

GOVERNMENT OF INDIA  
MINISTRY OF EDUCATION  
DEPARTMENT OF HIGHER EDUCATION  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 1493**  
ANSWERED ON- 09/02/2026

**IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA  
PRADESH**

1493. Shri G Lakshminarayana:

Will the Minister of EDUCATION be pleased to state:

- (a) the number of students who have availed education loans and interest subvention benefits under the Pradhan Mantri Vidyalaxmi Scheme across the States since its inception, year-wise and State/UT-wise, along with district-wise, category-wise and gender-wise details for the State of Andhra Pradesh including Anantapur;
- (b) the details of funds sanctioned, released and utilised under the scheme during the current and the last financial years, year-wise and State-wise, along with district-wise details for Andhra Pradesh including Anantapur;
- (c) whether the Government maintains a centralised record of education loans of Public Sector Banks classified as NPAs during the last five years and if so, the details thereof, State-wise and year-wise;
- (d) the number of grievances filed, resolved and pending on Vidyalaxmi portal, State-wise including the State of Andhra Pradesh, along with reasons for pendency; and
- (e) whether banks are meeting prescribed processing timelines on the Vidyalaxmi portal, if not, corrective steps taken in this regard?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF EDUCATION

(DR. SUKANTA MAJUMDAR)

**(a) to (e):** Education is in the concurrent list and both the central government and State Governments work together for its improvement. The Government of India has launched the PM-Vidyalaxmi, a new central sector scheme in, November 2024. The main objective of the scheme is to ensure that no student is denied the opportunity to pursue higher education due to financial constraints. Under the scheme, collateral-free and guarantor-free education loan is provided to all the students who get merit-based admission in top Quality Higher Education Institutions (QHEIs) and who desire to avail the education loan and there is no upper limit for this. Further, for students with annual family income up to ₹ 8 lakh, the scheme provides 3% interest subvention on loans up to ₹ 10 lakhs. Up to one lakh fresh students not getting any other scholarship or interest subvention on education loan will get this interest subvention. An outlay of Rs. 3,600 Crore has been made from 2024-25 to 2030- 31, for providing 3% interest subvention benefit for up to 7 lakh fresh students

during this period. A dedicated online platform, the PM Vidyalaxmi portal <https://pmvidyalaxmi.co.in> has been developed on which students can apply for the education loan as well as interest subvention, through a simplified application process to be used by all banks. This portal has started operating from 25th February 2025.

State-wise information since the launch of portal on 25<sup>th</sup> February, 2025, along with district-wise, category-wise and gender-wise details for the State of Andhra Pradesh related to the number of students who have availed education loans, education loan amount sanctioned and disbursed under the PM Vidyalaxmi Scheme is available as Annexure-I at [https://www.education.gov.in/en/parl\\_ques](https://www.education.gov.in/en/parl_ques).

Bank-wise and year-wise information related to education loans of Public Sector Banks classified as NPAs during the last five years received from Reserve Bank of India through Department from Financial Services (DFS) is available as Annexure-II at [https://www.education.gov.in/en/parl\\_ques](https://www.education.gov.in/en/parl_ques).

State-wise information related to number of grievances filed, resolved and pending on PM Vidyalaxmi portal, including the State of Andhra Pradesh is available as Annexure-III at [https://www.education.gov.in/en/parl\\_ques](https://www.education.gov.in/en/parl_ques).

The Department of Higher Education (DHE) had asked the Indian Banks' Association (IBA) to ensure and instruct banks to dispose grievances received on the PM Vidyalaxmi Portal within 10 days.

The DHE and the Department of Financial Services (DFS) monitor the progress of education loan submission, processing and disbursement on a regular basis together with the Indian Banks Association (IBA) and banks. Further, the DHE in coordination with DFS conduct meetings with QHEIs, banks and IBA for smooth implementation of the scheme on a regular interval. Workshops are also organized with the QHEIs in collaboration with the DFS, IBA and the banks to increase awareness among students of QHEIs.

