TOP 10 EXPECTATIONS OF THE EDUCATION SECTOR FROM BUDGET 2025

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TOP 10 EXPECTATIONS

1	INCREASE THE OUTLAY ON EDUCATION TO 6% OF GDP
2	DEREGULATION AND EASE OF DOING BUSINESS
3	MASSIVE INFRASTRUCTURE PUSH
4	PROMOTING RESIDENTIAL SPORTS SCHOOLS FOR OLYMPIC EXCELLENCE
5	MAKING INDIA A DESTINATION FOR HIGHER EDUCATION AND ATTRACTING FOREIGN UNIVERSITIES
6	INVESTMENTS IN ARTIFICIAL INTELLIGENCE (AI) AND DIGITAL EDUCATION
7	SKILL DEVELOPMENT, JOB CREATION, AND FACULTY DEVELOPMENT
8	INVESTMENTS IN EARLY CHILDHOOD EDUCATION
9	PROMOTING PUBLIC-PRIVATE PARTNERSHIPS (PPPS) IN EDUCATION
10	EDUCATION LOAN REFORMS AND DEBT RELIEF FOR STUDENTS

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1. INCREASE THE OUTLAY ON EDUCATION TO 6% OF GDP

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INCREASE THE OUTLAY ON EDUCATION

1.1 FULFILL THE LONG-STANDING DEMAND to raise education expenditure to 6% of GDP to align with the recommendations of the National Education Policy (NEP) 2020 and global benchmarks.

1.2 IMPROVE INFRASTRUCTURE: Allocate funds to upgrade classrooms, laboratories, libraries, and hostels in both urban and rural schools and universities.

1.3 TEACHER TRAINING AND PROFESSIONAL DEVELOPMENT: Invest in continuous capacity-building programs for teachers to enhance their skills, with a focus on modern pedagogy and technology integration.

1.4 EQUITABLE ACCESS TO QUALITY EDUCATION: Ensure targeted funding for marginalized communities, including SC/ST, minorities, and economically weaker sections, to bridge regional and gender disparities.

1.5 FUNDING FOR QUALITY ASSURANCE AND ACCREDITATION
o Allocate specific funds to assist institutions in meeting accreditation standards and achieving global rankings.
o Provide financial support for setting up internal quality assurance cells in universities and colleges.

INCREASE THE OUTLAY ON EDUCATION TO 6% OF GDP (2/2)

1.6 TECHNOLOGY-DRIVEN EDUCATION	1.7 UNIVERSAL PRE-PRIMARY EDUCATION	1.8 RESEARCH AND HIGHER EDUCATION FOCUS:	1.9 MONITORING AND EVALUATION MECHANISMS	1.10 COMMUNITY ENGAGEMENT IN EDUCATION:

- Develop and deploy affordable EdTech solutions in schools and universities, particularly in rural and semi-urban areas, to bridge the digital divide.

- Allocate resources for scaling up early childhood education programs under the National Education Policy framework, ensuring every child has access to quality pre-primary education.

- Increase funding for state universities and colleges to improve infrastructure and research capabilities.

- Provide grants for research in social sciences, basic sciences, and emerging technologies.

- Establish a national-level fund to create robust systems for assessing learning outcomes, teacher effectiveness, and infrastructure quality in schools and higher education institutions.

- Promote partnerships with local communities to improve school enrollment and retention.

- Allocate funds for programs that create awareness about the importance of education, especially in rural areas.

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2. DEREGULATION AND EASE OF DOING BUSINESS

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DEREGULATION AND EASE OF DOING BUSINESS (1/2)

2.1 SIMPLIFY COMPLIANCE FOR MSMES THROUGH DIGITIZATION:

- o Implement user-friendly online platforms for regulatory filings, tax submissions, and approvals to reduce the compliance burden.
- o Provide training and capacity-building workshops for MSMEs to adapt to digital tools.

2.2 PERMIT FOR-PROFIT EDUCATIONAL INSTITUTIONS

- o Revise existing laws to allow for-profit entities to enter the education sector, fostering private investment.
- o Ease fundraising for educational institutions through mechanisms like IPOs, Real Estate Investment Trusts (REITs), and Infrastructure Investment Trusts.

2.3 CREATE A SINGLE-WINDOW CLEARANCE SYSTEM

- o Establish a unified platform for approvals related to land, infrastructure, and licensing for education institutions.
- o Set up regional nodal offices to facilitate faster clearance for projects in Tier 2 and Tier 3 cities.

2.4 GOVERNANCE AND LEADERSHIP

- o Introduce a leadership training program for higher education administrators, focusing on best practices in management and decision-making.
- o Provide grants for governance reforms, such as implementing transparent financial systems and merit-based recruitment.

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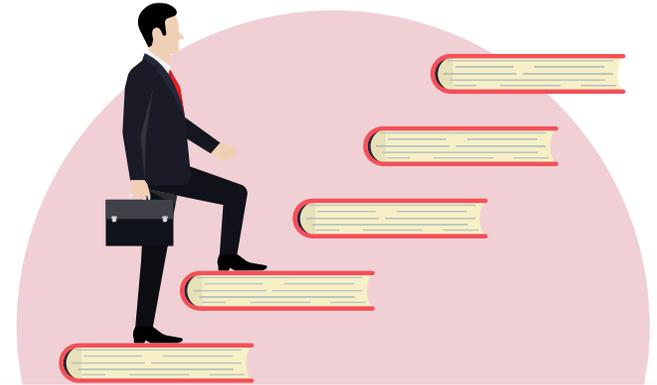# DEREGULATION AND EASE OF DOING BUSINESS (2/2)

2.5 DECENTRALIZATION OF REGULATORY BODIES

o   Delegate decision-making powers to state-level education boards for localized policymaking.

o   Streamline overlapping regulations from UGC, AICTE, and other bodies to avoid administrative delays.

