

GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION

LOK SABHA
UNSTARRED QUESTION NO. 2384
ANSWERED ON- 03/08/2026

Implementation of Pradhan Mantri Vidyalaxmi Scheme in Andhra Pradesh

2384. Shri Tangella Uday Srinivas:

Shri B K Parthasarathi:

Will the Minister of EDUCATION be pleased to state:

- a) the number of students who have availed education loans and interest subvention benefits under the Pradhan Mantri Vidyalaxmi Scheme since its inception, year-wise and State/UT-wise, along with district, category and gender-wise details for Andhra Pradesh, especially Kakinada;
- b) the details of funds sanctioned, released and utilised during current and last financial years, year/State-wise, along with district-wise details for Andhra Pradesh including Kakinada;
- c) the number of beneficiaries who opted for redemption of e-voucher and number to whom interest subsidy has been disbursed, State-wise and district-wise for Andhra Pradesh;
- d) the number of loans wherein credit guarantee has been provided, State-wise and district-wise for Andhra Pradesh along with the number of exercises or audits conducted by the Government to ensure that correct and timely information is provided by the Leading Banks and students;
- e) whether the Government maintains a centralised record of education loans of Public Sector Banks classified as NPAs during the last five years and if so, the details thereof, State-wise and year-wise;
- f) the number of grievances filed, resolved and pending on the Vidyalaxmi portal, State-wise including Andhra Pradesh, along with reasons for pendency; and
- g) whether banks are meeting prescribed processing timelines on the Vidyalaxmi portal and if not, the corrective steps taken by the Government thereon?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF EDUCATION
(DR. SUKANTA MAJUMDAR)

(a) to (g) The Government of India has launched the PM-Vidyalaxmi, a new central sector scheme in November 2024. Under the scheme, collateral-free and guarantor-free education loan is provided

to all the students who get merit-based admission in top Quality Higher Education Institutions (QHEIs) and who desire to avail the education loan. Further, for students with annual family income up to ₹8 lakh, the scheme provides 3% interest subvention on loans up to ₹10 lakh, during moratorium period i.e. course period plus one year. Each year up to one lakh fresh students not availing any other scholarship or interest subvention on education loan are eligible for this interest subvention benefit. An outlay of ₹ 3,600 crore has been made from 2024-25 to 2030-31, for providing 3% interest subvention benefit for up to 7 lakh fresh students during this period.

Further, the Department of Higher Education is implementing the PM Uchchar Shiksha Protsahan Yojna (PM-USP). Under Central Sector Interest Subsidy Scheme component of PM-USP full interest subsidy during the moratorium period on loan amount upto ₹10 lakh is provided for pursuing technical/professional courses in India. Students whose annual gross parental/ family income is up to ₹4.5 lakh are eligible under the scheme. PM-USP CSIS is also being administered through the PM-Vidyalaxmi portal and PM- Vidyalaxmi Digital Rupee Wallet.

Since the launch of this scheme on 6th November, 2024 till 27th July, 2026, 115,528 collateral-free and guarantor-free PM Vidyalaxmi education loans have been sanctioned. The amount sanctioned is ₹ 15,994.59 crore. These are for course duration of upto 5 years. The yearly claims of interest subvention for a particular financial year are received in the next financial year. Out of 16469 PM Vidyalaxmi education loan sanctioned from 6th November, 2024 to 31st March 2025, 5534 claims for interest subvention benefit pertaining to financial year 2024-25 were received in the FY 2025-26. As of July 22, 2026, there are 35,777 active Digital Rupee wallets under PM-Vidyalaxmi and PM-USP CSIS enabling disbursement of subsidies worth ₹57.66 crore.

Under Credit Guarantee Fund Scheme for Education Loans (CGFSEL) of PM-USP, Central Government gives guarantee for the education loans availed by students without any collateral security and third-party guarantee for a maximum loan limit of ₹. 7.5 Lakh. The Fund provides guarantee cover to the extent of 75% of the amount in default through the National Credit Guarantee Trustee Company Ltd. (NCGTC). Government periodically reviews implementation of these schemes with participating banks to improve transparency and timely processing. Since the launch of the scheme in 2015 till 30th June, 2026, 1465102 credit guarantees for an amount of ₹ 59814.79 crore have been issued.

To ensure that timely and correct information is provided by Banks, CGFSEL notification dated 16.09.2015 provides that every bank has to apply for guarantee cover in respect of education loans disbursed in a quarter, prior to expiry of the following quarter. Further, every education loan is to be linked with Aadhar number of the student.

