



PM - VIDYALAXMI

User Manual For Student Login

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1. INTRODUCTION

- PM-Vidyalaxmi is a unified Portal that enables the student for applying Education Loan, viewing the status of education loan application, raise/lodge grievance (if any) and claiming of Interest Subvention if eligible.
- To access PM-Vidyalaxmi portal for applying education loan student shall create user id and password, by providing necessary credentials such as E-mail and Mobile Number.

2. SERVICES OFFERED TO STUDENTS

- Fill up the Education Loan Application Form
- Select maximum up to 3 Banks and apply for Education Loan
- Track Status of Education Loan Application
- Apply for Interest Subvention after EL Sanction and Disbursement from the Banks
- Raise Grievances if any
- SMS/Email/WhatsApp alerts on the Status of EL application and Interest Subvention

3. PREREQUISITES

Hardware Requirements:

CPU requirement: 1 GHz or higher

Memory requirement: 512 MB RAM or higher

Any Configuration higher than the mentioned hardware requirement is desirable

Software Requirements:

Operating System (OS): MS Windows XP and higher.

Browser requirement: The Portal is best viewed on Internet Explorer Browser Version (IE 10.0), Fire Fox Version 40 and above, Chrome Version 42 and above.

Internet Connectivity

The computer system should have internet connectivity to access the web portal

Troubleshooting

Clear cookies & history from internet explorer by following

Go to Internet Explorer window → Tools → Internet Options → General → Browsing History → Delete Browsing History → Delete All

4. EDUCATION LOAN APPLICATION

Enter the following address on your web browser for accessing the PM-Vidyalaxmi Portal.

<https://pmvidyalaxmi.co.in/>

Note: the web address is case sensitive.

5. HOMEPAGE

Home page gives a glimpse of the Portal for various stakeholders (Student, Bank and the Ministry of Higher Education).

It also briefs on the steps involved in the application process, Statistical data on the education loans through the portal, PM-Vidyalaxmi Scheme Key Details, PM-Vidyalaxmi in news, Information on Member Banks registered with the portal and their Education Loan Scheme.



Figure 1: Portal Home Page

Tabs

- Home - On clicking it will go to the main page of the Portal.
- About Scheme – Provides the details of PM-Vidyalaxmi Scheme.
- Useful Links – Redirects the user to important websites of Government/Banks.
- FAQs – Frequently Asked Questions about PM-Vidyalaxmi Scheme and the Portal

Login – Login for the below three users.

1. Student Login - Student login allows the student to create password and login to the portal for applying Education loan, track the status of education loan application, raise grievances (if any) and claim interest subvention.
2. Bank Login - Member Banks can login for creation of scheme guidelines of their bank, approve pending application, update the status of education loan application.
3. Ministry Login -Ministry of Higher Education can login for MIS purpose.



Figure 2: Portal Home Page

About Us – About the developer of the portal.

Quick Links – Home, About Us, Student Login, Bank Login, AISHE Code, Ministry of Education, Ministry of Finance, Indian Banks Association (IBA), FAQ.

Contact Us – Contact Details of Canara Bank for any kind of query and complaints regarding the Portal.

6. STEPS FOR LOAN APPLICATION

6.1. STEP 1: REGISTER

Figure 3: Registration Page

- Home page → Login → Student Login → Create an Account → Fill up the details (Name, Mobile Number, Email ID and Password) → Verify Captcha → Accept Terms and Privacy → Submit (Figure 3).
- If the code is not visible, click on refresh button.
- Clear button clears all the fields.

Student Information

Welcome to PM-Vidyalaxmi Portal!

PM-Vidyalaxmi is a unified portal for students for applying education loan and for claiming interest subvention. If the student wants to apply for education loan on PM-Vidyalaxmi portal, Student shall register on the PM-Vidyalaxmi portal. For registration, student to provide essential details as mentioned in registration form

Important Instructions

Please verify the details entered for registration are correct.

Please create the **password** as per the format specified (Should include at least one upper case alphabet, one number, one special character and should have a length of minimum 8 characters).

Mobile Number and Email ID - Enter a valid Mobile number and Email ID. OTP for registration, login and all other important alerts will be sent on this mobile number and email ID. Mobile Number and Email ID are not allowed to change once registered.

