



GOA BOARD OF SECONDARY AND HIGHER SECONDARY EDUCATION

(A Corporate Statutory Body constitute by an Act of the State Legislature)

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GBSHSE/I.T./2026/PMVIDYALAXMI/

MOST IMPORTANT

Circular No. 49

To,
The Heads of all recognized
Higher Secondary Schools
Within the jurisdiction of this Board.

Subject: Dissemination of awareness regarding PM-Vidyalaxmi Scheme.

Sir/Madam,

It is hereby informed to all Heads of Institutions affiliated to this Board that the Ministry of Education, Department of Higher Education, Government of India has requested dissemination of awareness regarding the PM-Vidyalaxmi Scheme, which provides collateral-free and guarantor-free education loans to eligible students securing merit-based admission in Quality Higher Educational Institutions. The Scheme also provides interest subvention to eligible students, as per the Government of India guidelines.

You are requested to disseminate the following message through SMS, WhatsApp, e-mail and other suitable communication channels to students who have successfully completed the Higher Secondary School Certificate Examination in February 2026. The same may also be disseminated to the students of the current Class XII immediately after the declaration of the Higher Secondary School Certificate Examination results.

Suggested Message:

"Students securing merit-based admission in Quality Higher Educational Institutions in India can avail collateral-free and guarantor-free education loans under the PM-Vidyalaxmi Scheme. Details are available at <https://pmvidyalaxmi.co.in>. The Scheme also provides interest subvention benefits to eligible meritorious students, as per the Scheme guidelines. Students can also avail education loans for higher education at other recognised Higher Educational Institutions (HEIs), for which the Government of India provides credit guarantee and interest subvention."

You are requested to give wide publicity to the above message so that eligible students are informed about the Scheme before seeking admission to higher educational institutions.

(Sermia Cynthia Gonsalves)
Secretary

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3. Office file

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