

**OFFICE OF THE DEAN STUDENTS' WELFARE
JAMIA HAMDARD**

Date: - 09.05.2025

Subject: - National Minorities Development & Finance Corporation (Education Loan Scheme)

Sir/Madam,

Jamia Hamdard has signed a memorandum with National Minorities Development & Finance Corporation. It is a government institute governed under the Ministry of Minority Affairs. The corporation was established with the goal of advancing economic growth for the benefit of "Backward Sections" of minority communities. It includes Buddhists, Muslims, Christians, Sikhs, Parsis, and Jains, with a focus on women and occupational groups.

NMDFC Education Loan Scheme

The Education Loan scheme is designed for students pursuing higher education in India. It offers one of the lowest interest rates, making education more accessible.

Particulars	Details
Loan Amount	Up to ₹20 lakhs
Interest Rate	3%
Moratorium Period	6 months after course completion or securing a job
Repayment Period	5 years
Eligibility Criteria	Credit line 1: (i)Rural Areas: Annual family income up to Rs. 98,000 (ii)Urban Areas: Annual family income up to Rs. 1,20,000 Credit line 2: Annual family income up to Rs. 8,00,000Note: - (Credit Line 2 has a broader eligibility criteria)
Documents required	1.Self-attested Residence proof, Aadhaar Card/Ration card/Voter ID / Passport/Phone Bill / Electricity Bill 2. Self-attested valid income certificate. 3. Bonafide certificate & Fee Structure
Other important consideration	1Applicant should be between16 to 35 year of age. 2. Admission status: confirmed admission to be recognised educational institution is required. 3. Collateral/ Guarantor: Depending on the loan amount and income sources.

For more details: visit website [www.https://www.nmdfc.org](https://www.nmdfc.org), mdfc123@gmail.com

The above may also be displayed prominently in your School notice board.

Prof. (Dr.) Reshma Nasreen
DSW

Copy to:-

1. Dean (Academic)
2. All Deans (with request to display on notice board of Schools and departments)
3. COE/Provost (Boys & Girls)/ Chief Proctor/Chairman Admission Committee.
4. In- charge –HAH-CIT for uploading on websites.
5. P.A to Registrar
6. A.R to Hon'ble Vice-Chancellor