

ANNEXURE

Annexure as referred to in reply to part (a) to (d) of Rajya Sabha Unstarred Question No. 534 for 04.02.2026 asked by Shri Ryaga Krishnaiah regarding 'Scholarship schemes to promote higher education among OBC and weaker section'

1. Post-Matric Scholarship for OBC, EBC and DNT Students Studying in India: The objective of the scheme is to provide financial assistance to the OBC, EBC and DNT students studying at post-matriculation or post-secondary stage to enable them to complete their education. Scholarships will be given for the study of all recognized post-matriculation or post secondary courses pursued in recognized Institutions/ Universities/ Colleges. Parents/guardians income from all sources does not exceed Rs. 2.50 lakh per annum. 30% of the funds allocated are earmarked for girl students and 5% for students with disabilities. There will be 60:40 sharing ratio between Centre and States. For North Eastern States and for the states of Uttarakhand and Himachal Pradesh, the sharing ratio will be 90:10. For UTs without legislatures, 100% funds shall be provided by Centre. The entire scholarship amount- both from the State and Central Government- including the tuition fees, academic allowance and any other admissible allowance will be paid directly into the account of the students only through DBT preferably through Aadhaar Based Payment System from 2021-22.

2. Top Class Education in College for OBC, EBC and DNT Students (launched in 2023-24): The objective of the scheme is to recognise and promote quality education amongst students belonging to OBC, EBC and DNT categories by providing full financial support for pursuing studies beyond class XIIth. The Scheme will operate in all the institutions notified by the Ministry of Social Justice and Empowerment for every financial year. All the IIMs / IITs/ IIITs / AIIMs/ NITs/NIFTs/ NIDs/ Indian Institutes of Hotel Management, National Law Universities and other Central Government Institutions will be eligible to be included in the Scheme. Parents/guardians income from all sources does not exceed Rs. 2.50 lakh per annum. 30% of slots allotted to the Institution shall be reserved for eligible girl students as per their inter-se merit.

3. Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loans for Overseas studies for Other Backward Classes (OBCs) and Economically Backward Classes (EBCs): The objective of the scheme is to provide interest subsidy to the students belonging to OBCs and EBCs on the interest payable for the period of moratorium for the Education Loans for overseas studies to pursue the approved courses of studies abroad at Masters, M.Phil and PhD Level. The scheme is implemented on pan-India basis wherein all eligible candidates from all States/ UTs, including rural and remote areas.

4. PM-USP Central Sector Scheme of Scholarship for College and University Students: Under the scheme, financial assistance in the form of scholarships is provided to poor and meritorious students for pursuing higher education. Students who are in top 20th percentile of successful candidates in class XII and having family income of up to ₹ 4.5 lakh per annum, are eligible to apply. In a year, 82,000 fresh scholarship slots are available. These have been divided amongst the State Education Boards based on the State's population in the age group of 18-25 years. 50% scholarship slots are earmarked for the girl students. Central Reservation Policy is being followed under the scheme 15% seats are earmarked for SCs, 7.5% for STs and 27 % for OBCs and 5% horizontal reservation for students with Benchmark Disabilities as per schematic norms. The scheme is covered under the DBT w.e.f. 1.1.2013 wherein the

scholarship is disbursed directly into the bank account of beneficiaries. CSSS has on-boarded the National Scholarship portal (www.scholarships.gov.in) with effect from 1.8.2015.

5. PM-USP Special Scholarship Scheme for Jammu & Kashmir and Ladakh: This scheme is exclusively for Jammu & Kashmir and Ladakh (SSS for J&K and Ladakh) only and aims at encouraging the youth from Jammu & Kashmir and Ladakh to pursue higher education outside these UTs, to enhance their skills which would provide them an opportunity, to interact with their counterparts from the rest of the country, and helping them become a part of the mainstream. 5000 fresh scholarships are provided every year (2070 for General Degree Courses, 2830 for Professional Courses and 100 for Medical Courses). Reservation Policy as prescribed by the UT of J&K is adopted under the scheme i.e. 8% earmarked for Scheduled Castes, 10% for Scheduled Tribes and 22% for Socially and Economically Backward Classes (SEBC), 10% for Economically & Weaker Sections (EWSs) and horizontal reservation for students with Benchmark Disabilities as per schematic norms. The scheme is covered under the DBT wherein the scholarship is disbursed directly into the bank account of beneficiaries. The students are required to apply online on the AICTE web portal – www.aicte-jk-scholarship-gov.in/ and on NSP portal (<https://scholarships.gov.in/Students>).

6. PM-USP Central Sector Interest Subsidy Scheme: The objective of the Scheme is to ensure that no one from the Economically Weaker Sections (EWS), including minorities, SCs/STs, women and disabled, is denied access to professional higher education only for the reason that he or she is poor. Students enrolled in professional/ technical courses from National Assessment and Accreditation Council (NAAC) accredited Institutions or professional/ technical programmes accredited by National Board of Accreditation (NBA) or Institutions of National Importance or Centrally Funded Technical Institutions (CFTIs) are eligible. Those professional institutions/ programmes which do not come under the ambit of NAAC or NBA require approval of the respective regulatory body. The interest subsidy is admissible only once either for Under Graduation or Post Graduation or integrated courses. The scheme is intended to cover all those students belonging to EWS, with an annual parental/ family income up to ₹ 4.5 lakh per year. Under the Scheme, full interest subsidy is provided during the moratorium period (course period plus one year), on the educational loan up to ₹ 10.0 lakh, from Scheduled Banks including Co-operative & Regional Rural Banks, under the Model Educational Loan Scheme of Indian Banks' Association (IBA) & newly launched PM-Vidyalaxmi Scheme. Canara Bank is the nodal Bank for this scheme. Disbursement of interest subsidy claims is done through Direct Benefit Transfer (DBT) mode into the student's Education Loan account. Every year an online portal is opened by the Canara Bank to enable the member banks to upload the interest subsidy claims on monthly basis.

7. PM-Vidyalaxmi Scheme (Launched 2024): In November 2024, the Government of India has launched the PM-Vidyalaxmi, a new central sector scheme. 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 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. An outlay of Rs. 3,600 Crore has been made from 2024-25 to 2030-31, for providing 3% interest subvention benefit for up to 7 lakh fresh students during this period.

