

VIDYALAKSHMI

USER MANUAL FOR STUDENT LOGIN

MAY 2021

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1. INTRODUCTION TO VIDYA LAKSHMI

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). Students can view, apply and track the education loan applications to banks anytime, anywhere by accessing the portal. The portal also provides linkages to National Scholarship Portal.

1.1. SERVICES OFFERED TO STUDENTS

Vidya Lakshmi Portal provides single window for Students to access information and make application for Educational Loans provided by Banks and Government Scholarships.

It has the following features:

- Information about Educational Loan Schemes of Banks
- Common Educational Loan Application Form for Students
- Apply to multiple Banks for Educational Loans
- Facility for Banks to download Students Loan Applications
- Facility for Banks to upload loan processing status
- Facility for Students to email grievances/queries relating to Educational Loans to Banks
- Linkage to National Scholarship Portal for information and application for Govt Scholarships

1.2. QUOTE EXTRACT FROM THE BUDGET 2015-16 SPEECH

Below mentioned is an extract about Vidya Lakshmi Karyakram from the Budget Speech 2015-16 of Hon'ble Union Finance Minister Shri. Arun Jaitley

“Shri Arun Jaitley, Hon’ble Union Finance Minister in his budget speech for FY 2015-16: “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.”

2. PREREQUISITES

PURPOSE

This hand book is a guide to a student who visits Vidya Lakshmi Portal for applying for an education loan. It contains process flow and screen shots for easy navigation on the Vidya Lakshmi Portal.

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

TROUBLE SHOOTING

- Clear cookies & history from internet explorer by following
Go to Internet Explorer window → Tools → Internet Options → General → Browsing History → Delete Browsing History → Delete All

3. EDUCATION LOAN APPLICATION

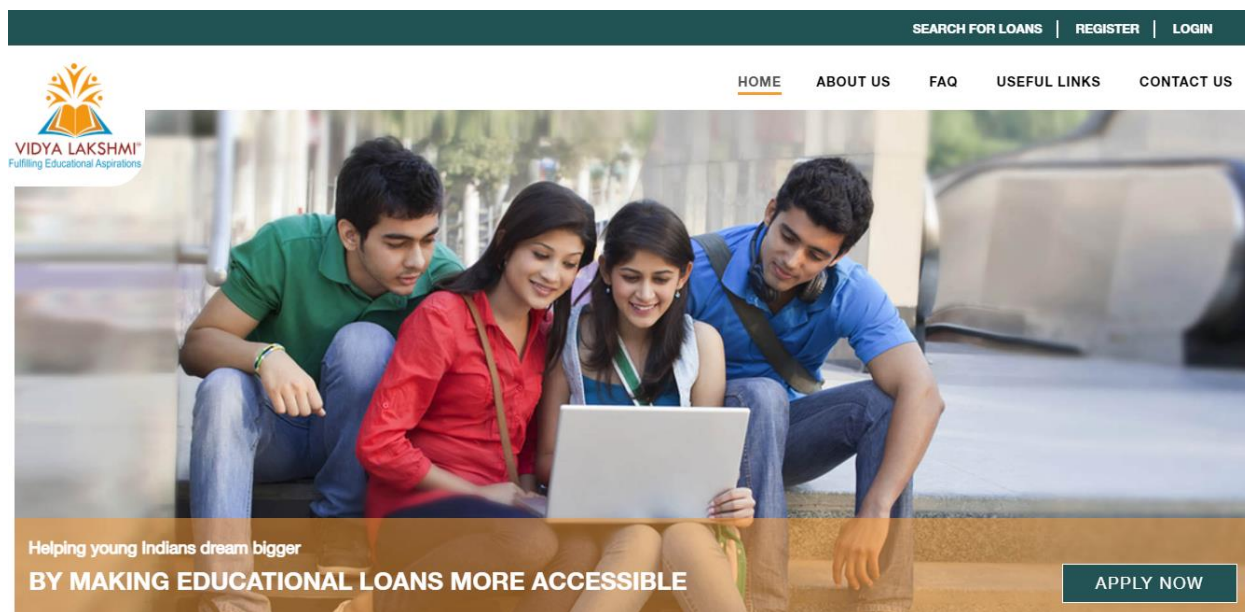
VIDYA LAKSHMI PORTAL HOME PAGE

For accessing the Vidya Lakshmi Portal, kindly enter the following address on your web browser.

www.vidyalakshmi.co.in

Please note the web address is case sensitive. You may take the cursor to the above mentioned link and click to open the home page of the Vidya Lakshmi Portal shown below.

Vidya Lakshmi Portal Homepage:



4. TABS ON HOMEPAGE:

Starting from the Top Left side of the Page, tabs mentioned are:

- **Home:** When clicked on “Home” this tab directs the users to Home Page of VIDYALAKSHMI the same is displayed in above screen shot.
- **About Us:** Provide brief explanation & benefits of Vidya Lakshmi
- **Login:** To login to Vidya Lakshmi portal
- **Register:** To register on Vidya Lakshmi portal
- **Useful Links:** This page provides various links which can be helpful to students for applying to Education Loan
- **FAQs:** This page provides answer to questions that students /users may face while accessing Vidya Lakshmi portal.
- **News & Updates:** A window displayed on the right side of the screen. This window provides latest updates about Vidya Lakshmi in brief.

- **Other Miscellaneous Tabs:**

- **Media:** Links to various articles published about Vidya Lakshmi on web media
- **Privacy Policy:** This tab provides privacy policy of NSDL e-Governance about issues on the internet
- **Disclaimer:**
- **Contact US:** This tab provides office address, generic E-mail ID & contact number of head office & branches of NSDL e-Gov.

5. SIX EASY STEPS FOR LOAN APPLICATION

STEP 1: Register on Vidya Lakshmi

STEP 2: Login

STEP 3: Loan search screen

STEP 4: Fill up Common Education Loan Application Form

STEP 5: Search for Loan schemes

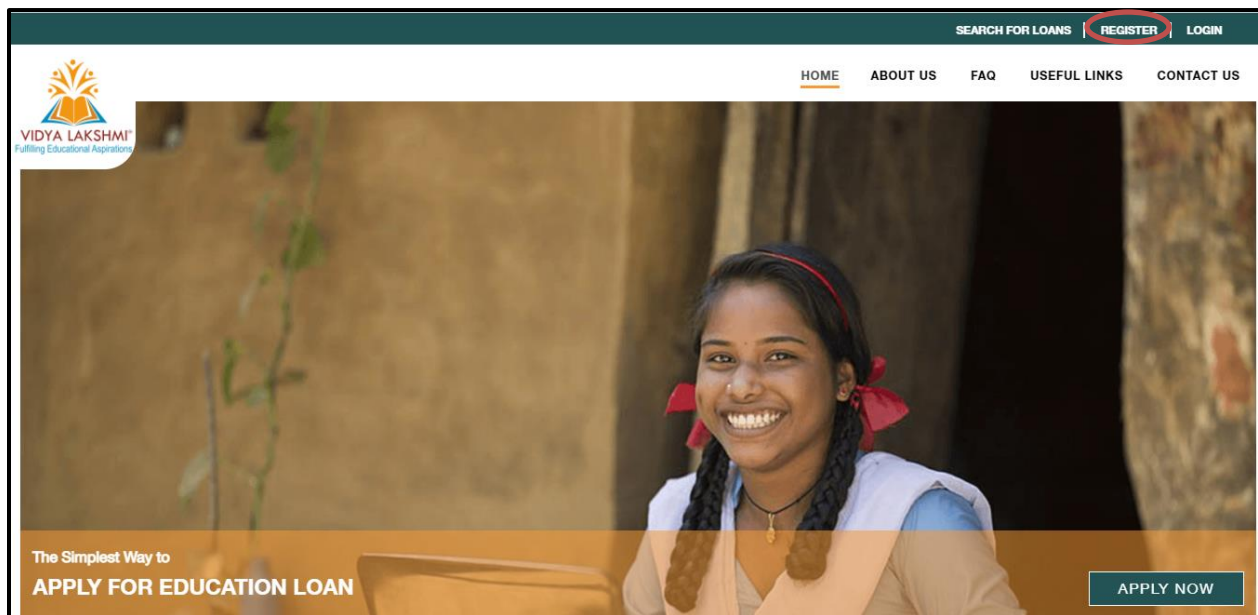
STEP 6: Apply for Loan schemes

STEP 7: Check loan application status

5.1. STEP 1: REGISTER

A student, who wishes to apply for loan through Vidya Lakshmi, needs to first register. Student has to access the VIDYALAKSHMI Portal homepage and click on the link “Register”.

