Government of Himachal Pradesh
Department of Higher Education.

25-5-2026

No. EDN-A-C(5)04/2010-L-III

NOTIFICATION

In continuation of this Department Notifications of even number dated 25-08-2023, 03-01-2024 and 06-11-2025, the Governor, Himachal Pradesh is pleased to order to issue the revised guidelines of "Dr. Y.S. Parmar Vidyarthi Rin Yojna and credit guarantee fund scheme (CGFS) as at annexure A, in public interest.

By Order

(Rakesh Kanwar), IAS
Secretary (Education) to the
Government of Himachal Pradesh

Endst. No. EDN-A-C(5)04/2010-L-III Dated; Shimla-02the, 25-5-2026

Copy for information and necessary action is forwarded to :-

1. The Secretary to the Hon'ble Governor, Himachal Pradesh, Shimla -02.
2. The Pr. PS-cum-Spl. Secretary to Chief Minister, Himachal Pradesh, Shimla-02.
3. The PS to the Hon'ble Education Minister H.P. Shimla-02.
4. The Sr. Deputy Accountant General (A&E), H.P., Shimla - 03.
5. The Director of Higher Education, H.P.
6. All Deputy Commissioner, Himachal Pradesh.
7. The Registrar, Himachal Pradesh University, Shimla-5.
8. The Registrar, Sardar Patel University, Mandi, H.P
9. The Controller, Printing & Stationery Department, H.P. Shimla-05 for publication in the Rajpatra.
10. Guard File.

25/5/26

Under Secretary (Edu.) to the
Government of Himachal Pradesh.

Annexure-A

Revised Guidelines for the Dr. Y. S. Parmar Vidyarthi Rin Yojna

Dr. Y.S. Parmar Vidyarthi Rin Yojna was announced by the Hon'ble Chief Minister of Himachal Pradesh during the Budget Session 2023-24 which was implemented from the Financial Year 2023-24.The revised guidelines shall be implemented w.e.f. 06-11-2025.

1. Objective

1.1 The objective of this scheme is to ensure that no youth of the State of Himachal Pradesh is deprived of Higher / Professional Education due to constraint of financial resources.

1.2 Under this scheme, eligible Bonafide Himachali students shall be given education loan through scheduled bank at the interest rate of 1% to pursue Diploma and Degree Courses in Professional and Technical Education such as in Engineering, Medical, Management, Para-Medical, Pharmacy, Nursing, Law etc. and Technical courses from ITI's/ Polytechnic's and Post Graduation/Ph.D in any discipline from concerned Educational Institutions/Universities, recognized by Competent Regulatory Bodies like AICTE, NMC, AIMA, PCI, INC, BCI, UGC etc. For study in abroad, the concerned Institution/University should be recognized by the competent regularity body of that country. Head of institution will check the eligibility of applicant before recommending education loan case. The eligibility shall be further verified by the Director of Higher Education (DHE).

2. Scope

2.1 The education loan shall be available both for study in India and abroad.

2.2 This scheme is applicable both for fresh admissions as well as for students already pursing the relevant courses from recognized institutions.

2.3 The scheme shall be applicable for the educational loan disbursed from the academic year 2023-24 starting from 1st April 2023 irrespective of the date of sanction of educational loan.

3. Eligibility

3.1 Educational loan shall be admissible to Bonafide Himachali Students only.

3.2 Only students who have got admission on the basis of merit of entrance test/academic performance are eligible for availing education loan under the scheme. The students admitted against management quota seats are not eligible for seeking education loan under this scheme.

3.3 The students can avail educational loan from any scheduled Bank located in Himachal Pradesh for pursuing Professional/Technical Courses and PG/Ph.D in any discipline from institutions within and outside India.

3.4 Students can avail education loan upto maximum of ₹20,00,000/- (₹Twenty Lakh only) to meet expenses of boarding, lodging, tuition fee, books and other education related expenses.