A dedicated online platform, the PM Vidyalaxmi portal <https://pmvidyalaxmi.co.in> has been developed, operational since 25th February 2025, on which students can apply for the education loan, interest subvention and raise grievances. From 25th February 2025 till 25th July, 2026, a total of 34,066 grievances have been received, out of which 32,798 grievances have been resolved. 1268 grievances are pending. Of these, 65% pending grievances have been filed in less than 30 days and 72% of the remaining grievances are pending at 3 banks mainly. This Ministry regularly reviews the performance of the banks through the Portal. Department of Higher Education along with Department of Financial Services and Indian Bank's Association (IBA) conducts regular meetings with participating banks, monitors the pendency, and follows up for timely disposal of applications and grievances.

The Model Educational Loan Scheme of India Banks' Association (IBA) guidelines provide that applications for educational loans received by the banks are to be disposed of in the normal course within a period of 15 days. At present turn around time (TAT) of education loans is less than 15 days.

State-wise and year-wise number and amount of PM-Vidyalaxmi education loan sanctioned and disbursed is at Annexure-I. District-wise, year-wise, number of category and gender wise sanctioned education loan data for the State of Andhra Pradesh is at Annexure -II. State-wise and district-wise for the State of Andhra Pradesh, the number and amount of interest subvention claims received for PM-Vidyalaxmi education loan sanctioned between 6th November, 2024 to 31st March, 2025, received in FY 2025-26 at Annexure-III. District-wise and year-wise, number and amount PM-Vidyalaxmi education loans sanctioned and disbursed for the State of Andhra Pradesh is at Annexure -IV. State-wise and district-wise for the state of Andhra Pradesh, number of active PM Vidyalaxmi Digital Rupee wallets and amount disbursed via wallet is at Annexure-V. Further, State-wise and District-wise, number and amount data of credit guarantee provided under PM-USP CGFSEL since inception of that scheme in 2015 is at Annexure-VI. State-wise NPAs during the last five years under CGFSEL is at Annexure-VII. State-wise details of grievances received at portal is at Annexure-VIII.

ANNEXURE REFERRED TO IN REPLY OF PART (A AND B) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

State wise Data of Educations loans under PM Vidyalaxmi scheme													
Sr No	Student State	FY 2024-25(06.11.2024 to 31.03.2025)				FY 2025-26 (01.04.2025 to 31.03.2026)				FY 2026-27(01.04.2026 to 27.07.2026)			
		No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)	No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)	No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)
1	Andaman and Nicobar Islands	14	1.16	14	0.51	41	7.07	35	1.41	17	2.15	14	0.57
2	Andhra Pradesh	1505	156.09	1505	72.82	5906	693.90	5272	151.01	2258	330.60	1691	56.84
3	Arunachal Pradesh	1	0.03	1	0.03	21	4.23	17	0.56	7	1.69	6	0.28
4	Assam	251	19.86	250	10.30	932	96.24	826	20.65	418	56.49	302	10.27
5	Bihar	693	68.20	686	28.91	3985	480.28	3562	96.49	1851	238.75	1316	39.85
6	Chandigarh	41	5.91	41	2.93	161	27.82	142	6.31	71	14.82	51	2.46
7	Chhattisgarh	135	18.40	135	9.77	665	108.40	591	23.90	328	55.82	249	10.00
8	Delhi	687	93.52	679	46.33	3658	559.42	3383	121.71	1355	263.57	994	49.32
9	Goa	39	4.92	38	2.86	137	18.57	120	4.85	80	11.47	63	2.94
10	Gujarat	346	53.46	344	26.01	1583	282.22	1481	65.05	920	189.70	721	37.57
11	Haryana	515	68.31	515	31.92	2666	426.36	2451	88.95	1150	215.45	887	38.67
12	Himachal Pradesh	105	8.21	104	3.41	586	56.92	528	10.64	283	31.88	190	5.24
13	Jammu and Kashmir	38	3.66	38	1.79	299	32.61	268	7.31	160	18.16	108	3.17
14	Jharkhand	732	83.88	728	35.35	2556	350.56	2262	70.05	1212	189.56	842	31.75

