finance & Development Corp. Ltd. Chandigarh Phone 0172-2700436  
 Jharkhand Pradesh SCs & STs Development Corporation Solan Phone 01792-220671  
 Jharkhand State SCs Co-operative Development Corporation Ranchi Phone 0651-2490672  
 J.K. SCs, STS, & OBCs Development Corporation Ltd. Jammu Phone 0191-2433229  
 K.R. Ambedkar Development Corporation Limited Bengaluru Phone 080-22867097  
 Kerala State Development Corporation for SCs & STs Ltd., Thrissur Phone 0487-2331064  
 Kerala State Women Development Corporation Thiruvananthapuram Phone 0471-2316006  
 Madhya Pradesh State Co-operative SCs Fin. & Devp. Corp. Bhopal Phone 0755-2661794  
 Madhya Pradesh Hastashilp Evam Hathkarga Vikas Nigam Ltd. Bhopal Phone 0755-2676932  
 Maharashtra Phule Backward Classes Devp. Corp. Ltd. Mumbai Phone 022-26200351  
 Maharashtra Annabhau Sathe Development Corporation Mumbai Phone 022-28969114  
 Maharashtra Rohidas Leather Industries & Charmakar Devp. Corp. Mumbai Phone 022-22044186  
 Manipur State STs & SCs Development Co-operative Bank Imphal Phone 0385-2442892  
 Mizoram Tribal Development Corporation Ltd. Imphal Phone 0385-2414452  
 Meghalaya Co-operative Apex Bank Ltd. Shillong Phone 0364-2224160  
 Mizoram Urban Co-operative Development Bank Ltd. Aizwal Phone 0389-2343475  
 Mizoram Khadi & Village Industries & Board Aizwal Phone 0389-2342460  
 Orissa SCs & STs Devp. & Fin. Co-operative Corp. Ltd. Bhubaneswar Phone 0674-2430052  
 Puducherry Adi Dravidar Development Corporation Ltd. Puducherry Phone 0413-2241573  
 Punjab SCs Land Development & Finance Corporation Chandigarh Phone 0172-5025092  
 Rajasthan SCs & STs Fin. & Devp. Co-operative Corp. Ltd. Jaipur Phone 0141-2740745  
 Sikkim SCs, Tribes & Backward Classes Development Corp. Gangtok Phone 03592-225310  
 Tamil Nadu Adi Dravidar Housing & Devp. Corp. Chennai Phone 044-26152052  
 West Bengal SCs Co-operative Development Corporation Ltd., Agartala Phone 0381-2226543  
 West Bengal Pradesh SCs Finance & Development Corp. Ltd. Lucknow Phone 0522-2335347  
 West Bengal aranchal Bahu-udeshiya Vitta Evam Vikas Nigam, Dehradun Phone 0135-2675226  
 West Bengal East Bengal SCs & STs Development & Finance Corporation, Kolkata Phone 033-22422179



### National Scheduled Castes

### Finance & Development Corporation

(An ISO 9001:2000 Certified Company)

