ફेક्સ : (०७७) २५३०२५५४

टेबिक्रोन : २५३०१३४१-२५३००३४२-४३

ગુજરાત યુનિવર્સિટી કાર્યાલય,

નવરંગપુરા, અમદાવાદ - ૩૮૦ ૦૦૯

પોસ્ટ બોક્સ નં ૪૦૧૦,



ગુજરાત યુનિવર્સિટી

www.gujaratuniversity.org.in

: (079) 26302654 Telephone: 26301341-26300342-43

Office of the Gujarat University, Post Box No 4010, Navarangpura, Ahmedabad - 380 009

નં.એસસીટી/એજ્યુકેશન લોન/45*760*/૨૦૧૭

AL 98/03/2099

- ૧. યુનિવર્સિટી વિદ્યાભવનોનાં અધ્યક્ષશ્રીઓ.....
- ર. યુનિવર્સિટી વિદ્યાભવનોનાં વિષયનાં વડાશ્રીઓ....
- યુનિવર્સિટી સંલગ્ન તમામ કોલેજોનાં આચાર્યશ્રીઓ....
- ૪. યુનિવર્સિટી સંલગ્ન માન્ય સંસ્થાઓનાં અધ્યક્ષશ્રીઓ.....

બાબતઃ અનામત કક્ષાનાં વિદ્યાર્થીઓની એજ્યુકેશન લોન બાબતે.

સંદર્ભઃ કે. નારાયણ, મેનેજિંગ ડાયરેક્ટર, નેશનલ બેકવર્ડ કલાસીઝ ફાયનાન્સ એન્ડ ડેવલપમેન્ટ

કોર્પોરેશન, નવી દિલ્હીનો તા. ફેબ્રુઆરી – ૧૦, ૨૦૧૭નો પત્ર ક્રમાંક – No.

NBCFDC/PROJ/VC/2016-17-17/7398-7614 અંગે.

્રશીમાન/શ્રીમતી,

ઉપરોક્ત બાબત અને સંદર્ભનાં અનુસંધાનમાં આદેશાનુસાર જણાવવાનું કે, આવેલ પત્ર અનામત કક્ષાનાં વિદ્યાર્થીઓને મળતી એજ્યુકેશન લોન બાબતે છે. તેથી વિદ્યાર્થીઓનાં હિતને ધ્યાનમાં રાખી આવેલ પત્રની નકલે આ સાથે આગળની ઘટતી કાર્યવાહી કરવા આપને મોકલી આપીએ છીએ.

સદરહુ પત્રની બહોળી પ્રસિધ્ધિ અર્થે આપનાં નોટિસ બોર્ડ ઉપર મૂકવા વિનંતી છે.

આપનો વિશ્વાસ,

કા.નાયબ કુલસચિવ, એસસીટી સેલ ગુજરાત યુનિવર્સિટી

બિડાણઃ ઉપર મુજબ.

ons from scheduled Banks under the Educational Loan Scheme of the Indian Bank's 778-650-3-2017 Reserved Development, Government of India, where

The acheme can be combined with "Central Scheme to provide interest subsidy for

the period of moragonum on Educational Loans taken by students from economically weaker

नेशनल बैकवर्ड क्लासेज़ फ़ाइनेन्स एण्ड डेवलपमेण्ट कॉरपोरेशन

(भारत सरकार का उपक्रम, सामाजिक न्याय और अधिकारिता मंत्रालय)



National Backward Classes Finance & Development Corporation

(A Govt. of India Undurtaking, Ministry of Social Justice & Empowerment)

De Bourges et reol set 2000 eous vous garrier No.NBCFDC/PROJ/VC/2016-17/7398-

It is suggested that the students having be

non-payment seats in the College, Tashrates having excellent track record for placemen of

The Vice Chancellor
Gujarat University, Ahmedabad

Sir/Madam,

As you may kindly be aware that National Backward Classes Finance and Development Corporation (NBCFDC) is a Government of India Undertaking under the aegis of Ministry of Social Justice & Empowerment. The Corporation provides financial assistance for the members of Backward Classes through nominated State Channelising Agency (SCA) in various States.

not be considered for Education Loan. Further, the NBCFDC also offers loans for six

pursuing tagner professional courses in the Universities abroad... However

NBCFDC provides loan at concessional rate of interest through its Channelising Agencies notified by respective State Government/UTs as well as Public Sector Banks and several Gramin Banks (list appended).

