

PM-VIDYALAXMI and Other Schemes

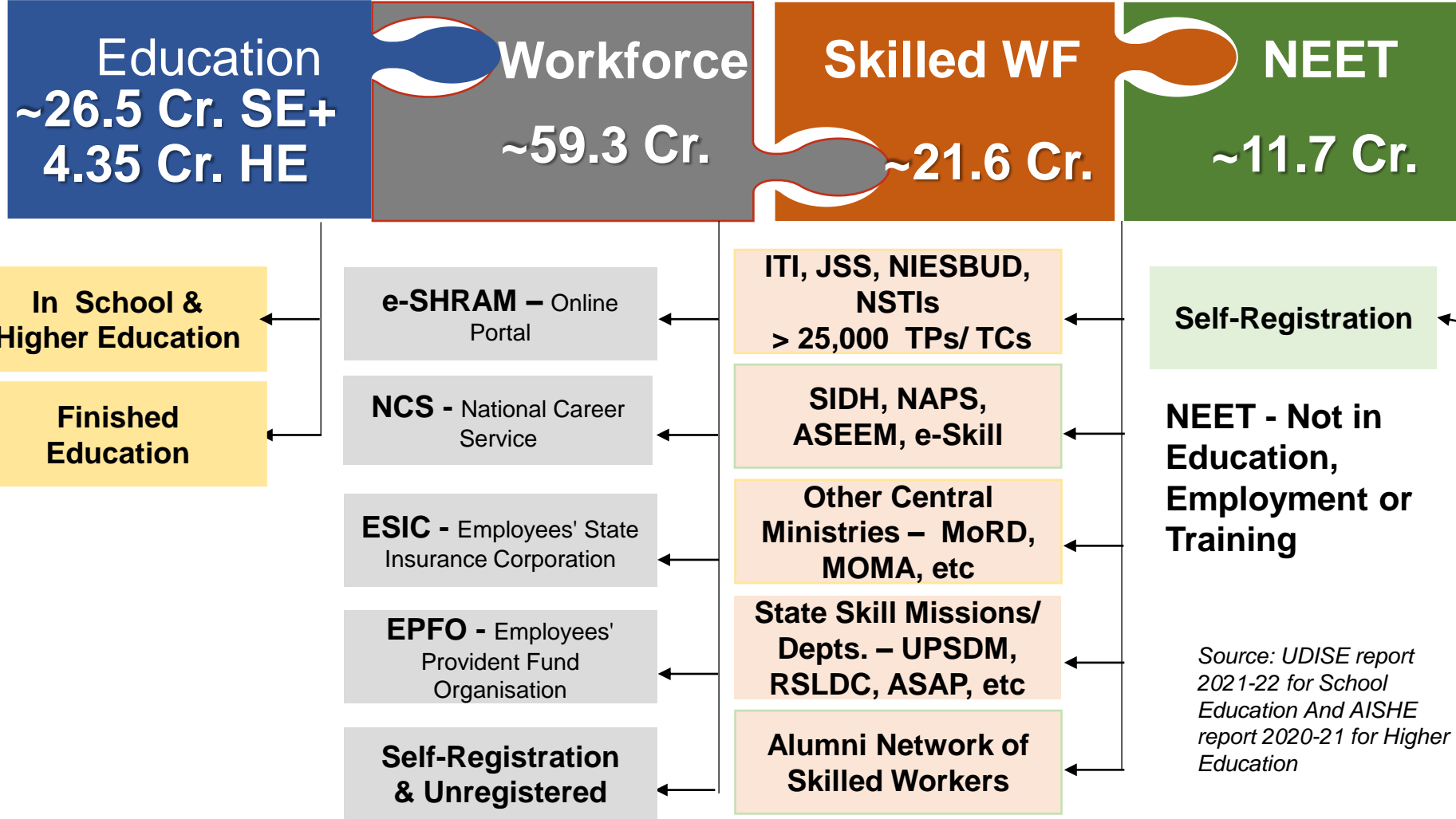
-KEY INITIATIVES by
Dept. of Higher
Education, Govt of India

Prof R D Kulkarni,
Vice-Chancellor,
University of Mumbai

Sahyadri Shikshan Sanwad, DHE, Govt of Maha.

India has a Large Education, Professional Education & Skilling Ecosystem

Considering User Base between Age Group 15-59 -2024

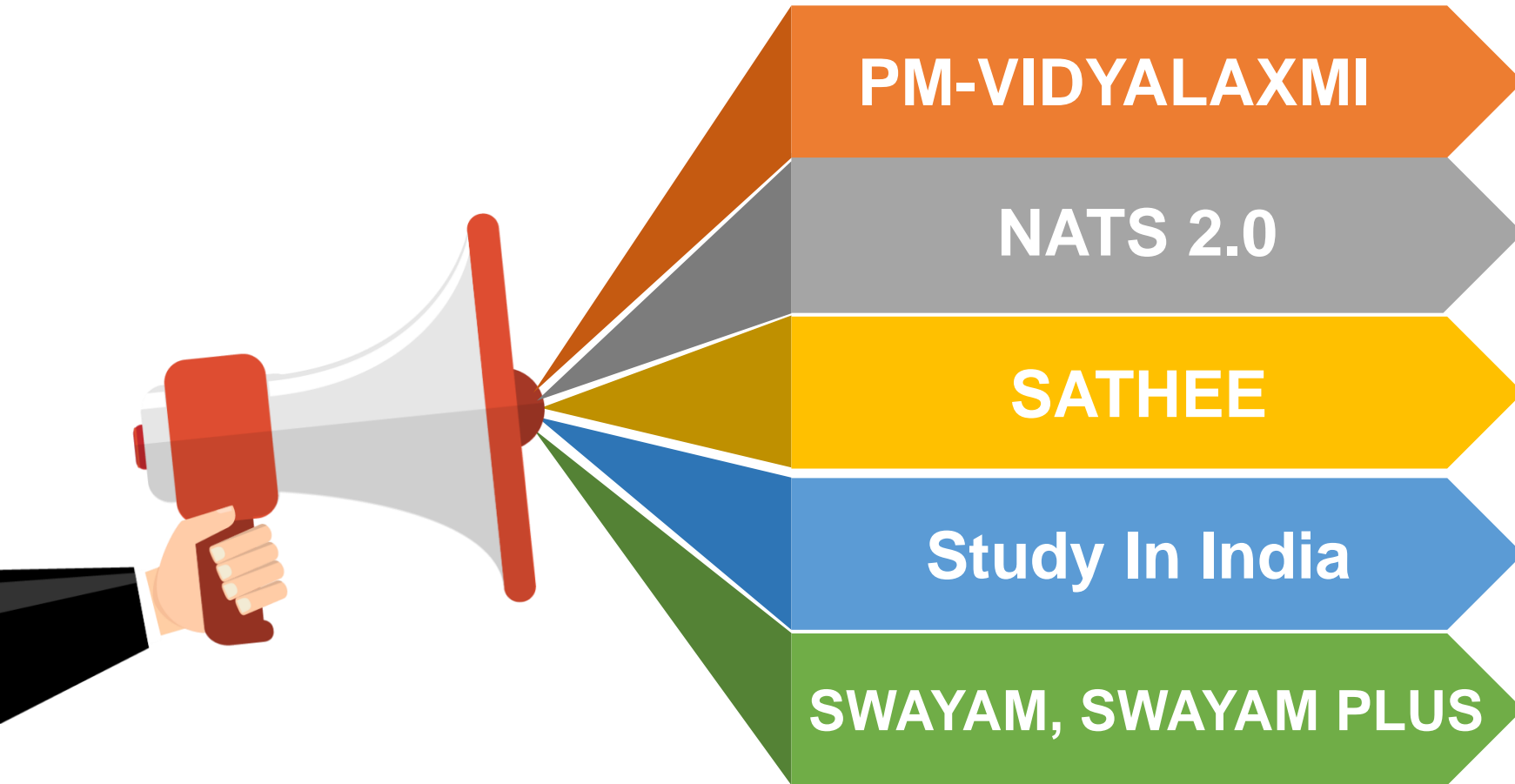


Key Highlights: Education

- 1.49 Million Total Schools
- Secondary Schools: 1,50,289
- Higher Secondary Schools: 1,45,452
- School Teachers: 9.5 Million
- 1150+ Universities
- ~45,500+ Affiliated + 3000 Autonomous Colleges
- ~10,000 AICTE approved institutes including 3,957 Polytechnics
- Teachers in Higher Education (HE): 1.51 Million

Targets of HEIs/ Universities Ecosystem to achieve GER-39%-2029, 50% -2035, 65%-2047
100 Million Learners for ab-initio education and skilling by 2030
900 Million learners for up-skilling by 2030

Flow of Presentation



PM-VIDYALAXMI, -Access to quality HEIs, 6th Nov. 2024

- PM-Vidyalaxmi is a **new Central Sector Scheme** to provide financial support to meritorious students who get admission in the top **quality higher educational institutions** of the nation, translating to covering more than 22 lakh students every year.

