



HESLB
BODI YA MIKOPO
TUNAWEKEZA KWA KIZAZI CHA BAADAE

GUIDELINES AND CRITERIA FOR ISSUANCE OF LOANS AND GRANTS TO STUDENTS ADMITTED INTO POSTGRADUATE STUDIES

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1.0 IMPORTANT INSTRUCTIONS TO ALL LOAN APPLICANTS

All loan applicants for Academic Year 2022/2023 are required to:-

- (i) Read and follow application procedures stated in these guidelines;
- (ii) Ensure that the Form Four Index Number provided when applying for loan matches with the one used in your application for admission to University or College;
- (iii) Ensure that all documents submitted to support your application have been certified by relevant authorities as specified in these guidelines;
- (iv) Ensure that all birth/death certificates are certified by the Registration, Insolvency and Trusteeship Agency (RITA), or Zanzibar Civil Status Registration Agency (ZCSRA) "Wakala wa Usajili wa Matukio ya Kijamii Zanzibar "or designated officer(s) to ascertain their validity;
- (v) Ensure that your loan application form is completed with correct (and accurate) details, dully filled and signed before submission;
- (vi) Each applicant is advised to keep a copy of complete package of the application form submitted to HESLB for future reference (if required)
- (vii) All applicants who are academic staff from Public Higher Education Institution are advised not to apply and
- (viii) All applicants must strictly observe the set application deadline.



2.0 OVERVIEW

The Higher Education Students' Loans Board (HESLB) was established by HESLB Act (CAP 178) and became effective in July 2005. HESLB is mandated to, among others, issue loans and or grants to needy and eligible students. Application window for Academic Year 2022/2023 will be open from 15th July, 2022 through 30th September, 2022.

3.0 ELIGIBILITY

HESLB Act and regulations provide for General Eligibility and Criteria for applicants seeking loans. NEEDY and ELIGIBLE applicants must apply for loans and/or grants to meet part or full costs of their education.

3.1 General Eligibility Criteria as Pronounced by the Act
General Eligibility criteria require an applicant to meet the following conditions: -

- (i) Must be Tanzanian;
- (ii) Must have applied for a loan through the Online Loan Application and Management System (OLAMS);
- (iii) Must have been admitted to an accredited Higher Education Institution on full time basis;
- (iv) For Students Admitted at the Open University of Tanzania (OUT), eligible students will be considered for tuition fee and books and stationery expenses;
- (v) Must not have other sources of funding to finance his/her education;
- (vi) Must be a continuing student with results/progress reports to show that he/she has passed the examinations necessary to enable him/her to advance to the following year or stage of study;
- (vii) For a student's loan beneficiary seeking to re-apply for loan after dropping out from one programme/college/university) he/she must repay at least 25% of the previous loan amount before applying for a new loan. Payment of 25% of the previously granted loans is not a guarantee for new loans allocation.



4.0 POSTGRADUATE STUDENTS

Eligible students for loans for the academic year 2022/2023, admitted into Postgraduate Degree Programmes must fulfill the General Eligibility Criteria set in 3.1 above

4.1 Postgraduate Students (Academic Staff)

In addition to the General Eligibility Criteria, applicants in this category must fulfill eligibility criteria specific to Postgraduate applicants', which are: -

- (i) Must hold a first Degree or an Advanced Diploma, with a minimum of Upper Second Class (for applicants pursuing Master Degrees) or Master Degree with a minimum of Upper Second Class (for applicants pursuing PhD degrees);
- (ii) Must be academic staff from Private Higher Learning Institution, admitted to pursue postgraduate studies on fulltime basis, at an accredited Higher Education Institution in Tanzania;
- (iii) Must have been officially nominated by the employer, and obtained endorsement from the Vice Chancellor/Principal/Provost/Rector of the respective institution;
- (iv) Must have started to repay their previous loans for at least twelve months consecutively, or a lump sum of the same instalments if she/he was previous loan beneficiary; and
- (v) The employer must have signed the Financing Agreement between Higher Education Students' Loans Board and respective Higher Education Institution.



4.2 Postgraduate Students Admitted at Nelson Mandela

African Institution of Science and Technology (NM-AIST)

To strengthen national capacity in research, ICT and innovation; HESLB issues loans to students admitted into Master and PhD in Science related programmes offered at the Nelson Mandela African Institution of Science and Technology (NM-AIST).

Eligible students for loans for academic year 2022/2023 must fulfil General Eligibility Criteria set in 3.2 above.

In addition, applicants must fulfill eligibility specific requirements to postgraduate applicants in the NM-AIST category: -

- 4.2.1 Must have been admitted at the Nelson Mandela African Institution of Science and Technology (NM-AIST) to pursue Master or PhD programme in one of the under listed priority areas:-
 - (i) Life Sciences;
 - (ii) Mathematical & Computer Science Engineering;
 - (iii) Information and Communication Science Engineering; and
 - (iv) Materials, Energy, Water and Environmental Sciences.
- 4.2.2 Must be a Permanent employee
- 4.2.3 Must not be above 45 years of age at the time of application.
- 4.2.4 Must be guaranteed by their employers with respect to repayment of the loans;
- 4.2.5 Must have started to repay their previous loans for at least 12 months consecutively, or a lump sum of twelve instalments, if they were previous loan beneficiaries;
- 4.2.6 Repayment for NM-AIST postgraduate students' loans shall start immediately upon completion of the first year of study by monthly instalments deducted by employers from beneficiary's salary and remitted to HESLB;

