

DIRECTORATE OF HIGHER EDUCATION
GOVERNMENT OF GOA
JUNTA HOUSE, 2ND LIFT, 5TH FLOOR,
PANAJI-GOA.

Scheme No 1: DAYANAND BANDODKAR SCHEME FOR HIGHER EDUCATION FOR ORPHANS

1. OBJECTIVES OF THE SCHEME

The basic purpose of formulating Dayanand Bandodkar Scheme for Higher Education is to support the educational needs of the children who are orphaned of both parents i.e. father and mother and are deprived of higher education for want of financial resources. The Scheme envisages to take care of such children from their Undergraduate Course to the Post Graduate Course in the areas of General Education and Technical Education.

The Scheme will be operated by the Directorate of Higher Education for the students pursuing courses of General Education and by the Directorate of Technical Education for the students pursuing Technical education.

2. DETAILS OF THE SCHEME

The beneficiaries under the Scheme shall be entitled to receive full waiver of the fees supposed to have been paid by the beneficiary in the Institutions where they have sought the admissions. The concerned Institution shall process the applications of all such beneficiaries and sanction the fee waiver to them right at the time of admission itself. The Institutions shall announce this scheme through their prospectus as well as popularize it by adequate means within the concerned Institutions. The beneficiary shall fill in the form placed at Annexure-A.

3. ELIGIBILITY FOR PROVIDING FEE-WAIVER

a) Any student seeking fee waiver under the Scheme should have been born in Goa or a resident of Goa for at least last fifteen(15) years.

b) He/She must have passed his/her qualifying examination from any of the Institutions located in Goa.

4. COMMENCEMENT OF THE SCHEME

The Scheme shall come into operation from academic year 2012-13. Those of the students who are enrolled for First Year of their Degree/PG Courses are entitled to the benefits under the Scheme

5. AMOUNT OF FEE WAIVER

The amount of fee waiver provided to the eligible students shall consist of Tuition fees, Library fees, Laboratory fees and Development fees, if any plus other charges payable to Institution like Lodging /Boarding, Food(Hostel charges) or Transport, etc.

6. APPLICATION PROCEDURE

Applications under the Scheme shall be submitted in the format attached at Annexure 'A' at the time of admissions.

The Scheme would be managed by the Directorate of Higher Education for undergraduate and PG Courses of General Education and by Directorate of Technical Education for the courses of Technical Education.

FORMAT FOR APPLICATION

DAYANAND BANDODKAR SCHEME FOR HIGHER EDUCATION FOR ORPHANS

1. Name of the Applicant: _____

2. Address of the applicant: _____

Phone No. _____ Mobile No: _____

3. (a) Course for which admission is sought: _____

(b) Duration of the Course _____

4. Total amount of Fees paid: _____ (please attach fee receipt)

5. Name of the Guardian _____

6. Address of the Guardian: _____

Phone No. _____ Mobile No. _____

7. Date, month and year of father's death: _____ (please attach death Certificate)

8. Date, month and year of mother's death: _____ (please attach death Certificate)

9. No. of years of residence in Goa _____ (please attach residential certificate)

DECLARATION

I hereby certify that the information furnished by me above is true to the best of my knowledge. I am aware that in case of false information all the benefits granted to me shall be immediately withdrawn.

Signature of the student: _____

Countersigned by Guardian: _____

Scheme No 2: SCHEME FOR SELECTION OF "GOA SCHOLARS"

I. OBJECTIVE OF THE SCHEME:-

The objective of the scheme is to promote pursuit of post-graduate studies by younger population of Goa, by way of recognizing the meritorious and outstanding candidates with a Scholarship to undertake Post-graduate and Ph.D studies in Institutions of proven excellence, in India or abroad. This Scheme is not meant to be the financial assistance scheme but will recognize the merit and merit alone.

II. DETAILS OF THE SCHEME:-

1. The Scheme envisages the selection of maximum of fifteen 'Goa Scholars' annually from among the younger population of Goa in recognition of their merit by providing them scholarship in their pursuit of Post-Graduate and doctoral studies. Intellectual distinction is a necessary but not a sufficient condition for selection as a Goa Scholar.
2. The Selection Committee will seek among the eligible candidates, excellence in qualities of mind and in qualities of person that offer the promise of effective service to the country/world in the decades ahead.
3. The Goa Scholarships, in short, are an investment in human capital-building rather than in project proposals. The scheme lays down the procedure to be followed for the selection of Goa Scholars pursuing post-graduate studies in Institutions of proven excellence, in India or abroad.
4. The Scheme will be managed by the 'Higher Education Promotion Fund' (HEPF), that has separately been established by the Government for grant of interest free loan to the eligible candidates.

5. ELIGIBILITY FOR SELECTION AS GOA SCHOLARS:-

1. Any person below the age of 32 years who was born in Goa and/or has been domiciled in Goa for at least 15 years period shall be entitled to be selected as "Goa Scholar" provided he/she fulfils all of the following conditions:-

- i. Has passed the qualifying undergraduate Degree examination from an Institution located in Goa.
- ii. Has achieved a meritorious rank/position in the qualifying Degree examination as per the criteria adopted by the Screening Committee.
- iii. Has obtained admission to an Institution of proven excellence in India or abroad for undertaking post-graduate studies, as approved under this scheme. Top fifty Universities/Institutions in USA/UK, Australia, France, Canada, Germany, Singapore, Switzerland and top fifty Universities/Institutions in India as determined by the Screening Committee based on standard International/National rankings only shall be considered.

2 A certain number of scholarships may be offered to such candidates who have passed the qualifying under-graduate Degree examination from a well-known and reputed Institution located outside Goa, provided the candidate fulfils the other conditions mentioned in Clause III above.

IV. MATTER OF RESERVATION FOR CANDIDATES:-

In order to provide adequate opportunities to women candidates at least 40% of Goa Scholar in any particular year shall be women.

If adequate number of women do not apply or are found to be ineligible, the scholarships shall be transferred to others.

