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Feb 2022

✓ Army Welfare Education Society
Building No-202, Shankar Vihar
Delhi Cantonment,
New Delhi-110010

FORWARDING OF INDIAN ARMY EDUCATION LOAN SCHEME LEAFLET

A leaflet highlighting important aspects of the Indian Army Education Loan Scheme for wards of serving personnel is enclosed herewith for circulation to all institutions/colleges under your jurisdiction to popularise the welfare scheme.




(Ajay Gupta)
Col (Retd)
OIC, Edn Loan Sec

Encl: As above.



INDIAN ARMY EDUCATION LOAN SCHEME

➤ HIGHLIGHTS OF THE SCHEME:-

- ❖ FOR SERVING PERS/ THEIR WARDS/ DEPENDENT SISTER PURSUING UNDER GRADUATE/ POST GRADUATE STUDIES IN GOVT RECOGNISED COLLEGES/UNIVERSITIES/INSTITUTIONS.
- ❖ UPPER LIMIT - Rs 5,00,000/-.
- ❖ INTEREST RATE - 7% P.A.
- ❖ EFFECTIVE ROI - 3.5 TO 3.8%.
- ❖ DURATION – MAX 5 YEARS OR SIX MONTHS BEFORE RETIREMENT (WHICHEVER IS EARLIER)
- ❖ REPAYMENT MODE - EMI (ECS MANDATE TO BEGIN WITH. LATER THROUGH CDA(O)/PAO(OR)
- ❖ COLLATERAL SECURITY - NIL
- ❖ MORATORIUM PERIOD - NIL

➤ DOWNLOAD APPLICATION FORM FROM:-

<https://indarmy.nic.in/Site//NewsDetail/frmNewsDetails.aspx>

➤ FOR FURTHER DETAILS, CONTACT:-

- ❖ E-MAIL – agbrloansec@gmail.com
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