



सत्यमेव जयते



# PM-Vidyalaxmi

Department of Higher Education,  
Ministry of Education

Design, Developed and Managed by-



Under the able guidance of-



वित्तीय सेवाएं विभाग  
DEPARTMENT OF  
**FINANCIAL SERVICES**

सत्यमेव जयते





## PM-Vidyalaxmi Portal:

- A unified portal (<https://pmvidyalaxmi.co.in>) is developed under the aegis of Department of Higher Education, Ministry of Education under the guidance of DFS and IBA.
- A one stop solution for students to apply for Education Loan, Interest Subvention and Track the status of Education loan application.
- Exclusive portal with simplified two pager application form for all Education loan under PM-Vidyalaxmi scheme.
- Provision to upload the documents by the students in the portal.
- All the Education Loan Applications shall be routed through PM-Vidyalaxmi portal only.
- Component of Interest subvention
  - PM-Vidyalaxmi (3%)
  - PM-USP CSIS (100%).



## Components of PM-Vidyalaxmi:



Sign-up and Login



Loan Application



Loan Status Tracking



Apply for interest subvention



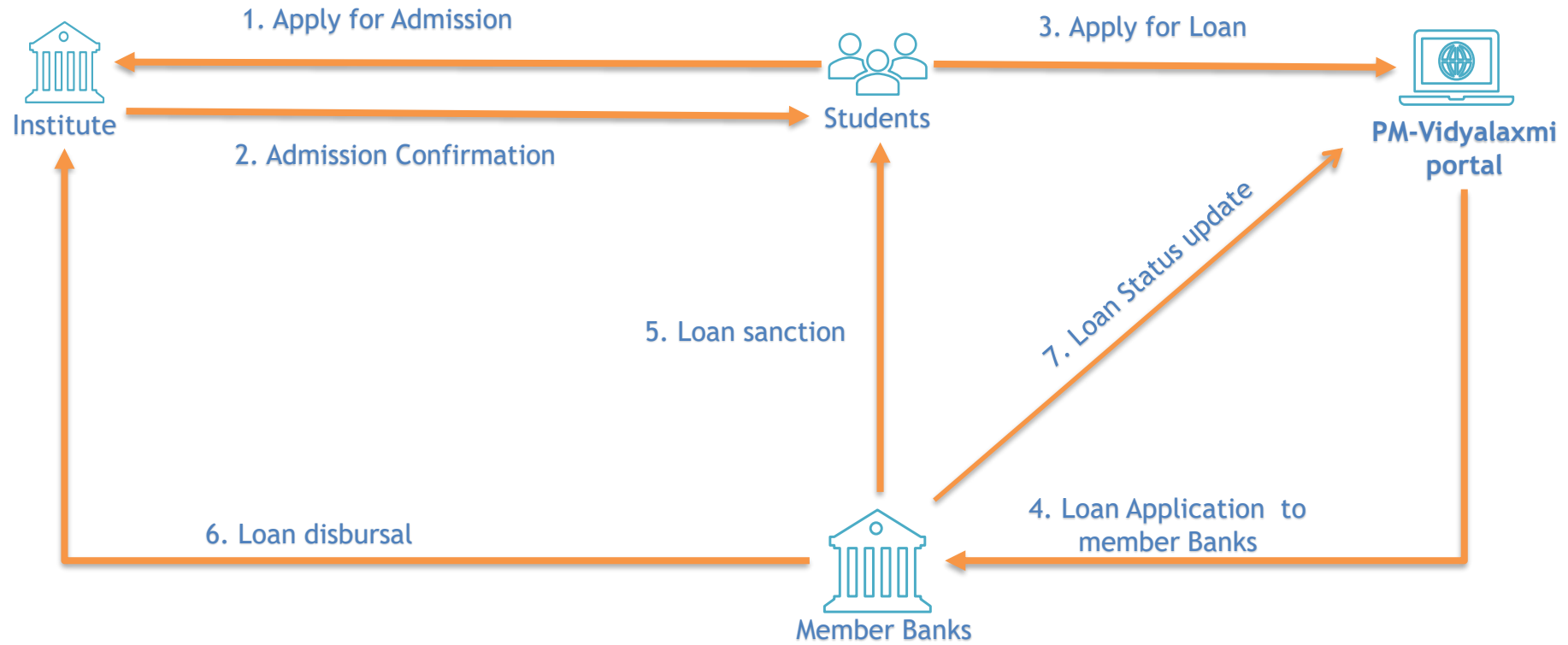
Tracking of subvention



Grievance resolution



# Loan Application Process:





## Present Status:

- **PM-Vidyalaxmi Portal is live w.e.f 25.02.2025**
- **As on today 48 Banks have on-boarded to the portal which includes 12 PSBs, 15 Private and 17 RRBs and 3 Co-Operative Banks.**
- **A dedicated call centre for PM-Vidyalaxmi is setup with toll-free number 1800 1031.**
- **A dedicated technical and operations team is in place, for support of Member Banks.**
- **Since launch of portal, as on date total 23,388 EL Applications are received through Portal**



