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 to the students who are getting admission in 860 Quality Higher Education Institutions (HEIs).

Students enrolled in the Colleges/Departments/ Centres of University of Delhi and desirous of availing education loans to pursue their higher education may visit the portal http://pmvidyalaxmi.co.in. The portal does not charge any amount from the applicant. 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.