



EXPANSION OF ACADEMIC ASSISTANCE IN HIGHER EDUCATION

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The National Education Policy (NEP), 2020 emphasizes access, equity, affordability and inclusion in higher education. The Government is committed to ensuring equitable access to quality higher education for all students, particularly those belonging to economically weaker families.

The Government is implementing various scholarship schemes for providing financial assistance to eligible students for pursuing higher education, as per scheme guidelines. The Post-Matric scholarship schemes for SC, ST and OBC are Centrally Sponsored Schemes being implemented by States and UTs and administered by the Ministry of Social Justice & Empowerment and Ministry of Tribal Affairs. Under these scholarship schemes, the benefits are extended to all the students belonging to SC, ST and OBC, subject to their parental income ceiling and as per scheme guidelines.

Department of Higher Education (DoHE) implements the Pradhan Mantri Uchchatar Shiksha Protsahan (PM-USP) Yojana comprising of scholarship schemes namely (i) PM-USP Central Sector Scheme of Scholarship for College and University Students; and (ii) PM-USP Special Scholarship Scheme for Jammu & Kashmir and Ladakh, to provide financial assistance for pursuing higher education to eligible students belonging to economically weaker families, as per scheme guidelines.

In FY 2025-26, the Central Government has provided about 1.09 crore scholarships for pursuing Post-Matric and Higher Education. This includes about 36 lakh scholarships for students from Other Backward Classes (OBC), Extremely Backward Classes (EBC) and Denotified Tribes (DNT); about 48 lakh scholarships for Scheduled Castes (SC) students; and about 24 lakh scholarships for Scheduled Tribes (ST) students.

The Government, to make higher education affordable in institutions like Indian Institutes of Technology (IITs) and National Institutes of Technology (NITs), is providing relaxation in tuition fee to students from economically and socially weaker sections of the society. From AY 2016-17, the complete fee waiver is being provided for Scheduled Castes, Scheduled Tribes and PwD students and economically backward students (whose family income is less than Rs 1 lakh per annum), and also 2/3rd remission of fee for other economically backward students (whose family income is between Rs 1 lakh to Rs 5 lakh per annum). The 31 NITs & IIST- Shibpur are also providing 100% tuition fee waiver to students belonging to SC/ST/PH category to pursue postgraduate (M.E./M.Tech.) programmes in their institutions.

The Government has supported the creation and expansion of infrastructure, including hostel facilities, in Higher Educational Institutions through the Higher Education Financing Agency (HEFA), which provides financial assistance for infrastructure development in eligible institutions. As of March 2026, HEFA, since its inception in 2017 has disbursed loans worth Rs 24,977.62 crores to different Centrally Funded Institutions (CFIs).

The Central Universities create additional hostel infrastructure from time to time to meet students' accommodation requirements. The Central Government supports development of university infrastructure, including hostels, through Grant-in-Aid and funding from Higher Education Financing Agency (HEFA). It may be noted that during FY 2013-14, Rs 5,603.79 crore was released as grant to Central Universities. From FY 2014-15 to FY 2025-26, Rs 1,13,943.55 crore was released to Central Universities. During the year 2026-27, an amount of Rs 17,440 crore has been allocated. These funds are utilized by the Universities for meeting their academic, administrative and infrastructural requirements in accordance with their priorities.

Further, the Government of India in the Union Budget 2026–27, has proposed for establishment of one Girls' Hostel in every district to improve access to higher education, particularly in STEM institutions, and to create affordable hostel capacity as core academic access infrastructure. The share of female students in STEM enrolment has also shown a steady improvement over the years, rising from 38.4% in 2014-15 to 44% in 2023-24 (AISHE data 2023-24), reflecting growing gender inclusivity in science, technology, engineering, and mathematics education in the country.

The National Education Policy 2020 (NEP- 2020) envisions a transformative approach to digital education, aiming to leverage technology to provide high-quality, accessible and equitable education for all. The policy promotes the integration of digital tools, resources, and platforms into the education system. To achieve NEP 2020 aims and objectives, the Ministry of Education implements “National Mission on Education through Information and Communication Technology (NMEICT)”. The scheme aims to leverage the potential of ICT in all processes of education. Under the NMEICT scheme, Study Webs of Active Learning for Young Aspiring Minds (SWAYAM) platform has been initiated to provide free access to courses from premier institutions. There have been more than 20,000 deliveries of courses on the platform, with cumulative enrolments exceeding 6 crores since its inception. Further, to enhance industry-academia collaboration and improve employability of learners, the Ministry of Education has launched the multilingual SWAYAM Plus platform. As of July 2026, the platform offers more than 500 industry-aligned courses across 15 sectors in collaboration with 89 industry partners.

The Department of Higher Education, in collaboration with IIT Kanpur, has started SATHEE (Self Assessment, Test & Help for Entrance Examination) portal in November 2023, to provide access to quality education for competitive examination such as JEE, NEET, CUET, ICAR, SSC and IBPS etc. The platform provides free educational content and guidance from premier institutions for the competitive exams to all learners, including economically and socially weaker sections. More than 21 lakh learners have registered on the platform so far.

Further, the Government has launched the One Nation One Subscription (ONOS) initiative to provide nationwide access to scholarly journals for students of eligible higher educational and research institutions, thereby strengthening access to quality academic resources. The One Nation One Subscription (ONOS) Scheme provides access to over 13,000 journals from 32 publishers to all eligible institutions. 7,499 higher education institutions (HEIs) and research and development (R&D) institutions are covered under ONOS.

In addition, the Government of India has launched the PM-Vidyalaxmi, a new central sector scheme in November 2024, with the objective 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 Rs 8 lakh, the scheme provides 3% interest subvention on education loans up to Rs 10 lakhs. Since the launch of this Scheme on 6th November 2024 till 21st July 2026, 1,12,817 collateral-free and guarantor-free PM Vidyalaxmi education loans have been sanctioned. The amount sanctioned is Rs 15,634.78 crore.

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 NAAC accredited Institutions or professional/technical programmes accredited by NBA or Institutions of National Importance or Central Funded Technical Institutions (CFTIs) and whose annual family income is up to Rs 4.5 lakhs for loans up to Rs. 10 lakhs, during the moratorium period. There is no upper limit on the 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 Rs 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.

As a result of these cumulative initiatives, India's Gross Enrolment Ratio (GER) in higher education increased from 23.7 in 2014–15 to 30 in 2023–24. Female GER rose from 22.9 to 31.2 during the same period. SC GER has increased by 8.9 points and ST GER has increased by 9.3 points from 2014–15 to 2023–24. The rise in GER has been accompanied by significant growth in student enrolment, with total higher education enrolment increasing from 3.42 crore in 2014–15 to 4.50 crore in 2023–24, adding more than 1.08 crore students to the higher education system.

This information was given by the Minister of Education, Shri Pralhad Joshi, in a reply to a Starred Question in the Lok Sabha today.

RRTN

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