“Vidya Lakshmi Portal” has been developed by NSDL e-Governance under the “Pradhan Mantri Vidya Lakshmi Karyakram” providing single window, featuring information about Educational Loan Schemes of Banks, Common Educational Loan Application Form for Students, Facility to apply to multiple Banks for Educational Loans, Dashboard facility for Students to view status of their loan application and Linkage to National Scholarship Portal for information and application for Government Scholarships.

Step 1: Student to apply for Education Loan in the Vidya Lakshmi Portal

- Student has to register in Vidya Lakshmi Portal (www.vidyalakshmi.com).
- Fill in the application form and submit the form.

(AFTER SUBMITTING THE FORM THE STUDENT SHOULD ONCE AGAIN LOGIN)

- Login the website again and click on “Search for Bank Schemes”.
- Select the Bank where the student is willing to apply for loan and then click “Apply”.
- New screen will appear with the Branch details. Enter only one of the details sought, such as Branch Name/ City/ IFSC Code.
- Select the appropriate branch and submit. Application ID will be generated.
- Loan application status can be checked by the student any time by logging in the website, along with the remarks provided by Branch/ Zonal Office.
- Students can also report their grievances towards the Bank at any stage of the processing of loan application.

(ALSO AVAILABLE IN THE FACE PAGE OF OUR PORTAL)