



Dr. Anirudh P Singh
Dean, Student's Affairs

ਪੰਜਾਬ ਟੈਕਨੀਕਲ ਯੂਨੀਵਰਸਿਟੀ ਜਲੰਧਰ
PTU PUNJAB
TECHNICAL
UNIVERSITY

Ref. PTU/DSA/3051

Dated 17/10/11

The Principal / Director
All PTU, Affiliated Colleges

Subject: Regarding Education Loan and Scholarships of the National Handicapped Finance and Development Corporation for students with disabilities.

Sir,

With the reference to letter no. F.No.6-4/2011(SCT) dated August,2011 received from University Grants Commission on the subject cited above. The following benefits will be available under the scheme:-

- (a) 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 institutors.
- (b) Maintenance allowance will be paid to the students for a period of 10 months only in on^e academic year.

You are requested to send detailed proposal of eligible and deserving students directly to the National Handicapped Finance and Development Corporation, Red Cross Bhawan, Sector-12, Faridabad under intimation to Punjab Technical University, Jalandhar.

The details of the scheme are also enclosed herewith. For more details, you can visit website www.nhfdc.nic.in (email nhfdc97@gmail.com, nhfdc@nda.vsnl.net.in).

Yours faithfully

Dean (Students Affairs)

CC: Hon'ble Vice-Chancellor

"Propelling Punjab to a prosperous Knowledge Society"

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 (2023-24)

1. Objective:

- 1.1 The objective of the Scheme is to provide financial assistance to the differently-abled student 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 the 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 student 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 an 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.