Name - Please enter student name as per Aadhaar, if Student does not have Aadhaar he/she shall provide Name and Mobile No. as per Aadhaar Enrolment ID.

Instructions to apply for Education Loan

Steps to apply for the loan are as under:

Sign In -> Apply Loan -> Fill Personal Details -> Course details -> Document upload -> Choose Bank Branch -> Final Submit

Student can check the Loan Status and also can claim Interest Subvention if eligible.

Please login and check the status periodically and respond to banks query/ requirements for hassle-free processing and disbursement.

Please go through the User Manual and FAQs for clarification on the application process.

One Time Password(OTP) Validation

OTP Received on Mobile Number:

[Resend OTP](#)

OTP Received on Email ID:

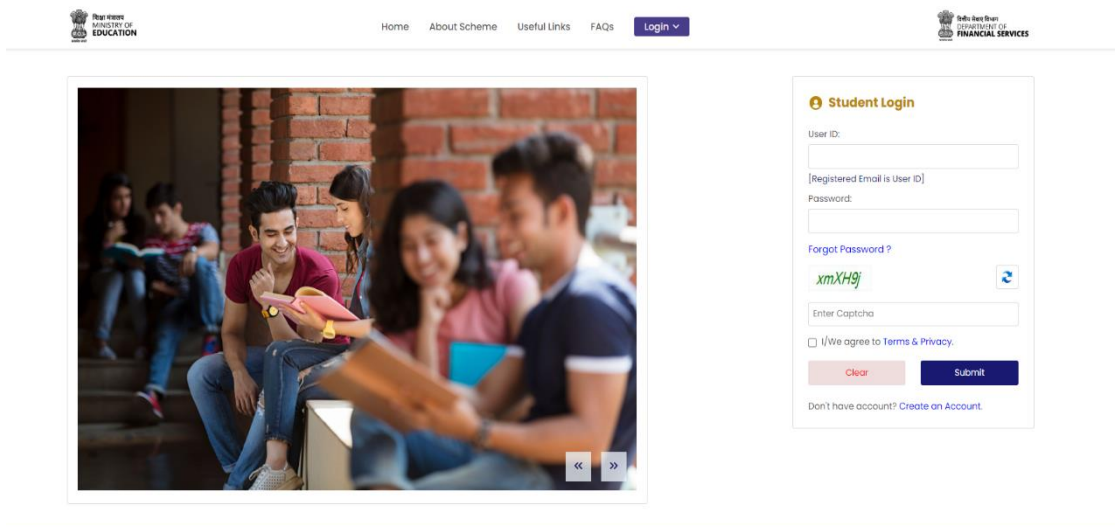
[Clear](#)

[Submit](#)

Figure 4: Registration OTP Validation

- Verify the Email ID and Mobile Number with OTPs received on Email ID and Mobile and Submit (Figure 4).
- Student will be Registered on the Portal and will be assigned with Student ID and will receive a confirmation message on SMS/Email/WhatsApp.

6.2. STEP 2: LOGIN



Home About Scheme Useful Links FAQs Login

MINISTRY OF EDUCATION

DEPARTMENT OF FINANCIAL SERVICES

Student Login

User ID:
[Registered Email is User ID]

Password:

Forgot Password ?