V. APPROVED COURSES:-

1. Selected Goa Scholars can pursue post-graduate studies in any Institution of proven excellence in India or abroad, in the fields of Engineering, Dentistry, Medicine, Pharmacy, Architecture, Finance, Law, Fine Arts, Home Science, Management, Environment, Computer Science and Administration or any other field of importance to the State as specified in clause III(1)(iii) above.
2. The following conditions must be fully met: -
 - ✓ The course requires full time attendance.
 - ✓ The institution where the admission is obtained should have been accredited by NAAC or by NBA or similar Accrediting Body in India..
 - ✓ In case of institutions located outside India, only such of the institutions as specified in clause III (1)(iii) above shall be considered for being eligible.
 - ✓ The course offered by the institution is recognized by any of the following Bodies/Authorities:-
 - o University Grants Commission (UGC)
 - o All India Council of Technical Education (AICTE)
 - o Medical Council of India (MCI)
 - o Dental Council of India (DCI)
 - o Architectural Council of India (ACI)
 - o Any other recognizing Authority approved by Government of India or Government of Goa.

VII AMOUNT OF SCHOLARSHIP:-

1. The amount of financial assistance granted to the selected Goa Scholars (National) shall be Rs.3,00,000/- per year, tenable for two years. Selected Goa Scholars (International) shall be granted a one- time financial assistance of an amount equal to **US Dollars 20,000**. The Disbursement shall be made in Indian Rupees in all cases.

The Award of Scholarship shall be given as follows:-

Maximum of **fifteen** applicants shall be selected as "Goa Scholar" and the scholarship of **Rs. 3.00 lakhs** per annum-tenable for two years and **US\$ 20,000** one time respectively, for studies in India and abroad shall be made. The disbursement shall be made in Indian Rupees in all cases. The exchange rate prevalent as on 30th July shall be considered.

2. Any amount received by the selected candidate as scholarship or benefit under any other scheme shall not be taken into account in the grant of financial assistance provided to the Goa Scholars.

VIII. APPLICATION PROCEDURE AND CALENDAR:-

Applications under the scheme will be invited in a prescribed format every year, for the scholarships and financial assistance to be offered in that year. Applicants, who fail to submit the prescribed form duly filled in with all the necessary documents within the prescribed due date shall not be eligible to be considered for selection as a Goa Scholar, in that year.

1. The Department of Higher Education will announce the Scheme prominently in various local dailies as well as on the State Government /Department's website.
2. All applications received under the Scheme shall be registered and a registration number will be provided to the applicant. The registration number must be quoted in all the subsequent correspondence and documentation.
3. ANY CANDIDATE WHO WAS SHORT-LISTED AND INTERVIEWED EARLIER UNDER GOA SCHOLAR SCHEME SHALL NOT APPLY FOR THE SCHEME FOR THE SECOND TIME.
4. Procedure for selection of Goa Scholars under the scheme will generally be completed by 31st August every year. Shortlisted applicants, on scrutiny of the applications, will be required to appear for a personal interview before the Selection Committee, and may be required to submit additional details regarding the Institution/Course, should such a need arise.
5. Any applicant, who fails to furnish any of the necessary information or furnishes any incorrect or false information, will be disqualified from being selected as a Goa Scholar under the scheme. In the event that any amount of Scholarship has already been disbursed to such disqualified applicant, such amount shall become re-payable to the Government, immediately. Any false information submitted in the application shall be treated as cognizable offence under IPC.
6. The applicants should write an essay of about 300 words on his/her strengths/personality/achievements and his/her vision for future. The Essay should be typed. The reasons why he/she should be considered for this coveted Scholarship should be included. In the essay, the Selection Committee will particularly look for a realistic assessment of the candidate's possible contribution to the development of the State of Goa.
7. In the event that the applicant has been selected for a course that involves deadlines in relation to payment of fees and other charges, it shall be the responsibility of the applicant himself/herself to arrange adequate finance for meeting such deadlines. In such cases, the financial assistance granted under the Scheme can be utilized to pay back any such bridging loan obtained by the applicant from relatives, friends or Banks.

SELECTION PROCEDURE

The procedure for selection of Goa Scholars shall be as follows:-

All the applications received by the Directorate of Higher Education upto a prescribed date shall be processed by the Directorate and the same shall be placed before the Scrutiny Committee constituted for the purpose. The Committee shall consist of the following:

- | | | |
|--|----|------------------|
| 1. A Senior Academician from the State | -- | Chairman |
| 2. Director of Technical Education | -- | Member |
| 3. Director of Education | -- | Member |
| 4. Director of Higher Education | -- | Member Secretary |

The Scrutiny Committee shall scrutinize the applications and place the same before the Selection Committee constituted for the purpose. This Committee shall consist of the following:

- | | | |
|--------------------------------------|----|----------|
| 1. An Academician of national repute | -- | Chairman |
|--------------------------------------|----|----------|

2. Two Experts from the field of Engineering, Medicine, Management Humanities and Sciences -- Members
 3. One Industrialist from Goa who has connections with academics -- Member
 4. Director of Technical Education -- Member
 5. Director of Higher Education -- Member Secretary.
- A quorum of atleast 75% of members shall be required in addition to the Chairman for the Committee to be functional.

X. HIGHER EDUCATION PROMOTION FUND(HEPF):-

1. A fund by the name of 'Higher Education Promotion Fund' (HEPF) has separately been established by the Government through an initial contribution of Rs.2.5 crores. All financial assistance sanctioned under this Scheme shall be paid out of this Fund. The Government will take steps to replenish the quantum of funds available with HEPF, from time to time.
2. For Management of HEPF, Government may entrust the work to any Department, Public Sector Undertaking or Corporation, Financial Institution, Co-operative Bank or Commercial Bank. Any management fees charged by such appointment of managing agency/bank shall be paid out of HEPF itself.
3. HEPF will be subject to audit by Comptroller and Auditor General of India, every year.