\*\*\*

## ANNEXURE-I

**ANNEXURE REFERRED TO IN REPLY OF PART(A) TO (E) OF THE LOK SABHA UNSTARRED QUESTION NO. 1493 FOR 09-02-2026 ASKED BY SHRI G LAKSHMINARAYANA REGARDING “IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH”**

**STATE-WISE DATA OF PM VIDYALAXMI SCHEME FROM 25.02.2025 TO 31.01.2026**

Sr No	Student State	No. of Applications Sanctioned	Total Sanctioned Amount ₹ (in crores)	No. of Applications Disbursed	Total Amount Disbursed ₹ (in crores)
1	Andaman and Nicobar Islands	33	6.01	26	1.03
2	Andhra Pradesh	5059	579.76	4405	102.93
3	Arunachal Pradesh	16	2.94	13	0.31
4	Assam	789	79.96	679	14.86
5	Bihar	3397	397.78	2968	66.45
6	Chandigarh	134	21.63	113	3.48
7	Chhattisgarh	560	83.05	480	14.26
8	Delhi	3144	455.32	2860	81.6
9	Goa	130	18.63	115	4.1
10	Gujarat	1329	227.98	1208	40.19
11	Haryana	2259	349.79	2031	57.05
12	Himachal Pradesh	517	48.32	452	7.75
13	Jammu and Kashmir	259	27	226	5.2
14	Jharkhand	2065	274.36	1753	44.36
15	Karnataka	3077	351.44	2725	78.7
16	Kerala	2920	328.4	2397	60.52
17	Ladakh	4	0.62	4	0.12
18	Lakshadweep	1	0.04	0	0
19	Madhya Pradesh	2559	371.57	2330	66.18
20	Maharashtra	5193	798.1	4662	148.86
21	Manipur	50	5.07	44	0.88
22	Meghalaya	83	8.88	74	1.52
23	Mizoram	16	2.44	13	0.32
24	Nagaland	29	3.18	25	0.62
25	Odisha	2153	251.87	1852	45.34
26	Puducherry	100	10.62	89	2.4
27	Punjab	1193	175.75	1051	27.6
28	Rajasthan	2769	394.94	2462	62.6
29	Sikkim	12	2.09	9	0.82
30	Tamil Nadu	5234	523.86	4316	115.08

<b>Sr No</b>	<b>Student State</b>	<b>No. of Applications Sanctioned</b>	<b>Total Sanctioned Amount ₹ (in crores)</b>	<b>No. of Applications Disbursed</b>	<b>Total Amount Disbursed ₹ (in crores)</b>
31	Telangana	2137	306.43	1920	48.86
32	The Dadra and Nagar Haveli and Daman and Diu	26	3	26	0.54
33	Tripura	105	9.09	83	1.7
34	Uttar Pradesh	7505	909.22	6700	161.79
35	Uttarakhand	1021	121.9	925	21.65
36	West Bengal	2000	321.77	1769	56.27
	<b>TOTAL</b>	<b>57878</b>	<b>7472.81</b>	<b>50805</b>	<b>1345.94</b>

**DISTRICT-WISE LOANS RECEIVED UNDER PM VIDYALAXMI SCHEME IN ANDHRA PRADESH FROM 25.02.2025 TO 31.01.2026**

<b>Sr No</b>	<b>Student District</b>	<b>No. of Applications Sanctioned</b>	<b>Total Sanctioned Amount ₹ (in crores)</b>	<b>No. of Applications Disbursed</b>	<b>Total Amount Disbursed ₹ (in crores)</b>
1	Alluri Sitharama Raju	356	41.59	315	7.27
2	Anakapalli	43	3.64	36	0.59
3	Anantapur	193	22.84	176	4.28
4	Annamayya	60	5.53	53	1.03
5	Bapatla	33	2.87	29	0.5
6	Chittoor	276	33.89	249	8.15
7	Dr. B.R. Ambedkar Konaseema	35	3.51	27	0.49
8	East Godavari	477	56.94	412	9.15
9	Eluru	45	4.55	41	0.78
10	Guntur	538	55.03	436	9.16
11	Kakinada	85	10.36	70	1.67
12	Krishna	380	40.73	312	6.71
13	Kurnool	216	24.98	183	4.72
14	Nandyal	48	5.21	39	0.77
15	Ntr	87	9.37	73	1.75
16	Palnadu	45	5.24	38	0.9
17	Parvathipuram Manyam	23	2.68	21	0.58
18	Prakasam	212	25.32	186	3.84
19	Spsr Nellore	135	12.92	120	2.52
20	Sri Sathya Sai	95	9.79	78	2.01
21	Srikakulam	255	30.3	229	5.22
22	Tirupati	113	12.43	102	2.75
23	Visakhapatnam	602	82.53	541	14.16
24	Vizianagaram	236	28.71	210	4.45
25	West Godavari	313	32.01	282	5.85
26	Y.S.R.	158	16.79	147	3.63
	<b>Total</b>	<b>5059</b>	<b>579.76</b>	<b>4405</b>	<b>102.93</b>