xmXH9j

Enter Captcha

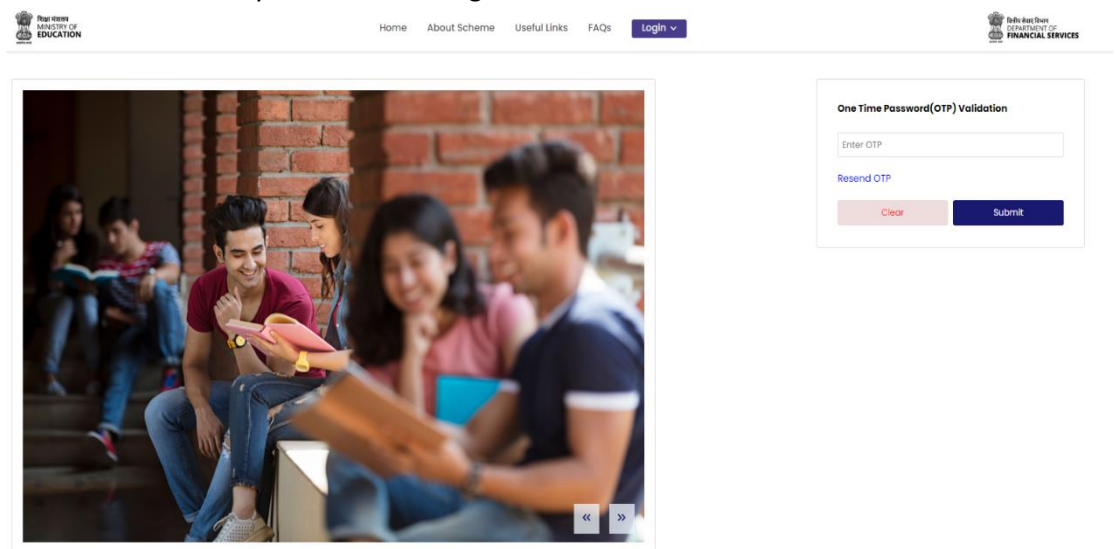
I/We agree to Terms & Privacy.

Clear Submit

Don't have account? [Create an Account.](#)

Figure 5: Login Page

- Home Page → Login dropdown → Student Login (Figure 5)
- Enter User Name (Registered Email ID) and password, verify Captcha code, accept the Terms and Privacy and submit to login.



Home About Scheme Useful Links FAQs Login

MINISTRY OF EDUCATION

DEPARTMENT OF FINANCIAL SERVICES

One Time Password(OTP) Validation

Enter OTP

Resend OTP

Clear Submit

Figure 6: Login OTP Page

- Enter the OTP received on the registered Phone number or Email ID (OTP is same) and Submit (Figure 6).

6.3. STUDENT HOME PAGE

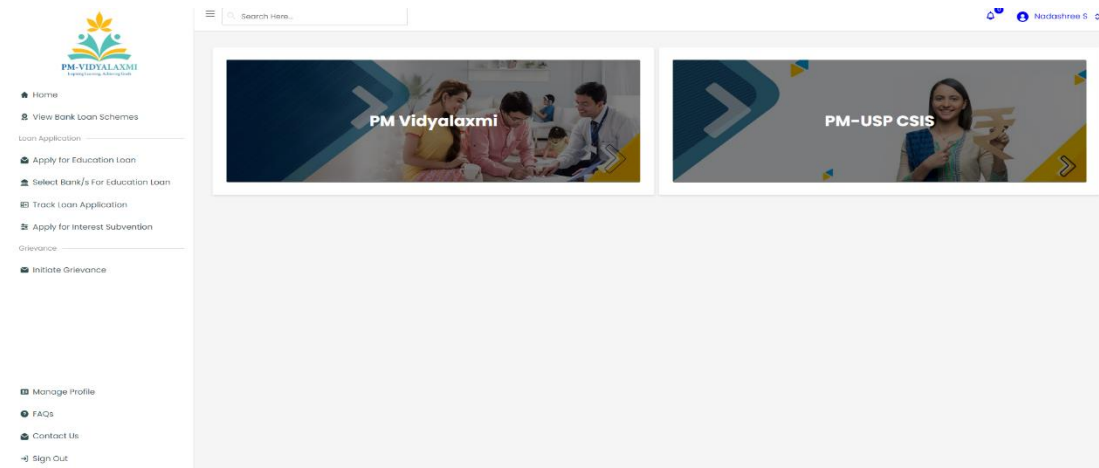


Figure 7: Home Page

Functionalities/Tabs available on Student Login

Home – The home page provides

- Details of PM-Vidyalaxmi and PM-USP CSIS interest subventions schemes
- Education Loan Application Status history for the Students

View Bank Loan Schemes – Education Loan Schemes of all the Banks will be shown here.

Loan Application – There are options to,

- Apply for Education Loan
- Select Bank/s for Education Loan
- Track Loan Application
- Apply for Interest Subvention

Grievance – There is an options to Initiate Grievance

Manage Profile – There are options to,

- View profile
- Photo Upload
- Change the Password
- Change the Account Settings – Email/SMS/WhatsApp/Aadhaar preference settings.

