

**Sunil Kumar**  
**Additional Secretary**  
**Tel.# 23382298**  
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भारत सरकार  
मानव संसाधन विकास मंत्रालय  
उच्चतर शिक्षा विभाग  
शास्त्री भवन  
नई दिल्ली - 110 115

GOVERNMENT OF INDIA  
MINISTRY OF HUMAN RESOURCE DEVELOPMENT  
DEPARTMENT OF HIGHER EDUCATION  
SHASTRI BHAVAN  
NEW DELHI-110 115

D.O. No.AS(HE)/2011/ D-37902.

June 17, 2011

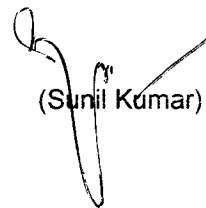
Dear Prof. Ved Prakash,

I enclose a copy of a communication received from Shri Harsh Bhal, Chairman & Managing Director of National Handicapped Finance and Development Corporation, requesting that the educational loan and scholarships of the Corporation for students with disabilities may be publicized in higher educational institutions.

I shall be grateful if you could release suitable advisories to Central and State Universities as well as institutions deemed to be universities, and request them to bring it to the notice of eligible and deserving students.

kind regards,

Yours sincerely,



(Sunil Kumar)

Prof. Ved Prakash,  
Chairman,  
University Grants Commission,  
Bahadurshah Zafar Marg,  
New Delhi-110002.

Encl. As above



हर्ष भाल, आई.आई.एस.

**HARSH BHAL, I.I.S.**

अध्यक्ष एवं प्रबंध निदेशक

**Chairman & Managing Director**

D.O.No. NHF/1/9/Edu-Loan/2003

Dated : 10.06.2011

166979

Dear *Shri Sunil Kumar*

You are aware that National Handicapped Finance & Development Corporation (NHDFC) provides financial assistance for Professional/ Educational/Training courses to the students with disabilities. This scheme provides loan upto Rs.10.00 lakh for studies in India and upto Rs.20.00 lakh for studies abroad. The interest charged on the loan is 4%, which is perhaps the lowest rate of interest for education loan in the country. A rebate of 0.5% is admissible under the scheme for women with disabilities. The scheme has been prepared at par with the guidelines of Indian Bank Association. A copy of the Education loan scheme is enclosed at **Annexure I**.

NHDFC is also implementing two Scholarship Schemes for (i) degree and post-graduate level professional & technical courses and for (ii) pursuing higher/academic professional or technical qualification. A copy of the Scholarship schemes is enclosed for ready reference (**Annexure II & III**). The students may also directly apply to NHDFC for loan & scholarships.

Details are also available at NHDFC website : [www.nhfdc.nic.in](http://www.nhfdc.nic.in) (e-mail : [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com), [nhfdc@nda.vsnl.net.in](mailto:nhfdc@nda.vsnl.net.in))

Government of India has made 3% reservation in the intake of all the higher educational institutions. However, many students with disabilities are not able to pursue their higher studies due to non-availability of adequate financial assistance. It is also felt that while educational institutions are providing information about the loan facilities provided by the banks, no such information is made available to PwDs about the education loan scheme of NHDFC at lowest interest rate.

It is therefore felt that Ministry of HRD, Department of Higher Education may like to advise the higher educational institutions to publicize the educational loan scheme and scholarship schemes among the students with disabilities seeking admission in these institutions. It will be of immense help to those students who wish to pursue higher studies.

I would request you to kindly issue necessary instructions to the institutions of higher learning to give adequate publicity about the facilities of educational loan and scholarship scheme implemented by NHDFC.

With regards,

Yours sincerely,

*Harsh Bhal*  
(Harsh Bhal)

Encl : as above.

Shri Sunil Kumar  
Additional Secretary  
Department of Higher Education  
Ministry of Human Resource & Development  
Room No.216, C Wing,  
Shastri Bhawan, New Delhi.

*V. Jay*  
*D. Bhal*  
*1-NHFC-C-*  
*2-AM C-*  
*14/6*

**LOAN FOR PROFESSIONAL/EDUCATIONAL/TRAINING COURSES  
TO DISABLED PERSONS**

**Purpose -**

A term loan granted to Indian Nationals for pursuing higher education in India or abroad where admission has been secured.

