

NSFDC is an institution under Ministry of Social Justice & Empowerment, Government of India for financing, facilitating and mobilizing funds for the economic empowerment of persons belonging to the Scheduled Castes families living below Double the Poverty Line. NSFDC finances income generation schemes for the target group through the State Channelising Agencies (SCAs) nominated by respective State/UT Governments

Education Loan:

NSFDC provides education loan to students who are pursuing full time Professional/Technical courses.

Educational Loan is meant to cover Admission Fees & Tuition Fees, Books, Stationery and other instruments required for the course, Examination Fee, Boarding Lodging expenses, Insurance premium for policy for insuring loanees against loan in case of death or permanent disability, Travel Expenses/Passage Money for studying abroad and Caution Money, Development Fund etc.

Eligibility:

Student(s) should be from the Scheduled Caste Community. The annual income of the student's family should be below Double the Poverty Line i.e. Rs 40,000/- p.a. in rural areas and Rs 55,000/- p.a. in urban areas.

What is the procedure to apply for NSFDC loan?

The applicants should contact the SCAs if they wish to avail NSFDCs loans. The SCAs have officers in every District/Region. The applicants are required to submit application in NSFDC's format with details of business and copies of caste, income, experience at the district office. Offices of these agencies exist in every district where details of business and caste, family income, professional experience and documents related to activity are to be filled in NSFDC's format and submitted at the District Office. Name and contact numbers of State-wise SCAs is given at the end of FAQ.

List of NSAs:

01.	A.P. Scheduled Castes Co-operative Finance Corporation Ltd. 5th floor, Damodaram Sanjeevaiah Samakshema Bhawan, Masab Tank, Hyderabad – 500 028 Telephone No: 040-23315970 , 23321141, 23320747
02.	Arunachal Pradesh Ind. & Fin. Devp. Corpn., ITANAGAR (Near A.O.C.) Pin – 791 111. Telephone No: 0360-212672, 212673, 211763
03.	Assam State Development Corporation for SCs Ltd., Swahid Dilip Hozori Path, Sarumotoria, Dispur, Guwahati-781 006. Telephone No: 0361-2261617
04.	Bihar State SC Co-operative Devp. Corporation Ltd., West of Gandhi Main, 4th Floor, Biskoman Tower, Patna – 8000 001. Telephone No: 0612-2231672 , 74
05.	Chandigarh SCs, BCs & Minorities Financial & Development Corporation 3rd Floor, Town Hall Building, Sector-17, Chandigarh. Telephone No: 0172-707527, 704676

Visit : <http://sapost.blogspot.com/>

	Website: www.chd.nic.in E-mail: social_welfare@rediffmail.com
06.	Chhattisgarh State Antyavasaya Sahakari Fin. & Devp. Corpn., Plot No R-12, Anupam Nagar, Near Telephone Exchange, Shankar Nagar, Raipur (Chhatisgarh). Telephone No: 0771-2666105
07.	Dadra & Nagar Haveli, Daman & Diu SCs/STs, Other BCs & Minorities Financial & Development Corporation Ltd., 2nd Floor, Rightwing, Old DIC Office, PWD Complex, Silvassa – 396 230. Telephone No: 0260-2643450 , 2642721, 2250793, 2250328 E-mail: dddnh-scst@yahoo.com
08.	Delhi Sceduled Castes Fianncial and Development Corporation Ambedkar Bhawan, Sector-16 (Opp. Sector:11) Rohini, Delhi – 110 085 Telephone No: 011-27572630 , 27572706, 27572705
09.	Goa State SCs & BCs Development Corporation, 4th Floor, Patto Centre, EDC Complex, Near K.T.C. Bus Stand, Panaji, Goa – 403 001 Telephone No: 0832-2438177 , 2438179, 2438180 E-mail: gscbcbfdc@goatelecom.com
10.	Gujarat Scheduled Castes Development Corporation, Dr. Jivraj Mehta Bhawan, Block No10, 2nd Floor, Sector-10, Old Sachivalaya, Gandhinagar – 382 010. Telephone No: 07932-21328
11.	Haryana SCs Finance & Development Corporation Ltd., SCO 2427-28, Sector 22-C, Chandigarh- 160 022. Telephone No: 0172-705619, 700436
12.	Himachal Pradesh SCs & STs Development Corporation, Jain Bhawan, Hospital Road, Solan – 173 212. Telephone No: 01792-220671 ,220058 Website: www.himachal.nic.in E-mail: mdhpscstcdc@rediffmail.com
13.	Jharkhand Scheduled Caste Co-operative Development Corporation, 2nd Floor, Vikas Bhawan , Ranchi – 834 008. Telephone No: 0651-2201299 , 2541398
14.	J&K SCs, STs & BCs Development Corporation, Ramesh Market, Shastri Nagar, Jammu-180 004. Telephone No: 0191-2433229 , 2452009 Website: www.jkscstbccorp.in E-mail: contact@jkscstbccorp.in
15.	Dr. B.R. Ambedkar Development Corporation Ltd., 9th & 10th Floor, Visweshwaraiah Mini Tower, Dr. Ambedkar Veedhi, Bengaluru-560001 Telephone No: 080-22867097 , 22865747,2868870 Website: www.karunadu.gov.in