15	Karnataka	1054	90.72	1050	49.51	3618	425.59	3309	112.21	1501	210.76	1223	50.21
16	Kerala	1040	92.26	1036	46.91	3529	411.39	3050	97.26	1220	205.38	890	38.50
17	Ladakh	2	0.12	2	0.08	4	0.62	4	0.12	1	0.21	0	0.00
18	Lakshadweep	0	0.00	0	0.00	1	0.04	0	0.00	0	0.00	0	0.00
19	Madhya Pradesh	649	77.75	643	38.20	3009	460.91	2785	102.49	1512	282.31	1173	53.73
20	Maharashtra	1421	203.17	1412	107.97	6348	1039.78	5785	241.98	2949	603.74	2255	115.51
21	Manipur	15	0.78	14	0.26	65	5.78	56	1.17	52	5.97	41	1.05
22	Meghalaya	25	1.74	25	0.99	98	10.34	90	1.92	33	3.40	24	0.60
23	Mizoram	2	0.10	2	0.03	19	3.36	16	0.59	10	2.57	8	0.32
24	Nagaland	7	0.26	7	0.15	33	3.72	29	0.76	23	4.29	18	0.50
25	Odisha	618	52.34	618	24.90	2566	315.94	2306	69.73	1072	180.96	851	37.70
26	Puducherry	49	2.65	49	1.58	116	12.55	104	3.25	29	4.00	23	0.85
27	Punjab	227	32.88	225	13.98	1348	202.56	1221	38.78	595	101.52	444	16.50
28	Rajasthan	647	79.74	645	36.34	3151	465.24	2894	90.53	1281	234.12	997	41.49
29	Sikkim	2	0.07	2	0.03	12	2.09	11	0.92	3	0.51	1	0.05
30	Tamil Nadu	2471	177.61	2465	98.97	6814	672.18	5743	174.23	2435	302.77	2061	73.38
31	Telangana	682	93.25	681	41.47	2598	385.48	2367	78.55	1046	190.70	831	34.30
32	The Dadra and Nagar Haveli and Daman and Diu	5	0.46	5	0.27	33	4.50	31	1.16	25	3.86	21	0.71
33	Tripura	27	2.49	27	1.20	128	11.47	110	2.62	44	5.83	31	0.72
34	Uttar Pradesh	1636	180.60	1624	86.48	8580	1092.40	7814	236.98	4178	657.73	3260	124.30
35	Uttarakhand	280	27.83	279	13.79	1182	144.95	1089	30.88	525	74.53	380	13.13
36	West Bengal	508	69.22	507	36.98	2527	430.19	2296	95.45	1440	281.99	1125	53.74
Total		16469	1772	16396	873	68975	9245.68	62048	2050.5	30084	4977	23091	946.22

ANNEXURE REFERRED TO IN REPLY OF PART (A) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

District, Category and Gender wise data of education loans sanctioned for students of Andhra Pradesh under PM Vidyalaxmi scheme																									
Sr. No	District Name	No. of Applications Sanctioned during FY 2024-25(06.11.2024 to 31.03.2025)								No. of Applications Sanctioned during FY 2025-26 (01.04.2025 to 31.03.2026)								No. of Applications Sanctioned during FY 2026-27(01.04.2026 to 27.07.2026)							
		Gen		OBC		SC		ST		Gen		OBC		SC		ST		Gen		OBC		SC		ST	
		F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M
1	Alluri Sitharama Raju	0	2	0	1	0	0	0	1	61	100	43	98	14	27	4	32	21	43	20	30	4	12	4	6
2	Anakapalli	0	0	0	0	0	0	0	0	3	3	9	26	1	1	0	1	4	3	5	9	0	1	0	0
3	Anantapur	32	43	6	24	1	3	0	3	52	67	31	47	2	13	2	13	25	30	11	20	2	0	1	1
4	Annamayya	0	1	0	0	0	0	0	0	11	27	9	17	3	2	0	0	4	8	1	2	0	0	0	0
5	Bapatla	1	1	1	1	1	0	0	0	8	10	4	8	2	4	1	0	4	7	0	7	1	2	1	0
6	Chittoor	20	36	10	16	1	3	2	0	53	106	36	81	6	27	1	3	28	44	18	25	5	6	1	0
7	Dr. B.R. Ambedkar Konaseema	0	2	0	0	0	0	0	0	7	16	4	8	4	0	0	0	4	6	0	2	0	1	0	0
8	East Godavari	39	90	11	35	3	5	1	0	75	238	49	158	13	33	1	4	40	65	14	41	5	10	0	2
9	Eluru	1	2	0	1	0	0	0	0	6	18	4	11	3	5	1	2	8	8	3	9	0	0	0	0
10	Guntur	47	91	9	11	4	8	0	1	117	234	48	130	31	49	5	17	61	83	30	52	10	19	0	4
11	Kakinada	3	4	1	0	0	1	0	0	18	36	9	27	3	1	0	0	10	11	8	7	1	2	0	0
12	Krishna	27	65	9	25	5	7	1	3	66	150	58	125	15	29	3	5	28	40	25	37	6	8	4	5
13	Kurnool	14	20	7	13	3	1	1	1	33	85	23	78	4	20	1	8	21	23	5	19	0	9	0	2
14	Nandyal	1	1	0	0	0	0	0	0	7	21	6	10	2	3	0	0	3	8	0	1	1	0	0	1
15	Ntr	1	2	0	0	0	1	0	0	18	30	6	22	6	9	1	1	5	14	4	7	2	2	0	0

