पृष्ठपेश:

विषय: — ओमोची/हेमीसी विद्यार्थियों ने विद्यामाण अभ्यास अर्थ इंटरसेस समस्ती योजना
आयोज.

संदर्भ: — भारत सरकार ना मी.रीवी ओव सोशल जटील्ला ऐंड अनुपादर्मिन, पु. हिलली ना
तार. २४-०६-२०१५ ने ईमेल

उपरोक्त विषय अनुसार संरक्षण अनुष्ठान सोराश्त्र मुख्यालय, सोराश्त्र मुख्यालय, सोराश्त्र केंद्र, 
सरकारी हेमीसी उद्देश्यों अतिरिक्त नियमों अनुसार चलावा। भारत सरकार इंटरसेस समस्ती, संरक्षण
नियम, सरकारी उद्देश्यों अनुसार चलावा। आमदेखी वेबसाइट द्वारा राज्य सरकार
ने काम करवा मात्र वेबसाइट उपर रूकर करवा चलावा। आमदेखी वेबसाइट द्वारा राज्य

न. /पी.वी.वी. /प८/३१/२०१५
सोराश्त्र मुख्यालय, सोराश्त्र मुख्यालय, सोराश्त्र केंद्र,
राजकोट तार. ७ /१२/२०१५

प्रिति,
(१) विद्यास्त्री लिया मुख्यालय अनुसार अध्यापिकाओो
(२) विद्यास्त्री विद्यालय अनुसार संगठन अध्यापिकाओ मान चलावा मुख्यालय अनुसार केंद्र, संगठन अध्यापिकाओ ना अध्यापिकाओ
इंटरसेस समस्ती तरक
(३) संशोधन नियमक शास्त्री तरक

निर्देशात्मक योजना:
(१) मान. कुत्तरी / कुत्तरी अनुसार अंतर शास्त्री
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अनुपादर्मिन, पु. हिलली ना तार. २४-०६-२०१५" ने ईमेल वेबसाइट उपर नुकता
Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loan for Overseas Studies for Other Backward Classes (OBCs) and Economically Backward Classes (EBCs)

Government of India
Ministry of Social Justice and Empowerment
(Backward Classes Division)
June - 2015
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Dr Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loans for Overseas Studies for the Other Backward Classes (OBCs) and Economically Backward Classes (EBCs)

1. Background

The scheme of Interest Subsidy on educational loans for overseas studies will promote educational advancement of students from Other Backward Classes and Economically Backward Classes.

2. Objective

The objective of the scheme is to award interest subsidy to meritorious students belonging to the Other Backward Classes and Economically Backward Classes so as to provide them better opportunities for higher education abroad and enhance their employability.

3. Scope

The is a Central Sector Scheme to provide interest subsidy to the student belonging to the OBCs and EBCs on the interest payable for the period of moratorium
for the Education Loans for Overseas Studies to pursue approved courses of studies abroad at Masters, M. Phil and Ph.D level.

4. Conditions for Interest Subsidy

i. The Scheme is applicable for higher studies abroad. The interest subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks Association (IBA) and restricted to students enrolled for course at Masters, M.Phil and Ph.D level.

ii. The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid-stream due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
iii. If a student violates any condition of the scheme, the subsidy will be discontinued forthwith.

iv. If a student is found to have obtained the subsidy by false statement/certificates, the subsidy will be withdrawn/ cancelled forthwith and amount of the subsidy paid shall be recovered with penal interest, apart from taking criminal action as per law.

v. The students obtaining benefits under this scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the loan.

vi. The Nodal Bank will maintain a separate account and records relating to the funds received from the Ministry of Social Justiceiced Empowerment (hereinafter termed as ‘Ministry’) and these will be subject to inspection/audit by the officers of the Ministry, or any other agency designated by the Ministry and C&AG.
vii. The Nodal Bank shall place all relevant details of financial and physical achievements on its website and implement the scheme as per the Memorandum of understanding to be signed between the designated Banks and the Ministry.

viii. The Nodal Bank will lay down the detailed procedure for processing and sanctioning of interest subsidy to eligible students in consultation with the Ministry.

ix. The scheme will be evaluated at regular intervals by the Ministry or any other agency designated by the Ministry and the cost of the evaluation study will be borne by the Ministry.

x. The term and conditions of the scheme can be changed at any time at the discretion of Ministry of Social Justice and Empowerment to improve procedure and achieve more effective implementation. However, there should not be financial implications.
5. Eligibility

i. The students should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses listed at Para 14.

ii. He/She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.

iii. For the candidate applying under the OBC category, OBC Caste certificate in the prescribed Performa (as per Annexure) issued by the competent authority must be taken by the Banks.