## Bank wise Status of Application Received: ( Till 24.03.2025 )

Bank Name	Count
STATE BANK OF INDIA	8382
CANARA BANK	4638
UNION BANK OF INDIA	1952
BANK OF BARODA	1815
PUNJAB NATIONAL BANK	1504
INDIAN BANK	1030
BANK OF INDIA	879
INDIAN OVERSEAS BANK	781
CENTRAL BANK OF INDIA	537
BANK OF MAHARASHTRA	413
UCO BANK	240
IDBI BANK LTD	161
ICICI BANK LTD	155
KARNATAKA VIKAS GRAMEENA BANK	127
Karnataka Gramin Bank	115
AXIS BANK	113
KARNATAKA BANK	96
KARUR VYSYA BANK	84
THE FEDERAL BANK LTD	76
PUNJAB AND SIND BANK	53
THE JAMMU AND KASHMIR BANK LTD	52
KERALA GRAMIN BANK	38
CITY UNION BANK LTD	31
TAMILNAD MERCANTILE BANK LTD	27
ANDHRA PRAGATHI GRAMEENA BANK	27
SOUTH INDIAN BANK	17
YES BANK LTD	10
IDFC FIRST BANK LIMITED	10
MAHARASHTRA GRAMIN BANK	5
Telangana Grameena Bank	5
DCB Bank Limited	4
DHANLAXMI BANK LTD	2
TRIPURA GRAMIN BANK	2
THE NAINITAL BANK LIMITED	2
ANDHRA PRADESH GRAMEENA VIKAS BANK	2
Baroda Rajasthan Kshetriya Gramin Bank	1
Chhattisgarh Rajya Gramin Bank	1
THE GAYATRI CO.OP.URBAN BANK LTD.	1
<b>Total</b>	<b>23388</b>



## PM-Vidyalaxmi Interest Subvention through Digital Rupee:

- The Interest Subvention Processing will be done through Central Banks Digital Currency (CBDC).
- A dedicated **PM-Vidyalaxmi Digital Rupee App** has been developed and available in Play Store and App Store.



- Eligible Students have to download the app for receiving interest subvention w.e.f. 01.04.2025.
- Students have to redeem the interest subvention within 90 days of the receipts of CBDC.
- On Pilot basis we have initiated the processing of Interest Subvention Benefit to 300 Students through CBDC across the following Banks.
  - State Bank of India
  - Punjab National Bank
  - Canara Bank
  - Bank of Baroda
  - Union Bank of India



## Activities by Student:

- Apply Education loan through PM-Vidyalaxmi Portal.
- Student may select maximum upto three Banks of their choice for submission of education loan application.
- Student can track the application status through the portal.
- Student can raise grievance through PM-Vidyalaxmi portal.
- Student to apply for Interest Subvention in the portal, after receiving notification of eligibility by Ministry.
- Eligible students shall Download the PM-Vidyalaxmi Digital Rupee App, after receiving notification of subsidy credit.
- They shall Redeem interest subvention amount to their respective loan account within 90 days.



## Role of QHEIs

### Orientation Sessions:

- Organize sessions for students and parents explaining the scheme and its benefits during admission processes.

### Information Dissemination:

- Display posters and banners about the scheme in prominent locations on campus.
- Share updates about the scheme to students through official communication channels like emails, websites, and social media.

### Dedicated Support Centres:

- Establish a helpdesk or appoint Nodal officer to popularise scheme under PM-Vidyalaxmi scheme as a single point contact for guiding students regarding the scheme and providing students information to Banks.

## Support to Students by QHEIs

- QHEIs to mention AISHE code of the institute on the Admission letter provided to the student.
- Mention the name of the course for which admission is sought.
- Mention the Stream of the course whether Technical, Professional or Others.
- If the QHEI has already accepted some of the following documents at the time of admission, the student should submit a certificate regarding the same. This certificate to be issued by QHEI (as per Annexure 6, PM Vidyalaxmi Notification)
  1. KYC Details (Student) - Aadhaar, PAN ID and Address Proof.
  2. Previous Qualifying self-attested copy of Mark sheets.
  3. Entrance Exam Result.
  4. Offer letter from Institution along with Fee Structure.
  5. Proof of Income from designated public authority of the state.