3.5 Loan shall be sanctioned in instalments on half yearly/annual basis keeping in view the annual expenses i.e. tuition fee, boarding, lodging charges and other education related expenses of the student.

3.6 The family income of the student should be less than ₹12 lakhs per annum (from all sources).

3.7 The income certificate shall be issued by the Executive Magistrate of the concerned Tehsil/ Sub-Division.

3.8 The ceiling on age limit for the students to avail the facility of educational loan shall be maximum 28 years as on registration/ admission date for specified course.

3.9 The student will get loan subsidy under this scheme only once.

3.10 The educational loan facility will not be applicable to the students who are pursuing their studies through correspondence / online courses. It shall be applicable to full time course only.

3.11 Under this scheme, eligible student can avail education loan only if, he/she is not availing educational loan under any other scheme of State / Centre Government.

3.12 Continuation of loan subsidy under this scheme will be subject to satisfactory performance/continuance of course by the student. Certificate in this regard shall be issued by the concerned Head of Institution/ HOD every year and it shall be deposited by the student in the bank branch.

3.13 The borrower student is required to refund already claimed interest subsidy if he leaves/deserts the course in mid way subject to discretion of State Government.

4. Term of Interest Subsidy

The interest subsidy will be provided on interest charged during holiday/moratorium period i.e. course period plus three year. During this period one percent of loan interest will be paid by the concerned student. After the period of moratorium the interest on outstanding loan amount shall be paid by the student as per term and condition of the concerned bank.

5. Procedure for Availing Educational Loan under this Scheme

5.1 Government of Himachal Pradesh has designated UCO bank as Nodal Bank for claiming interest subsidy in lieu of educational loan taken by the eligible students from the Department of Higher Education, Himachal Pradesh through online portal to be developed by IT Department in consultation with lead bank having checklists of documents on the line of Vidya Laxmi Portal. The Nodal Bank will enter into MoU with Department of Higher Education, Himachal Pradesh. Till such facility is put in place, applications can be processed alternately as per bank norms and scheme guidelines as detailed in 5.4.

5.2 The Nodal Bank has authorised UCO Bank, Main Branch, The Mall Shimla for claiming interest subsidy from the Department of Higher Education, Himachal Pradesh.

5.3 The member Bank Branch offering Dr. Y.S. Parmar Vidyarthi Rin Yojna will ask for submission of required documents from borrower students who are to be sanctioned / disbursed educational loan on or after 01-04-2023 as per Annexure-I and will supply loan outstanding as on 30-09-2023/ 31-03-2024 and so on, about the availability of interest subsidy in writing to DHE.

5.4 The borrower student before getting admission in the Institution of his choice will register himself on the portal. He will also upload the documents required as per scheme guidelines. Thereafter, he will also upload the document certifying his selection for admission. Head of Institution will check eligibility of applicant as per scheme guidelines. Eligibility shall be further verified by the Director of Higher Education within two working days. If found eligible, the Director of Higher Education will recommend the case to the concerned bank branch and if applicant has opted for corpus fund the Department of Higher Education, HP will release first instalment of

fee, funds etc. required at the time of admission within 24 hours i.e. one working day under intimation to the student, concerned bank branch and Institution. Till, online portal is not put in place, the candidate will fill up the application form enclosed as Annexure-II and application alongwith required documents shall be scanned and submitted to the Director of Higher Education duly verified by Head of Institution/Registrar of University through e-mail on*edurindhesml2023@gmail.com*. After scrutinising the documents submitted by the applicants, the Director of Higher Education will intimate the concerned applicants, Bank Branch and Institutions regarding the eligibility of applicant for educational loan as per the scheme guidelines. Timeline for scrutiny of documents of applicants and release of 1st Instalment of fee, funds etc. by DHE will be same as stated above. Flow chart for processing of applications for education loan under this scheme is attached at Annexure-III.