2.6 ENCOURAGE EDTECH AND PRIVATE-SECTOR INNOVATION

o   Ease licensing requirements for EdTech start-ups to develop and deploy innovative educational solutions.

o   Introduce tax breaks and funding incentives for companies innovating in education technology and digital learning tools.

2.7 PUBLIC-PRIVATE COLLABORATION

o   Promote partnerships between private companies and government institutions to improve education infrastructure, skill development, and research capabilities.

o   Establish co-funding mechanisms for large-scale educational projects involving both public and private entities.

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3. MASSIVE INFRASTRUCTURE PUSH

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MASSIVE INFRASTRUCTURE PUSH (1/2)

3.1 EXPAND URBAN INFRASTRUCTURE PROJECTS

o Focus on building and modernizing metros, highways, and smart cities to improve accessibility and connectivity, especially for educational institutions in growing urban hubs.

o Develop dedicated education zones within smart cities to cluster universities, research centers, and student housing.

3.2 ENHANCE EDUCATIONAL INFRASTRUCTURE

o Increase funding for digital classrooms, state-of-the-art libraries, and STEM-focused laboratories across all levels of education.

o Provide grants to schools and colleges in underserved areas to upgrade their physical infrastructure.

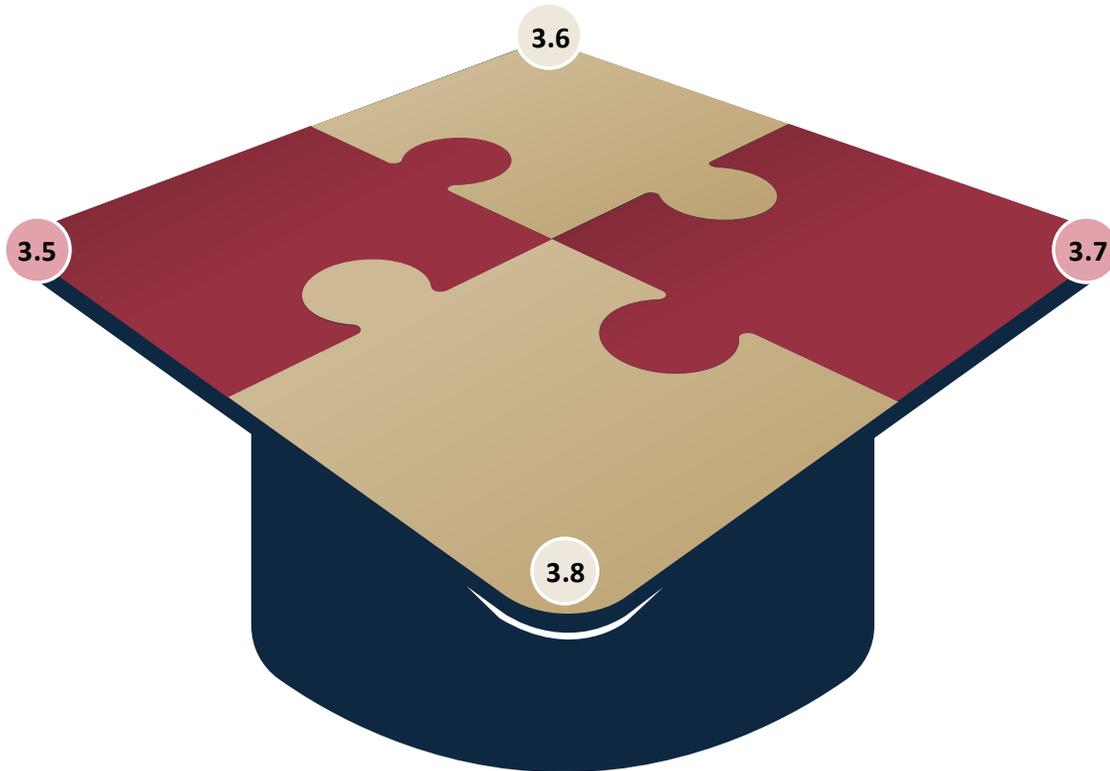## 3.3 INVEST IN PHYSICAL AND DIGITAL INFRASTRUCTURE FOR EXAMINATIONS

o Develop secure, large-scale exam centers equipped with advanced surveillance systems to conduct in-person proctored exams.

o Build national-level online examination platforms with secure digital proctoring technologies to facilitate transparent and scalable assessments.

3.4 CHEATING AND EXAMINATION SCANDALS

o Strengthen examination integrity by deploying secure software, biometric authentication, and AI-powered monitoring systems.

o Create awareness campaigns for students about the importance of ethical behaviour during exams.

3.5

ADDRESS INFRASTRUCTURE DEFICIENCIES
- Prioritize funding for smart classrooms and IT-enabled learning spaces in rural and semi-urban educational hubs.
- Develop residential facilities for students and teachers in remote areas to encourage enrollment and retention.

3.6

GREEN AND SUSTAINABLE INFRASTRUCTURE
- Encourage the adoption of eco-friendly materials and renewable energy solutions in the construction of educational institutions.
- Provide incentives for schools and colleges that implement sustainability measures, such as solar panels, rainwater harvesting, and energy-efficient buildings.

3.7

IMPROVE SPORTS INFRASTRUCTURE
- Establish sports complexes and training centers in schools and universities to promote holistic student development.
- Build multi-purpose sports grounds in rural areas to nurture athletic talent and support extracurricular engagement.

3.8

TECHNOLOGY-ENABLED LEARNING SPACES
- Set up innovation and maker labs in schools and universities to foster creativity, critical thinking, and problem-solving skills.
- Expand broadband and internet connectivity to bridge the digital divide in rural and remote educational centers.

