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

No.	CE/S	CHC	L/N	AIS (C/4/	/2024	-25/88
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Dated Shillong & September, 2025

From:

Smti. H.D.B. Sangma, MCS

Director of Higher & Technical Education

Meghalaya, Shillong

To:

1. The Registrar

Institute of Itale Management (11th)

2. The Principal

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.

Director of Higher & Technical Education Meghalaya:::Shillong

(a34)

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

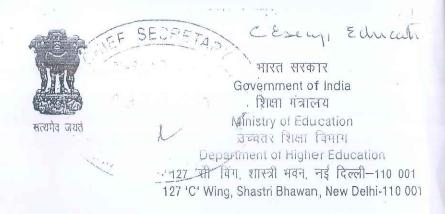
25117 705

SL. NO- 137/2045 डॉ. विनीत जोशी, भारप्रसे Dr. VINEET JOSHI, IAS

Secretary

: 011-23386451, 23382698

E-mail: secy.dhe@nic.in



Dated: 15th July, 2025

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

Dear Maam 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

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 platformsincluding State Education Boards, schools, Banks, and Regional Rural Banks (RRBs)—to raise public awareness and support effective implementation. Multilingual pamphlets regarding this are available in the PM Vidyalaxmi portal for immediate use.

hith regards,

Yours sincerely.

(Dr. Vincet Joshi)

To:

Sl. No. 343

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

send to me