

**GURU NANAK DEV ENGINEERING COLLEGE, LUDHIANA.**  
**(ACADEMIC SECTION)**

NO.SS/41/86

DATED: 10.03.2017

**NOTICE**

**SUB:SCHEME (NBCFDC)- EDUCATIONAL LOAN FOR STUDENTS BELONGING TO BACKWARD CLASSES.**

As you may kindly be aware that National Backward Classes Finance and Development Corporation (NBCFDC) is a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment. The Corporation provides financial assistance for the members of Backward Classes through nominated State Channelising Agency (SCA) in various States.

BNBCFDC provides loan at concessional rate of interest through its Channelising Agencies notified by respective State Government/UTs as well as Public Sector Banks and several Gramin Banks (list appended).

One of NBCFDC's popular scheme is Educational Loan Scheme under which the students belonging to Backward Classes having annual family income less than Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas pursuing higher professional courses in Universities/Colleges duly approved by Competent Authority such as UGC/AICTE, Medical Council of India, Indian Nursing Council, Ministry of Tourism etc. Loans upto Rs.10 Lakh can be advanced and the interest rate applicable under this scheme are 4% p.a. for male and 3.5% p.a. for female students. Details of the scheme are enclosed herewith.

The Education Loan will cover following:

- a) Admission Fee;
- b) Annual Fee;
- c) Hostel Charges;
- d) Stationery, study material, laptop, computer etc.
- e) Insurance.

The scheme can be combined with "Central Scheme to provide interest subsidy for the period of moratorium on Educational Loans taken by students from economically weaker sections from scheduled Banks under the Educational Loan Scheme of the Indian Bank's Association" of Ministry of Human Resource Development, Government of India, where details are available at their website [www.mhrd.gov.in](http://www.mhrd.gov.in).

Sd/-  
Dean Academics

नेशनल बैकवर्ड क्लासेज़ फ़ाइनेन्स  
एण्ड डेवलपमेण्ट कॉरपोरेशन

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)



National Backward Classes Finance  
& Development Corporation

(A Govt. of India Undertaking, Ministry of Social Justice & Empowerment)

*All Principal/Director of IGRTU Affiliated colleges*  
*All HODs/heads of IGRTU*  
*Attn: Registrar*  
*6/2/17*

No.NBCFDC/PROJ/VC/2016-17/7398-

February 10, 2017-7614.

To

The Vice Chancellor  
Punjab Technical University, Jalandhar

Sir/Madam,

As you may kindly be aware that National Backward Classes Finance and Development Corporation (NBCFDC) is a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment. The Corporation provides financial assistance for the members of Backward Classes through nominated State Channelising Agency (SCA) in various States.

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One of NBCFDC's popular scheme is Education Loan Scheme under which the students belonging to Backward Classes having annual family income less than Rs.98,000/- in rural areas and Rs.1,20,000/- in urban areas pursuing higher professional courses in Universities/Colleges duly approved by Competent Authority such as UGC/AICTE, Medical Council of India, Indian Nursing Council, Ministry of Tourism etc. Loans upto Rs.10 Lakh can be advanced and the interest rate applicable under this scheme are 4% p.a. for male and 3.5% p.a. for female students. Details of the scheme are enclosed herewith.

The Education Loan will cover following :-

- Admission Fee;
- Annual Fee;
- Hostel Charges;
- Stationery, study material, laptop, computer etc.
- Insurance.

The scheme can be combined with "Central Scheme to provide interest subsidy for the period of moratorium on Educational Loans taken by students from economically weaker sections from scheduled Banks under the Educational Loan Scheme of the Indian Bank's Association" of Ministry of Human Resource Development, Government of India, where details are available at their website [www.mhrd.gov.in](http://www.mhrd.gov.in).