16	Palnadu	0	0	0	0	0	0	0	0	4	26	3	9	1	4	0	4	4	11	5	1	0	1	0	1
17	Parvathipuram Manyam	1	2	0	2	0	0	0	0	0	2	7	12	0	1	0	0	0	2	3	4	0	0	0	0
18	Prakasam	14	43	7	13	4	3	1	0	39	103	17	54	7	23	0	5	16	35	8	21	1	10	1	2
19	Spsr Nellore	17	28	4	10	0	1	1	0	34	66	19	38	6	12	1	4	5	27	8	15	3	5	0	0
20	Sri Sathya Sai	1	4	0	3	0	0	0	0	15	33	9	27	1	6	2	5	6	11	6	17	0	2	0	1
21	Srikakulam	6	24	4	34	0	3	0	1	15	56	40	161	3	11	0	4	3	16	15	54	1	1	1	2
22	Tirupati	0	2	1	0	0	0	0	0	26	30	10	40	2	13	0	1	11	14	6	21	4	5	1	0
23	Visakhapatanam	29	73	25	60	1	6	0	0	92	182	122	281	19	35	3	7	43	92	63	124	15	22	3	3
24	Vizianagaram	6	22	12	51	0	1	1	1	12	40	55	160	6	2	1	2	7	11	21	52	0	4	0	1
25	West Godavari	18	54	15	25	2	3	0	0	56	159	27	94	7	27	1	2	14	64	15	28	4	4	0	1
26	Y.S.R.	10	55	2	10	0	0	0	2	34	91	19	40	4	12	2	2	16	29	6	15	2	0	0	0
Total		288	667	124	335	25	46	8	13	862	1929	667	1762	165	369	30	122	391	705	300	620	67	126	17	32

ANNEXURE-III**ANNEXURE REFERRED TO IN REPLY OF PART (A) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH**

STATE-WISE INTEREST SUBVENTION CLAIMS OF LOANS SANCTIONED UNDER PM-VL SCHEME (CLAIM YEAR 2024-25)			
Sr. No	STATE NAME	NO. OF CLAIMS	NET SUBSIDY AMOUNT CLAIMED (in ₹)
1	Andaman and Nicobar Islands	7	9697
2	Andhra Pradesh	546	2242379
3	Arunachal Pradesh	0	0
4	Assam	96	207025
5	Bihar	179	674356
6	Chandigarh	7	21073
7	Chhattisgarh	43	186182
8	Delhi	254	920258
9	Goa	12	120705
10	Gujarat	76	273076
11	Haryana	117	267115
12	Himachal Pradesh	40	103487
13	Jammu and Kashmir	10	16814
14	Jharkhand	152	425271
15	Karnataka	484	1477357
16	Kerala	518	1754916
17	Ladakh	0	0
18	Lakshadweep	0	0
19	Madhya Pradesh	210	745860
20	Maharashtra	348	1459306
21	Manipur	3	5140
22	Meghalaya	11	20087
23	Mizoram	1	1353
24	Nagaland	3	7043
25	Odisha	264	723817
26	Puducherry	17	75201

27	Punjab	27	105700
28	Rajasthan	141	536783
29	Sikkim	2	900
30	Tamil Nadu	1054	2658277
31	Telangana	129	434848
32	The Dadra and Nagar Haveli and Daman And Diu	2	5263
33	Tripura	11	25116
34	Uttar Pradesh	520	1663665
35	Uttarakhand	112	467758
36	West Bengal	138	498524
TOTAL		5534	18134352

