



Nagaland Board of School Education
Upper Bayavü, Kohima - 797001
Website: www.nbsenl.edu.in, Email: nagaboard@gmail.com

CIRCULAR

Dated Kohima, the 14th July, 2026

NO. NBE-18/Ad-Misc(12)/2026-27:

This is to inform all Heads of Higher Secondary Schools registered under NBSE, that the Department of Higher Education, Ministry of Education, Government of India, has requested the dissemination of information on the **PM-Vidyalaxmi Scheme** among students who have completed Higher Secondary education.

The PM-Vidyalaxmi Scheme aims to ensure that financial constraints do not prevent deserving students from pursuing higher education. The scheme provides collateral-free and guarantor-free education loans to students securing merit-based admission in Quality Higher Education Institutions (QHEIs). In addition, students with family income of up to ₹8 lakh are eligible for a 3% interest subvention on education loans of up to ₹10 lakh. Government of India also provides full interest subvention on education loans of up to ₹10 lakh to students belonging to families with an annual income of up to ₹4.5 lakh (under the PM-USP Central Sector Interest Subvention Scheme).

In this regard, all Heads of Higher Secondary Schools are directed to:

- (i) Disseminate key information on the PM-Vidyalaxmi Scheme to all students who have just completed Class XII, through SMS, WhatsApp, and e-mail immediately in July 2026 and repeated for the next academic year as soon as the Class XII examinations conclude in 2027, so that eligible students receive timely information before seeking admission to Higher Education Institutions (HEIs).

The suggested SMS text is as under:

"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 scheme guidelines. Students can also avail education loans for higher education at other recognized HEIs for which Government of India provides credit guarantee and interest subvention."

- (ii) Take necessary steps at the earliest to disseminate wide awareness about the PM-Vidyalaxmi Scheme among students who have completed higher secondary education so that eligible students seeking admission to HEIs during the upcoming admission cycle of academic year 2026-27 are well informed and avail the benefits of the Scheme.
- (iii) Maintain a record of the total number of students reached through the awareness campaign and furnish the information to the Board as and when called for.


14.7.2026
(Rangumbeing Nsarangbe)
Chairperson



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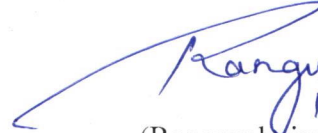
A. Copy for information and necessary action:

1. The Heads of Higher Secondary Schools under NBSE.

B. Copy for information:

1. The Commissioner & Secretary to the Government of Nagaland, School Education & SCERT, Nagaland, Kohima.
2. The Principal Director, School Education, Nagaland, Kohima.
3. The Mission Director, Samagra Shiksha, Nagaland, Kohima.

C. Office copy.


14.7.2026
(Rangumbing Nsarangbe)
Chairperson