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4. PROMOTING RESIDENTIAL SPORTS SCHOOLS FOR OLYMPIC EXCELLENCE

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PROMOTING RESIDENTIAL SPORTS SCHOOLS FOR OLYMPIC EXCELLENCE (1/2)

4.1 ESTABLISH WORLD-CLASS RESIDENTIAL SPORTS SCHOOLS
- Set up state-of-the-art sports schools across the country with facilities for training in Olympic-level sports like athletics, swimming, gymnastics, and shooting.
- Ensure these schools have advanced medical, physiotherapy, and recovery facilities for athletes.

4.2 IMPLEMENT TALENT IDENTIFICATION PROGRAMS
- Conduct nationwide scouting programs in collaboration with schools and local sports organizations to identify promising athletes at a young age.
- Focus on talent discovery in rural and tribal areas with an emphasis on indigenous sports.

4.3 COLLABORATE WITH GLOBAL SPORTS EXPERTS AND INSTITUTIONS
- Partner with renowned international coaches, sports scientists, and training academies to provide mentorship and cutting-edge training techniques.
- Facilitate exchange programs for athletes and coaches to gain exposure to international competition and standards.

4.4 PROVIDE SCHOLARSHIPS AND STIPENDS
- Offer financial assistance to budding athletes, including scholarships, stipends, and sponsorships to cover training, equipment, and travel expenses.
- Introduce a performance-linked stipend system to motivate athletes to excel.

4.5 INTEGRATED SPORTS AND ACADEMICS CURRICULUM
- Develop a curriculum that balances rigorous sports training with academics to ensure holistic development and career options beyond sports.
- Partner with reputed educational boards to create flexible learning schedules for student-athletes.

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PROMOTING RESIDENTIAL SPORTS SCHOOLS FOR OLYMPIC EXCELLENCE (2/2)

4.6 COMMUNITY SPORTS ENGAGEMENT

o   Establish partnerships with local communities to promote grassroots sports initiatives and create a talent pipeline for residential sports schools.

o   Organize district and state-level competitions to encourage participation and provide a platform for young talent.

4.7 LEVERAGE TECHNOLOGY IN SPORTS TRAINING

o   Invest in sports analytics, video performance analysis, and wearable tech to monitor and enhance athlete performance.

o   Use AI and data-driven insights to customize training plans for individual athletes.

4.8 CORPORATE SPONSORSHIP AND PPP MODELS

o   Encourage corporate investment and public-private partnerships (PPPs) to fund and manage these residential sports schools.

o   Provide tax benefits to corporates sponsoring infrastructure or athletes.

4.9 PATHWAY TO GLOBAL SPORTS CAREERS

o   Facilitate international exposure by organizing athlete participation in global sports meets and competitions.

o   Develop career transition programs for retired athletes, including roles as coaches, mentors, or in sports management.

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5. MAKING INDIA A DESTINATION FOR HIGHER EDUCATION AND ATTRACTING FOREIGN UNIVERSITIES

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MAKING INDIA A DESTINATION FOR HIGHER EDUCATION AND ATTRACTING FOREIGN UNIVERSITIES (1/2)
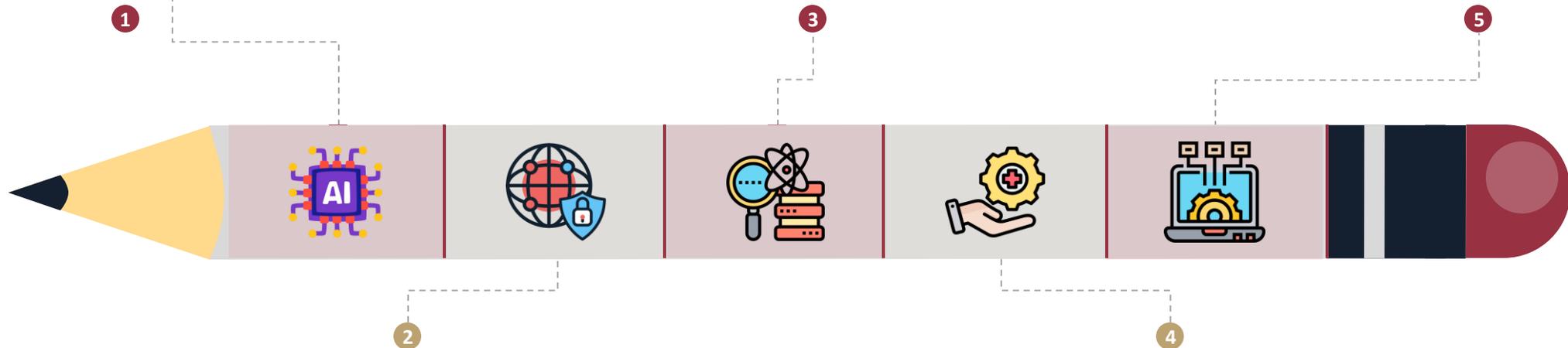
5.1 AGGRESSIVELY MARKET INDIAN INSTITUTIONS ABROAD
- Launch global campaigns showcasing India's top universities, research capabilities, and cultural diversity to attract international students.
- Participate in international education fairs and form partnerships with overseas academic institutions for dual degrees and student exchange programs.

5.3 PROVIDE TAX INCENTIVES AND SUBSIDIES
- Offer tax holidays, land subsidies, and utility discounts for educational hubs attracting foreign universities.
- Incentivize collaborations between foreign universities and Indian institutions to establish joint research and academic programs.

5.5 BOOST RANKINGS AND QUALITY STANDARDS
- Offer grants and rewards to Indian universities that achieve higher rankings on global platforms.
- Set up mentorship programs where global top-ranking institutions collaborate with Indian universities to improve academic quality and research standards.

5.2 SIMPLIFY REGULATIONS FOR FOREIGN UNIVERSITIES
- Streamline approval processes for foreign universities to establish campuses in India, focusing on NEP 2020 goals.
- Allow flexibility in curriculum design, fee structure, and faculty recruitment for foreign institutions setting up in India.

