

**OFFICE OF THE PRINCIPAL
GOVERNMENT DEGREE COLLEGE SIDHRA, JAMMU**

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NOTICE

Subject: Implementation of Central Sector Education Loan Schemes – PM-Vidyalaxmi, PM-USP CSIS and CGFSEL

In pursuance of Directorate of Colleges, Higher Education Department, UT of Jammu & Kashmir letter No. DC-HE/K/2026/PM-Vidyalaxmi/2106 dated 18.07.2026, all students are hereby informed regarding the key financial assistance and education loan schemes launched by the Government of India to ensure financial constraints do not hinder higher education pursuit:

1. PM-Vidyalaxmi Scheme

- Provides collateral-free and guarantor-free education loans to eligible students.
- Offers a 3% interest subvention on education loans up to ₹10 lakh for students with an annual family income of up to ₹8 lakh.

2. PM-USP Central Sector Interest Subsidy Scheme (PM-USP CSIS)

- Provides 100% interest subsidy during the moratorium period on education loans up to ₹10 lakh for students pursuing professional and technical courses, subject to an annual family income limit of up to ₹4.5 lakh.

3. Credit Guarantee Fund Scheme for Education Loans (CGFSEL)

- Provides up to 75% guarantee cover on education loans up to ₹7.5 lakh, eliminating the requirement for collateral security or third-party guarantees.

Help Desk & Application Process: A dedicated "PM-Vidyalaxmi Guidance Cell / Help Desk" has been established in the Admission / Scholarship Section of the college to guide students through the application process. Eligible students can apply online through the official portal: <https://pmvidyalaxmi.co.in>.

All interested and eligible students are advised to visit the Help Desk or official portal for detailed information and assistance at GDC Sidhra.


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