



फोन क्रं. २६४७ ४८९२
टेलीफॅक्स नं. २६४७ १६१९
jtdirrom@gmail.com
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महाराष्ट्र शासन

सहसंचालक, तंत्रशिक्षण विभागीय कार्यालय, मुंबई

जागतिक बँक प्रकल्पांतर्गत इमारत, पहिला मजला, शासकीय तंत्रनिकेतन परिसर
४९, खेरवाडी, अलियावार जंग मार्ग, वांद्रे(पूर्व), मुंबई ५१.

क्र. ४/विकामुं/तांशा/शिष्यवृत्ती/२०२१/२८१६

दिनांक : ६/९/२०२१

परिपत्रक

विषय : शैक्षणिक कर्जासंबंधी असलेल्या **“Vidya Lakshmi Portal (VLP)”** बाबत

संदर्भ : १. तंत्रशिक्षण संचालनालयाचे पत्र क्र. १६/आस्था/संकीर्ण/२०२१/२७१, दि. ०२/०९/२०२१

२. भारतीय कृषि अनुसंधान परिषद (कृषि शिक्षा विभाग), कृषि अनुसंधान भवन-२, नई

दिल्ली, पीन-११००१२ यांचे पत्र क्र. F.No.Edn.17-09/2017-A & P, Dt. 21/06/2017

उपरोक्त संदर्भाकीत विषयानुसार सर्व व्यावसायिक अभ्यासक्रमाच्या संस्थांना कळविण्यांत येते की, मा. संचालक, तंत्रशिक्षण संचालनालय, म.रा., मुंबई यांच्या संदर्भीय पत्रासोबत भारतीय कृषि अनुसंधान परिषद (कृषि शिक्षा विभाग), कृषि अनुसंधान भवन-२, नई दिल्ली यांचे दि. २१/०६/२०१७ चे पत्र जोडण्यांत आलेले आहे. सदर पत्राची प्रत व त्यासोबतच्या सहपत्रामध्ये शैक्षणिक कर्जाशी संबंधित असलेल्या “विद्यालक्ष्मी पोर्टल” **“Vidya Lakshmi Portal (VLP)”** संबंधित दि. २१/०४/२०१७ रोजी झालेल्या बैठकीचे इतिवृत्त सोबत जोडले आहे. त्यानुसार सर्व व्यावसायिक अभ्यासक्रमाच्या संस्थांनी अनुपालन करावे व सदर योजनेबाबत संस्था स्तरावर व्यापक प्रसिध्दी द्यावी. तसेच ~~आवश्यक~~ Google link मध्ये आवश्यक असलेली माहिती भरून तात्काळ सादर करावी.

सहपत्रे : वरीलप्रमाणे


(जितेंद्र रा. निखाडे)

सहाय्यक संचालक (तां)
तंत्रशिक्षण विभागीय कार्यालय, मुंबई

प्रति,

कुलसचिव/संचालक/प्राचार्य,

सर्व संबंधित शासकीय व अशासकीय अनुदानीत

व कायम विनाअनुदानीत व्यावसायिक संस्था

प्रत माहितीकरिता :

मा. संचालक, तंत्रशिक्षण संचालनालय, म.रा., मुंबई

C.R. 27/17
992
22/6/17

अ.गु.स.
उच्च व तंत्र शिक्षण
वाचे कार्यालय
क्र. 1041
दि. 27-6-17

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पु. 9/1/17

 <p>ICAR</p>	<p>भारतीय कृषि अनुसंधान परिषद Indian Council of Agricultural Research (कृषि शिक्षा विभाग) (Agril. Education Division) कृषि अनुसंधान भवन-11, पुरा, दिल्ली-110012 Krishi Anusandhan Bhawan-II, Pusa, New Delhi-110012 Telefax: (o) 25848033, Website: www.icar.org.in</p>
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F. No. Edn. 17-09/2017-A&P

Dated the 27th June, 2017

To

The Chief Secretaries,
All the State Governments

Subject: Vidya Lakshmi Portal.
Sir,

The Indian Council of Agricultural Research (ICAR) is in receipt of following letters from the Deputy Secretary (HE), Ministry of Human Resource Development, Department of School Education & Literacy, Shastri Bhawan, New Delhi :

1. Letter D.O. No. 17/11/2015-U.5 dated 8th May, 2017 alongwith letter OM NO. 6(6)/2014-CP-IF-II, dated 21st April 2017 forwarding therewith Minutes of the Meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans.
2. Letter D.O. No. 17-11/2015-U.5 dated 15th May, 2017.
3. Letter D.O. No. 17-11/2015-U.5 dated 31st May, 2017 regarding linking of sites with Vidya Lakshmi Portal (www.vidyalakshmi.co.in).