Scheme No.3: FEE WAIVER SCHEME FOR SC/ST STUDENTS PURSUING HIGHER EDUCATION

1. OBJECTIVES OF THE SCHEME

Due to several historical reasons, the children belonging to SC and ST Category find it difficult to reach to the corridors of the institutions of higher and technical education. This Scheme is framed in order to provide free access to every SC/ST student, to the institutions of higher learning. It shall be the endeavour of the Government to see that no eligible SC/ST students are deprived of higher education for want of resources.

The Scheme will be operated by Directorate of Higher Education for the students pursuing the courses of General Education and by Directorate of Technical Education for students pursuing Technical education at the degree and post graduate level.

2. DETAILS OF THE SCHEME:

The beneficiaries under the scheme shall be entitled to receive full waiver of the fees supposed to have been paid by them in the institutions where they have sought admissions. The concerned institution shall process the applications of all such beneficiaries and sanction the fee waiver to them right at the time of admission. The institutions will announce this scheme through their Prospectus as well as popularize it by adequate means in the concerned institutions. The beneficiary shall fill in the form(placed at Annexure-B.)

3. ELIGIBILITY FOR PROVIDING FEE WAIVER:

- a) Any student seeking fee waiver under the Scheme should have been born in Goa or resident of Goa for at least last fifteen years.
- b) He/She must have passed his/her qualifying examination from any of the institutions located in Goa.
- c) He/she should have been belonging to SC/ST community of Goa.

4. COMMENCEMENT OF THE SCHEME.

The Scheme shall come into operation from academic year 2011-12. Those of the students who are enrolled for First Year of their degree/PG Courses are entitled to the benefits under the Scheme

5. AMOUNT OF FEE WAIVER

The amount of fee waiver provided to the eligible students shall consist of Tuition fees, Library fees, Laboratory fees and Development fees, if any. All other charges and fees would be borne by the concerned student.

CATCH THEM YOUNG

Under this component every student scoring 80% and above marks at Std. XIIth examination and seeking admission for B.Sc Courses (grant-in-aid as well as Self-Financing) shall receive a scholarship of Rs. 2,000 per month for maximum of thirty months till he completes his course. In addition he/she shall also be provided with a book/equipment grant to a maximum of Rs. 5,000/- per year

6. APPLICATION PROCEDURE: Applications under the Scheme shall be submitted in the format attached at Annexure 'A' at the time of admissions.

The Scheme would be managed by the Directorate of Higher Education for undergraduate and PG Courses of General Education and by Directorate of Technical Education for the courses of Technical Education.

FORMAT FOR APPLICATION

FEE WAIVER SCHEME FOR SC/ST STUDENTS PURSUING HIGHER EDUCATION

1. Name of the Applicant: _____
2. Address of the applicant: _____
Phone No _____ Mobile No: _____
- 3(a) Course for which admission is sought: _____
(b) Duration of the Course _____
4. Total amount of Fees paid: _____ (please attach fee receipt)
5. Name of the Parent/Guardian : _____
6. Address of the Parent/ Guardian: _____
Phone No. _____ Mobile No. _____
7. No. of years of residence in Goa: _____ (please attach residential certificate)
8. Please attach SC/ST certificate

DECLARATION

I hereby certify that the information furnished by me above is true to the best of my knowledge. I am aware that in case of false information all the benefits granted to me shall be immediately withdrawn.

Signature of the student: _____

Countersigned by Parent/Guardian: _____

Scheme No.4: SCHEME FOR FINANCIAL ASSISTANCE TO NGOs AND OTHERS FOR EDUCATIONAL PURPOSES.

I. Guidelines Relating to Grant-in-Aid to NGOs for CONDUCT of Conference/Workshops/ Seminars of Educational importance.

Eligibility:

- 1) All non-Government Organization(NGOs) and voluntary organizations duly registered with Government of Goa under the Societies Registration Act of 1960 shall be eligible to receive grants.
- 2) The Organizations having past experience of organizing activities mentioned above shall be given priority.
- 3) The subject matter of the Conference should be of educational importance. Priority shall be given to the career guidance seminars, career fairs,etc.

Conditions relating to Grants:

- 1) The maximum amount of financial support granted to any organization in a year shall be restricted to Rs. 2 lakhs. However, in exceptional circumstances the Government may consider a higher level of financial assistance on a case-to-case basis.
- 2) The organization shall raise resources on their own. The assistance provided by Government will be on deficit financing basis.
- 3) The organization shall submit detailed estimate showing various heads and the amount to be spent under each of these heads. If the institution has received, or applied for, any financial assistance from any other sources, the same must also be indicated.
- 4) The organization shall give undertaking for proper utilization of funds sanctioned to them and furnish the utilization certificate within 90 days from the date of completion of the event.
- 5) Every proposal for grant should be supported by an audited statement of accounts of the applicant organization for the proceeding year.

II. Guidelines Relating to Financial Assistance for ATTENDING Conferences and Seminars at National and International level.

Eligibility.

1. Teachers of degree/diploma level institutions and meritorious students who have consistently obtained 60% or more marks in aggregate in Std XIIth class examination shall be eligible for the financial assistance under the scheme.
2. Teachers applying for the scheme must possess qualifications higher than the minimum prescribed for recruitment at their level.
3. Only those students whose parental income is upto Rs. 4.00 lakhs will be eligible to apply for financial assistance.
4. Teachers and students selected to present papers at the National/International level seminars/conference/workshop shall be given preference.

Conditions relating to grants:

- 1) The maximum amount of grant admissible under the scheme shall be limited to 75% of the actual cost of attending the seminars/conferences/workshops,etc. subject to a maximum of Rs. 1 lakh.
- 2) The grants shall be released to the concerned students/teacher only through his/her institution.

- 3) On completion, the concerned students/teacher shall submit attendance certificate alongwith a brief report of the seminars/conferences/workshops.
- 4) All applications shall be forwarded only through the Principal.
- 5) Since UGC and AICTE also support such activities; the Government shall take into consideration the quantum of assistance provided by such bodies at the time of actual sanction of the grants.
- 6) The organization shall give undertaking for proper utilization of funds so sanctioned to them and furnish the utilization certificate within 90 days from the date of completion of the event/sanctioning of the loan whichever is earlier.
- 7) Every proposal for grant should be supported by an audited statement of accounts of the applicant organization for the proceeding year.