○ PM-Vidyalaxmi – Objectives and Key Features

- A special loan product will enable for **collateral free, guarantor free education loans**;
- made accessible through a simple, transparent, student-friendly and entirely digital application process.
- Loan amounts up to ₹ 7.5 lakhs will be provided a 75% credit guarantee by the Government of India, to support banks to expand coverage.
- Furthermore, for **students with up to Rs. 8 lakhs annual family income**, the scheme will also provide for **3% interest subvention** on loans upto Rs 10 lakh.
- Students with annual family income ₹4.5 lakhs and pursuing technical/ professional courses from NAAC accredited HEIs/ NBA accredited courses shall get full interest subvention.

○ PM-Vidyalaxmi – examples

- In IIM Ahmedabad, course fee for 2 years is ~ ₹25 lakhs;
 - Add hostel, laptop, mess, other out-of-pocket expenses (20% in 2 years) ~ ₹ 5 lakhs
 - Collateral-free guarantor-free education loan will be up to ₹ 30 lakhs.
 - Disbursement will be as per institution and students' requirement
- In IIT Kanpur, total expenses (course fee, hostel fee, laptop, mess, books, etc.) for 4-year B. Tech course is ~ ₹ 10 lakhs
 - Collateral-free guarantor-free education loan will be up to ₹ 10 lakhs.
 - Disbursement will be as per institution and students' requirement
- No ceiling of family income (₹ 8 lakhs) for education loans.
- No ceiling of loan amount (₹ 10 lakhs) for education loans.

PM-Vidyalaxmi – examples

- 3% interest subvention on education loan for students with annual family income up to ₹ 8 lakhs
 - Education loan taken ₹ 30 lakhs : disbursement in year 2024 = ₹ 16 lakhs
 - @8.5% interest rate, interest to be paid in 2025 = ₹ 1.36 lakhs
 - On ₹ 10 lakhs, @3%, interest = ₹ 30,000
 - In 2025, student pays ₹ 1.06 lakhs, central government pays ₹ 30,000
 - Education loan taken ₹ 10 lakhs : disbursement in year 2024 = ₹ 4 lakhs
 - @8.5% interest rate, interest to be paid in 2025 = ₹ 34,000
 - On ₹ 4 lakhs, @3%, interest = ₹ 12,000
 - In 2025, student pays ₹ 22,000 central government pays ₹ 12,000
 - In 2026, cumulative disbursement ₹ 7 lakhs: total interest for 2026: ₹ 59,500
 - In 2026, student pays ₹ 38,500, central government pays ₹ 21,000



Eligibility: Quality Higher education Institutions (Q-HEI)

- NIRF ranked HEIs-2024 under overall, category-specific and domain specific ranking
 - Overall – 200, Universities – 200, Colleges – 300, state public universities - 100
 - Engineering – 300, Management – 125, Medical – 50, Pharmacy – 125, Law – 39,
- Under NIRF top 100- a total of 468 different HEIs
 - IIT Madras appears in overall, engineering and management – it is counted once
- Between NIRF 101-200, another 88 State Govt HEIs have appeared
 - University: 51, college: 36, standalone institution: 1
- Another 304 central government HEIs have been taken from different ministries in central government
- **860 Q-HEIs eligible for PM-Vidyalaxmi covering 22 lakh fresh students each year.**
- AISHE shall be the single source of truth for all common data items.
- A student selected for PM Vidyalaxmi shall continue to get support even if his/ her HEI's cannot enter updated list in subsequent year.

○ PM-Vidyalaxmi – Selection of Students, Portal and Payment method

- 3% interest subvention support will be given to **one lakh students** every year
 - State-wise distribution of slots, in proportion to population in age-group 18-23 years used in AISHE, will be done.
 - Preference will be given to students who are from Government HEI and have opted for technical/ professional courses.
 - Safeguards will be built to ensure that some institutions are not crowding the application process.
- Payment of interest subvention will be made through E-voucher and Central Bank Digital Currency (CBDC) wallets.

○ Application Process

- Total Number of Eligible Q-HEIs in Maharashtra State: 75
- Awareness initiatives by Q-HEIs of security-free and guarantor-free education loans during the School Connect program
- A unified portal "PM-Vidyalaxmi" is being developed for education loan as well as interest subvention, through a simplified application process to be used by all banks.
- Application to Vidyalaxmi Scheme can be done by following these steps:
 - ✓ Step 1: The applicant will have to register and login to Vidya Lakshmi portal
 - ✓ Step 2: Fill-up the Common Education Loan Application Form (CELAF) by providing all the necessary details.
 - ✓ Step 3: After filling the form, the applicant can search for Educational Loan and apply as per his/her needs, eligibility and convenience.



