

GOVERNMENT OF ASSAM
OFFICE OF THE DIRECTOR OF HIGHER EDUCATION, ASSAM,
KAHILIPARA, GUWAHATI-19.

No. DHE/CE/Misc.109/2017/71

Dated Kahilipara, the 17-05-2019

From:- Smti. Gitimoni Phukan, A.C.S.
Director of Higher Education, Assam
Kahilipara, Guwahati-19.


To,
1) The Registrar (All),
Universities of Assam,
2) The Principal (All),
Govt./Provincialised Colleges of Assam.

Sub: Regarding Central Sector Interest Subsidy Schemes (CSIS).

Ref: Govt. letter No. AHE.78/2019/3, dated 30-01-2019.

Sir,
With reference to the subject cited above, I would like to forward herewith the Govt. letter No. AHE.78/2019/3, dated 30-01-2019 and copy of letter No. D.O. No. 17-10/2018-CSIS, dated 10-01-2019, received from Joint Secretary (Scholarship & BP), Ministry of Human Resource Development regarding implementation of Central Sector Interest Subsidy Schemes (CSIS) and request you to take necessary action as per content of the letter.

Yours faithfully


Director of Higher Education, Assam
Kahilipara, Guwahati-19.

Dated Kahilipara, the 17-05-2019

Memo No. DHE/CE/Misc.109/2017/71 -A

Copy to:-

- 1) The Joint Secretary to the Govt. of Assam, Higher Education Department, Dispur,
Guwahati-6.

/
Director of Higher Education, Assam
Kahilipara, Guwahati-19.

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GOVERNMENT OF ASSAM
HIGHER EDUCATION DEPARTMENT
ASSAM SECRETARIAT::BLOCK'C' GROUND FLOOR
DISPUR::GUWAHATI-6
email: higherednassam@gmail.com

No. AHE. 78/2019/3

Dated Dispur, the 30th January, 2019

From : Smti N.Laskar,ACS
Joint Secretary to the Govt of Assam
Higher Education Department.

To : The Director of Higher Education, Assam
Kahilipara, Guwahati-19

The Director of Technical Education, Assam
Kahilipara, Guwahati-19

Maitra
Purohit
21/2/19

Sub. : Regarding Central Sector Interest Subsidy Schemes(CSIS)

Madam,

With reference to the subject cited above, I am directed to enclose herewith copy of the Letter No. 17-10/2018-CSIS dtd. 10/01/2019 received from Ministry of Human Resources Development, Govt. of India and requesting you to take necessary action from your end as per rule.

Enclo- As above

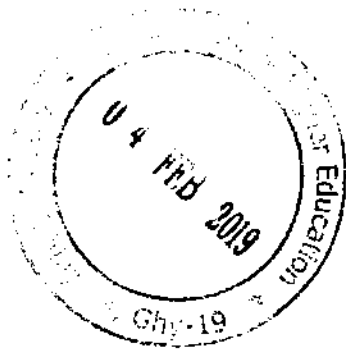
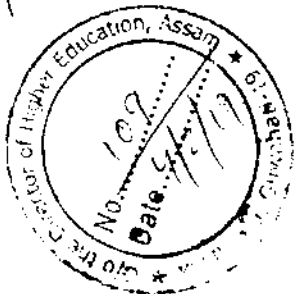
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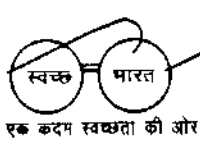
Yours faithfully,

Joint Secretary to the Govt. of Assam
Higher Education Department.