Contd...2/-

पंजीकृत कार्यालय : पंचम तल, एन.सी.यू.आई. बिल्डिंग, 3, सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रांति मार्ग, पोस्ट बॉक्स नं० 4617, नई दिल्ली-110 016

Regd. Office : 5th Floor, N.C.U.I, Building, 3, Siri Institutional Area August Kranti Marg, Post Box No. 4617, New Delhi-110016

Tel.: 26511027, 26511028, 26568702 Fax : (011) 26850086 Visit us at : [www.nbcfdc.gov.in](http://www.nbcfdc.gov.in) E-mail : [nbcfdc@del3.vsnl.net.in](mailto:nbcfdc@del3.vsnl.net.in)

गरीबी से मुक्ति



FREEDOM FROM POVERTY

However, with a view to ensuring timely recoveries, the loan is applicable for meritorious students among the Backward Classes, who have got admission on merit under non-payment seats in the Colleges/Institutes having excellent track record for placement of the successful students.

It is suggested that the students having less than 60% in their eligibility exam, may not be considered for Education Loan. Further, the NBCFDC also offers loans for students pursuing higher professional courses in the Universities abroad. However, the courses and the Universities should be recognized by Government of India. For this purpose, the Financing Corporation/Banks on behalf of students are required to get clearance regarding status of University from Association of India University (AIU) at the address below :-

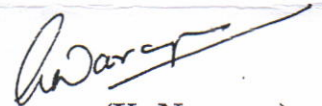
**The Section Officer & Head Evaluation Div.**  
**Association of Indian University,**  
**AIU House, 16 Comrade Indrajit Gupta Marg, (Kotla Marg),**  
**New Delhi-110002.**  
**E-mail – [evaluation@aiu.ac.in](mailto:evaluation@aiu.ac.in)**  
**Tel : 011- 23230059; 23232429; 23232305**

The students would be required to submit a Demand Draft of Rs.1150/- in favour of **Association of Indian University (AIU)** to get the clearance, as mentioned above. In case the course and University is recognized by Government of India than the amount deposited will be refunded by AIU to the student.

It is requested that your College/Institute under its aegis of UGC may mention the Education Loan Scheme of NBCFDC in their prospectus for academic session 2017-18 onwards so that eligible students may take benefit of the concessional loan.

Thanking you,

Yours faithfully,



**(K. Narayan)**  
**Managing Director**

Encl : a/a.

# National Backward Classes Finance & Development Corporation

## EDUCATION LOAN SCHEME

### Objectives

To extend Education Loan to the members of Backward Classes for pursuing professional or technical education at graduate and higher level.

### Eligibility

- a) Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- b) The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,20,000/- p.a. in urban areas and Rs.98, 000/- p.a. in rural areas.
- c) The applicant should have obtained admission for any professional courses approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

### Courses Covered

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

### Purpose of Loan

Admission Fee & Tuition Fee; Books; Stationery & other instruments required for the course; examination fee; boarding & lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

### Maximum Loan Limit

90% of the expenditure of the course subject to maximum loan limit of Rs.10.00 Lakh per student or Rs.2.50 Lakh p.a. (for studying within India) & 85% of the expenditure of the course subject to maximum of Rs.20.00 Lakh per student (for studying abroad), the balance will be borne by student/SCAs.

### Rate of Interest

- |     |                    |   |             |
|-----|--------------------|---|-------------|
| i)  | From NBCFDC to SCA | : | 1.5% p.a. * |
| ii) | SCA to beneficiary | : | 4% p.a. **  |

\* 0.5% rebate on timely repayment of loan by SCAs

\*\* girl students will get Education Loan at special concessional rate of interest @ 3.5% p.a.

### Repayment Period

The moratorium, besides being co-terminus with the course for which loan has been obtained by the students, will have a further six months period for starting repayment after the completion of the course.

### Security & Monitoring of Education Loans

The SCAs would ensure security of loan, tracking of beneficiaries' students and their monitoring during the loan period. The Education Loan Scheme would envisage providing Education Loan to the eligible students pursuing their higher professional courses in approved institutions only.

