

Kalinga Sikhya Sathi YojanaAre you sure you want to sign out?CancelSign OutEngEnglish/ààà,àààSign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityOdishaKalinga Sikhya Sathi YojanaEducationLoanStudentDetailsThe "Kalinga Sikhya Sathi Yojana (KSSY)" is an Educational Loan Scheme by the Department of Higher Education, Govt. of Odisha. The scheme was launched by the Honâ€™ble CM of Odisha, Shri Naveen Patnaik on 27th June 2016. The objective of the scheme is to bring down the financial burden on the parents of the students who want to move forward with higher education. A student can get a maximum of â‚¹ 10,00,000 as an educational loan under this scheme. The applicants will have to pay only 1% interest on the loan amount. The balance amount of the interest will be borne by the Government of Odisha, Higher Education Department. All the courses like medicine, engineering, law, management, etc are covered under this scheme.BenefitsMaximum Loan: According to the rules of the scheme, a student can get a maximum of â‚¹ 10,00,000 as an educational loan under this scheme.Minimum Loan: There is no minimum loan amount mentioned in the scheme. One can get any amount of loan up to â‚¹ 10,00,000.Period of Loan: The period of repayment will be up to 10 years and 15 years in respect of loans sanctioned up to â‚¹ 7,50,000 and â‚¹ 10,00,000 respectively.Rate of Interest: The applicants will have to pay only 1% interest on the loan amount. The balance amount of the interest will be borne by the Government of Odisha, Higher Education Department.ï»¿Generally, the Moratorium Period of education loans is a course period plus one year depending on the banks. But under KSSY, financial assistance in the form of interest subvention shall be provided for the period of repayments including the moratorium period after the completion of the course. This will prove to be very beneficial to students.ï»¿NOTE: The terms are conditions of the loan will be as per the norms of individual scheduled banks. The loan applications will be processed by the rules of the banks. EligibilityThe student must be a resident/domicile of the state of Odisha.The annual income of the family of the applicant should be less than or equal to â‚¹ 6,00,000 per annum.Poor students who are willing to continue higher studies can apply for a loan under this scheme.The student shouldnâ€™t avail of similar benefits from any other Government/Institution for the same purpose. The course of study be in Management or Integrated Law or Course of Engineering or Medicine in any Educational Institution in India established by Acts of Parliament or by Any State Legislature or other institutions recognized by the concerned Statutory Bodies.Application ProcessOnlineOfflineRegistration:Step 1: Visit the Official Website of Vidya Lakshmi: <https://www.vidyalakshmi.co.in/>Step 2: On the top right of the webpage, click "Register".Step 3: Read the Instructions/Declaration carefully. Select the Checkbox and Click "I Agree".Step 4: On the next page, fill in all the mandatory fields: First name, Middle name, Last name, Mobile number, Email ID, Password, and Captcha Code. Click "Submit".ï»¿You will be successfully registered on the portal. Your login details will be displayed on the confirmation page.Your login credentials will also be sent to the registered Mobile Number and Email ID.ï»¿Application:Step 1: Visit the Official Website of Vidya Lakshmi: <https://www.vidyalakshmi.co.in/>. Step 2: On the top right of the webpage, click "Student Login". Login using the credentials received on your Email ID / Mobile Number.Step 3: On the next page, click "Apply for Scholarship". You will be directed to the Online Application Form. Fill in all the mandatory fields and upload the required documents in the said file type and filesize.Step 4: Click "Submit". On the next page, you will be displayed the Application Reference ID, confirming the successful submission of the application. Save this ID for future reference and for tracking the status of your application.Documents RequiredAadhar CardPassport Size PhotographPAN CardAll Educational Certificates, including the mark sheets of the previous educational qualification, and the document indicating admission into a technical/professional course.Residential Certificate issued not only to the below rank of Tahasildar and Additional Tahasildar. Income Certificate issued not only the below rank of Tahasildar and Additional Tahasildar or self-certified copy of IT return.Bank PassbookFrequently Asked QuestionsWhat Is â€œKalinga Sikshya Sathi Yojana (KSSY)â€? Kalinga Sikshya Sathi