



Education Loan for ATDC Diploma Students For AMT, FDT(1Yr. Diploma)

**ATDC AVI STUDENTS CAN AVAIL SKILL LOAN SCHEME FROM
IOB OR OTHER BANKS**

**Find the
Lowest Interest Rates
on
www.vidyalakshmi.co.in**



Easy Loan
Processing

ATDC AVI Students can avail Skill Loan Scheme from IOB or other Banks

← → × <https://www.vidyalakshmi.co.in/Students/>



[SEARCH FOR LOANS](#) | [REGISTER](#) | [LOGIN](#)



[HOME](#) | [ABOUT US](#) | [FAQ](#) | [USEFUL LINKS](#) | [CONTACT US](#)



Register

View, apply and track

YOUR EDUCATION LOAN IN 3 EASY STEPS

APPLY NOW

About Us

About Vidya Lakshmi

Shri Arun Jaitley, Honourable Union Finance Minister in his budget speech for FY 2015-16 said: "India is one of the youngest nations in the world with more than 54% of the total population below 25 years of age. Our young people have to be both, educated and employable for the jobs of the 21st century. The Prime Minister has explained how Skill India needs to be closely coordinated with Make in India. Yet, today less than 5% of our potential workforce gets formal skill training to be employable and stay employable. 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. The IT based mechanism under the Pradhan Mantri Vidya Lakshmi Karyakram is expected to provide to students a single window electronic platform for Scholarships and Educational Loans."

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).The portal has been developed and being maintained by [NSDL e-Governance Infrastructure Limited](#). 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.

About NSDL e-Gov

NSDL e-Governance Infrastructure Limited (NSDL e-Gov) was originally setup as a Depository in 1995 and has over the years used its inherent strengths, project management capabilities & technology expertise to deliver state of the art e-Governance solutions which has helped Governments to identify and clear bottlenecks, promote transparency, reduce service delivery costs and deliver public services efficiently. The solutions have efficiently made use of information and communication technologies as a tool for delivering public services and benefits to society at large. Some of the key e-Governance projects undertaken by NSDL e-Gov are:

- i. Tax Information Network (TIN)
- ii. Central Recordkeeping Agency (CRA) for National Pension System
- iii. Electronic Accounting System in Excise & Service Tax (EASIEST)
- iv. GST Pilot Project
- v. Registrar for Aadhar enrolment and eKYC/Authentication Services
- vi. National Judicial Reference System

NSDL e-Gov works closely with various Government agencies for designing, managing and implementing e-Governance Projects. Over a period of time, NSDL e-Gov has gained varied experience and expertise in areas that help Governments overcome various challenges faced by them in fulfilling their core responsibilities of delivering public services to the society.

NSDL e-Gov has also established Service Centre network across the country which serve as access points for the general public and are efficiently used by Governments to deliver quality services in a user friendly and transparent manner to the citizens. Visit www.egov-nsdl.co.in for more information.

ATDC Students to create Login in Id and Passwords



STUDENT

BANK

NEW USER? REGISTER NOW

Invalid Captcha Entry

Email ID

Your Password

DkR6M

Refresh

Enter above captcha

Login

Clear

[Forgot Password?](#) | [Resend Activation Link](#)

APPLY FOR PAN

APPLY FOR SCHOLARSHIP

ATDC Students to register on portal www.vidyalakshmi.co.in

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

Lckzi

Enter above captcha

I agree to the website (click wrap) agreement terms & conditions.
Please read website (click wrap) agreement terms & conditions to enable the checkbox.

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.

E-mail Confirmation



no-reply_Vidyalakshmi@nsdl.co.in

to me ▾

Dear Sir/Madam,

You have successfully registered on Vidya Lakshmi portal.

Kindly login to your Vidya Lakshmi account & apply for education loan

Regards,

Vidya Lakshmi Portal Administrator

Account Created Successfully

Getting an
Educational Loan
was never this easy

Thank you for registering on Vidya Lakshmi portal

An activation email has been sent on your registered email address.
This email contains a link which you should click to activate your account.

Please note that this activation link will expire after 24 hours

Logout



Upload Your Photo (less than 200 KB)

Loan Application Form

Application Status

Edit Profile

Upload

Search & Apply for Loan scheme

Grievance

Change Password

Guidelines

**Students to
Search for Loan Scheme to understand**

ATDC Students now search for Skill Loan Scheme

[Search & Apply for Loan scheme](#)

[Application Status](#)

[Edit Profile](#)

[Change Password](#)

[Grievance](#)

[Logout Deepak](#)



Welcome



SEARCH &
APPLY
FOR
LOAN

You can apply to maximum 3 banks and for only one scheme of that bank

Search By

--Select Location of study--

--Select Course--

--Select Loan Amount Required--

Search

Please select search criteria to view Loan Schemes

Show 10 entries

Search:

Bank	Loan Scheme Name	
No data available in table		

Showing 0 to 0 of 0 entries

[Previous](#) [Next](#)



