TELUGU DIGITAL DAILY

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(T MEDIA NEWS)

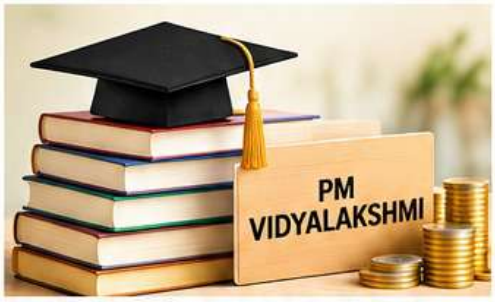
People's Voice, People's Power

News... Analysis... Development... For People...

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PM VIDYALAKSHMI Boost for Higher Educatiom Dreams

Central Government launches education loan scheme with interest subsidy up to ₹10 lakh



Many talented students are unable to pursue higher education due to financial constraints. To address this, the Central Government has launched the PM **Vidyalakshmi Scheme**, which provides education loans without any collateral or third-party guarantee. The scheme also offers interest subsidy of up to ₹10 lakh.

Key Highlights:

- Launched in 2024 to make higher education accessible to economically weaker and middle-class families.
- Joint initiative of Ministry of Finance, Ministry of Education and Indian Banks' Association (IBA).
- No collateral or third-party guarantee required for the loan.
- Interest subsidy up to ₹10 lakh.
- Applicable only for one undergraduate, postgraduate or integrated course.

Eligibility:

- Admission in a recognised and eligible higher education institution.
- Students admitted on merit basis.
- Not applicable for management quota or **NRI** quota admissions.
- Students already availing other government scholarships are not eligible.

Interest Subsidy Details:

- Families with annual income up to ₹4.5 lakh – **100%** interest subsidy (during course period and moratorium, as per CSIS norms).
- Families with annual income up to ₹8 lakh – **3%** interest subsidy during moratorium.
- Subsidy applicable only on loans up to ₹10 lakh.
- Repayment period: up to 15 years after moratorium.

Patience is Their Weapon – Police Service is Their Goal!

112 Probationary DSPs Pass Out from Telangana Police Academy



A total of 112 Probationary Deputy Superintendents of Police (DSPs) who completed their training at the Telangana Police Academy took part in the Passing Out Parade on 12 October. ETV Bharat interacted with the trainee DSPs to know their journey behind achieving this prestigious Group-1 level post.

The probationary DSPs said that strong determination, hard work and perseverance were the key reasons for their success. They advised aspirants to develop patience and the ability to overcome failures to achieve top government jobs.

Awards for Excellence

The highest performing probationary DSPs in various categories were felicitated with awards by DGP C.V. Anand and Telangana Police Academy Director Abhilasha Bisht.

Key Takeaways from the DSPs:

- Consistency, discipline and hard work lead to success.
- Patience and mental strength are essential.
- Focus and self-belief help in clearing competitive exams.
- Serving the people through the police department is a great responsibility.

Indian Army 10+2 Technical Entry Scheme (TES-57)

Notification Released for Approx. 90 Vacancies



The Indian Army has released the notification for the 57th 10+2 Technical Entry Scheme (TES-57) to fill around 90 or more vacancies. The course will commence in July 2027. Candidates who have appeared for JEE Main can apply. The online application process will begin tomorrow (14 October) and continue till 12 November 2026.

Key Details:

Post Name	Commissioned Officer
Entry Scheme	10+2 Technical Entry Scheme – 57
Course Commencement	July 2027
Vacancies	Around 90 (or more)
Eligibility	12th Pass with Physics, Chemistry, Mathematics (PCM) with 60% marks and must have appeared for JEE Main – 2026
Age Limit	Between 16.5 and 19.5 years as on 1 July 2027
Gender	Only unmarried male candidates

Selection Process:

- Shortlisting based on academic performance and JEE Main score.
- SSB Interview and Medical Tests.
- Selected candidates will undergo 4 years of free B.Tech course and military training.
- On successful completion, candidates will be commissioned as a Lieutenant in the Indian Army.