Procedure for Selection:

- 1) All proposals and applications received under the Scheme shall be scrutinized by the Directorate of Higher Education.
- 2) After scrutinizing, the proposals shall be placed before the following Committee for making recommendations

a) Secretary(Higher Education)	Chairman
b) Representative of Directorate of Technical Education	Member
c) Expert from a relevant field	Member
d) Director of Higher Education	Member Secretary
- 3) Only the recommended proposals shall be submitted to the Government for final sanction.

Documents to be submitted alongwith proposals/applications.

1. An application containing all relevant details of the proposal, duly signed by the Chairman of the organization.
2. An attested copy of the registration certificate of the society.
3. An attested copy of the bylaws/constitutes of the society.
4. A copy of the agreement to be signed between the organization and Directorate of Higher Education(to be submitted after sanction)
5. All documents mentioned under conditions relating to grant of financial.

Scheme No.5: INTEREST FREE EDUCATION LOANScheme 2012-2013

1. Objectives of the Scheme :

The main objectives of the scheme are to promote pursuit of higher education and technical education by younger population of Goa, to ensure that economic conditions and financial difficulties do not come in the way of such pursuit and, to assist eligible candidates by way of interest free loans to undertake approved degree and diploma courses at undergraduate and post graduate levels, in India or abroad.

2. Details of the Scheme:

The scheme envisages grant of loans to younger population of Goa to assist them in their pursuit of higher and technical education. It provides for exemption from the payment of interest charges, as long as the loanes adhere to repayment schedule strictly. For this

purpose; maximum five years of study period /course duration is covered in India and maximum of two years course duration is covered for abroad courses. In the event that the situation faced by a particular candidate requires minor modification in study period, the scheme provides for flexibility to make adjustments. Failure to comply with the repayment schedule, however, will attract the liability of payment of interest at a prescribed rate.

3. The scheme enumerates the eligibility criteria to be followed for the selection of candidates, criteria for economic/financial constraints and details of approved courses that can be undertaken.
4. The Government will establish a "Higher Education Promotion Fund" (HEPF, from which all loans that are sanctioned under this scheme will be disbursed and to which all recoveries made under the scheme shall be credited. The Government will make arrangements for management of HEPF and its audit.

5. Eligibility for grant of loans:

Any person below the age of 30 years, who has been a resident of Goa for a period of 15 years, shall be entitled to apply for, and receive, loans under the Scheme provided he fulfills all the following conditions:

1. Has passed the qualifying examination i.e

- a) StdXth or XIIth for professional /non-professional courses at diploma /degree level from any of the recognized institutions situated from Goa.
- b) Graduation from a recognized institutions in Goa for postgraduate courses.
- c) Graduation from institutions outside Goa incase of those educational courses which are not available in Goa.
- d) Post Graduation for PhD courses.

2. A) Studies in India: Has obtained 55% or more marks in the qualifying examination. (For candidates belonging to SC/ST/OBC categories, the qualifying marks will be relaxa ble by 10%).

B) Studies abroad (outside India): Has obtained 60% or more marks in the qualifying examination. (For candidates belonging to SC/ST/OBC categories, the qualifying marks will be relaxa ble by 10%).

3. Meets the prescribed eligibility conditions relating to economic/financial constraints.

4. Undertakes any of the courses approved under this Scheme

6. Reservation of Candidates:

Efforts will be made to accommodate all eligible applicants for grant of loan. In the event that the number of candidates has to be restricted in any particular year owing to the financial situation of the HEPF, it shall be ensured that not less than 2% of the number of selected candidates belong to Scheduled Caste, 12% to Scheduled Tribe and 19.5% to Other Backward Classes. Further 30% of the selected candidates in each category (General, SC, ST and OBC) shall be women. In case the number of otherwise eligible candidates among reserved categories is less than the percentage prescribed above the slots remaining vacant shall be offered to General category candidates.

7. Criteria for economic/financial constraint:

Applicants whose total family income, including the income of both the parents not exceeding 7,00,000 per annum shall be eligible to apply for loans under this Scheme for undertaking approved courses within India. In the event that a brother or sister of the applicant is also

pursuing studies at Higher/Technical education level (whether or not such sibling has applied for, or availed, loan under this Scheme), the eligibility limit for family income will be raised to **₹8,00,000** lakhs per annum. In case of entitled fees beyond ₹1 lakh; relaxation of up to ₹1.00 lakh in the income ceiling may be granted by the Government on case to case basis.

8. For pursuing Higher or Technical education in an institution located outside India, the family income limit for eligibility to apply for loans will be **₹12,00,000 p.a.** In the event that a brother or sister of the applicant is also pursuing studies at Higher/Technical education level, within India or abroad, (whether or not such sibling has applied for, or availed loan under this Scheme), the relevant eligibility limit for family income shall be raised to **₹14,00,000** lakhs per annum. In case of entitled fees beyond ₹6 lakh; relaxation of up to ₹1.00 lakh in the income ceiling may be granted by the Government on case to case basis.

9. Approved Courses:

Loans under the scheme can be availed of for pursuing any higher/technical education courses, at undergraduate or post graduate level in the fields of Engineering (degree and diploma), Dentistry, Medicine, Pharmacy, Architecture, Finance including Chartered Accountancy and Cost Accountancy, Law, Fine Arts, Home Science, Management, Environment and Computer Science.

10. The following conditions must be fully met:

1. The course requires full time attendance.
2. The entitled Fees payable to the institution for undertaking the course should be at least **₹10,000/- p.a.**
3. The course is recognized by any of the following institutions/authorities:
 - University Grants Commission (UGC)
 - All India Council of Technical Education (AICTE)
 - Medical Council of India (MCI)
 - Dental Council of India (DCI)
 - Architectural Council of India (ACI)
 - Board of Technical Education, Goa

Any other recognizing authority approved by Govt. of India or Govt. of Goa.