Vidya Lakshmi Portal Homepage →Register:



The “Register” page will be displayed after clicking on the tab

The screenshot shows the 'Register' page of the Vidya Lakshmi portal. The navigation bar at the top has links for Home, About Us, Login, Register, and FAQs. The 'Register' link is active. The page header includes the Vidya Lakshmi logo and the NSDL logo. A central banner reads 'Getting an Educational Loan was never this easy'. The registration form includes fields for Title, First Name, Middle Name (Optional), Last Name, Mobile No, Email ID, Password, and Confirm Password. A CAPTCHA field is also present. A 'Submit' button and a 'Clear' button are at the bottom. A sidebar on the right contains 'STUDENT INFORMATION', 'IMPORTANT INSTRUCTIONS', and 'Guidelines for Registering on Vidya Lakshmi Portal'.

Steps:

➤ Provide required details for registration

1. Title
2. First Name
3. Middle Name
4. Last Name
5. Mobile no.
6. E-mail ID
7. Password
8. Confirm Password
9. Enter Above Captcha

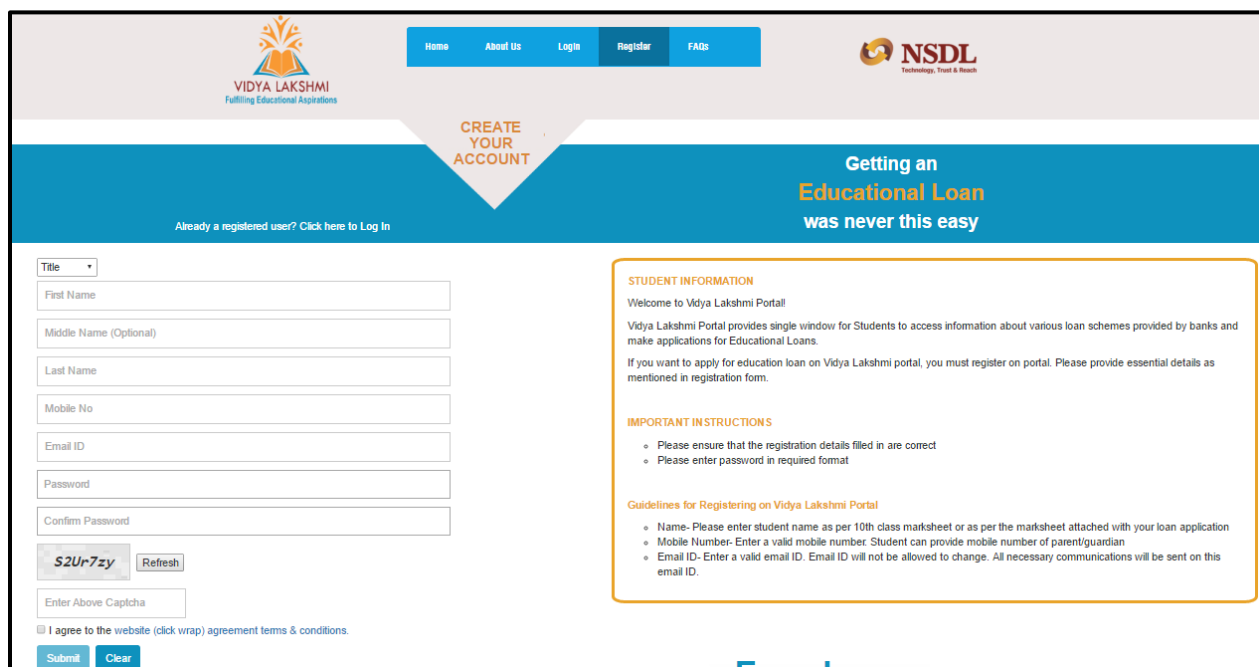
- Enter Captcha image code in textbox provided for it, code entered should match with the image code displayed. If the code is not visible, kindly refresh the code.

10. Terms & Conditions Checkbox

- Check the checkbox provided for terms & conditions “I agree to the Website (Click wrap) agreement: Terms & Conditions”.
- Link is provided to view the click wrap agreement

- Click on the link to view & read the agreement hyperlink provided before submitting the registration.
11. Click on “Submit” button to submit the registration for Vidya Lakshmi account
 12. Ensure that you provide a valid email Id while registration as this Id will be used for all future communications on Vidya Lakshmi portal

Registration Page:



The screenshot displays the registration interface of the Vidya Lakshmi portal. At the top, the header includes the Vidya Lakshmi logo with the tagline 'Fulfilling Educational Aspirations', a navigation menu with links for Home, About Us, Login, Register, and FAQs, and the NSDL logo with the tagline 'Technology, Trust & Reach'. A central banner features the text 'CREATE YOUR ACCOUNT' and 'Getting an Educational Loan was never this easy'. Below the banner, a registration form is presented with fields for Title, First Name, Middle Name (Optional), Last Name, Mobile No, Email ID, Password, and Confirm Password. A CAPTCHA verification section is located below the password fields, showing a distorted string 'S2Ur7zy' and a 'Refresh' button. A checkbox for agreeing to the website's terms and conditions is positioned above the 'Submit' and 'Clear' buttons. To the right of the form, a 'STUDENT INFORMATION' box provides a welcome message and instructions. Below this, an 'IMPORTANT INSTRUCTIONS' section lists key requirements: ensuring registration details are correct, using the required password format, and following guidelines for registration, which specify that the name must match the 10th class marksheet, the mobile number can be the parent's/guardian's, and the email ID must be valid and non-changeable.

VIDYA LAKSHMI
Fulfilling Educational Aspirations

Home About Us Login Register FAQs

NSDL
Technology, Trust & Reach

CREATE YOUR ACCOUNT

Getting an Educational Loan was never this easy

Already a registered user? Click here to Log In

Title

First Name

Middle Name (Optional)

Last Name

Mobile No

Email ID

Password

Confirm Password

S2Ur7zy Refresh

Enter Above Captcha

☐ I agree to the website (click wrap) agreement terms & conditions.

Submit Clear

STUDENT INFORMATION

Welcome to Vidya Lakshmi Portal

Vidya Lakshmi Portal provides single window for Students to access information about various loan schemes provided by banks and make applications for Educational Loans.

If you want to apply for education loan on Vidya Lakshmi portal, you must register on portal. Please provide essential details as mentioned in registration form.

IMPORTANT INSTRUCTIONS

- Please ensure that the registration details filled in are correct
- Please enter password in required format

Guidelines for Registering on Vidya Lakshmi Portal

- Name- Please enter student name as per 10th class marksheet or as per the marksheet attached with your loan application
- Mobile Number- Enter a valid mobile number. Student can provide mobile number of parent/guardian
- Email ID- Enter a valid email ID. Email ID will not be allowed to change. All necessary communications will be sent on this email ID.

Following buttons are also provided on Registration screen

Clear - To clear the details filled in registration form

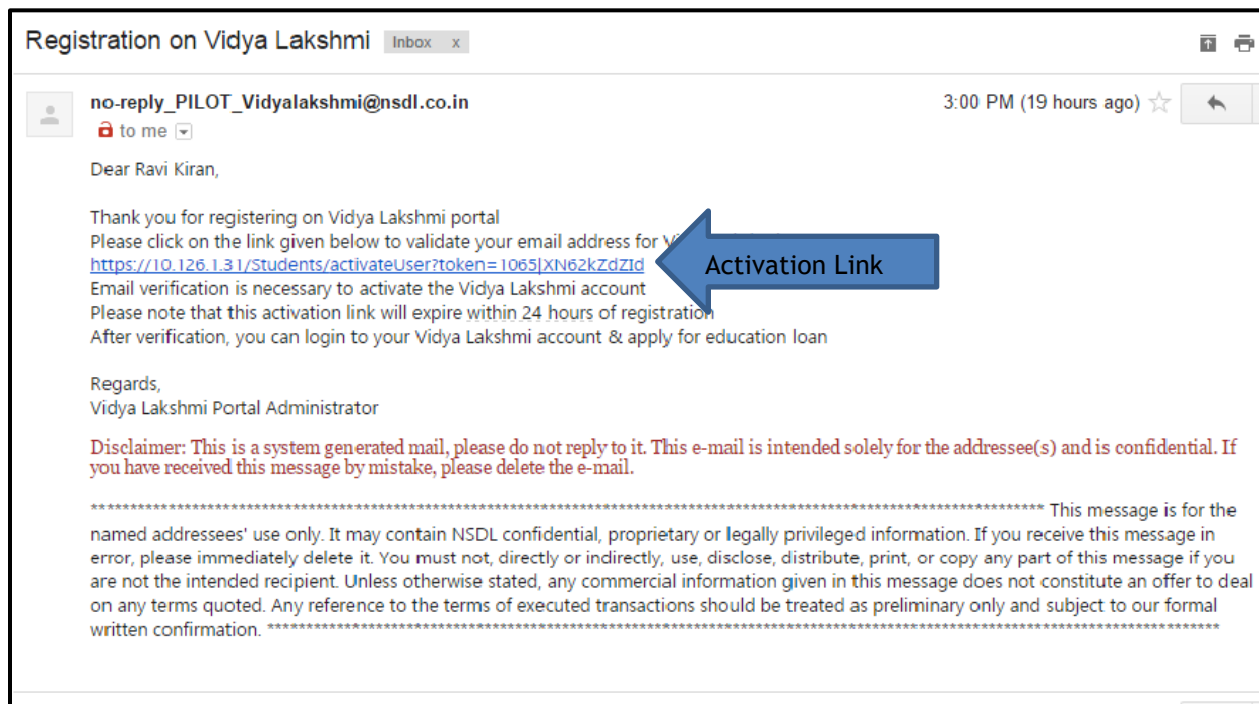
Home - To go back to the homepage without filling up enrolment form. Any details filled in the form will not be saved if user clicks on this tab.