5.5 A corpus will be kept at the level of DHE and same will be authorised to release first instalment of fee money to the concerned institution, in such cases of need where bank is taking time to release first instalment of fee money and fee is required to be deposited immediately to save the students admission. DHE will release the same within 24 hours after completion of all codal formalities. After releasing amount from the corpus fund, DHE will send mail to the respective bank branch, Institution and student for information. In between, bank will sanction loan within 7 days and reimburse the amount to the corpus fund within two working days under intimation to the Director of Higher Education and the loanee students. No interest shall be payable by the borrower on amount released from the corpus fund. In case, any reason loan is not sanctioned to the applicant by the bank, then he/she has to reimburse the amount received from the corpus fund within three months.

5.6 A declaration from the borrower student is to be obtained by Member Bank Branch claiming interest subsidy as per the attached format at Annexure-IV.

5.7 Member Bank Branch will submit the interest subsidy claim to their respective Controlling Office in the State in the prescribed format attached as Annexure-V within 10 days from the end of the half of financial year i.e. 10th October & 10th April, every year.

5.8 The respective Controlling Office of the Member Banks will scrutinize the claim statement submitted by their branches and

forward the same with consolidated position alongwith Annexure-V to the designated branch of the Nodal Bank within 15 days from the end of the half of financial year i.e. 15th October & 15th April, every year.

5.9 On the receipt of claims from Member Banks in prescribed format, the designated branch of the Nodal Bank will forward the claim statements to Department of Higher Education, Himachal Pradesh, within next fifteen days i.e. 31st October/ 30th April, for approval.

5.10 The interest subsidy claims will be submitted on half yearly basis in October and April of every year by the member Banks for claiming interest subsidy amount under the scheme from the Department of Higher Education, Himachal Pradesh.

5.11 The Department of Higher Education, Himachal Pradesh, will scrutinize the interest subsidy claims of the Member Banks submitted through designated branch of Nodal Bank i.e. UCO bank Main Branch, The Mall Shimla and the claim amount will be settled after completion of all codal formalities by transferring the admissible amount to designated bank branch of the Nodal Bank.

5.12 The designated Branch of the Nodal Bank will directly remit the interest subsidy claim amount as approved by the Department of Higher Education, Himachal Pradesh, through RTGS, to the respective Bank Branches of Member Bank within 5 days of receipt of claim amount from the Department of Higher Education, Himachal Pradesh for crediting the amount in the Education Loan Accounts of the eligible students.

5.13 In case of any dispute/issues, decision of State Government will be final.

6. Evaluation and Monitoring of Scheme

6.1 There shall be thorough evaluation of the outcomes of the scheme in regular intervals to ascertain the effectiveness of scheme implementation and for tracking the progress of the students.

6.2 LDM at the District level will collate information from all banks and put-up before DC for monitoring the same.

7. Mechanism for Redressal of Grievances

Branch Officer of Scholarship at Directorate of Higher Education shall be Grievance Redressal Officer. The students can lodge their grievances

through email onedurindhesml2023@gmail.com, landline number 0177-2656622 or by post or any digital mode convenient to the students.

8. Other conditions

8.1 If, it is found that a student has availed the educational loan on the basis of false documents, the amount paid by the Government will be recovered from his/ her parents and action as per rule will be initiated against the defaulter student(s).

8.2 The provisions of the scheme can be changed at any time at the discretion of Government of Himachal Pradesh.

8.3 The borrower students will have to fulfil all conditions of Education Loan as stipulated by the bank to students.

8.4 The bank will claim interest subsidy from Government after Six Month of sanction of loan irrespective of re-payment Schedule.

8.5 No collateral will be required for a loan up to ₹7.5 lakh as per bank norms, however the State Govt. will provide the guarantee for Educational loan above₹7.5 lakh upto ₹20.00 lakh only. In this regard, the State Government will notify Credit Guarantee Fund Scheme and create corpus fund. Satisfactory Performance Certificate of borrower students will be submitted by the concerned Head of the Institutions under the scheme. The interest subsidy payable on the education loan for the Moratorium period i.e. course period plus Three year will be borne by Government of Himachal Pradesh.

