

# **Loan Assistance to Scheduled Castes Students for Commercial Pilot Training**

## **Details (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

The scheme "Loan Assistance to Scheduled Castes Students for Commercial Pilot Training" is administered by the Director Scheduled Caste Welfare, Department of Social Justice & Empowerment, Government of Gujarat. The scheme was commenced in the year 1987 with the objective to provide financial assistance to bright Scheduled Castes Students who want to undergo training for commercial pilot license.

## **Objectives (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- The scheme was commenced in the year 1987 with the objective to provide financial assistance to bright Scheduled Castes Students who want to undergo training for commercial pilot license.

## **Important Features (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- The scheme "Loan Assistance to Scheduled Castes Students for Commercial Pilot Training" is administered by the Director Scheduled Caste Welfare, Department of Social Justice & Empowerment, Government of Gujarat.
- The scheme was commenced in the year 1987 with the objective to provide financial assistance to bright Scheduled Castes Students who want to undergo training for commercial pilot license.
- Loan assistance is provided to all eligible Scheduled Castes candidates who are unable to afford training for a commercial pilot license due to poor economic conditions.

## **Benefits (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- Under this scheme, a loan of ■25 lakhs is provided at an interest rate of 4% to the eligible candidates.

## **Eligibility (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- The applicant should be a native of Gujarat state. The applicant should belong to the Scheduled Caste Category of Gujarat State. A candidate seeking to undergo Commercial Pilot License Training must have passed Matriculation or Higher Secondary School Certificate or its equivalent examination and must possess all the academic and technical qualifications required by the institute in which the candidate intends to undergo training for admission to the Commercial Pilot License Training Course. The country/abroad institution providing such training should have obtained the conditions laid down for the admission of the trainee and all the necessary documents for such training such as a medical certificate, fitness certificate, etc. The institute in which the trainee receives his training abroad must be approved by the government of his country for imparting such training and the commercial pilot license obtained after such training must be accepted in that country, after which the trainee must undergo a legal process of one year to get that license accepted in India. The assistance will be sanctioned only after receiving the consent letter from the training institute for admission of the candidate
- the trainee will have to submit the cost estimates for his training obtained from that institute. If any of the relatives of the candidate desiring to undergo such training are living abroad, the trainees should not be sponsored for financial responsibility by them. The applicant shall be free to repay the due amount earlier than the due date. If the applicant uses this loan for any other purpose, the loan amount will be recovered from the date of repayment (together with penal interest). The beneficiary has to furnish two valid sureties. Note 01: After completion of training the beneficiary will have to render his services in

India for a minimum period of five years. If they settle abroad, the entire amount of such assistance will have to be returned to the Government of Gujarat with interest. There will be no relaxation in this. Note 02: The amount provided under this scheme will be limited to the amount actually required for training. The amount for training in India will include tuition fees and other incidental expenses. The decision of the Director, Scheduled Caste Welfare in this matter shall be final. Note 03: The amount of assistance will be paid at the rate of exchange fixed by the Reserve Bank of India while disbursing the amount under this scheme to the trainees who wish to undergo training abroad. And the allowances of the trainees will also have to be approved by the Reserve Bank. Loans can be sanctioned to the extent that the Reserve Bank approves tuition fees, subsistence allowance (for a maximum of six months), and allowance for start

• up equipment. Note 04: The trainee should actually start the training within one month from the date of disbursement of the loan amount. The training should be obtained from the institution and also a quarterly report by the trainee on the progress of his training submitted to the Director, Scheduled Caste Welfare, Gandhinagar, Gujarat. Note 05: If the applicant defaults in regular repayment of the loan sanctioned, a penal interest at the rate of 2.5% per annum will be charged against the outstanding installments. In case of default in payment of penalty installments, all costs and other costs of recovery of the sheet as well as the balance will be recovered from the Revenue together. Note 06: Loan recovery will be started after one year from the date of disbursement of the loan to the beneficiary. The beneficiary will have to pay back the loan in 10 years with principal and interest in 2 years, total amount including interest in 12 years. Accordingly, the monthly installment amount will be calculated and recovered.

## **Application Process (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- Step 01: The eligible applicant may visit the e-Samaj Kalyan Portal: <https://esamajkalyan.gujarat.gov.in/> ■ Step 02: On the home page, under the tab 'Citizen Login', click on New User 'Please Register Here'. Step 03: Enter your Full Name as per Aadhaar Card, Gender, Date of Birth, Aadhaar Card Number, Email ID, Caste etc., and then click on 'Register'. Step 04: After successful registration, the applicants can login through their User ID and Password. Step 05: Now, click on 'User Profile' to update your profile. Step 06: Fill in all the mandatory information and then click on 'Update'. Step 07: After updating the profile successfully, select the scheme appearing on the home page
- an application form will open. Step 08: Fill in all the mandatory details in the application form and upload all the relevant documents. Step 09: Now agree with the terms & conditions and click on 'Save Application'. Step 10: Submit the application form and take out the print of the application for future reference. The applicant can note down the application number to track the application status by logging into the portal using their User ID and Password. ■ User Manual ■

## **Documents Required (Loan Assistance to Scheduled Castes Students for Commercial Pilot Training)**

- Passport-size Photograph Aadhaar Card of the applicant Proof of Residence (Ration Card/Electricity Bill/License/ Rent Agreement) Caste certificate Educational qualification Certificates School/College leaving Certificate Annual total annual income of the family Copy of the first page of Bank Passbook/Canceled Check (in applicant's name) Valuation certificate of property of surety Acknowledgment letter (on fixed stamp of ■50/-) SSC or Marksheets/Certificates of previous studies Student's Affidavit ■ Eligibility Pattern for Repayment of Loan Passport (if training abroad) Visa (if training abroad) Will serve in India for at least five years after completing training abroad. Submitting a written guarantee to that effect (on stamp paper of ■100/-) Surety bond
- Annexure-C ■ Any other documents as required