**Eligibility -**

Any Indian Citizen with 40% or more disability.

**Type of Loan - Term Loan**

**Eligible Courses**

All courses having employment prospects are eligible.

- Graduation courses/ Post graduation courses/ Professional courses
- Other courses approved by UGC/Government/AICTE etc.

**Expenses considered for loan**

- Fees payable to college/school/hostel
- Examination/Library/Laboratory fees
- Purchase of Books/Equipment/Instruments/Uniforms
- Caution Deposit/Building Fund/Refundable Deposit (maximum 10% tuition fees for the entire course)
- Travel Expenses/Passage money for studies abroad
- Purchase of computers considered necessary for completion of course
- Cost of a Two-wheeler upto Rs. 50,000/-

Any other expenses required to complete the course like study tours, project work, Assistive devices etc.

**Amount of Loan**

Need based finance subject to the repaying capacity of the parents/students with the following ceilings -

i)	Studies in India	-	Maximum Rs. 10.00 lacs
ii)	Studies Abroad	-	Maximum Rs. 20.00 lacs

**Promoter's Contribution -**

i)	Upto Rs. 4.0 lakh	-	Nil
ii)	Above Rs. 4.0 lakh for courses in India	-	5%
iii)	Above Rs. 4.0 lakh for courses abroad.	-	15%

**Rate of Interest - 4% p.a.**

A rebate of 0.5% on interest to women beneficiaries.

**Repayment of Loan -**

- i) The loan to be repaid within 7 years after commencement of repayment.
- ii) The repayment as per repayment schedule would commence one year after completion of course or 6 months after securing a job, whichever is earlier.
- iii) Interest on term loan would be charged from the date of disbursement of loan from NHFDC (grace period as per lending policy is permissible).

- iv) In the case of loan extended/to be extended by the Corporation under the scheme, simple interest shall be charged on the loan amount at the prescribed/applicable rate during the moratorium period and that the unpaid interests, if any, shall be compounded and charged at the commencement of repayment of loan at par with term loan.

The manner of charging interest as specified above shall also be made applicable to loans already sanctioned/released under the scheme notwithstanding anything to the contrary contained in the sanction letter or the scheme as the case may be.

- v) The beneficiary will submit the copy of marks-sheet after every term/semester to the SCA for further submission to NHFDC.

#### **Procedure for Obtaining Loan -**

Application in the prescribed format to be submitted to the State Channelising Agency for sanction of loan as per the lending policy of National Handicapped Finance and Development Corporation. The interested students may also apply directly to NHFDC for education loan assistance.

#### **Suggested Processing Fees**

- No processing fee/ upfront charges
- Deposit of Rs. 5000/- for education loan for studies abroad which will be adjusted in the margin money

#### **Minimum Security Suggested for SCA**

<b>Amount</b>	<b>For loans upto Rs. 10.00 lacs for Studies in India and upto Rs. 20.00 lacs for studies abroad</b>
Upto Rs. 4 lacs	No Security
Above Rs. 4 lacs to Rs. 7.50 lacs	Collateral security in the form of suitable third party guarantee. The SCA may, at its discretion, in exceptional cases, waive third party guarantee if satisfied with the net-worth/means of parent/s who would be executing the documents as "joint borrower".
Above Rs. 7.50 lacs.	Tangible collateral security of suitable value, along with the assignment of future income of the student for payment of installments.