11. In respect of educational courses offered by institutions located outside India. The list as maintained and updated by www.arwu.org/www.usnews.com shall be considered. Only the top 500 Universities of the world or top 100 Universities in a particular Continent shall be considered for the courses that are ordinarily not available in India.

12. **Amount of Loan:** Following table provides information regarding the maximum amount of loan that can be availed of by a candidate in a year: -

Sr. No	Max Entitled fee charged by the Institution	Maximum Loan per year
1	₹10,000 and above	Actual "Entitled fees*" subject to a maximum of Rs. 2.00 Lakh per annum. (Max 10 lakhs disbursed over 5 years)
2	For studies abroad	Actual "Entitled fees*" subject to a maximum of Rs. 8.00 Lakh per annum. (Max 16 lakhs disbursed over 2 years)

*Entitled fees includes tuition fees, lab fees, development fees and any other fees that is associated with lab fees.

The maximum loan admissible to an applicant will be the actual entitled fees subject to the maximum limit in India and abroad.

13. Any amount received by the selected candidate as scholarship or benefit under any other scheme shall be deducted from the maximum loan permissible under this scheme. It shall be the duty of the selected candidate to in form relevant details in his application.

14. It shall be open to the applicants whether to avail loans at the maximum level of entitlement or to seek a lesser amount that would fulfil actual needs and will entail easier repayment schedule.

15. From the total year marked funds in any given year, 20% shall be reserved for loans for studies abroad. These funds shall be sanctioned on need cum merit based on appropriate formula designed by the Sanctioning Committee.

16. Five different slabs are envisaged under the Scheme according to the total amount disbursed to the applicant.

Slab No.	Loan Amount Disbursed in Rs.	Repayment Period In months	Max EMI in Rs.
1	Upto 50,000/-	18 months (1.5 yrs)	2777
2	50001 to 1 lakh	24 months (2 yrs)	4166
3	100001 to 2 lakhs	36 months (3 yrs)	5555
4	200001 to 4 lakhs	42 months (3.5 yrs)	9523
5	400001 to 8 lakhs	48 months (4 yrs)	16666
6	800001 to 12 lakhs	54 months (4.5 yrs)	22222
7	1200001 to 16 lakhs	60 months (5 yrs)	26666

17. Repayment of the loan shall start one year after the minimum period of course duration. Equated monthly instalment (EMI) shall become payable on 1st day of every month and must be paid by 10th day of each month in order to claim exemption from payment of interest. Failure to make regular and timely repayments in accordance with the repayment schedule during Pay Back Period (PBP) will make the loanee liable to payment of interest. Such interest will be charged at a prescribed rate (not less than 10%) compounded monthly upto the end of moratorium period, and then calculated as equated monthly instalments at the same rate of interest on Annual Rests' basis. Any loan amount or a part thereof shall be recoverable from loanee or the surety is as if it were arrears of land revenue.

18. The cases once Rejected by the Sanctioning Committee constituted under the Scheme will not be reopened/considered for sanction in the subsequent years.

19. The completed loan application along with all the necessary documents should be submitted to this office on or before the last scheme date for receiving the applications. Loan applications submitted after the last date shall not be considered for grant of loan. If applicant does not complete his documentation within 2 weeks of receipt of intimation from the Corporation either by phone call, which shall be duly recorded in register maintained for this purpose only in the Corporation, or through letter or email or any other form of communication, the application form would be filed and considered as rejected.

20. All applications received under the scheme shall be registered and a unique registration number shall be generated and provided to the applicant. The registration number must be quoted in all subsequent correspondence and documentation.

21. The applications for loan under the Scheme will generally be decided upon by the Sanctioning Committee within two months of receiving complete applications. Applicants may be

required to submit additional details or to appear for a personal interview before the Sanctioning Committee should such a need arise.

22. Any applicant, who furnishes false or incorrect information or fails to furnish any necessary information, shall be disqualified from obtaining any benefit under the scheme. In the event that some loans have already been disbursed to such disqualified applicant, the loans shall become payable at once and will attract the liability of payment of interest at prescribed rate.

23. In the event that the applicant has applied for a course that involves deadlines in relation to payment of fee and other charges, it shall be the responsibility of the applicant to arrange adequate finances for meeting such deadlines. In such cases, the loan amount granted under the scheme can be utilized to pay back any such bridging loan obtained by the applicant from relatives, friends or Banks.

24. Activities relating to scrutiny of applications and sanctioning of loans shall be undertaken by the Selection Committee constituted by the Govt. The Committee shall frame, and be guided by, appropriate rules of procedure for smooth operation of the scheme. Such rules of procedure can be changed from year to year but generally will not be modified after notice inviting applications has been issued for that year.

25. A fund by the name of "Higher Education Promotion Fund "(HEPF) shall be established by the Govt. through an initial contribution of Rs. 2.5 crores. All loans sanctioned under the scheme shall be paid out of this fund and all recoveries effected from the loanees during the payback period shall be credited to this fund. The Govt. will take steps to replenish the quantum of funds available with HEPF from time to time.

26. All loans disbursed under the scheme during current academic year will be deemed to have been sanctioned under this scheme, out of HEPF. All candidates who availed of this scheme during current academic year must furnish an undertaking to the effect that they shall comply with this scheme before the next quantum of disbursement of loan is made to them.

27. For management of HEPF, Govt. may entrust the work to any department, public sector undertaking or corporation, financial institution, co-operative Bank or commercial Bank. Any management fees charged by such appointed managing agency/bank shall be paid out of HEPF itself.

28. HEPF will be subject to audit by Comptroller and Auditor General of India every year.

29. **Documentation required:** On approval of the application, and before the first disbursement of the sanctioned loan amount, for a total loan sanctioned upto ₹5.00 lakhs the beneficiary applicant shall execute a bond in favour of the Govt. of Goa for repayment of the loan amount in accordance with the terms and conditions of the IFEL Scheme. A similar bond will also need to be executed by one of the parent as surety (preferably one who is employed) for the beneficiary applicant. In the event that both the parents of the beneficiary applicant are deceased; the bond may be executed by the beneficiary applicant himself.