4.3 Postgraduate Students Admitted at Law School of Tanzania (LASCOT) Students
Law School of Tanzania students who are eligible for loans in the academic year 2022/2023 must meet the following conditions:

4.3.1 Must fulfil the General Eligibility Criteria set in Section 3.1 above.

4.3.2 In addition to the General Eligibility Criteria set in Section 3.2 above, applicants must fulfil eligibility criteria specific to Postgraduate applicants at Law School of Tanzania (LASCOT) which are: -

- (i) Must have graduated (with LLB Degree) within Five (5) years (i.e. from 2018 to 2022)
- (ii) Loans will be issued ONLY to NEEDY Applicants who were previous loan beneficiaries.

4.3.3 Loans for Law School students shall be issued to cover two items:

- (i) Books and Stationery expenses;
- (ii) Tuition Fees

4.4 Other Postgraduate Students

Eligibility Criteria for Postgraduate students other than the mentioned category under Section 4.1, 4.2 & 4.3 above; will be defined in due Course.

4.5 Applicable rates for Postgraduate Students

4.5.1 Meals and Accommodation (MA)

The Board may provide loans for Meals, Accommodation and Incidentals at the rate of TZS 10,000.00 per day while on campus for theoretical instructions or in field for data collection.

4.5.2 Books and Stationery Expenses (BSE)

A maximum of TZS 500,000.00 per annum for Books and Stationery may be granted to eligible students pursuing Master and PhD.

4.5.3 Tuition Fee (TF)

HESLB may provide tuition fee loans at 100% rate based on the rates charged by the respective Higher Education Institution.

4.5.4 Research Expenses (RE)

HESLB may provide loans at 100% rate for Research expenses in all fields, based on the rates applicable at HLI as may be endorsed from time to time. Applicable rates include a maximum of TZS 2,000,000.00 per annum for Master Degree programme and a maximum of TZS 5,000,000.00 per annum for a PhD Degree programme.

5.0 OTHER CONDITIONS



5.1 Liability of guarantors and parents

Parents/Guarantors are responsible for confirmation of correctness and accuracy of information submitted in the application before signing and are expected to ensure the following:-

- (i) All due loans issued to academic staff are repaid in full.
- (ii) Loan issued to non-academic staff is deducted monthly from employee's salary until is repaid in full.
- (iii) All students issued with loans to study at Law School of Tanzania repay the loans and must be aware of the beneficiaries' whereabouts until the loan is fully repaid. In case of default, guarantors shall be responsible to settle the due unpaid loan in full.

Applicants wishing to join Law school of Tanzania are required to append Guarantor's passport size photo and a certified copy of one of the following Identifications issued by Government authorities of the United Republic of Tanzania and Zanzibar Revolutionary Government:

- (i) National Identification card;
- (ii) Voter's registration card;
- (iii) Driving License;
- (iv) Tanzanian Passport; or
- (v) Zanzibar Resident ID.

5.2 Loan Repayment

Upon completion or termination from higher education studies, a loan beneficiary shall be required to repay his/her loan fully or through monthly deductions of not less than 15% of basic salary/income or a sum not less than TZS 100,000.00 a month for beneficiaries in the informal sector. All loans shall be subject to a 1% fee on principal amount annually.

6.0 MODE OF APPLICATION

All loan applications will be done through Online Loan Application and Management System (OLAMS). Upon completion of online loan application process, applicants shall be required to print out the application forms and Loan Agreements, obtain appropriate authentications, sign the forms, attach necessary documents and upload into OLAMS.



Applicants are REMINDED to keep full set of the loan applications, attachments submitted, and EMS receipts used for mailing their applications to HESLB for reference and ease of tracking when necessary before submitting the same through EMS to:-

The Executive Director,
Higher Education Students' Loans Board,
HESLB House, 1 Kilimo Street, TAZARA Area, Mandela Road,
P.O. Box 76068,
15471 Dar es Salaam, Tanzania.

7.0 LOAN APPLICATION FEES

Applicants must pay a non-refundable, one-off application fee of TZS 50,000.00 for Master and TZS 100,000.00 for PhD through GePG using a provided Control Number vide bank (NMB, CRDB, TPB) or mobile money networks (Vodacom M-PESA, TIGO PESA, and AIRTEL MONEY etc) for details visit: <https://olas.heslb.go.tz>

8.0 LOAN APPLICATION DEADLINE

The Loan Application window for 2022/2023 opens on 19th July, 2022 through 30th September, 2022. However, these guidelines will be available on www.heslb.go.tz from July 12th, 2022 to enable applicants familiarize with key issues before applying for loans.

8.1 Publication of the list of Successful Loan Applicants

A list of successful loan applicants with their corresponding allocations shall be published through the Student's Individual Permanent Account (SIPA) used during application or on HESLB website: www.heslb.go.tz after Batch Approval.



9.0 INQUIRIES AND COMPLAINTS

Applicants or loan beneficiaries with inquiries or complaints will have to follow procedures displayed in the loan application window's Helpdesk.

Issued by:-
THE EXECUTIVE DIRECTOR
JULY, 2022

LOANS APPLICATION 2022/2023

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