16.	Kerala State Development Corporation for SCs & STs Ltd., Town Hall Road, Trichur – 680 020. Telephone No: 0487-2331064 , 2331202
17.	Kerala State Women Development Corporation, Thazhavila Building, T.C. 14/2054-1, Medas Lane, University P.O. Telephone No: 0487-2331064 , 2331202
18.	M.P. State Co-operative SC Fin. & Devp. Corporation, Rajiv Gandhi Bhawan, 35, Shyamala Hills, Bhopal – 462 011. Telephone No: 0755-2661844 , 2661794, 2661803
19.	M.P. Hastashilp Evam Hathkarga Vikas Nigam Ltd., Hastashilp Bhawan, Hamidia Road, Bhopal-462 001 Telephone No: 0755-2533335 ,2532159,2536313,256200
20.	Mahatma Phule Backward Classes Dev. Corporation Ltd., Supreme Shopping Centre, Gulmohar Corss Road No9, J.V.P.D. Scheme, Juhu, Mumbai – 400 049. Telephone No: 022-26200351 , 26202852 E-mail: mpbcdcd@mtnl.net.in
21.	Lokshahir Annabhau Sathe Development Corporation Ltd., B-22, Kalyani Kendra, Ashokvan Hanuman Tekdi, Borivili East, Mumbai – 400 066. Telephone No: 022-24044622 ,2 4044624 Website: www.lasdc.com E-mail: lasdc@.com
22.	Sant Rohidas Leather Industries & Charmakar Development Corporation, Bombay Life Building, 5th floor, 45 Veer Nariman Road,Mumbai – 400 001. Telephone No: 022-22044186 ,22047157, Fax : 022 – 22835881 E-mail: lidcom@vsnl.com
23.	Manipur Tribal Development Corporation Ltd., Lamphelpat, Imphal – 795 004. Telephone No: 0385-2310293 , 2310452
24.	Manipur State STs & SCs Development Co-op Bank Ltd., Paona Bazar, Imphal-795 001. Telephone No:
25.	Meghalaya Co-operative Apex Bank Ltd., M.G. Road, Kutchery, Shillong-793 001. Telephone No: 0364-224160
26.	Mizoram Urban Co-operative Development Bank Ltd., Lawisawmliani Bulding (Top Floor) Zarkawt, Aizwal – 796 007. Telephone No: 0389-2343475 , 2346508
27.	Mizoram Khadi & Village Industries Board "Zorun", Zarkawt, Aizwal – 796 007 (Mizoram). Telephone No: 0389-2342460
28.	Orissa SCs & STs Devp. & Finance Co-op. Corpn. Ltd., Lewis Road, Bhubaneshwar-751014.

	Telephone No: 0674-2431798 , 2432949, 2431623 Website: www.orissa.gov.nic.in/stsc
29.	Pondicherry Adi Dravidar Development Corporation Ltd., No3-III, Cross, Street, Sathiya Nagar, Pondicherry – 605 013. Telephone No: 0413-241573, 242418, 244262
30.	Punjab SC Land Development & Finance Corporation, SCO No101-102-103, Sector – 17-C, Chandigarh – 160 017. Telephone No: 0172-724905, 702076, 703804,, 702092
31.	Rajasthan SCs & STs Finance & Development Co-op. Corporation Ltd., Nehru Sahkar Bhawan, Central Block, 3rd Floor, Jaipur – 302 002. Telephone No: 0141-2740745 ,2740544, 2740833
32.	Sikkim SCs, STs & BCs Development Corporation Ltd., Bhanupath, Gangtok, Sikkim-737101. Telephone No: 0359-225310, 23261, 23456, 29430
33.	Tamilnadu Adi Dravidar Housing & Development Corporation Ltd., Shopping Complex, 2nd Floor, Thirumangalam (Anna Nagar) Chennai – 600 101. Telephone No: 044-6152052, 6286283, 6287075 Website: www.tahdco.tn.gov.in E-mail: tahdco@dataone.in
34	Tripura Scheduled Castes, Co-op. Development Corporation Ltd., P.O. Lake Chowmuhan, Krishnanagar, Agartala, West Tripura – 799 001 Telephone No: 0381-2226515
35.	UP SCs Finance & Development Corporation Ltd., B-912, Sector-C, Mahanagar, Lucknow-226 006. Telephone No: 0522-2385085 , 2384830, 2385347, 2386975
36.	Uttaranchal Bahu-udeshiya Vitta Evam Vikas Nigam(UBVVN), Sector-1-C-10, Defence Colony, Dehradun-248 001 (Uttaranchal). Telephone No: 0135-2665601
37.	West Bengal SCs & STs Devp. & Finance Corporation, 2nd Floor, 135-A, Biplabi Rashbehari Basu Road, Kolkata-700 001. Telephone No: 033-22432099 , 22429381, 22428566

Quantum of Assistance and Interest Rate:

Student	Loan Amount	Interest Rate per annum		Recovery/Repayment Period
		SCAs	Student	
For student within India	Upto Rs 10.00 Lakh	1.5%	4%	Within 5 years in quarterly installment, including moratorium period. The moratorium period will be considered as six months after completion of the course or getting employment, whichever is earlier.

Visit : <http://sapost.blogspot.com/>

				However, the total currency of loan shall not exceed 10 years from the date of first disbursement.
For Abroad students	Upto Rs 20.00 Lakh	1.5%	4%	Within 5 years in quarterly installment, including moratorium period. The moratorium period will be considered as six months after completion of the course or getting employment, whichever is earlier. However, the total currency of loan shall not exceed 10 years from the date of first disbursement.

(0.5% rebate for Female Students)

Professional/technical courses covered by NSFDC Educational Loans:

- The Educational Loan is provided for the courses run by the recognized Educational Institutions. Presently it is provided for pursuing following full time professional/technical courses:-
- Full time Professional/Technical courses in the fields of Engineering, Medical, Dental, Management, Information Technology, Hotel Management, Architecture, Physiotherapy, Bio-Technology, Law, Education, Journalism etc.
- Professional courses like CA/ICWA/CS/AMIE/FIA/IETE.
- Higher education like Doctoral Studies leading to M.Phil/PhD from recognized institutions.

Source: [National Scheduled Castes Finance and Development Corporation](#)