30. For a total loan sanctioned above ₹5.00 lakhs the beneficiary applicant shall execute a bond in favour of the Govt. of Goa for repayment of the loan amount in accordance with the terms and conditions of the IFEL Scheme. A similar bond will also need to be executed by one of the parent as surety (preferably one who is employed) of the beneficiary applicant and any person who is of major age and serving as Government servant or any person who owns a plot of land, flat or house in Goa.

31. In the event of the unfortunate death of the borrower, during the course of his studies or after the repayment has started, but before the entire loan has been paid, the outstanding amount of loan as on date of death may be written off after examining on case to case basis; on written request from the concerned parent after verifying the financial condition of the family.

SCHEME NO. 6: GOVERNMENT OF GOA STATE SCHOLARSHIP TO NDA CADETS

1. OBJECTIVE OF THE SCHEME:-

The objective of the scheme is to support NDA cadets from humble financial background undergoing training at the National Defence Academy, Khadakwasla, Pune. The Scholarship is to provide financial assistance to the underprivileged cadets hailing from Goa who have opted to serve the country by joining the Defence Services. The Scheme is to attract cadets from economically disadvantaged sections of the society opting for serving the country by taking up such challenging jobs/training.

2. ELIGIBILITY for NDA Cadets to receive Financial assistance under this Scholarship:-

Any cadet born in Goa and/or has been domiciled in Goa for at least 15 years period shall be eligible to receive financial assistance provided he/she fulfills the following conditions:

- The income limit of the cadet's parents/ guardians shall not exceed Rs.15,000/- per month (Rs.1,80,000 per annum).
- The income limit of those belonging to SC/ST/OBC should not exceed Rs. 37,500/- per month (Rs. 4,50,000 per annum).
- He/she should not be receiving financial assistance/scholarship / freeship from any other source.

3) AMOUNT OF SCHOLARSHIP:- The amount of financial assistance granted to the selected Goan cadets shall be:

Scholarship amount of Rs. 1,000/- per month during the period of training (subject to a maximum of 24 months or duration of the course whichever is less). And, One time outfit allowance of Rs. 12,000/-.

- Cadets willing to apply should do so in the given proforma. Application should reach the Directorate of Higher Education, Government of Goa on 1st January or 1st July for each calendar year.

APPLICATION FORM FOR

"GOVERNMENT OF GOA STATE SCHOLARSHIP TO NDA CADETS"

Reg. No. _____

Affix a recent
passport size
photograph

A) Personal Profile:

1. Full Name of the applicant _____

2. Duration of the training _____

3. a) Date of birth _____ b) Place of birth : _____

(Attach certified photo copies of the Birth & Domicile Certificates)

c) Domicile certificate: Enclosed/Not enclosed.

4. Date of Joining NDA: _____

5. Address for correspondence: _____

6. Permanent Address _____

7. a) Tel. No.: _____ b) e-mail ID : _____

c) Mobile _____

B) (1) Academic Profile:

Educational qualifications	Name of the Institution where studied	Name of the Board/Univer-	Year of passing	Percentage of marks and class /
----------------------------	---------------------------------------	---------------------------	-----------------	---------------------------------

		sity		grades obtained
Std X				
Std XII (specify the stream):				
Degree (specify the stream):				

c) Any other Scholarships/Fellowships received for the above training

DECLARATION

I, Mr/Miss _____, hereby, declare that I have made myself aware of the terms and conditions of the Scheme of Government of Goa State Scholarship to NDA Cadets and I promise to abide by them. I further state that the above information given herein is true to the best of my knowledge and belief. I have not suppressed any relevant information in respect of my application. In the event of any information furnished by me herein, is found to be false or incorrect and/or in the event of any suppression of relevant /necessary data proved against me, I shall refund to the Govt. of Goa the Scholarship amount along with any fine that may be imposed by the sanctioning authority.

Dated: _____

Signature: _____

Name: _____

Countersigned by Incharge/
Head National Defence Academy
NDA Khadakwasla, Pune.

N.B. PLEASE ATTACH CERTIFIED PHOTO COPIES OF ALL THE RELEVANT DOCUMENTS.

Scheme No.7: SCHEME FOR PROVIDING TRAINED COUNCELLORS IN GOVERNMENT AND GOVERNMENT AIDED COLLEGES IN GOA

OBJECTIVES:

We are living in a highly global society heading towards post industrialization and developments. Due to explosion of information and growing tension of securing a job as well as acquiring competitive edge in the academics the student's community faces lot of anxiety sometimes leading to depression. This creates hurdles in optimizing academic and non-academic performance of the students who are generally in their teenage. In order to reduce their stress and help the students to develop a healthy way of living and to minimize anxiety and depression, it is proposed to provide the facility of trained Counselor in Colleges under the control of Directorate of Higher Education who will deal with both general as well as career counseling. The Scheme if approved can be made applicable to Technical Institutions and Schools in Goa.

DETAILS:

Each of the College shall be allowed to hire the services of trained Counselor. This Counselor will visit the Institute once in a week. He shall be paid a consolidated honorarium of Rs. 750/- per day inclusive of TA/DA. This Counselor shall have a minimum qualification of M.A. in Psychology with specialization in Counseling. It would be desirable that person with the above qualification and having an experience of 2-3 years with the NGO/Educational Institute be appointed.

FINANCING:

The Directorate of Higher Education shall provide reimbursement to the honorarium paid to the Counselor by the Aided Colleges on receipt of indents from them. The Government Colleges can incur this expenditure from their appropriate Budget Head.

The Institutions shall keep a separate register wherein the details of counseling done shall be retained. A feedback if any, from the students shall also be retained in the register.