FAQ – FAQs about the PM-Vidyalaxmi Portal and PM-Vidyalaxmi Scheme

Contact – Toll Free number and Email ID for the Students for any assistance with regard to the Portal.

Sign Out – Logs out of the PM-Vidyalaxmi account.

6.4. STEP 3: APPLY FOR EDUCATION LOAN

a. Aadhaar Authentication

Figure 8: Aadhaar Authentication

- Menu → Apply for Education Loan
- Aadhaar Authentication page (Figure 8 and Figure 9) - Validate the Aadhaar with OTP based authentication and provide consent to use the demographic details of the student.
- Proceed without Aadhaar if not willing to share Aadhaar details (Figure 10).
- Aadhaar is mandatory where the student wants to claim Government benefits/Interest Subvention.

Figure 9: Aadhaar Authentication with OTP

Figure 10: Proceed Without Aadhaar

b. Loan Application form - Page 1: Personal Information:

Student Home > Apply for Education Loan

Student Gaurdian Details

Field Name	Student	Parent/Guardian/Spouse
Title: *	--Select--	--Select--
Name: *	Shashank Bajpai	Chandra Prakash Bajpai
Father's /Husband's Name: *	Chandra Prakash Bajpai	
Date of Birth:*	////	dd-mm-yyyy
Category: *	--Select--	--Select--
Gender: *	Male	--Select--
Religion: *	--Select--	--Select--
Marital Status: *	--Select--	--Select--
Occupation: *	Student	--Select--

Figure 11: Personal Information fetched by Aadhaar

- Student’s Name, Date of Birth, Gender, Address will be fetched by Aadhaar. If not doing Aadhaar Validation, it should be entered manually.
- An alert message will be displayed if the Category and Religion of the Student and Parent/ Guardian are different.

Aadhar Address

Address as per Aadhaar: 537 A / 36 Maharaja Agrasen Nagar Nirala Nagar Lucknow Nirala Nagar Lucknow Uttar Pradesh India 226020

Student has to change the communication address if it is different from the Address fetched from Aadhar.

Communication Address

Field Name	Student	Parent/Guardian/Spouse
Address Line 1: * [It should not be more than 100 characters]	////	////
Address Line 2: [It should not be more than 100 characters]	////	////
Village / Area / Locality:	Nirala Nagar	Nirala Nagar
State: *	UTTAR PRADESH	UTTAR PRADESH
District: *	LUCKNOW	LUCKNOW
Block/Taluka /Sub-district/Town:	Lucknow	Lucknow
Landmark:	////	////
PinCode: *	226020	226020
Mobile Number: *	////	
Email ID: *	////	

Figure 12: Personal Information

- Address fetched from the Aadhaar will be shown (Editable). Changes made in Student’s address, will auto reflect in the Parent/Guardian Address (Can be changed if required).

Education Details		
Field Name	Student	Parent/Guardian/Spouse
10th Marks in Percentage(%): * <small>[It cannot be more than 100.00]</small>	<input type="text"/>	Not Required
10th School: *	<input type="text"/> Click here for School Details	Not Required
12th Marks in Percentage(%): * <small>[It cannot be more than 100.00]</small>	<input type="text"/>	Not Required
12th School: *	<input type="text"/> Click here for School Details	Not Required
Highest Educational Qualification: *	--Select--	--Select--
Highest Qualification Marks in Percentage(%): * <small>[It cannot be more than 100.00]</small>	<input type="text"/>	<input type="text"/>

Disability Detail	
Person with Benchmark Disability: *	--Select--

Figure 13: Personal Information

- Select the 10th and 12th School by clicking the link provided. A popup window will be opened (Figure 14) to select the School by State, District of the School and typing the name of the School.
- Person with Benchmark Disability – If “Yes”, select type of disability and percentage of disability.