# Welcome to **PM-Vidyalaxmi** Portal for applying **Educational Loans**

PM-Vidyalaxmi is a unified Portal for the students to apply for education loan provided by scheduled commercial banks, co-operative banks, RRBs & private banks and submit application for Educational Loan & Interest Subvention.



[Student Login](#)

[Know More](#)

## Student

### Apply for Education Loan

The applicant must register and login to PM-Vidyalaxmi portal and then fill-up the Common Education Loan Application Form by providing all the necessary details. After filling the form, the applicant can search for Educational Loan and APPLY as per his/her needs, eligibility and convenience.

[Bank Login](#)

[Know More](#)

## Bank

### Disbursement Process

The Bank will update the status of the application on PM-Vidyalaxmi portal. Students can view the status of the application on the applicant's dashboard on the portal.

[Ministry Login](#)

[Know More](#)

## Ministry of Education

### Interest Subvention

Depending on the details entered, the student will be notified about the eligibility to the interest subvention. On Sanction of the loan and Disbursement, bank will notify the student to claim the interest subvention through SMS/Email/WhatsApp channels.



### Student Login

User ID:

Mandatory

[Registered Email is User ID]

Password:

Mandatory

[Forgot Password ?](#)



Enter Captcha

I/We agree to [Terms & Privacy](#).

Clear

Submit

Don't have account?  
[Create an Account.](#)



# Student Home:



Home

View Bank Loan Schemes

Loan Application

Apply for Education Loan

Select Bank/s For Education Loan

Track Loan Application

Apply for Interest Subvention

Grievance

Initiate Grievance

Manage Profile

FAQs

Contact Us

Sign Out

Search Here...

Nadashree S



PM-Vidyalaxmi Banks integration Status.pdf and 3 more  
paper - Profile 1 - Microsoft Edge





## Education Loan Application:

🏠 Student Home > 📄 Apply for Education Loan

### Aadhaar Authentication

Student Aadhaar Number:

Get OTP

Proceed without Aadhaar

I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and give consent to provide my Aadhaar number, Biometric and/or One Time Password (OTP) data for Aadhaar based authentication for the purposes of Education Loan Processing under PRADHAN MANTRI VIDYALAXMI (PM-Vidyalaxmi) SCHEME. I understand that the Aadhaar number, Biometrics and/or OTP provided for authentication shall be used:

1. for authenticating my identity and demographic details.
2. Upon authentication, UIDAI may share my demographic information (including photograph), which will be used by the Bank only for the purpose of processing Loan Application, Interest Subvention or as required by law.
3. for de-duplication verification through Public Financial Management System (PFMS) whether the student is beneficiary of some other scholarship or interest subvention scheme of any Ministry/ Department in the central government or the state government for the same academic year or for the same course of study
4. for sharing my Aadhaar details with UIDAI, NPCI, regulatory or statutory authorities as required under applicable laws.
5. I understand that Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.

I hereby declare that

- I have read and understood the declarations, consents and terms governing this application form/request and hereby accept the same.
- The information provided above is correct.



## Education Loan Application:

### Student Gaurdian Details

Field Name	Student	Parent/Guardian/Spouse
Title: *	<input type="text" value="Mr."/> ▾	<input type="text" value="Mr."/> ▾
Name: *	<input type="text" value="Satyendra Singh"/>	<input type="text" value="Ram Pratap Singh"/>
Father's /Husband's Name: *	<input type="text" value="Ram Pratap Singh"/>	<input type="text" value="Dal Chand"/>
Date of Birth:*	<input type="text" value="14-03-1991"/>	<input type="text" value="01-01-1960"/>
Category: *	<input type="text" value="SC"/> ▾	<input type="text" value="SC"/> ▾
Gender: *	<input type="text" value="Male"/> ▾	<input type="text" value="Male"/> ▾
Religion: *	<input type="text" value="Hindu"/> ▾	<input type="text" value="Hindu"/> ▾
Marital Status: *	<input type="text" value="Married"/> ▾	<input type="text" value="Married"/> ▾
Occupation: *	<input type="text" value="Student"/> ▾	<input type="text" value="Professional(Doctor/Lav"/> ▾