# National Backward Classes Finance and Development Corporation

## LIST OF STATE CHANNELISING AGENCIES

### ANDHRA PRADESH

1. **The V.C. & Managing Director**  
**Andhra Pradesh Backward Classes Co-operative Finance Corporation Ltd.,**  
6th Floor, Samkshema Bhavan,  
Masab Tank,  
Hyderabad-500 028 Andhra Pradesh.

### ASSAM

2. **The Managing Director**  
**Assam Apex Weavers & Artisans Coop. Federation Ltd.,**  
Gopinath Bordoloi Road,  
Ambari,  
Guwahati-781 001. Assam.
3. **The Managing Director,**  
**Assam State Development Corporation for Other Backward Classes Ltd.,**  
Dr. B.K. Kakaty Road,  
Gopinath Nagar,  
Guwahati-781 016. Assam.
4. **The Chairman-cum-Managing Director**  
**North Eastern Development Finance Corporation Ltd.,**  
NEDFi House,  
G.S. Road,  
Dispur, Guwahati-281 006.

### BIHAR

5. **The Managing Director,**  
**Bihar State Backward Classes Finance & Development Corporation,**  
4th Floor, Sone Bhawan,  
Birchand Patel Marg,  
Patna-800 001, Bihar.

## CHANDIGARH

6. **The Managing Director,  
Chandigarh SC/BC and Minorities Financial & Development Corporation,  
Addl. Town Hall Building,  
3rd Floor, Sector-17C,  
Chandigarh-160017.**

## CHHATTISGARH

7. **The Managing Director,  
Chhattisgarh State Antyavasai Sahakari Vitta Evum Vikas Nigam,  
2<sup>nd</sup> & 4<sup>th</sup> Floor, Commercial Complex Housing Board Building,  
Sector-27, Naya Raipur,  
Chhattisgarh-492001.**

## DELHI

8. **The Managing Director,  
Delhi SC/ST/OBC/Minorities & Handicapped Financial &  
Development Corpn. Ltd.,  
Ambedkar Bhawan, Institutional Area,  
Sector-16, Rohini,  
Delhi-110089**

## GOA

9. **The Managing Director  
Goa State Scheduled Castes And Other Backward Classes  
Finance & Development Corporation Ltd.,  
4th Floor, Patto Centre, Near KTC Bus Stand,  
Panaji-403 001, Goa.**

## GUJARAT

10. **The Managing Director  
Gujarat Backward Classes Development Corporation  
Block No. 11, 2nd Floor,  
Dr. Jivraj Mehta Bhavan,  
Gandhi Nagar-382 010, Gujarat.**
11. **The Managing Director  
Gujarat Gopalak Development Corporation Ltd.**

Block No.16, Ground Floor,  
Dr. Jivraj Mehta Bhavan,  
Gandhinagar-382 010, GUJARAT

12. **The Managing Director**  
**Gujarat Thakor & Koli Vikas Nigam**  
Block No.16, Ground Floor,  
Dr. Jivraj Mehta Bhavan, Old Sachivalaya,  
Gandhinagar-382 010, Gujarat.

13. The Managing Director  
Gujarat Nomadic & Denotified Tribes Development Corporation,  
Dr. Jivraj Mehta Bhavan,  
Block No.16, Ground Floor,  
Gandhinagar-382017,  
Gujarat.

#### HARYANA

14. **The Managing Director,**  
**Haryana Backward Classes & Economically Weaker**  
**Sections Kalyan Nigam**  
SCO No.813-14, Sector-22-A,  
Chandigarh-160 022, Haryana

#### HIMACHAL PRADESH

15. The Managing Director,  
Himachal Backward Classes Finance & Development Corporation  
P.W.D. Rest House Road,  
Kangra-176 001,  
Himachal Pradesh

**JAMMU & KASHMIR**

16. **The Managing Director,  
J & K SC/ST & BC Development Corporation Ltd.**

**SRINAGAR**

Exchange Road, Near Red Cross Office, Srinagar-190 001.

**JAMMU**

715-A, Last Morh, Gandhi Nagar, Jammu-180004.

