

ABESIT/RO/Notices/05/2024-25/42

13th June, 2025

Notice

Regarding PM Vidyalaxmi Scheme for Meritorious students

This information is for all the students who require Education loan that the PM-Vidya Lakshmi Yojana is here to support bright minds across India with collateral-free, guarantor-free education loans — making access to higher education easier than ever.

Key Points:-

- A special loan product will enable collateral free, guarantor free education loans; made accessible through a simple, transparent, student-friendly and entirely digital application process.
- Loan amounts up to ₹7.5 lakhs will be provided a 75% credit guarantee by the Government of India, to support banks to expand coverage.
- Furthermore, for students with up to Rs. 8 lakhs annual family income, the scheme will also provide for 3% interest subvention on loans up to Rs. 10 lakh.
- This is in addition to the full interest subvention already offered to students with up to Rs. 4.5 lakhs annual family income.

This scheme is designed to remove financial barriers from your path to success and is applicable for all Scheduled Banks/Regional Rural Banks (RRBs)/Cooperative Banks.

Note:- For further details visit, https://www.vidyalakshmi.co.in to know more.

Prof.(Dr.) Vaibhay Jain

Registrar and Director Administration

Registrar & Director (Administration)

ABES Institute of Technology

CC to the following for information and necessary action:

- Prof. (Dr.) Upasana Pandey, Director (email)
- 2. Prof. (Dr.), S.P.Gupta, Dean Academics (email)
- 3. Prof. (Dr.) S.K.Arya-DSW (email)
- 4. Prof. (Dr.), Amit Kumar Vats, Dean First year (email)
- 5. Prof. (Dr.), Rizwan Khan, Dean Outreach & Research (email)
- 6. Prof. (Dr.), Saurabh Agrawal, Officiating Principal, ABESITCOP (email)
- 7. All HOD's (email)
- 8. Record Room- ABESIT (email)

CC: For information:

Hon'ble Chairman Sir (email) Advisor Sir (email)

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