

झारखण्ड सरकार
उच्च एवं तकनीकी शिक्षा विभाग
योजना भवन, नेपाल हाऊस कैम्पस, डोरण्डा, राँची-834002 (झारखण्ड)

संकल्प

विषय: झारखण्ड राज्य में गुरुजी स्टूडेंट क्रेडिट कार्ड योजना हेतु निर्गत मार्गदर्शिका में संशोधन के संबंध में।

राज्य में 10वीं/12वीं कक्षा उत्तीर्ण ऐसे विद्यार्थी, जो आर्थिक कारणों से उच्च शिक्षा प्राप्त करने से वंचित रह जाते हैं, को आर्थिक सहायता प्रदान करने हेतु झारखण्ड राज्य में गुरुजी स्टूडेंट क्रेडिट कार्ड योजना लागू करने का निर्णय लिया गया है। इससे राज्य के छात्रों को उच्च शिक्षा के क्षेत्र/संस्थान जैसे-Engineering, Medical, Law, Research, IITs, IIMs आदि में शिक्षा प्राप्त करने में सुविधा हो सकेगी। इस योजना के अन्तर्गत 10/12वीं कक्षा उत्तीर्ण प्रत्येक इच्छुक तथा अर्हता प्राप्त विद्यार्थी को बैंकों से जोड़कर शिक्षा ऋण उपलब्ध कराने का उद्देश्य है।

2. इच्छुक तथा अर्हता प्राप्त विद्यार्थी को शिक्षा ऋण उपलब्ध कराने के उद्देश्य से विभागीय संकल्प ज्ञापांक-3/यो0 1-02/2022 (उ0शि0) 220/बजट, दिनांक-14.11.2022 के माध्यम से राज्य में गुरुजी स्टूडेंट क्रेडिट कार्ड योजना स्वीकृत किया गया है। तदुपरांत संकल्प संख्या 3/यो0 1-02/2022 (उ0शि0) 103/बजट, दिनांक-01.08.2023 के माध्यम से गुरुजी स्टूडेंट क्रेडिट कार्ड योजना की विस्तृत मार्गदर्शिका जारी की गई है।
3. योजना के क्रियान्वयन के क्रम में पाया गया कि योजना के मार्गदर्शिका में कतिपय संशोधन की आवश्यकता है ताकि योजना का सुचारु कार्यान्वयन किया जा सके तथा अधिक से अधिक विद्यार्थियों को इसका लाभ मिल सके। गुरुजी स्टूडेंट क्रेडिट कार्ड योजना के क्रियान्वयन हेतु गठित उच्च स्तरीय समिति की दिनांक-16.08.2024 की बैठक में योजना के सुचारु कार्यान्वयन हेतु योजना की विस्तृत मार्गदर्शिका के कतिपय प्रावधानों में संशोधन की अनुशंसा की गई है। तदनुसार योजना की मार्गदर्शिका में संशोधन हेतु प्रस्ताव तैयार किया गया है।
4. उक्त के आलोक में गुरुजी स्टूडेंट क्रेडिट कार्ड योजना के क्रियान्वयन हेतु विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है—
 - (i) इस योजना के अंतर्गत स्नातक एवं उससे उच्चतर स्तर के कोर्स के लिए झारखण्ड राज्य स्थित मान्यता प्राप्त संस्थान से 10वीं तथा 12वीं कक्षा उत्तीर्ण छात्रों को ऋण दिया जाना है। इंजीनियरिंग कोर्स के लिए कई छात्र 12वीं कक्षा के स्थान पर डिप्लोमा के उपरांत इंजीनियरिंग करते हैं। ऐसे छात्रों को योजनान्तर्गत लाभ प्रदान करने के लिए विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 3 The Scheme outlined herein aims at providing financial support/assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank) to the students	Chapter 1, Section 3 to be amended and read as – The Scheme outlined herein aims at providing financial support/ assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank)