सत्यमेव जयते

Ministry of Education
Government of India

National Apprenticeship Training Scheme

Pathway to Enhancing Employability Skills for a Brighter India



Emerging Sectors and Industry Hiring Preferences

07 Emerging Sectors



IT and AI Sectors

Agriculture

Electric Cars

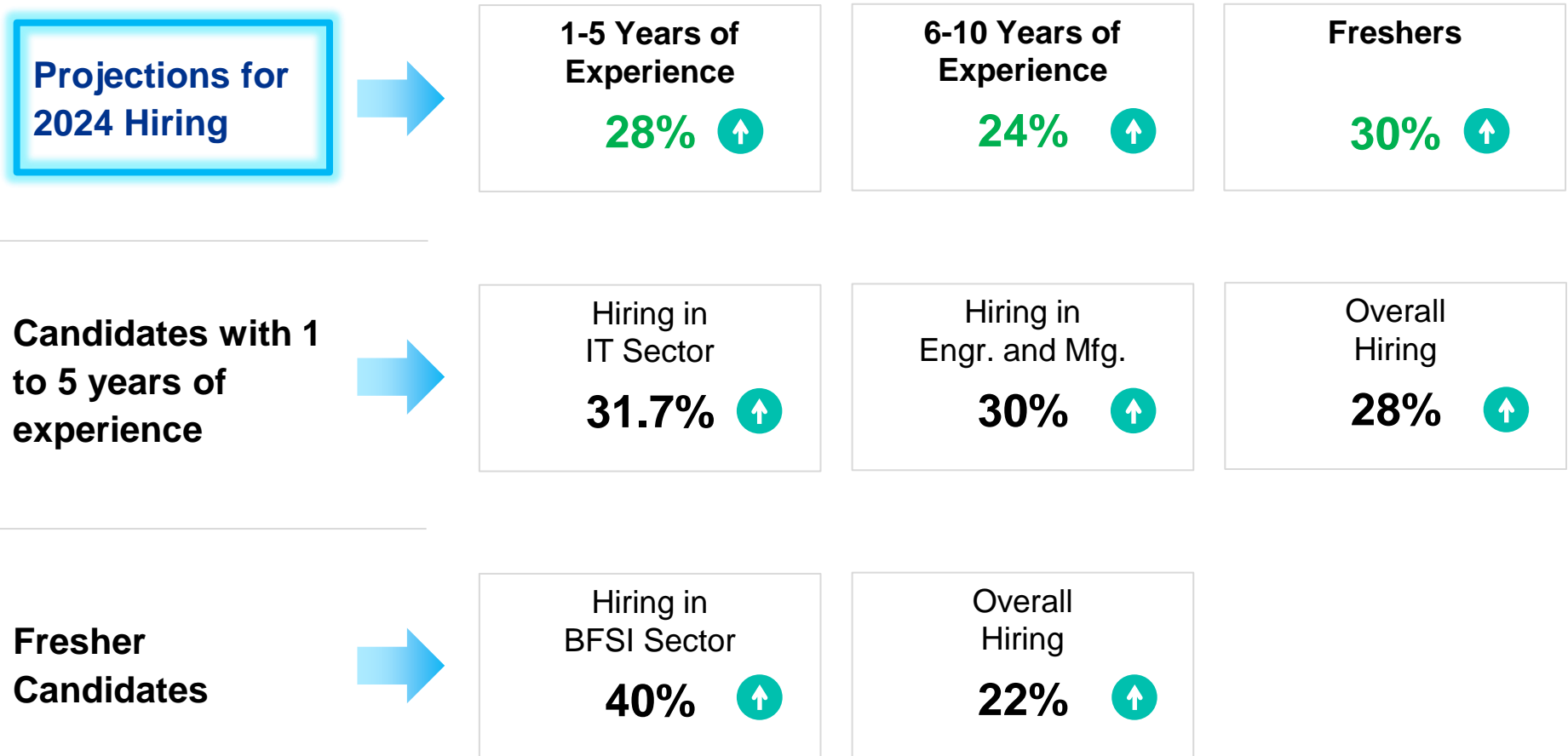
Aviation

Biotechnology

Travel and Tourism

Electronic Systems

Trend in Hiring Demand (2024 projections compared to 2023 actuals)



India's Higher Education Landscape

Statistics on Indian Higher Education Graduates (not opting for PG Education):

7.5 L

Students graduated from Technical Backgrounds



34.5 L

Students graduated from Non-Technical Backgrounds



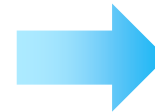
8.5 L

Students completed Diploma (any background)



50.5 L

Graduates who do not opt for Higher Education and instead seek employment



Employability of graduates as per India Skills Report

Overall Employability

51.2%

Tech Backgrounds
65%

Non-Tech Backgrounds
48%



B.Sc
51.2%

B.Com
48.1%

BA
47.1%

Avenues for Skilling for Students in HEIs

Skilling Courses in HEIs

- Integration of skill courses in regular programmes
- Industry – Institute collaboration
- Skill courses curated by HEIs and offered through SWAYAM plus
- SWAYAM portal for online courses and interventions by AICTE

Internships

- PM Internship Portal provides internship for youth aged 21-24 yrs.
- UGC and AICTE have issued guidelines regarding internship to be an integral part of the curricula
- National Internship Portal to search and apply for internships with leading industry partners
- Other State level Internship Programs and Schemes also promote internships for students.

Apprenticeships

- **Apprenticeship is an on-the-job training provided at the workplace along with stipend.**
- **Apprentices Act, 1961**
- **All degree programs can embed apprenticeships as an integral part of curricula**
- **Graduates and diploma holders can enroll as apprentices after passing their course**
- **National Apprenticeship Training Scheme (NATS)**

NATS – An Anchor for providing Apprenticeships and “Skilling Arm” for HEIs

03

Apprenticeships
Services under
NATS

01

During
Graduation

UGC & AICTE have issued **guidelines** to enable **all degree programs** to **embed apprenticeships** as an integral part of curricula, thereby **providing critical employability skills** to students

02

After
Graduation

All fresh graduates and diploma holders can enroll as apprentices **within 5 years of graduation** and undergo **on the job training** at an industry establishment
6 months to 1 year of industry relevant OJT

03

Credits for
Apprenticeship

Apprentices will also **receive credits for Apprenticeship under NATS** through an **assessment conducted by NITTTRs/ HEIs**
Apprenticeship-a valid proof of work experience while applying for jobs

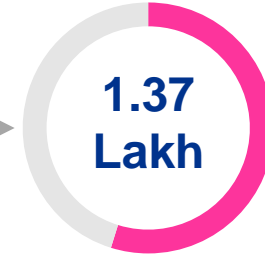
NATS Registered and Engaged (FY 2023-24)

Students not opting PG

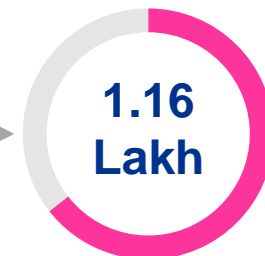
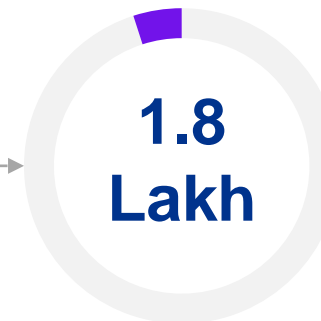
Registered on NATS

Engaged on NATS

Students with
Technical
Background
(BE/ B.Tech.)



Students with
Non- Technical
Background
(B.Sc./ B. Com./ BA/
Others)



Apprentice engagement from non-technical backgrounds grew from around 59,000 in FY 2022-23 to 1.16 lakh in 2023-24, indicating a positive trend. However, there remains significant potential for further growth.

Stipend Under NATS

Student Category	Prescribed Minimum Stipend	Government's Share
Degree Holder / Graduate in any stream Degree Apprentices in any stream	Rs. 9,000 per month	Rs. 4,500 per month
Diploma Holder in any stream Sandwich Degree students	Rs. 8,000 per month	Rs. 4,000 per month
Sandwich Diploma students	Rs. 7,000 per month	Rs. 3,500 per month

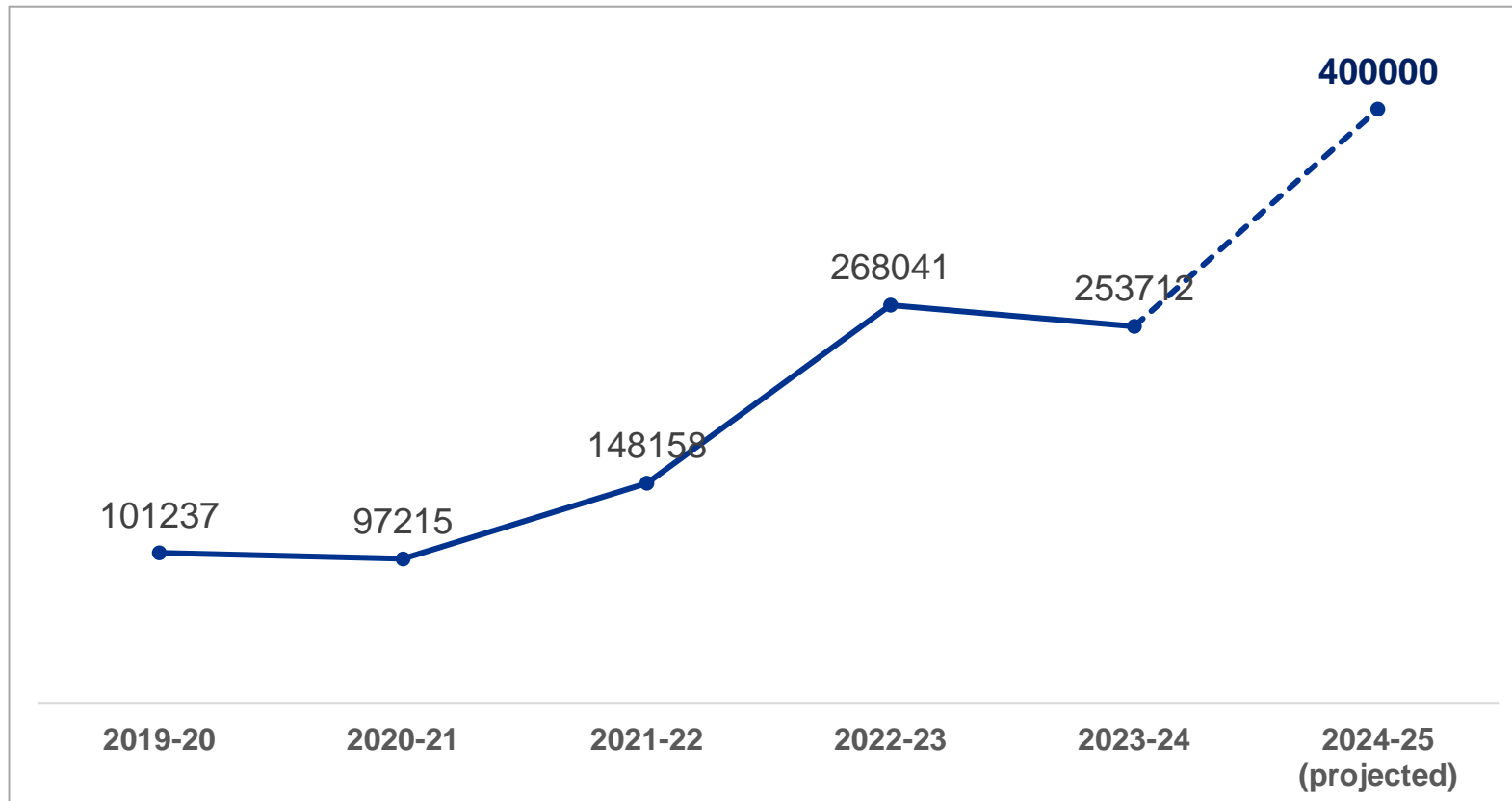
Companies paying over and above the minimum prescribed stipend:

