

डा. विनीत जोशी, भा.प्र.से.

सचिव

Dr. VINEET JOSHI, IAS  
Secretary

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सत्यमेव जयते

31928/UGET  
11/8/2025

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

127 'C' Wing, Shastri Bhawan, New Delhi-110

Edu. No. 2217003

Dated 23/07/2025

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

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

Dear Ma'am/Sir,

PA/CSI 2217003  
Dated: 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,

Yours sincerely,

(Dr. Vineet Joshi)

To:

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

Director  
University Institute of  
Engineering & Technology  
Punjab University, Chandigarh



**DIRECTORATE OF HIGHER EDUCATION  
CHANDIGARH ADMINISTRATION  
(College- II Branch)  
Additional Deluxe Building, 2<sup>nd</sup> Floor, Sector-9,  
Chandigarh-160009**

**Memo No.DHE-UT-C6/12(37)24/ 4872**

**Date: 05/08/202**

**To**

1. Registrar, Panjab University, Sector-14, Chandigarh-160014.
2. Director, Public Instruction(c) Punjab, PSEB Complex, Phase-VIII, Mohali-160062.
3. Director/Principal, Govt. Medical College & Hospital, Sector-32, Chandigarh.
4. Director Technical Education, U.T., Chandigarh/Punjab, Plot N Sector-36, Chandigarh.
5. The Registrar, PEC University of Colleges & Technology, Sector-12, Chandigarh.
6. The District Education Officer, Sector-19, Chandigarh Administration (in respect of Govt./Govt. Aided/Private Schools).
7. The Principal, Chandigarh College of Engineering & Technology, Sector-26 (Degree Wing) Chandigarh.
8. The Principal, Chandigarh College of Engineering & Technology, Sector-26 (Diploma Wing) Chandigarh.
9. Director Technical Education, PEC, Sector-12, Chandigarh.
10. The Principals, All Govt./ Pvt. Managed Aided Colleges, U.T., Chandigarh:-
  - i. DAV COLLEGE SECTOR-10, CHANDIGARH (DAV-10)
  - ii. DEV SAMAJ COLLEGE FOR WOMEN SECTOR-45, CHANDIGARH (DEV SAMAJ-45)
  - iii. GOSWAMI GANESH DUTTA SANATAN DHARMA COLLEGE SECTOR-32, CHANDIGARH (GGSD-32)
  - iv. GURU GOBIND SINGH COLLEGE FOR WOMEN SECTOR-26, CHANDIGARH (GGSCW-26)P
  - v. MEHR CHAND MAHAJAN DAV COLLEGE FOR WOMEN SECTOR -36, CHANDIGARH (MCM DAV-36)
  - vi. SRI GURU GOBIND SINGH COLLEGE SECTOR-26, CHANDIGARH (SGGS-26)
11. The Principal, Homeopathic Medical College & Hospital, Sector-26, Chandigarh.
12. The Director, National Institute of Technical Teachers Training & Research, Sector-26, Chandigarh-160019.
13. The Director, University Institute of Engg. & Technology, Sector-25, Panjab University, Chandigarh-160014.
14. The Principal, Chandigarh Institute of Hotel management and Catering Technology, Sector-42, Chandigarh-160036.
15. The Director, Dr. Ambedkar Institute of Hotel Management, Sector-42, Chandigarh-160036.
16. The Principal, Govt. Central Crafts Institute for Women, Sector-11, Chandigarh-160011.
17. The Principal, Govt. College of Arts, Sector-10, Chandigarh-160011.
18. The Principal, Dr. Harvansh Singh Judge, Institute of Dental Sciences and Hospital, Sector-25, Chandigarh-160014.
19. The Director/Principal, Post Graduate Institute of medical Education and Research, Sector-12, Chandigarh-160012.



20. The Principal, Industrial Training Institute, Sector-26, Chandigarh-160020.  
21. The Principal, Govt. Polytechnic for Women, Sector-10, Chandigarh-160011.  
22. The Director, SCERT-32, Chandigarh.  
23. The Director, PGIMER, Sector-12, Chandigarh-160012.  
24. The Director/Principal, Dr. Harvash Singh Judge Institute of Dental Sciences Hospital, Sector-25, Panjab University, Chandigarh-160014.  
25. The Director, UIET Panjab University, Sector-25, Chandigarh-160014.

✓ Subject:- Regarding providing awareness for the PM-Vidyalaxmi Scheme.

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Reference on the subject cited above.

Enclosed please find herewith, the D.O. no. 39/2/2025-CSIS-Part(1)(ii) dated 15.07.2025 from Dr. Vinnet Joshi, IAS, Secretary, Department of Higher Education, Ministry of Education, New Delhi with the request to spread awareness regarding PM-Vidyalaxmi scheme, so that maximum students could be benefitted.



State Liaison Officer-cum-  
State Nodal Officer (Post Matric Sch.)  
For Director Higher Education,  
Chandigarh Administration.

DA/As Above

D. S. Stokert