who have completed Class 10th from a recognised school in the state of Jharkhand to pursue diploma courses and Class 10th and Class 12th from a recognised school in the state of Jharkhand to pursue undergraduate and above courses. Students who are unable to pursue higher education due to financial constraints can avail this scheme to pursue undergraduate, postgraduate courses including professional degree, diploma courses and research at doctoral/ post-doctoral level or other similar courses in institutions like IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, BITS, SPA, NID, IISc, IIFTs, ICFAI Business School etc., within the country.	to the <i>eligible</i> students. Students who are unable to pursue higher education due to financial constraints can avail this scheme to pursue undergraduate, postgraduate courses including professional degree, diploma courses and research at doctoral/ post-doctoral level or other similar courses in <i>eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i>
Chapter 1, Section 5 (i) The student should be an Indian national and must have completed, from a recognized school in Jharkhand, Class 10th to pursue diploma and Class 10th and 12th to pursue undergraduate or higher courses.	Chapter 1, Section 5 (i) to be amended and read as – The student should be an Indian national and must have completed, from a recognized school in Jharkhand, Class 10th to pursue diploma and Class 10th and 12 th / <i>Diploma</i> to pursue undergraduate or higher courses.
Chapter 3, Section 4 (i) The student seeking loan under the arrangement must have completed, from a recognized school, Class 10th from Jharkhand to avail the scheme to pursue diploma, and Class 10th and Class 12th from Jharkhand for undergraduate and above courses, from a recognized school in the State of Jharkhand.	Chapter 3, Section 4 (i) to be amended and read as – The student seeking loan under the arrangement must have completed, from a recognized school, Class 10th from Jharkhand to avail the scheme to pursue diploma, and Class 10th and Class 12 th / <i>Diploma</i> from Jharkhand for undergraduate and above courses, from a recognized school in the State of Jharkhand.

- (ii) ऐसे विद्यार्थी जो झारखण्ड राज्य के स्थानीय निवासी है किन्तु राज्य के बाहर से 10वीं/12वीं कक्षा उत्तीर्ण हों, को योजना का लाभ प्रदान करने हेतु विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 5 (i) The student should be an Indian national and must have completed, from a recognized school in Jharkhand, Class 10th to pursue diploma and Class 10th and 12th to pursue undergraduate or higher courses.	Chapter 1, Section 5 (i) to be amended and read as – The student should be an Indian national and must have completed, from a recognized school in Jharkhand, Class 10th to pursue diploma and Class 10th and 12 th / <i>Diploma</i> to pursue undergraduate or higher courses. <i>OR</i> <i>The student is a local resident of Jharkhand and has a valid Local Residence Certificate issued by the Government of Jharkhand.</i>

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Chapter 3, Section 4 (i)	Chapter 3, Section 4 (i) to be amended and read as –
The student seeking loan under the arrangement must have completed, from a recognized school, Class 10th from Jharkhand to avail the scheme to pursue diploma, and Class 10th and Class 12th from Jharkhand for undergraduate and above courses, from a recognized school in the State of Jharkhand.	The student seeking loan under the arrangement must have completed, from a recognized school, Class 10th from Jharkhand to avail the scheme to pursue diploma, and Class 10th and Class 12 th / <i>Diploma</i> from Jharkhand for undergraduate and above courses, from a recognized school in the State of Jharkhand.
	OR
	<i>The student is a local resident of Jharkhand and has a valid Local Residence Certificate issued by the Government of Jharkhand.</i>

- (iii) Member Lending Institution तथा विभाग के मध्य एकरारनामा प्रारूप Schedule 3, Section 4 में उल्लेखित है कि ऋण का दर Fixed होगा जबकि योजना के प्रावधान के अनुसार ऋण का दर Floating है, जो मार्गदर्शिका में अन्य स्थानों में उल्लेखित है। अतः उक्त विसंगति को दूर करने के लिए विस्तृत मार्गदर्शिका के Schedule 3, Section 4 में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Schedule 3, Section 4	Schedule 3, Section 4 to be amended and read as –
For the entire amount of loan sanctioned up to Rs.15.00 Lakh (Rupees Fifteen Lakh Only), rate of interest to be charged by the SECOND PART shall be at prevalent EBLR of State Bank of India Plus 1.5% p.a. For girl students, additional benefit by way of further reduction of rate of interest by 0.50% p.a. to be extended by the Banks, thereby making the effective rate of interest @ EBLR of State Bank of India Plus 1% p.a. (simple interest), The Rate of Interest so fixed on the date of sanction will remain fixed and calculated at simple rate for the entire duration of the loan. However, the ultimate rate of interest payable by the student borrower for the entire loan quantum up to the maximum limit of Rs. 15.00 lakhs will be at 4% simple rate of interest per annum, after application of the benefit of interest subvention to be extended by the Government of Jharkhand.	For the entire amount of loan sanctioned up to Rs.15.00 Lakh (Rupees Fifteen Lakh Only), rate of interest to be charged by the SECOND PART shall be at prevalent EBLR of State Bank of India Plus 1.5% p.a. For girl students, additional benefit by way of further reduction of rate of interest by 0.50% p.a. to be extended by the Banks, thereby making the effective rate of interest @ EBLR of State Bank of India Plus 1% p.a. (simple interest), The Rate of Interest The Rate of Interest <i>shall be floating and shall be changed as per changes in the EBLR of State Bank of India</i> for the entire duration of the loan. However, the ultimate rate of interest payable by the student borrower for the entire loan quantum up to the maximum limit of Rs. 15.00 lakhs will be at 4% simple rate of interest per annum, after application of the benefit of interest subvention to be extended by the Government of Jharkhand.