- Yahoo Software Development (Rs 87,000), Cummins Technologies (Rs 81,000), Expert Global Solutions (Rs 87,500), Tata AIG General Insurance (Rs 76,000)
- Companies in the new age sectors: Crest Data Systems (Data Analytics, Data Science & ML, Cloud & Infra) – Rs 71,500, Axis Solutions Pvt. Ltd. (AI and IoT in Manufacturing) – Rs 71,000

NATS – On Track for 2024-25 Projections

Apprentices Engaged (Last 5 years)

8,68,363



New Apprentices Engaged (FY 2024-25)

2,20,000+

Total HEIs

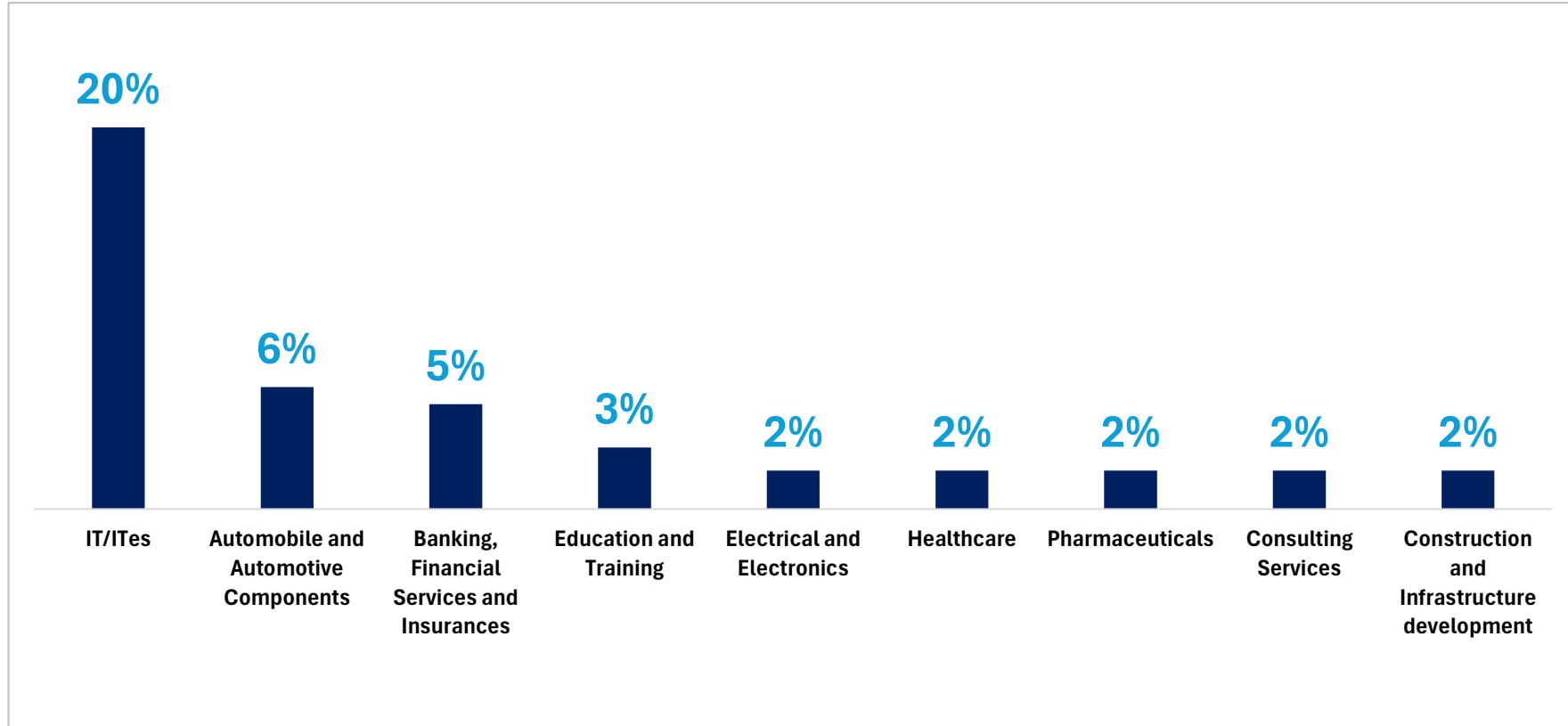
2,000+

Total Establishments

10,000+

Key Sectors and Top Establishments on NATS

Top 10 Sectors of Apprentices Engaged and their % Contribution in 2024 - 25



Currently, more than 4 Lakh apprentices are undergoing training under NATS



A Glimpse of how States are interacting with NATS



Mukhya Mantri Protsahan Yojana, Gujarat

Expanded its eligibility to NATS apprentices to provide them an **additional stipend of Rs. 3000 (Rs. 4000 for female)**



Chief Minister Apprenticeship Promotion Scheme

For Higher Education by DoHE, UP will provide **additional Rs. 1000 to apprentices under NATS***



West Bengal - Apprenticeship Promotion Scheme

By DTET&SD, West Bengal will provide **an additional Rs. 1000 to apprentices engaged under NATS***



Jharkhand Advanced Apprenticeship Scheme

By DoHE, Jharkhand will provide **1 additional year of apprenticeship training with an enhanced stipend of ~12-15 K to apprentices who have completed training in State Govt establishments***

NATS 2.0 Portal

01

Secure Logins

- Universities
- Students
- Industries

02

Apply through Bulk Upload

- Enrol existing students from **Embedded Apprenticeship** Programs.
- Enrol **pass-out eligible students.**

03

LIVE Openings' Advertisements

- Registered **students can explore the live listing of apprenticeships** shared by registered Industries and apply

04

DBT Transactions

- The Government can directly pay its share of the **stipend to apprentice's bank account.**

