

**Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme
(A Central Sector Scheme for Financial Aid and Student Loans)**

The PM-Vidyalaxmi Scheme, a Government of India initiative, offers collateral-free and guarantor free education loans. This education loan will be available to students who get admission on their own merit to quality Higher Education Institutions (QHEIs) in India.

All students getting admission in the QHEIs in India for Graduation / Post Graduation Degree/ Diploma programmes can avail this benefit.

Students enrolled in the Colleges/ Departments/ Centers of University of Delhi and desirous of availing education loans to pursue their higher education may visit the portal <http://pmvidyalaxmi.co.in> through the portal, the students can:

- Apply to multiple banks for education loans
- Access collateral-free and guarantor-free education loans

Benefit of interest subsidies available to eligible students as per scheme guidelines are accessible at the below link:

https://www.education.gov.in/sites/upload_files/mhrd/files/document-reports/PM_Vidyalaxmi_Scheme_Guidelines.pdf

To address queries raised by the students, there is a dedicated Toll-free number 1800-1031.


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