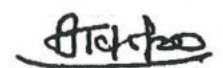
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would go to
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A copy of the said letters are forwarded herewith for reference and necessary

action.

This issues with the approval of DDG (Agril.Edn.).

Yours faithfully,



(Binod Toppo)

Under Secretary (Agril. Edn.)

22/6

अध्यक्ष (सि.)
सि.वि.) Copy to:

1. The Vice Chancellor, (SAU/CAU/ICAR DUs/Central Universities with agriculture faculty) for reference and necessary action.
2. The Deputy Secretary (HE) (S.Shankar), Ministry of Human Resource Development, Department of Higher Education, Shastri Bhawan, New Delhi – 110115 for information.



DS/P
TE-4



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हस्त
21/9/17

सि.वि. मा.



File No. 3054 DDG (Edn.)
Date 5/6/17

Dr. No. 980
Date 08/06/17



सूचना का अधिकार

S. Shankar
Deputy Secretary (HE)
E-Mail: vjshankars@gmail.com
Telefax No.: 011-23382921
Mobile No.: 09891534132

मानव संसाधन विकास मंत्रालय
शुभल शिक्षा और साक्षरता विभाग
शास्त्री भवन
नई दिल्ली - 110 115
GOVERNMENT OF INDIA
MINISTRY OF HUMAN RESOURCE DEVELOPMENT
DEPARTMENT OF SCHOOL EDUCATION & LITERACY
SHASTRI BHAVAN
NEW DELHI-110 115

D. O. No. 17/11/2015-05

8th May, 2017

Dear Sir/Madam,

I am enclosing a copy of a very important Meeting minutes regarding Vidya Lakshmi Portal (Education Loan Portal) set up in pursuance of the Budget Speech in the Lok Sabha by the Finance Minister and later inaugurated by the Prime Minister on 15th August, 2015 for your immediate action please. Special attention is required on the following:-

- Linking of Vidya Lakshmi Portal (www.vidvalakshmi.co.in) with your body.
- Mentioning about Vidya Lakshmi Portal in the prospectus and other information materials.
- Awareness to students about quality institutions, including NAAC Accreditation and NIRF.
- Updating of your Sites with all Courses (recognized) offered. This needs to be updated from time to time.
- Mass-publicity and awareness about Vidya Lakshmi Portal.
- Mass-publicity about IBA's (www.iba.org.in) Model Education Loan Scheme, 2015 and Central Sector Interest Subsidy Scheme, 2009 (www.mhrd.gov.in) and (www.canarabank.com).
- Mass-awareness among the students about other Scholarships/Fellowships/Freeships/Incentives available and due mention of them in the Websites.
- Encouragement of Aadhar compliance details.
- Interaction with the Banks for Education Loans.

Immediate action may kindly be taken on linking of Vidya Lakshmi Portal and mentioning of Vidya Lakshmi Portal in the prospectus.

In case of any query regarding Vidya Lakshmi Portal the undersigned may be contacted.

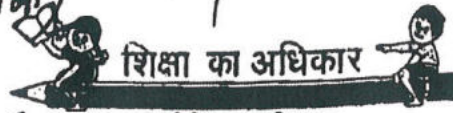
With regards,

Yours sincerely,

S.S. Shankar
(S. Shankar)

A copy to DDG Education

Secy (D) - in M19
PD/DICMA



सर्व शिक्षा अभियान
सब पढ़े सब बढ़े

S.O (A&P)