2. Click on “Institute Register” if new user



4. Login on the NATS Portal

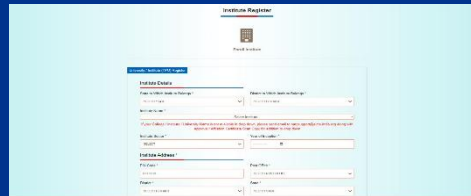


6. Username and password will be sent to the students email id for updating profile and generation of enrolment id.

1. Register on NATS Portal



3. Provide Institute Information

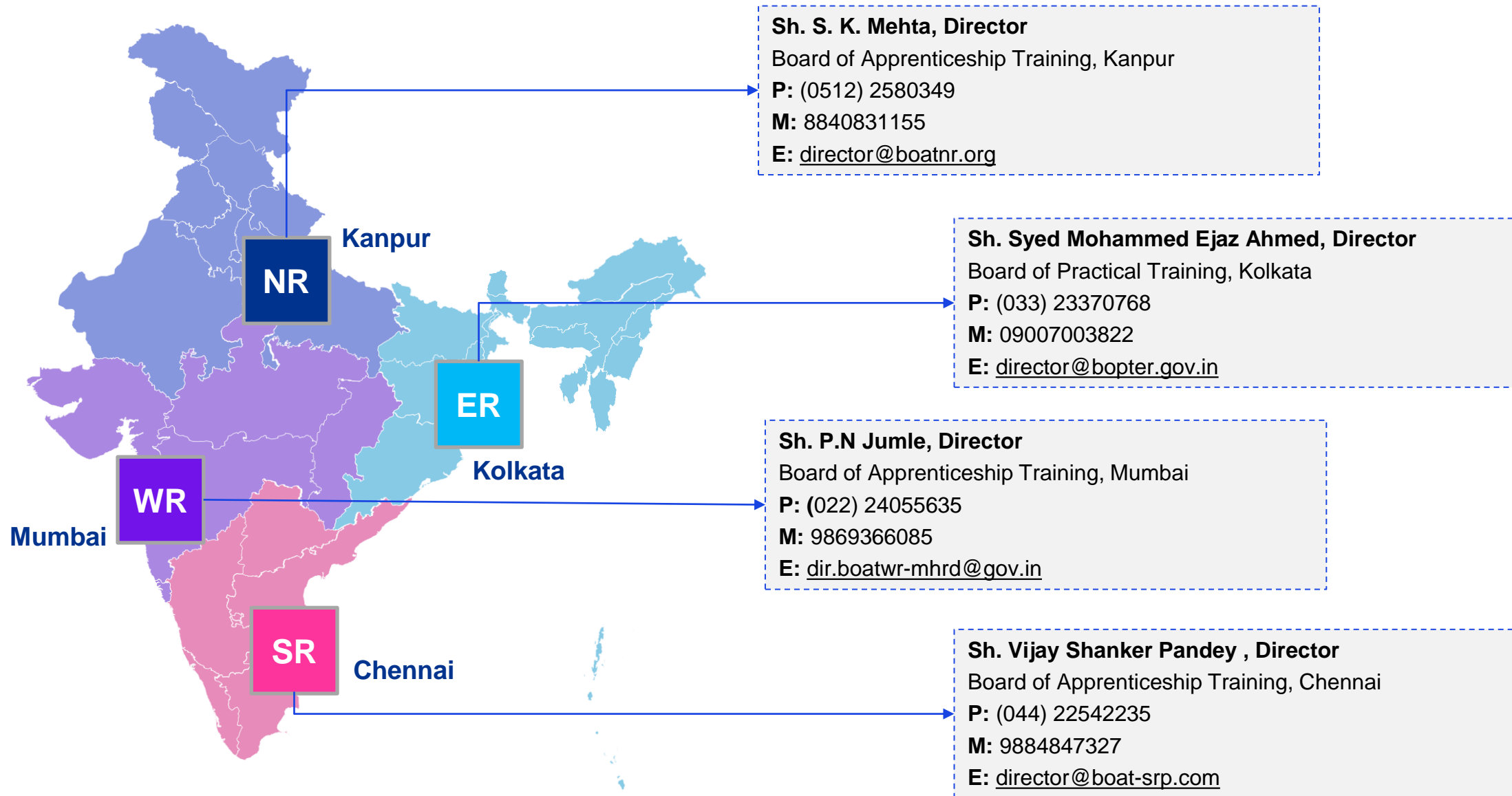


5. Bulk Upload of Student Details on the NATS Portal, for

- Students under AEDP
- Passed-out/Graduated eligible students



Operationalization of NATS Scheme



Way Forward: Expansion of the NATS Network

11 cities

Extension Offices

of Regional Boards of Apprenticeship Training

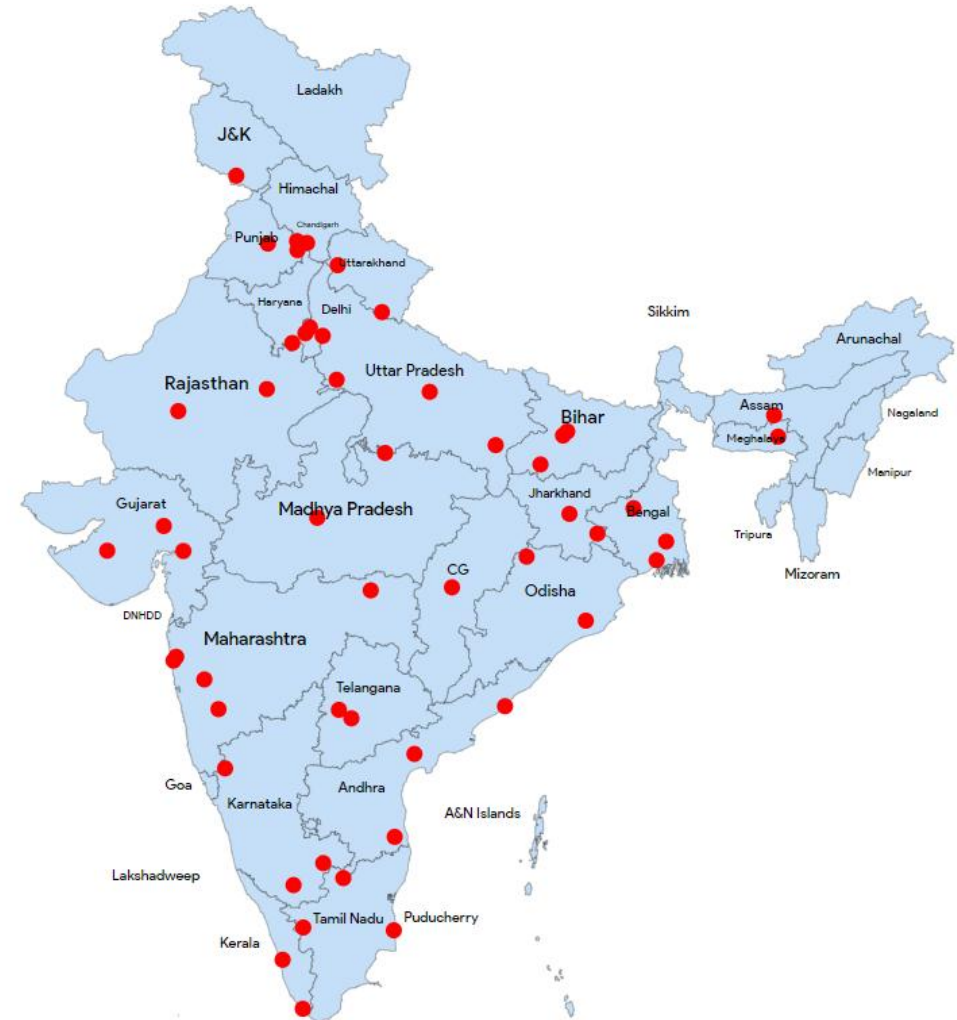
46 districts

Student Recruitment and Industry Engagement (STAR) team

For ground level outreach and collaboration with Industries and Higher Education Institutions on a pan India level

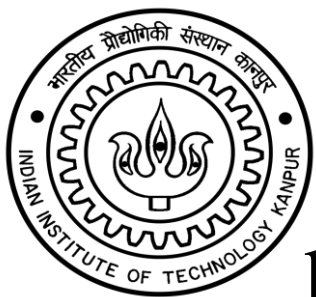
Common Service Center VLEs

MoU with CSV VLE's for enrolment in NATS through CSC portal integration to take penetration to **2,00,000 villages**



