



GOVERNMENT COLLEGE OF EDUCATION

Institute of Advanced Studies in Education

CLUSTER UNIVERSITY, SRINAGAR

Maulana Azad Road Srinagar (J&K)

(NAAC RE-ACCREDITED GRADE "A" (CGPA 3.24))

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Sub: Awareness Regarding PM-Vidyalaxmi Scheme & Central Sector Education Loan Schemes

NOTICE

This is for the information of all students of the college that the Government of India Ministry of Education has launched a new flagship scholarship scheme the **PM-Vidyalaxmi Scheme** the Central **Sector Education Loan Schemes** launched by the Government of India.

The **PM-Vidyalaxmi Scheme** is a flagship initiative aimed at ensuring that **financial constraints do not prevent meritorious students from pursuing higher education.**

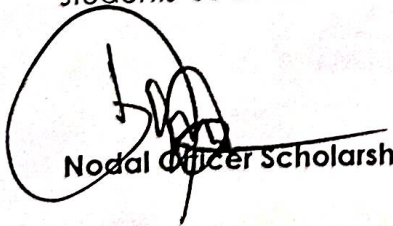
Key Features of the Scheme:

- **Collateral-free and guarantor-free education loans** for eligible students.
- **3% interest subvention** on education loans up to **₹10 lakh** for students belonging to families with an **annual income up to ₹8 lakh**, subject to the scheme guidelines.
- Financial assistance to enable deserving students to continue higher education without economic hardship.

All students, particularly those requiring financial support for pursuing higher studies, are advised to **learn about the scheme and avail its benefits, if eligible.**

For further details regarding eligibility, application procedure, and other Central Sector Education Loan Schemes, students may contact the **College Nodal Officer/Scholarship Cell/Admission Cell** during office hours or visit the official Higher Education/PM-Vidyalaxmi portal.

All students are informed to disseminate this information among their fellow students so that deserving candidates can benefit from these schemes.


Nodal Officer Scholarship

No.GCOE/IAS/26/1615
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Prof. (Dr.) Seema Naz
Principal