- (iv) योजनान्तर्गत Empanelled बैंकों के द्वारा सूचित किया गया है कि अन्य राज्यों/केन्द्र सरकार की योजनाओं में Interest Subvention की योजनाओं में सामान्यतः प्रावधान होते हैं कि बैंक के द्वारा लाभुक से Full Rate of Interest चार्ज किया जाता है तथा सरकार से Interest Subvention की राशि प्राप्त होने पर उसे संबंधित लाभुक के खाते में अंतरित किया जाता है,





ताकि लाभुक के लिए योजनान्तर्गत निर्धारित Subsidized Rate of Interest ही Effective Rate of Interest हो। साथ ही, बैंकों के द्वारा अनुरोध किया गया है कि Accounting की सुविधा के लिए Interest Subvention की राशि प्रतिमाह संबंधित बैंकों को अंतरित किया जाये। अतः विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है-

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 3, Section 11 The corpus bank shall disburse the interest subvention amount against a particular education loan account to the designated member lending institutions on quarterly basis by DHTE based on simple interest calculation until the loan account has been flagged as NPA or under specific directions issued by the High-Level Committee/DHTE.	Chapter 3 Section 11 to be amended and read as – The corpus bank shall disburse the interest subvention amount against a particular education loan account to the designated member lending institutions on <i>monthly</i> basis by DHTE based on simple interest calculation until the loan account has been flagged as NPA or under specific directions issued by the High-Level Committee/DHTE. <i>The MLI shall charge the full interest in student Loan Account and interest subvention provided by the State Government shall be credited to the Loan Account of the student.</i>
Chapter 1, Section 6 (ii) (b) Request for subvention raised by MLI: MLI shall raise a request for interest subvention for set of loans which shall be disbursed on a quarterly basis by the corpus bank	Chapter 1, Section 6 (ii) (b) to be amended and read as – Request for subvention raised by MLI: MLI shall raise a request for interest subvention for set of loans which shall be disbursed on a <i>monthly</i> basis by the corpus bank

- (v) वर्तमान प्रावधान के अनुसार ऐसे संस्थानों में नामांकित विद्यार्थियों को योजना का लाभ दिया जा रहा है, जो विगत NIRF की सूची में Overall 200 क्रम संख्या के अन्दर अथवा संस्थान के संबंधित श्रेणी (जैसे विश्वविद्यालय, महाविद्यालय, अभियंत्रण, प्रबंधन, मेडिकल, डेंटल आदि) में NIRF की सूची में 100 क्रम संख्या के अन्दर हो, अथवा NAAC "A" श्रेणी या उससे ऊपर का दर्जा प्राप्त हो। उक्त निर्धारित मानदंड में झारखण्ड राज्य के काफी कम संस्थान शामिल हैं। अतः राज्य के अन्य उत्कृष्ट संस्थानों को शामिल करने की आवश्यकता है। साथ ही, होटल मैनेजमेंट तथा फैशन टेक्नोलॉजी के उत्कृष्ट संस्थानों में अध्ययन करने वाले विद्यार्थियों को भी निर्धारित मानदंड के कारण योजना का लाभ नहीं मिल रहा है, जिन्हें शामिल करने की आवश्यकता है। तदनुसार राज्य/देश के अन्य उत्कृष्ट संस्थानों को शामिल करने हेतु विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है-

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 3 The Scheme outlined herein aims at providing financial support/ assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank) to the students who have completed Class 10th from a recognised school in the state of Jharkhand to pursue diploma courses and Class 10th and Class 12th from a recognised school in the state of Jharkhand to pursue undergraduate and above courses. Students who are unable to pursue	Chapter 1, Section 3 to be amended and read as – The Scheme outlined herein aims at providing financial support/ assistance by the State Government at a nominal interest rate (with suitable guarantees to the bank) to the <i>eligible</i> students. Students who are unable to pursue higher education due to financial constraints can avail this scheme to pursue undergraduate, postgraduate courses including professional degree, diploma courses and research at doctoral/ post-doctoral level or other similar