**All loans should be secured by parent(s)/guardian of the student borrower. In case of married person, co-obligator can be spouse or the parent(s)/ parents-in-law**

#### **Suggested Documentation for SCA to follow**

- Completed Education Loan Application Form.
- Mark sheets of last qualifying examination
- Proof of admission scholarship, studentship etc
- Schedule of expenses for the specified course
- 2 passport size photographs
- Borrower's Bank account statement for the last six months
- Income tax assessment order, of last 2 years
- Brief statement of assets and liabilities, of the Co-borrower
- Proof of Income (i.e. Salary slips/ Form 16 etc)



**SCHOLARSHIP SCHEME II – FOR 1000 DIFFERENTLY ABLED STUDENTS**  
(To be funded out of Trust Fund for Empowerment of Persons with Disabilities)

**A STUDENT CAN APPLY FOR THIS SCHOLARSHIP ANYTIME DURING THE ACADEMIC YEAR (2019 - 20)**

**1. Objective:**

- 1.1 The objective of the Scheme is to provide financial assistance to the differently-abled students to enable them to pursue professional or technical courses from recognized institutes and get employed/self-employed.
- 1.2 Differently-abled students face several barriers physical, financial, psychological, mental in pursuing studies and living with dignity. At times such students are deprived of harnessing their latent skills and thereby miss the opportunity to earn their livelihood and find a dignified place for themselves in the society. This scheme envisages encouraging differently-abled students by providing scholarships and other assistance to pursue professional or technical courses and various skill development courses for their empowerment.

**2. Number of Scholarships:**

- 2.1 To start with every year 1000 scholarships will be provided to the differently-abled students throughout the country. 30% scholarships will be reserved for girls, which will be transferable to male students in case of non-availability of female candidates.

**3. Scope:**

- 3.1 These scholarships will be available for studies in India, by all differently-abled students who are covered under the Persons with Disabilities (Equal Opportunity, Protection of Rights and Full Participation) Act, 1995 and the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. Only Indian Nationals will be eligible for scholarships.

**4. Rate of Scholarship and other benefits under the scheme:**

- 4.1 The following benefits will be available under the scheme:-

- (i) Non-refundable fees shall be fully awarded in case of Government/Government-aided institution. In case of private institutes the reimbursement would be restricted to similar courses in Government/Government-aided institutions.
- (ii) Maintenance allowance will be paid to the students for a period of 10 months only in one academic year at following rates.

Class/Course	Maintenance allowance (Rs. per month)	Book/Stationery allowance (Rs. Per annum)
Professional Graduate Courses	2500/-	6000/-
Professional Post-Graduate courses	3000/-	10000/-

## **7. Procedure for application**

7.1 Application in enclosed prescribed format shall be submitted at any time during an academic year to the assigned agency. An advance copy of the application should also be submitted on line. Each applicant shall be given a registration number on receipt of the application. The screening committee shall examine these applications quarterly and the scholarship amount will be disbursed.

7.2 Renewal of the scholarship is automatic in next year subject to successful completion of the course in the previous year. However, in case of students with cerebral palsy, mental retardation, mental illness, multiple disabilities and profound server hearing impairment, one year grace period may be allowed.

7.3 Along with the application the following enclosures will have to be furnished:

- (i). Academic record - attested copies of relevant certificates/mark sheets for the qualifying examination.
- (ii). Proof of annual income - Proof of income shall include last salary slip of parent/guardian, acknowledgement of income tax/income certificate e from revenue official/gazetted officer/public representative e.g. MP, MLA, MLC, Panchayat officials etc.;
- (iii). Disability certificate;
- (iv). Course fee receipt if any, duly paid during the academic session;
- (v). Receipt/Invoice of eligible assistive devices duly countersigned by the authorized signatory of the institution;
- (vi). In case of continuation of scholarship in a succeeding year, a copy of the mark sheet of the preceding year.

## **8. Processing of applications**

- (a) The procedure for processing of applications will be outsourced to a reputed agency;
- (b) All the applications will be processed in a time bound manner;
- (c) The applications scrutinized by the authorized agency shall be placed before a screening committee periodically for final award of scholarships;
- (d) Income certificate is to be submitted by the student only once i.e. at the time of sanction of scholarship,

## **9. Screening Committee**

9.1 The Additional Secretary, Ministry of Social Justice and Empowerment will chair the Committee. Other Members of the Committee shall be Chairman, Rehabilitation Council of India, Financial Advisor or his representative, Joint Secretary (DD), Representative of UGC, Representative of Ministry of HRD (Higher Education). Honorary Secretary (Trust Fund) shall be the Member Secretary of the Committee. The aforesaid committee will also be competent to make necessary procedural changes, as per need subject to within the broad framework of the approved Scheme.