One of NBCFDC's popular scheme is Education Loan Scheme under which the students belonging to Backward Classes having annual family income less than Rs.98,000/-in rural areas and Rs.1,20,000/- in urban areas pursuing higher professional courses in Universities/Colleges duly approved by Competent Authority such as UGC/AICTE, Medical Council of India, Indian Nursing Council, Ministry of Tourism etc. Loans upto Rs.10 Lakh can be advanced and the interest rate applicable under this scheme are 4% p.a. for male and 3.5% p.a. for female students. Details of the scheme are enclosed herewith.

The Education Loan will cover following:-

- a) Admission Fee;
- b) Annual Fee:
- c) Hostel Charges;
- d) Stationery, study material, laptop, computer etc.
- e) Insurance.

The scheme can be combined with "Central Scheme to provide interest subsidy for the period of moratorium on Eduational Loans taken by students from economically weaker sections from scheduled Banks under the Educational Loan Scheme of the Indian Bank's Association" of Ministry of Human Resource Development, Government of India, where details are available at their website www.mhrd.gov.in.

Received at dated 28 12/14 herry Inward 563
Date 28/2/2017

Contd...2/-

पंजीकृत कार्यालय : पंचम तल, एन.सी.यू.आई. बिल्डिंग, 3, सीरी इंस्टीट्यूशनल एरिया, अगस्त क्रांति मार्ग, पोस्ट बॉक्स नं० 4617, नई दिल्ली-110 016

Regd. Office: 5th Floor, N.C.U.I, Building, 3, Siri Institutional Area August Kranti Marg, Post Box No. 4617, New Delhi-110016 Tel.: 26511027, 26511028, 26568702 Fax: (011) 26850086 Visit us at: www.nbcfdc.gov.in E-mail: nbcfdc@del3.vsnl.net.in



However, with a view to ensuring timely recoveries, the loan is applicable for meritorious students among the Backward Classes, who have got admission on merit under non-payment seats in the Colleges/Institutes having excellent track record for placement of the successful students.

It is suggested that the students having less than 60% in their eligibility exam, may not be considered for Education Loan. Further, the NBCFDC also offers loans for students pursuing higher professional courses in the Universities abroad. However, the courses and the Universities should be recognized by Government of India. For this purpose, the Financing Corporation/Banks on behalf of students are required to get clearance regarding status of University from Association of India University (AIU) at the address below :-

> The Section Officer & Head Evaluation Div. assistance for the members of Association of Indian University, AIU House, 16 Comrade Indrajit Gupta Marg, (Kotla Marg), New Delhi-110002. E-mail - evaluation@aiu.ac.in Tel: 011-23230059; 23232429; 23232305

The students would be required to submit a Demand Draft of Rs.1150/- in favour of Association of Indian University (AIU) to get the clearance, as mentioned above. In case the course and University is recognized by Government of India than the amount deposited will be refunded by AIU to the student.

It is requested that your College/Institute under its aegis of UGC may mention the Education Loan Scheme of NBCFDC in their prospectus for academic session 2017-18 onwards so that eligible students may take benefit of the concessional loan.

Thanking you,

Yours faithfully,

नशनल के गंबर ब्रह्मायन फाइनम FIGURE BULLING SEUT

several Gramm Banks (list appended

(K. Narayan) Managing Director

formly are available at their wiles and year tolord, so wife

Encl: a/a.

National Backward Classes Finance & Development Corporation

EDUCATION LOAN SCHEME

Objectives

To extend Education Loan to the members of Backward Classes for pursuing professional or technical education at graduate and higher level.

Eligibility

- a) Members of Backward Classes, as notified by Central Government/State Governments from time to time.
- b) The annual income of the applicant's family should be below double the poverty line i.e. Rs.1,20,000/- p.a. in urban areas and Rs.98, 000/- p.a. in rural areas.
- c) The applicant should have obtained admission for any professional courses approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

Courses Covered

All professional and technical courses at graduate and higher level approved by appropriate authority such as AICTE, Medical Council of India, UGC etc.

Purpose of Loan

Admission Fee & Tuition Fee; Books; Stationery & other instruments required for the course; examination fee; boarding & lodging expenses; insurance premium for policy during the loan period and travel expense/passage money for studying abroad.

