

Educational Study Scheme

Details (Educational Study Scheme)

The "Educational Study Scheme" introduced by the Social Justice and Empowerment Department, Gujarat, aims to support students pursuing undergraduate and postgraduate professional courses by providing affordable education loans. The scheme is being implemented by the Gujarat Unreserved Education and Economical Development Corporation.

Objectives (Educational Study Scheme)

- The "Educational Study Scheme" introduced by the Social Justice and Empowerment Department, Gujarat, aims to support students pursuing undergraduate and postgraduate professional courses by providing affordable education loans.

Important Features (Educational Study Scheme)

- The "Educational Study Scheme" introduced by the Social Justice and Empowerment Department, Gujarat, aims to support students pursuing undergraduate and postgraduate professional courses by providing affordable education loans.

Benefits (Educational Study Scheme)

- Financial Assistance: A loan of the total tuition fee of the entire course or ■10,00,000/-, whichever is less, will be provided by the Corporation at a simple interest of 4%. Collateral: For loans of total loan amount of ■7,50,000/- or less for the entire course, a charge of one and a half times the loan amount will have to be registered on the beneficiary's own or relative's property. If the total loan amount for the entire course is more than ■7,50,000/-, the immovable property of oneself or any other relative equal to that total amount will have to be mortgaged in favor of the Corporation. Loan repayment: In case of total loan up to ■5,00,000/-, the loan amount along with interest will have to be repaid in equal monthly installments over 5 (five) years, 1 year after completion of studies. In case of loan of more than ■5,00,000/-, the loan amount along with interest will have to be repaid in equal monthly installments over 6 (six) years, starting 1 year after completion of studies. The loan amount being repaid will be credited first as interest. The borrower can repay the loan even before the specified time limit.

Eligibility (Educational Study Scheme)

- The applicant must be from Gujarat. The applicant must belong to the unreserved category. The applicant must have passed Standard 12 with 60% or more from any school in the state of Gujarat. The annual family income limit for state educational loan schemes will remain at ■6,00,000/- or less. ■ Note: Priority is given to widows and orphans when sanctioning loans under this scheme. The loans of those who drop out mid-studies or fail to obtain a degree within the stipulated time frame will be subject to recovery at once and interest subsidy will not be available. ■

Application Process (Educational Study Scheme)

- Registration Process: Step 1: Go to the Corporation's official website and navigate to the "Gujarat Unreserved Education and Economical Development Corporation" section under the Corporation menu.
- Step 2: Click on "Training Assistance for Competitive Examinations" and then Apply Now.
- Step 3: Click on "New User?"
- Please Register Here".
- Step 4: Enter the required details and click Register.
- ■ Application Process: Step 1: Enter your User ID, Password, and Captcha Code, then click "Login".
- Step 2: Read the scheme details carefully and click OK.
- Step 3: If your permanent address is correct, confirm it.
- Otherwise, enter your correct address.

- Step 4: Click Save & Next to proceed.
- Upload the relevant documents.
- Step 5: If you need to make changes, click "No, Cancel".
- If all details are correct, click "Yes, Submit".
- Step 6: Click Save Application.
- Note down your Application Number for future reference.
- You can also take a printout by clicking Print Application.
- ■ Check Application Status: Click here .
- Post Online Application Procedure: After submitting the online application, the applicant must take a printout of the application, sign it, and submit it along with all uploaded documents (certificates, mark sheets, etc.) to the concerned Deputy Director (Non-Reserved Category) or the District Social Welfare Officer through courier, post, or by visiting in person.
- Contact Us: Click here .
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Documents Required (Educational Study Scheme)

- School Leaving Certificate (or Birth Certificate) Aadhaar Card Copy Ration Card Copy Residence Proof Annual Family Income Certificate Non-Reserved Category Certificate IT Return Class 10th & Class 12th Marksheets Copy (or Diploma Certificate) Proof of the period between graduation & application date (if applicable)

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