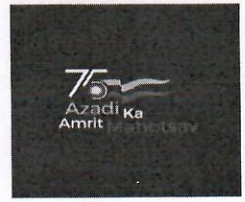




Directorate of Students' Welfare

Guru Gobind Singh Indraprastha University
Sector-16 C, Dwarka, New Delhi-110078,

Website: <http://ipu.ac.in>, Email id: sports@ipu.ac.in



No. F. /IPU/DSW/19/ 43

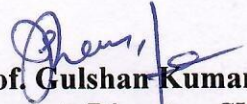
Dated: - 10.04.2023

Notice

Subject:- Regarding Education Loan Scheme of National Apex Corporations, Govt. of India

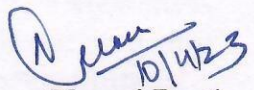
The Delhi SC/ST/OBC/Minority/Handicapped Financial & Development Corporation (DSFDC) (Government of Delhi Undertaking), vide letter No. F.No.0001/Edu.Loan/2022-23/Misc File/DSFDC/6861 dated.22-03-2023 has informed about the Education Loan Scheme for candidate belonging to SC/SC/OBC/Minority/ and PWD Category for pursuing Professional and Technical courses through Govt. recognized Institutions. Detailed communication in this regard attached herewith.

Interested eligible students who want to avail this opportunity may go through the detailed communication and avail the opportunity.


(Prof. Gulshan Kumar)
Associate Director, SW

Copy to:-

1. AR to Vice Chancellor – for information of the Hon'ble Vice Chancellor.
2. AR to Registrar – for information of the Registrar.
3. In-charge, UITS with a request to upload this circular on University website.
4. Guard file.


(Neeraj Pant)
Section Officer, SW

**DELHI SC/ST/OBC/ MINORITY/HANDICAPPED FINANCIAL
& DEVELOPMENT COROPORATION
(GOVERNMENT OF DELHI UNDERTAKING)
AMBEDKAR BHAWAN, INSTITUTIONAL AREA,
SECTOR-16, ROHINI, DELHI-110089.**

CIN: U65910DL1983SGC015095 Fax No. : 011-27572630

F. No. 0001/Edu. Loan/2022-23/ Misc File/DSFDC /6861 Dt. 22-3-23

To,

The Registrar,
Guru Govind Singh Indraprasth University,
Golf Cocurse Rd.,
Sec.-16 C,
Dwarka,
Delhi-11006.



Sub:- Education Loan Scheme implemented by the Corporation.

Sir,

This Corporation has been implementing the Education Loan Scheme. The objective of the scheme is to provide loan to the target group candidate belonging to SC/ST/OBC/Minority and PWD category for pursuing Professional and Technical courses through Govt. recognized Institutions in India and abroad. The Corporation is also a state Channelizing agency for the various National Apex Corporations and has been providing concessional loan to the applicants who are eligible as per their norms.

A Pamphlet of the Scheme is enclosed herewith the letter to create awareness about the Education loan scheme being provided by the Corporation to the target group candidates who are pursuing Professional and Technical course from your Institute.

You are, therefore, requested to kindly circulate this among all the Institutes/colleges which are affiliated to your Institutions/University and prominently display at the Notice Board website and other media options etc. for wider publicity of this scheme, so that needy and eligible students can avail this facility as per norms of the Scheme.

Yours faithfully,

**(ANJU RANDHAWA)
DY. MANAGER(EDU. Loan)**



**DELHI SC/ST/OBC/MINORITIES AND HANDICAPPED FINANCIAL
& DEVELOPMENT CORPORATION (DSFDC)
(A GOVERNMENT NCT OF DELHI UNDERTAKING)**

Ambedkar Bhawan, Institutional Area, Sector-16, Rohini, Delhi -110089

Website:- http://delhi.gov.in/wps/wcm/connect/doit_dsfdc/DSFDC/Home/ | Email: dsfcdelhi@gmail.com

The objective of the scheme is to provide loan to the students, who are residents of Delhi, for pursuing Professional and Technical Courses through Govt. Recognized Institutions in India and Abroad.

EDUCATION LOAN SCHEME OF NATIONAL APEX CORPORATIONS, GOVT. OF INDIA

TARGET GROUPS:

- Scheduled Castes
- Other Backward Classes
- Minorities • Dependents of Safai Karamcharis
- Persons with the Disabilities (PwDs) (Divyangjan)

ELIGIBILITY CRITERIA:

- Permanent resident of Delhi.
- Total annual income of family should not exceed Rs.3.00 Lacs for SC & OBC candidates.
- Total annual income of family should not exceed Rs.1.20 Lacs for Minorities candidates under credit line-I and Rs. 6.00 Lacs under credit line-II.

- No family income limit for Persons with Disabilities (PwDs) (Divyangjan) & dependents of Safai Karamcharis
- Caste Certificate & Income Certificate from SDM concerned, Delhi Government.
- Duration of course should not exceed 05 years.

MAXIMUM LOAN LIMIT:

- Studies in India - Rs.10 Lacs
- Studies in Abroad - Rs.20 Lacs
- Studies in India under Credit Line -I for Minorities Rs.15 Lacs
- Studies in abroad under Credit Line -I for Minorities Rs.20 Lacs

- Studies in India under Credit Line -II for Minorities Rs.20 Lacs
- Studies in abroad under Credit Line -II for Minorities Rs.30 Lacs
- Loan Amount includes the component of Tuition Fees, Examination Fee, Hostel Charges, Cost of Books & Stationery, Learning Aids i.e. Lap Top, computers etc.

RATE OF INTEREST (Per Annum):

- For SC,OBC, Dependents of Safai Karamcharis & PwD candidates - 4%
- For Minorities candidates Credit Line-I - 3%
- For Credit Line-II for Minorities (Male) - 8%
- For Credit Line-II for Minorities (Female) - 5%
- For women candidates rebate on interest @ 0.5% except Minorities Categories

REPAYMENT OF LOAN:

- Repayment of loan is commenced after a moratorium of 06 months on scheduled completion of course or on getting the employment, whichever is earlier.
- Total repayment period is 5 Years
- Total repayment period for PwD Category is 7 Years.