ANDHRA PRADESH STATE - DISTRICT-WISE INTEREST SUBVENTION CLAIMS OF LOANS SANCTIONED UNDER PM-VL SCHEME (Claim Year 2024-25)			
Sr. No	DISTRICT NAME	NO. OF CLAIMS	NET SUBSIDY AMOUNT CLAIMED (in ₹)
1	Alluri Sitharama Raju	1	748
2	Anakapalli	0	0
3	Ananthapuramu	46	204269
4	Annamayya	0	0
5	Bapatla	0	0
6	Chittoor	32	99144
7	Dr. B.R. Ambedkar Konaseema	0	0
8	East Godavari	68	260593
9	Eluru	2	162
10	Guntur	93	398057
11	Kakinada	0	0
12	Krishna	58	262649
13	Kurnool	18	66386

14	Nandyal	0	0
15	Ntr	0	0
16	Palnadu	0	0
17	Parvathipuram Manyam	0	0
18	Prakasam	37	143559
19	Sri Potti Sriramulu Nellore	15	56810
20	Sri Sathya Sai	0	0
21	Srikakulam	25	91586
22	Tirupati	1	649
23	Visakhapatnam	45	191244
24	Vizianagaram	30	150385
25	West Godavari	48	182152
26	Y.S.R.	27	133986
TOTAL		546	2242379

ANNEXURE-IV**ANNEXURE REFERRED TO IN REPLY OF PART (B) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH**

District wise data of Andhra Pradesh state for applications under PM Vidyalaxmi scheme													
Sr. No	District Name	FY 2024-25(06.11.2024 to 31.03.2025)				FY 2025-26 (01.04.2025 to 31.03.2026)				FY 2026-27(01.04.2026 to 27.07.2026)			
		No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)	No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)	No. of Applications sanctioned	Sanctioned Amount ₹ (in crore)	No. of Applications disbursed	Disbursed Amount ₹ (in crore)
1	Alluri Sitharama Raju	4	0.24	4	0.10	379	44.40	348	9.47	140	21.91	104	3.12
2	Anakapalli	0	0	0	0.00	44	3.66	40	0.87	22	2.76	16	0.45
3	Anantapur	112	11.88	112	6.24	227	27.65	203	5.73	90	14.09	74	2.53
4	Annamayya	1	0.05	1	0.04	69	6.26	61	1.38	15	2.29	12	0.38
5	Bapatla	5	0.64	5	0.25	37	2.84	34	0.52	22	1.96	14	0.31
6	Chittoor	88	11.19	87	5.10	313	37.17	280	9.23	127	21.25	106	4.2
7	Dr. B.R. Ambedkar Konaseema	2	0.1	2	0.04	39	3.70	29	0.54	13	1.36	13	0.26
8	East Godavari	184	18.22	184	8.60	571	69.73	500	14.06	177	24.26	130	3.97
9	Eluru	4	0.38	4	0.24	50	5.47	45	1.25	28	3.73	20	0.63
10	Guntur	171	17.21	171	7.26	631	65.10	527	13.27	259	31.8	176	5.28
11	Kakinada	9	1.31	9	0.51	94	11.50	79	2.28	39	5.93	30	0.85
12	Krishna	142	13.37	142	5.65	451	51.79	381	11.41	153	24.1	112	4.17
13	Kurnool	60	6.46	60	3.10	252	29.60	221	6.82	79	12.47	62	2.96
14	Nandyal	2	0.29	2	0.03	49	5.21	40	1.05	14	1.35	9	0.27
15	Ntr	4	0.76	4	0.48	93	9.89	79	2.12	34	4.32	19	0.44
16	Palnadu	0	0	0	0.00	51	6.24	44	1.31	23	3.07	12	0.66
17	Parvathipuram Manyam	5	0.31	5	0.10	22	2.59	21	0.59	9	1.08	6	0.16
18	Prakasam	85	8.84	85	3.75	248	28.41	225	5.98	94	11.46	74	1.9

