

GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION
LOK SABHA

UNSTARRED QUESTION No.- 4068

ANSWERED ON-18/08/2025

Scholarship to Talented Students

† 4068. Shri Chhotelal:

Will the Minister of EDUCATION be pleased to state:

- (a) whether the Government is aware of the fact that many talented students aspiring to pursue higher education are unable to complete their studies due to the lack of financial resources;
- (b) if so, the details thereof; and
- (c) the steps taken/proposed to be taken by the Government to provide scholarship, loan and other financial assistances to such students?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF EDUCATION

(DR. SUKANTA MAJUMDAR)

(a) to (c): The Government is implementing different scholarship schemes for providing financial assistance in higher education to all categories of students, subject to extant scheme guidelines. In Academic Year 2023-24, more than one crore students were granted scholarships for Post-Matric and Higher Education, which included about 39.3 lakh scholarships for Other Backward Classes (OBC), Extremely Backward Classes (EBC) and Denotified Tribes (DNT) students; about 47 lakh scholarships to Scheduled Castes (SC) students and about 20.5 lakh scholarships for ST students. The details of these schemes including the eligibility criteria laid down for scholarship are available in the following websites:

Sl. No.	Ministry/ Department	Website links
1.	Ministry of Social Justice & Empowerment	https://socialjustice.gov.in/scheme-cat
2.	Ministry of Tribal Affairs	https://tribal.nic.in/ScholarshiP.aspx

Sl. No.	Ministry/ Department	Website links
3.	Ministry of Minority Affairs	https://www.minorityaffairs.gov.in/show_content.php?lang=1&level=2&ls_id=661&lid=823
4.	Department of Higher Education	https://www.education.gov.in/en/scholarships-education-loan-0
5.	University Grants Commission	https://www.ugc.gov.in/Home/student_Corner
6.	All India Council for Technical Education	https://www.aicte.gov.in/schemes/students-development-schemes
7.	Department of Science and Technology	https://dst.gov.in/inspire-scheme-innovation-science-pursuit-inspired-research

The Central Sector Scholarship (CSS) Schemes are implemented online through National Scholarship Portal (NSP) and Payment to the students eligible to receive scholarships available on NSP is done in Direct Benefit Transfer (DBT) mode through Aadhaar Based Payment Bridge (ABPS).

The Department of Higher Education (DHE) is implementing the Pradhan Mantri Uchchatar Shiksha Protsahan Yojana (PM-USP) which has three components namely Central Sector Scheme of Scholarship for College and University Students (CSSS), Special Scholarship Scheme for the students of J&K and Ladakh (SSS for JKL) and Central Sector Interest Subsidy Scheme (CSIS). Further, the PM Vidyalaxmi, a new central sector scheme has been launched on 6th November 2024. The main objective of the scheme is to ensure that no student is denied the opportunity to pursue higher education due to financial constraints. Under the scheme, collateral-free and guarantor-free education loan is provided to all the students who get merit-based admission in top Quality Higher Education Institutions (QHEIs) and who desire to avail the education loan and there is no upper limit for this. Further, for students with annual family income up to ₹ 8 lakh, the scheme provides 3% interest subvention on education loans up to ₹ 10 lakhs. Up to one lakh fresh students not getting any other scholarship or interest subvention on education loan will get this interest subvention. A dedicated online platform, the PM Vidyalaxmi portal <https://pmvidyalaxmi.co.in> has been developed on which students can apply for the education loan as well as interest subvention, through a simplified application process.
