



Directorate of Students' Welfare
Guru Gobind Singh Indraprastha University
Sector-16 C, Dwarka, Delhi-110078 Website: <http://ipu.ac.in>

F.NO. 36(1)(3)2024/DSW-1104

Date: 27.02.2026

NOTICE

Subject:- PRADHAN MANTRI VIDYALAXMI (PM-Vidyalaxmi) SCHEME.

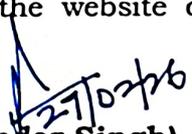
This is with the reference to letter D.O.No. 39-1/2025-CSIS-Part(1)(ii) dated 29.01.2026 of Sh. P.K Banerjee, Joint Secretary, Department of Higher Education, Ministry of Education, Govt. of India on the subject cited above (copy attached).

Interested students of the University who wants to avail the benefits of the scheme may visit the PM Vidyalaxmi Portal.


(Manpreet Kaur Kang)
Director, Students' Welfare

Copy to:-

1. All Deans/Directors of USS/Centre and Principals/Directors of Affiliated Institutions of GGSIPU with the request to please circulate the notice amongst all students of their respective USS/Centre/Affiliated Institute/College.
2. AR to Vice Chancellor – for information of the Hon'ble Vice Chancellor.
3. AR to Registrar – for information of the Registrar.
4. Project Director, UITS with a request to upload the notice on the website of the University.
5. Guard file.


(Surinder Singh)
Section Officer, SW

Office of Secretary (TTE/HE)

Government of NCT of Delhi

Diary No. 239

Date 09/2/26

12/02/26

पी. के. बनर्जी
संयुक्त सचिव

P.K. Banerjee

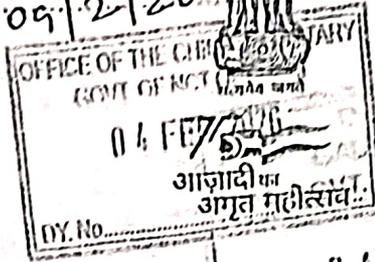
Joint Secretary

Tel: 011-23383432

Email: pk.banerjee@nic.in

D.O. No. 39-1/2025-CSIS-Part(1)(ii)

भारत सरकार
शिक्षा मंत्रालय
उच्चतर शिक्षा विभाग
शास्त्री भवन
नई दिल्ली - 110 115
GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAVAN
NEW DELHI-110 115



04 FEB 2026

4365
Dated 29th January, 2026

Respected Sir/Ma'am

I am writing to you regarding dissemination of information on the Government of India scheme for financial assistance to meritorious students, namely the Pradhan Mantri Vidyalaxmi Scheme, which provides collateral-free and guarantor-free education loans, along with a 3% interest subvention on loans up to ₹10 lakhs for students with an annual family income of up to ₹8 lakhs.

2. Reference is invited to this Department's earlier D.O. letter No. 39-2/2025-CSIS-Part(1)(ii) dated 15.07.2025 (copy enclosed), wherein the need to create awareness about education loan and interest subvention schemes was highlighted. While the PM-Vidyalaxmi Scheme offers an easily accessible and student-friendly online platform for availing collateral-free and guarantor-free education loans, its awareness and utilisation are still below the desired level.

3. In this context, State Governments can play a key role in ensuring last-mile outreach. It is therefore requested that the action taken on the earlier communication may kindly, be reviewed and further steps be taken to strengthen awareness of the PM-Vidyalaxmi Scheme at the State and district levels, using existing platforms such as State Education Departments, Universities, Colleges, Schools and skill institutions, in coordination with State Level Bankers Committees and District Level Coordination Committees.

4. These efforts will help improve awareness and ensure that meritorious students are able to access financial support for pursuing higher education in a timely manner.

Receipt
Diary No. 4536
Date 09/02/26
Directorate of Higher Education,
Govt. of NCT of Delhi

With regards,

Encl: a/a

Yours sincerely,

प्रियंक बनर्जी

(P.K. Banerjee)

To:

The Chief Secretaries of all States/UT's (as per list)

MS. Meen
13.2.26

विनेत जोशी, भा.प्र.से.

VINEET JOSHI, IAS

Secretary

011-23366451, 23382698

soecy,the@nic.in



सत्यमेव जयते

भारत सरकार
Government of India
शिक्षा मंत्रालय

Ministry of Education
उच्चतर शिक्षा विभाग

Department of Higher Education

127 'सी' विंग, शास्त्री भवन, नई दिल्ली-110 091
127 'C' Wing, Shastri Bhawan, New Delhi-110 091

D.O. No. 39-2/2025-CSIS-Part(1)(ii)

Dated: 15th July, 2025

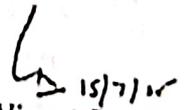
Dear Ma'am/Sir,

I am pleased to inform you that the Government of India has launched a new central sector scheme "PM-Vidyalaxmi" to provide collateral-free and guarantor-free education loans to students admitted to top-quality higher education institutions, with a 3% interest subvention for loan upto Rs 10 lakhs with annual family income up to ₹8 lakh. Another central sector scheme "PM-USP CSIS" provides full interest subsidy during the moratorium period on education loans upto 10 lakhs for students with annual family income up to ₹4.5 lakh, pursuing professional or technical courses in India from specific institutions. Additionally, under the Credit Guarantee Fund Scheme for Education Loans (CGFSEL), the Government provides up to 75% guarantee cover on education loans up to ₹7.5 lakh, without the need for collateral or third-party guarantee. Applications for these schemes may be submitted online at <https://pmvidyalaxmi.co.in>. The detailed guidelines are available at <https://www.education.gov.in/en/scholarships-education-loan-4>.

2. In this context, you would appreciate that awareness of education loan and interest subvention schemes is vital to broaden their reach and promote effective utilization. It would be very helpful if you can arrange to instruct the State Level Bankers Committee (SLBC) and corresponding District Level Consultative Committees (DLCCs) to proactively disseminate information on these education loan and interest subvention schemes through local platforms— including State Education Boards, schools, Banks, and Regional Rural Banks (RRBs)—to raise public awareness and support effective implementation. Multi-lingual pamphlets regarding this are available in the PM Vidyalaxmi portal for immediate use.

With regards,

Yours sincerely,


(Dr. Vineet Joshi)

To:

The Chief Secretaries of all States/UTs (as per list)