Once the details are submitted, following screen will be displayed.

Screen after successful Registration on Vidya Lakshmi:



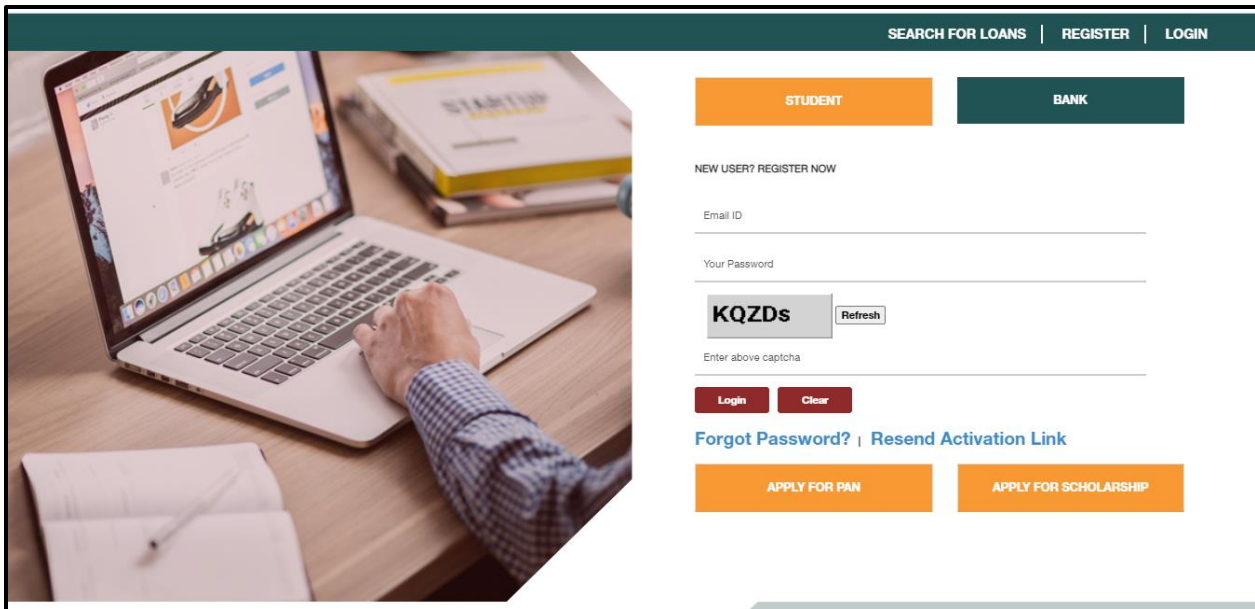
Student will have to activate his account by hitting on the link by logging into his personal mail box as shown in the below screenshot:



5.2. STEP 2: LOGIN

- Go to Vidya Lakshmi Homepage, click on “Login”
- This section opens in a new page & it is provided to students registered on portal to login. .

Login screen:



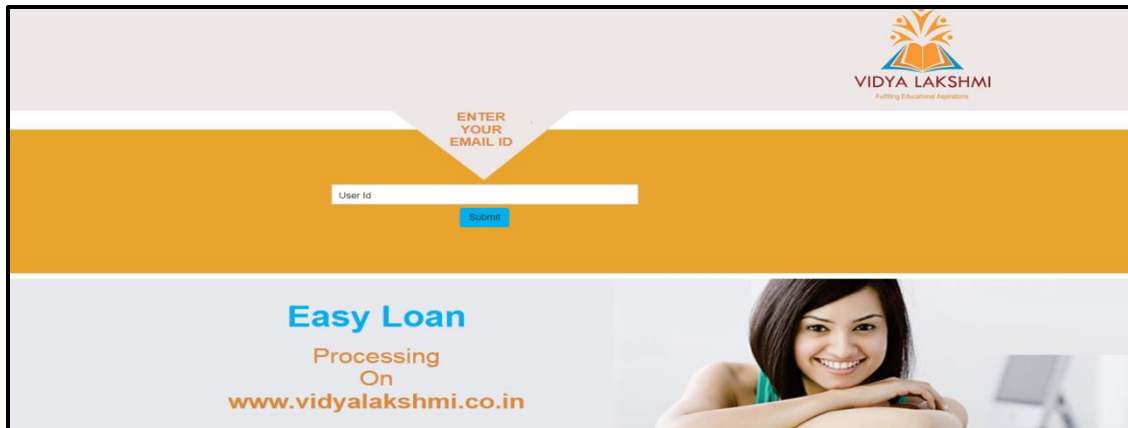
Enter Email ID, password set while registration & captcha image code displayed on screen and then click on “Login” button

This section also provides forgot password link to retrieve the forgotten password

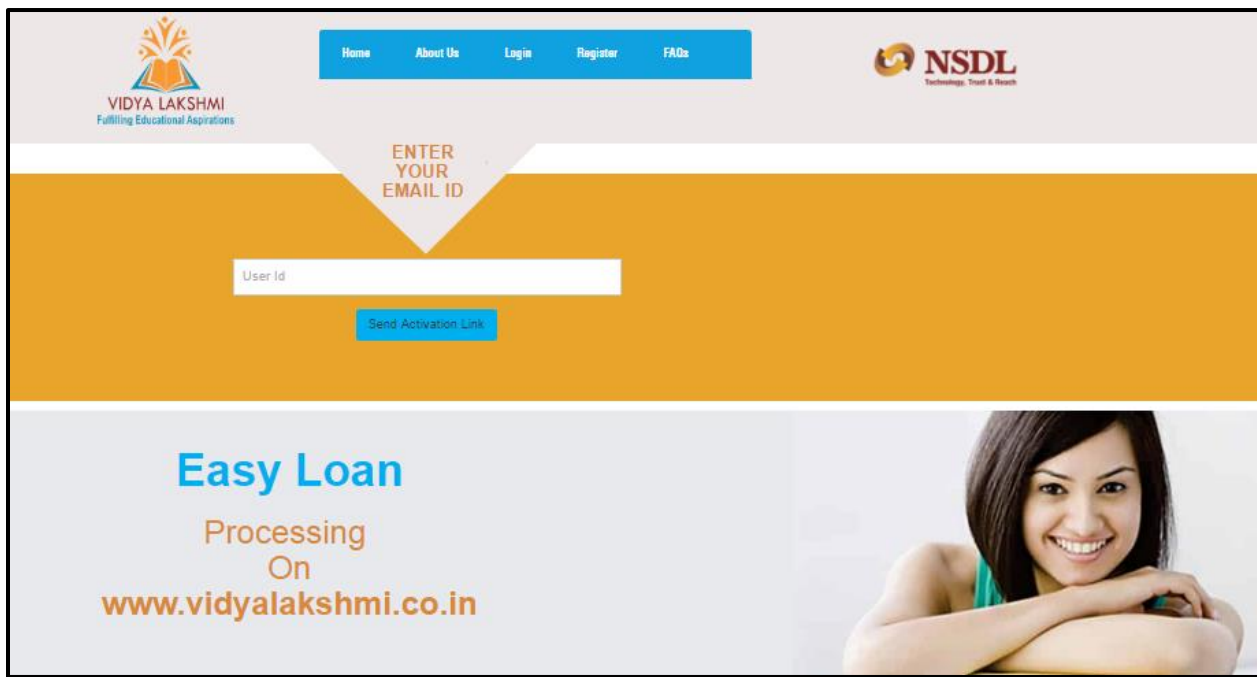
Forgot Password:

- In case you forget the password of your Vidya Lakshmi account, you would be required to click on ‘Forgot Password’ link provided on the login section.
- Enter the Email ID with which you have created your Vidya Lakshmi login & click on ‘Submit’
- A system generated password will be sent on your email id
- Login with that system generated password sent on your email, you will be forced to change the password upon login.