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Date 6/6/17

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22/5/2017

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25/3/2017

Copy to:-

1. All Regulatory Bodies, (All).
2. Joint Secretary, Department of Financial Services, Ministry of Finance, Jeevan - Deep Building, Parliament Street, New Delhi-110001.
3. Shri K. Unnikrishnan, Sr. Chief Executive, Indian Banks' Association, 6th Floor Central Building, World Trade Centre Complex, Cuff Parade, Mumbai - 400005.
4. Shri Ravindra Bhandary, General Manager, Canara Bank Head Office, 112-J.C. Road, Bengaluru-560002, Karnataka.
5. Shri Aniruddha Bagchi, Deputy General Manager, National Credit Guarantee Trustee Company Ltd. (NCGTC), SME Development Centre, C11, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051.
6. Shri Gagan Rai, MD & CEO, NSDL e-Governance Infrastructure Limited, Times Tower, 1st Floor, Kamala Mills Compound, Lower Parel, Mumbai - 400 013.
7. Chairman, State Bank of India, Corporate Centre, State Bank Bhawan, 1st Floor, Madame Cama Road, Bandra Kurla, Mumbai- 400021.
8. JS (HE).

S. Shankar

(S. Shankar)

8/5/17

F. No. 6(6)/2014 -CP-IF-II
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

3rd Floor, 'Jeevan Deep' Building,
Parliament Street, New Delhi,
Dated: 21st April, 2017

OFFICE MEMORANDUM

Minutes of the Meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans at 11.00 a.m. on 12.04.2017 in the Conference Room of Department of Financial Services

The undersigned is directed to enclose the minutes of the above meeting.

2. In view of the decisions taken in the above mentioned meeting it is requested to initiate action on the following points:

- VLP should carry logo of the Government of India indicating Department of Financial Services, Ministry of Finance and Ministry of HRD to convey that it is a Government Portal. MoHRD may seek necessary approval from the competent authorities for the same.
- Websites of premier Educational Institutions, UGC/AICTE/IIM/Medical/Engineering Colleges/Management Schools/Major Skilling Centres should carry a link to VLP.
- All educational Institutions should be requested to incorporate details of VLP on the last page of their prospectus.

(M.K. Mishra)

Under Secretary to the Government of India
Ph: 23748717

Deputy Secretary (Kind Attn Shri Vijay Shankar),
Department of Higher Education,
Ministry of HRD,
Shastri Bhawan,
New Delhi

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Minutes of the Meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans at 11.00 a.m. on 12.04.2017 in the Conference Room of Department of Financial Services

List of Participants is Annexed.

At the onset, Joint Secretary emphasized that education loans should be seen as an investment opportunity as it has a significant role to play in the development of human capital in the country by ensuring education loans to the needy and meritorious students. In this regard, Vidya Lakshmi Portal (VLP) is a very important initiative and therefore it has to be made successful. He shared the concern about the low progress under VLP.

2. Director, DFS informed about the requirement of responding to complaints regarding education loans promptly. Bank branches sometimes fail to lodge claims pertaining to CSIS timely which results in complaints and court cases. Canara Bank being the nodal Bank should sensitize the concerned Nodal officers of all banks to respond timely when funds are made available by MoHRD.

3. Participating Banks have mentioned following reasons for slow progress under VLP:

- Lack of awareness among the students and Bank branch personnel.
- Banks have a number of education loan schemes which some times vary from the VLP format mainly developed for IBA Model Scheme. Some banks have different application forms for different Schemes.
- Some fields like mobile nos/ email ids of parents, etc is made mandatory due to which legacy cases could not be uploaded.
- Lack of awareness among educational institutions about VLP.
- Apprehension amongst bankers that educational loans easily become NPAs.
- Misconception of students that VLP is a private portal.

4. Officials of NSDL made a power point presentation on the progress under VLP. They have also informed that from 17.04.2017 the requisite linkage will be provided to enable the banks to upload the legacy cases.

5. After detailed deliberations, following action points emerged:

- All education loans should be routed through VLP. Where students have submitted physical application, the same should also be uploaded on VLP after sanction. All banks should also upload all their education loan schemes on VLP. **(Action All PSBs)**. Letter in this regard to be written to Chairman/MDs of Banks **(Action:DFS)**.
- Canara Bank has issued a Circular to all the Braches that education loans should be strictly sanctioned through VLP. Other Banks to issue guidelines on the same lines. **(Action:PSBs)**