Scheme No. 8: SCHEME FOR PROMOTION OF SCIENCE EDUCATION

OBJECTIVE:-

In recent years the running trend is to join Technical Courses. In the process pure Sciences suffer. This will have an adverse impact on supply of quality Science Teachers at School, Higher Secondary and Collegiate Education. It will also have an adverse impact on Research and Development in Science. The Scheme for promotion of Science Education therefore has been basically designed with the intention to promote General Degree Education in pure Sciences so that quality manpower to the educational Institutions and Scientific laboratories is assured.

COMPONENTS OF THE SCHEME: The Scheme shall have following components:-

A) CATCH THEM YOUNG

Under this component every student scoring 80% and above marks at Std. XIIth examination and seeking admission for B.Sc Courses (grant-in-aid as well as Self Financing) shall receive a scholarship of Rs. 2,000 per month for maximum of thirty months till he completes his course. In addition he/she shall also be provided with a book/equipment grant to a maximum of Rs. 5,000/- per year subject to production of fee receipt and relevant expenditure certificates.

B) SUPPORT FOR PATENTS

Any student or a teacher pursuing higher education in Science/teaching in Science Colleges who files a patent shall be entitled to receive a grant of Rs. 10,000/-. Further, if this patent is achieved, he/she shall be entitled to receive Rs. 40,000/-. If any of these patents are converted into commercial ventures, an amount of Rs. 1.00 lakhs shall be given as an incentive.

In order to receive this benefit the applicant shall be required to produce valid supporting documents including application for patents/registration of the application with the competent authority, etc. in order to consider his/her case.

C) SUPPORT FOR EXHIBITION OF RESEARCH BASED PROJECTS

Any recognized institution which plans a State wide Exhibition of research based projects shall be entitled to receive a maximum grant of Rs. 1.00 lakhs towards prizes and organization of exhibition per annum. In any given year, two such exhibitions shall be sanctioned. The institution planning to hold such an exhibition shall apply to the Directorate of Higher Education latest by 15th of July every year.

D) SUPPORT FOR PROJECT PROPOSALS.

Any College Teacher who submits a research project related to Science and Technology relevant to the State of Goa shall be eligible to receive grants under this scheme. The following conditions shall be met.

- 1) The research project should be in the area of Science and Technology as applicable and need based to the development for the State of Goa.
- 2) It should be useful to the economic development and welfare of the people of Goa
- 3) The Project should be a new project and should have not availed any assistance from the State Government, Government of India or All India Bodies like UGC, AICTE, DST, etc.
- 4) Every Teacher who submits the project should have a minimum of Ph.D qualification in the relevant area.
- 5) Only full time regular permanent teachers shall be eligible to submit the project.
- 6) The project should be completed in a period of maximum two years.

The grants shall be released in phased manner as decided by the Directorate of Higher Education. At the end of the project the concerned teacher shall have to submit the audited

statement of accounts which shall be duly certified by the Head of the Institution. The maximum amount of Research Grant available under this scheme shall be Rs. 5.00 lakhs.

The various Scholarships/ Grants under the Schemes mentioned above shall be approved by an Evaluation Committee consisting of the following:-

- | | | |
|--|-----|------------------|
| ➤ The Chairman of State (Innovation Council) | --- | Chairman |
| ➤ Director of Science and Technology, Govt. of Goa | --- | Member |
| ➤ Nominee of the Vice-Chancellor of Goa University | --- | Member |
| ➤ One Principal of a Science College | --- | Member |
| ➤ Director of Higher Education | --- | Member Secretary |

The project proposals shall be submitted to the Directorate of Higher Education latest by 30th July every year.

Scheme No.9: SCHEME FOR SOFT LOAN TO THE GRANT-IN-AID/ NON-GRANT IN AID INSTITUTIONS FOR MAINTENANCE AND UPGRADATION OF INFRASTRUCTURE FACILITIES.

1. **OBJECTIVES:-** The objective of this scheme is to support the efforts of the management of the Non-Government aided institutions/non-grant-in-aid institutions for upgradation and maintenance of infrastructural facilities for promoting conducive atmosphere for learning.

2. **COVERAGE:-** The scheme shall cover the non-Government aided institutions/ non-aided institutions in Goa. However, special preference shall be given to the institutions from less developed Taluka's such as Canacona, Pernem, Sattari, Sanquelim, Quepem, Hicholim and Sanguem.

3. **ELIGIBILITY:-** All the aided/ non aided institutions of higher learning including institutions providing professional Courses shall be eligible to apply for the loan subject to the following conditions:-

- a) The society which runs the institution should have been registered under the Societies Registration Act.
- b) The institution seeking the loan should meet any one of the following requirements:-
 - The institutions concerned should be affiliated to Goa University.
 - The institutions should have been recognized by AICTE/MCI/ACI/DCI or any other statutory body of the Government of India/Government of Goa.
- c) the institution should have been in operation for atleast 10 years, preceding the date of application of loan. Since the financial facilities under the scheme at any point of time are limited, the priority would be given to the older institutions over the newer ones.
- d) The institution should have minimum strength of 300 students on the campus.
- e) The average passing percentage should not be below 60% in last three years out of five years immediately preceding the date of application for loan.

4. **AMOUNT OF LOAN:-** The maximum amount of loan that shall be granted under the scheme shall be Rupees one hundred lakhs which shall be repayable over a period of 10 years.

5. **PURPOSE OF LOAN:-** The loan is meant for the improvement of infrastructure facilities such as construction of new buildings/extension of the existing buildings/renovation of existing buildings etc. The loan amount sanctioned shall not be utilized towards the costs of purchase of land. The expenditure on consumables shall not be covered.

6. **RATE OF INTEREST:** The loan shall carry an interest at the rate of 6% per annum.

