

Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign CountriesAre 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 EligibilityGujaratDr. Baba Saheb Ambedkar Loan for Higher Study in Foreign CountriesAbrodHigher StudyLoanScheduled CasteStudentDetailsThe scheme âDr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countriesâ 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 â¹15 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.BenefitsUnder this scheme, a loan of â¹15 lakhs is provided at an interest rate of 4% to the eligible students.EligibilityThe 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 ProcessOnlineOfflineStep 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 âCitizen Loginâ, click on New User âRegister Hereâ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 âRegisterâStep 04: After successful registration, the applicants can login through their User ID and Password.Step 05: Now, click on âUser Profileâ to update your profile.Step 06: Fill in all the mandatory information and then click on âUpdateâ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 âSave Applicationâ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 RequiredPassport-size PhotographIdentity proof i.e. Aadhaar CardProof of Residence (Ration Card/Electricity Bill/License/ Rent Agreement)Caste certificateEducational qualification CertificatesSchool/Collage leaving CertificateAffidavitPassport & VisaAir TicketSurety bond on stamp of â¹100/- Annexure âCiâProperty Valuation ReportFirst page copy of bank passbook/cancelled cheque (in the name of the applicant)Any other documents as requiredFrequently Asked QuestionsWhat is the loan amount provided under this scheme and at what interest rate?Eligible students can avail a loan of â¹15 lakhs at an interest rate of 4%.What expenses does the loan cover?The loan covers expenses such as tuition fees, books, hostel fees, living expenses, travel expenses, and pocket money for graduate and postgraduate courses.Who is eligible to apply for this loan?Applicants must be natives of Gujarat and belong to the Scheduled Caste category of the state.Are there specific academic qualifications required for loan eligibility?Yes, loans are available for postgraduate, Ph.D., higher-level research, and computer courses to those who have secured 50% or more marks in graduation.Can loans be availed for technical and professional courses abroad after the 12th standard?Yes, loans are available for technical and professional courses abroad after the 12th standard.Is there a limit to the number of family members who can receive the loan?Loans can be provided to a maximum of two persons from the same family.Is there an income limit for loan eligibility?No, there is no income limit for loan eligibility.What are the requirements regarding the recognition of the foreign institution and degree obtained?The institution and degree must be recognized by the government of the respective foreign country.When does the loan approval process start?Approval is processed once the visa and air ticket have been issued.When does loan repayment start and what is the repayment period?Loan repayment starts six months after the completion of the student's course and must be completed within 10 years.How can eligible applicants apply for the loan?Eligible applicants can apply through the e-Samaj Kalyan Portal: <https://esamajkalyan.gujarat.gov.in/>Sources And ReferencesOfficial WebsiteScheme Details (Page No. 84)E-Samaj Kalyan PortalApplication FormNotification - 2022Notification - 2021FAQsOkWas 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 EligibilityGujaratDr. Baba Saheb Ambedkar Loan for Higher Study in Foreign CountriesAbrodHigher StudyLoanScheduled CasteStudentDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe scheme âDr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countriesâ 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. 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