GOVERNMENT OF TAMIL NADU

ABSTRACT

HARIJAN WELFARE - Education – Scholarships-Loans to students belonging to Scheduled Castes and Scheduled Tribes and pursuing Professional courses- Tamil Nadu Harijan Welfare Loan Scholarship Rules 1971 – Issued.

SOCIAL WELFARE DEPARTMENT

G.O.(MS) No.122 DT. 18. 2. 1972

READ:

From the Director of Harijan welfare J1\25131\71 dated 29.7.71.

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ORDER:

The Government have observed on several occasions that many students belonging to Scheduled Castes and Scheduled Tribes and pursuing professional course had accumulated heavy arrears of hostel dues etc. resulting in drastic action by the Heads of Institutions including sending out of hostel, refusal to issue hall tickets to appear for University Examinations etc. In order to find a solution and to put an end to the difficulties experienced by such students belonging to Scheduled castes and Scheduled Tribes, the Government have had under consideration a proposal to float a loan scheme for the benefit of Scheduled Caste and Scheduled Tribe students pursuing professional courses.

2. The Government have carefully examined the proposal and consider that the loan scheme may be given effect to from the academic year 1971-72 by making a
provision of Rs.1 lakh in the Budget Estimate for 1971-72. The scheme will be known as "Tamil Nadu Harijan Welfare Loan Scholarship Rules, 1971".

3. The rules governing the sanction, disbursement and recovery etc. of the loan are appended to this order. The Director of Harijan Welfare is requested to ensure that the loans are not sanctioned as a matter of course but restricted to the students who are very poor and needy and who cannot continue the courses without such financial assistance.

4. The expenditure on account of the above loan scheme shall be debited to the head of account "Loans and Advances by the State Government. e.g. Miscellaneous Loans and Advances (I) Loans under the control of the Harijan Welfare Department- AA. Loans under the control of the Director of Harijan Welfare- Loans to Scheduled Caste\Scheduled Tribes students pursuing Professional courses".

5. This order issues with the concurrence of the Finance Department vide its U.O.No.21274\SW\72-1, Dated 10.2.1972.

(BY ORDER OF THE GOVERNOR)

M.M.RAJENDRAN,

SECRETARY TO GOVERNMENT.

APPENDICES

TAMIL NADU HARIJAN WELFARE LOAN SCHOLARSHIPS RULES 1971

These rules shall be called the Tamil Nadu Harijan Welfare Loan scholarship Rules 1971.

These rules shall be deemed to have come into force from the academic year 1971-72 throughout the State of Tamil Nadu.

OBJECT OF THE SCHEME The object of the scheme is to provide financial assistance by way of interest free loan to the Scheduled Castes and Scheduled Tribes
students who are eligible for the award of either post matric state scholarship or Government of India Post-matric scholarship and whose pecuniary circumstances are such that they are not able to meet the full expenditure for pursuing their course.

A loan under these rules shall ordinarily be granted for the Medical, Engineering, Technology, Agriculture and veterinary courses conducted in the Educational Institution under the control of the Director of Medical Education, Director of Technical Education, Director of Agriculture and Director of Veterinary Education and Research including recognised non-Government institutions and institutions under the control of the Government of India. Loans will be granted to post-graduate students studying in Arts and Sciences and Professional courses viz. Medicine, Engineering, Technology, Agricultural science and Veterinary Science and Research also but not for evening course. A loan will be granted for sandwich course if the student in that course is not in receipt of any regular salary from his employer while under study.

CONDITION FOR ELIGIBILITY:

Children of Scheduled Castes and Scheduled Tribes also will be eligible for loan under these rules without any consideration of income limit but subject to the following conditions.

Students must pursue Degree or Post-Graduate courses in Medicine, Engineering, Technology, Veterinary science or Agriculture Science or Arts and Science Post-Graduate or Research.

The students should not be in receipt of any kind of scholarship or loan from the Government (state or Central) other than the Scholarship sanctioned by the Harijan welfare Department under the State Government Regulations or Government of India Regulations and the merit scholarship schemes in force.

The students who are in receipt of loan scholarship from the Harijan and Tribal Welfare Dept. are not eligible to get financial assistance (Loan facilities) from Nationalised Banks (vide Govt.Memo No.17953\HW.III\77-1, S.W.D. Dated 10.6.77-J5\78184\76).
VALUE OF THE SCHOLARSHIPS;

For maximum limit for loan for difference stages of education are as follows:-

a. Degree courses in Medicine, Engineering, Technology, Agriculture and Veterinary Science. – Rs.970\- per annum.

