

GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION
LOK SABHA

UNSTARRED QUESTION NO. 2421

ANSWERED ON- 04/08/2025

PM VIDYA LAXMI SCHEME IN U.P.

2421. Shri Pushpendra Saroj:

Ms Iqra Choudhary:

Will the Minister of EDUCATION be pleased to state:

- (a) the details of applications received and approved under the Pradhan Mantri Vidya Laxmi Scheme from the State of Uttar Pradesh during the last five years, District-wise;
- (b) the number of beneficiaries belonging to OBC, SC and ST categories under the scheme during the last five years, district-wise;
- (c) the total amount allocated, sanctioned and utilized under Scheme in Uttar Pradesh during the last five years;
- (d) whether the Government has conducted any review or audit of the scheme in Uttar Pradesh; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF EDUCATION
(DR. SUKANTA MAJUMDAR)

(a) to (e): The Pradhan Mantri Vidya Laxmi (PM Vidyalaxmi), a new central sector scheme has been launched on 6th November 2024. The main objective of the scheme is to ensure that no student is denied the opportunity to pursue higher education due to financial constraints. Under the scheme, collateral-free and guarantor-free education loans are provided to all the students, including students belonging to the OBC, SC and ST categories, who get merit-based admission in top Quality Higher Education Institutions (QHEIs) and desirous of availing education loan to pursue higher education from the QHEI. There is no upper limit on the number of such education loans. Further, for students with annual family income up to ₹ 8 lakh, the scheme provides 3% interest subvention on education loans up to ₹ 10 lakhs. Up to one lakh fresh students not getting any other scholarship or interest subvention on education loan will get this interest subvention.

An outlay of ₹ 3,600 crore has been made from 2024-25 to 2030- 31, for providing 3% interest subvention benefit for up to 7 lakh fresh students during this period.

From the launch date of PM Vidyalaxmi, i.e., 6th November 2024 to 24th July 2025, from students who have reported their domicile as Uttar Pradesh, a total of 6,225 PM Vidyalaxmi education loan applications were received. Of them, 3004 loans has been sanctioned. Amount sanctioned is ₹ 408.27 crore, which is for the full duration of the respective courses.

A dedicated online platform, the PM Vidyalaxmi portal <https://pmvidyalaxmi.co.in> has been developed on which students can apply for the education loan as well as interest subvention, through a simplified application process to be used by all banks. This portal has started operating from 25th February 2025. The category and district-wise details of applications received and approved/sanctioned under the PM Vidyalaxmi Scheme for students who have reported their domicile as Uttar Pradesh, available in this portal from 25th February 2025 to 24th July 2025 may be accessed at https://www.education.gov.in/en/parl_ques.

The PM Vidyalaxmi scheme has been launched recently. To improve awareness, the scheme guidelines have already been provided in the website of Ministry of Education at https://www.education.gov.in/en/scholarships_education_loan. Further, the Indian Banks Association has circulated the guidelines to all the member banks for use of their branches, including those in Uttar Pradesh. Multi-lingual pamphlet of PM-Vidyalaxmi has been developed and uploaded in the PM Vidyalaxmi portal. All HEIs have been requested to download and distribute the same to students of their HEI.

All QHEIs have been requested to prominently display the PM-Vidyalaxmi Scheme publicity materials within their campuses and actively publicize the dedicated call centre number 1800-1031 for the PM-Vidyalaxmi Scheme.

The Department of Higher Education (DHE) and the Department of Financial Services (DFS) monitor the progress of education loan submission, processing and disbursement on a regular basis together with the Indian Banks Association (IBA) and banks. Further, the DHE in coordination with DFS conduct meetings with QHEIs, banks and IBA for smooth implementation of the scheme on a regular interval. Workshops are also organized with the QHEIs in collaboration with the University Grants Commission, DFS, IBA and the banks to increase awareness of the QHEIs and students.

Annexure

ANNEXURE REFERRED TO IN REPLY OF PART (A) TO (E) OF THE LOK SABHA UNSTARRED QUESTION NO. 2421 FOR 04-08-2025 ASKED BY SHRI PUSHPENDRA SAROJ AND Ms. IQRA CHOUDHARY, HON'BLE MPs REGARDING "PM VIDYA LAXMI SCHEME IN U.P."