## Education Loan Application:

### Communication Address

Field Name	Student	Parent/Guardian/Spouse
Address Line 1: * [ It should be more than 100 charactes ]	<input type="text" value="B-92 Sarve Sanjhi Apartment Plot 8"/>	<input type="text" value="B-92 Sarve Sanjhi Apartment Plot 8"/>
Address Line 2: [ It should be more than 100 charactes ]	<input type="text" value="Sector 9"/>	<input type="text" value="Sector 9"/>
Village / Area/ Locality:	<input type="text" value="Dwarka"/>	<input type="text" value="Dwarka"/>
State: *	<input type="text" value="DELHI"/>	<input type="text" value="DELHI"/>
District: *	<input type="text" value="SOUTH WEST"/>	<input type="text" value="SOUTH WEST"/>
Block/Taluka /Sub-district/Town:	<input type="text"/>	<input type="text"/>
Landmark:	<input type="text"/>	<input type="text"/>
PinCode: *	<input type="text" value="110007"/>	<input type="text" value="110007"/>
Mobile Number: *	<input type="text" value="9557525580"/>	<input type="text" value="8197751111"/>
Email ID: *	<input type="text" value="saty1991@gmail.com"/>	<input type="text" value="saty1991@gmail.com"/>





## Education Loan Application:

### Education Details

Field Name	Student	Parent/Guardian/Spouse
10th Marks in Percentage(%): * [It cannot be more than 100.00]	<input type="text" value="45"/>	Not Required
10th School: *	<input type="text" value="A K D PUBLIC HIGH S SCHOOL LUCKNOW"/> <a href="#">Click here for School Details</a>	Not Required
12th Marks in Percentage(%): * [ It cannot be more than 100.00 ]	<input type="text"/>	Not Required
12th School: *	<input type="text"/> <a href="#">Click here for School Details</a>	Not Required
Highest Educational Qualification: * [It cannot be more than 100 charcters]	<input type="text" value="--Select--"/>	<input type="text" value="--Select--"/>
Highest Qualification Marks in Percentage(%): * [It cannot be more than 100.00 ]	<input type="text"/>	<input type="text"/>

### Disability Detail

Person with Benchmark Disability: *	<input type="text" value="--Select--"/>
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## Education Loan Application:

### Family Income Details

Field Name	Student	Parent/Guardian/Spouse
Annual Family Income: * [ Family is defined as Student,Father,Mother and Spouse. ]	<input type="text"/>	<input type="text"/>
PAN: *	<input type="text"/> <input type="checkbox"/> <a href="#">Verify PAN</a>	<input type="text"/> <input type="checkbox"/> <a href="#">Verify PAN</a>

### Present Banker Details

Field Name	Student	Parent/Guardian/Spouse
Branch IFSC: * <a href="#">Click here for IFSC Code</a>	<input type="text"/> <a href="#">Click here for IFSC Code</a>	<input type="text"/> <a href="#">Click here for IFSC Code</a>
Bank Name: *	<input type="text"/>	<input type="text"/>
Branch Name: *	<input type="text"/>	<input type="text"/>
Account Type: *	<input type="text" value="--Select--"/> ▾	<input type="text" value="--Select--"/> ▾
SB/OD A/c No: *	<input type="text"/>	<input type="text"/>
Whether related to Chairman /Directors / employee of our Bank or Any other Banks: *	<input type="text" value="--Select--"/> ▾	<input type="text" value="--Select--"/> ▾



## Education Loan Application:

### Course Details

Whether under: Merit / Management Quota: *	<input type="text" value="--Select--"/>
Duration of Course: *	<input type="text" value="yy"/> Years & <input type="text" value="mm"/> Months
Date of Commencement: * The date cannot be more than 1 years old.	<input type="text" value="dd-mm-yyyy"/>
Date of Completion: The date cannot be more than 8 years old.	<input type="text" value="dd-mm-yyyy"/>

### Institute Details

Name of the Institution/College: *	<input type="text"/>
	<a href="#">Click here for institute/College Details</a>
Name of the Course: *	<input type="text"/>
	<a href="#">Click here for Course Details</a>
Prospects of earning after completion of the course in Rs.: *	<input type="text"/>
Registration / Seat Locking Fee: *	<input type="text"/>



## Education Loan Application:

### Cost of Course

(All fields are in (₹). Please select Duration of the Course to enable below fields.)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Total
Tuition Fees	<input type="text" value="100000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="100000"/>
Exam Fees	<input type="text" value="00"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Books Stationery	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Equipment/Compute	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Hostel Expenses	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Sundries/Travel	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
<b>TOTAL</b> <small>(Total Amount will be auto-populated as Loan required amount)</small>	<input type="text" value="100000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="100000"/>
Own Source/Scholarship	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Loan Required	<input type="text" value="100000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="100000"/>



## Education Loan Application:

### Repayment Proposed

No. of Installments :

EMI Amount (Per Month) :

### Student Declaration

I/We have no objection for using the information given by me/us in the application form for checking the eligibility for the education loan interest subvention schemes.