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higher education due to financial constraints can avail this scheme to pursue undergraduate, postgraduate courses including professional degree, diploma courses and research at doctoral/ post-doctoral level or other similar courses in institutions like IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, BITS, SPA, NID, IISc, IIFTs, ICFAI Business School etc., within the country	courses in <i>eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i>
Chapter 1, Section 4 (i) (a) Fees payable for pursuing education in the institutions within and outside of the state (within India) which have ranked up to 200 in the overall list or have ranked up to 100 in their respective individual category of NIRF Rankings or have been accredited grade either "A" or above by NAAC as course/tuition fees.	Chapter 1, Section 4 (i) (a) to be amended and read as – Fees payable for pursuing education in the <i>eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i>
Chapter 1, Section 5 (ii) The student should have secured admission in institutions like IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, IISc, BITS, SPA, NID, IIFTs, ICFAI Business School etc within and outside of the state (within India) which are ranked up to 200 in the overall list or ranked up to 100 in their respective individual category of NIRF Rankings or have been accredited grade either "A" or above by NAAC.	Chapter 1, Section 5 (ii) to be amended and read as – (a) The student should have secured admission in institutions within and outside of the state (within India) which are ranked up to 200 in the overall list or ranked up to 100 in their respective individual category of NIRF Rankings or have been accredited grade either "A" or above by NAAC. (b) <i>Further, the student who has secured admission in the any of the following institutions will also be considered eligible under the Scheme:</i> • <i>All Institutions of National Importance as per the directives of the Ministry of Education, Government of India</i> • <i>All Institutions of Eminence as per University Grants Commission, Ministry of Education, Government of India</i> • <i>All Institute of Hotel Management, Catering Technology and Applied Nutrition</i> • <i>All National Institute of Fashion Technology (NIFT)</i> • <i>All National Institute of Design (NID)</i> (c) <i>The student who has secured admission in the following institutions situated in Jharkhand shall also be eligible under the Scheme:</i>

	• All government medical colleges and deemed-to-be Universities situated in Jharkhand for MBBS, post-graduation and super specialization in medical courses. • Xavier Institute of Social Science, Ranchi • National Institute of Advanced Manufacturing Technology, Ranchi • BIT Sindri, Dhanbad • Central Institute of Petrochemical Engineering and Technology (CIPET), Ranchi, and • Birsa Agriculture University, Ranchi
Chapter 2, Section 5 (vi)	Chapter 2, Section 5 (vi) to be amended and read as –
“Education Loan” means any financial assistance by way of loan, extended by the member lending institution to the eligible borrower for pursuing education after passing Class 10th onwards to Undergraduate, Postgraduate courses including professional degree, Diploma courses and research at doctoral/ post-doctoral level or other similar courses in institutions like IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, BITS, SPA, NID, IISc, IIFTs, ICFAI Business School etc, within the country as per Guruji Student Credit Card Scheme.	“Education Loan” means any financial assistance by way of loan, extended by the member lending institution to the eligible borrower for pursuing education after passing Class 10th onwards to Undergraduate, Postgraduate courses including professional degree, Diploma courses and research at doctoral/ post-doctoral level or other similar courses in <i>eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i>
Chapter 3, Section 4 (ii)	Chapter 3, Section 4 (ii) to be amended and read as –
The student must secure admission for higher studies/ research within the country, in institutions like IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, IISc, BITS, SPA, NID, IIFTs, ICFAI Business School etc and in the institutions within and outside of the state (within India) which are ranked up to 200 in the overall list of NIRF ranking or ranked up to 100 in their respective category of NIRF Rankings or have been accredited grade either “A” or above by NAAC. The list of courses and colleges/universities, for which this scheme can be availed shall be decided by a high-level committee constituted by DHTE and will be notified from time to time.	The student must secure admission for higher studies/ research within the country, <i>in eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i> The list of courses and colleges/universities, for which this scheme can be availed shall be decided by a high-level committee constituted by DHTE and will be notified from time to time.
Chapter 3, Section 9	Chapter 3, Section 9 to be amended and read as –
The education loan shall be available for pursuing education in IITs, IIMs, IESTs, ISIs, NLUs, AIIMs, NITs, XLRI, IISc,	The education loan shall be available for <i>students pursuing education in eligible institutions as mentioned in Chapter 1,</i>

BITS, SPA, NID, IITs, ICFAI Business School etc. and in the institutions within and outside of the state (within India) which are ranked up to 200 in the overall list of NIRF Ranking (Overall) or ranked up to 100 in their respective category of NIRF Rankings or have been accredited at least grade 'A' by NAAC. The list of courses and colleges/universities, for which this scheme can be availed shall be decided by a high-level committee constituted by DHTE and will be notified from time to time	<i>Section 5 (ii) of the scheme.</i> The list of courses and colleges/universities, for which this scheme can be availed shall be decided by a high-level committee constituted by DHTE and will be notified from time to time
Schedule 4, Clause 10 (i) Fees payable for pursuing education in the institutions within and outside of the state (within India) which have ranked up to 200 in the overall list or have ranked up to 100 in their respective individual category of NIRF Rankings or have been accredited grade either "A" or above by NAAC as course/tuition fees	Schedule 4, Clause 10 (i) shall be amended and read as – Fees payable for pursuing education in the <i>eligible institutions as mentioned in Chapter 1, Section 5 (ii) of the scheme.</i>