17. **The Managing Director  
J & K State Women's Development Corporation**

**SRINAGAR**

1st Floor Block - A, Old Secretariat, Srinagar.

**JAMMU**

Hall No. 6-B, 2nd Floor, Aquaf Complex, Gandhi Nagar, Jammu.

**JHARKHAND**

18. **The Managing Director  
Jharkhand ST Cooperative Development Corporation Ltd.  
Balihar Road, Morabadi,  
Ranchi-834008. Jharkhand.**

**KARNATAKA**

19. **The Managing Director  
D. Devaraj Urs Backward Classes Devevelopment Corporation  
No.16-D, 4th Floor, Devaraj Urs Bhavan,  
Millers Tank Bed Area, Vasanthnagar,  
Bangalore-560 052, Karnataka.**
20. **The Managing Director  
Karnataka Vishwakarma Communities Development Corporation Ltd.,  
16-D, 5<sup>th</sup> Floor, Devaraj Urs Bhavan,  
Millers Tank Bed Area,  
Vasanthnagar,  
Bangalore-560 052**



KERALA

21. **The Managing Director,  
Kerala State Artisans' Development Corporation Ltd.**  
'Swagath', T.C. 12/755,  
Govt. Law College Road, Vanchiyoor P.O.,  
Thiruvananthapuram-695 035. Kerala.  
Ph. 0471- 2302752, 2302746, Fax- 0471-2302749  
E-mail - mdkadco@gmail.com; Website - www.keralaartisans.com
  
22. **The Managing Director,  
Kerala State Backward Classes Development Corporation Ltd.,**  
"SENTINEL", 2nd Floor,  
T.C. 27/588 (7) & (8), Pattoor, Vanchiyoor (PO),  
Thiruvananthapuram-695 035, Kerala.
  
23. **The Managing Director,  
Kerala State Co-operative Federation for Fisheries Development Ltd.  
(MATSYAFED),**  
Kamaleswaram, Manacaud P.O.,  
Thiruvananthapuram-695 009,  
Kerala.
  
24. **The Managing Director,  
Kerala State Development Corporation for Christian Converts from SCs & The  
Recommended Communities (Ltd.),**  
Near Railway Station, Nagampadam,  
Kottayam-686002,  
Kerala.
  
25. **The Managing Director,  
Kerala State Palmyrah Products Development and  
Workers Welfare Corporation Ltd.,  
(KELPALM), Kumbhumvila, Arayoor P.O.,  
Kottamom-695 122,  
Kerala**
  
26. **The Managing Director,  
Kerala State Women's Development Corporation Ltd.,**  
"BASANT" T.C. 20/2170, Opp. Manmohan Bungalow,  
Kowdiar P.O.,  
Thiruvananthapuram-695 003 Kerala.
  
27. **The Managing Director,  
Handicrafts Development Corporation of Kerala Ltd.,**  
Post Box No.171, Puthenchanthai,  
Trivandrum-695 001, Kerala

## MADHYA PRADESH

28. **The Managing Director,  
Madhya Pradesh Hastshilp Evam Hatha Kargha Vikas Nigam,  
Hastshilp Bhawan, Hamidia Road,  
Bhopal-462001,  
Madhya Pradesh.**
29. **The Managing Director,  
Madhya Pradesh Pichhara Varg Tatha Alpasankhayak  
Vitta Avam Vikas Nigam,  
Rajiv Gandhi Bhawan, Parisar-2, Ist Floor,  
35 shyamla Hills, Bhopal-462 002,  
Madhya Pradesh.**

## MAHARASHTRA

30. **The Managing Director,  
Maharashtra Rajya Itar Magas Vargiya Vitta Ani Vikas  
Mahamandal Ltd.,  
Administrative Building, 4th Floor,  
Ramakrishna Chamburkar Marg, Chambur,  
Mumbai-400 071,  
Maharashtra.**
31. **The Managing Director,  
Vasantrao Naik Vimukta Jatis & Nomadic Tribes  
Development Corporation Ltd.,  
Juhu Supreme Shopping Centre, Ist Floor,  
Gulmohar Cross Road No.9, JVPD Scheme (North), Vile-Parle Scheme (West),  
Mumbai-400 049, Maharashtra.**