I hereby giving a consent that I don't have any objection to receive the communication on WhatsApp/Mobile/Email related to education loan information/education loan interest subvention information from the Govt of India.

I AGREE  I DISAGREE

Back

Save & Next



## Education Loan Application:

### Upload Documents

\* Each Documents should be less than 200 KB. System will accept only .jpeg,.png and .pdf format only.

Document Type	Upload File	Action Buttons	Uploaded Documents
10th Mark sheet: * (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">10th Marksheet.pdf</a>
12th Mark sheet: * (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">12th Marksheet.pdf</a>
Proof Of Admission to the course: * (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">Proof of Admission.pdf</a>
Schedule Of Expenses for the course, as given by institution: * (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">Schedule of Expense.pdf</a>
Proof of Annual Family Income issued by Public Authority (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Proof of Annual Family Income issued by College Authority (Only .pdf)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Applicant Photo: * (Only .jpeg or .png)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">Photo.jpg</a>
Parent Photo: * (Only .jpeg or .png)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	<a href="#">Photo.jpg</a>
Co-obligant / Guarantor Photo (Only .jpeg or .png)	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	



## Education Loan Application:

### Application Details

Student ID:	VLP202502203482
Application ID:	A2025022003510
Eligible Loan Scheme:	PM-VIDYALAXMI LOAN
Eligible Interest Subvention Scheme:	PRADHAN MANTRI UCHCHATAR SHIKSHA PROPSAHAN (PM -USP CSIS)
Preview Form	<a href="#">A2025022003510</a>
Download Form	<a href="#">A2025022003510</a>

[Back](#)

[Final Submit and Proceed for Bank Selection](#)



## Education Loan Application:

Select Bank to Apply Loan

Select Application ID:

A2025022003510

Eligible Loan Scheme:

PM-VIDYALAXMI LOAN

Eligible Interest Subvention Scheme:

PRADHAN MANTRI UCHCHATAR SHIKSHA PROSAHAN (PM -USP CSIS)

Select Bank:

Canara Bank



[View Loan Schemes](#)

Bank Branch Location:

OR

Bank Branch IFSC:

cnrb0000664

[Search](#)

Preferred Bank Details:

**[ You can select upto three banks ]**

Bank Code	Bank Name	Bank IFSC	Bank Branch	
CNRB	CANARA BANK	CNRB0000664	CANARA BANK GANDHINAGAR NULL DODDABALLAPUR KARNATAKA 561203	<a href="#">Remove</a>

FINAL SUBMIT





# Track Loan Application:



Satyendra Singh

## Check Loan Application Status

Select Loan Application:

A2025020902064-Fateh Chandra

Get Loan Status

Download Application PDF

### Personal Details

Student ID	VLP202502092063
Application ID	A2025020902064
Applicant Name	Mr. Fateh Chandra
Father/Mother/Guardian Name	Ram Pratap Singh

### Other Details

PAN	AAAAA3456Y
DOB	14-Mar-1991
Family Income	450000
Category	SC

### Communication Details

Address	B-92 Sarve Sanjhi Apartment Plot Sector 9 Dwarka New Delhi
District	CENTRAL
State	DELHI
Email	saty1991@gmail.com
Mobile	9557525580

### Status at Bank

Bank Name:	Branch Name:	Current Status
STATE BANK OF INDIA	SBIN0006199	Loan Application Submitted by Applicant. Pending at Bank level for Sanction the Loan



## Apply for interest subvention:

Student Home > Interest Subvention Claim

### Interest Subvention Claim Form

Income Certificate Type: Issued by Public Authority

Income Certificate Number: 66557939

Income Certificate Issued By: Tehsildar

Income Certificate Issue Date: 01-02-2025

Do you want to opt for Interest Subvention Scheme?: Yes

Income Certificate:  No file chosen

Loan Details	
Bank Name	CANARA BANK
Branch Name	JANPATH
Loan Account Number	35250004540098
Loan Sanction Date	09-Dec-2025
Loan Amount	100000
Rate of Interest	



# Grievances:



Satyendra Singh

## Search Grievance Status

Select Application ID:

## Initiate Grievance

Select Application ID: \*

Grievance Type: \*

Grievance Sub Type: \*

Select Bank: \*

Description: \*

File Upload: \*

Clear

Submit



THANK YOU

केनरा बैंक

भारत सरकार का उपक्रम

Canara Bank

A Government of India Undertaking



Together We Can