PM-Vidyalaxmi - Google Chrome

testimb.canarabank.in/Vidylaxmi/SelectInstitute.aspx?tp=S10

Filter Schools :

School State:

School District:

School Name:

Search

Figure 14: School Selection Window

Family Income Details		
Field Name	Student	Parent/Guardian/Spouse
Annual Family Income: *	<input type="text"/>	
<small>[Family is defined as Student, Father, Mother and Spouse]</small>		
PAN: *	<input type="text"/>	<input type="text"/>
	<input type="button" value="Verify PAN"/>	<input type="button" value="Verify PAN"/>
Present Banker Details		
Field Name	Student	Parent/Guardian/Spouse
Branch IFSC: *	<input type="text"/>	
	Click here for IFSC Code	
Bank Name: *	<input type="text"/>	
Branch Name: *	<input type="text"/>	
Account Type: *	<input type="text" value="--Select--"/>	<input type="text" value="--Select--"/>
SB/CD A/c No: *	<input type="text"/>	
Whether related to Chairman /Directors / employee of our Bank or Any other Banks: *	<input type="text" value="--Select--"/>	
	<input type="button" value="Save & Next"/>	

Figure 15: Personal Information

- Full bank details for at least one user is mandatory. (Student/Co-applicant)
- Click on the link to select Bank branch through Bank name and Branch name/ through IFSC.
- A popup window will be opened to search the Bank Branch with Bank name and Branch name or with IFSC code (Figure 16).
- Whether related to Chairman/Directors/Employee of our Bank or Any other Banks?: If Yes, give the details of relationship.
- Click on Save and Next button to proceed to Course Details.

Figure 16: IFSC Selection

c. Loan Application form - Page 2: Course Details:

Figure 17: Course Details

- Select Quota of admission to the Higher Education – Merit/Management/NRI
- Duration of the course: Select number of years and months
- Select the date of commencement of the course and the date of completion will be auto calculated.
- Click on the link to select Name of the Institution/College (Indian or Foreign). Select Others if it is not listed (Figure 28).
- Click on the link to select the Name of the Course. Select Others if it is not listed (Figure 29).
- Enter the Prospects of earning after completion of the course in Rs. per month.
- Enter the Registration or Seat locking fee if applicable.

Figure 18: Institute Selection

PM-Vidyalaxmi - Google Chrome
testimb.canarabank.in/Vidylaxmi/SelectInstitute.aspx?tp=C

Select Course: Others(Course not present in the List)

Filter Table --Select--

COURSE NAME	GRAD/P.GRAD	TECHNICAL/Proff.	
A.N.M.-AUXILIARY NURSE AND MIDWIFE	Diploma	Y	Select
ACHARYA-ACHARYA	Post Graduate	N	Select
ART EDUCATION	Post Graduate	N	Select
AYURVEDA VACHASPATI-PH.D IN AYURVEDA	Ph.D.	Y	Select
AYURVEDACHARYA-AYURVEDACHARYA	Under Graduate	Y	Select
B-PHARMA	Under Graduate	Y	Select
B.A. B. ED.-BACHELOR OF ARTS, BACHELOR OF EDUCATION	Integrated	N	Select

Figure 19: Course Selection

Cost of Course

(All fields are in ₹. Please select Duration of the Course to enable below fields.)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Total
Tuition Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Exam Fees	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Books Stationery	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Equipment/Computer	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Hostel Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sundries/Travel	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL (Total Amount will be auto-populated as loan required amount)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Own Source/Scholarship	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan Required	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Repayment Proposed

No. of Installments: EMI Amount (Per Month):

Student Declaration

I/We have no objection for using the information given by me/us in the application form for checking the eligibility for the education loan interest subvention schemes.

I hereby giving a consent that I don't have any objection to receive the communication on WhatsApp/Mobile/Email related to education loan information/education loan interest subvention information from the Govt of India.