- (vi) राज्य सरकार के द्वारा बैंकों को ऋण की राशि की 100% गारंटी कवर दी जायेगी। इसके लिए ऋण प्रदान करने वाले बैंकों के द्वारा प्रतिवर्ष 0.50% of the outstanding amount की Guarantee Fee नोडल विभाग को उपलब्ध करने का प्रावधान है। यह Guarantee Fee बैंकों के द्वारा स्वयं वहन किया जायेगा अथवा विद्यार्थियों से Collect किया जायेगा, के संबंध में स्पष्टता की आवश्यकता है। बैंकों के द्वारा सूचित किया गया है कि बैंकिंग क्षेत्र में यह Standard Practice है कि बैंकों के द्वारा Guarantee Fee विद्यार्थियों से Collect करते हुये सरकार को उपलब्ध कराया जाता है। उक्त के आलोक में योजना के उच्च स्तरीय समिति के द्वारा अनुशंसा की गई है कि Guarantee Fee विद्यार्थियों से Collect करने या नहीं करने का निर्णय बैंकों के Discretion पर छोड़ दिया जाय। तदनुसार विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 2, Section 11 For availing the guarantee coverage, the Member Lending Institution shall pay Annual Guarantee Fee (AGF) of 0.50% p.a. of the outstanding amount as on the date of application of guarantee cover, upfront to DHTE within 30 days from the date of Credit Guarantee Demand Advice Note (CGDAN) of guarantee fee in a bank account as specified by DHTE. All subsequent AGFs would be calculated based on the outstanding loan amount as at the beginning of the Financial Year, i.e., 1st April.	Chapter 2, Section 11 to be amended and read as – For availing the guarantee coverage, Member Lending Institution shall pay Annual Guarantee Fee (AGF) of 0.50% p.a. of the outstanding amount as on the date of application of guarantee cover, upfront to DHTE within 30 days from the date of Credit Guarantee Demand Advice Note (CGDAN) of guarantee fee in a bank account as specified by DHTE. All subsequent AGFs would be calculated based on the outstanding loan amount as at the beginning of the Financial Year, i.e., 1st April. <i>The Member Lending Institution, at its own discretion, may charge the Annual Guarantee Fee from the borrower.</i>





Schedule 3 Section 9 (i) For availing the guarantee coverage, THE SECOND PART shall pay Annual Guarantee Fee (AGF) of 0.50% p.a. of the outstanding amount as on the date of application of guarantee cover, upfront to THE FIRST PART within 30 days from the date of Credit Guarantee Demand Advice Note (CGDAN) of guarantee fee in a bank account as specified by THE FIRST PART. All subsequent AGFs would be calculated based on the outstanding loan amount as at the beginning of the Financial Year, i.e., 1st April.	Schedule 3 Section 9 (i) to be amended and read as – For availing the guarantee coverage, THE SECOND PART shall pay Annual Guarantee Fee (AGF) of 0.50% p.a. of the outstanding amount as on the date of application of guarantee cover, upfront to THE FIRST PART within 30 days from the date of Credit Guarantee Demand Advice Note (CGDAN) of guarantee fee in a bank account as specified by THE FIRST PART. All subsequent AGFs would be calculated based on the outstanding loan amount as at the beginning of the Financial Year, i.e., 1st April. <i>The SECOND PART, at its own discretion, may charge the Annual Guarantee Fee from the borrower.</i>
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- (vii) लिपिकीय त्रुटि के कारण विस्तृत मार्गदर्शिका के Chapter 1, Section 11 (i) में *Development* Commissioner के स्थान पर *Divisional* Commissioner अंकित है। अतः उक्त त्रुटि के सुधार हेतु निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 11 (i) The State Government shall set up a High-power monitoring committee under the Chairpersonship of Divisional Commissioner, Jharkhand for regular monitoring of the progress of the scheme of the scheme.	Chapter 1, Section 11 (i) to be amended and read as – The State Government shall set up a High-power monitoring committee under the Chairpersonship of <i>Development</i> Commissioner, Jharkhand for regular monitoring of the progress of the scheme of the scheme.

- (viii) विस्तृत मार्गदर्शिका के Chapter 1, Section 5 (v) के अनुसार यदि किसी कोर्स के लिए विद्यार्थी के द्वारा पूर्व से शिक्षा ऋण लिया गया है तो उसे गुरुजी स्टूडेंट क्रेडिट कार्ड योजना के अन्तर्गत शिक्षा ऋण नहीं मिल सकेगा। उक्त प्रावधान के कारण ऐसे विद्यार्थी जो पूर्व से शिक्षा ऋण लेकर अध्ययन कर रहे हैं तथा गुरुजी स्टूडेंट क्रेडिट कार्ड योजना अन्तर्गत Subsidized ऋण का लाभ लेना चाहते हों, उन्हें इसका लाभ नहीं मिल रहा है। अतः ऐसे इच्छुक विद्यार्थियों को योजना का लाभ प्रदान करने के लिए विस्तृत मार्गदर्शिका के Chapter 1, Section 5 (v) में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 5 (v) The student should not have availed education loan from any State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any Public or Private sector Banks for the course in which he/she is applying for loan under the Scheme.	Chapter 1, Section 5 (v) to be amended and read as – The student should not have <i>an on-going/active</i> education loan from any State Co-operative Banks or Central Co-operative Banks or District Central Co-operative Banks or any Public or Private sector Banks for the course in which he/she is applying for loan under the Scheme. <i>The student shall close their existing education loan accounts and obtain a No Objection Certificate from the concerned Bank in order to become eligible for education loan under the Scheme.</i>

