

डॉ. विनीत जोशी, भा.प्र.से.
सचिव
Dr. VINEET JOSHI, IAS
Secretary

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सत्यमेव जयते

Dept. of Higher Education
Inward No. 5676
Date. 23.7.25

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)

Dear Ma'am/Sir,

No. Chief Secretary
Entry No. 141701605
Date: 21/07/2025

Dated: 15th July, 2025

Secretary (Edu)
Inward No. 25591
Date: 22/07/2025

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,

Government of Goa
Secretariat Central Registry
Pavorim-Goa
Received on 21 JUL 2025
DOC No.
C. R. No. 141701605

Yours sincerely,

(Dr. Vineet Joshi)

To:

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