District-wise number of education loans under PM Vidyalaxmi Scheme for Uttar Pradesh for period: 25-02-2025 to 24-07-2025

DISTRICT NAME	Application Received	Application Approved/ Sanctioned					
		Total	SC	ST	OBC	EWS	GEN
AGRA	248	108	10		13	14	71
ALIGARH	74	28			7	3	18
AMBEDKAR NAGAR	22	8	2		3	2	1
AMETHI	16	4			0	3	1
AMROHA	27	14	3		1	2	8
AURAIYA	28	9	2		4	1	2
AZAMGARH	44	17	3		7	2	5
BAGHPAT	24	12			3	1	8
BAHRAICH	20	7			1	5	1
BALLIA	80	31		3	11	4	13
BALRAMPUR	16	4			0	1	3
BANDA	11	1			0	1	
BARABANKI	29	12			5	1	6
BAREILLY	111	47	5		10	6	26
BASTI	38	19	3		5	7	4
BHADOHI	23	13			4	2	7
BIJNOR	82	29	4		7	5	13
BUDAUN	16	6	1		3		2
BULANDSHAHAR	57	26	4		1	5	16
CHANDAULI	36	15	1	1	4	2	7
CHITRAKOOT	6	3			1	1	1
DEORIA	83	23	1	2	6	9	5
ETAH	20	10			5	1	4
ETAWAH	29	13	3		3	1	6
FAIZABAD	36	8	2		2		4
FARRUKHABAD	31	10	1		3	4	2
FATEHPUR	20	8	1		5	1	1
FIROZABAD	45	17	1		6	2	8
GAUTAM BUDDHA NAGAR	324	154	5	2	19	6	122
GHAZIABAD	567	263	15	1	44	11	192
GHAZIPUR	62	24	2		14	3	5
GONDA	40	17			3	6	8
GORAKHPUR	188	73	7		20	11	35
HAMIRPUR	32	11	1		6	3	1

DISTRICT NAME	Application Received	Application Approved/ Sanctioned					
		Total	SC	ST	OBC	EWS	GEN
HAPUR	24	11	1		1	3	6
HARDOI	27	10	1		3	4	2
HATHRAS	21	13	1		2	2	8
JALAUN	41	14	6		2		6
JAUNPUR	37	15	2		8	1	4
JHANSI	88	30	7		8	5	10
KANNAUJ	11	4	1		1	1	1
KANPUR DEHAT	17	1			0	1	
KANPUR NAGAR	458	204	18		47	28	111
Kasganj	15	7			3	1	3
KAUSHAMBI	8	3	1		0		2
KHERI	32	14	2		4	3	5
KUSHI NAGAR	54	19	1		8	2	8
LALITPUR	10	5	1		2		2
LUCKNOW	648	317	13		55	20	229
MAHARAJGANJ	27	9			4	4	1
MAHOBA	8	4	1		3		
MAINPURI	24	10			6	3	1
MATHURA	66	31	2		3	8	18
MAU	30	13	2		3	1	7
MEERUT	201	92	6		19	5	62
MIRZAPUR	46	18			8	7	3
MORADABAD	72	27	4		2	5	16
MUZAFFARNAGAR	72	26			6	2	18
PILIBHIT	20	8	1		3		4
PRATAPGARH	43	11	3		3	2	3
PRAYAGRAJ	151	62	8		12	11	31
RAE BARELI	27	9			4	1	4
RAMPUR	25	11			4	3	4
SAHARANPUR	125	55	6	1	15	5	28
SAMBHAL	15	6			1	2	3
SANT KABEER NAGAR	10	5	1	1	1	1	1
SHAHJAHANPUR	38	19			4		15
SHAMLI	44	20	1		7		12
SHRAVASTI	1	0			0		
SIDDHARTH NAGAR	14	8			1	2	5
SITAPUR	23	8			2	2	4
SONBHADRA	62	22	1		7	3	11
SULTANPUR	37	8			1	2	5
UNNAO	28	7	1		2	1	3
VARANASI	280	136	3	2	30	27	74
TOTAL	5465	2336	172	13	521	294	1336