**CATEGORY-WISE LOANS RECEIVED UNDER PM VIDYALAXMI SCHEME IN ANDHRA PRADESH FROM 25.02.2025 TO 31.01.2026**

<b>Sr No</b>	<b>Student Category</b>	<b>No. of Applications Sanctioned</b>	<b>Total Sanctioned Amount ₹ (in crores)</b>	<b>No. of Applications Disbursed</b>	<b>Total Amount Disbursed ₹ (in crores)</b>
1	EWS	856	94.61	744	15.3
2	GEN	1461	186.82	1264	37.2
3	NCOBC	636	87.19	577	13.84
4	OBC	1493	144.36	1282	25.5
5	SC	477	49.41	411	8.24
6	ST	136	17.37	127	2.85
	<b>TOTAL</b>	<b>5059</b>	<b>579.76</b>	<b>4405</b>	<b>102.93</b>

**GENDER-WISE LOANS RECEIVED UNDER PM VIDYALAXMI SCHEME IN ANDHRA PRADESH FROM 25.02.2025 TO 31.01.2026**

<b>Sr No</b>	<b>Student Gender</b>	<b>No. of Applications Sanctioned</b>	<b>Total Sanctioned Amount ₹ (in crores)</b>	<b>No. of Applications Disbursed</b>	<b>Total Amount Disbursed ₹ (in crores)</b>
1	Female	1459	172.06	1256	30.43
2	Male	3600	407.7	3149	72.5
	<b>TOTAL</b>	<b>5059</b>	<b>579.76</b>	<b>4405</b>	<b>102.93</b>

**ANNEXURE-II****BANK-WISE AND YEAR-WISE INFORMATION RELATED TO EDUCATION LOANS OF PUBLIC SECTOR BANKS CLASSIFIED AS NPAs DURING THE LAST FIVE YEARS**

<b>Sr. No</b>	<b>Bank Name</b>	<b>2020-2021</b>	<b>2021-2022</b>	<b>2022-2023</b>	<b>2023-2024</b>	<b>2024-2025</b>
1	Bank of Baroda	142	216	63	98	121
2	Bank of India	309	297	291	273	233
3	Bank of Maharashtra	56	23	17	9	3
4	Canara Bank	240	288	843	789	322
5	Central Bank of India	591	574	358	124	129
6	Indian Bank	991	1,206	919	579	277
7	Indian Overseas Bank	724	519	944	343	123
8	Punjab and Sind Bank	18	15	13	12	5
9	Punjab National Bank	968	941	893	733	431
10	State Bank of India	728	544	372	382	336
11	UCO Bank	89	111	97	28	21
12	Union Bank of India	503	564	637	644	336
	<b>Total</b>	<b>5359</b>	<b>5298</b>	<b>5447</b>	<b>4014</b>	<b>2337</b>

## ANNEXURE-III

STATE-WISE DATA OF GRIEVANCES RECEIVED ON PM VIDYALAXMI PORTAL FROM  
25.02.2025 TO 31.01.2026

S. no	STATE	RECEIVED	RESOLVED	PENDING
1	Andaman And Nicobar Islands	15	15	0
2	Andhra Pradesh	1033	974	59
3	Arunachal Pradesh	15	15	0
4	Assam	287	277	10
5	Bihar	1767	1665	102
6	Chandigarh	24	19	5
7	Chhattisgarh	189	176	13
8	Delhi	1025	955	70
9	Goa	59	58	1
10	Gujarat	555	486	69
11	Haryana	825	780	45
12	Himachal Pradesh	100	97	3
13	Jammu And Kashmir	176	173	3
14	Jharkhand	700	657	43
15	Karnataka	2196	2061	135
16	Kerala	966	897	69
17	Ladakh	4	4	0
18	Madhya Pradesh	1131	1075	56
19	Maharashtra	2533	2348	185
20	Manipur	30	28	2
21	Meghalaya	28	27	1
22	Mizoram	2	2	0
23	Nagaland	35	31	4
24	Odisha	549	527	22
25	Puducherry	28	26	2
26	Punjab	299	283	16
27	Rajasthan	998	930	68
28	Sikkim	9	9	0
29	Tamil Nadu	1954	1744	210
30	Telangana	792	748	44
31	The Dadra And Nagar Haveli And Daman And Diu	9	8	1
32	Tripura	48	46	2
33	Uttar Pradesh	3263	3054	209
34	Uttarakhand	278	260	18
35	West Bengal	841	795	46
36	Not Available Due To Technical Glitch	2893	2893	0
	<b>Total</b>	<b>25656</b>	<b>24143</b>	<b>1513</b>