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HOLY-WOOD ACADEMY'S
SANJEEVAN

GROUP OF INSTITUTIONS, PANHALA

Sanjeevan Knowledge City, Somwar Peth-Injole, Panhala, Tal. Panhala, Dist. Kolhapur.
Pin- 416 201 (Maharashtra) Phone : 9146999500

○ Approved By AICTE, New Delhi ○ Recognized by Govt. of Maharashtra, DTE, DOA
○ Permanent Affiliation by Dr. Babasaheb Ambedkar Technological University, Raigad
○ Affiliated to Shivaji University, Kolhapur., MSBTE, Mumbai.

PM Vidyalaxmi scheme

Link: <https://pmvidyalaxmi.co.in/>

← → ↻ 🏠 <https://pmvidyalaxmi.co.in> ☆

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Welcome to PM-Vidyalaxmi Portal for applying Education Loan

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](#)

[Bank Login](#) [Know More](#)

[Ministry 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
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 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.

PM-Vidyalaxmi Scheme Key Details

This government initiative aims to provide financial assistance to deserving students, ensuring that financial constraints do not hinder access to higher education.

General Details PM-Vidyalaxmi is an initiative that stems out of the National Education Policy (NEP 2020). The policy recommended that financial assistance should be made available to meritorious students through various measures in both public and private HEIs. See Details	Credit Guarantee Under this scheme, students can avail loans of up to Rs 7.5 lakh with a 75% credit guarantee, making it easier for students to get loans without collateral or guarantors. See Details	Interest Subvention For students with up to Rs. 8 lakhs annual family income, the scheme will also provide for 3% interest subvention on loans up to Rs 10 lakh. See Details
Full Interest Subvention Students from families earning up to Rs 4.5 lakh annually will receive full interest subvention. See Details	Eligible Institute/College The scheme will be available to students enrolling in the Eligible Quality Higher Education Institutions (QHEIs) in India, as per the National Institutional Ranking Framework (NIRF). See Details	Simplified Digital Process Applications for loans and interest subventions are processed through a unified, student-friendly PM-Vidyalaxmi portal. The system is fully digital, ensuring transparency and ease of use. Disbursements are made via Digital Rupee wallet. See Details