M.A.M.Sc., M.Com., and equivalent examinations. – Rs.900\- per annum

Post Graduate Courses in Engineering Technology, Medicine, Agricultural and Veterinary Science. – Rs.1150\- per annum.

Post Graduate Degree\Diploma courses in non-technical subjects or in professional subjects like cost works and accountancy (vide G.M.No.10925\ HW VII\77-2, S.W.D.Dt.30.3.77) other than Agriculture, Engineering, Technology and medicine. – Rs.900\- per annum.

Ph.D.D.Sc., in subjects other than Engineering, Technology, Medicine, Agriculture and Veterinary Science. Rs.1,500\- per annum.

Ph.D. D.Sc., in Engineering, Technology and Medicine Agriculture, Veterinary Science and M.D\M.S. in Medicine. – Rs.1750\- per annum.

No interest will be charged on such loans.

In determining the amount of individual loans the Director of Harijan welfare would take into consideration factors such whether the student is a day scholar or resident in hostel, whether the institution is located in an urban or rural area and the actual need of the student.
A student not staying in a college hostel or an "approved lodging" may also be considered as a hosteller provided that:

- the applicant is not a local resident and has come from an outstation to the place of study specifically for higher education.
- That the applicant is not staying with relations but stays in an independent lodge by himself or in company with other students and for which rent is paid and

That the candidate did apply for a room or a seat in the hostel or approved lodging but was not allotted any room or seat because of the shortages of accommodation.

If a student is in receipt of a scholarship or any other financial assistance that will be taken into consideration while determining the amount of loans; but value of such scholarship should not be more than half of the rate under the loan scholarships scheme. If the value is more the candidate has to choose between the two.

Any student who is otherwise eligible and is selected for the award of a loan scholarship will be permitted to enjoy fee concession, if any, awarded to him by the institution or any other authority where he is studying and the value of this fee concession will not be taken into account for determining the amount of the loan scholarship.

SANCTIONING AUTHORITY; The Director of Harijan Welfare shall be competent authority to sanction the loan.

HOLDING IN ABYEYANCE OF A FRESH AWARD;
An award made under the schemes may be allowed to be held in abeyance for not more than one academic year if; the candidate is unable to join the next course due to prolonged illness; or

The candidate is unable to get admission in a higher course of his choice.

If an award is made tenable after the period during which it has been kept in abeyance it will be done only if the scholar fulfils other conditions of the scheme. The Director of Harijan Welfare will decide all such cases without reference to the Government of Tamil Nadu.

The grant of loan scholarships is subject to availability of funds and no persons can claim a loan scholarship as matter right. If adequate funds are not available, post-graduate alone will be given preference.

SELECTION OF CANDIDATE;

The selection will be made strictly in the order of merit among the eligible candidates who apply for loan at each stage of education, the merit being determined by the achievement of the candidate in the qualifying PUC\Degree examination as the case may be.

On joining an Institution, each selected candidate will furnish to the Director of Harijan welfare through the Head of the institution, full particulars of the courses, date of joining whether day scholar or boarder and other relevant information in the prescribed form.

After the selections have been made the Director of Harijan Welfare will send to the Head of the institution a set of documents viz. a copy of the rules, admission report and letter of acceptance. Each selected candidate will be asked to submit through the Head of the Institutions where he is undergoing the courses, an income certificate completed by his parents, the admission report and the latter of acceptance.

The Director will also send an Entitlement letter to the Head of the concerned institution in respect of each selected scholars studying in the institution. The Entitlement letter will secure the selected scholar exemption from the payment of tuition and other fees normally charged at the time of admission and to seek exemption from payment of subsequent fees in case the receipt of the scholarship by the institution is delayed. These fees are to be adjusted from the scholarship amount when it is received by the Head of the Institution from the Director of Harijan welfare for payment to the Scholar.
It is the duty of the selected scholar to present the letter of acceptance, and admission report from duly filled in to the Head of the Institution, who will forward the same to the Director of Harijan welfare. If the Director does not receive the completed documents, he will after 15 days of the issue of these forms, verify the position from the Head of the Institution by sending him a registered reminder asking him to send within 20 days of the issue of the letter required documents.