5.4 SUPPORT FOR INTERNATIONAL STUDENTS
- Develop comprehensive infrastructure, including affordable hostels, healthcare facilities, and sports amenities, to support international students.
- Provide free or subsidized language training programs for international students to facilitate cultural and academic integration.
- Create a national online portal for international students with resources for admissions, scholarships, and academic support.

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MAKING INDIA A DESTINATION FOR HIGHER EDUCATION AND ATTRACTING FOREIGN UNIVERSITIES (2/2)

5.6 RESEARCH AND INNOVATION
- o Establish a national research fund to support multidisciplinary research and encourage academia-industry collaboration.
- o Allocate special grants for research in areas like sustainability, renewable energy, AI, and healthcare to position India as a global leader in innovation.
- o Encourage partnerships with foreign universities to co-develop research centers of excellence.

5.10 CULTURAL INTEGRATION AND SOFT POWER
- o Leverage India's rich cultural heritage by integrating cultural immersion programs into higher education offerings.
- o Promote Indian arts, language, and history as part of the academic experience for international students.
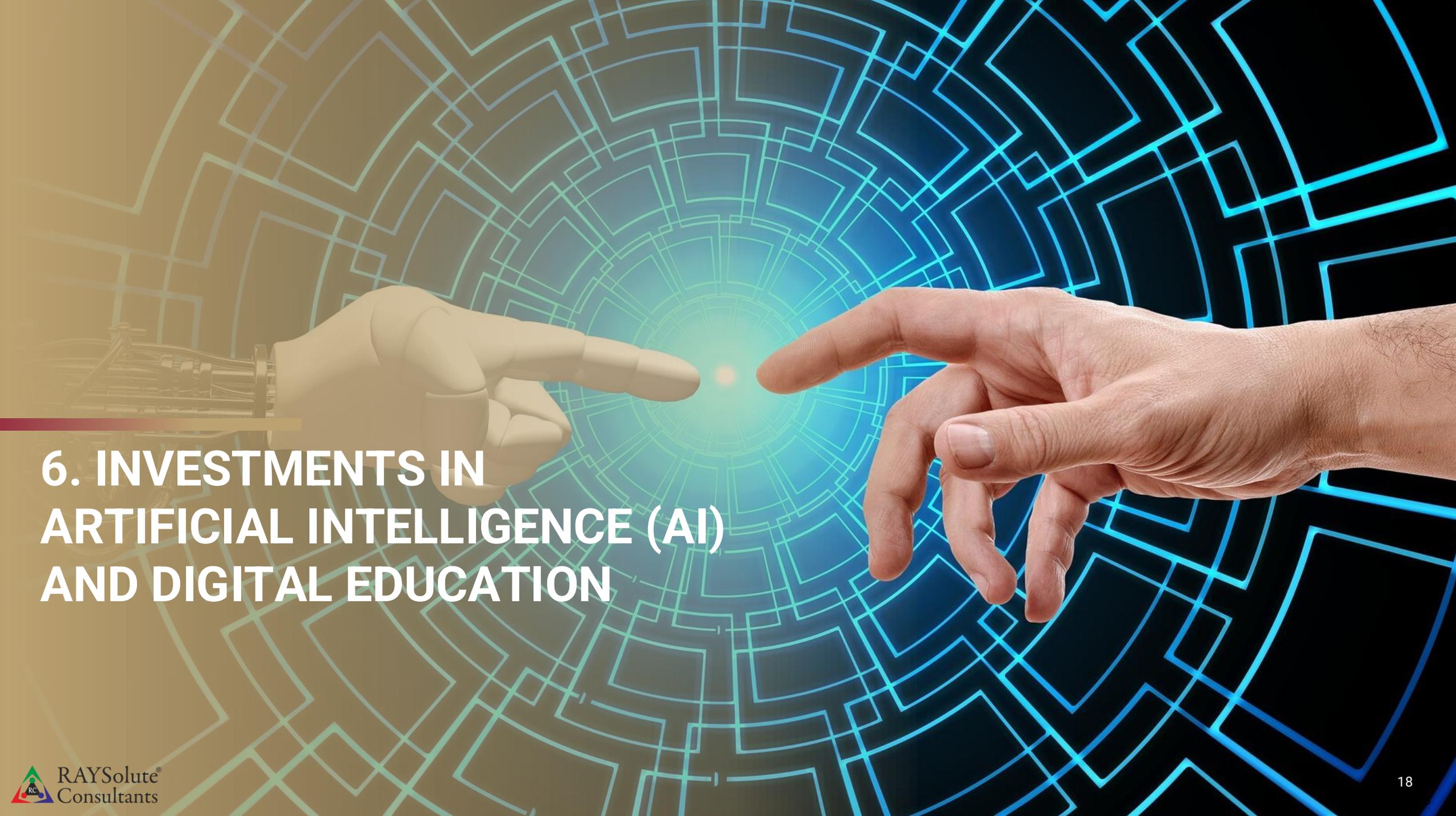
5.9 SUPPORT START-UP ECOSYSTEMS WITHIN UNIVERSITIES
- o Encourage the establishment of innovation labs and start-up incubators in universities to attract entrepreneurial students from around the world.
- o Partner with global venture capitalists and corporates to fund university-based start-ups.

5.7 LEVERAGE INDIA'S COST ADVANTAGE
- o Highlight India's lower cost of living and affordable education as a competitive advantage to attract students from developing countries.
- o Develop scholarship programs specifically for students from Africa, South Asia, and Latin America.

5.8 CREATE EDUCATION HUBS IN SMART CITIES
- o Designate specific zones within smart cities as education hubs with dedicated infrastructure, tech-enabled campuses, and innovation centers.
- o Promote these hubs as destinations for international students, faculty, and researchers.

