

Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries

Details (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

The scheme "Dr. The scheme was commenced in the year 1999 with the objective to provide an opportunity to Scheduled Caste students to study at abroad. Under this scheme, a loan of ■15 lakhs is provided at an interest rate of 4% to offer financial assistance to bright career students of the Scheduled Castes who cannot go abroad for higher studies due to the their poor economic condition. In this scheme, loans are provided to students for pursuing graduate and postgraduate courses to cover expenses such as tuition fees, books, hostel fees, living expenses, travel expenses, and pocket money.

Objectives (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- The scheme was commenced in the year 1999 with the objective to provide an opportunity to Scheduled Caste students to study at abroad.

Important Features (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- The scheme "Dr.
- Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries" is administered by the Director Scheduled Caste Welfare, Department of Social Justice & Empowerment, Government of Gujarat.
- The scheme was commenced in the year 1999 with the objective to provide an opportunity to Scheduled Caste students to study at abroad.
- Under this scheme, a loan of ■15 lakhs is provided at an interest rate of 4% to offer financial assistance to bright career students of the Scheduled Castes who cannot go abroad for higher studies due to the their poor economic condition.
- In this scheme, loans are provided to students for pursuing graduate and postgraduate courses to cover expenses such as tuition fees, books, hostel fees, living expenses, travel expenses, and pocket money.

Benefits (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- Under this scheme, a loan of ■15 lakhs is provided at an interest rate of 4% to the eligible students.

Eligibility (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- The applicant should be native of Gujarat state. The applicant should belong to the Scheduled Caste Category of Gujarat State. Loans for post graduate, Ph.D., higher level research and computer courses to those who have secured 50% or more marks in graduation. Loans for technical and professional courses abroad after 12th Standard. Loan can be given to maximum two persons of the same family. There is no income limit. The institution of the foreign country in which the student is studying must be recognized by that government and the degree obtained must be accepted in that country. Approval will only be processed once the visa and air ticket have been issued. Scheduled caste students of the state who are admitted to study abroad based on the syllabus of class
- 12 or above should have 50% or more marks. Also they offer Diploma, Graduate, Post Graduate, Post Graduate Diploma, Ph.D. Also eligible for loans for other courses of more than one year duration in all fields. Note 01: Loan repayment starts after 6 months after the completion of the student's course. But the recovery of the loan has to be completed within 10 years. After the repayment of the principal amount, the interest also has to be recovered accordingly. Note 02: The beneficiary will have to furnish a valid surety. Note 03: The student can apply for a loan within six months of moving abroad. Note 04: Students who have passed Class
- 10 and have completed a recognized ITI course of two years or more duration and have passed the NCVT or GCVT examination for the same according to their choice, Gujarat Secondary and Higher Secondary Education Board. 12th or Gujarat Open School Examination in English subject, those

students will be treated as equivalent to 12th for the purpose of admission to higher secondary education courses. Note 05: A student who has completed a three

- year diploma course at a Polytechnic will be treated as equivalent to Class 12 for college admission.
- Note 06: If the student settles abroad, change of place of work
- residence, contact number, e
- mail id, notification of movement to India "till the loan is repaid" will be mandatory.

Application Process (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- 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 profile successfully, select the scheme appearing on the home page and 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 (Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries)

- Passport-size Photograph Identity proof i.e. Aadhaar Card Proof of Residence (Ration Card/Electricity Bill/License/ Rent Agreement) Caste certificate Educational qualification Certificates School/Collage leaving Certificate ■ Affidavit ■ Passport & Visa Air Ticket Surety bond on stamp of ■100/- Annexure – C ■ Property Valuation Report First page copy of bank passbook/cancelled cheque (in the name of the applicant) Any other documents as required

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