

## Education Loan (EL)

Education Loan is being extended to the students from the community of Safai Karamcharis\Manual Scavengers & their dependents for pursuing Professional or Technical Education of Graduation or higher levels in Medical, Engineering, Management, Law, IT/Computers.

Graduation courses in all disciplines (i.e. B.A., B.Sc; & B.Com etc).

Sanitary Inspector & other similar job oriented courses having minimum period of one year, Diploma in Physiotherapy, Pathology, Nursing, Hotel Management & Tourism, Journalism & Mass Communication, Geriatric Care.

Academic/Professional courses at Graduate & Post Graduate level like Bachelor of Education, Ph.D, Language courses, BCA, MCA etc; (from authorized/recognized Institutes/Universities).

Interest Rate:

Maximum Limit	Interest Chargeable from	
	SCA	Beneficiary
Study in India -upto Rs.10.00 Lac	1% p.a.	4 % p.a.(0.5% p.a. rebate for women candidates for study in India)
Study in Abroad -upto Rs.20.00Lac		

The interest on Education Loan is reimbursable under the scheme of Ministry of Human Resource Development, Govt. of India to the beneficiaries whose family income is upto Rs.4.50 lac per annum.

Repayment period: 5 years after co-termination of course with a moratorium period of one year

**[Education Loan Registration Form](#)**