

2. Key Central Sector & Centrally Sponsored Schemes

A. Ministry of Social Justice & Empowerment: PM-YASASVI

This flagship scheme supports OBC, EBC, and DNT students.

Component	Target Group	Income Limit	Financial Benefit
Top Class Schools	Classes 9 & 10	< ₹2.5 Lakh	Up to ₹75,000/annum
Top Class Schools	Classes 11 & 12	< ₹2.5 Lakh	Up to ₹1,25,000/annum
Top Class College	Higher Ed (Professional)	< ₹2.5 Lakh	Full tuition + ₹3,000/mo allowance
Post-Matric (PMS)	11th to Post-Grad	< ₹2.5 Lakh	₹5,000 to ₹20,000 (Based on Group)

B. Ministry of Education: CSSS and NMMS

Focuses on merit-based support for school and college students.

- **Central Sector Scheme for College/University (CSSS):**
 - **Eligibility:** Students above the 80th percentile in Class 12 board exams; Family income ≤ ₹4.5 Lakh.
 - **Benefit:** ₹10,000/year for Graduation (first 3 years) and ₹20,000/year for Post-Graduation.
 - **Link:** scholarships.gov.in
- **National Means-cum-Merit Scholarship (NMMS):**
 - **Eligibility:** Class 8 students in Govt schools; minimum 55% in Class 7; Income ≤ ₹3.5 Lakh.
 - **Benefit:** ₹12,000 per annum (₹1,000/month) from Class 9 to 12.

C. Ministry of Minority Affairs (MoMA)

Targets Muslims, Christians, Sikhs, Buddhists, Jains, and Parsis.

- **Pre-Matric:** Class 1-10; Income ≤ ₹1 Lakh; ≥ 50% marks in previous class.
- **Post-Matric:** Class 11-PhD; Income ≤ ₹2 Lakh; ≥ 50% marks.
- **Merit-cum-Means (MCM):** Professional/Technical courses; Income ≤ ₹2.5 Lakh.
 - **Benefit:** Actual fees or up to ₹20,000/annum + maintenance allowance.

D. UGC Special Initiatives

- **Ishan Uday (NER):** 10,000 fresh awards for North-Eastern Region students. Income < ₹4.5 Lakh. Benefit: ₹5,400 to ₹7,800/month.
- **Indira Gandhi Single Girl Child (PG):** First-year PG students who are the only girl child (or twins/ fraternal daughters). No income limit. Benefit: ₹36,200/year for 2 years.

3. High-Impact Research & Skill Programs

A. Prime Minister's Research Fellowship (PMRF)

Targets PhD candidates in Science and Technology at premier institutes (IITs, IISc, IISERs, NITs).

- **Benefit:** ₹70,000/month (Years 1-2), ₹75,000 (Year 3), ₹80,000 (Years 4-5) + ₹2 Lakh annual research grant.
- **Technique:** Individual application is not allowed; candidates must be **nominated** by their PMRF-granting institute.
- **Link:** pmrf.in

B. DST INSPIRE (Scholarship for Higher Education - SHE)

Merit-based support for Basic and Natural Sciences.

- **Eligibility:** Top 1% scorers in Class 12 board or top 10,000 rank in JEE/NEET.
- **Benefit:** ₹80,000/year (₹60k stipend + ₹20k research grant) for 5 years.
- **Link:** online-inspire.gov.in

C. AICTE Technical Scholarships

- **Pragati (Girls) & Saksham (Disabled):** Degree/Diploma students in AICTE colleges. Income ≤ ₹8 Lakh. Benefit: ₹50,000/year.
- **Swanath:** For orphans, wards of martyrs, or children of parents who died of Covid-19. Benefit: ₹50,000/year.

4. Study Abroad: National Overseas Scholarship (NOS)

Ministry	Category	Family Income Limit	Primary Benefit
Social Justice	SC, DNT, Landless Labour	< ₹8.0 Lakh	USD 15,400 maintenance + Fees + Airfare
Tribal Affairs	Scheduled Tribes (ST)	< ₹6.0 Lakh	USD 15,400 maintenance + USD 1,532 Contingency

- **Requirement:** Must have an **unconditional offer** from a top 500 (SC) or top 1000 (ST) QS World Ranked university.
 - **Link:** nosmsje.gov.in(SC) / overseas.tribal.gov.in(ST).
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5. Summary Table for RAG Application Logic

If Certificate says...	And Education Level is...	Then potential scheme is...	Portal to Check
NER Domicile	1st Year UG	Ishan Uday	NSP
Income < ₹1 Lakh	Class 1–10	Pre-Matric Minority	NSP
Single Girl Child	1st Year PG	Indira Gandhi PG	NSP
OBC/EBC < 2.5L	Class 9 or 11	PM-YASASVI	NSP
Top 1% Board	B.Sc./M.Sc.	DST INSPIRE	DST Portal
NET-JRF Qualified	Ph.D.	NFSC / NFOBC	Ministry Portal