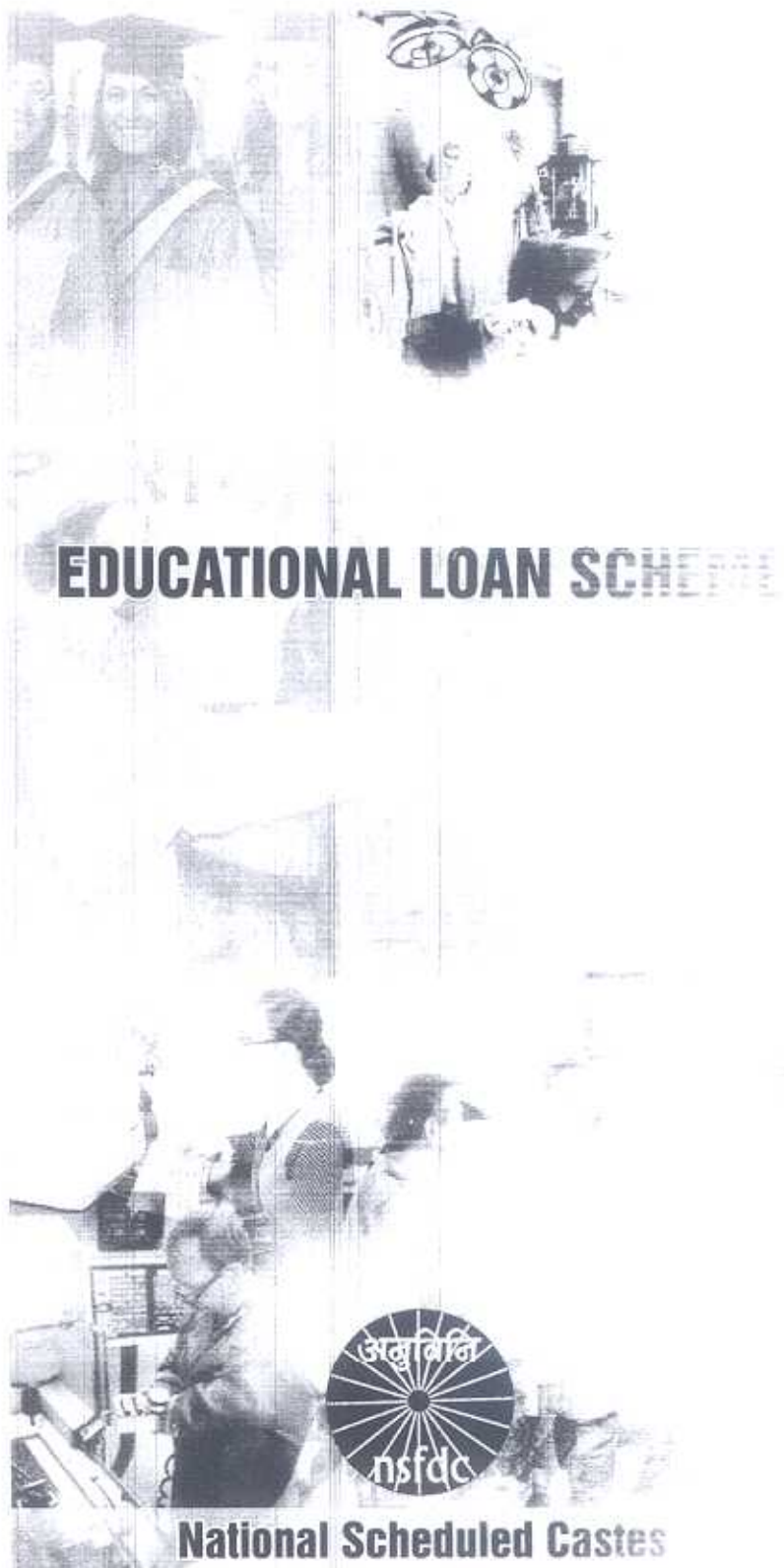
(A Govt. of India Undertaking)

(Ministry of Social Justice & Empowerment)

14th Floor, SCOPE Minar, Core-1 & 2, Laxmi Nagar, Delhi-110 092

Phone : 011-22054392-94-96 Fax : 011-22054396

Website : www.nsfdc.nic.in E-mail : nsfdc@bol.net.in



## EDUCATIONAL LOAN SCHEME

### National Scheduled Castes

### Finance & Development Corporation

(An ISO 9001:2000 Certified Company)

(A Govt. of India Undertaking)

(Ministry of Social Justice & Empowerment)

14th Floor, SCOPE Minar, Core-1 & 2, Laxmi Nagar, Delhi-110 092

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Website : www.nsfdc.nic.in E-mail : nsfdc@bol.net.in

## NSFDC Has Introduced Educational Loan Scheme W.e.f. 2010 **OBJECTIVE**

NSFDC extend loans to the eligible scheduled caste students for pursuing full-time professional/technical education and secure employment.

