पंतप्रधान विद्यालक्ष्मी योजना

About Vidya Lakshmi

Shri Arun Jaitley, Honourable Union Finance Minister in his budget speech for FY 2015-16 said: "India is one of the youngest nations in the world with more than 54% of the total population below 25 years of age. Our young people have to be both, educated and employable for the jobs of the 21st century. The Prime Minister has explained how Skill India needs to be closely coordinated with Make in India. Yet, today less than 5% of our potential workforce gets formal skill training to be employable and stay employable. With a view to enable all poor and middle class students to pursue higher education of their choice without any constraint of funds, I propose to set up a fully IT based Student Financial Aid Authority to administer and monitor Scholarship as well Educational Loan Schemes, through the Pradhan Mantri Vidya Lakshmi Karyakram. We will ensure that no student misses out on higher education for lack of funds. The IT based mechanism under the Pradhan Mantri Vidya Lakshmi Karyakram is expected to provide to students a single window electronic platform for Scholarships and Educational Loans."

Vidya Lakshmi is a first of its kind portal for students seeking Education Loan. This portal has been developed under the guidance of Department of Financial Services, (Ministry of Finance) , Department of Higher Education (Ministry of Education) and Indian Banks Association (IBA).The portal has been developed and being maintained by Protean eGov Technologies Limited (Formerly NSDL eGovernance Infrastructure Limited). Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal.

About Protean eGov

Protean eGov Technologies Limited (Formerly NSDL eGovernance Infrastructure Limited, herein referred as Protean eGov) was originally setup as a Depository in 1995 and has over the years used its inherent strengths, project management capabilities & technology expertise to deliver state of the art e-Governance solutions which has helped Governments to identify and clear bottlenecks, promote transparency, reduce service delivery costs and deliver public services efficiently. The solutions have efficiently made use of information and communication technologies as a tool for delivering public services and benefits to society at large. Some of the key e-Governance projects undertaken by Protean eGov are:

i. Tax Information Network (TIN)

ii. Central Recordkeeping Agency (CRA) for National Pension System

iii. Electronic Accounting System in Excise & Service Tax (EASIEST)

iv. GST Pilot Project
v. Registrar for Aaadhar enrolment and eKYC/Authentication Services
vi. National Judicial Reference System

Protean eGov works closely with various Government agencies for designing, managing and implementing e-Governance Projects. Over a period of time, Protean eGov has gained varied experience and expertise in areas that help Governments overcome various challenges faced by them in fulfilling their core responsibilities of delivering public services to the society.

Protean eGov has also established Service Centre network across the country which serve as access points for the general public and are efficiently used by Governments to deliver quality services in a user friendly and transparent manner to the citizens. Visit www.proteantech.in for more information.

देशातशिक्षणघेणाऱ्याआर्थिकदृष्ट्याकमकुवतविद्यार्थ्यांनाप्रोत्साहनदेण्यासाठीकेंद्रआणिराज्यसरकार अनेकमहत्त्वपूर्णयोजनाराबवतआहेत. देशातीलगरीबविद्यार्थ्यांनाशिक्षणक्षेत्रातसमानसंधीउपलब्धकरूनदेण्याचेउद्दिष्टसरकारकडूनठेवण्यातआलेआहे. याचपार्श्वभूमीवरकेंद्रसरकारकडूनपीएमविद्यालक्ष्मीयोजना (PM Vidya Lakshmi Yojana) सुरूकरण्यातआलीआहे. यायोजनेअंतर्गतउच्चस्तरीयशिक्षणसंस्थांमध्ये (QHEIs) प्रवेशघेणाऱ्याविद्यार्थ्यांनाकोणत्याहीहमीशिवायकर्जदिलेजाते. देशातअसेअनेकविद्यार्थीआहेतजेत्यांच्याआर्थिकअडचणींमुळेउच्चशिक्षणघेऊशकतनाहीत. प्रधानमंत्रीविद्यालक्ष्मीयोजनेअंतर्गतज्याविद्यार्थ्यांच्याकुटुंबाचेवार्षिकउत्पन्न8 लाखरुपयांपेक्षाकमीअसेलअशाविद्यार्थ्यांनासरकारमार्फत१०लाखरुपयांपर्यंतच्याकर्जावर३टक्केअनुदानदिलेजाते.

पीएमविद्यालक्ष्मीयोजनेचाउद्देश:

प्रधानमंत्रीविद्यालक्ष्मीयोजनेचामुख्यउद्देशविद्यार्थ्यांनाउच्चशिक्षणासाठीकर्जमिळविण्यातमदतकरणेआहे. हीयोजनाविशेषतःआर्थिकदृष्ट्याकमकुवतअसलेल्याविद्यार्थ्यांनाविविधबँकांकडूनशैक्षणिककर्जउपलब्धकरूनदेते.

