



SIDDHARTHA

ACADEMY OF HIGHER EDUCATION

An Institution **Deemed to be University**

(Under Section 3 of UGC Act, 1956)

Kanuru, Vijayawada - 520 007, AP. www.vrsiddhartha.ac.in

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Ref: SAHE / PM-Vidyalaxmi Scheme / 2024-25 /

Dt: 12th June 2025

NOTICE

We are pleased to inform you that the Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme is now available to assist students in pursuing higher education. The scheme offers financial support in the form of educational loans, covering various educational expenses, including tuition fees, books, and hostel charges.

Key Features of the PM-Vidyalaxmi Scheme:

1. **Loans for Education:** Provides financial assistance for pursuing higher education at recognized institutions in India and abroad.
2. **Wide Coverage:** Covers a variety of courses like professional degrees, technical courses, vocational courses, and more.
3. **No Collateral Required for Loans up to Rs. 7.5 Lakhs:** Loans up to Rs. 7.5 lakhs can be availed without the need for any collateral or guarantor.
4. **Low-Interest Rates:** The scheme offers loans at competitive interest rates, making it more affordable for students from diverse economic backgrounds.
5. **Repayment Period:** Flexible repayment options are available, and repayment starts after completion of the course.
6. **Easy Access via Online Portal:** Students can apply for loans easily through the online Vidyalakshmi portal, which provides a one-stop platform to apply for various education loans.

Benefits of the PM-Vidyalaxmi Scheme:

1. **Financial Empowerment:** Helps students who may not have the financial means to pursue their desired course of study, ensuring that no student is left behind due to financial constraints.
2. **Education for All:** With an emphasis on inclusive education, this scheme aims to bring educational opportunities to all sections of society, particularly the underprivileged and marginalized communities.
3. **Improved Career Prospects:** The scheme opens doors to higher education and enhances career prospects for students by enabling them to pursue specialized courses in various fields.
4. **Assistance for Overseas Education:** Students who wish to pursue education abroad can also benefit from the scheme, making global education accessible.
5. **Flexible Loan Terms:** The loan amount, repayment period, and interest rates are designed to accommodate students' financial capacity, ensuring no burden after course completion.

We encourage all eligible students to take full advantage of this wonderful opportunity and apply for the Pradhan Mantri Vidyalaxmi (PM-Vidyalaxmi) Scheme to secure your future in education.

For more details, please visit

- **official Vidyalakshmi portal:** <https://pmvidyalaxmi.co.in/>
- **our Institute Website :** <https://www.vrsiddhartha.ac.in/>

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12/6/25

Registrar

Siddhartha Academy of Higher Education
(Deemed to be University)
Vijayawada - 520 007

To
All Notice Boards
College Website