Self Assessment, Test & Help for Entrance Exams (SATHEE)

- **Enhance Entrance Exam Preparation:** providing comprehensive support for students on an online platform
- **Accessibility and Inclusivity:** quality educational resources available in multiple languages
- **Personalized Learning Experience:** SATHEE seeks to offer personalized feedback and guidance through a network of mentors, helping students identify their strengths and weaknesses



SATHEE



by IIT Kanpur for Ministry of Education

- **IIT-PAL: An initiative of NTA, AI enhanced Swayam-Prabha Platform, Self Assessment, Test & Help for Entrance Exams (SATHEE) for JEE and NEET**
- 7000+ online videos for Physics, Chemistry, Math, Biology subjects created by subject experts from different IITs, 60,000+ topic wise practice problems and All India Test series
- **Cover the NCERT syllabus for Class 11th and 12th, available in Hindi, English + 10 Indian languages**
- High quality content, focused on providing subject knowledge, not on cracking exams.
- Online doubt-clearing forums by experts, 300+ mentor network, Personalized feedback

SATHEE at a Glance

8

Competitive Exams

12*

Available Languages

250+

Videos for Railways,
SSC, IBPS, CLAT etc.

400+

Mentors for Doubt
Solving

50

Subject Matter
Experts

7500+

Videos for Engineering
and Medical in 12
Languages*

80k+

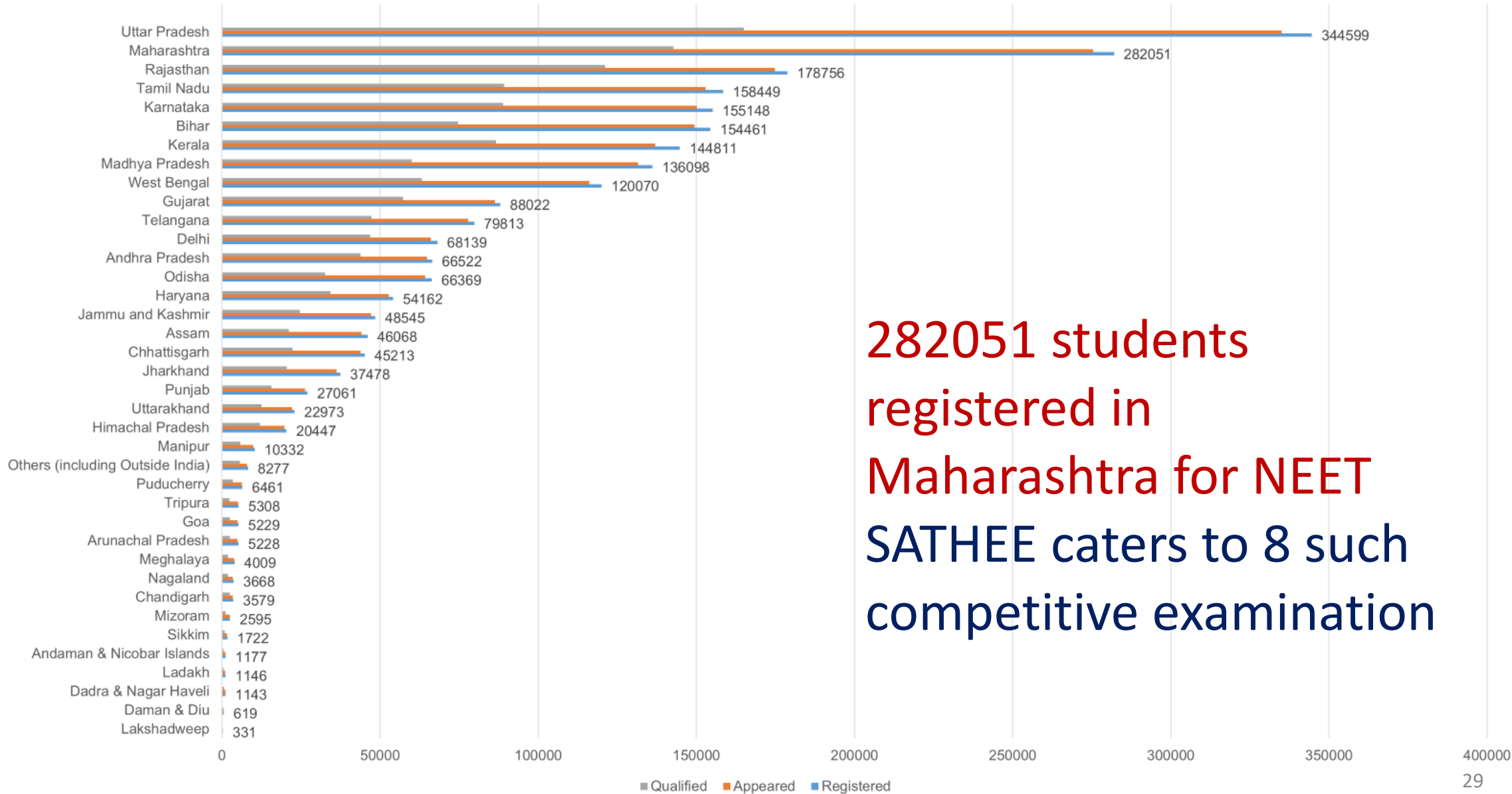
Questions Available

400

SATHEE Mitra
connected at District
Level

**English, Hindi, Bengali, Marathi, Telugu, Tamil, Gujarati, Urdu, Kannada, Odia, Malayalam, Punjabi*

NEET 2024 State-wise Applicants/Appeared/Qualified

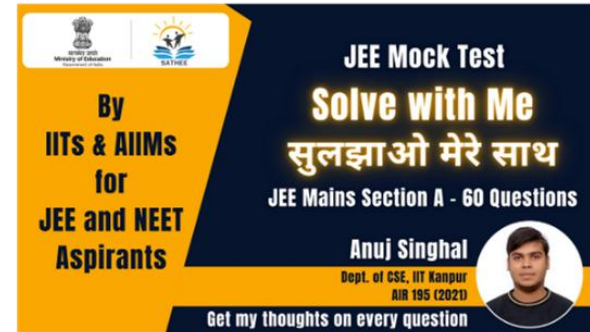


282051 students registered in Maharashtra for NEET SATHEE caters to 8 such competitive examination

Collaborative Mentoring Platform

Mentorship by Students

- Interview with Toppers
- Solve With Me
- Study Support
- Preparation Ideas
- AI Based chatbot



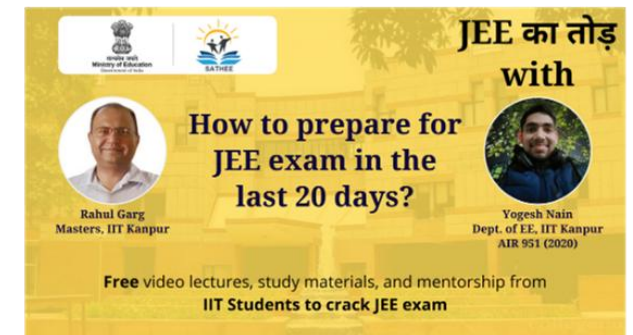
JEE Mock Test
Solve with Me
सुलझाओ मेरे साथ
JEE Mains Section A - 60 Questions
Anuj Singhal
Dept. of CSE, IIT Kanpur
AIR 195 (2021)
Get my thoughts on every question



ଓଡ଼ିଆ
Problem Solution in: **Odia**
Chemistry - Chemical Kinetics
By
IITs & AIIMs
for JEE and NEET Aspirants
Ritika Minz
Dept. of Chemistry,
IIT Kanpur,
B.Tech Student



Preparation Ideas
JEE का तोड़
Tips & tricks to crack
JEE by Goutam Das
Goutam Das
Dept. of CSE, IIT Kanpur
AIR 115 (2021)
By IITs & AIIMs for
JEE and NEET Aspirants



JEE का तोड़
with
How to prepare for
JEE exam in the
last 20 days?
Rahul Garg
Masters, IIT Kanpur
Yogesh Nain
Dept. of EE, IIT Kanpur
AIR 951 (2020)
Free video lectures, study materials, and mentorship from
IIT Students to crack JEE exam



**How to overcome the
problems and achieve
your target?**
Apoorv Tandon
Department of Computer
Science and Engineering
IIT Kanpur
<https://jeetest.prutor.ai/>



SATHEE Kendra

SATHEE Kendra refers to physical centres to be established to provide students with access to SATHEE's resources.