- vi) Continuation of the scholarship in subsequent years will be automatic subject to successful completion of the course during the preceding year. However, grace period of one year shall be admissible for the entire course in specified categories.
- vii) A candidate who is awarded scholarship for one course, after its completion will be eligible for another course too. However, the awardees will not be eligible for a similar or equivalent course.
- viii) A scholarship holder under this Scheme will not avail any other scholarship/stipend for pursuing the course.
- ix) The annual income of the beneficiary/parent or guardian of beneficiary should not exceed Rs. 3.00 lakh from all sources. However, preference shall be given to economically weaker students.

## **5.2 Other Conditions for the Scholarship:**

- i) The scholarship is depended on the satisfactory progress and conduct of the scholar. If it is reported by the head of the Institution at any time that a scholar has by reasons of his/her own act of default failed to make satisfactory progress or has been guilty of misconduct such as resorting to or participating in strikes, irregularity in attendance without the permission of the authorities concerned etc., the authority sanctioning the scholarship may either cancel the scholarship or stop or withhold further payment for such period as it may think fit.
- ii) If a student is found to have obtained a scholarship by false statement, his/her scholarship will be cancelled forthwith and the amount of the scholarship paid will be recovered. The student concerned will be blacklisted and debarred for scholarship in any scheme forever.
- iii) A scholarship awarded may be cancelled if the scholar changes the subject of the course of study for which the scholarship was originally awarded or changes the Institution of study without prior approval of the Government. The amount already paid may also be recovered at the discretion of the Government.
- iv) A scholar is liable to refund the scholarship amount at the discretion of the Government if during the course of the year, the studies for which the scholarship has been awarded, is discontinued by him/her.
- v) Scholarship will not be paid for the period of internship/housemanship in the M.B.B.S. course or for a practical training in any course, if the student is in receipt of some remuneration during the internship period or some allowance/stipend during the practical training in any course.
- vi) The conditions can be changed at anytime at the discretion of the Government of India.

## **6. Publicity of the Scheme**

6.1 The Scheme will be given wide publicity over print and electronic media. Assistance of State Governments and other agencies such as UGC, Universities and prominent colleges and institutions will also be sought in giving publicity to the Scheme.

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- (iii). Disability certificate;
- (iv). Course fee receipt if any, duly paid during the academic session;
- (v). Receipt/Invoice of eligible assistive devices duly countersigned by the authorized signatory of the institution;
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9.2 The Screening Committee will be provided secretarial assistance by adequate staff e.g. two data entry operators, one accountant and one peon. The staff would be engaged on contract basis without creating any long-term liability. The expenses relating to staff equipment, etc. shall be charged to the scholarship scheme. About 5% of the budget would be kept aside for meeting administrative expenses, including publicity and extension activities.

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**National Scholarship for Persons with Disabilities (2011-12)**

Applications (in Hindi or English) in the prescribed proforma are invited from students with disabilities for financial assistance for pursuing higher and technical education. Eligibility conditions etc. for the Scholarship as follows:

**I. Eligibility: -**

- (1) Financial assistance will be available to Indian students with at least 40% disabilities certified as per definition under Persons with Disabilities Act 1995.
- (2) Financial assistance will be given for pursuing post-Matric/Post-Secondary technical and professional courses including Ph.D & M.Phil from recognized institutions. However, for students with disabilities of Cerebral Palsy, Mental Retardation, Multiple Disabilities, and Profound or Severe Hearing Impaired, the minimum educational qualification will be class VIII pass and scholarship will be awarded to them for pursuing general, technical, vocational or professional courses.
- (3) Scholarship will be awarded to one student for pursuing only one course.
- (4) Financial assistance can be given for computer with editing software for blind/deaf graduate and postgraduate students pursuing professional courses and for support access software for cerebral palsied students.
- (5) Continuation/ renewal of the award for next year will depend on successfully completing the course in the preceding year with minimum 45 (forty fifty) percent marks for professional courses and 40% for other courses.
- (6) The Assistance under this Scheme is not intended for Post-Matric/Post Secondary Technical/Professional courses having duration of less than one year.
- (7) A scholarship holder under this scheme will not concurrently hold any other scholarship/stipend. If already any other scholarship/stipend awarded, the student is required to exercise his/her option for choosing the scholarship that he/she proposes to avail and inform awarding authority about the same.
- (8) Monthly family income of the beneficiary should not be more than Rs. 15,000/- from all sources. Family income includes income of the parent/guardian.

