



सत्यमेव जयते



प्रो. राजीव कुमार
सदस्य सचिव
Prof. Rajive Kumar
Member Secretary

No. AICTE/SAG/StDC/2025-26/General/01

अखिल भारतीय तकनीकी शिक्षा परिषद्

(भारत सरकार का एक सांविधिक निकाय)

शिक्षा मंत्रालय, भारत सरकार

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ALL INDIA COUNCIL FOR TECHNICAL EDUCATION

(A STATUTORY BODY OF THE GOVT. OF INDIA)

Ministry of Education, Govt. of India

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Dated: 12-06-2025

To,

The Vice Chancellor / Director / Principal
of AICTE Approved Universities/Institutions

Subject: Incorporation about **PM Vidyalaxmi** Scheme in Prospectus/Admission brochure and Notifying through website of Higher Education Institutions (HEIs)-reg.

Ref: D.O. letter No. 06/07/2024-CP-IF-II dated 15th May 2025 from Secretary, Ministry of Finance Services, GOI


Dear Sir/Madam,

In order to provide easy and quick availability of Educational Loan for meritorious students of top 860 Quality Higher Educational Institutions, the **PM Vidyalaxmi scheme** has been launched on 6th November 2024. The scheme enables collateral free, guarantor free education loan by banks through a simple, transparent, student friendly and digital application process.

In this regard, it is suggested that, the information regarding availability of education loan under **PM Vidyalaxmi Scheme**, for meritorious students may be incorporated in prospectus/admission brochure of your University/Institute, along with notifying through website. **The complete information and details about the scheme are available at PM Vidyalaxmi portal (<https://pmvidyalaxmi.co.in>).**

In view of above, you are requested to take all possible steps, so that students are made aware about the financial assistance available from banks, through PM Vidyalaxmi scheme. Top 860 Quality Higher Educational Institutions(QHEIs)/Affiliating Universities listed under **PM Vidyalaxmi Scheme** can be identified from <https://pmvidyalaxmi.co.in>. Further, all the AICTE approved Universities are requested to disseminate this information to Students studying in the affiliating Institutions coming under the purview of respective University and listed under 860 Quality Higher Educational Institutions (QHEIs).

Thanking you


12.6.2025
(Prof. Rajive Kumar)

Copy to:

1. The Secretary, Ministry of Finance Services, GOI for Information.
2. The Secretary, Higher Education, Ministry of Education, GOI for Information.
3. Guard / Office File.