Forgot Password Screen:

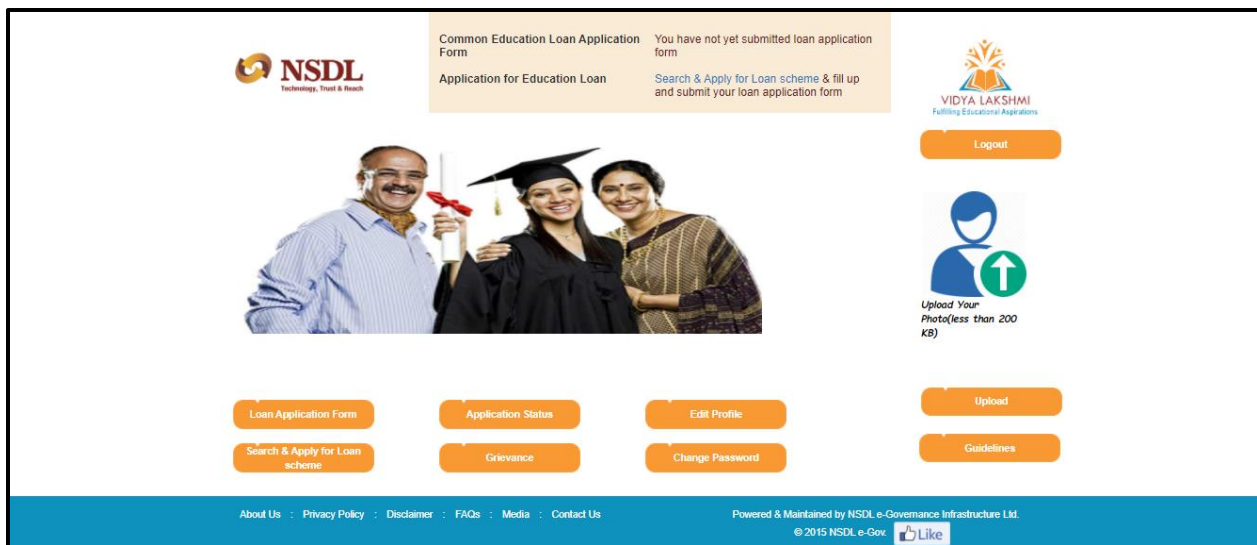


Resend activation link screen:



5.3. STEP 3: STUDENT HOME PAGE

After you login in with the User-ID and password, following screen will be displayed.



5.4. STEP 4: FILL UP COMMON EDUCATION LOAN APPLICATION FORM

Steps:

- To fill up Common Education Loan Application form, click on 'Loan Application Form' tab
- Common Education Loan Application form will be opened
- Form has 8 sections
- Instructions to fill up the common education loan application form are provided at the beginning of the form

- Read the instructions carefully before commencing the process of filling up application form

Common Education Loan Application Form: Instructions

Fill-up Common Education Loan Application Form

| | | | | | | | | |
|--------------|-------------------|------------------------|--------------------------|------------------|---------------------------|-------------------------------------|-------------------------------|--------------------|
| Instructions | Basic Information | Personal Information ✓ | Present Banker Details ✓ | Course Details ✓ | Cost of Finance Details ✗ | Personal Information of Guarantor ✗ | Present Banker of Guarantor ✗ | Upload Documents ✗ |
|--------------|-------------------|------------------------|--------------------------|------------------|---------------------------|-------------------------------------|-------------------------------|--------------------|

Next

1. Fields marked with asterisk* are mandatory

✦ Common Education Loan Application form has seven sections

- i. Personal Information
- ii. Details of relationship with Bank
- iii. Particulars of course, for which loan is required.
- iv. Cost of course / source of finance
- v. Details of securities offered
- vi. Prospects of earning after completion of the course
- vii. Supporting Documents.

Field wise instructions to fill up Common Education Loan Application Form on Vidya Lakshmi portal

+1. Personal Information

+ 2. Whether related to Chairman /Directors / employee of our Bank or any other Banks

+ 3. Particulars of course, for which loan is required.

+ 4. Cost of course / source of finance: (As per Certificate from Institute. Kindly attach copy)

+ 5. Details of securities offered

+ 6. Prospects of earning after completion of the course:

Instructions are given in expand/collapse tabs. You can see required instructions by clicking on the tabs.

Following buttons are provided under Common Education Loan Application Form on all other tabs

Save- To save the details entered under each section of the application form.

Please click on 'Save' button after completing the details in each section.

Next: To go to the next section.

Previous: To go to the previous page.

Submit: This will be enabled only after successful completion of entire form.

Common Education Loan Application Form has following 7 sections

1. Basic Information
2. Personal Information
3. Present Banker Details
4. Course Details
5. Cost of Finance Details
6. Personal Information of Guarantor
7. Present Banker of Guarantor
8. Upload Documents

Please note that sections related to Guarantor Details will be displayed only if required loan amount is more than or equal to Rs. 7.5 lakhs

If required details of any section are not completely filled in or any of the field has errors then tab will have a red “cross mark”

If all the details are properly filled, that tab will have a green “tick mark”

1) Basic Information:


Fill-up Common Education Loan Application Form

| Instructions | Basic Information | Personal Information | Present Banker Details | Course Details | Cost of Finance Details | Upload Documents |
|---|-------------------|----------------------|---|--|-------------------------|------------------|
| | | | | | | |
| <div> <div>Save</div> <div>Next</div> <div>Previous</div> <div>Clear</div> </div> | | | | | | |
| Central Sector Scheme for Interest Subsidy Eligibility Check - Benefits due to CSIS and eligibility criteria ? Please fill in below data for CSIS eligibility. | | | | | | |
| Are you pursuing Higher Studies in India?* | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | | | |
| Is your Parental Income up to Rs. 4,50,000/- per annum? <i>(If Yes, then please enter income.)</i> | | | <input checked="" type="radio"/> Yes <input type="radio"/> No | <input type="text" value="440000.00"/> | | |
| Have you taken admission for a Professional/Technical Course in NBA/NAAC accredited program/courses/Institute of National Importance/Institutes which have approval of respective regulatory body. <i>(If Yes, then please click for institute details.)</i> | | | <input type="radio"/> Yes <input checked="" type="radio"/> No | | | |
| Eligibility <ul style="list-style-type: none"> Education Loans taken under IBA Model Education Loan Scheme. Students having parental income up to Rs. 4.5 lakhs per annum. Students enrolled in professional/ technical courses only from NAAC accredited institutions or professional/ technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIs). Those Professional Institutions/programmes, which do not come under the ambit of NAAC or NBA, would require approval of the respective regulatory body viz. approval of Medical Council of India for Medical courses, Nursing Council of India for Nursing courses, Bar Council of India for Law etc. Admissible only for once either for UG, PG- Also admissible for integrated courses (graduate + post graduate). | | | | | | |
| Interest Subsidy under this Scheme shall not be available to those students who discontinue their course midstream, or who are expelled from the Institution on disciplinary or academic grounds. However, the interest subsidy would be available only if discontinuation is due to medical grounds for which necessary documentation to the satisfaction of the Head of educational institution needs to be provided. | | | | | | |
| What do I get? | | | | | | |
| 1. Moratorium Period Under the Scheme, the interest payable on the Educational Loan for the moratorium period i.e., Course Period plus one year as will be borne by the Government of India. After the period of moratorium, the interest on the outstanding loan amount shall be paid by the student, in accordance with the provisions of the existing Model Educational Loan Scheme of Banks and as may be amended from time to time. | | | | | | |
| 2. Interest Concession Under the IBA Scheme, 1% interest concession is provided for the loanees if the interest is serviced during the period when repayment holiday is specified for interest/repayment under the scheme. This 1% interest concession would be extended under the Central Scheme of Interest Subsidy, provided the Government of India disburses interest subsidy claims to the Banks on half-yearly or yearly basis. | | | | | | |
| For More details please contact respective bank or click on the CSIS link below https://www.vidyalakshmi.co.in/Students/resources/SubsidyScheme.html | | | | | | |
| <div> <div>Save</div> <div>Next</div> <div>Previous</div> <div>Clear</div> </div> | | | | | | |

2) Personal Information:

[Loan Application Form](#) [Search & Apply for Loan scheme](#) [Application Status](#) [Edit Profile](#) [Change Password](#) [Grievance](#) [Logout Pratik](#)

