



राष्ट्रीय सफाई कर्मचारी वित्त एवम् विकास निगम
(सामाजिक न्याय और अधिकारिता मन्त्रालय के अन्तर्गत भारत सरकार का उपक्रम)
NATIONAL SAFAI KARAMCHARIS FINANCE & DEVELOPMENT CORPORATION
(A Government of India Undertaking, Under the Ministry of Social Justice & Empowerment)



NSKFDC/PROJ/ALL SCAs/2010/११०

SPEED POST/FAX

Date: 10.09.2010

The Managing Director
All SCAs of NSKFDC

Sub:- Enhancement of the sanctioning limit of loan under Education Loan schemes of NSKFDC - Reg.

Sir/Madam,

As per the existing Lending Policies & Guidelines (LPG) of NSKFDC, 90% of the expenditure of the course subject to maximum limit of Rs.7.50 lac per student or Rs.1.875 lac p.a. (for studying within India) and Rs.15.00 lac per student or Rs.3.75 lac p.a. (for studying abroad) of the total cost of the courses is admissible under education loan scheme of NSKFDC. The balance 10% is required to be borne by the Student or SCA

NSKFDC has received a copy of letter no.F.11-10/2010-U.5 dated 16.07.2010 from the Director (HE), Ministry of Human Resource Development (HRD), Department of Higher Education, Govt. of India wherein NSKFDC was also advised to streamline the Education Loan Scheme in line with that of Education Loan Scheme of Indian Banker's Association (IBA) for implementation of the Central Scheme of Ministry of Human Resource Development (HRD). Under this scheme, there is a provision to provide Interest Subsidy for the period of moratorium on educational loans taken by student from economically weaker section from Schedule Banks under the educational loan scheme of the Indian Bankers Association (IBA) and Apex Corporations under the Ministry of Social Justice & Empowerment, Govt. of India. However, the modalities for availing the Interest Loan Subsidy by NSKFDC are being worked out under the directions of Ministry of Social Justice & Empowerment & Ministry of Human Resource Development, Govt. of India.

Accordingly, the proposal for enhancement of sanctioning limit of Education Loan from Rs.7.50 lac to Rs.10.00 lac (Rs.2.50 lac p.a. for studying within India) & from Rs.15.00 lac to Rs.20.00 lac (Rs.5.00 lac p.a. for studying abroad) per student & its implementation in NSKFDC was placed before the Board of Directors of NSKFDC in its 70th Board meeting held on 19.08.2010 and the same has been approved by the Board.

15/5/10 T. J. J. J.

16/8/10

गुजरात सफाई कर्मचारी विकास निगम, नई दिल्ली धनवड नं. ५१९२ तारीख ...१६.११.१०

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In view of the above, you are therefore requested to kindly arrange to send the proposals as per the revised sanctioning limits of Education Loan Scheme of NSKFDC. However, the final decision about the implementation of the scheme of interest subsidy on moratorium period would be conveyed to the State Channelizing Agencies (SCAs) on receipt of necessary directions from the Ministry of Social Justice & Empowerment & Ministry of Human Resources, Govt. of India.

Thanking you,

Yours faithfully,



(V. K. PARWANDA)

Assistant General Manager-cum-Secretary