

28/CSU/DSW/Schemes/2025-26/08  
केन्द्रीय संस्कृत विश्वविद्यालय  
CENTRAL SANSKRIT UNIVERSITY  
जनकपुरी, नई दिल्ली-110058  
JANAKPURI, NEW DELHI

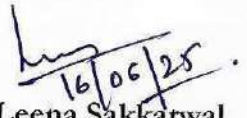
दिनांक/Date:- 16.06.2025

छात्र-कल्याण/ Students' Welfare

अधिसूचना/Notification

**Implementation of PM Vidyalakshmi Scheme in Quality Higher Educational Institutions.**

The Director of all Campuses/ Principals Colleges are informed that PM Vidyalakshmi Scheme, which was launched on 06.11.2024, aims to provide education loan without collateral and guarantor free to meritorious students of Quality Higher Educational Institutions (QHEIs) through a Simple, Transparent and Digital process to all Students, In order to increase awareness among students about this scheme. Complete information related to the scheme is available on the PM Vidyalakshmi portal: <https://pmvidyalakshmi.co.in>.

  
16/06/25  
**Prof. Leena Sakkarwal**

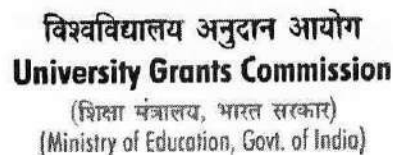
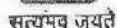
Professor in Education  
Associate Dean (Student Welfare)  
I/c of Research Development cell &  
IKS Amrit Mahotsav project)

**Copy to:-**

1. Vice Chancellor , CSU, New Delhi,
2. P.S. to Registrar, (Office), CSU, New Delhi,
3. The Directors/Principles, All Campuses/Adarsh Mahavidyalaya
4. Academic Section



**Prof. Manish R. Joshi**  
Secretary



19 ज्येष्ठ, 1947/ 9<sup>th</sup> June, 2025

આદરણીય મહોદયા/મહોદય

As you are aware that all Scheduled Commercial Banks have been advised by Reserve Bank of India to adopt Model Education Loan Scheme (MELS), formulated by Indian Banks' Association (IBA). In order to further enhance the easy and quick availability of education loans for meritorious students of Quality Higher Educational Institutions (QHEIs), the PM Vidyalaxmi scheme has been launched on 06.11.2024. The scheme enables collateral free, guarantor free education loans by banks through a simple, transparent, student-friendly and digital application process.

A virtual meeting chaired by the former Chairman, UGC regarding implementation of PM-Vidyalaxmi Scheme in Quality Higher Educational Institutions (QHEIs) was held on 26.03.2025, where all the QHEIs were apprised about the salient features of the scheme by Ministry of Education and Nodal Bank i.e. Canara Bank.

During the review meeting held by Hon'ble Finance Minister on 13.5.2025, it was inter-alia advised that steps should be taken to improve the awareness of the scheme among the students who are seeking admission in these QHEIs. All the HEIs are requested that the information regarding the availability of education loans under PM Vidyalaxmi scheme, for meritorious students may be incorporated in the prospectus/admission brochure along with the information that the details of scheme which is available at the PM Vidyalaxmi portal (<https://pmvidyalaxmi.co.in>), so that the desirous students are able to avail of the collateral free financial aid of the Government of India.

You are requested to ensure that HEIs nominates a Nodal Officer for PM Vidyalaxmi portal and the same may be communicated on the following link: <https://forms.gle/KKKWMJBnrGHkGMkUA>.

Kindly note that this is a **Special Initiative** of the Government of India and will be useful for students of your institute. An early action in this regard will be highly appreciated.

सादर,

भवदीय.

Ans.

(मनिष जोशी)

1. विश्वविद्यालयों के कुलपति
2. कॉलेजों के प्रिंसिपल/निदेशक