

**NOTICE**  
**(2022-2023)**

All the students belonging to OBC and SC category are hereby informed that the Goa State Scheduled Castes and Other Backward Classes Finance Development Corporation Limited has implemented education loan scheme for OBC and SC students pursuing higher education.

The details of the Education Loan Scheme are as below:

**1) Scheme for Other Backward Classes.**

- Under this scheme a student can avail loan amount upto Rs.15,00,000/- for studies in India at an interest rate of 4% and 3.5% for women beneficiaries.
- The repayment period is 5-7 years after completion of course.

**2) Scheme for Scheduled Castes.**

- Under this scheme a student can avail loan amount upto Rs.20,00,000/- for studies in India at an interest rate of 4% and 3.5% for women beneficiaries.
- Scheduled caste beneficiaries living below the poverty line are eligible for subsidy at Rs.10,000/- or 50% of the project Cost under the schemes of Special Central Assistance of Government of India.
- The repayment period is 5-7 years i.e 60-84 monthly installments depending on the quantum of loan.

**The eligibility criteria for the scheme is as follows:**


- The applicant should belong to the Other Backward Classes.
- The annual family income of the beneficiary should not exceed Rs. 3 Lakhs.
- The applicant should be a resident of Goa for last 15 years.

**The documents required for the scheme is as follows:**

- Birth certificate/ school leaving certificate.
- Income certificate for the year 2021-2022 issued by Sarpanch/ Chief Officer.
- Caste certificate issued by the competent authority.
- Valid 15 years residence certificate.
- Copy of Ration card, Aadhar card, Bank Pass book.
- Passport size photographs (2 Nos.)
- Guarantor/s
- Copies of certificate/ Marksheets of examination passed (SSC onwards).
- Scheduled of expenses of the course from the institution.
- Any other relevant documents.

Date: 10/09/2022



  
PROFESSOR & PRINCIPAL