## MANIPUR

32. **The Managing Director,  
Manipur State Women's Development Corporation,  
Directorate Building, Near 2nd M.R. Gate  
(Social Welfare Department Building),  
Imphal-795001, Manipur.**

## ODISHA

33. **The Managing Director,  
Odisha Backward Classes Finance & Development  
Co-operative Corporation Ltd.,  
Qrs. No. A/6, Unit-5, Near RajivBhawan,  
Bhubaneswar-751001, Odisha**

PUDUCHERRY

34. **The Managing Director,  
Puducherry Backward Classes and Minorities Development  
Corporation Ltd.,**  
No.1, 8th Cross Street, Anna Nagar,  
Puducherry-605 005

PUNJAB

35. **The Executive Director,  
Punjab Backward Classes Land Development and  
Finance Corporation,**  
SCO No. 60-61, Sector-17 A,  
Chandigarh-160 017,  
Punjab.

RAJASTHAN

36. **The Managing Director,  
Rajasthan Other Backward Classes Finance &  
Development Corporation Ltd.,**  
Room No.220 (2nd Floor),  
Nehru Sahkar Bhawan, 22, Godaam,  
Jaipur, Rajasthan- 302 002.

SIKKIM

37. **The Managing Director,  
Sikkim SC/ST & Other Backward Classes Development  
Corporation Ltd.,**  
Sonam Tshering Marg (Kazi Road),  
Gangtok-737 101, Sikkim.

TAMILNADU

38. **The Managing Director,  
Tamil Nadu Backward Classes Economic  
Development Corporationn Ltd.,**  
L.L.A. Building (III Floor), 735, Anna Salai,  
Chennai-600 002,  
Tamil Nadu.

## TRIPURA

39. **The Managing Director,  
Tripura OBC Co-operative Development  
Corporation Ltd.,**  
Supari Bhawan, Krishnanagar, Lake Chowmuhani,  
Agartala-799001, Tripura West.

## UTTAR PRADESH

40. **The Managing Director,  
Uttar Pradesh Pichhara Varg Vitta Avam  
Vikas Nigam Ltd.,**  
4th Floor, (South Wing), PCF Building,  
32 Station Road,  
Lucknow-226 001,  
Uttar Pradesh.
41. **The Managing Director,  
Uttar Pradesh Sahkari Gram Vikas Bank Ltd.,**  
10, Mall Avenue, Lucknow,  
Uttar Pradesh-224001.

## UTTARAKHAND

42. **The Managing Director,  
Uttarakhand Bahuudeshiya Vitta Evam Vikas Nigam,**  
Directorate, Tribal Welfare Premises,  
Bhagat Singh Colony, Adhoiwala,  
Dehradun, Uttarakhand-248001.

## WEST BENGAL

43. **The Managing Director,  
West Bengal Backward Classes Dev. and  
Finance Corporation,**  
8, Lyons Range, Mitter's Building,  
(2nd & 4th Floor),  
Kolkata-700 001, West Bengal.
44. **The Managing Director,  
West Bengal Minorities Development &  
Finance Corporation,**  
'Ambar', 27/E, Sector-1, D.D. Block,  
Salt Lake City,  
Kolkata-700 064, West Bengal.

National Backward Classes Finance and Development Corporation

LIST OF REGIONAL RURAL BANKS (RRBs)

