

**MADANAPALLE INSTITUTE OF TECHNOLOGY & SCIENCE
(Deemed to be University)**

**Affiliated to JNTUA, Ananthapuramu & Approved by AICTE, New Delhi
NAAC Accredited with A+ Grade, NIRF India Rankings 2024 - Band: 201-300 (Engg.)
NBA Accredited - B.Tech. (CIVIL, CSE, ECE, EEE, MECH, CST), MBA & MCA**

**A Report on awareness Session about
Vidya Lakshmi Educational Loan scheme**



Date: 2 December 2025

Venue: Seminar Hall – B

The session was conducted to:

- Create awareness among students about the availability of educational loans with reduced interest rates.
- Explain the advantages of availing loans through the Vidya Lakshmi Portal, which ensures transparency and ease of application.
- Encourage students who require financial support to continue their education without interruption.

A brief awareness session was conducted by the Scholarship section. SBI Bank Manager Sri Rusthum Khan attended as the speaker to guide students on availing educational loans through the Vidya Lakshmi Portal, a government initiative offering loans at lesser interest rates with easy repayment options. He highlighted the importance of education loans in supporting students' academic goals and explained that loans up to ₹7.5 lakhs can be obtained without collateral, requiring only Aadhaar, PAN, and a good CIBIL score.