



Commissionerate of Higher Education Government of Gujarat

Block No. 12, 2nd Floor, Dr. Jivraj Mehta Bhawan,
Gandhinagar, Gujarat - 382010

No. KCG/2025-26/

Dt:23/02/2026

To,

1. Registrar, All Universities, Gujarat State
2. Principals, All Government & Grant in Aid Colleges, Gujarat State

Subject: Dissemination of information regarding **PM Vidyalaxmi Scheme and Interest Subsidy Scheme on Education Loan (ISEL).**

Ref: D.O. Letter No. 39-1/2025-CSIS-Part(1)(ii) dated: 29th January, 2026 from Ministry of Education, Government of India.

Sir/Madam,

As per above cited reference is regarding dissemination of Information on the Government of India has implemented the **Pradhan Mantri Vidyalaxmi Scheme** to facilitate access to collateral-free and guarantee-free education loans for meritorious students pursuing higher education, along with applicable interest subvention benefits of 3% on loans up to ₹10 lakhs for students with an annual family income of up to ₹8 lakhs.

Further, the Government of Gujarat (GoG) has been implementing the **Interest Subsidy Scheme on Education Loan (ISEL)** since 2017-18, under which eligible students are provided 100% interest subsidy on education loans up to ₹10 lakhs during the moratorium period (course duration plus one year), subject to prescribed eligibility conditions.

In order to create awareness and enable maximum eligible students to avail the benefits of these schemes, all Higher Education Institutions (HEIs) are requested to widely publicize the same by displaying the information on institutional websites, notice boards, student portals, social media platforms, and during admission/orientation programmes, and by circulating the enclosed links of both portals.

Scheme details are available at:

Pradhan Mantri Vidyalaxmi Scheme: <https://pmvidyalaxmi.co.in/Index.aspx>

Interest Subsidy Scheme on Education Loan (ISEL)(GoG): <https://isel.gujarat.gov.in/>

You are requested to take necessary action at the earliest and ensure effective dissemination of the above information among students.

Thanking you,

(Dilip Rana, IAS)
Commissioner, Higher Education
& CEO, KCG

Copy to:

1. P.S. to Joint Secretary, Department of Higher Education, Ministry of Education, Government of India.
2. P.S. to Additional Chief Secretary, Higher and Technical Education, Gujarat State.