

## TAHDCO - EDUCATION LOAN - Supported by NSFDC | NSTFDC | NSKFDC

### About TAHDCO:

- Government of Tamil Nadu Undertaking
- Implements Education Loan schemes to
  - Scheduled Castes (SC)
  - Scheduled Tribes (ST)
  - Sanitary Workers
- Supported by National Level Finance Corporations

### Objective of Educational Schemes:

- Promote higher education among disadvantaged communities
- Provided to eligible students for pursuing regular full time Professional / Technical recognized courses approved by the Government.

### Eligibility:

- Education Loan is provided for all full time professional courses recognised by Government for students studying in India and Abroad.

Criteria	Country	NSFDC	NSTFDC	NSKFDC
Community		SC	ST	Sanitary Workers
Income per annum		5.00 Lakhs	3.00 Lakhs	4.5Lakhs
Total Eligible Fees	India Abroad	40Lakhs or 90% of total eligible fee whichever is less  40Lakhs or 90% of total eligible fee whichever is less	10Lakhs  10Lakhs	10Lakhs  20Lakhs
Interest Rate	India Abroad	6.5%  6.5%	6%  6%	6% (0.5% rebate for women)  7% (0.5% rebate for women)

### Repayment:

- Interest should be paid by the student every month for the Loan availed.
- After the completion of course and 6months moratorium period Principle and Interest amount should be paid within 60months (5 years).