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6. INVESTMENTS IN ARTIFICIAL INTELLIGENCE (AI) AND DIGITAL EDUCATION
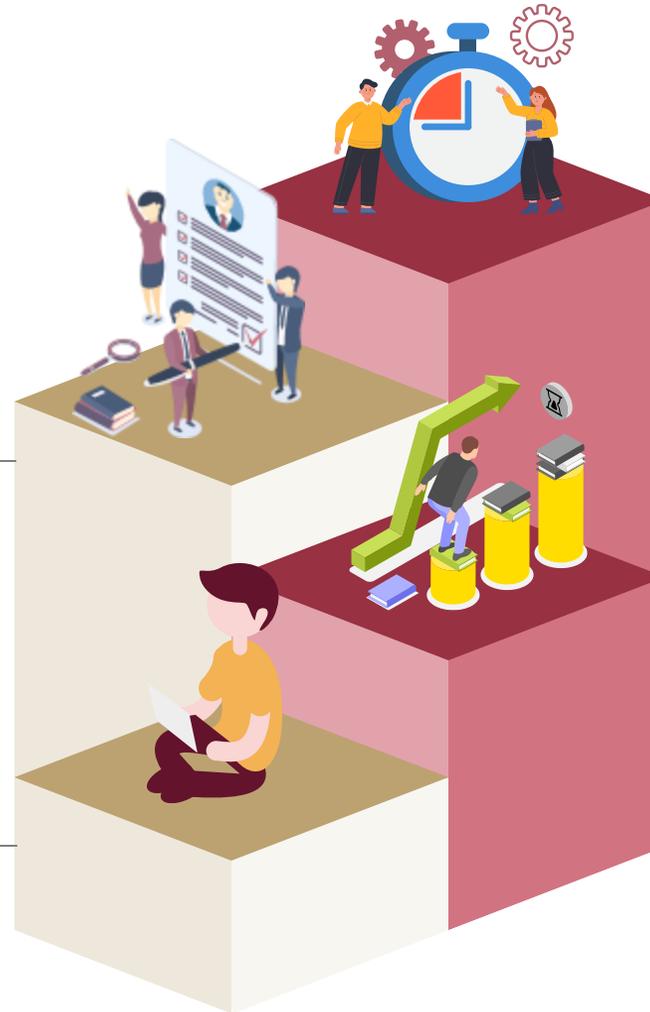
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INVESTMENTS IN ARTIFICIAL INTELLIGENCE AND DIGITAL EDUCATION (1/2)

6.1 ALLOCATE FUNDS FOR AI RESEARCH AND INNOVATION

o Invest in AI applications in education to personalize learning, predict student performance, and enhance accessibility for differently-abled learners.

o Extend AI research funding to sectors like healthcare, agriculture, and climate change to address societal challenges.

o Encourage collaborations between academia, industry, and government to establish AI research centers of excellence.

6.2 EXPAND DIGITAL INFRASTRUCTURE IN SCHOOLS

o Upgrade schools in rural and underserved areas with high-speed internet and modern ICT facilities.

o Provide grants and subsidies to EdTech platforms for developing inclusive digital learning tools and content.

o Ensure universal access to affordable devices such as tablets and laptops for students.

6.3 ESTABLISH A NATIONAL REPOSITORY OF AI-ENABLED EDUCATIONAL RESOURCES

o Create a centralized platform for interactive and AI-powered learning resources, including virtual labs, simulations, and subject-specific tools.

o Provide free access to students, teachers, and institutions to bridge resource gaps.

6.4 ADDRESS LANGUAGE BARRIERS

o Fund multilingual learning resources to ensure students from diverse linguistic backgrounds can access quality digital education.

o Use AI-based translation tools to localize content quickly and accurately, especially for regional languages.

INVESTMENTS IN ARTIFICIAL INTELLIGENCE AND DIGITAL EDUCATION (2/2)

6.5 AI-POWERED EDUCATION GOVERNANCE

o Implement AI systems to monitor school performance, track student attendance, and analyse teacher effectiveness.
o Use data analytics for policy formulation and real-time decision-making in education administration.

6.6 PROMOTE AI LITERACY AMONG STUDENTS

o Introduce AI basics as part of school curriculums to prepare students for future job markets.
o Partner with EdTech companies to design engaging AI and coding courses for K-12 and higher education students.

6.7 DIGITAL INCLUSION INITIATIVES

o Launch a dedicated program for digital literacy in rural areas, focusing on students, teachers, and parents.
o Provide grants for community digital learning centers equipped with AI-based educational resources.
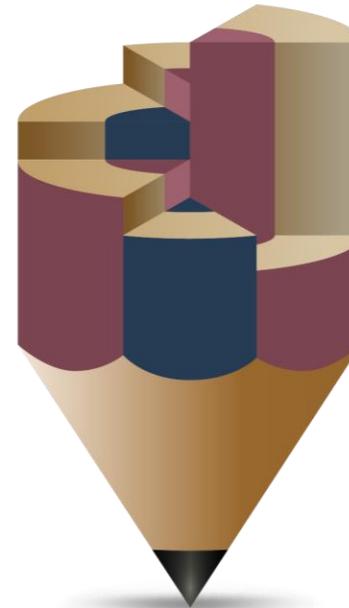
6.8 CYBERSECURITY AND DATA PRIVACY IN DIGITAL EDUCATION

o Allocate funds to develop secure digital ecosystems to protect student data and ensure ethical AI usage.
o Train educators and students on best practices for cybersecurity in digital learning environments.