Maximum Loan Limit

90% of the expenditure of the course subject to maximum loan limit of Rs.10.00 Lakh per student or Rs.2.50 Lakh p.a. (for studying within India) & 85% of the expenditure of the course subject to maximum of Rs.20.00 Lakh per student (for studying abroad), the balance will be borne by student/SCAs.

Rate of Interest

- i) From NBCFDC to SCA : 1.5% p.a. *
 ii) SCA to beneficiary : 4% p.a. **
- * 0.5% rebate on timely repayment of loan by SCAs
- ** girl students will get Education Loan at special concessional rate of interest @ 3.5% p.a.

Repayment Period

The moratorium, besides being co-terminus with the course for which loan has been obtained by the students, will have a further six months period for starting repayment after the completion of the course.

Security & Monitoring of Education Loans

The SCAs would ensure security of loan, tracking of beneficiaries' students and their monitoring during the loan period. The Education Loan Scheme would envisage providing Education Loan to the eligible students pursuing their higher professional courses in approved institutions only.

National Backward Classes Finance and Development Corporation

LIST OF STATE CHANNELISING AGENCIES

ANDHRA PRADESH

The V.C. & Managing Director
 Andhra Pradesh Backward Classes Co-operative Finance Corporation Ltd.,
 6th Floor, Samkshema Bhavan,
 Masab Tank,
 Hyderabad-500 028 Andhra Pradesh.

ASSAM

- 2. The Managing Director
 Assam Apex Weavers & Artisans Coop. Federation Ltd.,
 Gopinath Bordoloi Road,
 Ambari,
 Guwahati-781 001. Assam.
 - 3. The Managing Director,
 Assam State Development Corporation for Other Backward Classes Ltd.,
 Dr. B.K. Kakaty Road,
 Gopinath Nagar,
 Guwahati-781 016. Assam.
 - 4. The Chairman-cum-Managing Director
 North Eastern Development Finance Corporation Ltd.,
 NEDFi House,
 G.S. Road,
 Dispur, Guwahati-281 006.

BIHAR

5. The Managing Director,
Bihar State Backward Classes Finance & Development Corporation,
4th Floor, Sone Bhawan,
Birchand Patel Marg,
Patna-800 001, Bihar.

outeral loads all Perciopment Curporation Lot

National Backward Classes Finance and Development HARDIGNAHO

6. The Managing Director,
Chandigarh SC/BC and Minorities Financial & Development Corporation,
Addl. Town Hall Building,
3rd Floor, Sector-17C,
Chandigarh-160017.

The V.C. & Managing Director

orn Floor, Samkshema Bhavan.

The Managing Director

Andhra Fradesh Backward Classes Co-operative Finance CHHATTTAHAO

7. The Managing Director,
Chhattisgarh State Antyavasai Sahakari Vitta Evum Vikas Nigam,
2nd & 4th Floor, Commercial Complex Housing Board Building,
Sector-27, Naya Raipur,
Chhattisgarh-492001.

DELHI

8. The Managing Director,
Delhi SC/ST/OBC/Minorities & Handicapped Financial &
Development Corpn. Ltd.,
Ambedkar Bhawan, Institutional Area,
Sector-16, Rohini,
Delhi-110089

Assam State Development Corporation for Other Backward Chases Live

GOA

9. The Managing Director
Goa State Scheduled Castes And Other Backward Classes
Finance & Development Corporation Ltd.,
4th Floor, Patto Centre, Near KTC Bus Stand,
Panaji-403 001, Goa.

GUJARAT

- 10. The Managing Director
 Gujarat Backward Classes Development Corporation
 Block No. 11, 2nd Floor,
 Dr. Jivraj Mehta Bhavan,
 Gandhi Nagar-382 010, Gujarat.
- 11. The Managing Director
 Gujarat Gopalak Development Corporation Ltd.

Block No.16, Ground Floor, Dr. Jivraj Mehta Bhavan, Gandhinagar-382 010, GUJARAT

The Managing Director
Gujarat Thakor & Koli Vikas Nigam
Block No.16, Ground Floor,
Dr. Jivraj Mehta Bhavan, Old Sachivalaya,
Gandhinagar-382 010, Gujarat.

The Managing Director
Gujarat Nomadic & Denotified Tribes Development Corporation,
Dr. Jivraj Mehta Bhavan,
Block No.16, Ground Floor,
Gandhinagar-382017,
Gujarat.

