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VIDYA LAKSHMI
Fulfilling Educational Aspirations

View, apply and track
YOUR EDUCATION LOAN IN 3 EASY STEPS

APPLY NOW

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About Vidya Lakshmi

OUR STORY

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 NSDL e-Governance Infrastructure Limited. Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal.

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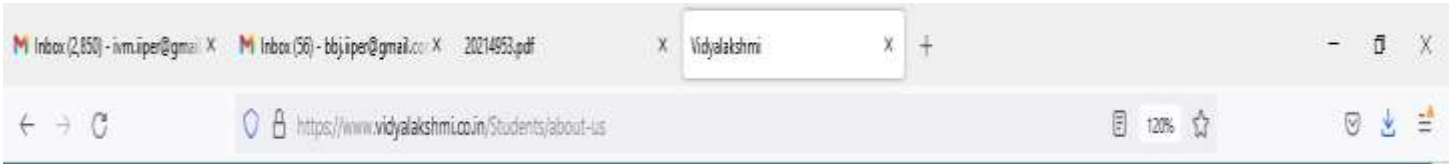
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Email ID

The screenshot shows the top portion of the Vidya Lakshmi website. At the top, there is a navigation bar with the text "SEARCH FOR LOANS | REGISTER | LOGIN". Below this, the main heading reads "3 SIMPLE STEPS TO APPLY FOR AN EDUCATIONAL LOAN". Underneath the heading are three icons with corresponding text: a fingerprint icon for "REGISTER NOW", a document icon for "FILL UP SINGLE FORM", and a bank building icon for "APPLY TO MULTIPLE BANKS". To the right of these steps is a large image of a smiling young woman with a backpack, giving a thumbs-up and holding books.

This screenshot shows the "REGISTERED BANKS" section of the website. The heading "REGISTERED BANKS" is in orange. Below it are the logos for four banks: Syndicate Bank, State Bank of India, TMB (Tamilnad Mercantile Bank Ltd), and Canara Bank. Below the bank logos is a red banner with the text "To search and apply for scholarship through National Scholarship Portal" and a "CLICK HERE" button with a hand cursor icon. The footer contains the NSDL logo and tagline "Technology, Trust & Reach", contact information (Times Tower, Mumbai), phone number (020-2567 8300), email (vidyalakshmi@nsdl.co.in), and links for Media, Privacy Policy, and Disclaimer. Social media icons for Facebook, Instagram, Twitter, and YouTube are also present.



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About Us

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."

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About NSDL e-Gov

