

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

**UNSTARRED QUESTION NO.1466
TO BE ANSWERED ON 09.12.2025**

PM ANUSUCHIT JAATI ABHYUDAY YOJANA

1466. SHRI VISHNU DATT SHARMA:

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

- (a) whether the Government is implementing Pradhan Mantri Anusuchit Jaati Abhyuday Yojna (PM-AJAY) and other targeted schemes for socio-economic upliftment of Scheduled Castes including scholarships, skill development and entrepreneurship support;
- (b) whether SC beneficiaries have been covered under PM-AJAY in the districts of Katni, Panna and town of Khajuraho Lok Sabha Constituency, if so, the details of the number of beneficiaries;
- (c) the details of employment or self-employment outcomes achieved by beneficiaries in these districts after receiving assistance and if coverage or outcomes are weak, the reasons therefor and corrective actions planned; and
- (d) the action taken by the Government to strengthen post-training handholding, credit access and market linkages for SC 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) and other targeted Schemes namely, Post-Matric Scholarship for SC students, Pre-Matric Scholarship for Scheduled Castes & Others, SHREYAS (Scholarships for Higher Education for Young Achievers), SHRESHTA (Scheme for Residential Education for Students in High Schools in Targeted Areas), Venture Capital Fund for SCs, and loans at concessional rates and credit-based schemes through the National Scheduled Castes Finance and Development Corporation (NSFDC) to ensure integrated socio-economic upliftment of Scheduled Castes including scholarships, skill development and entrepreneurship support.
- (b): As reported by the State Government of Madhya Pradesh, under the Adarsh Gram component of PM-AJAY, a total of 61,518 beneficiaries have been covered in the districts of Katni and Panna, and town of Khajuraho Lok Sabha Constituency of Madhya Pradesh. Under the Grant-in-Aid component of PM-AJAY, 156 beneficiaries have been supported during 2024–25 in these districts. Furthermore, since 2021–22, a total of 9 hostels have been sanctioned under the Hostel component of PM-AJAY, benefiting 650 SC students in the region.

(c) & (d): Financial assistance is provided by this Department through National Scheduled Caste Finance and Development Corporation (NSFDC) in the form of loan, at concessional rate of interest to persons belonging to Scheduled Castes, having annual family income up to Rs.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 to Rs. 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 Lok Sabha Constituency since 2023-24.

In addition, the 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) Venture 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. Further, as the PM-AJAY Scheme is implemented by 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 Katni, Panna, and Khajuraho in Madhya Pradesh. Since 2021-22, an amount of Rs. 1511.00 lakhs has been released to the State of Madhya Pradesh under Grant-in-aid component of PM-AJAY. Access to credit is facilitated through agencies such as NSFDC, Credit Enhancement Guarantee Scheme for Scheduled Castes (SCs), and Pradhan Mantri Mudra Yojana, which provide concessional loans, micro-financing below ₹50,000, and term loans above ₹50,000. Additionally, 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.