These centres are to be equipped with:

- **Computers and Internet Access:** To facilitate online learning and access to SATHEE's digital resources.
- **Study Materials:** Including books, practice papers, and other educational resources.
- **Guidance and Mentorship:** On-site mentors and educators to assist students with their preparation (SATHEE Mitras).

SWAYAM Plus

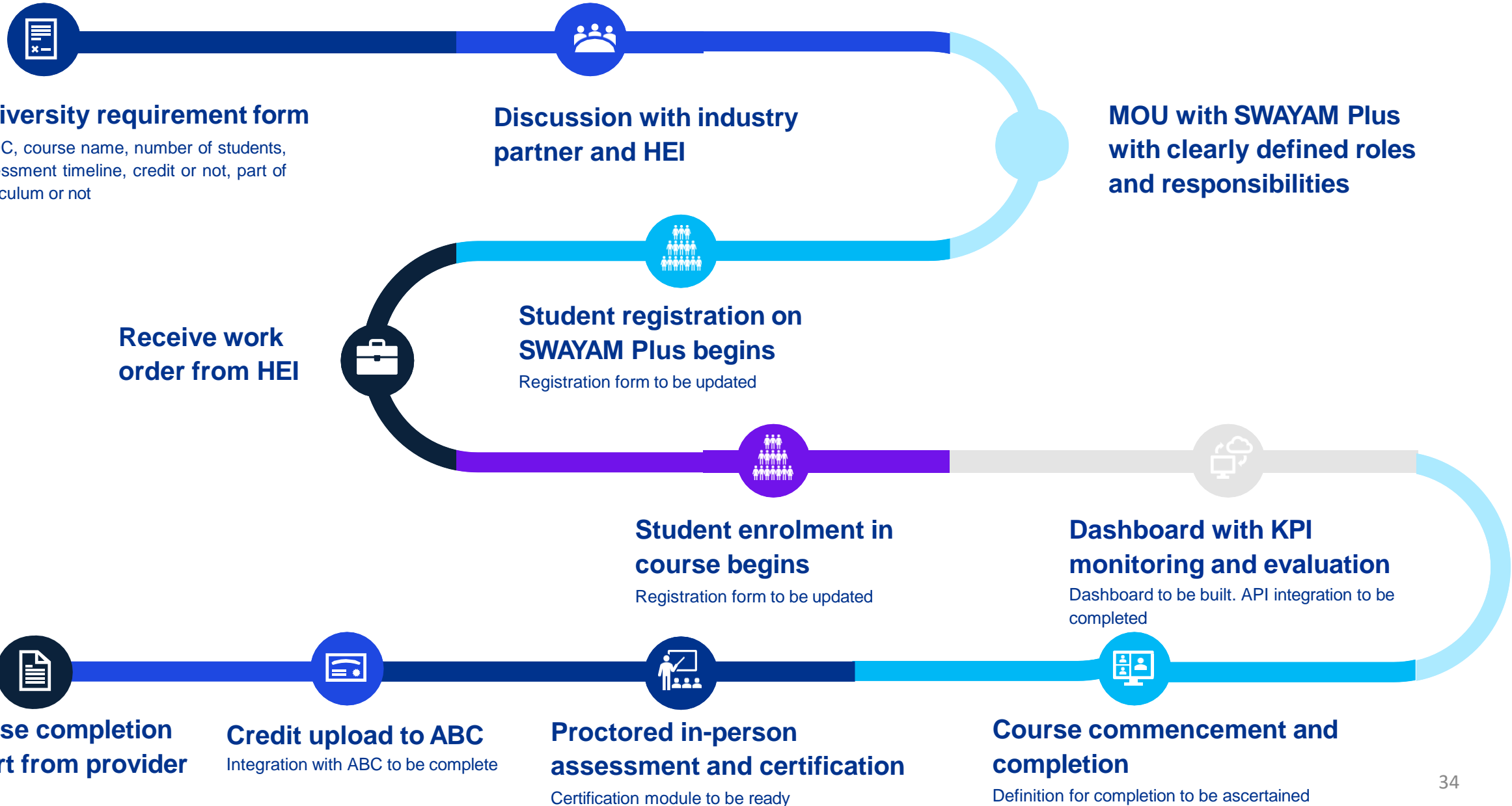
- Enhance employability through skill development
- Focusing on creating content in partnership with industry to ensure availability of future ready skilled resources

SWAYAM Plus

Partnering with States to Skill for the Future

- Initiative launched on Feb 27, 2024, with a special focus on: Employability, Skilling, Industry partnerships
- SWAYAM Plus crossed 1.27+ Lakh learners and 320+ courses through 55+ Industry Partners since launch; Maharashtra Leading with 16% Enrolment
- NCrF credit aligned courses approved by SWAYAM Plus – UGC and Industry Certification for students through Hub-Spoke model of implementation
- **Top 5 sectors by student interests**
 - Digital & Emerging Technologies
 - Banking, Finance Services & Insurance
 - Media, Communication & Soft Skills
 - Supply Chain & Logistics
 - Information Technology & Services

The sequence of events for the adoption of Swayam Plus



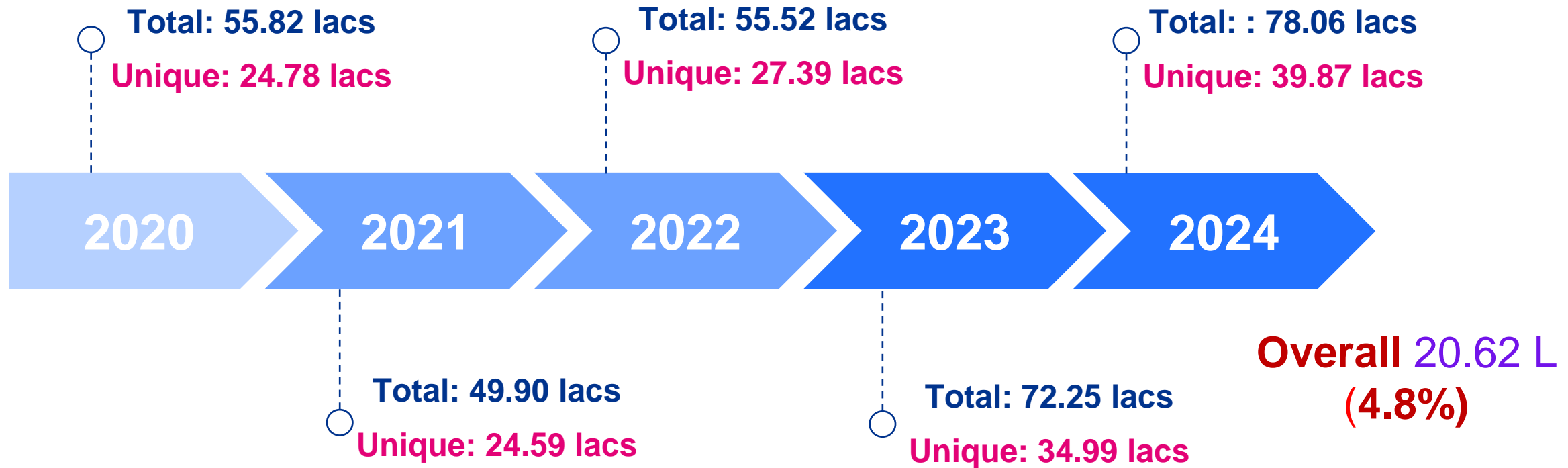
SWAYAM

- Access to Quality Education for a broader audience.
- Multidisciplinary Education
- Integration of credits with existing academic programme

SWAYAM's Growth Journey Last 5 years

Maharashtra

H.E Enrolment: 45,77,843
Swayam Jul'24: 2,59,375 (6%)



- 3526 unique courses-developed for both tech & non-tech disciplines, 31.11 L Certificates Issued
- Tamil Nadu and Andhra Pradesh, ranked as the top two states, 16.7 % and 12.6% SWAYAM Enrol. to H.E Enrol.
- A modest growth of 3%- 5%, still a larger student population isn't under the purview of SWAYAM.

