

Education Loan Scheme- Credit Line 2 for Minority Community

Details (Education Loan Scheme- Credit Line 2 for Minority Community)

The scheme "Education Loan Scheme- Credit Line 2 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam. Under the scheme, education loans are provided to sections of the minority population defined based on a "Creamy Layer" i.e., an annual family income of ₹8,00,000/-.

Objectives (Education Loan Scheme- Credit Line 2 for Minority Community)

- The scheme "Education Loan Scheme
- Credit Line 2 for Minority Community" is implemented by the Haryana Backward Classes and Economically Weaker Sections Kalyan Nigam. Under the scheme, education loans are provided to sections of the minority population defined based on a "Creamy Layer" i.e., an annual family income of ₹8,00,000/
- . These loans are available for pursuing general/professional/technical courses or training at the graduate level or higher. The Nigam provides loans of up to ₹20,00,000/
- for professional degree courses in India and up to ₹30,00,000/
- for courses abroad, with an interest rate of 8% for males and 5% for females. Applicants must belong to a minority community (Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains) and be permanent residents of Haryana.

Important Features (Education Loan Scheme- Credit Line 2 for Minority Community)

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- for courses abroad, with an interest rate of 8% for males and 5% for females. Applicants must belong to a minority community (Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains) and be permanent residents of Haryana.

Benefits (Education Loan Scheme- Credit Line 2 for Minority Community)

- Under this scheme, Nigam provides loans of up to ₹20,00,000/
- for professional degree courses in India and up to ₹30,00,000/
- for courses abroad, with an interest rate of 8% for males and 5% for females. The education loans are provided for pursuing general/professional/ technical courses or training at the graduate and/or higher level to minority communities i.e. Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains. ■

Eligibility (Education Loan Scheme- Credit Line 2 for Minority Community)

- The applicant should be a permanent resident of Haryana. The age of the applicant should be between 16 and 32 years. The annual family income of the applicant should be between ₹98,001/
- to ₹8,00,000/
- (Rural Area) and ₹1,20,001 to ₹8,00,000/
- (Urban Area). The applicant should belong to a minority community, i.e., Muslims, Sikhs, Christians, Buddhists, Parsis, and Jains. The applicant should have obtained admission to any professional and technical course approved by an appropriate agency such as AICTE, Medical Council of India, UGC, etc., in a duly accredited/recognized institute. The applicant must have secured a minimum of 50%

marks in the qualifying exam i.e., the exam whose qualification is a pre

- requisite for the course. The applicant should have a Parivaar Pehchan Patra (PPP ID).

Application Process (Education Loan Scheme- Credit Line 2 for Minority Community)

- Registration Process on Antyodaya-SARAL Portal: Step 01: The eligible applicant may apply online through the Official Portal- Antyodaya-SARAL Portal.
- <https://saralharyana.gov.in/> ■ Step 02: If the applicant is not registered on the portal, he/she gets registered there.
- Step 03: For registration, click “ New User ” under ‘Sign In Here’ and fill in all the mandatory details i.e. Name, Email ID, Mobile Number, Password & State.
- Click on ‘Submit’.
- Step 04: Verify your mobile number and email ID through the received OTP and complete the registration process.
- Login to apply for the scheme: Step 01: To avail the benefits of the scheme, visit the Official Antyodaya-SARAL Portal and log in through the email ID used while registering.
- Step 02: Enter Password & Captcha and click on ‘Login’.
- Step 03: After successful login, click on ‘Apply for Services’ and then ‘View all Available Services’ Step 04: Now, you can search for the scheme and click on the scheme to go ahead and fill out the application form.
- Step 05: Enter your Parivar Pehchan Patra number - Family ID and click on “Click here to Fetch Family Data” which displays the family members registered under the given Family ID.
- Step 06: Select the beneficiary/applicant name and enter the OTP that is being sent to the selected family member for verification.
- Click on “Click to Verify” Step 07: Fill in all the mandatory details and upload all the mandatory documents.
- Step 08: Preview the application form and click on ‘Submit’.
- Tracking of Application: Applicants can track their applications through the Official Antyodaya-SARAL Portal by entering their Department Name, Scheme Name, and Application Reference ID.

Documents Required (Education Loan Scheme- Credit Line 2 for Minority Community)

- Identity/Citizenship proof i.e. Aadhaar Card Proof of age Resident Proof/Address Proof/Ownership Proof i.e. Haryana Domicile Certificate Caste/Religion/Community Proof Privaar Pahchan Patra (PPP ID) Copy of PAN Card Passport-size photograph of the applicant Bank account details Fee Structure Admission Proof Previous qualification certificate Any other documents as required