Last checked: 20 October 2026 · Social Justice and Empowerment Department (Director, Developing Castes Welfare), Government of Gujarat

Loan for Study Abroad (Developing Castes)

Gujarat gives a loan of up to Rs 15 lakh at 4% simple interest to students of socially and educationally backward classes for higher studies in a foreign country.

What you may get

A study abroad loan of up to Rs 15 lakh at 4% simple interest a year, for diploma, graduate, postgraduate, postgraduate diploma and PhD courses of at least one academic year or two semesters.

Who it is for

Students of socially and educationally backward classes who have a place in a course abroad and scored the required marks in class 12.

Main conditions

- The student must have at least 60% marks in class 12, or 50% for NT/DNT, more backward and very backward groups.
- For the socially and educationally backward classes (SEBC), family income must be below Rs 10 lakh a year.
- The course must be a diploma, graduate, postgraduate, postgraduate diploma or PhD course of at least one academic year or at least two semesters.
- The student must apply before leaving for abroad or within six months after going.
- One solvent guarantor must be given, and the guardian's property (or the guarantor's) must be mortgaged to the government after sanction.
- Repayment starts one year after the study ends, in monthly or quarterly instalments. The loan is repaid within 10 years and the interest within 2 years.

Documents

- Caste certificate
- Family income certificate, income tax return or Form 16
- Mark sheets, degree certificate and proof of percentage
- Offer letter, I-20 or letter of acceptance from the foreign institute
- Copy of the student's passport and visa of the country
- Copy of the air ticket
- Proof of the guardian's property and a valuation report

How to apply

1. Go to the website esamajkalyan.gujarat.gov.in, open the Director Developing Castes Welfare section and choose the loan for foreign study to see the application form and the list of papers.
2. Fill in the online form, upload the papers and submit it. Take a printout and attach the uploaded papers.
3. Submit two copies of the printout with the papers at your district office, which checks the application. If details are missing, the form is returned for you to complete.
4. The district office sends the application to the Director, Developing Castes Welfare, whose office examines applications in order and sends the order to you and the district office.
5. After sanction, get the mortgage deed in the prescribed format from the district office and register it. The money is paid into the student's bank account once the original registered deed is submitted.

Status

Active

Official source: https://sje.gujarat.gov.in/ddcw/showpage.aspx?contentid=1520
Official application: https://esamajkalyan.gujarat.gov.in/index.aspx?ServiceID=PEwi/uTynrH3XQkd5KlDcQ==
Labh Lo page: https://labhlo.in/en/schemes/gujarat/gj-ddcw-study-abroad-loan/

Labh Lo Summary. Not an official government document.
Labh Lo is an independent information platform. This PDF is a summary. It is not an official government document. Government authorities determine final eligibility and approval. Check the official source before applying.