



नेशनल सफाई कर्मचारी फाइनेंस एंड डेवलपमेंट कॉर्पोरेशन
(सांसाजिक न्याय एवं अधिकारिता मंत्रालय के अंतर्गत भारत सरकार का उपक्रम)
National Safai Karamcharis Finance and Development Corporation
(A Govt. of India Undertaking, Under the Ministry of Social Justice & Empowerment)



By Speed Post/ E-mail

Dated: 25.07.2018

NSKFDC/PROJ/All SCAs/237/2018-19/ 805
The Managing Director,
All State Channelizing Agencies (SCAs)

The Chairman,
All Regional Rural Banks (RRBs)

&
The General Managers,
Vijaya Bank, Syndicate Bank and
Indian Overseas Bank

Subject: Minor modification in the Education Loan scheme of NSKFDC – Reg.

Madam/Sir,

As you are kindly aware that NSKFDC has been implementing the scheme of Education Loan across the Country for providing higher education to the children of the target group of NSKFDC i.e. Safai Karamcharis (including Waste Pickers), Manual Scavengers and their dependants. Under the scheme, Education Loan is being extended to the target group for pursuing:-

1. Professional or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers.
2. Sanitary Inspector & other similar job oriented courses having minimum period of one year, Diploma in Physiotherapy, Pathology, Nursing, Hotel Management & Tourism, Journalism & Mass Communication and Geriatric Care etc.
3. Academic/Professional courses at Graduate & Post Graduate level in all stream (Art, Commerce & Science) Bachelor of Education, Ph.D, Language courses, BCA, MCA etc; (from authorized/recognized Institutes/Universities).

Interest Rate:		
Maximum Limit	Interest Chargeable from	
	SCA	Beneficiary
Study in India -upto Rs.10.00 Lacs	1% p.a.	4 % p.a.(0.5% p.a. rebate for women candidates for study in India)
Study in Abroad -upto Rs.20.00Lacs		

The interest on Education Loan for study in India, is reimbursable under the scheme of Ministry of Human Resource Development, Govt. of India to the beneficiaries whose family income is upto Rs.4.50 lac per annum. Repayment period: 5 years after co-termination of course with a moratorium period of one year.

Cont...2/-

हम हिन्दी में पत्राचार का स्वागत करते हैं

बी-2, भूतल एवं प्रथम तल, ग्रेटर कैलाश एन्क्लेव भाग-2, (सावित्री सिनेमा के सामने) नई दिल्ली - 110048

B-2, Ground & First Floor, Greater Kailash Enclave Part-II, (Opposite Savitri Cinema), New Delhi-48

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website: <http://www.nskfdc.nic.in>,

E-mail: nskfdc-msje@nic.in

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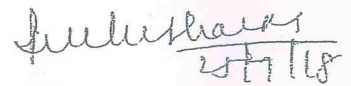
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In this connection, it is informed that while appraising the proposal for education loan, the board in its 111th meeting of Board of Director (BOD) held on 04.05.2018 directed that in the cases of Abroad Study Education loan, the University should be recognized by Embassy instead of UGC. Further, the student should maintain atleast 50% marks in 12th standard or equivalent as an eligibility criteria for a student for getting Education Loan for studying Abroad. While furnishing the proposal of education loan to NSKFDC, please ensure that the points mentioned in the check list is enclosed at 'Annexure-A' are covered.

In view of the above, it is requested to kindly take note of above modification and arrange to send the proposals as per aforesaid modification in the Education Loan scheme of NSKFDC so that the benefit under the scheme could be extended to the target group.

Thanking you,

Yours faithfully,



(Ruchi Sharma)
Chief Manager (Proj.) & CS

Encl : - As above

Annexure-A

Check List for Education Loan:-

- 1) Name of the Student
- 2) Gender
- 3) Name of the Course
- 4) Duration of the Course
- 5) Name of the University/Institution
- 6) Whether course/University/College/Institution approved by UGC (in case of study in India)
- 7) Whether course/University/College Institution approved by Concerned Country Embassy (in case of study in Abroad)

- 8) Acceptance/Offer/Admission letter issued by the college/university/Institution
- 9) Copies of the educational certificates
- 10) Minimum 50% marks required in the basic qualification required for course is doing
- 11) Fee Structure of the Course
- 12) Total expenditure during the course
- 13) Safai Karamchhari Certificate
- 14) Annual Family Income
- 15) Aadhaar Number
- 16) Working Phone Number