8.6 Provision will be made to give at least one week for deposition of fee, funds etc., for the students (eligible under this scheme)after display of merit list for admission in Institutions located within Himachal Pradesh.

Annexure-I

(Letter to be issued on the Letter Head of BankBranch, claiming interest subsidy)

File No. Date:

To

Mr./Ms._____

_____

_____

Subject:- Interest subsidy on Educational Loan Sanctioned/Disbursed on or after 01-04-2023, under Dr. Y.S. Parmar Vidyarthi Rin Yojna.

Sir/Madam,

As announced in the Annual Budget of 2023-24, Government of Himachal Pradesh has issued guidelines for providing relief in the form of interest subsidy to the Bonafide Himachali students, who have been sanctioned/disbursed Education Loan on or after 1st of April, 2023.

The benefit of the scheme is available to the Bonafide Himachali Student pursuing higher/professional education who belongs to a family having annual Income upto ₹12.00 lakh or as revised from time to time by the State Government.

To avail benefit of interest subsidy during moratorium period under this scheme you are therefore requested to submit the proof in the form of attested copy of the BonafideHimachali Certificate and Income Certificate, issued by executive magistrate of Himachal Pradesh.

Please note that last date for submission of documents is_____.

For any clarification /query, please feel free to contact us.

Branch Head

Annexure-II-A

"Dr. Y. S. Parmar Vidyarthi Rin Yojna"

Application Form for studies within India

(To be submitted to the Director of Higher Education through e-mail edurindhesml2023@gmail.com)

Kind attention: No column should be left blank

1. **Detail of the applicant**
   - Name of applicant: _____
   - Father's /Husband's Name: _____
   - Mother's Name: _____
   - Date of Birth (Attach copy of Matriculation Certificate): _____
   - Age as on date of application: _____
   - Aadhaar Number (Attach copy): _____
   - PAN Number optional (Attach copy if available): _____
   - Category: GEN/SC/ST/OBC _____
   - Domicile Certificate: (Attach Certificate issued by the Executive Magistrate of concerned Tehsil/Sub-Division) _____
   - Annual family Income from all sources (Attach valid Certificateissued by the Executive Magistrate of concerned Tehsil/Sub-Division): _____
   - Correspondence address: _____
   - Permanent Address: _____
   - Mobile Number: _____
   - E-mail ID: _____
2. **Academic Detail.**
   - Educational Qualification (attach attested copy):
     - Previous Class Examination: _____
     - Percentage of Marks: _____
3. **Detail of Bank Branch (From where the applicant is seeking loan).**
   - Name of Bank Branch: _____
   - IFS Code : _____
   - Complete Address of Bank Branch: _____
   - Mobile No. of Bank Manager: _____
   - Email ID of Bank Branch: _____

4. **Particulars of Institution, where applicant is seeking admission/already admitted.**
   - Name of Institution: _____
   - Name of Head of the Institution: _____
   - Address of the Institution: _____
   - Name of Bank Branch for fee deposition: _____
   - Bank Account Number for fee deposition: _____
   - IFS Code : _____
   - Address of Bank: _____
   - _____
   - Mobile Number of Head of Institution/Registrar : _____
   - E-mail ID: _____
   - Institution Affiliation detail/Recognition by the competent regulatory body (Attach attested copy of recognition letter):

     _____
   - Programme/Course of study: _____
   - Mode in which the course will be pursued: regular/correspondence/online:

     _____
   - Programme of study : _____
   - Whether admission is on the basis of Merit of Entrance test/Academic performance (Yes/No): _____
   - Whether admission is against management quota seat (Yes/No):

     _____
   - Name of Entrance Test: _____
   - Score: _____
   - Serial Number in Merit list: _____
   - Proof of selection/admission (Attach copy): _____
   - Duration of course: _____
   - Admission fee deposition dates w.e.f. _____ to _____
   - Do you want to opt for corpus fund i.e. your 1st Instalment of fee, funds etc. at the time of admission will be paid out of corpus fund maintained in the office of Directorate of Higher Education which will later on to be adjusted from your Education loan : Yes/No.