Welcome Pratik Rao


Fulfilling Educational Aspirations

Fill-up Common Education Loan Application Form

Instructions

Basic Information

Personal Information ✓

Present Banker Details ✓

Course Details ✓

Cost of Finance Details ✓

Upload Documents ✓

Save

Next

Previous

Clear

| | Student | Parent / Husband |
|---------------------------------|---|---|
| Title* | <input type="text" value="Mr."/> ▼ | <input type="text" value="Mr."/> ▼ |
| First Name* | <input type="text" value="Pratik"/> | <input type="text" value="Pooja"/> |
| Middle Name | <input type="text" value="Pravin"/> | <input type="text" value="Pravin"/> |
| Last Name* | <input type="text" value="Rao"/> | <input type="text" value="Rao"/> |
| Father's /Husband's First Name* | <input type="text" value="Pravin"/> | <input type="text" value="Pravin"/> |
| Father's /Husband's Middle Name | <input type="text" value="Mohan"/> | <input type="text" value="Mohan"/> |
| Father's /Husband's Last Name* | <input type="text" value="Rao"/> | <input type="text" value="Rao"/> |
| Date of Birth* | <input type="text" value="05/05/2000"/> | <input type="text" value="01/05/1974"/> |
| Category* | <input type="text" value="SC"/> ▼ | <input type="text" value="SC"/> ▼ |

| At least one Income field should be filled | | |
|---|---------------------|---------------------|
| Income from all sources (₹) (Only numbers are allowed, not more than 12 Numbers) | 2000.00 | 440000.00 |
| PAN No.# (Not more than 10 characters) | | |
| State* | Himachal Pradesh | Karnataka |
| At least one Address field should be filled | | |
| Address Line 1 (Not more than 60 characters) | b-111,Bhoomi Towers | b-111,Bhoomi Towers |
| Address Line 2 (Not more than 60 characters) | | |
| Village / Area/ Locality* (Not more than 45 characters) | Vakola | Vakola |
| Block/Taluka /Sub-district/Town* | Chamba | Bengaluru Urban |
| PIN* (Only numbers are allowed, not more than 6 digits) | 400008 | 400076 |
| Contact No.* (Only numbers are allowed, not more than 10 digits) | 9877777754 | 9877777750 |
| e-mail ID* | Pratik@test.com | Pratik123@test.com |
| Email-id cannot be changed | | |
| <div> <div>Save</div> <div>Next</div> <div>Previous</div> <div>Clear</div> </div> | | |

3) Present Banker Details

| Instructions | Basic Information | Personal Information | Present Banker Details | Course Details | Cost of Finance Details | Upload Documents | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|------------------------|----------------|-------------------------|------------------|--|---------|------------------|-------------|--|--|--------|---------------|----------------|-------------|---------|-----------|--------------|-----------------|-----------------|---|----------|-------|---|--|--|--|----|--|--|------------------|--|
| <div>Save Next Previous Clear</div> <div>Present Banker Details (This section must be filled up either for Student or Parent / Husband.)</div> <table border="1"> <thead> <tr> <th></th> <th>Student</th> <th>Parent / Husband</th> </tr> </thead> <tbody> <tr> <td>Branch IFSC</td> <td>BKID0006258 <small>click here for IFSC Code</small></td> <td>BARB0KAROLB <small>click here for IFSC Code</small></td> </tr> <tr> <td>Banker</td> <td>BANK OF INDIA</td> <td>Bank of Baroda</td> </tr> <tr> <td>Bank Branch</td> <td>BIDUPUR</td> <td>KAROLBAUG</td> </tr> <tr> <td>Account Type</td> <td>Savings Account</td> <td>Savings Account</td> </tr> <tr> <td>SB / OD A/c No. <small>(Only numbers are allowed, not more than 16 digits)</small></td> <td>12312345</td> <td>45454</td> </tr> <tr> <td>Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small></td> <td></td> <td></td> </tr> <tr> <td>Whether related to Chairman /Directors / employee of our Bank or Any other Banks.*</td> <td colspan="2">No</td> </tr> <tr> <td>If yes, details of relationship details. <small>(Not more than 60 characters)</small></td> <td colspan="2">Relation Details</td> </tr> </tbody> </table> <div>Save Next Previous Clear</div> | | | | | | | | Student | Parent / Husband | Branch IFSC | BKID0006258 <small>click here for IFSC Code</small> | BARB0KAROLB <small>click here for IFSC Code</small> | Banker | BANK OF INDIA | Bank of Baroda | Bank Branch | BIDUPUR | KAROLBAUG | Account Type | Savings Account | Savings Account | SB / OD A/c No. <small>(Only numbers are allowed, not more than 16 digits)</small> | 12312345 | 45454 | Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small> | | | Whether related to Chairman /Directors / employee of our Bank or Any other Banks.* | No | | If yes, details of relationship details. <small>(Not more than 60 characters)</small> | Relation Details | |
| | Student | Parent / Husband | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Branch IFSC | BKID0006258 <small>click here for IFSC Code</small> | BARB0KAROLB <small>click here for IFSC Code</small> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banker | BANK OF INDIA | Bank of Baroda | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank Branch | BIDUPUR | KAROLBAUG | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Type | Savings Account | Savings Account | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SB / OD A/c No. <small>(Only numbers are allowed, not more than 16 digits)</small> | 12312345 | 45454 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Whether related to Chairman /Directors / employee of our Bank or Any other Banks.* | No | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If yes, details of relationship details. <small>(Not more than 60 characters)</small> | Relation Details | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

- Click on Link to Search IFSC Code
- Enter Bank Name/ City, Branch Name or IFSC Code
- List of results will be displayed
- Select the desired bank branch
- Click on “Submit”

To search for desired IFSC code; click on link “click here for IFSC code”

- Enter any combination of Bank name, city name, Branch Name or enter IFSC code & click on Search.
- Select desired record from search results & click on Submit


“Search IFSC Code” Screen with results

Details of submitted record will be auto populated under “Banker” & “Bank Branch” fields

Present Banker Details


| Instructions | Basic Information | Personal Information | Present Banker Details | Course Details | Cost of Finance Details | Upload Documents | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|------------------------|----------------|-------------------------|------------------|--|---------|------------------|-------------|---|---|--------|--|---|-------------|--------------------------------------|--|--------------|--|--|---|---------------------------------------|------------------------------------|---|----------------------|----------------------|--|---------------------------------|--|--|---|--|
| <div>Save Next Previous Clear</div> <div>Present Banker Details (This section must be filled up either for Student or Parent / Husband.)</div> <table border="1"><thead><tr><th></th><th>Student</th><th>Parent / Husband</th></tr></thead><tbody><tr><td>Branch IFSC</td><td><input type="text" value="BKID0006258"/> <small>click here for IFSC Code</small></td><td><input type="text" value="BARB0KAROLB"/> <small>click here for IFSC Code</small></td></tr><tr><td>Banker</td><td><input type="text" value="BANK OF INDIA"/></td><td><input type="text" value="Bank of Baroda"/></td></tr><tr><td>Bank Branch</td><td><input type="text" value="BIDUPUR"/></td><td><input type="text" value="KAROLBAUG"/></td></tr><tr><td>Account Type</td><td><input type="text" value="Savings Account"/></td><td><input type="text" value="Savings Account"/></td></tr><tr><td>SB / OD A/c No. <small>(Only numbers are allowed, not more than 10 digits)</small></td><td><input type="text" value="12312345"/></td><td><input type="text" value="45454"/></td></tr><tr><td>Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small></td><td><input type="text"/></td><td><input type="text"/></td></tr><tr><td>Whether related to Chairman /Directors / employee of our Bank or Any other Banks.*</td><td colspan="2"><input type="text" value="No"/></td></tr><tr><td>If yes, details of relationship details. <small>(Not more than 60 characters)</small></td><td colspan="2"><input type="text" value="Relation Details"/></td></tr></tbody></table> <div>Save Next Previous Clear</div> | | | | | | | | Student | Parent / Husband | Branch IFSC | <input type="text" value="BKID0006258"/> <small>click here for IFSC Code</small> | <input type="text" value="BARB0KAROLB"/> <small>click here for IFSC Code</small> | Banker | <input type="text" value="BANK OF INDIA"/> | <input type="text" value="Bank of Baroda"/> | Bank Branch | <input type="text" value="BIDUPUR"/> | <input type="text" value="KAROLBAUG"/> | Account Type | <input type="text" value="Savings Account"/> | <input type="text" value="Savings Account"/> | SB / OD A/c No. <small>(Only numbers are allowed, not more than 10 digits)</small> | <input type="text" value="12312345"/> | <input type="text" value="45454"/> | Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small> | <input type="text"/> | <input type="text"/> | Whether related to Chairman /Directors / employee of our Bank or Any other Banks.* | <input type="text" value="No"/> | | If yes, details of relationship details. <small>(Not more than 60 characters)</small> | <input type="text" value="Relation Details"/> | |
| | Student | Parent / Husband | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Branch IFSC | <input type="text" value="BKID0006258"/> <small>click here for IFSC Code</small> | <input type="text" value="BARB0KAROLB"/> <small>click here for IFSC Code</small> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banker | <input type="text" value="BANK OF INDIA"/> | <input type="text" value="Bank of Baroda"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Bank Branch | <input type="text" value="BIDUPUR"/> | <input type="text" value="KAROLBAUG"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account Type | <input type="text" value="Savings Account"/> | <input type="text" value="Savings Account"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SB / OD A/c No. <small>(Only numbers are allowed, not more than 10 digits)</small> | <input type="text" value="12312345"/> | <input type="text" value="45454"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Direct/Indirect liability details (₹) <small>(Not more than 60 characters)</small> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Whether related to Chairman /Directors / employee of our Bank or Any other Banks.* | <input type="text" value="No"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If yes, details of relationship details. <small>(Not more than 60 characters)</small> | <input type="text" value="Relation Details"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

4) Course Details



NSDL
Technology, Trust & Reach

Welcome Pratik Rao



VIDYA LAKSHMI
Fulfilling Educational Aspirations

Fill-up Common Education Loan Application Form

Instructions
Basic Information
Personal Information ✓
Present Banker Details ✓
Course Details ✓
Cost of Finance Details ✓
Upload Documents ✓

