

GOVERNMENT OF INDIA  
MINISTRY OF EDUCATION  
DEPARTMENT OF HIGHER EDUCATION

**LOK SABHA**

**UNSTARRED QUESTION No. 343**

ANSWERED ON 05/02/2024

**SCHOLARSHIP AND EDUCATION LOAN SCHEMES FOR HIGHER EDUCATION**

†343. SHRI HEMANT TUKARAM GODSE: SHRI GAJANAN KIRTIKAR:

Will the Minister of EDUCATION be pleased to state:

- (a) whether any scholarship scheme is in place to promote Indian students to pursue higher education in the country as well as in abroad;
- (b) if so, the details thereof along with the criteria laid down for scholarship, scheme-wise;
- (c) whether the said schemes are functioning properly in rural areas of the country and if so, the details thereof;
- (d) whether the Government has any policy or scheme to provide education loan or subsidy for pursuing higher studies in the country as well as in abroad and if so, the details thereof;
- (e) whether the Government proposes to start more scholarship schemes for Indian students for pursuing higher studies in the country as well as in abroad; and
- (f) if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF EDUCATION  
(DR. SUBHAS SARKAR)

- (a) to (f): The Government is implementing different financial assistance schemes to promote Indian students to pursue higher education in the country and abroad. Moreover, based on requests received from friendly foreign countries/institutions, the Ministry of Education disseminates information on scholarships offered by such donor countries for Indian students of all the States and Union Territories to study abroad. The details of these schemes including the number of slots, assistance offered and eligibility criteria are available in the following websites:

Sl.	Ministry/ Department	Website links
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No.		
1.	Department of Higher Education	<a href="https://www.education.gov.in/pm-usp-scholarships-education-loan">https://www.education.gov.in/pm-usp-scholarships-education-loan</a>
2.	University Grants Commission	<a href="https://www.ugc.gov.in/Home/student_Corner">https://www.ugc.gov.in/Home/student_Corner</a>
3.	All India Council for Technical Education	<a href="https://www.aicte-india.org/bureaus/rifd/Scholarship-Schemes">https://www.aicte-india.org/bureaus/rifd/Scholarship-Schemes</a>
4.	Ministry of Social Justice & Empowerment	<a href="https://socialjustice.gov.in/scheme-cat">https://socialjustice.gov.in/scheme-cat</a>
5.	Ministry of Tribal Affairs	<a href="https://tribal.nic.in/ScholarshiP.aspx">https://tribal.nic.in/ScholarshiP.aspx</a>
6.	Ministry of Minority Affairs	<a href="https://www.minorityaffairs.gov.in/show_content.php?lang=1&amp;level=2&amp;ls_id=661&amp;lid=823">https://www.minorityaffairs.gov.in/show_content.php?lang=1&amp;level=2&amp;ls_id=661&amp;lid=823</a>
7.	Department of Science and Technology	<a href="https://dst.gov.in/inspire-scheme-innovation-science-pursuit-inspired-research">https://dst.gov.in/inspire-scheme-innovation-science-pursuit-inspired-research</a>

All the above-mentioned scholarship schemes are merit-based and spread across the country. All applicants from rural as well as urban areas can apply as per scheme's eligibility conditions and norms.

Education Loan is provided as per Model Education Loan Scheme of Indian Banks' Association (IBA), 2022. The details are available at <https://www.iba.org.in/retail-banking/educational-loan-scheme.html> .

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