



To be informed to the students 25/2/2026  
Commissionerate of Higher Education  
Government of Gujarat

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

No. KCG/2025-26/2485

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: 29<sup>th</sup> 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,

In Ward No.:	3150
Date:	25-2-2026
File No.:	

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

વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી, સુરત

**::પરિપત્ર::**

ક્રમાંક: પીજી/ISEL/૪૨૪૪/૨૦૨૬

તા.: ૨૪/૦૨/૨૦૨૬

પ્રતિ,

(૧) યુનિવર્સિટી પરીસર ખાતેના તમામ અનુસ્નાતક વિભાગોના વડાશ્રીઓ/કો-ઓર્ડિનેટરશ્રીઓ તરફ...

(૨) યુનિવર્સિટી સંલગ્ન તમામ કોલેજોના આચાર્યશ્રીઓ તરફ...

... જાણ તથા કમિશનરશ્રી, હાયર એજ્યુકેશન અને CEO, KCG ગુજરાત સરકાર, ગાંધીનગરના ઉપરોક્ત તા.૨૩-૦૨-૨૦૨૬ના પત્ર મુજબ ઘટતી કાર્યવાહી કરવા આથી જાણ કરવામાં આવે છે.

  
કુલસચિવ વતી