



सत्यमेव जयते



PM-Vidyalaxmi

Department of Higher Education,
Ministry of Education



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**



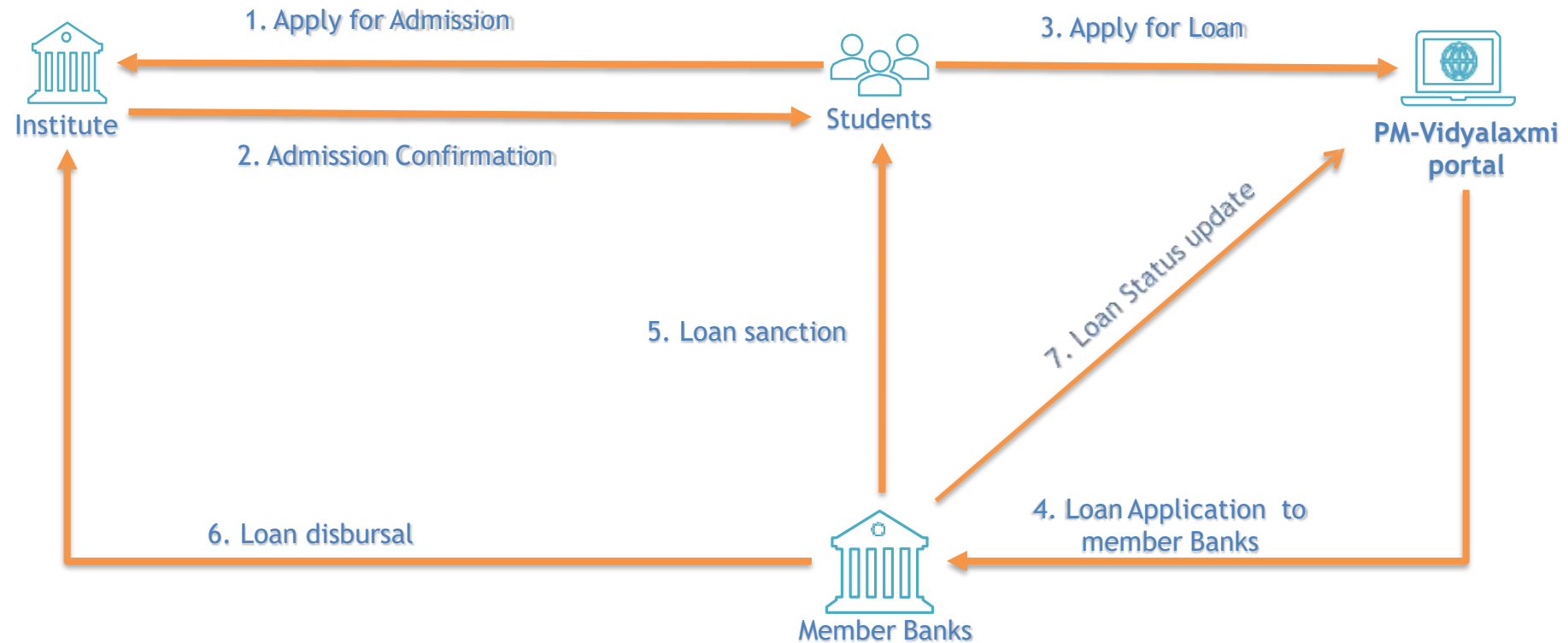
**Tracking of
subvention**



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**



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.



Home Page:

[Home](#)[About Scheme](#)[Useful Links](#)[FAQs](#)[Login](#) 

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:

[Home](#)[About Scheme](#)[Useful Links](#)[FAQs](#)[Login](#)

Student Login

User ID:

Mandatory

[Registered Email is User ID]

Password:

Mandatory

[Forgot Password ?](#)

wv6xDU



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





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

Disability Detail

| | |
|-------------------------------------|---|
| Person with Benchmark Disability: * | <input type="text" value="--Select--"/> |
|-------------------------------------|---|



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"/> | |
| PAN: * | <input type="text"/> <input type="button" value="Verify PAN"/> | <input type="text"/> <input type="button" value="Verify PAN"/> |

Present Banker Details

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



Education Loan Application:

Course Details

Whether under: Merit / Management Quota: *

--Select--



Duration of Course: *

yy ▾

Years

&

mm ▾

Months

Date of Commencement:

* The date cannot be more than 1 years old.

dd-mm-yyyy

Date of Completion:

The date cannot be more than 8 years old.

dd-mm-yyyy

Institute Details

Name of the Institution/College: *

[Click here for institute/College Details](#)

Name of the Course: *

[Click here for Course Details](#)

Prospects of earning after completion of the course in Rs.: *

Registration / Seat Locking Fee: *



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"/> | 10th Marksheet.pdf |
| 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"/> | 12th Marksheet.pdf |
| 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"/> | Proof of Admission.pdf |
| 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"/> | Schedule of Expense.pdf |
| 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"/> | Photo.jpg |
| 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"/> | Photo.jpg |
| 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 PROTSAHAN (PM -USP CSIS) |
| Preview Form | A2025022003510 |
| Download Form | A2025022003510 |
| <div><div>Back</div><div>Final Submit and Proceed for Bank Selection</div></div> | |



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 PROTSAHAN (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

[Remove](#)

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:

Choose File

No file chosen

Upload Certificate

View Certificate

Save & Submit

Interest S

Select Lo

Claim

Applicati

Student ID

Application

Applicant Name

Father/Mo Name

Singh

Mobile

9557525580

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:

--Select--



Initiate Grievance

Select Application ID: *

-Select-



Grievance Type: *

--Select Grievance Type--



Grievance Sub Type: *

--Select Grievance Sub Type--



Select Bank: *

--Select Bank--



Description: *

File Upload: *

Choose File

No file chosen

Clear

Submit

Thank
you