- All banks including private sector banks to be linked to the VLP. IBA to send a list of left out prominent banks to DFS so that the matter can be taken up with Chairmen of concerned Banks. **(Action: IBA)**.
- IBA to develop a simple common education loan application form to be used by all the banks in a week's time. This will also facilitate for uploading the loan application through mobile app being developed by NSDL. **(Action: IBA)**.
- Awareness campaign should be launched from 1st May, 2017. LDMs should ensure sensitization of stakeholders at the District level. SLBCs to arrange for seminars with HODs of educational institutions before the start of this academic session. **(Action: DFS,SLBC, LDMs)**
- Banks to organize orientation programme for their Officers on educational loans, CSIS and VLP. **(Action: PSBs)**
- All the Banks' websites should have a direct tag to VLP **(Action: PSBs)**.
- All legacy cases from 15th August, 2015 (Launch date of VLP) should be uploaded on VLP latest by September 30, 2017 **(Action: PSBs)**.
- VLP should carry logo of the Government of India indicating Department of Financial Services, Ministry of Finance and Ministry of HRD to convey that it is a Government Portal. **(Action: DFS/MoHRD)**
- Websites of premier Educational Institutions, UGC/AICTE/IIM/Medical/Engineering Colleges/Management Schools/Major Skilling Centres should carry a link to VLP **(Action: MoHRD)**.
- Bank branches should coordinate with the educational Institution of their area and popularize the VLP. Banks should also conduct seminar in such institutions during the admission season. **(Action: PSBs)**.
- Each Bank branch/Educational Institution to display a Banner on VLP. ATMs of banks in educational institutions should also carry posters of VLP. SLBCs may prepare a common Banner for their respective states. Zonal Manager may sensitize Branch Managers in their region and ensure compliance about the popularization of VLP. **(Action: SLBCs/PSBs)**.
- All educational Institutions should be requested to incorporate details of VLP on the last page of their prospectus. **(Action: MoHRD)**.
- SLBCs/DLCCs to review progress of education loans at the State/District level. A communication to all SLBC Conveners, Nodal Officers for SLBCs of DFS and Chief Secretaries should be sent by next week. **(Action-DFS)**.

- 6
- NSDL to develop a Mobile App on VLP by May 15 2017 and show it to DFS for finalization. (Action: NSDL).
 - Corporate No/ email of NSDL should be displayed on VLP portal. List of Nodal Officers of Banks with their email ID to be displayed on VLP by April end (Action: IBA).
 - Banks should make efforts to link loanee to their employer to ensure recovery of education loans. (Action: PSBs).
 - Banks to centralize the lodgment of subsidy claim under CSIS. IBA to prepare a Draft letter by 17th April, 2017 for circulation among the banks by DFS (Action: IBA & DFS).
 - IBA will be the Nodal agency for launching publicity campaign in association with PSBs to create awareness among the student community about the VLP. IBA to prepare a publicity plan in consultation with the Banks in 10 days' time. (Action: IBA/PSBs).
 - Publicity of VLP through Twitter handle and LinkedIn to be looked into. NSDL to link facebook account with all Government pages on facebook (Action: NSDL).
 - Whats App Groups of Nodal Officers of Banks, MoHRD, NSDL and DFS may be formed to closely monitor the progress of education loans on VLP (Action: DFS).
 - NSDL to provide MIS options in Excel software (Action: NSDL).
 - Educational loan disbursement target for 2017-18 be kept at Rs 15,000 crore. The target for PSBs will be conveyed separately based on their achievement for 2015-16. (Action: DFS)

List of Participants from DFS

- 1 Shri Madnesh Kumar Mishra, Joint Secretary (DFS) in the Chair.
2. Smt Sindhu Pillai, Director
- 3 Shri MK Mishra, Under Secretary

List of Participants from Other Organizations

S.N.	Name & Designation	Organisation/Office
1	Shri Vijay Shankar, Deputy Secretary	Ministry of HRD
2	Sh Atul Gautam, Senior Adviser,	IBA
3	Sh P.C.Joshi, DGM	Central Bank of India
4	Sh S B Patwardhan, DGM	State Bank of India
5	Sh Ashok Aneja, GM	Bank of Baroda
6	Sh C. Santhalingam, DGM	Canara Bank
7	Sh R.P Sharma, DGM	PNB
8	Sh Vijay Kumar, CM	PNB
9	Sh Dev Raj Bansal, DGM	Bank of India
10	Sh Govinda Pant, Sr Manager	Bank of India
11	Sh A.V. Pathmaragam, GM	IOB
12	Sh N Ravindran Menon, AGM	IOB
13	Sh Suresh Sule, Whole Time Director	NSDL
14	Sh Abidali A, AVP	NSDL