

**GOVERNMENT OF MEGHALAYA
DIRECTORATE OF HIGHER AND TECHNICAL EDUCATION
MEGHALAYA::SHILLONG**

No. CE/SCHOL/MISC/4/2024-25/88

Dated Shillong 8th September, 2025

From: Smti. H.D.B. Sangma, MCS
Director of Higher & Technical Education
Meghalaya, Shillong

To: 1. The Registrar

*Institute of Hotel Management (IHM),
Mawdangdiang, Shillong - 793018.*

2. The Principal

Subject: PM- Vidyalaxmi

Sir/Madam,

With reference to the subject cited above, I am to forward herewith a copy of letter No. EDN.207/2024/4 dated 22nd August 2025 received from the Under Secretary to the Government of Meghalaya, Education Department, Shillong.

In this regard, it is requested to kindly facilitate wide publicity of the scheme to students studying in your Institution so that they can avail the same.

This is for favour of your kind information and necessary action.

Yours faithfully,

Encl: As stated.

L.
Director of Higher & Technical Education
Meghalaya::Shillong

GOVERNMENT OF MEGHALAYA
EDUCATION DEPARTMENT

No.EDN.207/2024/4

Dated Shillong, the 22nd August, 2025.

From: Smti. P.G.Tariang,
Under Secretary to the Govt. of Meghalaya,
Education Department.

To,
The Director of Higher & Technical Education,
Meghalaya, Shillong.

Subject: PM- Vidyalaxmi.

Madam,

I am directed to forward herewith a copy of DO.NO.39-2/2025-CSIS-
Part(1)(ii), dated 15th July, 2025 received from the Government of India, Ministry of
Higher Education, Shastri Bawan, New Delhi which is self-explanatory for your
information and necessary action.

Yours faithfully,


Under Secretary to the Govt. of Meghalaya
Education Department



SL. NO. 137/2025

डॉ. विनीत जोशी, भा.प्र.से.
सचिव

Dr. VINEET JOSHI, IAS
Secretary

Tel. : 011-23386451, 23382698
E-mail : secy.dhe@nic.in



सत्यमेव जयते

CHIEF SECRETARY

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भारत सरकार
Government of India
शिक्षा मंत्रालय

Ministry 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,

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,

Yours sincerely,

(Dr. Vineet Joshi)

To:

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

7/16
29/7/25
Sl. No. 343
29/7/25