

### **About Vidya Lakshmi**

With a view to enable all poor and middle class students to pursue higher education of their choice without any constraint of funds, Shri Arun Jaitley, Honourable Union Finance Minister 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 to 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 Human Resource Development) and Indian Banks Association (IBA).The portal has been developed and being maintained by NSDL e-Governance 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.

Kindly go through the below mentioned website for further details.

[www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in)