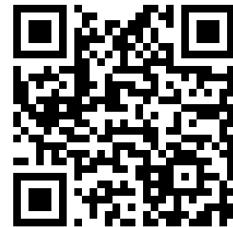
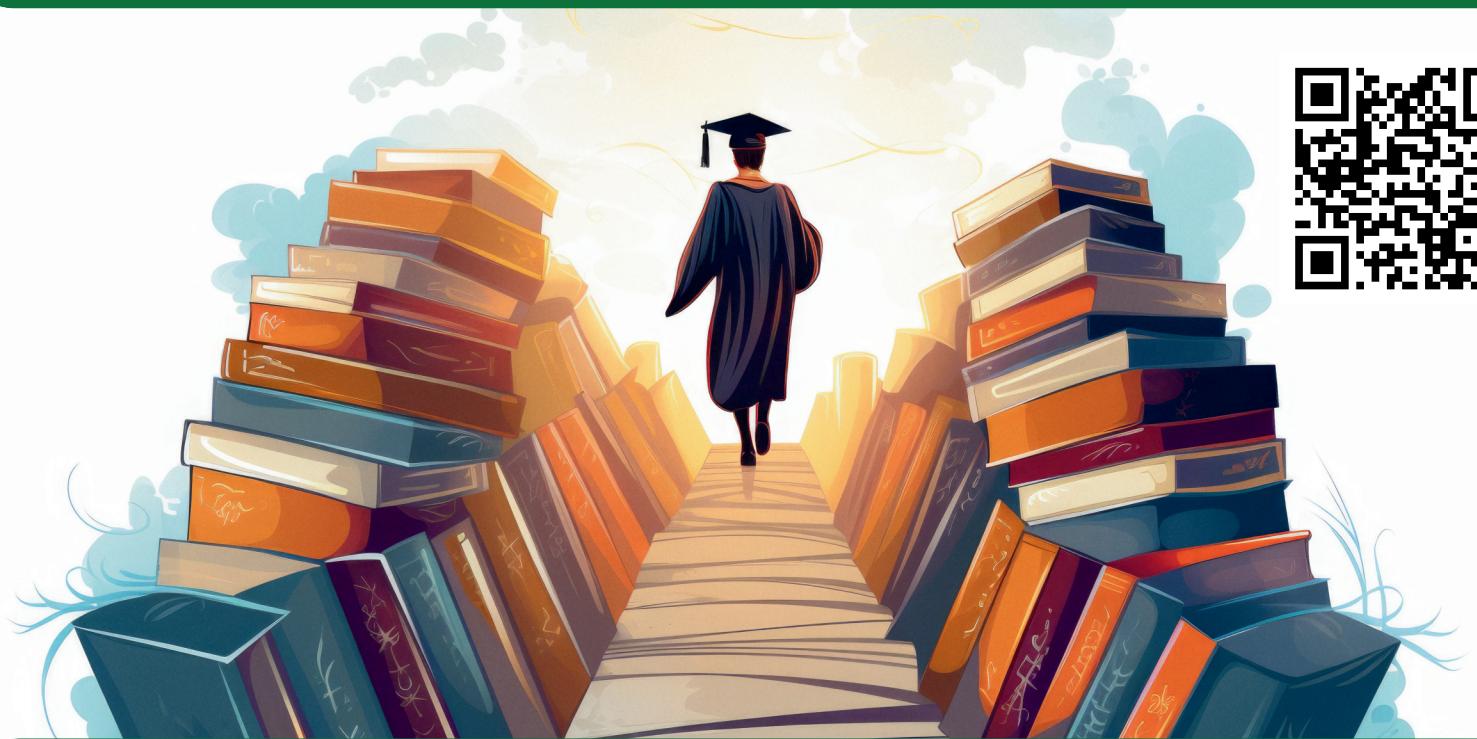




# Guruji Student Credit Card Scheme



**Collateral Free Education Loan upto Rs 15 Lakhs & Fully Guaranteed by the State Government  
4% Simple Rate of Interest | Open to all social categories irrespective of income levels**

## Eligibility Criteria for Students

- Local Residence Certificate or Passed 10<sup>th</sup> and 12<sup>th</sup> / Diploma from Jharkhand
- Must have secured admission in any course in any eligible institution
- Must not be 40 years of age and not be a prior beneficiary of the scheme

## Eligibility Criteria for Institutions

- **Have Valid Accreditation of NAAC 'A' Grade and above**
- **Ranked within Top 200 in Overall Category of NIRF Rankings**
- **Ranked within Top 100 in any Domain Specific Category** (except Innovation, Open University, and Skill University) of NIRF Rankings
- Notified as Institutes of National Importance
- Notified as Institutes of Eminence
- All Institutes of Hotel Management, Catering Technology and Applied Nutrition
- All National Institutes of Fashion Technology (NIFTs)
- All National Institutes of Design (NIDs)
- Government Medical Colleges and Deemed-to-be Universities situated in Jharkhand for MBBS, Post-Graduation and Super-Specialisation in medical courses
- Xavier Institute of Social Science, Ranchi
- National Institute of Advanced Manufacturing Technology, Ranchi,
- BIT Sindri, Dhanbad
- Central Institute of Petrochemical Engineering and Technology (CIPET), Ranchi
- Birsa Agriculture University, Ranchi

## Participating Banks



**DEPARTMENT OF HIGHER AND TECHNICAL EDUCATION  
GOVERNMENT OF JHARKHAND**



# Guruji Student Credit Card Scheme



## Application Process

### 1. Check Eligibility

1. Check the applicant and Institution eligibility on the Guruji Student Credit Card Web Portal at <https://gssc.jharkhand.gov.in/>.
2. If the institution satisfies eligibility criteria and has not been included in the scheme, please submit a request for inclusion at [nepdhte.jharkhand@gmail.com](mailto:nepdhte.jharkhand@gmail.com) with valid documents.

### 2. Submit Application Form

1. Complete registration on the Web Portal by uploading your photo, Signature, and other required details.
2. GSCC Virtual Registration Card is generated and available for download.
3. Provide required information like admission, academics, personal and financial details.
4. Choose the Lending Bank (MLI) & Branch from the list of Participating Banks.
5. Complete Aadhar Authentication and upload necessary documents as mentioned.
6. Submit Application Form.

### 3. Verification & Sanctioning

1. Visit the selected Bank & Branch for verification and further processing.
2. Provide the documents and complete the necessary process as required by the Bank.
3. If the application is approved by the Bank, the status of the application will change from Submitted to Approved.
4. On the Bank's intimation, complete signing of the Tripartite Agreement for the scheme.
5. Connect with the Bank for the sanctioning of loans and the status update on the GSCC Web Portal.

### 4. Disbursement and Repayment of Loans

1. The Bank gets the Tripartite Agreement signed by DHTE and disburse the institutional fees as per the demand letters in the Institute's Bank Account.
2. Interest Calculations start from the date of disbursement, and a moratorium is available till completion of the Course.
3. May start interest payment immediately after loan disbursement or EMI payments after completion of the moratorium period.
4. Jharkhand Government's share of the interest is paid on a quarterly basis, based on the Bank's request and the same is updated on the student's dashboard of the GSCC Web Portal.

## In case of Queries and Grievances

### Loan Processing Related



Zonal/District Nodal Officers of the Bank as provided on the GSCC Web Portal



Reach out to concerned officers at provided email ids

### Scheme/Modification Related



1800-569-3311



[nepdhte.jharkhand@gmail.com](mailto:nepdhte.jharkhand@gmail.com)