Save
Next
Previous
Clear

Course Details

Particulars of course, for which loan is required.

| | | |
|--|--|---|
| Whether under: Merit / Management Quota* | <input type="text" value="Management Quota"/> | Duration of the Course (YY-MM): <div style="display: flex; justify-content: space-between;"> <div> <input type="text" value="01"/> </div> <div> <input type="text" value="00"/> </div> </div> |
| Name of the Institution <small>(Not more than 1000 characters)</small> | <input style="width: 100%;" type="text"/> | |
| | Click here for Institute Details | |
| Name of the Course <small>(Not more than 85 characters)</small> | <input style="width: 100%;" type="text"/> | |
| Date of Commencement <small>(The date cannot be more than 2 years old. Please Click in the field to open calendar and select appropriate date.)</small> | <input style="width: 100%;" type="text" value="26/05/2021"/> | Date of Completion <small>(The date cannot be more than 10 years old. Please Click in the field to open calendar and select appropriate date.)</small> |
| | <input style="width: 100%;" type="text"/> | <input style="width: 100%;" type="text" value="20/05/2024"/> |

Save
Next
Previous
Clear

Under this section please ensure following

- Date of Commencement is not more than 2 years old
- Date of Completion is more than cannot be more than 10 years old
- Duration of the course should be mentioned in format YY-MM by selecting the dropdown provided.
- No. of years for cost of course will be enabled based on the duration of the course

“Search Institute name” Screen with results

Select Country:
India

*State Name: MAHARASHTRA
Select State Name

*Name of Institute: Mahatma
Enter Name of Institute

Course Name:

Search Clear Cancel Submit

75 items found, displaying 1 to 5 [First/Prev] 1, 2, 3, 4, 5, 6, 7, 8 [Next/Last]

| Sr. No | State Name | District Name | University Name | Institution code | Institution name | Course name | Select |
|--------|-------------|---------------|-----------------|------------------|--|-------------|-----------------------|
| 1 | Maharashtra | | | | Mahatma Gandhi Mission's Dental College and Hospital | | <input type="radio"/> |
| 2 | Maharashtra | | | | Mahatma Phule Krishi Vidyapeeth | | <input type="radio"/> |
| 3 | MAHARASHTRA | | | | Late Babasaheb Varhade Education Society, Amravati's Mahatma Jyotiba Fule Arts, Commerce And Science College, Bhatkuli, Amravati ? 444601 (Second Cycle) | | <input type="radio"/> |
| 4 | MAHARASHTRA | | | | Mahatma Basweshwar Education Society's Mahatma Basweshwar Mahavidyalaya, Latur ? 413512 (Second Cycle) | | <input type="radio"/> |
| 5 | MAHARASHTRA | | | | Mahatma Education Society's Pillai's College Of Education And Research, Chembur Naka, Mumbai ? 400071 (Third Cycle) | | <input type="radio"/> |

Steps to fill up cost of finance details:

- Select duration of course
- Fill up year wise cost of course
- Year wise total amount will be auto calculated
- Provide own source of fund/ scholarship amount
- Loan required will be auto calculated based on total cost of course & own/scholarship fund amount
- (Loan amount= Total course cost – own source /scholarship amount)
- All amounts to be entered in Indian Rupees.

5) Cost of Finance Details




Welcome Pratibha Rao

Fill-up Common Education Loan Application Form

Instructions

Basic Information

Personal Information

Previous Banker Details

Course Details

Cost of Finance Details

Personal Information of Guarantor

Previous Banker of Guarantor

Upload Documents

Save

Next

Previous

Clear

Cost of Finance Details

Cost of Course / Source of Finance : (If FMSM XXX1) (If FMSM asked Section of the Course is known to you FMSM)

| Particulars | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Total |
|--|--------|--------|--------|--------|--------|--------|--------|
| Tuition Fees | 300000 | | | | | | 300000 |
| Exam Fees | | 20000 | | | | | 20000 |
| Books Stationery | | | | | | | |
| Equipment/Computer | | | 40000 | | | | 40000 |
| Liquid Expenses | | | | | | | |
| Sundries/Travel | | | | | | | |
| TOTAL (Total Amount will be auto-populated as Loan required amount) | 300000 | 20000 | 40000 | | | | 90000 |
| Own Source/Scholarship | 100000 | 10000 | 30000 | | | | 140000 |
| Loan Required | 200000 | 10000 | 10000 | | | | 760000 |

Details of Securities offered

Total Loan Required is more than 4 lac field is required.

Prospectus of saving after completion of the course

Repayments proposed

No. of Installments
(Not more than 2 digits)

Amount (₹) p.m.
(Only numbers are allowed, not more than 12 digits)

Save

Next

Previous

Clear

6. Personal Information of Guarantor

Fill-up Common Education Loan Application Form




| | | | | | | | | |
|--------------|-------------------|---------------------------|-----------------------------|---------------------|------------------------------|--|----------------------------------|-----------------------|
| Instructions | Basic Information | Personal Information ✓ | Present Banker Details ✓ | Course Details ✓ | Cost of Finance Details ✗ | Personal Information of Guarantor ✗ | Present Banker of Guarantor ✗ | Upload Documents ✗ |
|--------------|-------------------|---------------------------|-----------------------------|---------------------|------------------------------|--|----------------------------------|-----------------------|

Save
Next
Previous
Clear

Personal Information of Guarantor

Total Loan Required is more than 7.5 lac, mandatory fields are required.

| | Co-obligant/ Guarantor | | Co-obligant/ Guarantor |
|----------------------------------|---|---------------------------------|---|
| Title* | <div style="border: 1px solid #008080; padding: 2px;">--Select--</div> <div style="font-size: 0.8em; color: red;">This field is required.</div> | First Name* | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">This field is required.</div> |
| Middle Name | <div style="border: 1px solid #008080; height: 20px;"></div> | Last Name* | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">This field is required.</div> |
| Father's /Husband's First Name * | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">This field is required.</div> | Father's /Husband's Middle Name | <div style="border: 1px solid #008080; height: 20px;"></div> |
| Father's /Husband's Last Name* | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">This field is required.</div> | Date of Birth* | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">This field is required.</div> |
| Category* | <div style="border: 1px solid #008080; padding: 2px;">--Select--</div> <div style="font-size: 0.8em; color: red;">This field is required.</div> | Sex* | <div style="border: 1px solid #008080; padding: 2px;">--Select--</div> <div style="font-size: 0.8em; color: red;">This field is required.</div> |
| Marital Status* | <div style="border: 1px solid #008080; padding: 2px;">--Select--</div> <div style="font-size: 0.8em; color: red;">This field is required.</div> | Educational Qualification | <div style="border: 1px solid #008080; height: 20px;"></div> <div style="font-size: 0.8em; color: red;">(Not more than 60 characters)</div> |

| | | | |
|---|--|--|--|
| Marks obtained in Highest qualification(%) <i>(It cannot be more than 100.00)</i> | <input type="text"/> | Occupation | --Select--  |
| Income from all sources (₹) <i>(Only numbers are allowed , not more than 12 numbers)</i> | <input type="text"/> | PAN No.# <i>(Not more than 10 characters)</i> | <input type="text"/> |
| State* | --Select--  <i>This field is required.</i> | | |
| Address Line 1* <i>(Not more than 60 characters)</i> | <input type="text"/> <i>This field is required.</i> | Address Line 2 <i>(Not more than 60 characters)</i> | <input type="text"/> |
| Village / Area/ Locality* <i>(Not more than 45 characters)</i> | <input type="text"/> <i>This field is required.</i> | Block/Taluka /Sub-district/Town* <i>(Not more than 45 characters)</i> | --Select--  <i>This field is required.</i> |
| PIN* <i>(Only numbers are allowed , not more than 6 digits)</i> | <input type="text"/> <i>This field is required.</i> | Contact No.* | <input type="text"/> <i>This field is required.</i> |
| e-mail ID* | <input type="text"/> <i>This field is required.</i> | | |
| <div> <input type="button" value="Save"/> <input type="button" value="Next"/> <input type="button" value="Previous"/> <input type="button" value="Clear"/> </div> | | | |

7. Present Banker of Guarantor

| Instructions | Basic Information | Personal Information ✓ | Present Banker Details ✓ | Course Details ✓ | Cost of Finance Details ✗ | Personal Information of Guarantor ✗ | Present Banker of Guarantor ✗ | Upload Documents ✗ |
|--|-------------------|------------------------|--------------------------|------------------|--|-------------------------------------|-------------------------------|--------------------|
| <div>Save Next Previous Clear</div> | | | | | | | | |
| Present Banker Details | | | | | | | | |
| Total Loan Required is more than 7.5 lac.mandatory fields are required. | | | | | | | | |
| | | | | | Co-obligant / Guarantor | | | |
| Branch IFSC* | | | | | BKID0006258 click here for IFSC Code This field is required. | | | |
| Banker | | | | | BANK OF INDIA | | | |
| Bank Branch | | | | | BIDUPUR | | | |
| Account Type* | | | | | Savings Account This field is required. | | | |
| SB / OD A/c No.* (Only Numbers are allowed , not more than 1d digits) | | | | | 3445554544544 This field is required. | | | |
| Direct/Indirect liability details (₹) (Not more than 60 characters) | | | | | | | | |
| <div>Save Next Previous Clear</div> | | | | | | | | |

8) Upload Documents

Fill-up Common Education Loan Application Form

Instructions

Basic Information

Personal Information ✓

Parents Details ✓

Course Details ✓

Cost of Finance Details ✓

Upload Documents ✗

Next

Save

Previous

Upload Documents

File Upload Instructions:

- Only .jpg, .png, .pdf, .gif files are allowed.
- Total size of all documents is 2 MB.