6. Income Ceiling

i. For OBC candidates, total income from all sources of the employed candidate or his/her parents/guardians in case of unemployed candidate shall not exceed Rs.3.00 lakh per annum.
ii. Out of the total outlay in a year, a minimum of 50% amount will be earmarked for Interest Subsidy to the girl candidates.

8. Rate of Interest Subsidy

i. Under the scheme, interest payable by the students availing the education loans of the IBA for the period of moratorium (i.e. course period, plus one year or six months after getting job, whichever is earlier) as prescribed under the Education Loan Scheme of the IBA, shall be borne by the Government of India.

ii. After the period of moratorium is over, the interest on the outstanding loan amount shall be paid by the student, in accordance with the existing Educational Loan Scheme as may be amended from time to time.

iii. The candidate will bear the Principal installments and interest beyond moratorium period.
9. Implementing Agencies

The Scheme will be implemented by the Nodal Banks as per MoU between the Banks and the Ministry of Social Justice & Empowerment.

10. Administrative Expenses

i. A provision not exceeding 2% of the annual budget allocation for the scheme will be made to meet the administrative and allied costs viz. expenditure for office equipments, including computers and accessories, advertisements, engagement of personnel, third party evaluation etc.

ii. This provision will also be used for evaluation and monitoring of the scheme, through outside reputed institutions/agencies engaged by the Ministry of Social Justice and Empowerment, Government of India. Administrative cost of the Banks will be shared as per provision in the MoU.
11. Monitoring and Transparency

i. The Ministry of Social Justice and Empowerment shall monitor the performance of the scheme.

ii. For this purpose, a web enabled monitoring mechanism shall be put in place by the Nodal Bank.

iii. The Nodal Bank will be required to furnish quarterly financial and physical progress reports to the Ministry.

iv. The Nodal Bank will maintain year-wise details of the students receiving interest subsidy, indicating institute, location of the institute, course, gender, new or renewal, permanent address and parents address.

v. The Nodal Bank will place relevant physical and financial details on their official website.
12. **Minor Modifications/Changes**

Minor Modifications/Changes in the Scheme with no financial implications may be made by the Competent Authority.

13. **Evaluation**

The monitoring of the financial and physical performance of the scheme will be periodically evaluated by the assigning evaluation/impact studies to reputed institutions/agencies by the Ministry of Social Justice and Empowerment, Government of India.

14. **Indicative Subjects/Disciplines covered under the Scheme (for Masters, M.Phil and Ph.D)**

The subjects/disciplines in which courses may be undertaken for the grant of interest subsidy are listed below:-

i. Arts/Humanities/Social Sciences

ii. Commerce
iii. Pure Sciences
iv. Engineering
v. Bio-Technology/Genetic Engineering
vi. Industrial Environmental Engineering
vii. Nano-Technology
viii. Marine Engineering
ix. Petro-chemical Engineering
x. Plastic Technology
xi. Cryogenic Engineering
xii. Mechatronics
xiii. Automation Robotics including artificial intelligence
xiv. Laser Technology
xv. Low Temperature Thermal Dynamics
xvi. Optometry

xvii. Art Restoration Technology

xviii. Dock and Harbour Engineering

xix. Imaging System Technology


xxi. Packaging Engineering/Technology

xxii. Nuclear Engineering

xxiii. Information Technology including Computer Engineering, Software, Software Quality Assurance, Networking / Connectivity Engineering, Communication system under Hazardous or Post-Disaster conditions, Multi-media Communication.
xxiv. Industrial Safety Engineering
xxv. Agriculture & Agro Technology
xxvi. Agronomy
xxvii. Medical
xxviii. Floriculture & Landscaping
xxix. Food Sciences & Technology
xxx. Forestry & Natural Resources
xxxi. Horticulture
xxxii. Plant Pathology
xxxiii. Energy Studies
xxxiv. Farm Power & Machinery
xxxv. Veterinary Sciences
xxxvi. Soils & Water Management
xxxvii. Plant Breeding & Genetics
xxxviii. Small-scale Rural Technology
xxxix. Ocean & Atmospheric Sciences
xl. MBA
xli. MCA
xlii. Any other Subject----*

*Subject may be deleted or added by the Ministry from time to time as situation demands.
FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Shri/Smt/Kumari ____________________________
__________________________________ son/daughter of ____________________________
of village/town__________________________ in District/Division ____________________________ in the State/Union Territory ____________________________ belongs to the ____________________________ community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment’s Resolution No. ____________________________ dated ____________.* Shri/Smt/Kumari ____________________________
__________________________________ and/or his/her family ordinarily reside(s) in the ____________________________ District/Division of the ____________________________ State/Union Territory. This is also to certify that he/she does
not belong to the persons/sections (Creamy Layer) mentioned in Column 3 of the Schedule to the Government of India. Department of Personnel & Training O.M.NO.36012/22/93-Estt(SCT) dated 8.9.1993**.