5. **Particulars of course, for which loan is required.**
   - Name of course (in which admission is sought) _____
6. Demand letter from Head of Institution of amount required at the time of admission:

   ₹_____
7. Amount of loan proposed to be taken from bank: _____

8. Semester wise/yearly detail of expenditure on account of tuition fee, boarding, lodging charges and other education related expenses.

Semester(s)/year(s)	Expenditure	Remarks

9. Have you availed educational loan under this scheme or any other similar scheme of State and Central Government earlier if yes, give detail: _____

Declaration

I _____ S/o/D/o Shri _____ hereby certify that all the information /documents enclosed are true/genuine to the best of knowledge and belief. I hereby undertake that I shall not change the Institution of my study, otherwise, I shall be liable for any financial loss incurred due to change of Institution. Further, money released from corpus fund shall be refunded within two days from the date of the loan sanctioned by concerned bank branch on processing of my application for loan. In any case, I am not found eligible for Educational loan as per the bank norm(s), then I shall refund the entire amount to the concerned DHE within three months. I will submit my annual performance report issued by the Head of Institution/HOD to the Director of Higher Education and Bank Branch through respective e-mails. I will refund already claimed interest subsidy and loan amount if I withdraw from the course of study before its completion.

Signature of Applicant,
Full Address:

Recommendation by the Head of the Institution /Registrar of the University:

It is certified that Mr./Ms._____ has got admission to _____ programme of study/course on the basis of Entrance Test/Academic Merit. Further, the concerned student has not been admitted against management quota seat. It is verified that application submitted by him/her is complete in all respect and applicant is eligible for education loan as per scheme guidelines.

Signature of Head of Institution/Registrar
(With stamp)

(With stamp)

➢ **For Office use of DHE**

- Name of applicant: _____
- Name of Institution: _____
- Programme of study: _____
- Class/Semester: _____
- Loan amount: _____
- Eligible (E): _____
- Not Eligible (NE) : _____
- If found Not eligible, reason thereof: _____
- Date of receipt of documents from applicant: _____
- Date of sending of e-mail to all concerned (Applicant, Institution and Bank Branch): _____

Branch Officer/Nodal Officer Reporting Officer/Supdt.(Scholarship)

➢ **For Office use in case of corpus fund**

Total corpus fund allocated to DHE = ₹_____.

If eligible and applicant has opted for corpus fund, amount transferred into bank account of Institution as 1st Installment of fees, fund etc. for admission:

₹ _____

➢ **Details of transaction:**

Name of Bank Branch of Institution: _____

IFS Code: _____

Account Number of Institution: _____

UTR Number: _____

Date of Transaction: _____

➢ **Year wise list of beneficiaries and other details (FY_____)**

Sr.No.	Name	Institution	Address of Applicant	Name of course	Corpus fund released in ₹	Corpus fund refunded, if any	Balance Amount in ₹

Annexure-II-B

"Dr. Y. S. Parmar Vidyarthi Rin Yojna"

Application Form for studies outside India

(To be submitted to the Director of Higher Education through e-mail edurindhesml2023@gmail.com)

Kind attention: No column should be left blank

1. **Detail of the applicant**
   - Name of applicant: _____
   - Father's /Husband's Name: _____
   - Mother's Name: _____
   - Date of Birth (Attach copy of Matriculation Certificate): _____
   - Age as on date of application: _____
   - Aadhaar Number (Attach copy): _____
   - PAN Number optional (Attach copy if available): _____
   - Category: GEN/SC/ST/OBC _____
   - Domicile Certificate: (Attach Certificate issued by the Executive Magistrate of concerned Tehsil/Sub-Division) _____
   - Annual family Income from all sources (Attach valid Certificate issued by the Executive Magistrate of concerned Tehsil/Sub-Division): _____
   - Correspondence address: _____
   - Permanent Address: _____
   - Mobile Number: _____
   - E-mail ID: _____
2. **Academic Detail.**
   - Educational Qualification (attach attested copy):
     - Previous Class Examination: _____
     - Percentage of Marks: _____
3. **Detail of Bank Branch (From where the applicant is seeking loan).**
   - Name of Bank Branch: _____
   - IFS Code : _____
   - Complete Address of Bank Branch: _____
   - Mobile No. of Bank Manager: _____