MEANS TEST;

The payment of scholarship under this scheme will be subject to the following provisions:

Loan scholarship under the scheme will be paid without any consideration of the income of parents of the candidate.

There should be no system of half scholarships.

BOND The selected candidates will be required to execute a bond with the Government to abide by the terms and conditions of the award and to pay the loan in suitable instalments depending on their income as specified in Rule.17. The stamp duty will be borne by the Government on the bond which would be exempted from the stamp duty under the provision to section 3 of the Indian Stamp Act.

SURETY\SECURITY; The loan will be given without surety or Security.

DURATION AND RENEWAL OF SCHOLARSHIPS;

The scholarship once awarded at the Degree stage will be tenable from the start of the graduate study to the completion of the study.

The scholarship will be renewed from year to year subject to satisfactory progress and the fulfilment of the conditions indicated below:-
Within a course which is continuous (like Engineering, 3 year Degree course etc.) for a number of years, the renewal of the scholarship will depend upon promotion to the next class;

Where in an examination referred to in (a) above a scholar who appears and fails to obtain promotion, the scholarship will be suspended for one academic year but will be renewed on his achieving the requisite standard in the following annual examination. Suspension of only one year will be allowed within a stage of education.

Good conduct and regularity in attendance are also conditions for the continuance of the scholarship. The Head of the institution is expected to bring to the notice of the Director of Harijan welfare any adverse report that may have been necessitated due to habitual irregularity, misbehaviour, participation in strike etc. and if necessary, suggest suspension/cancellation of Scholarship.

The scholarship will be renewed for each successive year, subject to what is stated above, on the basis of an annual Progress Report to be submitted by the Head of the Institutions where the scholar is studying. It will be in the interests of the scholar to see that as soon as the result of the annual examination is declared the proforma of the Annual progress report as given in Appendix D is got filled by the Head of the Institution and despatched to the concerned, quoting the reference of the letter under which the award is initially communicated to the Scholar. This will enable the Director of Harijan Welfare to process the renewal of the scholarship expeditiously.

If the loan scholarship is vacated by the Scholar before the completion of a particular stage of studies for which the award was made owing to cancellation or due to the scholar giving up studies, the vacancies will be filled up offering the award to the candidates next in the merit list of the examination from which the scholar vacating the award was selected. In such case the loan will be offered from the month following that in which the award becomes vacant.

If before the completion of the stage for which a loan is sanctioned, a loanee becomes eligible for some other scholarship which he chooses in preference to the loan, he should do on the clear understanding that he would lose all claim on the loan and would not be permitted to revert to the same loan thereafter under any circumstances. If for any reasons he subsequently wants to be considered for the loan scholarships, he will have to apply as a fresh candidate in the beginning of the academic year and take his chance along with other candidates.

INABILITY TO TAKE EXAMINATION OWNING TO ILLNESS; If a scholar is unable to appear for the annual examination within a continuous course of studies (but
for a final University Examination) owning to illness, the award may be renewed for
the next academic year on the submission of a medical certificate to the satisfaction of
the Director of Harijan welfare.

If a scholar is unable to appear in the final University Examination due to prolonged
illness extending over a long and resulting in shortage in the year on the submission
of a medical certificate to the satisfaction of the Director of Harijan welfare.

PAYMENT

On receipt of sanction from the Director of Harijan and Tribal welfare the loan will be
drawn by the District Harijan welfare officer and the amount sent through Bank Draft
to the Heads of Institution who will disburse the amount to the scholar after obtaining
acquittance. The Heads of Institutions will forward the acquittance to the District
Harijan welfare Officer concerned. (Govt.Memo No.36951\HW.III\72-52 SWD,
Dated 1.9.77 (J5\59792\77)

b) The amount of Loan sanctioned shall be sent to the Head of the Institutiion
concerned. The Head of the Institution shall adjust the amount against the students
monthly hostel dues, arrears of tutiton fees etc and only the balance if any, shall be
paid to the student.

In case of absence due to illness the Scholarship will be admissible provided the
period of illness does not exceed three months, a medical certificate is submitted to
the satisfaction of the Head of the Institution and his Certifying that the scholar is
likely to make up the deficiency in lectures and studies during the rest of the period of
the course of Studies.

