Last checked: 21 October 2026 · Government of Tamil Nadu, Adi Dravidar and Tribal Welfare Department, TAHDCO (via Ariyalur District Administration scheme page)

Education Loan Scheme (TAHDCO)

Tamil Nadu's TAHDCO arranges low-interest education loans for Adi Dravidar and Tribal students, and children of cleanliness workers, for professional and technical courses in India and abroad.

What you may get

Adi Dravidar students can get a loan of up to Rs 40 lakh and tribal students up to Rs 10 lakh. Children of cleanliness workers can get up to Rs 10 lakh for study in India and up to Rs 20 lakh for study abroad. Interest is 6.5 percent for SC students and 6 percent for ST students.

Who it is for

Scheduled Caste and Scheduled Tribe students, and dependents of cleanliness workers, studying full-time professional or technical courses.

Main conditions

- The applicant belongs to the Scheduled Caste or Scheduled Tribe community, or is a dependent of a cleanliness worker.
- The annual family income is not more than Rs 5 lakh for SC students, Rs 3 lakh for ST students and Rs 4.5 lakh for dependents of cleanliness workers.
- The loan is for a full-time professional or technical course in India or abroad.
- Female students pursuing education in India pay 5.5 percent interest, and 6.5 percent for education abroad.

Documents

- Community certificate
- Income certificate
- Aadhaar card
- Family card
- Project report
- Quotation

How to apply

1. Apply online on tel.tahdco.com, or on newscheme.tahdco.com as the page shows.
2. Pay the interest every month from the date the loan is sanctioned. After the course, repay the principal and interest in 60 monthly instalments.
3. For more details contact the TAHDCO District Manager of your district. The Ariyalur page gives the TAHDCO District Manager, Room 225, 2nd Floor, Collectorate Campus, Ariyalur, phone 04329 228315; other districts have their own TAHDCO district office.

Status

Active

Official source: https://ariyalur.nic.in/scheme/education-loan-scheme/
Official application: https://tel.tahdco.com/
Labh Lo page: https://labhlo.in/en/schemes/tamil-nadu/tn-tahdco-education-loan-adi-dravidar-tribal/

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