

GOVERNMENT OF ASSAM,
OFFICE OF THE **DIRECTOR OF HIGHER EDUCATION**, ASSAM,
KAHILIPARA, GUWAHATI-19.

No. 683651/2025/4

From :- Smti. Sumitra Dev, AES
Dy. Director of Higher Education, Assam,
Kahillipara,Guwahati-19.

To,

1. The Registrar, State Universities of Assam (under the jurisdiction of DHE Assam)
2. The Principal, All the Colleges of Assam (under the jurisdiction of DHE Assam)

Sub: Implementation of New Central Sector Scheme "PM-Vidyalaxmi" for Education Loans and Enhancement to PM-USP Scheme.

Sir,

With reference to the subject cited above, I am directed to forward herewith a copy of the communication regarding Implementation of New Central Sector Scheme "PM-Vidyalaxmi" for Education Loans and Enhancement to PM-USP Scheme received from under Secretary to the Govt. of Assam, Higher Education Department, which is self- explanatory and request you for wide circulation of these scheme among all students under your administrative control.

Yours faithfully

Digitally signed by

SUMITRA DEV

Dy. Director of Higher Education, Assam
Date: 31-07-2025
Kahilipara, Guwahati-19.
11:11:24

Memo No. 683651/2025/4-A

Copy for information to:

1. The Secretary to the Govt. of Assam, Higher Education Department, Dispur, Guwahati-06.

(Digitally Signed)

Dy. Director of Higher Education, Assam
Kahilipara, Guwahati-19.



**GOVERNMENT OF ASSAM
HIGHER EDUCATION DEPARTMENT
DISPUR:.....GUWAHATI-6**

Block-C, Ground Floor, Janata Bhawan, higheredn.assam@assam.gov.in.

E.No.645444/2025/41

From: Under Secretary to the Govt. of Assam
Higher Education Department.

To: 1). The Joint Secretary to the Govt. of Assam
School Education Department, Dispur, Ghy-06.
2). The Director of Higher Education, Assam
Kahilipara, Guwahati-19.
3). The Director of Technical Education, Assam
Kahilipara, Guwahati-19.

Sub: Implementation of New Central Sector Scheme "PM-Vidyalaxmi" for Education Loans and Enhancement to PM-USP Scheme.

Ref: Letter No.39-2/2025-CSIS-Part (1) (ii) dated 15th July, 2025.

Sir/Madam,

With reference to the subject and letter cited above, I am directed to forward herewith a copy of the communication regarding implementation of new Central Sector Scheme "PM- Vidyalaxmi" for education loans and enhancement to PM-USP Scheme received from Secretary, Department of Higher Education, Ministry of Education, Govt. of India, which is self- explanatory and request you to ensure wide circulation of these scheme among all institutions under your administrative control.

This is for your information and necessary action.

(Encl: As stated)

Yours faithfully,
**Digitally signed by
MANASH JYOTI DAS
Date: 25-07-2025**

17:59:10
Under Secretary to the Govt. of Assam
Higher Education Department.

Memo.E.No. 645444/2025/41-A

Copy for information to:-

1. The Staff Officer to Chief Secretary, Assam. This has a reference to ECR No. 3658892 dated 20th July, 2025.
2. P.A. to the Secretary to the Govt. of Assam Higher Education, Department, Dispur, Ghy-06.



(e-Signed)

Under Secretary to the Govt. of Assam
Higher Education Department.

डॉ. विनीत जोशी, भा.प्र.से.

सचिव

Dr. VINEET JOSHI, IAS

Secretary

Tel 011-23386451, 23382698

E-mail secy.dhe@nic.in



सत्यमेव जयते

भारत सरकार
Government of India
शिक्षा मंत्रालयMinistry of Education
उच्चतर शिक्षा विभाग

Department of Higher Education

127 'सी' विंग, शास्त्री भवन, नई दिल्ली-110 001
127 'C' Wing, Shastri Bhawan, New Delhi-110 001

D.O. No. 39-2/2025-CSIS-Part(1)(ii)

Dated: 15th July, 2025

Dear Ma'am/Sir,

Staff Officer to
Chief Secretary
Government of Assam

I am pleased to inform you that the Government of India has launched a new central sector scheme "PM-Vidyalaxmi" to provide collateral-free and guarantor-free education loans to students admitted to top-quality higher education institutions, with a 3% interest subvention for loan upto Rs 10 lakhs with annual family income up to ₹8 lakh. Another central sector scheme "PM-USP CSIS" provides full interest subsidy during the moratorium period on education loans upto 10 lakhs for students with annual family income up to ₹4.5 lakh, pursuing professional or technical courses in India from specific institutions. Additionally, under the **Credit Guarantee Fund Scheme for Education Loans (CGFSEL)**, the Government provides up to 75% guarantee cover on education loans up to ₹7.5 lakh, without the need for collateral or third-party guarantee. **Applications for these schemes may be submitted online at <https://pmvidyalaxmi.co.in>**. The detailed guidelines are available at <https://www.education.gov.in/en/scholarships-education-loan-4>.