- (ix) योजना के कार्यान्वयन के क्रम में ऐसे मामले प्रकट हुये हैं, जिसमें किसी निजी विश्वविद्यालय (Deemed to be University) अंतर्गत Off Campus/Extension Centere में पढ़ने वाले विद्यार्थियों को इस संबंध में मार्गदर्शिका में स्पष्टता की कमी के कारण योजना का लाभ नहीं दिया जा रहा है। अतः ऐसे विद्यार्थियों को योजना का लाभ प्रदान करने के लिए विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है-

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 2 (viii) "Institution(s)" means a school/ college/ university notified by the High-level committee in which student shall secure admission for eligibility under the scheme.	Chapter 1, Section 2 (viii) to be amended and read as – "Institution(s)" means a school/ college/ university/ <i>Private Institution recognised as deemed-to-be University under suitable regulations of University Grants Commission/ off-campus centres of the Private Institution recognised as deemed-to-be University/ extension centre of the Private Institution recognised as deemed-to-be University</i> as notified by the High-level committee in which student shall secure admission for eligibility under the scheme.
Chapter 2, Section 5 (xi) "Institution(s)" means a school/ college/ university notified by the High-level committee in which student shall secure admission for eligibility under the scheme.	Chapter 2, Section 5 (xi) to be amended and read as – "Institution(s)" means a school/ college/ university/ <i>Private Institution recognised as deemed-to-be University under suitable regulations of University Grants Commission/ off-campus centres of the Private Institution recognised as deemed-to-be University/ extension centre of the Private Institution recognised as deemed-to-be University</i> as notified by the High-level committee in which student shall secure admission for eligibility under the scheme.
Chapter 3, Section 4 (iii) The student shall apply online as per the format provided through a web-based portal to be maintained by the corpus bank on behalf of the DHTE after securing admission in a school/ college/ university notified by High Level Committee/DHTE with proof of admission and detailed fee schedule. The portal will have dashboard for each such student which shall be accessible by the DHTE, Member Lending Institution and Corpus Bank.	Chapter 3, Section 4 (iii) The student shall apply online as per the format provided through a web-based portal to be maintained by the corpus bank on behalf of the DHTE after securing admission in <i>an institution</i> notified by High Level Committee/DHTE with proof of admission and detailed fee schedule. The portal will have dashboard for each such student which shall be accessible by the DHTE, Member Lending Institution and Corpus Bank.

- (x) योजना के वर्तमान प्रावधानों के अनुसार ऋण वसूली के पूर्व संबंधित विद्यार्थी को इस संबंध में सूचित किया जायेगा तथा उसकी सहमति के उपरांत बैंक अथवा सरकार के द्वारा आवश्यक कार्रवाई की जायेगी। योजना हेतु उच्च स्तरीय समिति के द्वारा अनुशंसा की गई है कि वसूली के पूर्व संबंधित विद्यार्थी की सहमति प्राप्त करने संबंधी प्रावधान को विलोपित किया जाय। तदनुसार विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है-





पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 1, Section 6 (vi), Flowchart Step 6: Student accepts/rejects charges under PDR Act.	Chapter 1, Section 6 (vi) should be amended as:- Step 6: Student accepts/rejects charges under PDR Act <i>within 15 days. In case of no action by the student, the charges shall be deemed accepted. In case of rejection by the student, the matter shall be directed towards DHTE, whose decision shall be final and binding.</i>
Chapter 1, Section 6 (vi) (f) Student to accept charges – Student accepts the charges under PDR Act for the defaulted loan account.	Chapter 1, Section 6 (vi) (f) should be amended as follows:- Student to accept / <i>rejects</i> charges – Student accepts / <i>rejects</i> the charges under PDR Act for the defaulted loan account <i>within 15 days. In case of no action by the student, the charges shall be deemed accepted. In case of rejection by the student, the matter shall be directed towards DHTE, whose decision shall be final and binding.</i>
Schedule 4, Clause 16 (vi) THE THIRD PART shall accept the charges under PDR Act for the defaulted loan account.	Schedule 4, Clause 16 (vi) should be amended as follows:- THE THIRD PART shall accept / reject the charges under PDR Act for the defaulted loan account <i>within 15 days. In case of no action by THE THIRD PART, the charges shall be deemed accepted. In case of rejection by THE THIRD PART, the matter shall be directed towards THE FIRST PART, whose decision shall be final and binding.</i>

