

No. EDN-KGR-(A-3) Scholarship/Gen. Misc.2018-19
O/o Deputy Director Higher Education
Kangra at Dharamshala(H.P.)
Telephone No. 01892-223124, Fax no. 223796
Email Id:- scholarshipkangra@gmail.com,
Dated Dharamshala-176215

22 AUG 2025

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21.08.2025

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To

All the Principals/ Headmasters,
Govt. /Pvt. Sr. Sec. / High Schools,
In District Kangra, Himachal Pradesh.

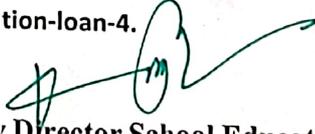
Subject:- Awareness regarding Education Loan and Interest Subvention Schemes launched by Government of India "PM-Vidyalaxmi".

Refer the Press Release No. EDN-H(10) A(7)2/2009-Advertisement-Shimla dated 02.08.2025 received from the Director of Higher Education, Himachal Pradesh, Shimla on the subject cited above. (Copy Enclosed)

In this context, It is to bring to your kind notice 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. The scheme provides a 3% interest subvention on loans up to ₹10.00 lakh for students with annual family income up to ₹8.00 lakh. In addition, the Central Sector Scheme "PM-USP CSIS" provides full interest subsidy during the moratorium period on education loans up to ₹10.00 lakh for students with annual family income up to ₹4.5 lakh, pursuing professional or technical courses in India from specific institutions.

Furthermore, 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 security or third-party guarantee. The Government of India desires wide circulation of these schemes so as to maximize awareness, ensure timely access, and promote effective utilization of benefits by the students. All concerned are hereby directed to circulate this information among students.

Applications for the above schemes can be submitted online at <https://pmvidyalaxmi.co.in>. The detailed guidelines are available at <https://www.education.gov.in/en/scholarships-education-loan-4>.


Deputy Director School Education (Secondary)
Kangra at Dharamshala

Endst. No. Even

Dated

Dharamshala

21.08.2025

Copy to:-

1. Guard file.


Deputy Director School Education (Secondary)
Kangra at Dharamshala

A-3
Dy. Director of
Higher Education
14 AUG 2025
W/186713
Diary No.
Kangra at Dharamshala

DIRECTORATE OF HIGHER EDUCATION

Himachal Pradesh, Shimla – 171001.

PRESS RELEASE

शिक्षा निदेशालय उच्चतर वि.

08 AUG 2025

It is to bring to your kind notice that 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 ₹10.00 lakhs with annual family income up to ₹8.00 lakh.

Another central sector scheme "PM-USP CSIS" provides full interest subsidy during the moratorium period on education loans upto 10.00 lakh for students with annual family income upto ₹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 upto 75% guarantee cover on education loans upto ₹7.5 lakh, without the need for collateral or third-party guarantee. **Application 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>.

The Government of India wanted to circulate the awareness of education loan and interest subvention schemes, as it is vital to broaden their reach and promote effective utilization.


Director Higher Education
Himachal Pradesh.

Endst.No.EDN-H(10)A(7)2/2009-Advertisements- Shimla, Dated: August, 2025
Copy forwarded to:

1. The Secretary, Ministry of Education, Department of Higher Education, GoI, 127 'C' Wing, Shastri Bhawan, New Delhi-110 001 w.r.t. DO. No. 39-2/2025-CSIS-Part(1)(ii) dated 15-07-2025.
2. The Secretary (Edu.), to the Govt of Himachal Pradesh, HP Shimla-2 w.r.t. letter No.EDN – A-Kha(1)-5/2025-Misc dated 25-07-2025.
3. The Deputy General Manager, State Level Bankers' Committee and corresponding District Level Consultative Committees (DLCCs), Himachal Pradesh, UCO Bank, Zonal Office, Himland Hotel Annexe, Circular Road, Shimla. 171001 for proactively disseminate information on above mention education loan and interest subvention schemes through local platforms-to raise public awareness and support effective implementation, Multi-lingual pamphlets regarding this are available in the PM Vidyalaxmi Portal for immediate use.
4. The Secretary, H. P. Board of School Education, Dharamshala, District Kangra, Himachal Pradesh for wide publicity of above-mentioned education loan and interest subvention schemes.
5. All Deputy Directors of Higher Education, Himachal Pradesh for wide publicity. **KANGRA**
6. The Director, All India Radio Centre, Shimla, Doordarshan Centre, Shimla.
7. The Editor, The Tribune Newspaper, The Indian Express Newspaper Shimla, The Times of India Newspaper, Hindustan Times Newspaper, Shimla,, Amar Ujala, Divya Himachal, Punjab Kesari, Dainik Bhaskar, Dainik Jagran, Shimla to publish the Press Release on Newspaper.
8. The Director, Public Information and Public Relation Department, Himachal Pradesh, Shimla – 171002, for publication please.
9. The TO, IT Cell, DHE HP, with direction to upload the above Press Release on the Departmental website.



Director Higher Education