

# TECNIA INSTITUTE OF ADVANCED STUDIES

TIAS/AC/2017-18/36(E)

NAAC ACCREDITED GRADE "A" INSTITUTE

## Event Report

Event Category : Educational Awareness Programme

Topic : Educational Awareness Programme for SC/ST/OBC/Minorities/Disabilities  
categories of Students – Educational Loan Schemes

Date : 11<sup>th</sup> Oct 2018

Time : 10.00 AM - 11A.M

Venue : Room No. 1409, 4<sup>th</sup> Floor, PG Building TIAS

Resource Person : Mr Amarjeet Singh, Assistant Manager, Financial & Development Corporation,  
Government of NCT, Delhi

Beneficiaries : SC/ST/OBC/Minorities/Disabilities categories of Students of all  
Programs(MBA,MCA, BBA, BA(J&MC)

Faculty Coordinators : Ms Manisha Kataria & Komal Gangi

### Learning Objectives:

1. To Provide the knowledge about Education loan Schemes to the target students, who are residents of Delhi, for pursuing Professional and Technical courses through Govt. recognized Institutions in India and Abroad

### Report:

In the beginning of session the members of the Committee for SC/ST, Ms Manisha Kataria & Ms Komal Gangi welcomed Mr Amarjeet Singh, Assistant Manager. Then the session starts with inviting Mr Amarjeet Singh to share about various schemes of Education Loans to target students.

Mr Amarjeet singh discussed with students about the Education Loan Schemes provided by the DSFDC. He said that the objective of the scheme is to provide loan to the students at concessional interest rate, who are residents of Delhi, for pursuing Professional and Technical courses through Govt. recognized Institutions in India and Abroad.

He said that the target groups for this scheme are :

1. Scheduled Caste 2. Scheduled Tribe 3. Other Backward Classes 4. Minorities 5. Persons with the Disabilities

He discussed about the eligibility criterion about loans

1.) The applicant must be a permanent resident of Delhi and should belongs to SC/ST/OBC/Minority and PwD Category for which a caste certificate issued by the Office of the SDM concerned shall be required, an affidavit in case of Minority Category and disability certificate from Govt. Hospital in case of PWD Category.

2.) Annual income of parents/guardian should be below Rs.5,00,000/- (Rupee Five Lakhs only) for which an income certificate issued by the Office of the SDM concerned shall be required.

3.) The applicant must have got admission in recognized/ Govt. Technical Institution anywhere in India.

4.) The College/ Institute should have been offering the course for the last three years and should be recognized by the Central/State Govt. or by appropriate Authority such as UGC, AICTE etc.

5.) The duration of the course shall not exceed 5 Years.

Maximum Permissible Loan: Need based finance with the following ceiling:

- i) Studies in India - Maximum Rs.7.50 lacs
- ii) Studies in Abroad - Maximum Rs. 15.00 lacs

Documents Required: (A) Pre Sanction/ With Application:

1. Copy of Aadhar Card of borrower(Applicant), co-borrower( Parents/ Guardian) and guarantor.
2. Copy of Income Certificate issued by the office of the SDM Concerned or copy of form no. 16.of Co-borrower.
3. Copy of mark sheet of last examination on the basis of which the applicant has obtained admission in the present/particular course.
4. Four Passport size photographs of the borrower, co-borrower and guarantor and one full size photograph of borrower, in case, the applicant belongs to PWD category.
5. Copy of Birth certificate /Age proof.
6. Copy of Caste Certificate for (SC/ST/OBC) issued by concerned area SDM/ DC and Affidavit in case of Minority category and (% of disability certificate i.e. 40% or more) disability certificate issued by the Medical Board of Government Hospital, Delhi, in case the person belong to disability.
7. Affidavit stating that no loan has been availed from any Govt. Agency for the same purpose

8. Copies of letter confirming scholarship, free ship, studentship, if any.
9. Proof of admission to the recognized course/ Institute.
10. Copy of schedule of payment for the courses or demand notice from the institution/University.
11. Copies of foreign expenses permit (if applicable).
12. Statement of bank account for the last six months of the borrower and co-borrower.
13. Signature identification of borrower and co-borrower from the bank.
14. Statement of assets and liabilities of borrower/co-borrower.

He said that application form for education loan is available at three branch offices Rajpur Road, Nand Nagri, Mangol Puri, and Head Quarter,(Rohini,) as well as on official website ([http://delhi.gov.in/wps/wcm/connect/doit\\_dsfdc/DSFDC/Home/](http://delhi.gov.in/wps/wcm/connect/doit_dsfdc/DSFDC/Home/)) of Corporation.

He said that the duly filled up application form along with pre sanction documents should be submitted with Dy. Manager (Edu. Loan) in room no. 208, IInd Floor, Ambedkar Bhawan, Sec.-16, Rohini, Delhi-89.

At the end of the session, Mr. Amarjeet Singh and his assistant distributed the pamphlets among the students, containing information regarding different educational loan schemes available to target group.

The session ended with the vote of thanks given by the members of Committee for SC/ST to Mr Amarjeet Singh.

#### Learning Outcome:

1. Target Students have learnt about the various Educational Loan Schemes provided by DSFDC.

#### Photographs with Caption



**Mr Amarjeet singh addressing the students**



**Students participating in the session**

**Mr Amarjeet Singh interacting with students**



**Mr Amarjeet Singh distributing pamphlets**

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