7. **DISBURSEMENT OF LOAN:-** The loan amount shall be disbursed in the following manner:

- a. 50% of the loan amount shall be released immediately on the issue of sanction order by the Directorate of Higher Education.
- b. 40% of the loan amount shall be released on the production of a certificate from Government Registered Engineer duly signed by a Chartered Accountant (C.A) and College Principal/Head of Institution, to the effect that the first installment of 50% has been fully utilized for the purpose for which it was granted.
- c. The balance 10% of the loan amount shall be released subject to the following:-
 - (i) Production of the similar certificate as at (b) above to the effect that 40% of the loan amount has been fully utilized for the purpose for which it was granted.
 - (ii) The project is completed and a completion certificate to that effect is produced by the Management.
 - (iii) The occupancy certificate issued by a competent authority to the satisfaction of the Directorate of Higher Education.

8. **REPAYMENT OF LOAN :** The repayment of loan would start from the seventh month, from the date of sanction of loan irrespective of whether the project is complete or not. The work shall start within six months from the date of sanctioning the loan failing which loan sanctioned shall be recovered immediately.

- 8.1 The loan shall be repayable in 10 years in equal monthly instalments as fixed by the Directorate of Higher Education. The loan installments shall be inclusive of the rate of interest calculated at 6% per annum.
- 8.2 The instalment will become payable on 15th day of every month till the loan amount is fully repaid.
- 8.3 In the event of the default on the part of the Institution/Management to repay the loan instalment within 15 days of the date on which it is due; the loanee institution shall be duty bound to pay the loan at an enhanced rate of 12% interest, and the further monthly instalments of loan remaining shall be calculated at the rate of 12% per annum and monthly installments so recovered.
- 8.4 In case of any default on the part of management to repay, the loan instalments the same shall be recovered through well established procedure of Government recoveries. In case of Government Aided Institutions the loans towards defaulting Institutions shall be recovered through non-salary grants. The Government also reserves the right to recall back the entire amount of loan with a penal interest of 12% p.a.
- 8.5 The repayment shall be made to the Directorate of Higher Education by challan/advance cheques.

9. **GENERAL CONDITIONS:-**

- 9.1 All the loanee institutions shall follow all the financial rules and regulations as laid down by Government from time to time.
- 9.2 The Government reserves the right to accept or reject any application depending on its assessment. The decision of the Government in this regard shall be final and binding.

10. **PROCESS OF APPLICATIONS:-**

- 10.1 The eligible institutions willing to avail the loan facility shall apply to the Directorate of Higher Education giving all the details as required under the scheme (see Appendix 'A').
- 10.2 Every application should be supported by an approved plan of construction and the cost estimate of the project duly certified by a Registered Engineer and Chartered Accountant.
- 10.3 Every application should also be supported by latest audited statements of accounts of the institution.

- 10.4 All the applications shall necessarily accompany the documents of the sale deed/long lease deed or any other documents which indicates the ownership of the land where the building will stand.

A P P E N D I X - 'A'

1. Name of the College: _____
2. Address : Phone: Fax: E-Mail
3. Year of Establishment:
4. a) Profile of Institutions results for last five years at final year of the course/s taught.
b) Profile of student enrolment for last five years.
5. Have you ever received any loan/building grants/grants for playground from Government of Goa? If so, specify the amount and year of grant/loan.
6. Name of the society which runs the Institutions with registration number:
7. How much of the loan amount remains to be paid
8. When were the accounts of the Society audited last ? (Attach latest audited statement of Accounts with the application form):
9. Any other relevant information which you feel will be required to consider your application favourably ?.

(Signature of the Chairman of the Society)

Scheme No. 10: SCHEME TO ASSIST NON-GOVERNMENT AIDED COLLEGES IN

MAINTENANCE AND UPGRADATION OF INFRASTRUCTURE FACILITIES.

1. OBJECTIVE:- The objective of this scheme is to support the efforts of the management of the Non-Government aided Colleges for provision of better infrastructural facilities and creation of conducive atmosphere for learning.

Under this Scheme the loan to the extent of 40.00 lakhs and 50.00 lakhs is disbursed to the non-Government aided colleges in Goa with 5 to 10 years standing and with more than 10 years standing respectively for the improvement of infrastructure facilities such as construction of new buildings/extension of existing buildings/renovation of existing buildings/provision of toilets/construction of playgrounds, establishment of facilities such Laboratory, Computer Laboratory, purchase of Computer and other related equipment Library and Library books etc., The 50% of these loan amount sanctioned is also allowed to be utilized towards the cost of land with the prior permission of the Director of Higher Education.

2. HIGHLIGHTS:-

- a) The loan is disbursed for development of infrastructure facilities of the non-Government aided colleges.
- b) The repayment of loan will not attract the payment of interest so long as the loanee institution adheres strictly to the repayment schedule.
- c) The loan shall be repayable in 15 years in equal monthly instalments of Rs. 556/- per lakh per month. This instalment of Rs. 556/-per lakh per month shall be charged on the entire loan amount.

- d) The minimum enrolment of the students should be 200 in the underdeveloped Talukas while it should be 300 in other developed Talukas.
- e) The College should be at least five years old from the dated of recognition Priority will be given to the older institutions.
- f) The average passing percentage of all streams for the last three years should not be less than 50% in less developed Talukas and 60% in developed Talukas. The Colleges with higher passing percentage will be given a priority over other Colleges.
- g) The loanee institution shall be entitled to claim half the amount of instalment due as grant-in-aid if the payment for all previous periods as well as the current period have been made within the due date of payment.
- h) In the event of the default on the part of the institution to repay the loan instalment within 15 days of the due date, the loanee institution shall not be eligible to seek the grant-in-aid component for the instalments that are in default or are not in adherence to the schedule. In case of default to pay 3 consecutive instalments, the entire amount outstanding at the credit of the institution shall be liable to be charged penal interest @ 12%. The instalment from the next month of default shall accordingly stand modified to Rs. 556/- plus the penal interest charged thereon. The Minister of Education may, however, grant relief in delay of repayment for a period not exceeding three months under exceptional circumstances.
- i) In case of any default on the part of management to repay, the loan instalments shall be recovered from the payment of non-salary/ salary grants payable to the college by the Directorate of Higher Education. The Government also reserves the right to call back the entire amount of loan with penal interest of 12% p.a.