REPAYMENT OF LOAN

The repayment will start one year after the scholar has began to earn income which
term shall not include paid practical training, or three years after termination of
scholarship whichever is earlier. In case of students who decline the Loan scholarship
in the midst of their courses in order to take up some other beneficial scholarship the
repayment will start one year after the scholar has begun to earn an income or 3 years
after the termination of their course of studies which they were following at the time
of declining the loan scholarship whichever is earlier.

b. In case of a scholar who discontinues his scholarship because of some valid reasons and rejoins the same course of studies after a lapse of
some years, he shall have to repay the loan one year after he had begun to earn an income or three years after termination of the course of studies, which he was following at the time of discontinuing his studies, whichever is earlier, and at the latest eight years after the commencement of his studies.

ii) The repayment will be made in the form of monthly instalments on the following basis.

1\10th of income but not less than Rs.25\- per mensum if it should be less than Rs.300\- p.m.(in case of scholars who do not earn an income during any period after the payment has fallen due, the rate of recovery for such period shall be Rs.25\- p.m. This will also apply to women scholars who get married).

One eighth of the income if it should be between Rs.300\- per month and Rs.500\- p.m. and

One sixth of the income if it should exceed Rs.500\- per month.

It will however, be open to the scholars to volunteer repayment in instalments of higher amount than indicated above.

The amount to be repaid will be deposited in a Treasury or any other manner to be specified, by the 10th of every month and a copy of the chalan sent to the Director of Harijan welfare.

In the event of the death of a scholar during the course of his studies or after the repayment has started but full payment has not been made, the loan will be written off.

In the event of a scholar becoming incapacitated or invalid before the completion of studies and unable to earn an income the loan will be written off on the submission of a medical report from the competent medical authority. This will apply to a scholar who becomes incapacitated or invalid after completion of his studies but before repaying the entire loan. In this case the balance of the loan will be written off.

In case the scholar fails to repay any instalment with one month after the due date, the balance due for the month with interest at the aforesaid rate from the date of such failures shall be recovered as on arrear of land Revenue.

If the scholarship is cancelled due to breach by the scholar of any of the terms and conditions of this agreement due to his misconduct and or objectionable activities the entire amount on the date of such cancellation may together with interest be recovered forth with (k) arrears (f) revenue without prejudice to any other remedy and rights of the Government under these presents.
INTEREST All loans given under the scheme will be interest free, interest will, however, be charged at 6% in respect of default in payment of any instalment.

OTHER CONDITIONS FOR THE AWARDS.

The scholars shall devote themselves to their studies to the entire satisfaction of the Head of the Institution, and shall not undertake any paid work.

No change in the course of study for which the award has been sanctioned shall be made without the prior permission of Director of Harijan Welfare.

In case a scholar migrates from one institution to whether without changing the course, he should immediately inform the Director of Harijan welfare of the change through the Head of Institutions where he migrates.

All changes in address should be notified to the Director of Harijan welfare.

If a scholar gets any other scholarship or financial assistance during the course of his studies he shall immediately communicate this information to the Director of Harijan welfare though the Head of the institutions.

As soon as a scholar begins to earn and income he will furnish to the Director of Harijan welfare full details of post held or business practice started, his income address etc.

A scholar who on completion of studies and before taking up an employment or before repaying the entire loan decides to proceed abroad for further studies, will have to take prior permission from the Director of Harijan welfare. He will also keep the Director of Harijan welfare informed of this movements to abroad and of his return to India and commencement of employment.

ANNOUNCEMENT OF THE SCHEME

The Director of Harijan welfare will announce in the first week of May every year full details of the scheme and invite applications by issuing an advertisements in all leading newspapers. The scheme will also be circulated to all the UNIVERSITIES in the state.
21. **LOAN SCHOLARSHIP BOOK**

Each scholar will be given a loan scholarship book in which all amounts given to him and repaid by him will be entered. In case of loss of the Loan scholarship book, a nominal charge of Rs. 1/- will be levied for the issue of the duplicate copy.

22. **CUSTODY OF LOAN RECORDS;**

The District welfare Officers will be responsible for opening loan ledgers and hand them over with the loan records and agreements soon after the students course of study is over under proper acknowledgement to the Tahsildars concerned for safe custody till the loan is cleared in full. The Tahsildars concerned will be responsible for recovery of the loans granted under these rules. The District welfare officers concerned will be responsible for watching the recovery and maintenance of accounts at the District level.