- Email ID of Bank Branch: _____

4. **Particulars of Country and Institution, where applicant is seeking admission/already admitted.**
   - Name of Institution: _____
   - Name of Country : _____
   - Name of Head of the Institution: _____
   - Address of the Institution: _____
     _____
   - Mobile Number of Head of Institution/Registrar : _____
   - E-mail ID: _____
   - Recognition of Institution/HEI by the competent regulatory body of that country (Attach attested copy of recognition letter):
     _____
   - Global ranking of concerned HEI as per QS/ Times Higher Educations/ Shanghai world University ranking:
     _____
   - Programme/Course of study: _____
   - Mode in which the course will be pursued: regular/correspondence/online:
     _____
   - Programme of study : _____
   - Proof of selection/admission (Attach copy): _____
   - Duration of course: _____
   - Admission fee deposition dates w.e.f. _____ to _____
5. **Particulars of course, for which loan is required.**
   - Name of course (in which admission is sought) _____
6. Amount of loan proposed to be taken from bank: _____
7. Semester wise/yearly detail of expenditure on account of tuition fee, boarding, lodging charges and other education related expenses.

Semester(s)/year(s)	Expenditure	Remarks

9. Have you availed educational loan under this scheme or any other similar scheme of State and Central Government earlier if yes, give detail: _____

Declaration

I _____ S/o/D/o Shri _____ hereby certify that all the information /documents enclosed are true/genuine to the best of knowledge and belief. I hereby undertake that I shall not change the Institution of my study, otherwise, I shall be liable for any financial loss incurred due to change of Institution. In any case, I am not found eligible for Educational loan as per the bank norm(s), then I shall refund the entire amount to DHE within three months. I will submit my annual performance report issued by the Head of Institution /HOD to the Director of Higher Education and Bank Branch through respective e-mails. I will refund already claimed interest subsidy and loan amount if I leaves/deserts the course mid-way before its completion.

Signature of Applicant,
Full Address:

Recommendation by the Head of the Institution/Department/Registrar of the University/Authorized person of concerned HEIs:

It is certified that Mr./Ms._____ has been admitted in _____programme of study in _____(name of Institution) located in _____(country) on _____ (date). The duration of said course is _____. The concerned Higher Education Institution is recognized by _____ (Name of Regulatory body) of _____(Name of country).

Signature of Head of Institution/Department /Registrar/
Authorized person of concerned HEIs

(With stamp)

➢ **For Office use of DHE**

- Name of applicant: _____
- Name of Institution: _____
- Name of Country: _____
- HEI recognized by Regulatory body of concerned country or not (Yes/No): _____
- Programme of study: _____
- Class/Semester: _____
- Loan amount: _____
- Eligible (E): _____
- Not Eligible (NE) : _____
- If found Not eligible, reason thereof: _____
- Date of receipt of documents from applicant: _____
- Date of sending of e-mail to all concerned (Applicant, Institution and Bank Branch): _____