- (xi) योजनानर्तक ऋण प्रदान करने हेतु वर्तमान प्रक्रिया के अनुसार ऋण के Disbursement के पूर्व विद्यार्थी, बैंक तथा सरकार के मध्य त्रिपक्षीय एकरारनामा (Tripartite Agreement) हस्ताक्षरित किया जाना है। इसके लिये एकरारनामा का हार्ड कॉपी बैंकों के राज्य भर में अवस्थित विभिन्न शाखाओं से जमा करते हुये उच्च एवं तकनीकी शिक्षा विभाग के कार्यालय में लाकर हस्ताक्षरित कराया जाना है। इस प्रक्रिया के कारण ऋण के Disbursement में काफी विलंब हो रहा है तथा विद्यार्थियों को समय पर ऋण नहीं मिलने के कारण नामांकन में कठिनाई हो रही है।

अतः त्रिपक्षीय एकरारनामा (Tripartite Agreement) की प्रक्रिया को सरल बनाने तथा ससमय Disbursement करने के उद्देश्य से एकरारनामा का हार्ड कॉपी में बैंक तथा विद्यार्थी के द्वारा हस्ताक्षर करने के उपरांत ही ऋण की राशि का Disbursement किया जायेगा। Disbursement के पूर्व विभागीय पदाधिकारी के हस्ताक्षर की आवश्यकता नहीं होगी। प्रत्येक माह में संबंधित बैंक के नोडल पदाधिकारी के द्वारा अपने बैंक के सभी शाखाओं से एकरारनामा की हार्ड कॉपी एकत्रित करते हुए उच्च एवं तकनीकी शिक्षा विभाग, झारखण्ड में हस्ताक्षर हेतु समर्पित किया जायेगा। हस्ताक्षरोपरांत एकरारनामा की प्रति को योजना हेतु तैयार किये वेब पोर्टल पर अपलोड किया जायेगा। साथ ही, विस्तृत मार्गदर्शिका के साथ संलग्न Schedule 4- Tripartite Agreement में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Schedule 4, Clause 22 In Witness Whereof the parties have executed these presents on the day	Schedule 4, Clause 22 to be amended and read as – <i>In Witness Whereof the parties have executed these in the manner, hereinafter mentioned.</i>

and year hereinabove written and, in the manner, hereinafter mentioned.	<i>Government of Jharkhand through Director, Higher Education or his/her representative is a party to the tripartite Agreement.</i>
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- (xii) योजना के विस्तृत मार्गदर्शिका के Chapter 2 Section 13 (i) (c) के अनुसार बैंकों के द्वारा सरकार से ऋण की गारंटी Invoke करने के लिए period of moratorium के पूर्व 12 माह का lock-in period का उल्लेख है, जबकि मात्र 90 दिनों तक ऋण नहीं चुकाने पर ऋण Non Performing Asset Declare हो जाता है तथा योजना के प्रावधानों के अनुसार बैंकों के द्वारा सरकार से ऋण के 75% की राशि की मांग की जायेगी। अतः उक्त Inconsistency को दूर करने हेतु विस्तृत मार्गदर्शिका में निम्नवत् संशोधन किया जाता है—

पूर्व के प्रावधान	संशोधित प्रावधान
Chapter 2 Section 13 (i) (c) The lock-in period of 12 months from either the end of period of moratorium of interest or the date of commencement of guarantee cover in respect of loan covered, whichever is later, has elapsed. As per Guruji Student Credit Card Scheme, the moratorium is course period +1 year. Further, servicing of interest during study period and the moratorium period till commencement of repayment is optional for students.	Chapter 2 Section 13 (i) (c) to be amended and read as – <i>As per Guruji Student Credit Card Scheme, the moratorium lasts for one (01) year after the end of the course period.</i> Further, servicing of interest during study period and the moratorium period till commencement of repayment is optional for students.
Schedule 3 Section 11(i) (c) The lock-in period of 12 months from either the end of period of moratorium of interest or the date of commencement of guarantee cover in respect of loan covered, whichever is later, has elapsed. As per Guruji Student Credit Card Scheme, the moratorium is course period +1 year. Further, servicing of interest during study period and the moratorium period till commencement of repayment is optional for students.	Schedule 3 Section 11 (i) (c) to be amended and read as – <i>As per Guruji Student Credit Card Scheme, the moratorium lasts for one (01) year after the end of the course period.</i> Further, servicing of interest during study period and the moratorium period till commencement of repayment is optional for students.