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7. SKILL DEVELOPMENT, JOB CREATION, AND FACULTY DEVELOPMENT

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SKILL DEVELOPMENT, JOB CREATION, AND FACULTY DEVELOPMENT (1/2)

7.1 INCREASE FUNDING FOR SKILLING PROGRAMS

- Focus on emerging fields like AI, robotics, renewable energy, advanced manufacturing, and green technologies to prepare the workforce for the future.
- Provide grants to states for localized skill development initiatives tailored to regional industry needs.
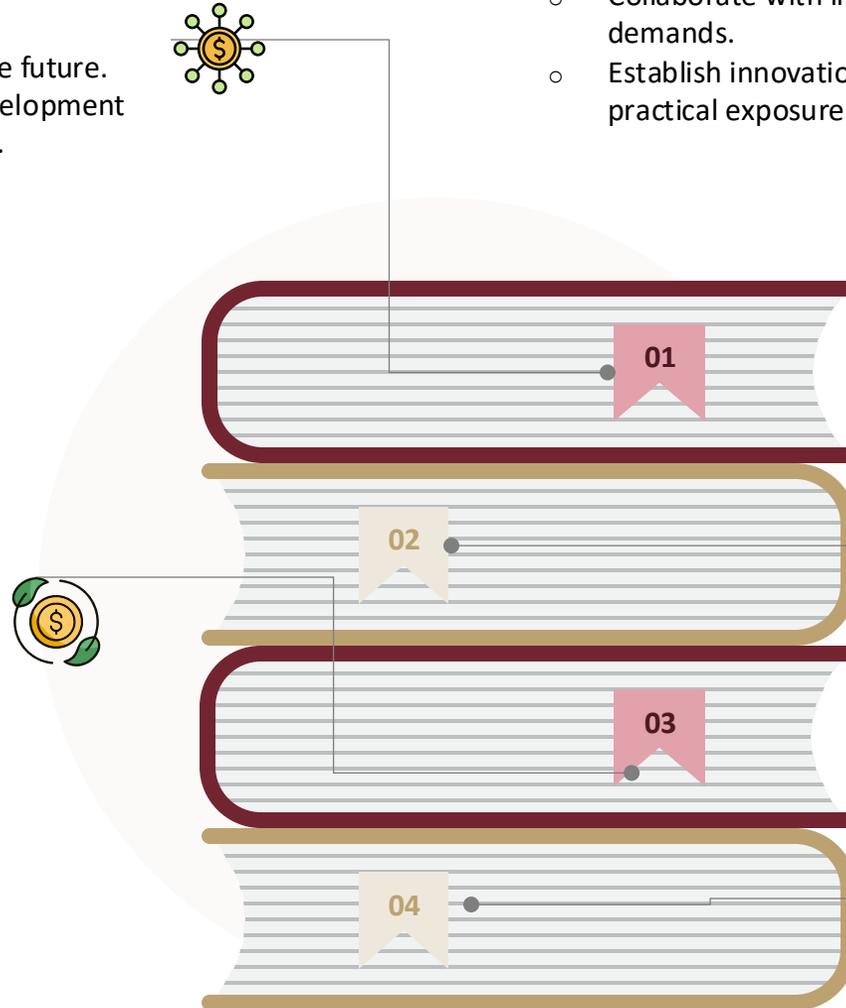
7.2 PROMOTE INDUSTRY-ACADEMIA PARTNERSHIPS

- Collaborate with industries to co-design skilling programs that align with market demands.
- Establish innovation labs within universities, co-funded by the private sector, for practical exposure and skill-building.

7.3 ENHANCE RURAL AND SEMI-URBAN SKILLING PROGRAMS

- Develop dedicated skilling hubs in rural areas to foster entrepreneurship and self-employment, especially in agriculture, food processing, and rural crafts.
- Partner with local organizations to ensure community participation in skilling initiatives.

7.4 INCENTIVIZE COMPANIES HIRING UNDERREPRESENTED GROUPS

- Offer tax breaks and financial incentives to organizations that hire women, differently-abled individuals, and people from marginalized communities.
- Launch programs to skill and integrate these groups into high-demand industries.

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SKILL DEVELOPMENT, JOB CREATION, AND FACULTY DEVELOPMENT (2/2)

7.5 ADDRESS FACULTY SHORTAGES AND QUALIFICATIONS
- Implement a competitive salary scheme and fellowships to attract top talent globally and domestically.
- Fund faculty exchange programs with international institutions to enhance teaching capabilities and knowledge-sharing.
- Provide grants for continuous professional development, including certifications and training in emerging pedagogies and technologies.

7.6 LEVERAGE DIGITAL TOOLS FOR SKILLING
- Create an AI-powered national skills portal to connect job seekers with training programs and employers.
- Provide free access to online skilling platforms for rural youth, focusing on soft skills and technical training.

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7.7 FOCUS ON GIG AND PLATFORM ECONOMY SKILLING
- Develop targeted programs for gig workers in areas like logistics, ride-hailing, and digital marketing.
- Offer financial literacy and digital tools training to gig workers to improve their long-term financial security.

7.8 LINK SKILLING PROGRAMS TO GREEN INITIATIVES
- Develop specialized skilling programs for renewable energy, sustainable construction, and environmental management.
- Partner with global organizations to bring best practices in green job creation to India.

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8. INVESTMENTS IN EARLY CHILDHOOD EDUCATION

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INVESTMENTS IN EARLY CHILDHOOD EDUCATION (1/2)

8.1 INCREASE FUNDING FOR FOUNDATIONAL LEARNING
- Allocate significant resources to implement the foundational literacy and numeracy goals outlined in NEP 2020.
- Expand the scope of centrally sponsored schemes like Samagra Shiksha to ensure greater emphasis on pre-primary education.

8.2 SUPPORT EARLY EDUCATION TECHNOLOGIES
- Invest in age-appropriate digital tools and resources to enhance early childhood learning, especially in underserved areas.
- Develop an AI-driven national repository of early education content in multiple languages to support diverse learning needs.