File Size:

2 MB

0 1 2 3

Uploaded File Size

Remaining File Size

| | | |
|--|---------------------------------------|-------------------|
| Mack sheet* | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Please attach copy of Mack sheet. | | |
| Proof Of Admission to the course | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Proof of Income | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Schedule Of Expenses for the course, as given by Institution | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Form 16 (latest) | <div>Choose File</div> No file chosen | <div>Upload</div> |
| ITAO / IT Return (latest) | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Copy of land records | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Undertaking letter in the absence of PAN & Aadhaar | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Applicant Photo | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Parent Photo | <div>Choose File</div> No file chosen | <div>Upload</div> |
| Co-obligant / Guarantor Photo | <div>Choose File</div> No file chosen | <div>Upload</div> |

I / We have attached above uploaded documents:

☐ I / We declare that all the particulars and information given in the application form are true, correct and complete and binding on me / us. Further, the above particulars shall form the basis of any loan the particular Bank may decide to sanction to me / us. The loan amount will be used for the purpose for which it is granted. I / We agree to the website (click wrap) agreement terms & conditions.

Please read website (click wrap) agreement terms & conditions to enable the application.

Next

Save

Previous

➤ To upload documents

- Select the desired file through Browse option
- Path of selected file will be displayed on screen
- Click on Upload to upload the selected file

- Documents to be uploaded only in format jpeg, .png, .pdf, .tiff
- Total size of all the documents should be max 2 MB
- You can also delete the uploaded documents by clicking on “Delete” button provided for each document

CELAF preview screen:

- Click on each tab to get a preview of all the information filled by the applicant
- Once all the sections of form are properly filled & required documents are uploaded, you will be prompted to select declaration checkbox given on the “Upload Documents” tab

Pop up message:

Common Education Loan Application Form Preview

1. Personal Information +

2. Present Banker Details +

3. Course Details +

4. Cost of Finance Details +

5. Upload Documents +

I / We declare that all the particulars and information given in the application form are true, correct and complete and binding on me / us. Further, the above particulars shall form the basis of any loan the particular Bank may decide to sanction to me / us. The loan amount will be used for the purpose for which it is granted. I agree to the website (click wrap) agreement terms & conditions.

Are you sure you want to Search & Apply for loan scheme?

No Yes

Next Close

Next Save Previous

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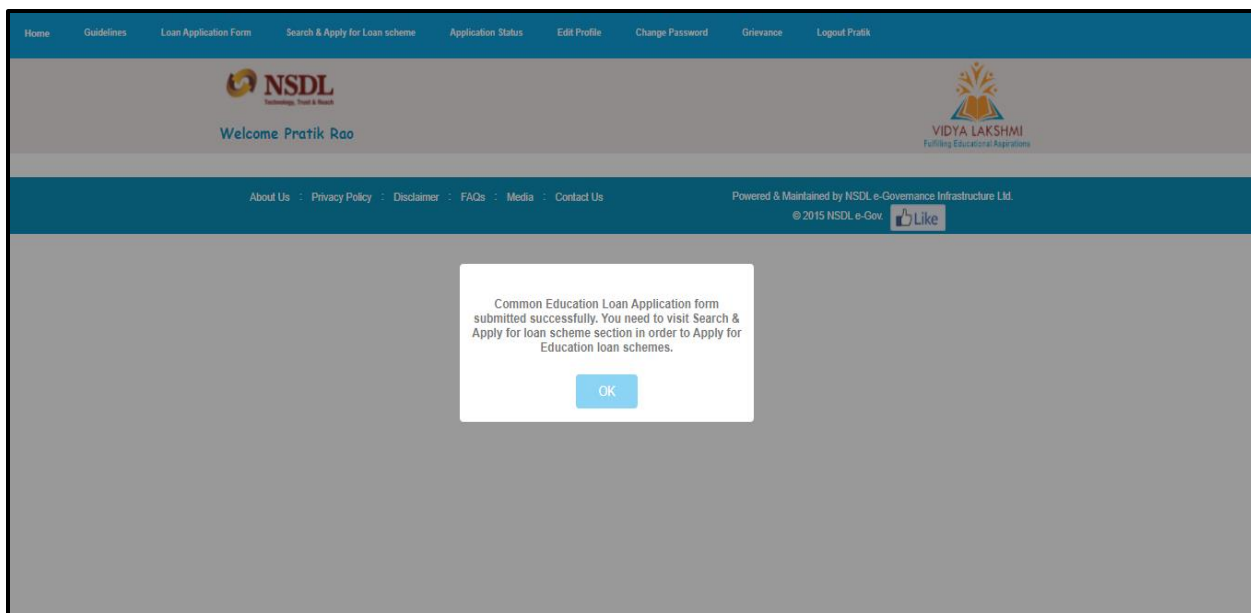
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- Click on checkbox provided for “I agree” on Upload Documents tab
- Preview the details
- Click on “Ok” on above pop up message
- Click on Submit
-

Form will not be allowed to be submitted if there is any error in the data entered or any of the mandatory field is blank

Please note that data entered in application form is auto saved.

Once the form is successfully submitted following message will be displayed



Please note that your form data is saved on Vidya Lakshmi portal when you submit the form.

Please note that by submitting the form loan application will not be sent to banks.

To search & apply for loan schemes go to “Search for Loan Schemes” section

7.1. STEP 5: SEARCH FOR LOAN SCHEMES

Search for desired loan schemes under this section

Search for loan schemes based on the following criteria by selecting the desired option from dropdown provided

- Location of Study
 - India
 - Abroad
- Course
 - Under Graduation
 - Post-Graduation
 - Professional
 - Vocational
- Loan Amount Required
 - Below Rs. 4 Lacs
 - Between Rs 4 Lacs to Rs 7.5 Lacs

- More than Rs 7.5 Lacs

List of loan schemes will be displayed based on the selected criteria

Loan Search Results

SEARCH FOR LOAN

Search By: ALL, ALL, ALL

Show 10 entries

| Bank | Loan Name | Branch Locator |
|---------------------|---|--|
| Allahabad Bank | EDUCATION LOAN | Branch Locator This scheme will run |
| ANDHRA BANK | Dr. PATTABHI VIDYA JYOTHI SCHEME | Branch Locator This scheme will run |
| Bank of Baroda | BARODA GYAN | Branch Locator This scheme will run |
| Bank of Baroda | BARODA SCHOLAR | Branch Locator This scheme will run |
| Bank of Baroda | Baroda Education Loan to students of Premier Institutions | Branch Locator This scheme will run |
| Bank of India | BOI STAR EDUCATION LOAN SCHEME | Branch Locator Apply |
| Bank of Maharashtra | MODEL EDUCATIONAL LOAN SCHEME | Branch Locator This scheme will run |
| Canara Bank | Canara Bank Vidya Turant Loan Scheme | Branch Locator Apply |
| Canara Bank | IBA Skill Loan Scheme | Branch Locator Apply |
| Canara Bank | IBA's Model Education Loan Scheme for study in India and Abroad | Branch Locator Apply |

Showing 1 to 10 of 47 entries

Previous 1 2 3 4 5 Next

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Once the search results are displayed, click on the link provided for each scheme under “Loan Name” column

Link will open in a new window & scheme details will be displayed

You can also check details of desired bank branch by clicking on the “Branch Locator” link

7.2. STEP 6: APPLY FOR LOAN SCHEMES

Once the form is submitted you can apply for loan scheme by clicking on “Apply”

Go to Search for Loan scheme to check the list of schemes available under Vidya Lakshmi

Once you click on Apply, IFSC code search screen will be displayed

Search for desired bank branch by entering the city, branch name or IFSC code

Select the desired bank branch record

This option is provided to select the desired bank branch for your loan application processing.