I AGREE I DISAGREE

[Back](#) [Save & Next](#)

Figure 20: Cost of Course

- Enter the details of Cost of Course for the full course duration as provided by the institution. (Documentary proof to be attached).
- Scholarship or Fee concession is to be entered under Own source/Scholarship.
- Loan Required=Total - Own source or Scholarship
- Proposed repayment to be mentioned as Number of Instalments (Max 180) and Amount per month.
- Check the box for confirming no objection for using data to check eligibility for Interest Subvention Schemes.
- Click on the Radio button provided for giving consent to receive alerts through SMs, Email and WhatsApp channels. If not selected, the student will miss the important alerts.

d. Security Details:

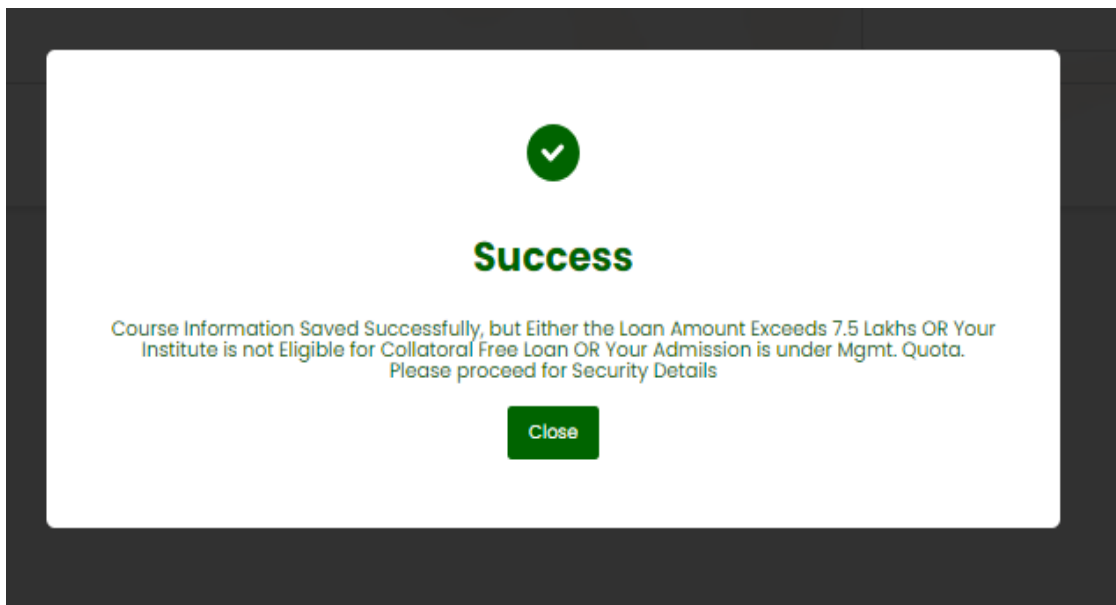


Figure 21: Security/Guarantor requirement message

- If the Loan amount exceeds 7.5 lakhs and if the institute is not eligible for collateral free loan, or if the selected quota is Management Quota, the Student has to provide security details.

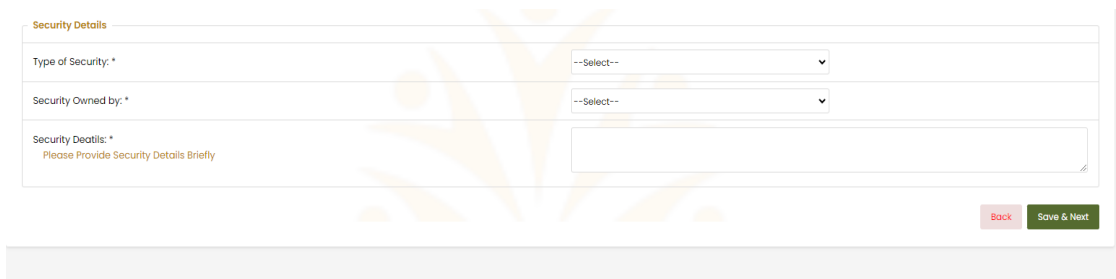
A form titled "Security Details" with a light blue header. It contains three main sections: "Type of Security: *" with a dropdown menu showing "--Select--"; "Security Owned by: *" with a dropdown menu showing "--Select--"; and "Security Details: *" with a text area containing the instruction "Please Provide Security Details Briefly". At the bottom right, there are two buttons: a red "Back" button and a green "Save & Next" button.

