



सहसंचालक तंत्रशिक्षण विभागीय कार्यालय, औरंगाबाद

पत्र पेटी क्र -५१६ औरंगाबाद - ४३१ ००५

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जा.क्र. विकाऔ/शिक्षण/२०११/१७८

दिनांक:- / /२०११
29 AUG 2011

प्रति,
प्राचार्य,
शासकीय/अनुदानित/विनाअनुदानित
पदवी आणि पदवयुत्तर अभ्यासक्रमांच्या संस्था

विषय :- राष्ट्रीय विकलांग वित्त एवमं विकास निगम, फरिदाबाद
अपंग विद्यार्थ्यांसाठी शैक्षणिक कर्ज, शिष्यवृत्ती आणि राष्ट्रीय शिष्यवृत्ती

सामाजिक न्याय व विशेष सहाय्य विभाग, मंत्रालय यांचे अधिपत्याखाली महाराष्ट्र राज्य अपंग वित्त व विकास महामंडळ मर्या, मुंबई कार्यरत असून अपंगाशी संबंधित सर्व योजना राबविते. सदर योजनेतर्गत राज्यातील बेरोजगार अपंगांना निरनिराळ्या व्यवसायासाठी कर्ज उपलब्ध करून देणे व त्यातून त्यांचा सर्वांगीण विकास साधणे हे काम प्रामुख्याने करण्यात येते. याशिवाय अपंग विद्यार्थ्यांसाठी अल्प व्याजदरात शैक्षणिक कर्ज योजना ही राबविण्यात येते.

1. Loan for professional/educational/training courses to disabled persons
2. Scholarship Scheme II-for 1000 differently abled students
3. National Scholarship for Persons with Disabilities (2011-12)

D.O.No.NHF/1/9/Edu-Loan/2003/67099 Date.13.06.2011 सोबत जोडण्यात येत असून त्या सोबतच्या परिशिष्टामध्ये शिष्यवृत्ती बाबतची माहिती देण्यात आली आहे. आपल्या संस्थेतील संबंधित विद्यार्थ्यांना ही बाब अवगत करून देऊन त्यांना सवलतीचा फायदा मिळण्यास मदत करावी.

सहसंचालक

तंत्रशिक्षण विभागीय कार्यालय, औरंगाबाद

प्रत :- या कार्यालयाचे प्रोग्रॅमर यांना माहितीस्तव कळविण्यात येते की सदर पत्र कार्यालयाच्या संकेत स्थळावर प्रदर्शित करावे.



HARSH BHAL, IIS
Chairman-cum-Managing Director

D.O.No. NHF/1/9/Edu-Loan/2003
Dated : 13.06.2011

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162099

Dear

You are aware that National Handicapped Finance & Development Corporation (NHFDC) 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**.

NHFDC 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 NHFDC for loan & scholarships.

Details are also available at NHFDC website : www.nhfdc.nic.in (e-mail : nhfdc97@gmail.com, 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 NHFDC at lowest interest rate.

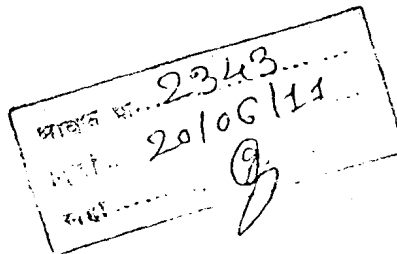
I would, therefore, request you to kindly issue necessary instructions to these higher educational institutions to publicize the education loan scheme and scholarship schemes among the students with disabilities seeking admission to these institutions. It will be of immense help to those students who wish to pursue higher studies.

With regards,

Yours sincerely,

Encl : as above.

Shri R.Y. Gaikwad, IAS
Chief Secretary
Government of Maharashtra
Mantralaya, Fort Area, Mumbai - 400 032.



(Harsh Bhal)

Shri Suhas Kale, Managing Director, Maharashtra State Handicapped
& Dev. Corpn. Room No. 74, Maharashtra Housing Board Building, Ground
Floor, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra - 400 051.

(Harsh Bhal)

**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).

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 (2011 - 12)**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/-

- 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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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.

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
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Total :	250 Awards	250 Awards

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

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 or website of NHFDC 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.