

पी. के. बनर्जी
संयुक्त सचिव

P.K. Banerjee

Joint Secretary

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

Respected Sir/Ma'am,



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आज़ादी का
अमृत महोत्सव



Dyno-304 NTC(11)

10/02/26

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

Dated 29th 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.

CS (Busy)

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,

O/o ACSHE

CFMS No. 806

Date. 09/02/26

Yours sincerely,

प्रतिक्रिया

(P.K. Banerjee)

To:

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

DGHE & Secy.

CC/10

Date

2-2-26

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