



धर्म सस्थापनार्थय

डा० राम मनोहर लोहिया राष्ट्रीय विधि विश्वविद्यालय Dr. Ram Manohar Lohiya National Law University

No.: 2215-25
NLULko/Admin/C-10/2025(2863)
Date: 1 August, 2025

Notice (PM-Vidyalaxmi Scheme)

The Government of India has launched a new central sector scheme "PM-Vidyalaxmi" to provide collateral-free and guarantee-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 Rs. 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 Rs. 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 Rs. 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](https://pmvidyalaxmi.co.in). The detailed guidelines are available at <https://www.education.gov.in/en/ scholarships-education-loan-4>.

(Dr. Sanjay Kumar Diwakar)
Joint Registrar

Copy to the following for information:-

1. The Hon'ble Vice-Chancellor.
2. The Registrar.
3. The Head of the Department.
4. Dr. Ajita Singh, Nodal Officer-1 (Maker).
5. Mr. Sanjay Kumar Srivastava, Nodal Officer-1 (Maker).
6. The University Website.

(Dr. Sanjay Kumar Diwakar)
Joint Registrar