23. **CONTROL OF ACCOUNTS**

The Director of Harijan welfare will control the expenditure over the budget provision as a whole and furnish monthly reconciliation certificate of charges and receipts and annual certificate of acceptance of balance. The District welfare Officers will be responsible for maintaining accounts at the District level and furnish monthly reconciliation of receipts and charges and annual certificates of acceptance of balance.

24. **PROCEDURE FOR APPLYING;**

An application for the Loan scholarship should comprise.

One copy of the application for Scholarship in the prescribed form (Appendix-B)

One copy of a recently taken passport size photograph with signature (to be pasted on the application form in the space provided for it)

One attested copy of the Matriculation of equivalent certificate in respect of all examinations passed.
One attested copy of each of Certificate, Diplomas, degree marks sheets etc in respect of all examinations passed.

One attested copy of a testimonial from the Head of the Institution last attended; and

On affidavit by the parent\Guardian stating definite income from all sources in the prescribed.(Appendix.C)

ii) Applications complete in all respect should be submitted to the Director of Harijan welfare (by designation to the Officer mentioned in the advertisement) by the prescribed date.

In complete applications or applications received after the prescribed date will not be considered.

In correct entry in the application form or wrong declaration in respect of income, financial help by way of other scholarships of financial support by relatives or friends would make the scholarship liable to cancellation and or to penalties to be determined by the Government.

\true copy\ 

SUPERINTENDENT

NOTE: Now the rate of loan amount has been enhanced

to Degree courses - Rs.6,500\-

PG and Professional courses - Rs.7,000\-

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ADI DRAVIDAR AND TRIBAL WELFARE DEPARTMENT
Letter No.30412\ADW.III\99-4, DT. 12.6.2000

From

Thiru P.Kolappan, I.A.S.,
Secretary to Government.

To

The Director of Adi Dravidar welfare,
Chennai.5.

Sir,

Sub: Adi Dravidar and Tribal Welfare- Education- Scholarship

Loan Scholarship –Improving the Recovery of due loan amount – Amendment to the Tamil Nadu Adi Dravidar Loan Scholarship Rules, 1971 – Issued.

Ref: 1) G.OMs.No.122, Social Welfare Department, Dt.18.2.72.

2) From Director of Adi Dravidar and Tribal Welfare,

D.O.Lr.No.J7\13861\92, Dt.16.11.99.

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I wish to invite your attention to the letter cited and state that the Government, after careful consideration of your suggestions sent for the improvement of the recovery of loan amount, order the following amendments to the rules appended to G.O.Ms.No.122, Social welfare Department, Dated 18.2.72.

AMENDMENTS

For the existing Rule 5 the following shall be added:- "(iii) Parental income ceiling is fixed for the sanction of Loan and for this purpose income ceiling under the present State scholarship scheme be allowed to be adhered to i.e. Rs.50,000/- p.a."
For the existing Rule 10(a) the following shall be substituted:- "The selection of candidates will be made strictly in the order of highest percentage of marks obtained in +2 \Degree Examinations as the case may be till the allotted funds are exhausted".

For the existing Rule 13 the following shall be substituted:- "The loan shall be sanctioned only after obtaining Surety\Security from the students concerned and the documents should be signed by the students in the presence of a notary public",

For the existing Rule 17 the following shall be added:- "(viii) If the loanee student’s father or mother or both are employed in Government\Government aided\Corporations\Under takings, Private institutions, etc. the dues shall be ordered to be recovered from their salaries".

For the existing Rule 22, the following shall be added:-

"(i) A uniform ledger sheet shall be maintained for each loanee student and it shall be printed and distributed by the Director of Adi Dravidar and Tribal Welfare. If the borrower shifts his residence from one district to another the ledger sheet alone could be transferred to another district so as to watch the recovery performance continuously. These registers should be maintained by the District Adi Dravidar and Tribal welfare Officers of the Districts and the Director of Adi Dravidar and Tribal Welfare shall monitor the progress continuously".

2. This letter issues with the concurrence of the Finance Department vide its U.O.No. 28904\SW\2000, Dated 10.5.2000.

Yours faithfully,

for Secretary to Government.

copy to:

The Pay and Accounts Officer,

Chennai.5\Chennai.1\Chennai.35\Chennai.9.

The Accountant General,

Chennai.18\Chennai.35\Chennai.6

All District Collectors.
All District Adi Dravidar and Tribal Welfare Officers.

The Secretary, Finance Department, Chennai.9.

Stock file.