19	Spsr Nellore	61	5.44	61	2.38	180	18.37	170	4.59	63	8	49	1.62
20	Sri Sathya Sai	8	0.62	8	0.48	98	9.94	82	2.35	43	4.97	34	0.86
21	Srikakulam	72	7.48	72	3.48	290	35.58	273	7.58	93	12.57	72	2.25
22	Tirupati	3	0.51	3	0.36	122	13.94	114	3.68	62	8.91	49	1.6
23	Visakhapatana m	194	24.98	194	12.18	741	106.48	685	23.81	365	67.89	276	11.36
24	Vizianagaram	94	8.73	94	3.96	278	35.83	257	6.83	96	13.5	72	2.01
25	West Godavari	117	9.32	117	4.09	373	38.42	337	8.18	130	16.06	102	2.98
26	Y.S.R.	78	7.76	79	4.39	204	24.14	197	6.13	68	9.51	48	1.6
Total		1505	156.09	1505	72.82	5906	693.90	5272	151.01	2258	330.6	1691	56.8

ANNEXURE REFERRED TO IN REPLY OF PART (C) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

STATE-WISE PM-VIDYALAXMI DIGITAL RUPEE APP WALLETS AS ON 22.07.2026			
S.No.	STATE NAME	ACTIVE DIGITAL WALLETS	NET SUBSIDY AMOUNT DISBURSED VIA WALLET (₹)
1	Andaman and Nicobar Islands	375	35,26,678
2	Andhra Pradesh	1410	2,62,10,746
3	Arunachal Pradesh	1	41,987
4	Assam	96	24,25,889
5	Bihar	1063	2,27,74,774
6	Chandigarh	17	7,06,361
7	Chhattisgarh	381	61,38,183
8	Delhi	975	1,98,19,800
9	Goa	35	10,29,338
10	Gujarat	799	1,50,97,696
11	Haryana	276	76,53,447
12	Himachal Pradesh	117	10,74,362
13	Jammu and Kashmir	786	1,04,03,938
14	Jharkhand	1029	1,88,59,434
15	Karnataka	7266	11,20,54,343
16	Kerala	3875	5,34,91,697
17	Ladakh	3	53,212
18	Lakshadweep	2	1,01,596
19	Madhya Pradesh	2485	4,87,65,368
20	Maharashtra	3987	5,69,35,232
21	Manipur	6	2,17,178
22	Meghalaya	11	3,14,463
23	Mizoram	7	1,54,402
24	Nagaland	29	4,48,887
25	Odisha	1262	1,74,53,976
26	Puducherry	79	7,09,560
27	Punjab	88	28,12,091
28	Rajasthan	933	1,71,84,517
29	Sikkim	8	2,01,941
30	Tamil Nadu	4897	5,06,47,379
31	Telangana	230	65,73,161
32	The Dadra and Nagar Haveli and Daman And Diu	43	6,55,221
33	Tripura	32	2,59,163
34	Uttar Pradesh	2268	5,18,71,546
35	Uttarakhand	441	93,39,401
36	West Bengal	465	1,05,67,133
TOTAL		35777	57,65,74,101

**DISTRICT-WISE PM-VIDYALAXMI DIGITAL RUPEE APP WALLETS FOR THE
STATE OF ANDHRA PRADESH AS ON 22.07.2026**

S. No.	DISTRICT NAME	ACTIVE DIGITAL WALLETS	NET SUBSIDY AMOUNT DISBURSED VIA WALLET (₹)
1	Alluri Sitharama Raju	1	133640
2	Anakapalli	2	7247
3	Ananthapuramu	106	1684961
4	Annamayya	0	0
5	Bapatla	0	0
6	Chittoor	66	1292007
7	Dr. B.R. Ambedkar Konaseema	0	0
8	East Godavari	137	2150191
9	Eluru	1	9320
10	Guntur	169	3192003
11	Kakinada	2	10552
12	Krishna	98	1601130
13	Kurnool	79	1698398
14	Nandyal	0	0
15	Ntr	0	0
16	Palnadu	2	8897
17	Parvathipuram Manyam	0	0
18	Prakasam	116	2372279
19	Sri Potti Sriramulu Nellore	89	1963810
20	Sri Sathya Sai	2	20777
21	Srikakulam	78	1351221
22	Tirupati	0	0
23	Visakhapatnam	154	3441054
24	Vizianagaram	107	1150812
25	West Godavari	117	2687060
26	Y.S.R.	84	1435387
TOTAL		1410	26210746

ANNEXURE REFERRED TO IN REPLY OF PART (D) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