**II. Awards: -**

Upto five hundred awards are to be given annually through institutions in which students are pursuing studies/courses. Scholarship will be given to different categories of disabled students as under:

	Male Students	Female Students
(1) Students with orthopedic disability	58 Awards	58 Awards
(2) Students with blindness or low vision	58 Awards	58 Awards
(3) Students with hearing disability	58 Awards	58 Awards
(4) Students with Cerebral palsy, Mental Retardation, Multiple Disabilities, Profound or Severe Hearing Impairment	76 Awards	76 Awards
Total :	----- 250 Awards	----- 250 Awards

Amount of scholarship will vary among courses and will also depend on availability of hostel/residential facility with the institution. The details are given below:

		(Rs. Per month)	
S.No	Courses of Study	Rate of scholarship hostellers (Rs/month)	Day scholars (Rs/month)
(1)	Ph.D. / M. Phil and Post Graduate/Graduate level courses in Engineering/Indian and other systems of Medicine/ Agriculture/Veterinary/ IT/ Biotechnology, Education, Management / Architecture, Physiotherapy, Music and other professional courses	1000	700
(2)	Diploma and certificate level professional courses	700	400
(3)	In respect of students with cerebral palsy, mental retardation, multiple disabilities and profound or severe hearing impairment, for pursuing general/professional/technical/vocational courses after class VIII	700	400

III. The students will also be reimbursed the course fee subject to a ceiling of Rs.10,000/- per year.

Besides students living in the hostel/residential facility provided by the institutions, those students will also be considered as hostellers who live in accommodation hired at least by a group of 3 students living together with common mess arrangement. Such students will have to furnish a certificate in this regard countersigned by the head of the institution and a certificate from the owner of the house in case of own arrangement or accommodation taken on rent.

IV. Applications for the scholarship is required to be submitted in as per the prescribed proforma (Annexure 'A'). Applications for renewal/continuation of award are to be submitted in the prescribed proforma as per (Annexure 'B'). No other proforma is to be adopted for making the application. The last date for receipt of application for new cases as well as renewal/continuation is 31<sup>st</sup> Aug, 2011.

V. List of enclosures (attested copies only):

(i) Academic records (attested copy of certificates and Mark sheets - matric & above), (ii) Family Income Certificate/ Proof of annual income, e.g. Salary Slip, last Income tax Assessment order, (iii) attested copy of Disability Certificate (iv) Course fee receipt (if any) with break up of each item duly paid during the academic session (v) Hostel Certificate or certificate from the house owner in case of accommodation hired by at least by a group of 3 students living together with common mess arrangements.

**VI. Applications for the scholarship may be sent to the National Handicapped Finance and Development Corporation (Ministry of Social Justice & Empowerment, Govt. of India), Red Cross Bhawan, Sector-12, Faridabad-121007 (Haryana). Telephone no. 2226910, 2287512, 2287513, Fax-0129-2284371, e-mail- [nhfdc97@gmail.com](mailto:nhfdc97@gmail.com)**

**A Student should submit only one application along with all the relevant documents together with recommendations of the Institute concerned.**

**Applications for the award of scholarship will be countersigned and recommended by the head of the institution in which the applicant is enrolled for study. Details and forms can also be downloaded from the Ministry's website [www.socialjustice.nic.in](http://www.socialjustice.nic.in) or website of NHFDC [www.nhfdc.nic.in](http://www.nhfdc.nic.in) or may be obtained from National Handicapped Finance and Development Corporation (Ministry of Social Justice & Empowerment, Govt. of India), Red Cross Bhawan, Sector-12, Faridabad-121007 (Haryana).**

**Applications received after the last date i.e. 31.08.2011 and incomplete applications (without requisite documents) will not be considered.**