- (xiii) योजना के कार्यान्वयन हेतु गठित उच्च स्तरीय समिति की शक्तियों में अन्य शक्तियों को जोड़ने की आवश्यकता है ताकि योजना के कार्यान्वयन के क्रम में आने वाले कठिनाइयों को दूर करने हेतु उच्च स्तरीय समिति के द्वारा ससमय निर्णय लिया जा सके। तदनुसार विस्तृत मार्गदर्शिका के Chapter 1, Section 10 में निम्नवत् प्रावधान जोड़ा जाता है—

The following Sub Sections (xvii) to (xxii) to be added in Chapter 1, Section 10 –

- (xvii) To modify the drafts of the agreements attached as Schedule to the detailed guidelines, in consultation with the Law Department, Government of Jharkhand,
- (xviii) To prepare and recommend budget for procurement of goods or services related to promotional with approval from the Competent Authority and under limits prescribed by the State Government,

[Handwritten signatures]

- (xix) To approve transfer of funds into the designated Corpus Bank Account of the Scheme for interest subvention, Credit Guarantee payment or future provisioning,
 - (xx) To approve and make payments to the GSCC Development Agency, for development and maintenance of the Web Portal, for smooth implementation of the Scheme,
 - (xxi) To change the Corpus Bank selected under the Scheme in consultation with the Finance Department, Government of Jharkhand, and
 - (xxii) Interpretation of the guidelines and power to remove/ modify any provision inconsistent with the objective of the Scheme.
5. विभागीय संकल्प संख्या 3/यो0 1-02/2022 (उ0शि0) 103/बजट, दिनांक-01.08.2023 के द्वारा निर्गत गुरुजी स्टूडेंट क्रेडिट कार्ड योजना की विस्तृत मार्गदर्शिका को इस हद तक संशोधित समझा जाय। उक्त संशोधन वित्तीय वर्ष 2024-25 से लागू होंगे।
6. योजना के अन्तर्गत प्रतिवर्ष अधिकतम रू0 500 करोड़ का ऋण विद्यार्थियों को उपलब्ध कराने संबंधी बजट प्रावधान है।

इसके अतिरिक्त योजना के कार्यान्वयन हेतु रुपये 03 करोड़ प्रतिवर्ष Contingency fund की स्वीकृति प्रदान की जाती है। उक्त Contingency fund का व्यय प्रशासनिक व्यय, प्रचार-प्रसार, helpdesk की स्थापना तथा अन्य Support Staff पर व्यय, एवं अन्य अन्यान्य व्यय पर किया जायेगा। Contingency fund से व्यय की स्वीकृति निदेशक, उच्च शिक्षा-सह-अध्यक्ष, उच्च स्तरीय समिति के द्वारा प्रदान की जायेगी।

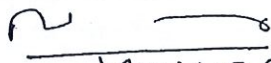
उक्त राशि राज्य स्कीम मुख्य शीर्ष 2202-सामान्य शिक्षा-उप मुख्य शीर्ष-03-विश्वविद्यालय तथा उच्चतर शिक्षा-लघु शीर्ष-001-निदेशन एवं प्रशासन-उप शीर्ष-BM-गुरुजी स्टूडेंट क्रेडिट कार्ड योजनाएँ के अन्तर्गत उपबंधित राशि में से विकलनीय होगा।

7. प्रस्ताव पर मंत्रिपरिषद की बैठक दिनांक-14.10.2024 में मद संख्या-24 के रूप में स्वीकृति प्रदान की गयी है।

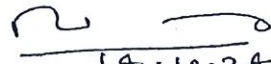
आदेश:-आदेश दिया जाता है कि इस संकल्प को झारखण्ड राजपत्र के असाधारण अंक में प्रकाशित किया जाय।

अनु0-यथोक्त।

झारखण्ड राज्यपाल के आदेश से


14.10.24
(राहुल कुमार पुरवार)
सरकार के प्रधान सचिव।

ज्ञापांक-01/यो0 (नीति)-05/2024- 1607 /राँची, दिनांक- 14/10/2024
प्रतिलिपि-अधीक्षक, राजकीय मुद्रणालय, झारखण्ड को राजपत्र के अगले अंक में प्रकाशनार्थ प्रेषित।


14.10.24
सरकार के प्रधान सचिव।

ज्ञापांक-01/यो0 (नीति)-05/2024- 1607 /राँची, दिनांक- 14/10/2024
प्रतिलिपि-महालेखाकार, झारखण्ड, राँची/कोषागार पदाधिकारी, सचिवालय कोषागार, डोरण्डा, राँची/सभी जिला कोषागार/उप कोषागार, झारखण्ड को सूचनार्थ हेतु प्रेषित।


14.10.24
सरकार के प्रधान सचिव।