## **SCOPE OF LOAN**

Educational Loan is meant to cover Admission Fees & Examination Fees, Books, Stationery and other instruments required for a course, Examination Fee, Boarding & Lodging expenses, Life Insurance premium for policy for insuring loanees against loan in the event of death or permanent disability, Travel Expenses/Passage Money for studying abroad and Caution Money, Development Charges etc.

## **ELIGIBILITY**

Student(s) should be from the Scheduled Caste Community.

The annual income of the student's family should be below Double the Poverty Line i.e. Rs.40,000/- p.a. in rural areas and Rs.55,000/- p.a. in urban areas.

## **LOAN LIMIT**

Within India : Upto Rs. 7.50 Lakh  
Abroad : Upto Rs. 15 Lakh

Educational Loan shall be provided through the State Channelising Agencies to the concerned Government Recognized Educational Institutions where the students have secured admission. In case of Foreign countries, only those institutions shall be considered which are duly recognized by the concerned authorities.

## **PROFESSIONAL/TECHNICAL COURSES COVERED**

Educational Loan shall be provided for pursuing:

- Full time Professional/Technical courses in the fields of Engineering, Medical, Dental, Management, Information Technology, Hotel Management, Architecture, Physiotherapy, Bio-Technology, Law, Education, Journalism etc.
- Professional courses like CA/ICWA/CS/AMIE/FIA/IETE.
- Higher education like Doctoral Studies leading to M.Phil/PhD from recognized institutions.

Applicant should have secured admission to the educational institutions offering full time courses in above fields.

## **MAXIMUM LOAN LIMIT**

90% of the expenditure of entire duration of the course for professional/technical courses subject to maximum loan limit of upto Rs. 7.50 Lakh per beneficiary per annum (for studying in India) and upto Rs. 15 Lakh/per beneficiary per annum (for studying abroad) shall be provided considering average duration of the course of 3-4 years. Balance 10% will be borne by the students/SCA.

## **RATE OF INTEREST**

- ◆ NSFDC to SCA : 2% p.a
- ◆ SCA to beneficiary : 5% p.a (1% rebate in case of women beneficiaries)

## **RECOVERY**

Recovery (Principal & Interest) will commence after completion of course or getting employment, whichever is earlier. The loan will be repaid in 20 quarterly installments over 5 years. The total currency of loan shall not exceed 10% of the total cost of the course on the date of first disbursement.

There would be tag/marker on the Diploma/Degree certificate of student indicating his / her repayment liabilities.

## **PROCEDURE TO BE ADOPTED FOR AVAILING EDUCATIONAL LOAN**

- ◆ Eligible students of the target group should apply for Educational Loan through the concerned State Channelising Agencies in their State/UT alongwith documentary evidence of having secured admission to recognized regular professional/technical courses.
- ◆ The Educational Loan for a particular student shall be made admissible only once for Diploma/Graduation or Post Graduate Degree/Diploma/Graduation Level. However, Educational Loan shall be offered to a student who secures admission to an integrated course of a longer duration covering Diploma/Graduation levels.
- ◆ NSFDC's Educational Loan shall also be admissible to students of the target group who have secured admission to technical/professional courses on or after 1.12.2009 subject to the condition that they have not availed Educational Loan from any other source. The Educational Loan shall, however, be admissible to cover the admissible expenses for remaining duration of study on pro-rata basis.
- ◆ Further, all Educational Loans shall be disbursed on case to case basis.