APPLY
FOR
LOAN

You can apply to maximum 3 banks and for only one scheme of that bank

Search By

India

Under - Graduation

Below Rs. 4 Lakhs

Search

Show 10 entries

Search: indian

Bank	Loan Scheme Name	
Indian Bank	Revised IBA Educational Loan Scheme - 2011	Branch Locator Apply
Indian Bank	IB EDUCATIONAL LOAN PRIME NIT	Branch Locator Apply
Indian Bank	IB EDUCATIONAL LOAN PRIME	Branch Locator Apply
Indian Bank	NON- IBA EDUCATIONAL LOAN	Branch Locator This scheme is closed now
Indian Overseas Bank	VidhyaJyothi Educational Loan	Branch Locator This scheme is closed now
Indian Overseas Bank	IOB SCHOLAR	Branch Locator Apply
Indian Overseas Bank	IOB VIDYA SURAKSHA	Branch Locator Apply
Indian Overseas Bank	Skill Loan Scheme	Branch Locator Apply

Showing 1 to 8 of 8 entries (filtered from 55 total entries)

Previous 1 Next

+ Expand all

- Collapse all

Close

+ Name

+ Short Description

+ Description

+ Key Words

+ Frequently asked questions

+ Minimum Criteria

+ Contact Details

+ Terms and Conditions

+ Repayment Period

+ Repayment Holiday/Moratorium Period

+ Max Moratorium Period

+ Interest Rate

+ Processing Fee

+ Pre-Payment Charges



+ Expand all

- Collapse all

Close

+ Name

Skill Loan Scheme

+ Short Description

Skill Loan Scheme aims at providing a loan facility to individuals who intend to take up skill development courses.

+ Description

Skill Loan Scheme aims at providing a loan facility to individuals who intend to take up skill development courses.

+ Key Words

Skill Loan

+ [Frequently asked questions](#)

1. Question: What is the margin for availing the loan?

Reply : NIL .

2. Question: Any security need to provide for availing the loan?

Reply : No collateral or third party guarantee

However, the Parent/ Guardian will execute loan documents along with the student, The Co-obligator should be parent(s)/guardian of the student borrower. In case of married person, the co-obligator can be spouse or the parent/parents in law.

3. **Question: Subsidy** is eligible for this scheme?

Reply : No

+ Minimum Criteria

The applicant should be an Indian National.

Have Secured admission in a courses run by Industrial Training Institutes (ITIs), Polytechnics, training partners affiliated to National Skill Development Corporation (NSDC)/ Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF) are eligible for a Skill Loan.

+ Contact Details

+ Terms and Conditions

+ Repayment Period

Loan amount up to Rs. 50,000	Up to 3 years.
Loan amount above Rs. 50,000 and up to Rs.1,00,000	Up to 5 years
Loan amount above Rs.1,00,000	Up to 7 years.

+ Repayment Holiday/Moratorium Period

Courses duration up to 1 year	6 months from the completion of the course.
Courses duration above 1 year	12 months from the completion of the course.

+ Max Moratorium Period

Same as above

+ Interest Rate

Interest rate for Male (Fixed) : N.A.

Interest rate for Male (Floating) : 1 Year MCLR+1.50 %

Interest rate for Female (Fixed) : N.A.

Interest rate for Female (Floating) : 1 Year MCLR+1.50 %

+ Minimum Criteria

The applicant should be an Indian National.

Have Secured admission in a courses run by Industrial Training Institutes (ITIs), Polytechnics, training partners affiliated to National Skill Development Corporation (NSDC)/ Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF) are eligible for a Skill Loan.

+ Contact Details

Contact No.044 2851 9490 , 044 7172 9765

Email id : retail@jobnet.co.in

+ Terms and Conditions

- Simple interest will be charged during the study period and the moratorium period.
- Servicing of interest during study period and the moratorium period i.e. till commencement of repayment is optional for students. Accrued interest to be added to the principal amount borrowed while fixing EMI for repayment.
- Penal interest 2% will be levied on the overdue amount for the overdue period if any. During moratorium period, interest shall be charged at applicable simple rate, and will be compounded after that.

+ Repayment Period

Loan amount up to Rs. 50,000	Up to 3 years.
Loan amount above Rs. 50,000 and up to Rs.1,00,000	Up to 5 years
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Same as above

+ Interest Rate

Interest rate for Male (Fixed) : N.A.

Interest rate for Male (Floating) : 1 Year MCLR+1.50 %

Interest rate for Female (Fixed) : N.A.

Interest rate for Female (Floating) : 1 Year MCLR+1.50 %

+ Processing Fee

Nil

+ Pre-Payment Charges

Nil

+ Amount (maximum amount can be approved to applicant)

Rs. 1,50,000

+ Country

India

+ Institute specific (if any)

- The course is run by Industrial Training Institutes (ITIs), Polytechnics or in a school recognized by central or State education Boards or in a college affiliated to recognized university, training partners affiliated to National Skill Development Corporation (NSDC)/Sector Skill Councils, State Skill Mission, State Skill Corporation, preferably leading to a certificate / diploma / degree issued by such organization as per National Skill Qualification Framework (NSQF). The Government of India / State Governments may, from time to time, notify institutes/organizations for the purpose. (For NSDC training centres refer www.nsdcindia.org/find-nsdc-training-centre).
- Courses run by above mentioned Training Institutes aligned to National Skill Qualification Framework (NSQF) shall be covered by the Skill Loan.

+ Bank URL

<https://www.iob.in>

+ Branch Locator URL

<https://www.iob.in/BranchSearch.aspx>

Fill up Education Loan Application Form

Fill-up Common Education Loan Application Form

Instructions

Basic
Information

Personal
Information

Present Banker
Details

Course
Details

Cost of Finance
Details

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:

+ 7. Supporting Documents

Thank You!