Figure 22: Security/Guarantor details

- Select the type of security (Movable/Immovable).
- Select the owner of the security (Applicant/Co-Applicant/Others).
- Provide the details of security. If the security belongs to others, provide the personal details of that person in detail.
- Click on Save & Next button to go to document upload page.

e. Document Upload:

Document Type	Upload File	Action Buttons	Uploaded Documents
10th Mark sheet: * <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
12th Mark sheet: * <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Proof Of Admission to the course: * <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Schedule Of Expenses for the course, as given by institution: * <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Proof of Annual Family Income issued by Public Authority <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Proof of Annual Family Income issued by College Authority <small>(Only .pdf)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Applicant Photo: * <small>(Only .jpeg or .png)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Parent Photo: * <small>(Only .jpeg or .png)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	
Co-obligant / Guarantor Photo <small>(Only .jpeg or .png)</small>	<input type="button" value="Choose File"/> No file chosen	<input type="button" value="Upload"/> <input type="button" value="Re-upload"/>	

Figure 23: Documents Upload

- Upload the documents in .pdf or .png or .jpeg format as specified. Size of each file should not exceed 200KB.
- 10th Marks Sheet, 12th Marks Sheet, Proof of Admission, Schedule of Expenses, Applicant Photo, Parent Photo are to be uploaded mandatorily.
- Click on Save and next button to complete the Application form filling.

f. Preview and Download Form

Student ID:	VLP202502203482
Application ID:	A2025022003510
Eligible Loan Scheme:	PM-VIDYALAXMI LOAN
Eligible Interest Subvention Scheme:	PRADHAN MANTRI UCHCHATAR SHIKSHA PROTSAHAN (PM - USP CSIS)
Preview Form	A2025022003510
Download Form	A2025022003510

Figure 24: Preview and download form, Select Bank link

- Depending on the inputs given by the Student, the eligible Loan Scheme and Eligible Interest Subvention Scheme will be shown.
- Click on the Application ID link to Preview the Form before doing Final Submit or to Download the Form.
- Click on Final Submit and Proceed for Bank Selection Button to proceed for Bank Selection.
- A link will be shown to go to the Select Bank screen after final submission. (option also available under Menu → Select Bank/Banks for Education Loan).

6.5. STEP 4: SELECT BANK/BANKS FOR EDUCATION LOAN

Choose Bank to Apply Loan

Select Application ID: A202502302597

Eligible Loan Scheme: OTHERS

Eligible Interest Subvention Scheme: NOT ELIGIBLE

Select Bank: Bank of Baroda [View Loan Schemes](#)

Bank Branch Location: bangalore

Preferred Bank Details:

[You can choose upto three banks]

Bank Code	Bank Name	Bank IFSC	Bank Branch	
CNRB	CANARA BANK	CNRB0000664	CANARA BANK GANDHINAGAR NULL DODDABALLAPUR KARNATAKA 561203	Remove
UBIN	UNION BANK OF INDIA	UBIN0901199	642/643HISTAGEEXTNIBLOCK,RAJAJINAGAR,BANGALORE-10560001 BANGALOREURBAN KARNATAKA 560001	Remove
BARB	BANK OF BARODA	BARB0CORBAN	HJS CHAMBERS RICHMOND ROAD BANGLORE KARNATAK BANGALORE KARNATAKA 560025	Remove

Figure 25: Select Bank

- Depending on the details provided by the Student, Eligible Loan Scheme and Eligible Interest Subvention Scheme will be displayed.
- Select the Bank and search for the Branch to apply for Education Loan and go for Final Submit.
- Click on the link 'View Loan Schemes' to view the Education Loan Schemes of the Selected Bank.
- Maximum up to 3 Banks can be selected for applying Education Loan.