LAMMU & KASHMIR

The Managing Director,

| & K SC/ST & BC Development Corporation Ltd.

HARYANA Sed Floor, Aqual Complex, Gandhi Nagar, Janunus ARYANA

14. The Managing Director,
Haryana Backward Classes & Economically Weaker
Sections Kalyan Nigam
SCO No.813-14, Sector-22-A,
Chandigarh-160 022, Haryana

HIMACHAL PRADESH

The Managing Director,
Himachal Backward Classes Finance & Development Corporation
P.W.D. Rest House Road,
Kangra-176 001,
Himachal Pradesh

Karnataka Vishwakaren : Communities Developmen' (10 por ation Etd.,

JAMMU & KASHMIR

The Managing Director,
 J & K SC/ST & BC Development Corporation Ltd.

SRINAGAR

Exchange Road, Near Red Cross Office, Srinagar-190 001.

IAMMU

715-A, Last Morh, Gandhi Nagar, Jammu-180004.

17. The Managing Director
J & K State Women's Development Corporation

SRINAGAR

1st Floor Block - A, Old Secretariat, Srinagar.

IAMMU

Hall No. 6-B, 2nd Floor, Aquaf Complex, Gandhi Nagar, Jammu.

JHARKHAND

18. The Managing Director
Jharkhand ST Cooperative Development Corporation Ltd.
Balihar Road, Morabadi,
Ranchi-834008. Jharkhand.

KARNATAKA

19. The Managing Director
D. Devaraj Urs Backward Classes Devevelopment Corporation
No.16-D, 4th Floor, Devaraj Urs Bhavan,
Millers Tank Bed Area, Vasanthnagar,
Bangalore-560 052, Karnataka.

20. The Managing Director Karnataka Vishwakarma Communities Development Corporation Ltd., 16-D, 5th Floor, Devaraj Urs Bhavan, Millers Tank Bed Area, Vasanthnagar, Bangalore-560 052

KERALA

- The Managing Director,
 Kerala State Artisans' Development Corporation Ltd.

 'Swagath', T.C. 12/755,
 Govt. Law College Road, Vanchiyoor P.O.,
 Thiruvananthapuram-695 035. Kerala.
 Ph. 0471- 2302752, 2302746, Fax- 0471-2302749
 E-mail mdkadco@gmail.com; Website www.keralaartisans.com
- 22. The Managing Director,
 Kerala State Backward Classes Development Corporation Ltd.,
 "SENTINEL", 2nd Floor,
 T.C. 27/588 (7) & (8), Pattoor, Vanchiyoor (PO),
 Thiruvananthapuram-695 035, Kerala.
- 23. The Managing Director,
 Kerala State Co-operative Federation for Fisheries Development Ltd.
 (MATSYAFED),
 Kamaleswaram, Manacaud P.O.,
 Thiruvananthapuram-695 009,
 Kerala.
- 24. The Managing Director,
 Kerala State Development Corporation for Christian Converts from SCs & The
 Recommended Communities (Ltd.),
 Near Railway Station, Nagampadom,
 Kottayam-686002,
 Kerala.
- 25. The Managing Director,
 Kerala State Palmyrah Products Development and
 Workers Welfare Corporation Ltd.,
 (KELPALM), Kumbhumvila, Arayoor P.O.,
 Kottamom-695 122,
 Kerala
- 26. The Managing Director,
 Kerala State Women's Development Corporation Ltd.,
 "BASANT" T.C. 20/2170, Opp. Manmohan Bungalow,
 Kowdiar P.O.,
 Thiruvananthapuram-695 003 Kerala.
- The Managing Director,
 Handicrafts Development Corporation of Kerala Ltd.,
 Post Box No.171, Puthenchanthai,
 Trivandrum-695 001, Kerala

MADHYA PRADESH

- The Managing Director,
 Madhya Pradesh Hastshilp Evam Hatha Kargha Vikas Nigam,
 Hastshilp Bhawan, Hamidia Road,
 Bhopal-462001,
 Madhya Pradesh.
- 29. The Managing Director,
 Madhya Pradesh Pichhara Varg Tatha Alpasankhayak
 Vitta Avam Vikas Nigam,
 Rajiv Gandhi Bhawan, Parisar-2, Ist Floor,
 35 shyamla Hills, Bhopal-462 002,
 Madhya Pradesh.