Yojana is an educational loan scheme for students who want to pursue their higher studies. The loan will be provided to any poor student, who secures admission in any professional or technical course in any University or IIM or any educational institution set up by an Act of Parliament or by State Legislature.Which Department Of The Govt. Of Odisha Manages The "Kalinga Sikhya Sathi Yojana (KSSY)" Scheme?The "Kalinga Sikhya Sathi Yojana (KSSY)" is an Educational Loan Scheme by the Department of Higher Education, Govt. of Odisha. Who Launched The "Kalinga Sikhya Sathi Yojana (KSSY)" Scheme?The "Kalinga Sikhya Sathi Yojana (KSSY)" scheme was launched by the Honâ€™ble CM of Odisha.When Was The "Kalinga Sikhya Sathi Yojana (KSSY)" Scheme Launched?The "Kalinga Sikhya Sathi Yojana (KSSY)" scheme was launched on 27th June 2016.What Are The Objectives Of This Scheme?The objective of the scheme is to bring down the financial burden on the parents of the students who want to move forward with higher education. What If The Maximum Amount Of Loan That An Eligible Student Can Get Through This Scheme?A student can get a maximum of â‚¹ 10,00,000 as an educational loan under this scheme.How Much Shall Be The Interest On The Loan Amount?The applicants will have to pay only 1% interest on the loan amount. The balance amount of the interest will be borne by the Government of Odisha, Higher Education Department.What Type Of Courses Are Covered In This Scheme?All the courses like medicine, engineering, law, management, etc are covered under this scheme.What If The Minimum Amount Of Loan That An Eligible Student Can Get Through This Scheme?There is no minimum loan amount mentioned in the scheme. How Much Shall Be The Moratorium Period?Generally, the Moratorium Period of education loans is a course period plus one year depending on the banks. But under KSSY, financial assistance in the form of interest subvention shall be provided for the period of repayments including the moratorium period after the completion of the course. This will prove to be very beneficial to students.Where Can I Find The Link To The Scheme Guidelines?The scheme guidelines can be found at this link - <https://dhe.odisha.gov.in/schemes-and-scholarship/online-application-module-for-scholarship-and-loan/kalinga-sikhya-sathi-yojna>Where Can I Find The Link To The Offline Application Form?The Offline Application Form can be found at this link - <https://dhe.odisha.gov.in/sites/default/files/2021-10/DocPath%20%283%29.pdf>Can Students From Karnataka Also Apply To This Scheme?No, the student must be a resident/domicile of the state of Odisha.Can I Apply To This Scheme If The Annual Income Of My Family Is â‚¹ 9,00,000 Per Annum?No, in order to be eligible, the annual income of the family of the applicant should be less than or equal to â‚¹ 6,00,000 per annum.Can I Apply To This Scheme If I Am Already Availing The Benefits From Any Other Government Scheme Meant For The Same Purpose?No, you cannot apply to this scheme if you are already availing the benefits from any other government scheme meant for the same purpose.Can I Apply To This Scheme Offline As Well?Yes, you can apply to this scheme online as well as offline.What Is The Link To The Official Website Of Vidya Lakshmi Portal?The link to the Official Website of Vidya Lakshmi portal is <https://www.vidyalakshmi.co.in/>. Who Shall Be Issuing The Income Certificate?The Income Certificate must be issued not only the below rank of Tahasildar and Additional Tahasildar or self-certified copy of IT return.Sources And ReferencesGuidelinesFAQsOffline Application Form (SBI)Offline Application Form (UCO Bank)Documents RequiredOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityOdishaKalinga Sikhya Sathi YojanaEducationLoanStudentDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe "Kalinga Sikhya Sathi Yojana (KSSY)" is an Educational Loan Scheme by the Department of

Higher Education, Govt. of Odisha. The scheme was launched by the Honâ€™ble CM of Odisha, Shri Naveen Patnaik on 27th June 2016. The objective of the scheme is to bring down the financial burden on the parents of the students who want to move forward with higher education. A student can get a maximum of â‚¹ 10,00,000 as an educational loan under this scheme. The applicants will have to pay only 1% interest on the loan amount. The balance amount of the interest will be borne by the Government of Odisha, Higher Education Department. All the courses like medicine, engineering, law, management, etc are covered under this scheme.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-2.1.1