



भारतीय प्रौद्योगिकी संस्थान इंदौर

शैक्षिक विभाग

खण्डवा रोड, सिमरोल, इंदौर - ४५३ ५५२, मध्य प्रदेश, भारत

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NOTICE

Subject: Notification regarding the *Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme* for Higher Education Loans

It is hereby notified for the information of all concerned students of this Institute that the **Ministry of Education, Government of India**, has launched a **Central Sector Scheme** titled “**Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi)**” to facilitate easy access to education loans for meritorious students pursuing higher education in recognized institutions.

The key features of the scheme are as follows:

1. **Collateral-free and guarantor-free education loans** for students admitted to Quality Higher Education Institutions (QHEIs).
2. **Loan amount up to ₹10 lakhs** based on actual course-related expenses.
3. **3% interest subvention** for students with annual family income up to ₹8 lakhs.
4. **Full interest subvention** during the moratorium period for students with annual family income up to ₹4.5 lakhs (as per PM-USP CSIS guidelines).

This initiative aims to ensure that no student is deprived of quality higher education due to financial constraints.

Students who wish to avail the benefits of the scheme are advised to visit the official portal at <https://www.vidyalakshmi.co.in/Students/> for detailed information and application guidelines.

For any further clarification or assistance, students may contact the Academic Office or write to ja_academics1@iiti.ac.in.

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