State wise CGFSEL data since inception of the scheme in 2015 as on 30.06.2026			
S. No	State	Number of loans guaranteed	Amount of loan guaranteed (₹. crore)
1	Andaman and Nicobar Islands	664	31.45
2	Andhra Pradesh	86256	4552.91
3	Arunachal Pradesh	479	19.68
4	Assam	17036	718.97
5	Bihar	40424	1921.58
6	Chandigarh	1703	93.08
7	Chhattisgarh	18258	741.74
8	Dadra and Nagar Haveli and Daman and Diu	358	17.48
9	Delhi	30620	1532.77
10	Goa	2876	119.02
11	Gujarat	29843	1364.06
12	Haryana	23860	1215.47
13	Himachal Pradesh	13140	561.07
14	Jammu and Kashmir	4925	225.67
15	Jharkhand	32317	1566.79
16	Karnataka	221549	8396.75
17	Kerala	188010	7189.10
18	Ladakh	32	1.35
19	Lakshadweep	21	0.98
20	Madhya Pradesh	56352	2465.87
21	Maharashtra	168410	6368.37
22	Manipur	1203	53.11
23	Meghalaya	3118	126.78
24	Mizoram	219	8.98
25	Nagaland	735	33.01
26	Odisha	38562	1627.29
27	Puducherry	5230	171.66
28	Punjab	17515	963.00
29	Rajasthan	33771	1653.57
30	Sikkim	651	27.43
31	Tamil Nadu	234312	7237.88
32	Telangana	34449	1764.5
33	Tripura	3347	125.14
34	Uttar Pradesh	96808	4502.02
35	Uttarakhand	19525	911.74
36	West Bengal	38524	1504.51
	Total	1465102	59814.79

	District wise CGFSEL Data of Andhra Pradesh since inception of the scheme in 2015 as on 30.06.2026		
S. No.	District	Number of loans guaranteed	Amount of loan guaranteed (₹. Crore)
1	Anakapalli	5	0.34
2	Ananthapuramu	6760	362
3	Annamayya	4	0.26
4	Bapatla	51	2.73
5	Chittoor	6393	332.26
6	Dr.B.R. Ambedkar Konaseema	7	0.21
7	East Godavari	9557	484.9
8	Eluru	6	0.38
9	Guntur	11143	626.04
10	Kakinada	13	0.63
11	Krishna	9293	495.04
12	Kurnool	5163	273.49
13	Nandyal	9	0.51
14	NTR	3	0.15
15	Palnadu	5	0.34
16	Prakasam	5265	281.53
17	Sri Potti Sriramulu Nellore	5196	277.95
18	Sri Sathya Sai	12	0.57
19	Srikakulam	3248	161.8
20	Tirupati	8	0.43
21	Visakhapatnam	9224	477.79
22	Vizianagaram	2909	144.86
23	West Godavari	7526	385.82
24	YSR (Kadapa)	4456	242.88
	Total	86256	4552.91

ANNEXURE REFERRED TO IN REPLY OF PART (E) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

Last 5 years State wise CGFSEL NPA data											
S. N o.	State	FY 21-22		FY 22-23		FY 23-24		FY 24-25		FY 25-26	
		Numb er of Recor ds	NPA Amou nt (₹ Crore)	Numb er of Recor ds	NPA Amou nt (₹ Crore)	Numb er of Recor ds	NPA Amou nt (₹ Crore)	Numb er of Recor ds	NPA Amou nt (₹ Crore)	Numb er of Recor ds	NPA Amou nt (₹ Crore)
1	Andaman and Nicobar Islands	1	0.04	3	0.11	1	0.05	2	0.08	5	0.18
2	Andhra Pradesh	120	3.67	234	7.90	252	8.62	364	13.01	558	22.28
3	Arunachal Pradesh	7	0.27	2	0.10	0	0.00	1	0.01	3	0.16
4	Assam	29	1.23	72	2.51	82	2.79	110	3.80	158	5.75
5	Bihar	372	13.18	514	18.47	420	15.06	306	11.67	285	10.44
6	Chandigar h	0	0.00	3	0.12	5	0.27	3	0.09	10	0.52
7	Chhattisga rh	77	2.23	142	4.76	157	4.59	164	5.09	186	5.61
8	Dadra and Nagar Haveli and Daman and Diu	0	0.00	2	0.08	1	0.08	1	0.01	2	0.04
9	Delhi	55	2.23	77	2.77	96	4.27	130	4.70	157	6.37
10	Goa	4	0.12	14	0.48	5	0.19	7	0.24	9	0.35
11	Gujarat	24	0.43	61	1.91	77	1.96	80	2.42	130	4.26
12	Haryana	54	1.60	81	2.51	64	2.10	87	3.22	114	4.26
13	Himachal Pradesh	14	0.45	35	1.02	33	1.08	37	1.38	64	2.12
14	Jammu and Kashmir	4	0.05	19	0.63	9	0.35	11	0.42	19	0.75
15	Jharkhand	119	4.11	179	6.93	177	6.16	195	7.01	179	7.20
16	Karnataka	527	12.83	1085	29.78	1053	29.69	1354	38.49	1255	34.30
17	Kerala	263	7.33	1084	33.59	1547	49.48	1631	52.94	1539	50.75
18	Ladakh	0	0.00	0	0.00	1	0.02	0	0.00	0	0.00
19	Lakshadw eep	0	0.00	0	0.00	0	0.00	0	0.00	1	0.05
20	Madhya Pradesh	174	4.52	341	9.20	365	10.27	397	12.22	361	11.52
21	Maharasht ra	493	11.90	1072	28.22	1302	34.65	1252	34.73	1233	33.47
22	Manipur	3	0.06	7	0.30	12	0.26	19	0.55	8	0.39
23	Meghalay a	6	0.16	12	0.37	18	0.58	15	0.46	19	0.69