*Please select IFSC code of the Bank's Branch from which you want to avail Education Loan.

| | | | | | | | |
|-----------|----------------------|------|--|-------------|--|-----------|--|
| Bank Name | CENTRAL BANK OF INDI | City | | Branch Name | | IFSC Code | |
|-----------|----------------------|------|--|-------------|--|-----------|--|

**For better search results enter only IFSC code & click on search.

SearchClearSubmitCancel

Click on “Submit” to submit the loan application to the bank

Pop up message screen ensuring the confirmation of desired loan scheme selection


Please select IFSC code for - Preferred Bank Branch Location

| | | | | | | | |
|-----------|-------------|------|-----------|-------------|-----------|-----------|--|
| Bank Name | ANDHRA BANK | City | Uhasnagar | Branch Name | Uhasnagar | IFSC Code | |
|-----------|-------------|------|-----------|-------------|-----------|-----------|--|

Search Clear Submit Cancel

One item found.1

| Bank | IFSC Code | Branch Name | Address | Select |
|-------------|-------------|-------------|---------|--------|
| ANDHRA BANK | ANDB0001623 | ULHASNAGAR | PLOT | |




Are you sure you want to apply loan for this bank


Cancel OK

Loan Application Successful Message

Loan Application Form Search for Loan Scheme Application Status Edit Profile Change Password Grievance List Logout Devashree



VIDYA LAKSHMI
Riding Education Relevance



You have successfully applied to Bank = "Canara Bank" and Scheme ="IBAs Model Education Loan Scheme for study in India and Abroad"

OK

Search By

India ☒

Under - Graduation ☒

Below Rs 4 Lacs ☒

Search

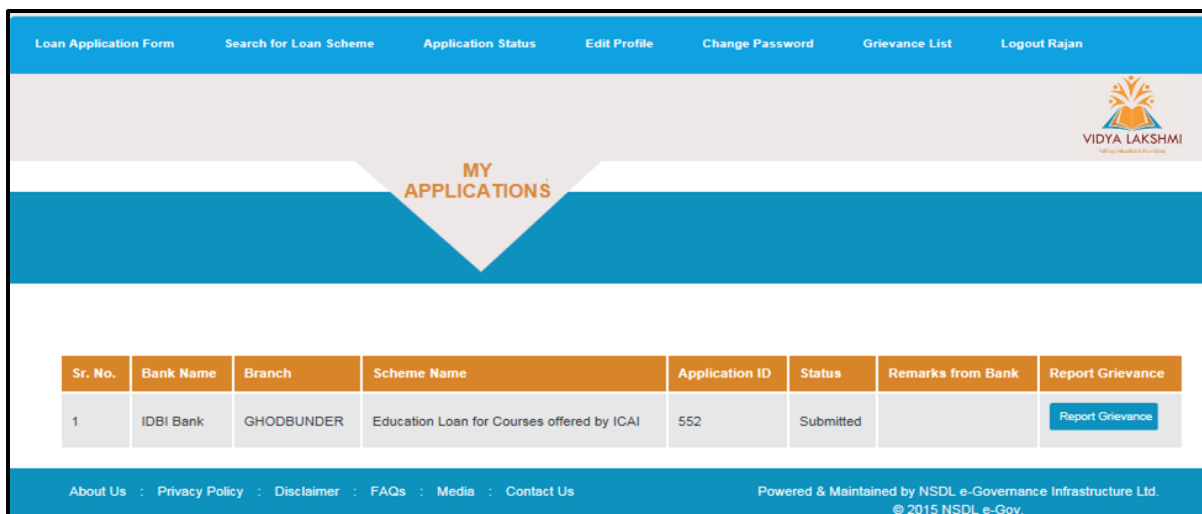
Search:

Branch Name

Allahabad Bank EDUCATION LOAN Branch Locator Apply

7.3. STEP 7: CHECK LOAN STATUS

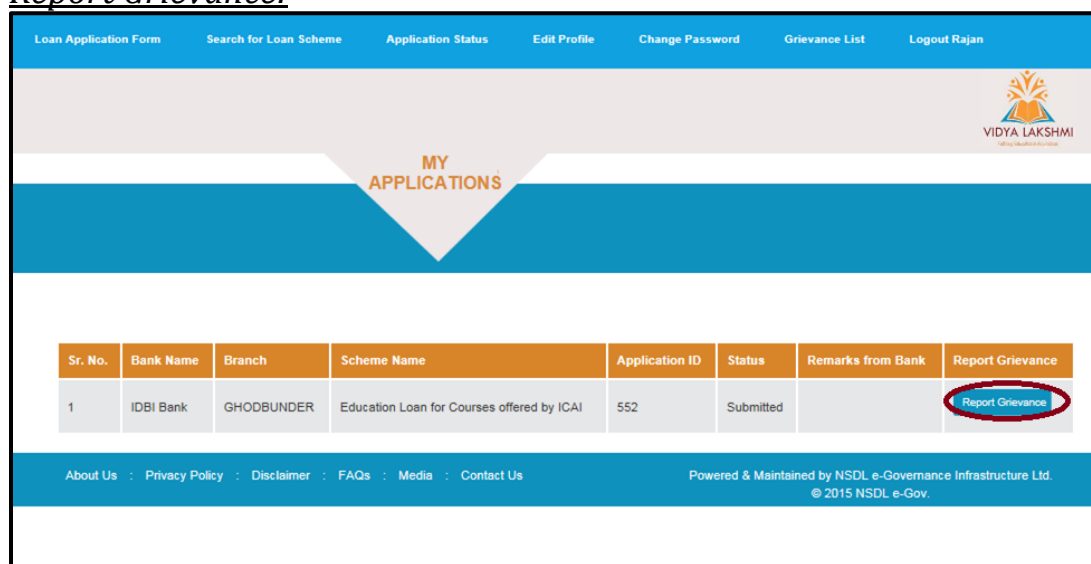
Go to "Application Status" to check the status of applied schemes



8. GRIEVANCE REPORTING

To report any query related to your loan application, go to Application Status tab & click on “Report Grievance” button provided for desired application id.

Report Grievance:



Following screen will be displayed

Loan Application Form Search for Loan Scheme Application Status Edit Profile Change Password Grievance List Logout

VIDYA LAKSHMI
Fostering Educational Aspirations

Report New Grievance

APPLICATION ID: 552

BANK: IDBI Bank

GRIEVANCE TYPE: Other

Write Query to bank selected above

Submit Cancel

- Application ID, Bank Name & Grievance Type will be auto populated
- Write the grievance/query to bank in textbox provided & click on “Submit”
- Grievance will be reported to bank & confirmation message will be displayed

Grievance Reported Message

Loan Application Form Search for Loan Scheme Application Status Edit Profile Change Password Grievance List Logout

VIDYA LAKSHMI
Fostering Educational Aspirations

Query has been successfully raised. Wait for reply of bank.

OK

Show 10 entries

| GRIEVANCE ID | APPLICATION ID | GRIEVANCE TYPE | Last Updated Timestamp |
|--------------|----------------|----------------|------------------------|
| Q301015002 | 552 | Other | 30/10/2015 04:10 PM |

Showing 1 to 1 of 1 entries

Search: Previous 1 Next

- You can check list of your grievances under “Grievance List” section

Loan Application Form Search for Loan Scheme Application Status Edit Profile Change Password **Grievance List** Logout

VIDYA LAKSHMI
Holding Education together

SEARCH FOR GRIEVANCE

Show entries Search:

| GRIEVANCE ID | APPLICATION ID | BANK | MESSAGE | GRIEVANCE STATUS | GRIEVANCE TYPE | Last Updated Timestamp |
|--------------|----------------|-----------|------------------------------------|-------------------|----------------|------------------------|
| Q301015002 | 552 | IDBI Bank | Open Message Trail | Raised by Student | Other | 30/10/2015 04:10 PM |

Showing 1 to 1 of 1 entries Previous **1** Next

- Click on “Open Message Trail” to check the reply from bank

9. EDIT PROFILE

You can edit your profile details such as name & contact number by going to “Edit Profile” section

Edit Profile:

Loan Application Form Search for Loan Scheme Application Status **Edit Profile** Change Password Grievance List Logout

VIDYA LAKSHMI
Creating Educational Opportunities

Getting an Educational Loan was never this easy

Mr.
Middle Name
Sahu
1234567897

Submit Clear Cancel

Easy Loan

10. CHANGE PASSWORD

If you wish to change the password of your Vidya Lakshmi account, go to “Change Password” section

Change Password:

The screenshot shows a web interface for changing a password. At the top is a blue navigation bar with links: 'Loan Application Form', 'Search for Loan Scheme', 'Application Status', 'Edit Profile', 'Change Password', 'Grievance List', and 'Logout'. Below this is a light gray header with the 'VIDYA LAKSHMI' logo and tagline 'Enabling Educational Aspirations'. The main content area has an orange background with the title 'Change Your Current Password'. It contains three input fields: 'Enter Current Password', 'Password', and 'Confirm Password'. Below these are 'Submit' and 'Cancel' buttons. At the bottom, there is a banner with the text 'Easy Loan Processing' and a smiling woman's face.

To change the password

- *Enter Current Password*
- *Enter New Password*
- *Confirm New Password*