

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA**

**UNSTARRED QUESTION NO.1725
TO BE ANSWERED ON 10.02.2026**

SCHOLARSHIP-BASED SCHEMES

1725. SHRI VISHNU DATT SHARMA:

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Government is implementing PM-AJAY, PM-DAKSH and scholarship-based schemes for socio-economic upliftment of Scheduled Castes through education, skills and entrepreneurship;
- (b) whether eligible Scheduled Caste beneficiaries, including those among the urban poor, have been accurately identified and covered in the districts of Katni, Panna and town of Khajuraho in the Khajuraho Lok Sabha region and the district-wise number of beneficiaries assisted during the last three years;
- (c) the employment, self-employment or income outcomes achieved by beneficiaries in these districts;
- (d) whether coverage or outcomes remain weak due to beneficiary identification or implementation gaps, if so, the reasons therefor and corrective measures taken; and
- (e) the steps taken to ensure timely scholarships, post-training handholding, access to credit and market linkages to secure sustainable livelihoods for Scheduled Caste beneficiaries in these districts?

ANSWER

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT

(SHRI RAMDAS ATHAWALE)

(a): Yes, the Government is implementing the Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY), Pradhan Mantri –Dakshta Aur Kushalta Sampann Hitgrahi (PM-DAKSH) and scholarship-based schemes namely, Post-Matric Scholarship for SC students, Pre-Matric Scholarship for Scheduled Castes & Others, SHREYAS (Scholarships for Higher Education for Young Achievers) comprising 4 Central sector sub-schemes namely “Top Class Education for SCs”, “Free Coaching Scheme for SCs and OBCs and beneficiaries of PM Cares Children”, “National Overseas Scheme for SCs” and “National Fellowship for SCs” to ensure integrated socio-economic upliftment of Scheduled Castes through education, skill development and entrepreneurship support.

(b): The beneficiaries eligible as per schemes norms are identified and provided assistance under various schemes of the Department. The District-wise number of beneficiaries assisted during the last three years in the districts of Katni, Panna and Chhatarpur (Kahjuraho) is as under:

Scheme	Districts	No. of beneficiaries		
		2022-23	2023-24	2024-25
Post-Matric Scholarship Scheme for SC students	Katni	4473	4265	4432
	Panna	8937	8384	8391
	Chhatarpur	17838	17763	17906
Pre-matric Scholarships Scheme for SCs & Others	Katni	2465	2513	2231
	Panna	4088	4270	3750
	Chhatarpur	7726	8197	8076
PM-AJAY (Adarsh Gram component)	Katni	5089	0	0
	Panna	6447	0	0
	Chhatarpur	4382	0	0
PM-AJAY (Grants-in-aid Component)	Katni	10	25	25
	Panna	39	88	101
	Chhatarpur	0	61	161

(c) to (d): Ministry of Social Justice & Empowerment launched the Venture Capital Fund for Scheduled Castes (VCF-SC) in 2014-15, which provides concessional funding (₹ 10 lakh-₹15 crore at 4% interest) to promote SC entrepreneurship, with Industrial Finance Corporation of India (IFCI) as the implementing agency. In 2020, the Ambedkar Social Innovation Incubation Mission (ASIIM) sub-scheme was introduced to support innovative ideas from SC youth with grants up to ₹ 30 lakh. So far, 558 SC entrepreneurs, including 174 women, have benefited from these initiatives across the country. The National Scheduled Castes Finance and Development Corporation (NSFDC) provides financial assistance in the form of loan, at a concessional rate of interest to persons belonging to Scheduled Castes, having annual family income up to ₹ 3.00 lakhs, for income generating activities, to promote self-employment and support SC persons engaged in small business units, for up-scaling and making it a profitable venture. Loans amounting ₹ 26,47,849.00 has been disbursed by NSFDC to 17 beneficiaries for self-income generating activities in the districts of Katni, Panna and town of Khajuraho in the Khajuraho Lok Sabha region since 2022-23.

(e): For simpler and expeditious disbursement and to ensure effective targeting of the beneficiaries, the disbursement under the Scholarship Schemes is done through the Direct Benefit Transfer (DBT) mode. PM-AJAY Scheme is being implemented by the State Governments, the Department provides a comprehensive post-training support ecosystem that integrates handholding, credit facilitation, and market linkages for SC beneficiaries, including those in the Katni, Panna, and Khajuraho in State of Madhya Pradesh. Steps have been taken to simplify access to credit through PM SURAJ- a digital interface for all financial inclusion Schemes of the Department of Social Justice & Empowerment and providing mentorship support and market linkages to strengthen the entrepreneurial ecosystem for Scheduled Castes and other marginalized communities.