



UNIVERSITY OF DELHI

KESHAV MAHAVIDYALAYA

NAAC Accredited Grade 'A'
UNIVERSITY OF DELHI



KESHAV MAHAVIDYALAYA



NEED FINANCIAL SUPPORT FOR YOUR EDUCATION?

Apply for

PM-VIDYALAXMI

EDUCATION LOAN SCHEME

A STEP TOWARDS YOUR DREAM, SUPPORTED BY THE GOVERNMENT OF INDIA



NOTICE

All students of Keshav Mahavidyalaya, University of Delhi who are in need of financial assistance are encouraged to apply for an education loan under the **PM-Vidyalaxmi** scheme.

KEY BENEFITS



NO GUARANTOR, NO COLLATERAL

For admission to designated QHEIs*, meritorious students can avail education loans without a guarantor or a collateral.

*Quality Higher Education Institutions



INTEREST SUBVENTION

Eligible students can receive interest subvention on education loans based on their annual family income.



100% ONLINE PROCESS

Apply digitally from the comfort of your home and track your application status online.

CONCESSIONS ON INTEREST RATES



For education loans up to **₹7.5 lakh**, **75% Credit Guarantee** by the Government of India.



For annual family income up to **₹8 lakh**, up to **3% interest** subvention on education loans up to **₹10 lakh**.



100% interest subvention during moratorium period, on education loan up to **₹10 lakhs** for students with annual family income up to **₹4.5 lakhs**, for professional/technical courses.



*Invest in your education today,
for a stronger and brighter tomorrow!*



Students are advised to read the eligibility criteria and guidelines carefully before applying.



For more information:
18001031
(Helpline Number)



Visit:
pmvidyalaxmi.co.in

Scan:
QR Code



Prof. Vinita Jindal
PM-Vidyalaxmi Nodal Officer

Prof. Arpana Sharma
Principal

FLOWCHART

Student Guide: Applying for Education Loan

on PM-Vidyalaxmi Portal (pmvidyalaxmi.co.in)

This document provides a clear step-by-step flowchart for students applying for an education loan on PM-Vidyalaxmiportal. One Common Education Loan Application Form can be submitted to multiple banks.

□ **START**



Step 1: Visit Official Portal

Go to: <https://pmvidyalaxmi.co.in>
Use only the official government portal.



Step 2: Student Registration / Sign-up

Click Login → Student Login
Click Create Account / Sign-up
Enter Name, Email ID & Mobile Number
Verify via OTP
Unique Student ID is generated



Step 3: Login with Credentials

Use registered Email / Mobile and Password
Access the Student Dashboard



Step 4: Apply for Education Loan

From left-side menu / dashboard
Click "Apply for Education Loan"



Step 5: Fill Common Education Loan Application Form (CELAF)

Student & Guardian / Co-applicant details
Academic & Course details
Institution details
Required Loan Amount
Financial / Income details



Internal

Step 6: Upload Required Documents

Aadhaar + PAN (Student & Co-applicant)
Admission / Offer Letter + Fee Structure
Marksheets (10th, 12th & qualifying exam)
Entrance Exam Result (if applicable)
Income Proof / Certificate
Address Proof & Passport-size Photographs



Step 7: Review & Submit Application

Carefully check all details entered
Submit the completed form online



Step 8: Select Preferred Bank(s)

Choose up to 3 preferred banks
Application is forwarded to selected banks



Step 9: Acknowledgement Generated

Note down Application / Loan ID
Banks process the application further



Step 10: Track Application Status

Login → Track Loan Application
View status: Under Review / Approved / etc.
Respond to any bank queries online



Step 11: Bank Processing & Disbursement

Bank verifies eligibility & documents
May request additional documents
Loan Sanction Letter issued
Disbursement done by the selected bank



■ **END**

Quick Document Checklist

- Student: Aadhaar, PAN (mandatory), Address Proof, Passport-size photo
 - Co-applicant / Parent: Aadhaar, PAN (mandatory), Income Proof, Address Proof, Photo
 - Academic: 10th & 12th Marksheets, Qualifying exam marksheet, Entrance result
 - Admission: Offer / Admission Letter + detailed Fee Structure from institution
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