

GOVERNMENT OF INDIA  
MINISTRY OF EDUCATION  
DEPARTMENT OF HIGHER EDUCATION  
**LOK SABHA**  
**UNSTARRED QUESTION No. 2292**  
ANSWERED ON 09/12/2024

**Eligibility Criteria for PM-Vidyalaxmi Scheme**

2292. Shri G Kumar Naik:

Will the Minister of EDUCATION be pleased to state:

- (a) the details of the eligibility criteria for the PM-Vidyalaxmi scheme, including family income thresholds, loan limits etc;
- (b) whether specific provisions have been made for marginalised communities such as SC/ST students in the scheme;
- (c) the number of students expected to be benefitted from the scheme annually;
- (d) whether any targets has been set for each State and social category, if so, the details thereof;
- (e) whether any studies has been conducted to assess the adequacy of the Rs. 10 lakh loan cap, particularly for professional courses and the findings thereof; and
- (f) whether the Government has plans to review and expand the scheme to address rising education costs and potential access to international study opportunities and if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF EDUCATION

(DR. SUKANTA MAJUMDAR)

(a) to (f) : The Government of India has approved PM-Vidyalaxmi, a **new** Central Sector scheme to provide financial support to meritorious students so that financial constraints do not prevent any youth of India from pursuing quality higher education in India. Students from all social categories including marginalized communities such as SC/ST are eligible for coverage under the scheme. The details guidelines of the scheme including eligibility criteria, family income thresholds, loan limit is available at : <https://www.education.gov.in/scholarships-education-loan-4> .

\*\*\*\*\*