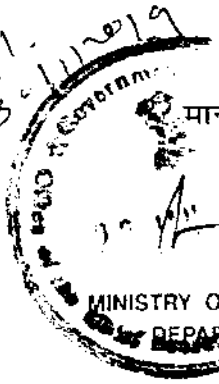
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सूचना का अधिकार
30/1/2019



भारत सरकार
मानव संसाधन विकास मंत्रालय
उच्चतर शिक्षा विभाग
शास्त्री भवन
नई दिल्ली - 110 115
GOVERNMENT OF INDIA
MINISTRY OF HUMAN RESOURCE DEVELOPMENT
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAVAN
NEW DELHI-110 115

(25)
30/1/19

Manoj Kumar Kejrewal
Joint Secretary (Scholarship & BP)
E mail id: mkrkl.edu@nic.in
Ph. No. 011-2617 2932

D.O. No. 17-10/2018-CSIS

Dated the 10th January, 2019

Joint Secy (Higher) Education

Dear Sir

Kindly refer to the D.O letter No.7-4/2017-U.5 (Vol.II) dated the 6th September, 2018, regarding the Central Sector Interest Subsidy Scheme (CSIS), which is being implemented by the Department of Higher Education.

2. From the MIS Report of Vidya Lakshmi Portal, it is learnt that a large number of education loan applications are pending at the branches and frequent grievances are being received about delay or non sanctioning of loan and also regarding the Interest Subsidy not being claimed, under the scheme, by the Bank.

3. To address the above concerns, it is requested that the implementation of the scheme may be reviewed by including it in the agenda items of the SLBC meetings. Further, your intervention in widely publicizing the scheme through DLCCs for the information of Branch Managers of Banks would, therefore, be crucial in effective implementation of the scheme, so that, no deserving and eligible student is denied the opportunity to pursue professional/technical education because he or she poor.

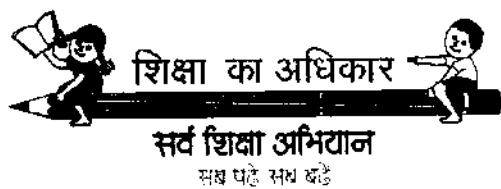
4. I shall be grateful for your intervention to implement the Scheme effectively. A copy of the Scheme guidelines is again enclosed for your ready reference.

Encl: As above

Yours sincerely,

(Manoj Kumar Kejrewal)

Shri Alok kumar,
Chief Secretary, Assam,
Assam Sachivalaya, Block C, 3rd Floor,
Dispur, Guwahati-781006



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CENTRAL SECTOR INTEREST SUBSIDY SCHEME, 2009
(As Revised – Applicable for loans taken w.e.f. 01.04.2018)

Introduction

One of the major objectives of the Government is to ensure that no student is denied the opportunity to pursue higher education because he or she is poor. To achieve this objective, Ministry of Human Resource Development (MHRD) launched a Scheme titled "Central Sector Interest Subsidy Scheme" (CSIS) in 2009. The scheme provides full interest subsidy during the moratorium period on modern education loans without any collateral security and third-party guarantee, for pursuing technical/professional courses in India. Students whose annual gross parental/ family income is up to Rs.4.5 lakhs are eligible under the scheme. The existing Scheme has been modified with the approval of the Cabinet on March 28th, 2018.

Objective of the Scheme

CSIS is a unique scheme which pivots around the vision that no student desiring to pursue higher education is denied of the opportunity if he/ she is financially poor. This scheme benefits all categories of economically weaker students for pursuing professional/ technical courses in India only, and intends to provide affordable higher education. The Scheme, envisages to uplift the students from the grassroot level and increase the number of qualified technicians/ professionals in the nation. CSIS aims to check the existing geographical imbalance with regard to Gross Enrolment Ratio (GER) in Higher Educational Institutions.

Features of the Scheme

The Scheme is adopted by all Scheduled Banks and is linked with the existing Model Educational Loan scheme of the Indian Banks' Association, and restricted to students enrolled in professional/ technical courses only from NAAC accredited Institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIs). Those Professional Institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz, approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. The scheme is applicable to students belonging to Economically Weaker Sections, i.e. students whose annual gross parental income is up to Rs.4.5 lakhs. Subsidy is admissible only once either for undergraduate or post graduate or integrated course. Under the scheme, education loan is provided without any collateral security and third-party guarantee and for a maximum amount of Rs. 7.5 lakhs.