Last checked: 23 October 2026 · Director, Scheduled Caste Welfare, Social Justice and Empowerment Department, Government of Gujarat

Dr. Baba Saheb Ambedkar Loan for Higher Study in Foreign Countries (Scheduled Castes)

Gujarat gives Scheduled Caste students with a bright record a loan of up to Rs 15 lakh at 4 percent interest for higher studies abroad.

What you may get

A loan of Rs 15 lakh at 4 percent interest, recovered within 10 years. The principal is repaid first and interest is recovered after that.

Who it is for

Scheduled Caste students native to Gujarat with at least 50 percent marks who are admitted to a recognised foreign institution.

Main conditions

- The student must be a native of Gujarat and must belong to a Scheduled Caste.
- The student must have at least 50 percent marks in the course on which the foreign admission is based (Std 12 or above). Diploma, graduate, postgraduate, postgraduate diploma, Ph.D. and other courses longer than one year are covered.
- At most two persons of one family can get the loan. There is no income limit.
- The foreign institution must be recognised by its government, and the degree must be accepted in that country.
- The beneficiary must give one sound guarantor. Approval is processed only after the visa and air ticket are shown.

Status

Active

Official source: https://sje.gujarat.gov.in/dscw/showpage.aspx?contentid=1537
Labh Lo page: https://labhlo.in/en/schemes/gujarat/gj-sc-dr-baba-saheb-ambedkar-study-abroad-loan/

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