24	Mizoram	1	0.03	3	0.11	1	0.04	0	0.00	1	0.04
25	Nagaland	2	0.02	1	0.04	2	0.06	3	0.08	4	0.18
26	Odisha	159	4.22	338	10.37	339	9.06	262	7.70	287	8.85
27	Puducherry	19	0.51	112	2.64	71	2.30	66	2.08	86	2.68
28	Punjab	41	1.19	64	1.92	47	1.51	64	2.50	79	3.15
29	Rajasthan	45	1.29	108	3.36	122	3.82	119	3.75	150	5.48
30	Sikkim	0	0.00	1	0.05	1	0.01	4	0.08	4	0.14
31	Tamil Nadu	1775	36.42	7330	159.97	6825	160.09	6140	148.98	4375	107.77
32	Tripura	28	0.72	19	0.58	20	0.46	35	0.98	27	0.93
33	Uttar Pradesh	401	11.66	611	21.37	493	17.17	494	16.96	584	20.62
34	Uttarakhand	12	0.40	33	1.06	34	0.95	56	1.79	79	2.49
35	West Bengal	154	4.16	242	7.29	245	7.33	332	10.94	395	12.92
Total		4983	127.04	13901	360.53	13877	375.30	13741	388.39	12366	366.70

ANNEXURE REFERRED TO IN REPLY OF PART (F) OF THE LOK SABHA UNSTARRED QUESTION NO. 2384 FOR 03.08.2026 ASKED BY SHRI TANGELLA UDAY SRINIVAS AND SHRI B K PARTHASARATHI, HON'BLE MPs REGARDING IMPLEMENTATION OF PRADHAN MANTRI VIDYALAXMI SCHEME IN ANDHRA PRADESH

	State wise grievance data till 25.07.2026			
S.No.	State name	Received	Resolved	Pending
1	Andaman and Nicobar Islands	21	21	0
2	Andhra Pradesh	1408	1353	55
3	Arunachal Pradesh	18	18	0
4	Assam	400	378	22
5	Bihar	2338	2244	94
6	Chandigarh	44	43	1
7	Chhattisgarh	260	242	18
8	Delhi	1444	1383	61
9	Goa	76	73	3
10	Gujarat	782	743	39
11	Haryana	1142	1089	53
12	Himachal Pradesh	143	135	8
13	Jammu and Kashmir	251	241	10
14	Jharkhand	949	901	48
15	Karnataka	2750	2670	80
16	Kerala	1276	1240	36
17	Ladakh	4	4	0
18	Madhya Pradesh	1493	1439	54
19	Maharashtra	3422	3244	178
20	Manipur	46	45	1
21	Meghalaya	39	37	2
22	Mizoram	10	8	2
23	Nagaland	46	45	1
24	Odisha	730	708	22
25	Puducherry	50	45	5
26	Punjab	435	421	14
27	Rajasthan	1338	1291	47
28	Sikkim	16	16	0
29	Tamil Nadu	2666	2548	118
30	Telangana	1061	1024	37
31	The Dadra and Nagar Haveli and Daman And Diu	11	11	0
32	Tripura	53	53	0
33	Uttar Pradesh	4442	4243	199
34	Uttarakhand	378	360	18
35	West Bengal	1124	1084	40
36	State Not Available	3400	3398	2
	Grand Total	34066	32798	1268

