

कार्यालय आयुवत उच्च शिक्षा

ब्लॉक-3, वित्तीय एवं तृतीय राज, इन्द्रावती भवन, नवा रायपुर, अटल नगर (छ.ग.)

(फोन - 0771-2638413 फॅक्स - 0771-2263412)

(Email - highereducation.cg@gmail.com Website - www.highereducation.cg.gov.in)

क्रमांक 189/33/आउशि/छात्रवृत्ति/2026
प्रति,

नवा रायपुर, अटल नगर, दिनांक 05/03/26

कुलासचिव,
राजस्थान राज्यकीय एवं निजी विश्वविद्यालय
छत्तीसगढ़
प्रान्त,
राजस्थान शासकीय एवं अशासकीय महाविद्यालय
छत्तीसगढ़

विषय :- Regarding For Financial Assistance To Meritorious Students Namely

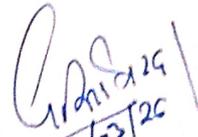
The Pradhan Mantri Vidyalyaxmi Scheme

संदर्भ :- अवर रायिव, छत्तीसगढ़ शारान, उच्च शिक्षा विभाग का पत्र क्रमांक जी.ई.एन.सी.
ओ.आर.-35/1426/2026/38-1 नवा रायपुर अटल नगर दिनांक 13.02.2026।

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भारत सरकार द्वारा मेधावी/छात्रों की वित्तीय सहायता प्रदान करने के लिए प्रधानमंत्री विद्या सश्री योजना संचालित है। योजना के अंतर्गत 8 लाख रु. तक पारिवारिक आय वाले विद्यार्थियों का रु. 10 लाख बिना कुछ गिरवी रखे (Collateral Free) एवं बिना गैरेंटर के 3 प्रतिशत ब्याज अनुदान के साथ शिक्षा ऋण प्रदान किया जाना है।

इसएव उक्त संबंध में विश्वविद्यालयों एवं महाविद्यालयों के छात्र-छात्राओं को प्रधानमंत्री विद्यासश्री योजना के प्रति जागरूक करते हुए पालन प्रतिवेदन 03 दिवस के भीतर इस कार्यालय को उपलब्ध कराना सुनिश्चित करें।
संलग्न - उपरोक्तानुसार

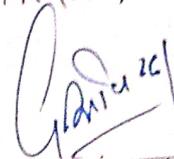

5/03/26

सहायक संचालक
उच्च शिक्षा संचालनालय
छत्तीसगढ़

नवा रायपुर, अटल नगर, दिनांक 05/03/26

पृ क्रमांक 190/33/आउशि/छात्रवृत्ति/2026
प्रतिलिपि :-

1. रायिव, छत्तीसगढ़ शारान, उच्च शिक्षा विभाग, मंत्रालय महानदी भवन नवा रायपुर अटल नगर (उ.ग.) को राज्य स्तरीय एवं जिला स्तरीय बैंकर कमेटी की बैठक में इस विषय को रखने के लिए वित्त विभाग से संपर्क करने हेतु।
2. निज सहायक, आयुवत, उच्च शिक्षा संचालनालय नवा रायपुर अटल नगर (छ.ग.)



सहायक संचालक
उच्च शिक्षा संचालनालय
छत्तीसगढ़

सी.एस.टी.एल

छत्तीसगढ़ शासन
उच्च शिक्षा विभाग
मंत्रालय
महानदी भवन, नवा रायपुर अटल नगर

क्रमांक GENCOR-35/1426/2026/38-1

नवा रायपुर अटल नगर, दिनांक

प्रति,

आयुक्त,
उच्च शिक्षा संचालनालय,
इन्द्रावती भवन,
नवा रायपुर अटल नगर (छ.ग.)

Charpans
S. S. or 2026
K. V. or 2026
13/2/2026

विषय:- Regarding for financial assistance to meritorious students,
namely the Pradhan Mantri Vidyalaxmi Scheme.