8.3 CAPACITY-BUILDING FOR ANGANWADI WORKERS AND PRE-PRIMARY EDUCATORS
- Provide structured training programs and certifications to improve teaching techniques, focusing on play-based and activity-based learning.
- Offer performance-based incentives and career growth opportunities for Anganwadi workers and educators.

8.4 EQUITABLE ACCESS TO EARLY EDUCATION
- Expand the reach of Anganwadi centers and pre-primary schools in rural and tribal areas, ensuring every child has access to quality education.
- Provide free or subsidized education for children from economically weaker sections, with a focus on girls and marginalized communities.

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INVESTMENTS IN EARLY CHILDHOOD EDUCATION (2/2)

8.5 INTEGRATION OF HEALTH AND NUTRITION PROGRAMS

o Strengthen collaborations between early education centers and health departments to provide regular health check-ups, vaccinations, and nutritional support.

o Ensure comprehensive child development by integrating learning, health, and nutrition programs under a single framework.

8.6 INFRASTRUCTURE DEVELOPMENT FOR EARLY EDUCATION CENTERS

o Build modern and safe classrooms with child-friendly designs and adequate teaching-learning materials.

o Provide outdoor play areas and activity spaces to promote holistic child development.

8.7 MONITOR LEARNING OUTCOMES

o Establish a national assessment framework to track and evaluate foundational learning outcomes, ensuring accountability and progress.

o Use data-driven insights to design targeted interventions for improving early education quality.

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9. PROMOTING PUBLIC-PRIVATE PARTNERSHIPS (PPP) IN EDUCATION

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PROMOTING PUBLIC-PRIVATE PARTNERSHIPS (PPP) IN EDUCATION (1/2)

9.1 INCENTIVIZE PRIVATE INVESTMENT IN UNDERSERVED AREAS
- Offer tax holidays, land subsidies, and low-interest loans for private players setting up schools, colleges, and universities in rural, tribal, and economically weaker regions.
- Provide operational grants to private institutions meeting specific quality benchmarks in underserved areas.
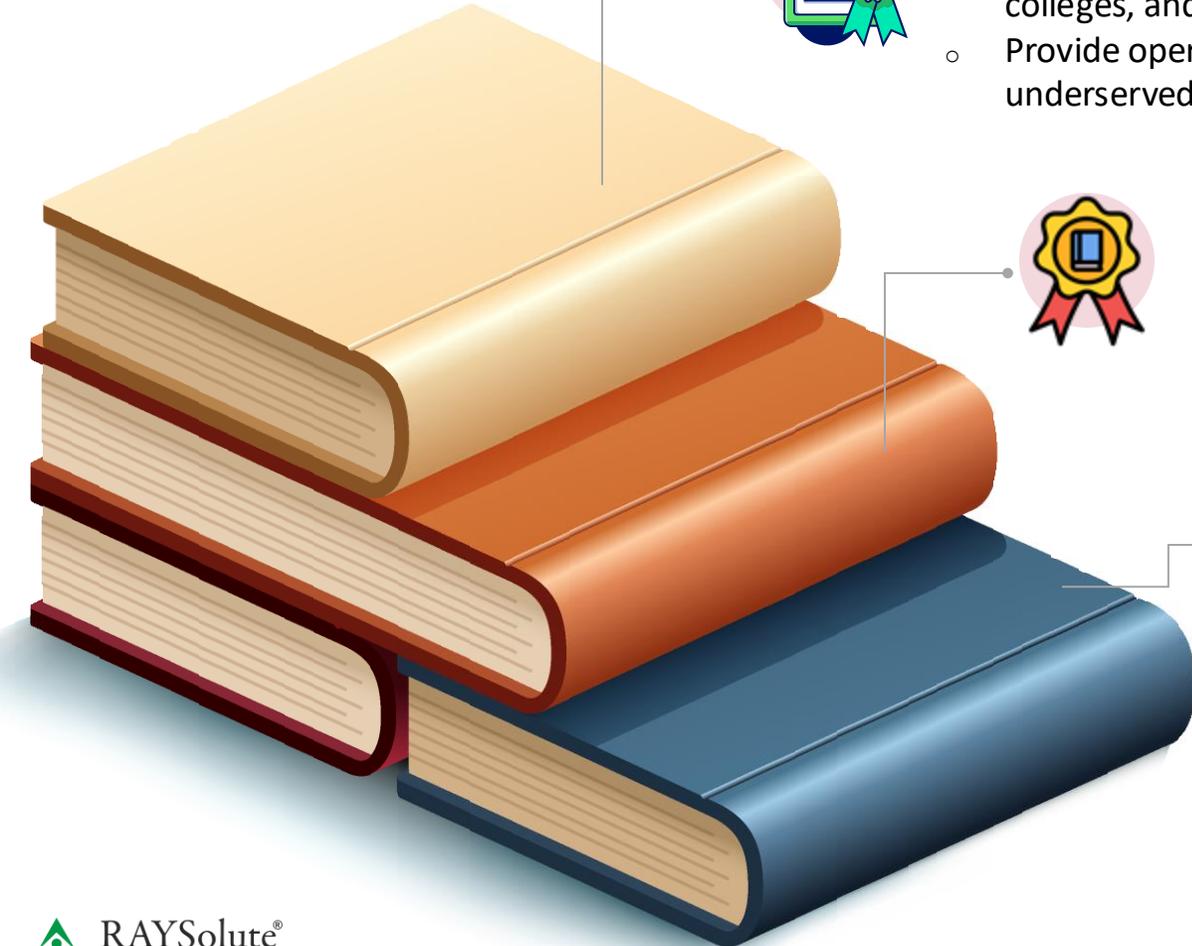
9.2 DEVELOP PPP-DRIVEN INNOVATION HUBS
- Establish centers of excellence for research and innovation, jointly funded and managed by public and private stakeholders.
- Focus on cutting-edge fields like AI, robotics, renewable energy, and climate science, with partnerships across academia, government, and industries.

