



Office of the Principal

Government Degree College Tral

192123-(Kashmir)

گورنمنٹ ڈگری کالج ترال

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NOTICE

Central Sector Education Loan Schemes

All the meritorious students of this institution are hereby informed that the Government of India has launched various schemes for providing education loans. The Key Features of these Financial Assistance Schemes are given as under:

1. PM-Vidyalaxmi Scheme

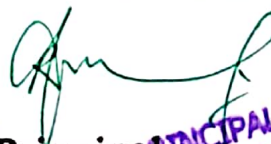
- Provides collateral-free and guarantor-free education loans to eligible students.
- Offers a 3% interest subvention on education loans up to Rs10 lakh for students whose annual family income is up to Rs 18 lakh.

2. PM-USP Central Sector Interest Subsidy Scheme (PM-USP CSIS)

- Provides 100% interest subsidy during the moratorium period on education loans up to Rs10 lakh for eligible students pursuing professional and technical courses.
- Applicable to students with an annual family income of up to Rs 4.5 lakh.

3. Credit Guarantee Fund Scheme for Education Loans (CGFSEL)

- Provides up to 75% guarantee cover on education loans up to Rs 7.5 lakh.
- Eliminates the requirement for collateral security or third-party guarantees.


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