



CDN-20011/97/2025-COORDINATION-NMC
Government of India
National Medical Commission
Policy & Coordination Division



Pocket- 14, Sector- 8,
Dwarka, Phase-1, New Delhi-77

Dated : June, 2025

PUBLIC NOTICE

Subject : Adoption of Model Education Loan Scheme (MELS) formulated by Indian Banks Association (IBA)-reg

All Scheduled Commercial Banks have been advised by Reserve Bank of India to adopt Model Education Loan Scheme (MELS), formulated by Indian Banks' Association (IBA). In order to further enhance the easy and quick availability of education loans for meritorious students of Quality Higher Educational Institutions (QHEIs), the PM Vidyalaxmi scheme has been launched on 06.11.2024. A list of 50 such medical institutions is at Annexure-I. The scheme enables collateral free, guarantor free education loans by banks through a simple, transparent, student-friendly and digital application process. The details of scheme are available at PM Vidyalaxmi portal (<https://pmvidyalaxmi.co.in>).

2. All the Medical Colleges/Institutions (as mentioned in Annexure-I) under the administrative domain of National Medical Commission are advised that the information regarding the availability of education loans under PM Vidyalaxmi scheme, for meritorious students may be incorporated in their prospectus/ admission brochure so that students are made aware about the financial assistance available from banks, through PM Vidyalaxmi scheme.

(Dr. Raghav Langer)
Digitally signed by Secretary
Dr. Raghav Langer National Medical Commission
Date: 15-06-2025
21:34:02

To

Dean/Principal of Medical Colleges/Institutions under the administrative purview of NMC (as at Annexure-I)

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Copy for information to :

Shri M. Nagaraju, Secretary, Govt. of India, Ministry of Finance, Department of Financial Services, Jeevan Deep Building, 3rd Floor, Parliament Street, New Delhi-110 001.

1	U-0961	ALL INDIA INSTITUTE OF MEDICAL SCIENCES, MANGALAGIRI	Guntur	Andhra Pradesh
2	U-1107	ALL INDIA INSTITUTE OF MEDICAL SCIENCES, GUWAHATI	Kamrup	Assam
3	U-0686	All India Institute of Medical Sciences Patna	Patna	Bihar
4	U-0079	Post Graduate Institute of Medical Education and Research	Chandigarh	Chandigarh
5	C-29442	Govt. Medical College & Hospital	Chandigarh	Chandigarh
6	U-0690	All India Institute of Medical Sciences Raipur	Raipur	Chhattisgarh
7	U-0096	All India Institute of Medical Sciences Delhi	South	Delhi
8	C-32922	Vardhman Mahavir Medical College & Safdarjung Hospital	New Delhi	Delhi
9	C-6414	Maulana Azad Medical College	Central	Delhi
10	C-22461	Lady Hardinge Medical College	New Delhi	Delhi
11	C-6430	University College of Medical Sciences	North East	Delhi
12	C-6430	University College of Medical Science & Guru Teg Bahadur Hospital	North East	Delhi
13	U-1191	ALL INDIA INSTITUTE OF MEDICAL SCIENCES	Rajkot	Gujarat
14	C-30767	Pandit Bhagwat Dayal Sharma University of Health Sciences	Rohtak	Haryana
15	C-56398	ESIC MEDICAL COLLEGE AND HOSPITAL	Faridabad	Haryana
16	U-1218	ALL INDIA INSTITUTE OF MEDICAL SCIENCE	Bilaspur	Himachal Pradesh
17	U-1152	ALL INDIA INSTITUTE OF MEDICAL SCIENCE	Samba	Jammu and Kashmir
18	U-0236	National Institute of Mental Health and Neuro Sciences, Bangalore	Bengaluru Urban	Karnataka
19	C-7242	Kasturba Medical College, Manipal	Udupi	Karnataka
20	C-7251	Kasturba Medical College, Mangalore	Dakshina Kannada	Karnataka
21	C-40345	M. S. Ramaiah Medical College	Bengaluru Urban	Karnataka
22	C-47410	ESIC MEDICAL COLLEGE AND POST GRADUATE INSTITUTE OF MEDICAL SCIENCES AND RESEARCH, Bangalore	Bengaluru Urban	Karnataka
23	U-0266	Sree Chitra Tirunal Institute for Medical Sciences and Technology, Thiruvananthapuram	Thiruvananthapuram	Kerala
24	C-48124	Government Medical College, Thiruvananthapuram	Thiruvananthapuram	Kerala
25	U-0687	All India Institute of Medical Sciences Bhopal	Bhopal	Madhya Pradesh
26	C-13844	Armed Force Medical College	Pune	Maharashtra

27	U-1051	ALL INDIA INSTITUTE OF MEDICAL SCIENCES NAGPUR	Nagpur	Maharashtra
28	C-9435	Regional Institute of Medical Sciences	Imphal West	Manipur
29	U-0688	All India Institute of Medical Sciences Bhubaneswar	Khordha	Odisha
30	U-0368	Jawaharlal Institute of Post Graduate Medical Education and Research	Pondicherry	Puducherry
31	C-29209	Christian Medical College	Ludhiana	Punjab
32	U-1114	ALL INDIA INSTITUTE OF MEDICAL SCIENCE	Bathinda	Punjab
33	U-0689	All India Institute of Medical Sciences Jodhpur	Jodhpur	Rajasthan
34	C-47118	Sawai Man Singh Medical College	Jaipur	Rajasthan
35	C-45654	Christian Medical College	Vellore	Tamil Nadu
36	C-49008	Madras Medical College and Government General Hospital, Chennai	Chennai	Tamil Nadu
37	U-0475	Saveetha Institute of Medical and Technical Sciences	Thiruvallur	Tamil Nadu
38	C-45507	ESI MEDICAL COLLEGE & ESI-PGIMSR (Inst. Code - 495), CHENNAI	Chennai	Tamil Nadu
39	U-1304	ALL INDIA INSTITUTE OF MEDICAL SCIENCES MADURAI	Madurai	Tamil Nadu
40	C-30588	Osmania Medical College	Hyderabad	Telangana
41	U-1108	ALL INDIA INSTITUTE OF MEDICAL SCIENCE BIBINAGAR	YADADRI BHUVANAGIRI	Telangana
42	C-65956	SHRI VINOBA BHAVE INSTITUTE OF MEDICAL SCIENCE AND RESEARCH	Dadra and Nagar Haveli	The Dadra and Nagar Haveli and Daman and Diu
43	U-0538	Sanjay Gandhi Postgraduate Institute of Medical Sciences	Lucknow	Uttar Pradesh
44	U-0523	King George's Medical University	Lucknow	Uttar Pradesh
45	U-1180	ALL INDIA INSTITUTE OF MEDICAL SCIENCE GORAKHPUR	Gorakhpur	Uttar Pradesh
46	U-1092	ALL INDIA INSTITUTE OF MEDICAL SCIENCES (AIIMS), RAEBARELI	Rae Bareli	Uttar Pradesh
47	U-0882	Uttar Pradesh University of Medical Sciences	Etawah	Uttar Pradesh
48	U-0691	All India Institute of Medical Sciences Rishikesh	Dehradun	Uttarakhand
49	C-16424	Medical College	Kolkata	West Bengal
50	U-1052	ALL INDIA INSTITUTE OF MEDICAL SCIENCE KALYANI	Nadia	West Bengal