

Education Loan Scheme under NSKFDC- Haryana

Details (Education Loan Scheme under NSKFDC- Haryana)

The scheme "Education Loan Scheme under NSKFDC" is implemented by the Haryana Scheduled Castes Finance and Development Corporation (HSFDC) in collaboration with the National Safai Karamcharis Finance & Development Corporation (NSKFDC). This scheme offers educational loans of up to ■10 lakhs for studies within India and up to ■20 lakhs for studies abroad. Objective of the Scheme: To extend loans to the eligible safai karamchari or dependent of Safai Karamchari who is pursuing full-time professional/technical education.

Objectives (Education Loan Scheme under NSKFDC- Haryana)

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Important Features (Education Loan Scheme under NSKFDC- Haryana)

- The scheme "Education Loan Scheme under NSKFDC" is implemented by the Haryana Scheduled Castes Finance and Development Corporation (HSFDC) in collaboration with the National Safai Karamcharis Finance & Development Corporation (NSKFDC). The HSFDC is a Company registered under the Companies Act, 1956 on 02.01.1971. It is a wholly government owned Corporation with a 51% share of the State Government and a 49% share of the Government of India. This scheme offers educational loans of up to ■10 lakhs for studies within India and up to ■20 lakhs for studies abroad. These loans are available to eligible students pursuing regular full time recognized professional/technical courses in India or abroad. Objective of the Scheme: To extend loans to the eligible safai karamchari or dependent of Safai Karamchari who is pursuing full time professional/technical education.

Benefits (Education Loan Scheme under NSKFDC- Haryana)

- Maximum Loan Limit: For studies within India: Up to ■10,00,000/
- For studies abroad: Up to ■20,00,000/
- Recovery: Recovery (Principal & Interest) will commence after 6 months of completion of the course or getting employment, whichever is earlier. The loan will be repaid in 20 quarterly installments in 5 years from the date of first disbursement. There would be a tag/maker on the Diploma/Degree of the student indicating his repayment liabilities. Note: The Educational Loan, shall, however, be restricted to cover the admissible expenses for the remaining years of study on a pro rata basis. Further, all Educational Loans shall be sanctioned & disbursed on a case to case basis.

Eligibility (Education Loan Scheme under NSKFDC- Haryana)

- The applicant should be a permanent resident of Haryana.
- The applicant's age should be between 18 and 55 years.
- There is no income limit.
- The applicant should be Safai Karamchari or his/her dependent.
- The loan shall be provided to students for pursuing regular full time recognized professional/technical courses in India or abroad.
- The Education loan for a particular student shall be made admissible only once either at Diploma/Graduation or Post Graduation Diploma/Post Graduation level.
- However, an Educational Loan shall be offered to a student who secures admission in any integrated course of a longer duration covering both levels.
- Note 1: Permanent Safai Karamchari means a person engaged in, or employed for any sanitation work and includes his dependents.
- Note 2: The applicant shall have to produce a Certificate of Safai karamchari or dependent of Safai karamchari from the head of the Government Departments (i.e.

- school, colleges, forest, health, education, animal husbandry having rank not less than Gazetted officer), elected members of municipal Body/corporation and pradhan of Gram panchayats, local revenue officer or the cantonment or an officer of the Railways not below the rank of gazette officer.
- Note 3: NSFDC's Educational Loan shall also be admissible for students of the target group who have secured admission to technical /professional courses prior to 01.12.2009 subject to the condition that they have not availed Educational Loan from any other institution.

Application Process (Education Loan Scheme under NSKFDC- Haryana)

- Registration Process on Haryana Scheduled Castes Finance and Development Corporation: Step 1: Visit the official website of Haryana Scheduled Castes Finance and Development Corporation and select the scheme under 'NSFDC Assisted Scheme'.
- Step 2: Click on " Apply for Loan " to begin the registration process.
- Step 3: Fill in your details, including your name, Aadhaar number, email, mobile number, and captcha code, then click "Register." Step 4: Enter the OTP sent to your mobile and click "Submit." Step 5: The application form will open.
- Step 6: Enter your details and upload the required documents.
- Step 7: Click "Submit" to complete your application, and you will receive your user ID and password.
- Login to apply for the scheme: Step 1: Visit the official website of the Haryana Scheduled Castes Finance and Development Corporation and on the home page, click on 'Login' option.
- Step 2: Enter your user ID/Username, password, and captcha code.
- Step 3: Click " Login ." Step 4: Once logged in, the dashboard will open in front of you Click on "Edit Profile." Step 5: Fill in all the required details, upload required documents, and update other details.
- Step 6: Click "Final Submit." Step 7: After submitting, you can print out your application for your records.
- ■ Registration Process on Antyodaya-SARAL Portal: Step 1: The eligible applicant may apply online through the Official Portal- Antyodaya-SARAL Portal .
- Step 2: If the applicant is not registered on the portal, he/she gets registered there.
- Step 3: For registration, click " New User " under 'Sign In Here' and fill in all the mandatory details i.e.
- Name, Email ID, Mobile Number, Password & State.
- Click on 'Submit'.
- Step 4: Verify your mobile number and email ID through the received OTP and complete the registration process.
- Login to apply for the scheme: Step 1: To avail the benefits of the scheme, visit the Official Antyodaya-SARAL Portal and log in through the email ID used while registering.
- Step 2: Enter Password & Captcha and click on 'Login'.
- Step 3: After successful login, click on 'Apply for Services' and then 'View all Available Services' Step 4: Now, you can search for the scheme and click on the scheme to go ahead and fill out the application form.
- Step 5: Fill in all the mandatory details and upload all the mandatory documents.
- Step 6: Preview the application form and click on 'Submit'.
- Tracking of Application: Applicants can track their applications through the Official Antyodaya-SARAL Portal by entering their Department Name, Scheme Name, and Application Reference ID.

Documents Required (Education Loan Scheme under NSKFDC- Haryana)

- A certificate from the Indian embassy Consulate on confirmation of admission given to the applicant Aadhaar Card Accreditation status of the Course for which loan is to be availed in case of abroad study Accreditation status of the Educational institution for which the loan is to be availed Adequate Qualification and Experience Documents Approval or Clearance Certificate from Competent Authority if Required only above Loan Cases of ■1
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- 000/- Copy of admission confirmation from an educational institute with fee and other charges payment schedule yearly Copy of Foreign exchange permit if applicable Copy of Identity card issued by the Institute if admission has already taken Copy of passport or visa number etc. if studying abroad Copy of school leaving certificate in support of date of birth Copy of the prospectus of the course for which the loan is sought Loan Application form duly filled up or SC Certificate Residence Certificate issued by competent authority Safai karamchari or Dependent of Safai karamchari Certificate issued by the competent authority Any other documents as required

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