

# DR BABASAHEB AMBEDKAR

Loan scheme for Higher Study in  
Foreign Countries for  
Scheduled Caste Students



# **Dr. Baba Saheb Ambedkar Loan Scheme for Higher Study in Foreign Countries**

## ***Objective***

To Provide An Opportunity To  
Scheduled Caste Students

To Study Abroad

Pursuing Master's Degree, Ph.  
D, Higher Level Research And  
Computer Courses

## ***Scope***

Applicants Must Be Natives Of  
Gujarat

Belonging To Scheduled Caste  
Category of The State

Eligible Students Can Avail A  
Loan Of Rs. 15 Lakhs At An  
Interest Rate Of 4%.

# ELIGIBILITY

1.

The candidate should belong to Scheduled Caste list of the State and be a native

2.

Candidates must have been admitted to an educational institution and degree recognized by the Government of the respective foreign country

3.

Loans for Post-Graduate, Ph.D., Higher Level Research and computer courses to those who have secured 50% or more marks in graduation

4.

Loan can be given to maximum two members of the same family.

## ELIGIBILITY

5. There Is No Income Ceiling
6. The Institution Of The Foreign Country And Degree In Which The Student Is Studying Must Be Recognized By The Government Of The Respective Country
7. Approval Will Be Processed Once The Visa And Air Ticket Have Been Issued
8. Loans Are Available For Technical And Professional Courses Abroad After The 12th Standard
9. Students admitted to study abroad should have obtained above 50% or more marks in the last qualifying examination
10. The Scheme Offers Loans For Diploma, Graduate, Post-graduate, Post Graduate Diploma, Ph.D. & Other Courses Of More Than One Year Duration In All Fields

## Things To Remember

1. Loan Repayment Starts 6 Months After The Completion Of The Student's Course. But The Recovery Of The Loan Has To Be Completed Within 10 Years
2. After The Repayment Of The Principal Amount, The Interest Also Has To Be Recovered Accordingly
3. The Beneficiary Will Have To Furnish A Valid Surety Student Can Apply For A Loan Within Six Months Of Moving Abroad
4. A Student Can Apply For A Loan Within Six Months Of Moving Abroad

## Things To Remember

5.

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.

6.

A Student Who Has Completed A 3-year Diploma Course At A Polytechnic Will Be Treated As Equivalent To Class 12 For College Admission.

7.

If The Student Settles Abroad, Change Of Place Of Work/Residence, Contact Number Or E-mail Id, Notification Of Movement To India "**Till The Loan Is Repaid**" Will Be Mandatory



# ONLINE APPLICATION PROCEDURE

1. The Eligible Applicant May Visit The E-samaj Kalyan Portal:  
<https://Esamajkalyan.Gujarat.Gov.In/>
2. On The Home Page, Under The Tab '**Citizen Login**', Click On New User '[Please Register Here](#)'
3. Enter Your Full Name As Per Aadhaar Card, Gender, Date Of Birth, Aadhaar Card Number, Email ID, Caste Etc. And Then Click On 'Register'
4. After Successful Registration, The Applicants Can Login Through Their User ID And Password
5. Now, Click On 'User Profile' To Update Your Profile



## ONLINE APPLICATION PROCEDURE

6. Fill In All The Mandatory Information And Then Click On 'Update'
7. After Updating Profile Successfully, Select The Scheme Appearing On The Home Page And An Application Form Will Open
8. Fill In All The Mandatory Details In The Application Form And Upload All The Relevant Documents
9. Now Agree With The Terms & Conditions And Click On 'Save Application'
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



# OFFLINE APPLICATION PROCEDURE

1. The eligible applicant may visit the nearest office of the District Deputy Director, Scheduled Caste Welfare and collect the application form. The [application form](#) can also be downloaded from the [official website](#).
2. In the application form, fill in all the mandatory fields, paste the passport-sized photograph (signed across, if required), and attach copies of all the mandatory documents (self-attest, if required).
3. Submit the duly filled and signed application form along with the documents to the concerned authority in the office.
4. Request a receipt or acknowledgement from the concerned authority to whom the application has been submitted.



## REQUIRED DOCUMENTS

Passport sized photos

Identity proof i.e. Aadhaar

Educational Certificates

School/ College leaving  
certificate

Affidavit

[FSLApplicationDocument.pdf](#)

Passport & Visa

Proof of Residence (Ration Card  
/Electricity Bill / License / Rent  
Agreement)

Surety bond on stamp of ₹100/-  
[Annexure – C](#)

Property Valuation Report

Any other documents as required

First page copy of bank  
passbook/cancelled cheque (in the  
name of the applicant)



## EXPENCES COVERED

Tuition Fee

Books

Hostel fees

Living expenses

Travel expenses

Pocket money for Graduate and  
Postgraduate course