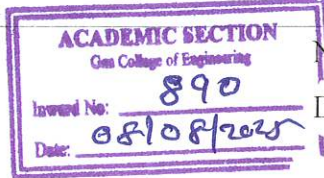




GOVERNMENT OF GOA
DIRECTORATE OF TECHNICAL EDUCATION
COLLEGE SECTION



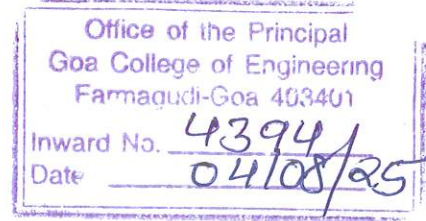
No.8/12/DTE/Misc/Gen/2011/VII/P.F.III/ 1403

Dated:-25/07/2025.

28

To,
The Principal,

1. Goa Engineering College, Farmagudi, Ponda - Goa.
2. Goa College of Pharmacy, Panaji - Goa.
3. Goa College of Architecture, Altinho, Panaji - Goa.
4. Goa College of Arts, Altinho, Panaji - Goa.
5. Padre Conceicao College of Engineering, Verna, Goa.
6. Don Bosco College of Engineering, Fatorda, Margao Goa.
7. Agnel Institute of Technology and Design, Assagao, Bardez - Goa.
8. Shree Rayeshwar Institute of Engineering, Shiroda, Ponda - Goa
9. P. E. S.'s Rajaram & Tarabai Bandekar College of Pharmacy , Ponda,Goa.
10. Government Polytechnic Panaji, Goa
11. Government Polytechnic Bicholim, Goa.
12. Government Polytechnic Curchorem, Goa.
13. Institute of Ship Building Technology, Vasco Goa.
14. Agnel Polytechnic Verna Goa.
15. Guardian Angel Institute of Hotel Management and Catering Technology, Curchorem.
16. Agnel Institute of Food Crafts & Culinary Science, Verna - Goa.



Madam/Sir,

Please find enclosed herewith D. O. letter No. 39-2/2025-CSIS-Part-(1)(ii) dated 15th July, 2025 addressed to Chief Secretary, Government of Goa from Secretary, Government of India, Ministry of Education, Department of Higher Education, New Delhi, forwarded to this office from office of Secretary (Education) with regard to launched of new central sector schemes “ **PM – Vidyalaxmi**” and **PM- USPCSIS**”, for information and further necessary action at your end.

Yours faithfully,

(Dr. Vivek B. Kamat)
Director of Technical Education

Encl:- As above

AR
4/6/8

Put it on
NOTICE BOARD
for benefit
of students

UDC/ NIB/ WR
1/1

डॉ. विनीत जोशी, भा.प्र.से.

सचिव

Dr. VINEET JOSHI, IAS

Secretary

Tel. : 011-23386451, 23382698

E-mail : secy.dhe@nic.in



DIRECTORATE OF TECHNICAL EDUCATION,

ALTO...

भारत सरकार

2365 Government of India

Inward

Date : 24/07/25

Date : 24/07/25

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)

O/o Chief Secretary

Dated: 15th July, 2025

Dear Ma'am/Sir,

Sl. No. 141701605

Date: 21/07/2025

Secretary (Edu)

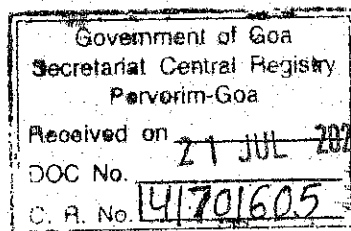
Inward No. 255911

Date: 22/07/2025

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)