

DIRECTORATE OF HIGHER EDUCATION

Himachal Pradesh, Shimla - 171001.

PRESS RELEASE

13 MAR 2026

is brought to the notice of all concerned that the Government of India has launched a scheme for financial assistance to meritorious students, namely **Pradhan Mantri Vidyaxmi Scheme**, which provides collateral-free and guarantor-free education loans. Under this scheme, students can avail a 3% interest subvention on education loans up to ₹10.00 lakh for students belonging to families with an annual income up to ₹8.00 lakh.

Further, the Central Sector Scheme PM-USP CSIS (Pradhan Mantri - Interest Subsidy Scheme) provides full interest subsidy during the moratorium period on education loans up to ₹10.00 lakh for students from families with annual income up to ₹4.50 lakh, who are pursuing professional or technical courses in India from recognized 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 ₹7.50 lakh, without the requirement of collateral security or third-party guarantee.

Students may submit their applications online at <https://pmvidyalaxmi.co.in> Detailed guidelines are available at <https://www.education.gov.in/en/scholarships-education-loan-4>

All students are encouraged to explore these schemes and avail the benefits. Circulating awareness regarding education loan and interest subvention schemes is essential to ensure wider reach and effective utilization of the **शिक्षा निदेशालय उच्चतर शिक्षा**

13 MAR 2026

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Director Higher Education
Himachal Pradesh.

March, 2026

Endst.No.EDN-H(10)A(7)2/2009-Advertisement Shimla, Dated:

Copy forwarded to:

1. The Joint Secretary, Ministry of Education, Department of Higher Education, GoI, Shastri Bhawan, New Delhi-110 115 w.r.t. DO. No. 39-1/2025-CSIS-Part(1)(ii) dated 29-01-2026.
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 12-02-2026.
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 Vidyaxmi 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.
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.

शिक्षा निदेशालय उच्चतर शिक्षा

13 MAR 2026

शिमला-1/C

Director Higher Education
Himachal Pradesh

No. EDN-KGR- (A-3) S/Ship-2025-26
O/o Dy. Director of School Education, Secondary
Kangra at Dharamshala.

Deputy Director of
School Education (Sec)

Dispatch No 21099-21100
Kangra 17.03.2026

Dated : Dharamshala 176215

Copy to:-

- 1 All the Head of GSSSs/GHSs & All privates Schools with the direction to circulate the same students under your control and follow the instruction as mentioned in the letter.
- 2 Nodel Officer (E-Gov.) (Internal) to upload the same on official website ddhekangra.com

Dy. Director of School Education, Secondary
Kangra at Dharamshala.

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Himachal Pradesh, Shimla - 171001.

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शिमला-०/८

Director Higher Education
Himachal Pradesh