

GOVERNMENT OF INDIA
MINISTRY OF EDUCATION
DEPARTMENT OF HIGHER EDUCATION
LOK SABHA
STARRED QUESTION NO. 358
ANSWERED ON- 18/08/2025

Scholarship to Students of EWS Category

†*358. Shri Imran Masood:

Will the Minister of EDUCATION be pleased to state:

(a) whether economically weaker students belonging to the minority communities are unable to apply afresh/renew their scholarship being provided by the Government on the National Scholarship Portal during the last three years;

(b) if so, the details thereof and the reasons therefor;

(c) whether a large number of students belonging to economically weaker sections of the minority communities have to drop out of their studies midway due to non-receipt of scholarship; and

(d) whether the Government is providing any other financial assistance to the students who have not been able to avail scholarship during the last three years?

ANSWER

MINISTER OF EDUCATION
(SHRI DHARMENDRA PRADHAN)

(a) to (d): A Statement is laid on the Table of the House

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA
STARRED QUESTION NO. 358 ANSWERED ON 18.08.2025 ASKED BY SHRI IMRAN
MASOOD, HON'BLE MEMBER OF PARLIAMENT REGARDING 'SCHOLARSHIP TO
STUDENTS OF EWS CATEGORY'**

(a) to (c): The Department of Higher Education (DHE) is implementing the Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) Central Sector Scheme of Scholarship for College and University Students (CSSS), where means-cum-merit scholarships are provided to students with annual family income up to ₹ 4.5 lakhs per year subject to scheme guidelines. There is no criterion about minority status of the candidate. This scheme is onboarded on the National Scholarship Portal (NSP). In last three years, the PM-USP CSSS scholarship has been provided to about 5.5 lakh students, belonging to all communities.

(d): The Pradhan Mantri Vidyalaxmi (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, including students from minority communities 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 to be used by all banks.

Further, the Department of Higher Education is implementing the PM-USP Central Sector Interest Subsidy Scheme. Under the PM USP-CSIS Scheme, full interest subvention is provided to all students who are pursuing technical/professional courses from approved NAAC accredited HEIs/NBA accredited courses and whose annual family income is up to ₹ 4.5 lakhs for loans up to Rs. 10 lakhs, during the moratorium period. There is no upper limit on number of student beneficiaries for this Scheme.

Moreover, under the Pradhan Mantri Uchchatar Shiksha Protsahan Credit Guarantee Fund Scheme for Education Loans (PM-USP CGFSEL) of the Central Government, credit guarantee is provided for education loans sanctioned up to ₹ 7.5 lakhs. The guarantee cover is up to 75% of outstanding default. Further, under the model education loan scheme of the Indian Banks' Association, the repayment period for education loan is up to 15 years after moratorium period (course year plus one year).

Thus, PM Vidyalaxmi, PM-USP CSIS and PM USP CGFSEL schemes, along with the various scholarships together provide holistic support to all deserving students to pursue higher education in quality HEIs and technical/professional education in approved HEIs.

As a result of all the above initiatives, the Gross Enrollment Ratio (GER) of students in Higher Education has increased from 27.3 in 2020-21 to 29.5 in 2022-23 (provisional).