2. In this context, you would appreciate that awareness of education loan and interest subvention schemes is vital to broaden their reach and promote effective utilization. It would be very helpful if you can arrange to instruct the State Level Bankers Committee (SLBC) and corresponding **District Level Consultative Committees (DLCCs)** to proactively disseminate information on these education loan and interest subvention schemes through local platforms—including State Education Boards, schools, Banks, and Regional Rural Banks (RRBs)—to raise public awareness and support effective implementation. Multi-lingual pamphlets regarding this are available in the PM Vidyalaxmi portal for immediate use.

With regards,

Office of the Chief Secretary
Government of Assam
Dispur, Guwahati-6

By

3658892



Yours sincerely,

(Dr. Vineet Joshi)

To:

The Chief Secretaries of all States/UTs (as per list)

Dissemination of information related to education loan and interest subvention schemes at local level

Education Loan- Interest Subvention Section < moe-efis@gov.in >

Wed, 16 Jul 2025 2:25:46 PM +0530

To "cs-andamannicobar"<cs-andamannicobar@gov.in>,"cs"<cs@ap.gov.in>,"cs-arunachal"<cs-arunachal@nic.in>,"cs-assam"<cs-assam@nic.in>,"cs-bihar"<cs-bihar@nic.in>,"cs-officecg"<cs-office.cg@gov.in>,"cs-goat"<cs-goat@nic.in>,"csdelhi"<csdelhi@nic.in>,"chiefsecretary"<chiefsecretary@gujarat.gov.in>,"cs-haryana"<cs-haryana@nic.in>,"cs-hp"<cs-hp@nic.in>,"cs-jharkhand"<cs-jharkhand@nic.in>,"cs-jandk"<cs-jandk@nic.in>,"cs"<cs@karnataka.gov.in>,"chiefsecy"<chiefsecy@kerala.gov.in>,"cs"<cs@mp.nic.in>,"cs"<cs@maharashtra.gov.in>,"cs-manipur"<cs-manipur@nic.in>,"cso-meg"<cso-meg@nic.in>,"cs-mizoram"<cs-mizoram@nic.in>,"csnsl"<csnsl@nic.in>,"csori"<csori@nic.in>,"cs"<cs@py.gov.in>,"cs"<cs@punjab.gov.in>,"csraj"<csraj@rajasthan.gov.in>,"cs-skm"<cs-skm@hub.nic.in>,"cs"<cs@tn.gov.in>,"Cs"<Cs@telangana.gov.in>,"cs-tripura"<cs-tripura@nic.in>,"csup"<csup@nic.in>,"csuttaranchal"<csuttaranchal@nic.in>,"cs-westbengal"<cs-westbengal@nic.in>,"devcom-d"<devcom-d@nic.in>,"advisor-dnhdd"<advisor-dnhdd@daman.nic.in>,"cs-chd"<cs-chd@chd.gov.in>,"adviser-chd"<adviser-chd@nic.in>,"lk-advisor"<lk-advisor@gov.in>,"psadvisor"<ps.advisor@ladakh.gov.in>

Cc "pkbanerjee"<pk.banerjee@nic.in>,"sangeetkumar"<sangeet.kumar@nic.in>,"RADHIKA GOEL"<radhika.edu@gov.in>,"Nitin Yadav"<nitinyadav.edu@gov.in>,"Vijender Saini"<vijender.saini@gov.in>

Please find attached DO letter dated 15.07.2025 regarding dissemination of information related to education loan and interest subvention schemes at local level.

Regards,
Education Loan-Interest Subvention Section
Scholarship Division
Department of Higher Education



शिक्षा मंत्रालय
MINISTRY OF
EDUCATION

1 Attachment(s)

DO letter dated 15.07.2025.pdf

15/07/2025