यायोजनेचेमुख्यउद्दिष्टपुढीलप्रमाणेआहेत.

- आर्थिकदृष्ट्याकमकुवतअसलेल्याविद्यार्थ्यांनासहजशैक्षणिककर्जउपलब्धकरूनदेणे.
- शैक्षणिककर्जासाठीपारदर्शकपद्धतीनेअर्जप्रक्रियाराबविणे.
- आर्थिकदृष्ट्याकमकुवतविद्यार्थ्यांनाउच्चशिक्षणघेण्यासप्राधान्यदेणे.
- विद्यार्थ्यांनाशैक्षणिककर्जावरीलव्याजदरातअनुदानदेणे.

- विद्यार्थ्यांना7.5 लाखरुपयांपर्यंतच्याकर्जासाठी75 टक्केक्रेडिटहमीदेणे.
- भारतातीलउच्चशैक्षणिकसंस्थांमध्येशिक्षणघेण्यासाठीविद्यार्थ्यांनाकर्जपुरवठाकरणे.

प्रधानमंत्रीविद्यालक्ष्मीयोजनेचीपात्रताकायआहे?

प्रधानमंत्रीविद्यालक्ष्मीयोजनेचीपात्रताखालीलप्रमाणेआहे:

1. अर्जदारहाभारताचानागरिकअसणेआवश्यकआहे.
2. विद्यार्थ्यानेभारतातकिंवापरदेशातीलमान्यताप्राप्तविद्यापीठ/महाविद्यालयातउच्चशिक्षणासाठीप्रवेशमिळवलेलाअसावा.
3. व्यावसायिक, तांत्रिक (उदा., अभियांत्रिकी, वैद्यकीय), स्नातक, स्नातकोत्तर, पीएच.डी., किंवाइतरमान्यताप्राप्तअभ्यासक्रम.
4. दरवर्षीनवीनतमNIRF रँकिंगवापरूनQHEI चीयादीअपडेटकेलीजाते. ८६०पात्रQHEI मध्येप्रवेशमिळवणारे२२लाखांहूनअधिकविद्यार्थीपंतप्रधानविद्यालक्ष्मीयोजनेअंतर्गतलाभघेऊशकतील.
5. ज्याविद्यार्थ्यांनाकेंद्र/राज्यसरकारच्याइतरशिष्यवृत्ती, व्याजअनुदानकिंवाशुल्कपरतफेडमिळतेतेपंतप्रधानविद्यालक्ष्मीयोजनेअंतर्गतकर्जासाठीअर्जकरण्यासपात्रनाहीत.
6. अर्जासोबतपालक, पती/पत्नीकिंवाकायदेशीरपालकयांपैकीएकसह-अर्जदारअसणेआवश्यकआहे.
7. साधारणतः७.५लाखरुपयांपेक्षाअधिकरकमेसाठीबँकाहमीकिंवातृतीयपक्षाचीजामीनगिरीमागूशकतात. त्यापेक्षालहानरकमेसाठीहमीचीआवश्यकतानाही.
8. अर्जदाराचेवय१८ते३५वर्षांदरम्यानअसावे (संबंधीतबँकेच्याधोरणानुसारबदलहोऊशकतो).
9. अर्जदारकिंवासह-अर्जदारयांच्याकडेइतरकर्जाचीथकीतबाकीनसावी.

प्रधानमंत्रीविद्यालक्ष्मीयोजनेचाअर्जकसाकरावा?

प्रधानमंत्रीविद्यालक्ष्मीयोजनेचाअर्जकरण्यासाठी, विद्यार्थ्यांनाविद्यालक्ष्मीपोर्टलवरएकनवीनवापरकर्ताप्रोफाइलतयारकरणेआवश्यकआहे. पोर्टलवरनवीनप्रोफाइलतयारकशीकरायचीयाचीसविस्तरमाहितीपुढीलप्रमाणेआहे.

- विद्यालक्ष्मीपोर्टलचीअधिकृतवेबसाइट https://www.vidyalakshmi.co.in/ लाभेटद्या.
- “NEW USER? REGISTER NOW” पर्यायदिलेलाअसेल.
- नाव, ईमेल, फोननंबरइत्यादीवैयक्तिकमाहितीभरूननवीनखातेतयारकरा.

- तुमच्यानोंदणीकृतईमेलपत्त्यावरतुम्हालाएकपडताळणीलिंकमिळेल
  तुमचेखातेपडताळण्यासाठीपाठवलेल्यालिंकवरक्लिककरा