

**GOVERNMENT OF NATIONAL CAPITAL TERRITORY OF DELHI  
FINANCE DEPARTMENT, EXPENDITURE (III)  
4TH LEVEL, A-WING, DELHI SECRETARIAT  
I.P. ESTATE, NEW DELHI-110002.**

F.1 (9)/FD/ EXP-III/2026/DSF-III/ 73-76

Dated: 11/03/2026

To

The Secretary (Higher Education)BTE Complex, Muni Maya Ram Marg, Pitampura, Delhi-110034	The Secretary, Department of Training & Technical Education, Govt. of NCT of Delhi, Muni Maya Ram Marg, Pitam Pura, New Delhi-110034
The Secretary Revenue Department Govt. of NCT of Delhi 5 Sham Nath Marg, Delhi-110054	The Secretary, Education Department, GNCTD Old Secretariat, New Delhi-110054

**Sub: Regarding dissemination of information on the Government of India scheme for financial assistance to meritorious students, namely the Pradhan Mantri Vidyalaxmi Scheme.**

Sir,

I am to forward herewith a copy of the letter dated 29.01.2026 received from P.K. Banerjee Joint Secretary Govt of India Ministry of Higher Education Shastri Bhavan New Delhi on the subject cited above, for taking further appropriate action in the matter.

It is therefore requested to look into the matter on priority and take appropriate action in this regard.

Encls. Above

Yours faithfully,

  
(Jai Parkash)

Deputy Secretary, Finance-III

पी.के. बनर्जी  
संयुक्त सचिव

P.K. Banerjee

Joint Secretary

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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

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

Respected Sir/Ma'am

Dated 29<sup>th</sup> January, 2026

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.

With regards,

Encl: a/a

Yours sincerely,

पु.के.ब.बनर्जी

(P.K. Banerjee)

To:

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

डॉ. विनीत जोशी, भा.प्र.से.

सचिव

Dr. VINEET JOSHI, IAS  
Secretary

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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-110 001  
127 'C' WIng, Shastri Bhawan, New Delhi-110 001

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

Dated: 15<sup>th</sup> July, 2025

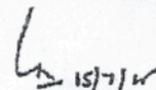
Dear Ma'am/Sir,

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)

Multi-lingual pamphlets regarding this are available in the PM Vidyalaxmi portal for immediate use.