

“EDUCATION AND HOUSING SCHEMES FOR STS IN KERALA”

प्रविष्टि तिथि: 13 AUG 2026 2:05PM by PIB Delhi

Union Minister of State for Tribal Affairs Shri Durgadas Uikey informed today in Lok Sabha that the Ministry of Tribal Affairs implements the following five ongoing scholarship schemes for Scheduled Tribe (ST) students across the country, including the State of Kerala. The annual family income limits prescribed under the guidelines of these schemes are as under:

S. No.	Name of Scheme	Annual Family Income Limit
1	Pre-Matric Scholarship for ST students (Class IX and X)	Rs. 2.50 lakhs
2	Post Matric Scholarship for ST students (Class XI and above)	Rs. 2.50 lakhs
3	National Scholarship for Higher Education for ST students (Top Class)	Rs. 6.00 lakhs
4	National Fellowship for Higher Education for ST students (NFST)	No Income Limit
5	National Overseas Scholarship for ST students (NOS)	Rs. 6.00 lakhs

Apart from this, 'National Scheduled Tribes Finance and Development Corporation (NSTFDC), under the Ministry of Tribal Affairs, an apex organisation set up exclusively for economic development of Scheduled Tribes, extends concessional loans to the eligible Scheduled Tribe persons for undertaking any income generation activities/ self-employment including education loan through its implementing agencies across the country including the state of Kerala. In case of individuals, having annual family income not exceeding ₹ 3 lakh p.a. both for rural and urban areas are eligible for availing concessional loans under the NSTFDC schemes.

In addition to above education support provided by the Central Government, as informed by the State Govt. of Kerala, it is also running its own Pre-Matric and Post-Matric Scholarship Scheme under which benefit is provided to all eligible ST students without any prescribed criteria of annual family income.

The intervention of housing under PM JANMAN scheme of this Ministry is being implemented by Ministry of Rural Development (MoRD) through PMAY-G scheme. As per the approved norms, there is no prescribed annual income limit for sanctioning of awas to Particularly Vulnerable Tribal Groups

(PVTG) beneficiaries. However, there are only two (02) exclusion criteria in respect of PVTG households – (i) household with pucca houses and (ii) Household with any member as a government employee.

Further, housing assistance is also provided by the State Govt. of Kerala through their LIFE Mission. As per the guidelines of the LIFE Mission Scheme, the annual family income ceiling prescribed for availing housing benefits is ₹3.00 lakh.

As per the information received from State Govt. of Kerala, the majority of the Scheduled Tribe population in Kerala belongs to the economically weaker sections. It has not come to the notice of the State Government that a large number of Scheduled Tribe beneficiaries are being excluded from housing schemes on account of the prescribed income limit. In cases where Scheduled Tribe families are not eligible for housing assistance under the LIFE Mission due to prescribed income ceiling, they may be considered for housing assistance under the housing schemes implemented by the Scheduled Tribes Development Department, Govt. of Kerala. With regard to educational assistance, the question does not arise since there is no prescribed annual family income in the State Govt. of Kerala.

The appraisal and approval of the Expenditure Finance Commission (EFC) for their continuation of schemes implemented by M/o Tribal Affairs during F.Y. 2026-27 to 2030-31 is currently ongoing wherein, inter-alia, the proposal to revise the annual family income ceiling is included for seeking the approval of the Dept. of Expenditure on the draft EFC. The decision regarding enhancing the annual income limit under the said schemes in the EFC is subject to the approval of the Competent Authority.

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