

Ref:- ADV:NRO:PMVLP:05:2025-26

Dated-08.07.2025

The Registrar Shiv Nadar Institution of Eminence NF-91, Tehsil:Dadri Greater Noida, U.P.- 201314

Subject:- Request regarding Inclusion of Canara Bank "Pradhan Mantri Vidya Laxmi (PM Vidya Laxmi) Scheme" with Shiv Nadar university.

Dear Sir.

We are pleased to inform you that Shiv Nadar University has been included under the Canara Bank "**Pradhan Mantri Vidya Laxmi (PM Vidya Laxmi) Scheme**", enabling student of your esteemed institution to avail education loan facilities from Canara Bank.

As Canara Bank is Nodal Bank to coordinate the activities of PM- Vidya Laxmi With IBA, member banks and DHE (Department of Higher Education) and also developing and maintaining the PM-vidyalaxmi Portal as MoU agreed by DHE is committed for supporting the aspirations of students through accessible and affordable financial solutions with a strong network of total 9849 branches out of which 3139 are Rural,2900 Semi Urban,1944 Urban & 1866 Metro along with 9579 ATMs. Bank is also having 4 Overseas Branches in London, New York, Dubai & IBU Gift City.

Our digital initiatives, such as the highly rated **Canara ai1 app (4.5 rating on play store)** having over 300 features with a vision of one Bank one App for further strengthen our ability to serve students effectively.

The details of Canara Bank "Pradhan Mantri Vidya Laxmi (PM Vidya Laxmi) Scheme" are as follows:

Particulars	Details
Name of the scheme	Canara Bank PM Vidya Laxmi Scheme
Quantum of Finance	Need- Based
Rate of Interest	RLLR (8.25%)+0.25%= 8.50%
Collateral security	Nil
Repayment Period	180 EMIs

We are looking to facilitating the smooth implementation of this scheme for the benefit of your students. Our team would be happy to extend full support by:

- Conducting awareness sessions and guidance at your campus.
- Assisting students with the loan application process.
- Addressing queries regarding eligibility and documentation.
- Path for applying- Shiv Nadar university website → PM Vidyalaxmi link → Canara Bank → Canara Bank branch selection → fill the details and submit.

We sincerely look forward to working together to support the academic and professional aspirations of your students.

Thanking You

Deputy General Manager Canara Bank Regional Office, Noida

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