



নগাঁও বিশ্ববিদ্যালয়
NAGAON UNIVERSITY
OLD A.T. ROAD, NAGAON-782001, ASSAM
Estd :: 2023

Dhrubajyoti Baruah, M.A.

Registrar (i/c)

Phone: 7002481571 (M)

Ref No.: NU/Estd/PM Vidyalaxmi/2025/13

Date: 04-08-2025

NOTICE

New Central Scheme "PM-Vidyalaxmi" for Education Loans and Enhancement to PM-USP Scheme)

In pursuance of the letter from the Director of Higher Education, Kahilipara, Assam vide letter no. 683651/2025/4 dated- 31/07/2025. It is hereby notified for information to all concerned students of Nagaon University, Nagaon 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 up to ₹10.0 lakhs with annual family income up to ₹ 8.0 lakhs. Another central scheme "PM-USP CSIS" provide full interest subsidy during the moratorium period on education loans up to ₹10.0 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.

Application 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>.

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Nagaon University
Nagaon::Assam

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Nagaon University
Nagaon (Assam)

Memo No- NU/Estd/PM Vidyalaxmi/2025/13 (A), dated- 04/08/2025

Copy to –

1. The Hon'ble VC, Nagaon University for kind information
2. Academic Registrar (i/c), Nagaon University for kind information
3. The HOD's all Academic Departments, Nagaon University for kind information
4. Finance Officer (i/c), Nagaon University for kind information
5. The Media in-charge, Nagaon University for uploading in the website.
6. Office Guard file

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