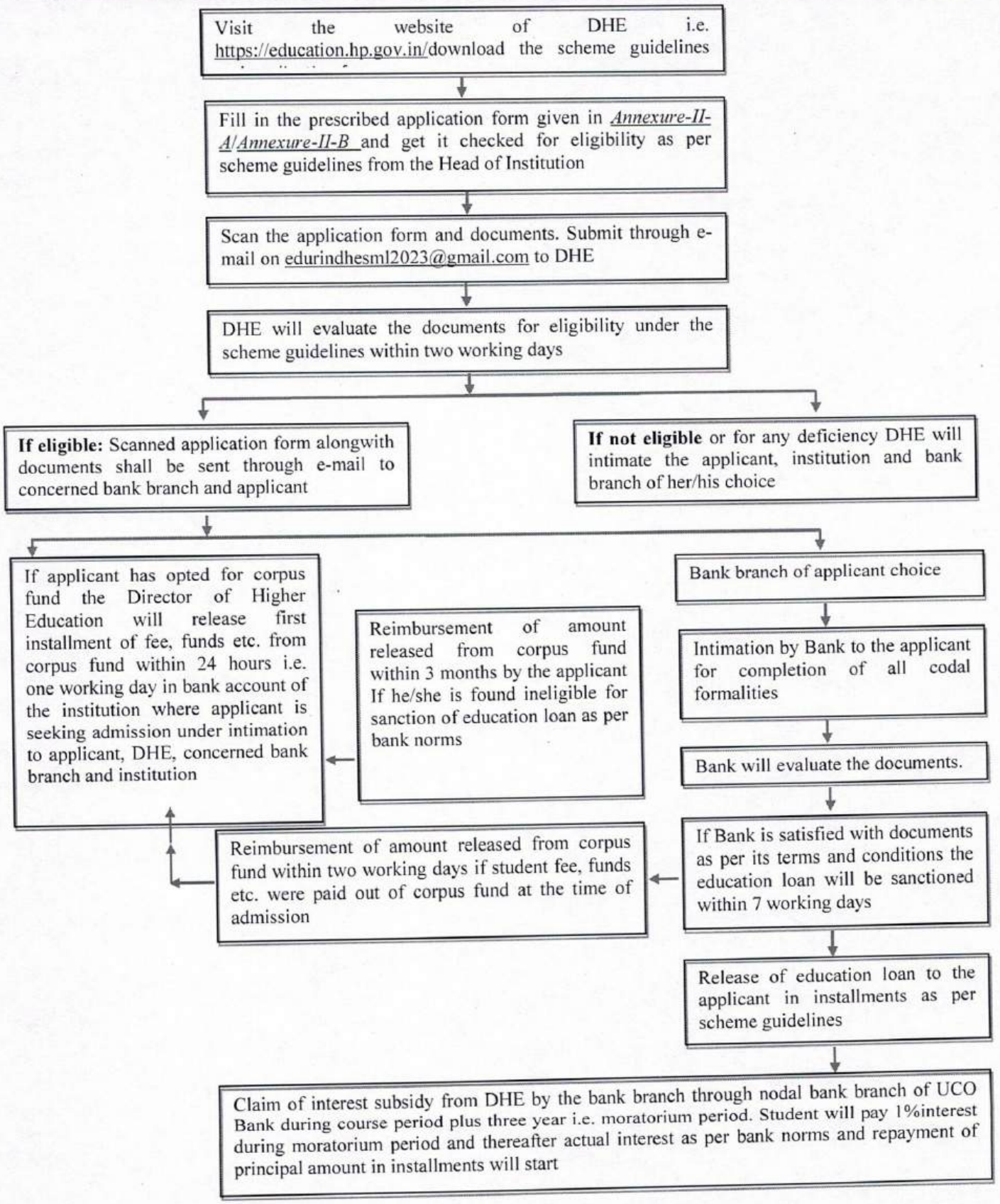
Branch Officer/Nodal Officer Reporting Officer /Supdt. (Scholarship)

➢ **Details of transaction:**

Name of Bank Branch of Institution: _____
IFS Code: _____
Account Number of Institution: _____
UTR Number: _____
Date of Transaction: _____

ANNEXURE-III

FLOW CHART FOR EDUCATION LOAN UNDER DR. Y.S. PARMAR VIDYARTHI RIN YOJNA



Annexure-IV

(To be supplied by bank and submitted by applicant applying for education loan from scheduled bank of his/her choice)