MAHARASHTRA

- The Managing Director,
 Maharashtra Rajya Itar Magas Vargiya Vitta Ani Vikas
 Mahamandal Ltd.,
 Administrative Building, 4th Floor,
 Ramakrishna Chamburkar Marg, Chambur,
 Mumbai-400 071,
 Maharashtra.
- 31. The Managing Director,
 Vasantrao Naik Vimukta Jatis & Nomadic Tribes
 Development Corporation Ltd.,
 Juhu Supreme Shopping Centre, Ist Floor,
 Gulmohar Cross Road No.9, JVPD Scheme (North), Vile-Parle Scheme (West),
 Mumbai-400 049, Maharashtra.

Workers Welfare Corporation Ltd.,

MANIPUR

The Managing Director,
Manipur State Women's Development Corporation,
Directorate Building, Near 2nd M.R. Gate
(Social Welfare Department Building),
Imphal-795001, Manipur.

ODISHA

33. The Managing Director,
Odisha Backward Classes Finance & Development
Co-operative Corporation Ltd.,
Qrs. No. A/6, Unit-5, Near RajivBhawan,
Bhubaneswar-751001, Odisha

PUDUCHERRY

34. The Managing Director,
Puducherry Backward Classes and Minorities Development
Corporation Ltd.,
No.1, 8th Cross Street, Anna Nagar,
Puducherry-605 005

PUNJAB

The Executive Director,
Punjab Backward Classes Land Development and
Finance Corporation,
SCO No. 60-61, Sector-17 A,
Chandigarh-160 017,
Punjab.

RAJASTHAN

The Managing Director,
Rajasthan Other Backward Classes Finance &
Development Corporation Ltd.,
Room No.220 (2nd Floor),
Nehru Sahkar Bhawan, 22, Godaam,
Jaipur, Rajasthan- 302 002.

42. The Managing Director,

The Managing Director,

Amber 27/E Serior i, D.E. Blović

Uttarakhann Bahuudeshiya Vittu Evan Vikas Nigant

SIKKIM

37. The Managing Director,
Sikkim SC/ST & Other Backward Classes Development
Corporation Ltd.,
Sonam Tshering Marg (Kazi Road),
Gangtok-737 101, Sikkim.

TAMILNADU

The Managing Director,
Tamil Nadu Backward Classes Economic
Development Corporationn Ltd.,
L.L.A. Building (III Floor), 735, Anna Salai,
Chennai-600 002;
Tamil Nadu.

TRIPURA

The Managing Director,
Tripura OBC Co-operative Development
Corporation Ltd.,
Supari Bhawan, Krishnanagar, Lake Chowmuhani,
Agartala-799001, Tripura West.

UTTAR PRADESH

40. The Managing Director,
Uttar Pradesh Pichhara Varg Vitta Avam
Vikas Nigam Ltd.,
4th Floor, (South Wing), PCF Building,
32 Station Road,
Lucknow-226 001,
Uttar Pradesh.

41. The Managing Director,
Uttar Pradesh Sahkari Gram Vikas Bank Ltd.,
10, Mall Avenue, Lucknow,
Uttar Pradesh-224001.

UTTARAKHAND

42. The Managing Director,
Uttarakhand Bahuudeshiya Vitta Evam Vikas Nigam,
Directorate, Tribal Welfare Premises,
Bhagat Singh Colony, Adhoiwala,
Dehradun, Uttarakhand-248001.

WEST BENGAL

43. The Managing Director,
West Bengal Backward Classes Dev. and
Finance Corporation,
8, Lyons Range, Mitter's Building,
(2nd & 4th Floor),
Kolkata-700 001, West Bengal.

44. The Managing Director,
West Bengal Minorities Development &
Finance Corporation,
'Ambar', 27/E, Sector-1, D.D. Block,
Salt Lake City,
Kolkata-700 064, West Bengal.