District Magistrate
Deputy Commissioner etc.

Dated:

Seal

*The authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

**As amended from time to time.

Note: The term “Ordinarily” used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.
Frequently Asked Questions (FAQs)

Q.1. Are the candidates included in the State/UT List are eligible for interest subsidy under the scheme?

Ans. Applicants belonging to OBC category means, those whose communities/castes are included in the Central list of OBCs. Hence, respective state lists/UT lists will not be followed for this scheme. The Central List (state-wise/UT-wise) is available in the National Commission for Backward Classes (NCBC) website (www.ncbc.nic.in).

Q.2. If any student has availed Education Loan subsidy under CSIS OR New CSIS scheme for under graduate Or Graduate courses, whether he/she will be eligible for Subsidy under proposed Dr. Ambedkar Central Sector Scheme of Interest Subsidy.

Ans. The benefits under the scheme is available for:

a. Studies abroad

b. Courses leading to Masters (i.e. Post-Graduation, including PG Diploma), M.Phil and Ph.D.

c. One time only (and not allowed even if similar benefit has been availed under different scheme).

Q.3. What is meaning of Economically Backward Classes?

Ans. Applicants belonging to EBC (Economically Backward Classes) category means, those whose communities/castes are not included in SC/ST/OBC categories, and whose annual income does not exceed Rupees one lakh.
Q.4. What is meaning of moratorium period?

Ans. As per the scheme guidelines, the meaning of Moratorium period is, course period plus one year, OR course period plus six months after getting the job, whichever is earlier.

Q.5. If the moratorium period is increased at the request of the student/borrower on genuine reasons, in such cases, whether the subsidy can also be provided for the extended period of moratorium?

Ans. If the moratorium period is extended with the approval of the competent authority, subsidy can be provided during that period, subject to the condition that, fees are paid during the extended period of Moratorium.

Q.6. In case of employed candidate, whether Income of employed candidate & his/her parents/guardians income to be clubbed for deciding income criteria eligibility for the proposed subsidy scheme?

Ans. Parental income for eligibility will be considered only when the student is unemployed or the student is employed but on sabbatical (not receiving salary).

Q.7. What are the documents acceptable for income certification under the scheme?

Ans. For Income Certification, the certificate produced by the student for availing Educational Loan viz. ITR/Form 16/Audited Accounts/Income certificate issued by the authority of State Government/UT Administration is acceptable under the scheme.
Q.8. In case of employed candidate, whether Income of employed candidate & his/her parents/guardians income to be clubbed for deciding income criteria eligibility for the proposed subsidy scheme.

Ans. Parental income for eligibility will be considered only when the student is unemployed or the student is employed but on sabbatical (not receiving salary).

Q.9. Whether income level at the time of sanctioning of loan only to be considered (OR) Whether subsequent increase/decrease in parental income level will affect the eligibility of the student under the scheme?

Ans. Income certificate submitted during loan application shall be treated as proof of annual income. Subsequent increase/decrease will have no effect on the eligibility.

Q.10. Is there any reservation for girls students under the scheme?

Ans. As per the guidelines, a minimum of 50% of the total allocation under the scheme every year shall be reserved for female students. However, in case of non-availability of adequate demands from female students, same can be utilised for male students.

Q.11. What would be the amount of eligible loan component admissible for interest subsidy?

Ans. For a student, the eligible loan component shall be the actual loan taken subject to a maximum of Rs.20.00 lakh for purpose of Interest subsidy claim.
Q.12. As per guidelines, who are meritorious students?

Ans. Meaning of Meritorious students under the scheme means, those who have already taken admission in the accredited Universities/Institutions abroad, subject to fulfilment of other eligibility and conditions. However, due to the funds-limited nature of the scheme, while selecting beneficiaries under the scheme, priority will be given to those students who have completed their qualifying education in a Government University/Institution before taking admission abroad.

Q.13. Will a student pursuing a course which is partly in India and partly abroad, be eligible for interest subsidy?

Ans. If the course pursued by the student is partly in India and partly abroad, the course will be eligible for interest subsidy, if the Degree is awarded by Foreign University.

Q.14. What is the criterion followed for allocation of funds among States/UTs?

Ans. To ensure wide geographical coverage under the scheme, the allocation shall be bifurcated among the states/UTs on notional basis (keeping 10% mandatory provision for NE states, i.e. for students belonging to NE states), taking into account total population of the state/UT and the country.

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