# राष्ट्रीय अनुसूचित जाति वित्त एवं विकास निगम

(भारत सरकार का उपक्रम)

National Scheduled Castes Finance and Development Corporation

(A Govt. of India Undertaking)

सं. अनुविनि/परि(सम.)/62(खंड II)

12 मई, 2010

संयोजक

अनुसूचित जाति प्रकोष्ठ

विश्वविद्यालय

- (संलग्न सूची - (i) विश्वविद्यालय अनुदान आयोग द्वारा अनुमोदित 130 मानित विश्वविद्यालय की सूची,  
(ii) 41 पुराने व नए विश्वविद्यालय और  
(iii) 256 राज्य विश्वविद्यालय - के अनुसार)

## विषय: एनएसएफडीसी की शिक्षा ऋण योजना

महोदय,

नेशनल शेड्यूलड कास्ट्स फाइनेंस एंड डेवलपमेंट कॉर्पोरेशन (एनएसएफडीसी), आईएसए 9001:2000 प्रमाणित कंपनी तथा सामाजिक न्याय और अधिकारिता मंत्रालय, भारत सरकार के सार्वजनिक क्षेत्र का उपक्रम है। यह गरीबी सीमा रेखा के दोगुने आय सीमा (वर्तमान में ग्रामीण क्षेत्रों के लिए 40,000/- रुपए वार्षिक पारिवारिक आय एवं शहरी क्षेत्रों के लिए 55,000/- रुपए वार्षिक पारिवारिक आय से कम पर जीवन-यापन करने वाली अनुसूचित जाति की जनसंख्या के आर्थिक विकास को हेतु कार्यरत है। एनएसएफडीसी लक्ष्य समूह को स्वरोजगार के अवसर के लिए राज्य चैनेलाइजिंग एजेंसियों (एससीए) (जो कि अधिकतम राज्य अनुसूचित जाति विकास निगम होते हैं), के माध्यम से रियायती दरों पर ऋण उपलब्ध कराता है। एनएसएफडीसी लक्ष्य समूह के बेरोजगार युवाओं के लिए रोजगार के संभावित क्षेत्रों में कौशल और उद्यमी विकास प्रशिक्षण कार्यक्रमों को प्रायोजित भी करता है। कृपया अतिरिक्त जानकारी के लिए एनएसएफडीसी की वेबसाइट [www.nsfdc.nic.in](http://www.nsfdc.nic.in) देखें।

2. एनएसएफडीसी ने हाल ही में अपनी शिक्षा ऋण योजना को शुरू किया है। पूर्णकालिक व्यावसायिक/तकनीकी शिक्षा को आगे बढ़ाने के लिए 5% वार्षिक (महिलाओं के लिए 1% छूट) की ब्याज दर वाले ऋण पात्र अनुसूचित जाति के छात्रों को भारत में 7.50 लाख रुपए तक और विदेश में अध्ययन करने के लिए 15.00 लाख रुपए का ऋण प्रदान करता है। शिक्षा ऋण योजना की प्रति आपकी जानकारी के लिए संलग्न की जा रही है। यह अनुरोध किया जाता है कि अनुसूचित जाति लक्ष्य समूह के संभावित छात्रों के लिए शिक्षा ऋण योजना का पर्याप्त प्रचार करवाएं ताकि वे अपने लिए सुविधाओं के बारे में जान सकें। यदि कोई आवेदक अथवा छात्र शिक्षा ऋण योजना के तहत लाभ उठाना चाहता है, वह एनएसएफडीसी के संबंधित राज्य चैनेलाइजिंग एजेंसी से संपर्क करे और ऋण के लिए आवेदन प्रस्तुत करे। एससीए के नाम, पते और संपर्क नंबर एनएसएफडीसी की वेबसाइट पर उपलब्ध है।

भवदीय

  
(एम. ए. कादरी)  
सहायक

संलग्नक : उपरोक्त

पंजीकृत एवं प्र. का. : 14वीं मंजिल, स्कोप मीनार, कोर 1 और 2 लक्ष्मी नगर जिला केन्द्र, लक्ष्मी नगर, दिल्ली - 110032

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