National Backward Classes Finance and Development Corporation

LIST OF REGIONAL RURAL BANKS (RRBs)

- The Chairman,
 Madhya Bihar Gramin Bank,
 H.O. Sri Vishnu Commercial Complex,
 Beside National Highway Petrol Pump,
 Ashochak, NH-30,
 Patna-800 016.
- 2. The Chairman,
 Vananchal Gramin Bank,
 H.O. Municipality Chowk,
 Dangalpara,
 Dumka-814101,
 Jharkhand.
- 3. The Chairman,
 Rajasthan Marudhara Gramin Bank,
 Tulsi Tower, 9th B Road,
 Sardarpura,
 Jodhpur 342003,
 Rajasthan.
- 4. The Chief Executive Officer
 The District Co-operative Central Bank Ltd.,
 Door No.46-1-C, Budhawarpeta,
 Opp. Government Regional Eye Hospital,
 Kurnool-518 002.
- 5. The Chairman,
 Himachal Pradesh Gramin Bank,
 H.O. Jawahar Nagar,
 Mandi-175001, H.P.
- 6. The Chairman,
 Sarva Haryana Gramin Zank,
 H.O. SHGB House,
 Plot No.1, Sector-3,
 Rohtak-124001,
 HARYANA.
- 7. The Chairman,
 Dena Gujarat Gramin Bank,
 Balvantray Mehta Panchayat Bhavan,
 'CH' Road, Sector-17,
 Gandhinagar, GUJ.

Hank - /46, Vilay Mand

Diphu, Karbi Anglong.

Assam-782460.

8. The Chairman,
Sarva U.P. Gramin Bank,
H.O. C-39/5, Jagriti Vihar,
Garh Road,
Meerut,
Uttar Pradesh.

BU - S AT HEAT IS IT

100151 byens

- 9. The Chairman,
 Punjab Gramin Bank,
 H.O. Jalandhar Road,
 Kapurthala,
 Punjab.
- 10. The Chairman,
 Allahabad UP Gramin Bank,
 D.M. Colony, Civil Lines,
 Banda-210001,
 Uttar Pradesh.
- 11. The Chairman,
 Madhyanchal Gramin Bank
 H.O. Poddar Colony,
 Tili Γ pad,
 Sagar-470001,
 Madhya Pradesh.
- 12. The Chairman,
 Gramin Bank of Aryavart,
 H.O. A-2/46, Vijay Khand,
 Gomti Nagar,
 Lucknow-226010,
 Uttar Pradesh.
- 13. The Chairman
 Purvanchal Bank,
 Mohaddipur,
 Gorakhpur-273 008,
 Uttar Pradesh.
- 14. The Chairman
 Uttarakhand Gramin Bank,
 H.O. 18, New Road,
 Dehradun,
 Uttarakhand.
- 15. The Chairman
 Langpi Dehangi Rural Bank (HO)
 Diphu, Karbi Anglong,
 Assam-782460.

The Chairman
Kashi Gomti Samyut Gramin Bank,
H.O. C-19/40, Faatman Road,
Sigra,
Varanasi-221002.
Uttar Pradesh.

7th Floor, 15:11 Type

- 17. The Chairman,
 Telangana Grameena Bank,
 2-1-520, 2nd Floor,
 Vijaya Sri Sai Celestia,
 St.No.9, Nallakunta,
 Shankermutt Road,
 Hyderabad 500 044.
- 18. The Chairman,
 Andhra Pragathi Grameena Bank
 PO Box 65,
 Opp. Officers club Rayachoty Road,
 Kadapa 516001(AP)
- 19. The Chairman
 Narmada Jbahua Gramin Bank,
 201, Arcade Silver, 2nd Floor,
 Near 56 Dukaan,
 New Palasia,
 Indore 452001, Madhya Pradesh.
- 20. The Chairman

 Jharkhand Gramin Bank

 Head Office Rajendra Place

 5, Main Road,

 Ranchi 834 001, Jharkhand.

National Backward Classes Finance and Development Corporation

LIST OF PUBLIC SECTOR BANKS (PSBs)

- 1. The General Manager (Credit Priority), CANARA BANK H.O. 112 J.C. Road, Bangalore-560002, Karnataka.
- Z. The General Manager (Cr. Priority)
 Vijaya Bank
 No.41/2, Trinity Circle,
 M.G. Road,
 Bangalore 560001.
 Karnataka.
- 3. The General Manager (Credit)
 Bharatiya Mahila Bank Limited
 9th Floor, IFCI Tower,
 61, Nehru Place,
 New Delhi 110019.
- 4. The General Manager,
 PS & RRB, Retail & MSME,
 Dena Bank,
 Dena Corporate Centre,
 6th Floor, C-10, G-Block,
 Bandra Kurla Complex,
 Bandra (East), Mumbai-400 051.