1. The Chairman,  
Madhya Bihar Gramin Bank,  
H.O. Sri Vishnu Commercial Complex,  
Beside National Highway Petrol Pump,  
Ashochak, NH-30,  
Patna-800 016.
2. The Chairman,  
Vananchal Gramin Bank,  
H.O. Municipality Chowk,  
Dangalpara,  
Dumka-814101,  
Jharkhand.
3. The Chairman,  
Rajasthan Marudhara Gramin Bank,  
Tulsi Tower, 9th B Road,  
Sardarpura,  
Jodhpur - 342003,  
Rajasthan.
4. The Chief Executive Officer  
The District Co-operative Central Bank Ltd.,  
Door No.46-1-C, Budhawarpeta,  
Opp. Government Regional Eye Hospital,  
Kurnool-518 002.
5. The Chairman,  
Himachal Pradesh Gramin Bank,  
H.O. Jawahar Nagar,  
Mandi-175001, H.P.
6. The Chairman,  
Sarva Haryana Gramin Bank,  
H.O. SHGB House,  
Plot No.1, Sector-3,  
Rohtak-124001,  
HARYANA.
7. The Chairman,  
Dena Gujarat Gramin Bank,  
Balvantray Mehta Panchayat Bhavan,  
'CH' Road, Sector-17,  
Gandhinagar, GUJ.

8. The Chairman,  
Sarva U.P. Gramin Bank,  
H.O. C-39/5, Jagriti Vihar,  
Garh Road,  
Meerut,  
Uttar Pradesh.
9. The Chairman,  
Punjab Gramin Bank,  
H.O. Jalandhar Road,  
Kapurthala,  
Punjab.
10. The Chairman,  
Allahabad UP Gramin Bank,  
D.M. Colony, Civil Lines,  
Banda-210001,  
Uttar Pradesh.
11. The Chairman,  
Madhyanchal Gramin Bank  
H.O. Poddar Colony,  
Tili Road,  
Sagar-470001,  
Madhya Pradesh.
12. The Chairman,  
Gramin Bank of Aryavart,  
H.O. A-2/46, Vijay Khand,  
Gomti Nagar,  
Lucknow-226010,  
Uttar Pradesh.
13. The Chairman  
Purvanchal Bank,  
Mohaddipur,  
Gorakhpur-273 008,  
Uttar Pradesh.
14. The Chairman  
Uttarakhand Gramin Bank,  
H.O. 18, New Road,  
Dehradun,  
Uttarakhand.
15. The Chairman  
Langpi Dehangi Rural Bank (HO)  
Diphu, Karbi Anglong,  
Assam-782460.

16. The Chairman  
Kashi Gomti Samyut Gramin Bank,  
H.O. C-19/40, Faatman Road,  
Sigra,  
Varanasi-221002.  
Uttar Pradesh.
17. The Chairman,  
Telangana Grameena Bank,  
2-1-520, 2nd Floor,  
Vijaya Sri Sai Celestia,  
St.No.9, Nallakunta,  
Shankermutt Road,  
Hyderabad - 500 044.
18. The Chairman,  
Andhra Pragathi Grameena Bank  
PO Box 65,  
Opp. Officers club Rayachoty Road,  
Kadapa - 516001(AP)
19. The Chairman  
Narmada Jbahua Gramin Bank,  
201, Arcade Silver, 2nd Floor,  
Near 56 Dukaan,  
New Palasia,  
Indore 452001, Madhya Pradesh.
20. The Chairman  
Jharkhand Gramin Bank  
Head Office - Rajendra Place  
5, Main Road,  
Ranchi - 834 001, Jharkhand.

National Backward Classes Finance and Development Corporation

LIST OF PUBLIC SECTOR BANKS (PSBs)

1. The General Manager (Credit Priority),  
CANARA BANK  
H.O. 112 J.C. Road,  
Bangalore-560002,  
Karnataka.
2. The General Manager (Cr. Priority)  
Vijaya Bank  
No.41/2, Trinity Circle,  
M.G. Road,  
Bangalore - 560001.  
Karnataka.
3. The General Manager (Credit)  
Bharatiya Mahila Bank Limited  
9th Floor, IFCI Tower,  
61, Nehru Place,  
New Delhi - 110019.
4. The General Manager,  
PS & RRB, Retail & MSME,  
Dena Bank,  
Dena Corporate Centre,  
6<sup>th</sup> Floor, C-10, G-Block,  
Bandra Kurla Complex,  
Bandra (East), Mumbai-400 051.