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Higher Education Financing Agency (HEFA) : Most Important Topic for 2024 NET, IAS, State-SET (KSET, WBSET, MPSET, etc.), GATE, CUET, Olympiads etc.

About HEFA

- Higher Education Financing Agency (HEFA) is a joint venture company of Canara Bank & Ministry of Human Resource Development. HEFA provides financial assistance for creation of educational infrastructure & R&D in India's premier educational Institutions.

Our Mission Statement

- To provide timely finance at low interest rates for capital assets creation in India's higher education institutions & supplement it with grants by channelizing CSR funds from the corporate & donations from others.



OBJECTIVES

- HEFA is a section 8 (not-for-profit) company promoted for the welfare of Higher Educational sector. It is a Joint venture company of MHRD, GoI & Canara Bank.
- An admirable objective of financing to build & strengthen the infrastructure of country's premier educational institutions like IIT, IIIT, NIT, IISER, IIM, IISc, Central Universities, AIIMS, to transform them into Institutions of Eminence (IOEs) & aid them to improve their Global rankings.
- HEFA is a great opportunity for corporates to have a stake in this venture & supplement efforts in promoting Research & Innovation in India's premier educational institutions & to partner in R & D projects.
- An excellent avenue for the corporate donors to channelize the funds through HEFA to ensure efficient utilisation of funds.
- Strong visibility to the investing corporates at the institutional level & all India level through public disclosures.
- Individual/Corporate subscribers who subscribe to equity of not less than ₹ 50 crore will be nominated to Apex Advisory committee of HEFA.
- A very secure lending model with well-structured Escrow mechanism for recovery of loans.

- HEFA's debt obligation serviced/guaranteed by ensuring prompt repayment of HEFA's obligations to investors.
- A win-win model for all the participants.
- We value our investors & encourage them to maintain a long standing relationship with us.

How HEFA Works

- The funding under HEFA will replace the current grant assistance by GOI for infrastructure projects in premier educational institutions.
- HEFA would be able to fund larger basket of institutions as compared to grants approach. Top class infrastructure can be created in quick time so that the country realizes the potential of its demographic dividend in a faster time frame.
- All the Educational Institutions set up/funded referred by concerned ministries would be eligible for financing their capital expenditure from HEFA.

How to Apply

- Approval of project for the loan from HEFA through concerned ministry/bureau
- Create your Institutional account through the Login and Apply for the loan from there.
- Submit the Loan Documents.