SWAYAM- New Initiatives Undertaken

01

Examination process Reforms

- The **Exam dates** for Swayam courses are set for the **Jan-Jul semesters**.
- The **SoP for universities** to conduct Swayam examinations has been issued.
- **Doubled** the number of **NTA exam centers** from **105 to 248 cities**
- **Exam Fees** has been **reduced** from ₹ 1000/course to **₹ 750/course** for Gen and **₹ 500 for SC/ST/PwD/OBC** category students

02

Inclusion of India's Premier Institutes

- **NIRF 100 Institutes** in India are eligible to directly offer quality courses on SWAYAM
- **71 new courses** are offered by **INIs** for January 2025 semester
- Inclusion of **Institutes of Eminence (IoEs)** in the SWAYAM INIs vertical

SWAYAM- New Initiatives Undertaken

Availability of courses in Indian Languages

03



Speech to Speech: 292 language sets of 279 courses are Audio embedded.
Speech to Text: 1171 language sets of 279 courses are transcript-ready.



In the future , courses will be translated in 11 Indian Languages - **Hindi, Tamil, Marathi, Malayalam, Gujarati, Telugu, Kannada , Bengali ,Odia, Punjabi, and Assamese**

04

Introduction of courses in emerging sectors



A “**Future of Work**” theme on the SWAYAM Platform will offer **25 courses** each in **emerging sectors** like AgriTech, Manufacturing, Healthcare, Energy, AI, Digital Economy, Logistics, and BFSI by July 2025

SWAYAM- New Initiatives Undertaken

Upgradation of Courses

05

Courses **older than three years** will be **reviewed** and **updated** with a revised **curriculum, AVGC, content development** and **skill components**.

06

Diversified Course Offerings

Introduction of **new courses** related to **Health, Hospitality Management, Fashion** and **Textile technology, Environmental course** has been approved

Support Required from States/ Universities

Institutional linkage between Centre and State Education department with dedicated communication channel aimed at increasing enrolments on SWAYAM and SWAYAM Plus

1

Policy support for **promoting SWAYAM courses in State Universities and Colleges.**

2

Target the **top 10 state universities** with the **highest student enrollment** for FY24-25 for **adoption and enrolment of students.**

3

Appoint a **Nodal officer** to oversee all SWAYAM related communication, Support in conducting **awareness workshops** for Universities and other SWAYAM related initiatives of the Ministry.

4

States / HEIs partnering with SWAYAM Plus will be supported with Internships and Job fairs to enhance placements.

5

SWAYAM Plus is also willing to establish a hub-spoke model with states to reach tier 2 and 3 geographies. For all paid courses, SWAYAM Plus and states can work together to tap into CSR funds at the state level.

Point of Contact from SWAYAM

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Consultant, NMEICT, DoHE

Phone: 9887837083

Email: harsha.jc@nmeict.ac.in

POWERED BY



INTERNATIONALISATION OF EDUCATION
Schemes/ Initiatives
for attracting foreign students

- An outreach programme to promote India as **preferred study destination for affordable & quality education**
- Runs through an **SII portal** developed in collaboration **with MEA and MHA** as a **one-stop solution**
- Portal brings all stakeholders – students, HEIs, MHA, MEA, FRRO – on one platform for better coordination and resolution of problems
- Takes care of **registration, visa applications/approvals, provides information about diverse Indian courses/scholarships available, receive offer letters;**
- Unique Id generated when student registers on portal, this is to be quoted for VISA purpose; to be compulsory from next academic session
- **All HEIs desirous of taking foreign students must register with SII, otherwise VISA will be a problem**

<https://studyinindia.gov.in/>

**Current
Status**
[AY 2024-25]



71k+
Students
Registered on
SII Portal

From
200
countries

With
600+
HEIs

Offering
8000+
courses

Conducting Entrance Examinations Abroad

- NEET & CUET Examination being conducted in 13 Countries;
- JEE Main Exam to be conducted in 23 Countries

Streamlining Visa Issues

- The SII portal integrates with visa authorities
- From AY 2025-26, no student visa application to be processed without unique id.

UGC Guidelines for Offices of International Affairs

- To provide on campus support to international students; providing a wholesome experience to the visiting students- celebrating festivals, mentoring by faculty, student families

Supernumerary seats for foreign students

Guidelines issued by **UGC on 30th September 2022.**

HEIs may create **upto 25% supernumerary seats** for international students, over and above their total sanctioned enrolment for UG and PG.

Status Update: 1985 Supernumerary seats created.



Schemes/ Initiatives to Promote International Academic and Research Collaborations

UGC Regulations on Joint/Dual/Twinning Programmes, 2022

- UGC has approved Regulations that enable Twinning, Joint Degree and Dual Degree Programmes;
- Provides **global exposure** to students; **internationalization at home**; **multi-disciplinary** education with an internationally relevant curriculum; enhance employability;
- **49 HEIs** are offering programmes out of 235 eligible Indian Universities;
- Eligibility criteria for Indian and Foreign HEI includes:

i. For Indian HEIs

- Accreditation by the National Assessment and Accreditation Council (NAAC) with a minimum score of 3.01 on a 4-point scale, OR
- Placement in the top 1000 of THE or QS World University rankings, OR
- Inclusion in the top 100 in the university category of the National Institutional Ranking Framework (NIRF) at the time of application.

ii. For Foreign HEIs

- HEIs which figures in top 1000 of THE or QS World University ranking at the time of application

Scheme for Promotion of Academic and Research Collaborations (SPARC)

- **Collaborative Research** with HEIs of 28 countries, international labs like CERN
- **Implementing Agency** – IIT Kharagpur, 5 Lead Institutions from India- IIT, Kanpur, ISI, Kolkata, IIT, Delhi, BHU, IIT, Madras;
- Phase I projects have been completed. Phase II & III projects ongoing;
- **Eligibility Criteria**
 - i. Top 100 in NIRF 'Overall' or all 'Subject-wise' categories;
 - ii. Central Universities & INI can also participate;
 - iii. Collaborations with international laboratories/ research organizations under Nature Index;
 - iv. Scope of participation widened as QS ranking of participating FHEI increased from 500 to 800**

<https://sparc.iitkgp.ac.in/>

SPARC phase III Themes:

- i. Advanced Materials;
- ii. Rare-earth & Critical Minerals;
- iii. Energy, Sustainability and Climate Change
- iv. Agri & Food Technologies;
- v. Semiconductors;
- vi. Advanced Computing (Supercomputing, AI, Quantum Computing), Healthcare & MedTec;
- vii. Space and Defence;
- viii. Next-Gen Communications;
- ix. Disaster Management & Resilient Infrastructure;
- x. Blue Economy;
- xi. Smart Cities & Mobility;
- xii. Manufacturing & Industry 4.0

Global Initiative of Academic Networks (GIAN)

- Facilitates foreign academicians to teach in Indian HEIs;
- One week (12 to 14 hours) or two weeks (24 to 28 hours) duration courses taught by Foreign Faculty in Indian HEIs, sometimes jointly with the Indian host faculty;
- Collaboration with 59 countries
- Covering fields such as Mathematical and Computer Science, Management, Life Sciences and Healthcare, Physical Sciences, Bio-chemical Sciences, Humanities, and Liberal Arts.

<https://gian.iitkgp.ac.in/>

**Current
Status**



204

Indian HEIs
Participated

2163

Courses Approved

1848

Courses
Completed

Thank You!



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