

सी.एस. मानिट क्र. 944/2025

मध्यप्रदेश शासन
उच्च शिक्षा विभाग
मंत्रालय

बल्लभ भवन, भोपाल-462004

क्रमांक / 408/3404429/2025/38-2

भाषा/दिनांक/ 3/ 10/7/2025

प्रति

1. आयुक्त,
उच्च शिक्षा
भोपाल।
2. सम्स्त क्षेत्रीय अनिवार्य मंत्रालय,
उच्च शिक्षा,
मध्यप्रदेश
3. कुल मन्त्रि (सम्स्त)
शामशीय विश्वविद्यालय/निजी विश्वविद्यालय
मध्यप्रदेश

MED सम्स्त
MC Univ Welfare
4/8/25

विषय:- केन्द्र प्रवर्तित योजना " PM-Vidyalaxmi" के प्रचार-प्रसार हेतु।

संदर्भ:- सचिव, भारत सरकार, उच्चतर शिक्षा विभाग, नई दिल्ली का पत्र दिनांक 15/7/2025

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उपरोक्त विषयान्वित मुख्य सचिव कार्यालय से मानिट क्रमांक 944/2025 दिनांक 21/7/2025 के माध्यम से प्राप्त संदर्भित पत्र का अवलोकन होवे। केन्द्र प्रवर्तित योजना " PM-Vidyalaxmi" का प्रचार-प्रसार शैक्षणिक संस्थाओं में करने का अनुरोध है ताकि प्रदेश के अधिकाधिक विद्यार्थी लाभान्वित हो सके।

संलग्न:-उपरोक्तानुसार।

(वीरन सिंह भलावी)
अवर सचिव

म.प्र. शासन, उच्च शिक्षा विभाग

भोपाल, दिनांक/ 10/7/2025

क्रमांक / 3404429/2025/38-2

प्रतिलिपि:-

उप सचिव, मुख्य सचिव कार्यालय, म.प्र. शासन, बल्लभ भवन भोपाल की ओर सूचनाार्थ।

अवर सचिव

म.प्र. शासन, उच्च शिक्षा विभाग

Dr. Vineet Joshi, भारत सरकार

भारत सरकार

Dr. VINEET JOSHI, IAS

Secretary

Phone: 011-23386451, 23382658

E-mail: secy, hq@mea.gov.in



सत्यमेव जयते

U.S. MO. 21

मुख्य सचिव कार्यालय

भारत सरकार
Government of India

शिक्षा विभाग

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

U.O. No. 39-2/2025-CSIS-Part(I) (PM-MOH) 344/20125

Dated: 15th July, 2025

Dear Ma'am/Sir, दिनांक 21/7/2025

मार्ग-६ भा. 05/08/2025

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)

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

1. C.S., 2. P. 05 दि. वि. वि. राज्य विज्ञान वि. वि.
3. राज्य विज्ञान वि. वि.
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dissemination of information related to education loan and interest subvention schemes at local level

Education Loan- Interest Subvention Section < mpe-elis@gov.in >

Wed, 16 Jul 2025 2:25:47 PM IST+00

To: "cs-andamannicobar"<cs-andamannicobar@gov.in>,"cs"<cs@ap.gov.in>,"cs-arunachal"<cs-arunachal@nic.in>,"cs-assam"<cs-assam@nic.in>,"cs-bihar"<cs-bihar@nic.in>,"csofficecg"<csofficecg@gov.in>,"cs-goat"<cs-goat@nic.in>,"csdelhi"<csdelhi@nic.in>,"chiefsecretary"<chiefsecretary@gujarat.gov.in>,"cs-haryana"<cs-haryana@nic.in>,"cs-hp"<cs-hp@nic.in>,"cs-jharkhand"<cs-jharkhand@nic.in>,"cs-jandk"<cs-jandk@nic.in>,"cs"<cs@karnataka.gov.in>,"chiefsecy"<chiefsecy@kerala.gov.in>,"cs"<cs@mp.nic.in>,"cs"<cs@maharashtra.gov.in>,"cs-manipur"<cs-manipur@nic.in>,"cso-meg"<cso-meg@nic.in>,"cs-mizoram"<cs-mizoram@nic.in>,"csngl"<csngl@nic.in>,"csori"<csori@nic.in>,"cs"<cs@py.gov.in>,"cs"<cs@punjab.gov.in>,"csraj"<csraj@rajasthan.gov.in>,"cs-skm"<cs-skm@hub.nic.in>,"cs"<cs@tn.gov.in>,"Cs"<Cs@telangana.gov.in>,"cs-tripura"<cs-tripura@nic.in>,"csup"<csup@nic.in>,"csuttaranchal"<csuttaranchal@nic.in>,"cs-westbengal"<cs-westbengal@nic.in>,"devcom-d"<devcom-d@nic.in>,"advisor-dnhdd"<advisor-dnhdd@daman.nic.in>,"cs-chd"<cs-chd@chd.gov.in>,"adviser-chd"<adviser-chd@nic.in>,"lk-advisor"<lk-advisor@gov.in>,"psadvisor"<ps.advisor@ladakh.gov.in>

Cc: "pkbanerjee"<pk.banerjee@nic.in>,"sangeetkumar"<sangeet.kumar@nic.in>,"RADHIKA GOEL"<radhika.edu@gov.in>,"Nitin Yadav"<nitinyadav.edu@gov.in>,"Vijender Saini"<vijender.saini@gov.in>

Please find attached DO letter dated 15.07.2025 regarding dissemination of information related to education loan and interest subvention schemes at local level

Regards,
Education Loan-Interest Subvention Section
Scholarship Division
Department of Higher Education



शिक्षा मंत्रालय
MINISTRY OF
EDUCATION