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[Students](#)[Subsidy](#)[Details](#)The Padho Pardesh scheme is a central government program that provides interest subsidies to minority students
 who are pursuing master's, M.Phil, or Ph.D. degrees abroad. The objective of the scheme is to award interest subsidy to meritorious
 students belonging to economically weaker sections of notified minority communities so as to provide them better opportunities for
 higher education abroad and enhance their employability.ï»¿The subjects/ disciplines in which courses (for Masters, M.Phil and Ph.D
 only) may be undertaken for the grant of interest subsidy are listed below:-Arts/ Humanities/ Social SciencesCommercePure
 SciencesEngineeringBio- technology/ Genetic EngineeringIndustrial Environmental EngineeringNano- technologyMarine
 EngineeringPetro-chemical EngineeringPlastic Technology Cryogenic EngineeringMechatronicsAutomation Robotics including artificial
 intelligenceLaser TechnologyLow Temperature Thermal DynamicsOptometryArt Restoration TechnologyDock and Harbour
 EngineeringImaging System TechnologyComposite Materials Engineering including Decentralized power Distribution (for Solar Heat)
 system, Energy Storage Engineering, Energy conservation, Energy Efficient HabitatPackaging Engineering/ TechnologyNuclear
 EngineeringInformation Technology including Computer Engineering, Software, Software Quality assurance, Networking/ Connectivity
 Engineering, Communication system under Hazardous or Post-disaster conditions, Multi- media CommunicationIndustrial Safety
 EngineeringAgriculture & Agro TechnologyAgronomyMedicalFloriculture & LandscapingFood Sciences & TechnologyForestry &
 Natural ResourcesHorticulturePlant PathologyEnergy StudiesFarm Power & MachineryVeterinary SciencesSoils & Water
 ManagementPlant Breeding & GeneticsSmall- scale Rural TechnologyOcean & Atmospheric SciencesM.B.A.M.C.ABenefitsFinancial
 assistance: The scheme provides an interest subsidy on education loans, which can help to reduce the cost of overseas education for
 minority students.Increased access to education: The scheme makes overseas education more accessible to minority students from all
 backgrounds, regardless of their financial situation.Improved employability: Studying abroad can give students a competitive edge in the
 job market, and the Padho Pardesh scheme can help minority students to achieve their career goals.Personal and professional
 development: Studying abroad can be a transformative experience, and the Padho Pardesh scheme can help minority students to develop
 their skills and knowledge in a global context.EligibilityStudents must have been admitted to an approved master's, M.Phil, or Ph.D.
 program abroad.Students must have been admitted to a recognized university or institution abroad.Student's family income must not
 exceed â¹ 6,00,000 per annum.Students must have obtained an education loan from a scheduled bank under the Indian Banks
 Association (IBA) Education Loan Scheme.Students must apply for the scheme's benefits during their first year of study. Applications
 received in the second year or later will not be accepted.Priority will be given to applications from states and union territories with lower
 bank interest rates.Payment of financial benefits may be linked to the student's Aadhaar number.Application ProcessOnlineOpen the
 official website. Click on the "Apply Now" option.Fill the required detailsISD Code, Mobile numberEmail ID. Submit the
 details.Documents RequiredApplication form.Admission letter.Passport.Income certificate.Education loan application.Aadhaar
 card.Frequently Asked QuestionsIf student has availed subsidy under any other scheme including the CSIS scheme for undergraduate
 courses, whether he/she will be eligible under this scheme?Student will be eligible, (as the interest subsidy) under the Scheme for
 pursuing Post Graduate Diploma, Post Graduate degree course/Masters, M.Phil & Ph.D. Further, those students, who have completed
 M.Tech in India but is now pursuing MBA abroad and these students have got subsidy under CSIS/ state subsidy scheme for the M.Tech
 course, are also be eligible in this Scheme.Is Interest Subsidy guaranteed for all eligible applicants?No, interest subsidy is not guaranteed
 for all eligible applicants. However, it would be Ministryâ€™s endeavor to provide interest subsidy to all eligible applicants to the extent
 possible. As per provision of scheme, total number of students to be selected in a year is 400.As per Model Scheme of IBA, the
 maximum loan for study abroad is Rs.20 lakhs. Whether interest subsidy is admissible for loan amount disbursed above Rs.20.00 lakh?
 Presently, subsidy is restricted to the limits specified under IBA model scheme i.e. Rs 20.00 lakh onlyWhether latest income certificate
 only should be obtained or the income certificate obtained during earlier years/ at the time of availing loan can be taken?Income
 Certificate issued by Competent Authority obtained at the time of availing loan, will be sufficientWhat documents are required ?1.
 Application form. 2. Admission letter. 3. Passport. 4. Income certificate. 5. Education loan application. 6. Aadhaar card.What is the
 â€œMeritoriousâ€™ element in the Scheme for eligibility for interest subsidy?Those who have secured admission abroad and are eligible
 as per Scheme Guidelines will be considered as meritorious under the Scheme.If the course pursued by the minority student is partly in
 India and partly abroad, shall be eligible for the interest subsidy?Such students will be eligible for interest subsidy, if the Degree is
 awarded by Foreign University.What is the income limit under the scheme?Total income from all sources of the employed candidate or
 his/ her parents/guardians in case of unemployed candidate shall not exceed Rs. 6.00 lakh per annum. Income certificate issued by the
 competent authority in the State/ Union Territory should be submitted in support of income shown by a candidate.When can a student
 apply for the scheme benefits?Students must apply for the scheme's benefits during their first year of study. Applications received in the
 second year or later will not be accepted.Sources And ReferencesGuidelinesFAQNotificationOkWas this helpful?This scheme is
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