

ST. JOSEPH'S UNIVERSITY, BENGALURU NOTICE

INTEREST-FREE EDUCATIONAL LOAN SCHEME: MARIA SEVA SANGHA

Deserving students from economically backward sections are hereby informed of an opportunity to avail **Educational Fellowship Programme**, an **interest-free educational loan** scheme offered by **Maria Seva Sangha**. This program is designed to support students on a **means-cum-merit basis** to pursue their degree and post-graduate courses.

**Key Loan Details**

- **Loan Amount:** The **maximum** amount available per student for one academic year is **Rs. 75,000/-** or the actual tuition/course fees, whichever is lower.
- **Payment:** Tuition fees are paid by Maria Seva Sangha **directly to the institution**.
- **Repayment:** The loan is repayable in **12 monthly installments** (or less), and prompt repayment is mandatory to ensure funds can be redistributed to other needy students.

**Eligibility Criteria**

To be considered for this loan, applicants must meet the following criteria:

- **Age:** Between **14-35 years**.
- **Academic Record:** At least **45% marks** in Std X/ Std XII/ PUC.
- **Financial Need:** Annual family income must **not exceed Rs. 5 lakhs**.
- **Admission:** The applicant must have secured admission in a government-recognized institution (such as St. Joseph's University).

**Required Documents & Application Requirements**

Interested students must submit an application along with the following:

1. **Recommendation Letter:** A letter from the **Head of the Institution (Administrator)**, a Class 1 Gazetted Officer, a Corporator, or a Parish Priest (in the case of Catholic students).
2. **Institutional Proof:** Details of the institution and a **copy of the prospectus**.
3. **Parental Consent:** Consent from parents/guardians for the application and a written **commitment to repay**.
4. **Guarantors:** Details of **two guarantors** who will take full responsibility for the repayment of the loan.

**Contact Information**

For further details and application procedures, students may contact the Maria Seva Sangha office directly:

- **Phone:** +91 89707 75242
- **Email:** mariasevasangha@gmail.com
- **Website:** www.mariasevasangha.org



  
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