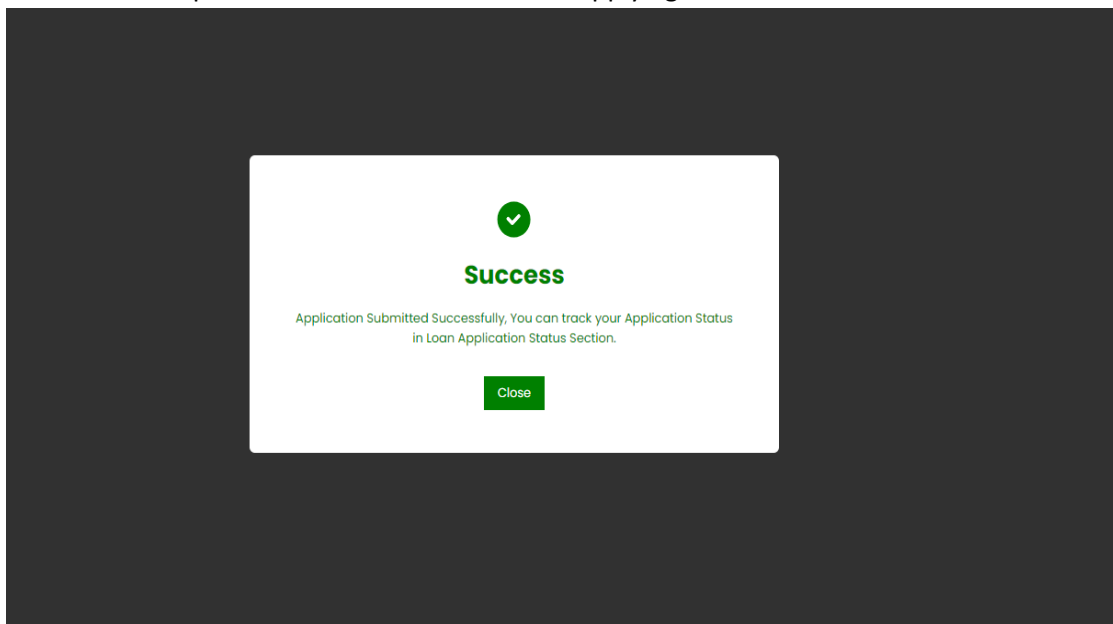


Figure 26: Successful Submission

7. TRACK LOAN APPLICATION

Figure 27: Track Loan Application

- Select the loan application number from the dropdown. The current status will be displayed as shown in the figure.
- Click on the Download Application PDF to download the application.

8. APPLY FOR INTEREST SUBVENTION

Figure 28: Apply for Interest Subvention

- Select Apply for Interest Subvention from the Menu to apply for Interest Subvention after Education Loan Sanction and Disbursement by the Bank.
- Click on the Button 'Claim Interest Subvention' to fill the details. Student has to upload the income certificate issued by Public authority/Annexure 6 from the Institute and submit.

9. INITIATE GRIEVANCE

+ Register New Complaint

Search Grievance Status

Select Application ID: --Select--

Initiate Grievance

Select Application ID: * A2025021302587

Grievance Type: * APPLICATION Grievance Sub Type: * Other Application Issue

Select Bank: * CANARA BANK

Description: * test

File Upload: * Choose File No file chosen

Clear Submit

Figure 29: Initiate Grievance

- Click on the button 'Register New Complaint' to raise new grievance.
- Select the application ID, type and subtype of the grievance and Bank on which to raise the grievance.
- Give detailed description of the grievance and upload the supporting document in pdf and submit. A grievance ID will be generated for reference and will be communicated through SMS/Email/WhatsApp channels.
- View the reply given by the Banks by selecting the application ID and also re-raise the grievance if it is not resolved. SMS/Email/WhatsApp alerts are sent if the grievance status is changed.

10. MANAGE PROFILE

Home > User Profile

Change Password Account Settings

Current Password Current Password

New Password New Password

Re-Enter New Password Confirm New Password

Clear Change Password

Upload Photo

User ID/Email ID User Name
VIP202502122453 Nadashree S

User Type Mobile
STUDENT

Figure 30: Manage Profile

- View Profile – Student can view the Student ID, Name, User Type and mobile number.
- Upload Photo – Student can upload their photo.
- Change Password – Student can change the Password anytime.
- Account Settings – Preferences can be set to receive notification through SMS/Email/WhatsApp and to share Aadhaar details.

FAQ's – Frequently Asked Questions about the PM-Vidyalaxmi Scheme and PM-Vidyalaxmi Portal.

CONTACT US – Toll-free number and Email ID for the Students for any kind of support with regard to the PM-Vidyalaxmi Portal and PM-Vidyalaxmi Scheme.