Date:-

To

The Branch Manager

_____

_____

Subject: - **Scheme for interest subsidy on Educational Loan sanctioned / disbursed on or after 01-04-2023 underDr. Y.S. Parmar Vidyarthi Rin Yojna Declaration.**

Sir/Madam,

This is to certify that I, Mr/Ms _____ S/o/D/o Sh _____ residing in _____ have been sanctioned education loan on _____ having an loan account No. _____ and outstanding balance as on 30-09-2023/31-03-2024 is ₹_____ for pursuing _____(Name of the Course) in _____ (Name of Institution) affiliated to _____ (Name of Board/University) for which I have not claimed any kind of interest subsidy from any source.

I am submitting herewith the attested copies of Certificate of Bonafide Himachali, Recommendation of the Head of the Institution and Director of Higher Education regarding my eligibility under the scheme and Income Certificate issued by _____ as a proof on behalf of me.

Please consider my claim for availing interest subsidy under the Dr. Y.S. Parmar Vidyarthi Rin Yojna offered by Government of Himachal Pradesh through the Department of Higher Education, Himachal Pradesh for the eligible amount of interest component under this Scheme.

Thanking You,

Yours Sincerely,

(Signature of applicant)

Name of the applicant with full address and contact details

Undertaking by parents/guardian/spouse

My ward Mr./Ms_____has applied for education loan to a sum of ₹_____under Dr. Y.S. Parmar Vidyarthi Rin Yojna for pursuing_____

Programme of study. I certify that all the information/documents provided for claiming education loan under this scheme are true/genuine to the best of my knowledge and my ward shall abide by all the guidelines of Dr. Y.S. Parmar Vidyarthi Rin Yojna and I am aware of the action that can be taken against me as per law in case above documents turn out to be false/forged. In case of any discrepancy is detected in future I shall be accountable as per law.

Date:

Place:

(Signature of parent/guardian/ Spouse)

ANNEXURE-V

Statement of Interest subsidy claims on Education loan under the Dr. Y.S. Parmar Vidyarthi Rin Yojna

Name of the implementing Department of Government of Himachal Pradesh:

Name of the claimant Bank:

Name & Address of Controlling Office of claimant Bank in Himachal Pradesh.

Name of Nodal Bank under the Scheme:

Name & Address of Controlling Office of Nodal Bank in Himachal Pradesh.

Name & Address of Designated branch of Nodal Bank.

Sr. No.	Name of District	Name of Bank Branch	Sol. ID	IFSC OF THE BRANCH	Loan Account No.	Date of opening of Loan account (on or after 1-4-2023	Name of Borrower	Aadhaar No. of Borrower	Whether bonafide Himachali (Yes/No)	Course Pursued & period	Name and duration of Course pursued in India	LIMIT SANCTIONED (Account in Lacs)	Balance outstanding as of 30-9-2023/ 31.3.2024…. (Amount in lacs)	Total Interest	Rate of Interest (%)	Date of Disbursement (on or after 1-4-2023	(% Interest rate as per col.16-1% p.a.) (Amount in Rupee)	Financial Year
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
																Total		

WE HEREBY CERTIFY THAT CERTIFICATE OF BONAFIDE HIMACHALI, INCOME CERTIFICATE AND SATISFACTORY ACADEMIC PERFORMANCE CERTIFICATE HAVE BEEN DULY OBTAINED FROM THE ELIGIBLE STUDENTS PRIOR TO SUBMISSION OF INTEREST SUBSIDY CLAIM UNDER THE SCHEME. WE HEREBY SUBMIT INTEREST CLAIM IN TOTAL NO. OF _____ BORROWER ACCOUNTS AMOUNTING TO RS._____ (RUPEES IN WORDS) _____ ONLY)

Note:- Interest subsidy in limited to moratorium period only i.e. course period plus three year.

Date					SIGNATURY (NAME & DESIGNATION)