उपरोक्त विषयांतर्गत संयुक्त सचिव, भारत सरकार, शिक्षा मंत्रालय, उच्चतर शिक्षा विभाग, नई दिल्ली से प्राप्त ज्ञापन दिनांक 29.01.0226 की छायाप्रति संलग्न प्रेषित है।

कृपया प्रधानमंत्री विद्यालक्ष्मी योजना के प्रति जागरूकता बढ़ाने हेतु आवश्यक कार्यवाही कर, प्रकरण का पालन प्रतिवेदन तत्काल उपलब्ध कराने का कष्ट करें। ताकि माननीय मुख्यसचिव महोदय को अवगत कराया जा सके।

आदेशानुसार इसे सर्वोच्च प्राथमिकता देते हुए, की गई कार्यवाही से आगामी टी.एल बैठक में सचिव महोदय को अवगत कराने का कष्ट करें।

संलग्न-उपरोक्तानुसार।

Digitally signed by

FABIOLA BARA

Date: 13-02-2026

16:28:58

(फ़ाबिओला बारा)

अवर सचिव

छत्तीसगढ़ शासन

उच्च शिक्षा विभाग

6

SP
13

CHIEF SECRETARY OFFICE
E-Office Dak No. 678732
Date 09 FEB 2026

पी. के. बनर्जी
संयुक्त सचिव

P.K. Banerjee
Joint Secretary
Tel: 011-23383432
Email: pk.banerjee@nic.in

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

Respected Sir/Ma'am



जबु धरि

Dak-653606

02/02/26

भारत सरकार
शिक्षा मंत्रालय
उच्चतर शिक्षा विभाग
शास्त्री भवन
नई दिल्ली - 110 115
GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION
SHASTRI BHAVAN
NEW DELHI 110115

आजादी का
अमृत महोत्सव

M. Bee.
I would like
revision

- 5 FEB 2026

S(High. Edu)

Dated 29th January, 2026
30 days

I am writing to you regarding dissemination of information on the Government of India scheme for financial assistance to meritorious students, namely the Pradhan Mantri Vidyalaxmi Scheme, which provides collateral-free and guarantor-free education loans, along with a 3% interest subvention on loans up to ₹10 lakhs for students with an annual family income of up to ₹8 lakhs.

2. Reference is invited to this Department's earlier D.O. letter No. 39-2/2025-CSIS-Part(1)(ii) dated 15.07.2025 (copy enclosed), wherein the need to create awareness about education loan and interest subvention schemes was highlighted. While the PM-Vidyalaxmi Scheme offers an easily accessible and student-friendly online platform for availing collateral-free and guarantor-free education loans, its awareness and utilisation are still below the desired level.

3. In this context, State Governments can play a key role in ensuring last-mile outreach. It is therefore requested that the action taken on the earlier communication may kindly be reviewed and further steps be taken to strengthen awareness of the PM-Vidyalaxmi Scheme at the State and district levels, using existing platforms such as State Education Departments, Universities, Colleges, Schools and skill institutions, in coordination with State Level Bankers Committees and District Level Coordination Committees.

4. These efforts will help improve awareness and ensure that meritorious students are able to access financial support for pursuing higher education in a timely manner.

With regards,

Encl: a/a

7 days

S.N.G./DSCAD

Putup for
astk.

Yours sincerely,

संयुक्त सचिव

9 FEB 2026

(P.K. Banerjee)

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

आवक / जावक क्रमांक 440
दिनांक 09 FEB 2026

U/S CD

31/1/26
@40
10/1/26

डॉ. विनीत जोशी, भा.श.से.
सचिव
Dr. VINEET JOSHI, IAS
Secretary
फोन : 011-23386481, 23382698
ईमेल : svj@hpe.gov.in



भारत सरकार
Government of India
शिक्षा विभाग
Ministry of Education
उच्च शिक्षा विभाग
Department of Higher Education
137 'B' विंग, शास्त्री भवन, 44 दिल्ली-110 001
137 'B' Wing, Shastri Bhawan, New Delhi-110 001

D.O. No. 39-2/2025-CMS-Part(I)(ii)

Dated: 15th July, 2025

Dear Sir,

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 ₹8 lakhs with annual family income up to ₹8 lakh. Another central sector scheme "PM-UEP-CMS" 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>.

ii. 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)