9.3 COLLABORATION MODELS FOR SHARED OPERATIONS
- Encourage private entities to manage operations, including teaching, administration, and infrastructure maintenance, while the government provides funding and policy support.
- Create hybrid models where private players manage schools, while the government ensures affordability for students from marginalized communities.

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9.6 INTRODUCE PERFORMANCE-LINKED INCENTIVES

o   Provide outcome-based financial incentives to private players contributing significantly to improving learning outcomes, enrollment, or skill development.
o   Encourage private entities to invest in low-cost, high-impact educational solutions for rural and low-income areas.

9.5 INFRASTRUCTURE AND RESOURCE SHARING

o   Create frameworks for sharing infrastructure like libraries, labs, and sports facilities between public and private institutions.
o   Incentivize private institutions to open their resources to neighbouring government schools and colleges.

9.4 FOSTER TEACHER TRAINING PROGRAMS

o   Engage private entities in organizing professional development workshops for teachers, leveraging global best practices and modern pedagogy.
o   Collaborate with EdTech companies to deliver scalable, tech-enabled teacher training programs in remote areas.
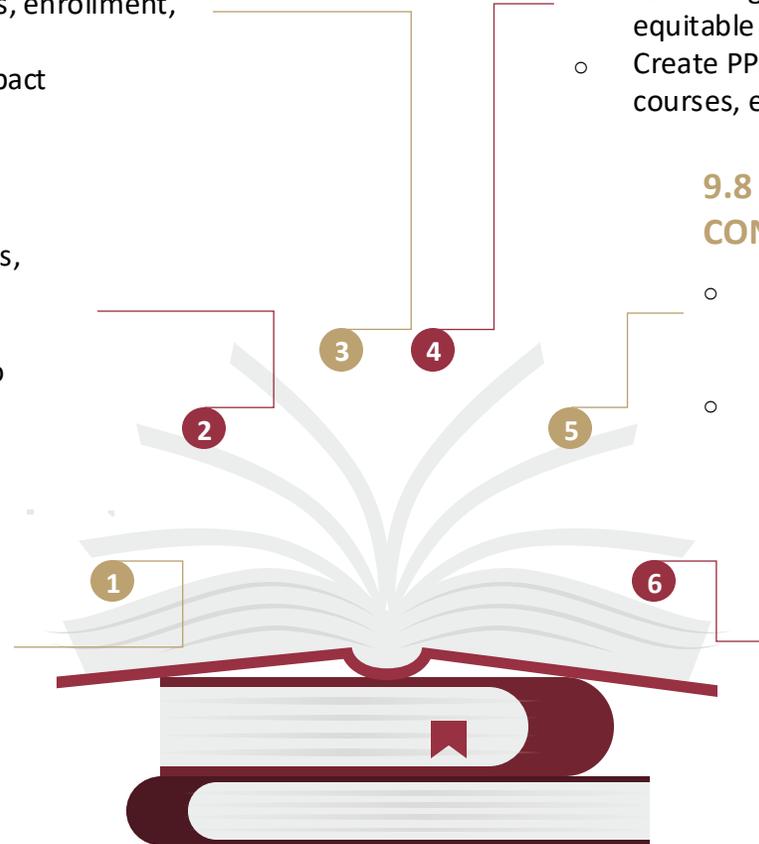
9.7 PUBLIC-PRIVATE COLLABORATIONS FOR EDTECH

o   Develop large-scale EdTech initiatives where private companies provide technological expertise and content, while the government ensures equitable access to devices and connectivity.
o   Create PPP-backed digital platforms offering free or subsidized online courses, especially for vocational and technical training.

9.8 EXPAND CORPORATE SOCIAL RESPONSIBILITY (CSR) CONTRIBUTIONS

o   Encourage corporations to allocate a larger share of their CSR funds to educational initiatives, particularly for infrastructure development and scholarships.
o   Recognize and reward companies making a significant impact in the education sector through CSR projects.

9.9 PPP GOVERNANCE FRAMEWORK

o   Establish a robust governance framework with clear accountability and performance metrics for all stakeholders in PPP models.
o   Set up independent monitoring bodies to evaluate the success and impact of PPP initiatives in education.

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10. EDUCATION LOAN REFORMS AND DEBT RELIEF FOR STUDENTS

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EDUCATION LOAN REFORMS AND DEBT RELIEF FOR STUDENTS (1/2)

10.1 INTRODUCE INTEREST-FREE OR LOW-INTEREST LOANS

- Provide subsidized education loans for students pursuing higher education, especially in fields with a high demand for skilled professionals like STEM, healthcare, and renewable energy.
- Extend interest-free loans for economically weaker sections, backed by government funding.

10.2 IMPLEMENT A GRACE PERIOD FOR REPAYMENT

- Allow a flexible grace period post-graduation to enable students to secure stable employment before loan repayments begin.
- Introduce income-based repayment plans to align monthly payments with graduates' earnings.

10.3 CREATE A LOAN FORGIVENESS PROGRAM

- Offer partial or full loan forgiveness for students entering public service, rural development, or teaching in underserved areas.
- Extend forgiveness programs to students working in critical sectors like healthcare, education, and climate resilience.

10.4 SET UP A NATIONAL STUDENT DEBT PORTAL

- Develop a centralized platform for loan applications, tracking, and repayments, ensuring transparency and ease of access.
- Provide real-time updates on interest rates, repayment options, and eligibility for forgiveness programs through the portal.

10.5 ESTABLISH A GOVERNMENT-BACKED GUARANTEE SCHEME

- Introduce a loan guarantee mechanism for economically weaker sections to improve access to credit without collateral.
- Ensure loans are available to first-generation learners and students from marginalized communities.

EDUCATION LOAN REFORMS AND DEBT RELIEF FOR STUDENTS (2/2)
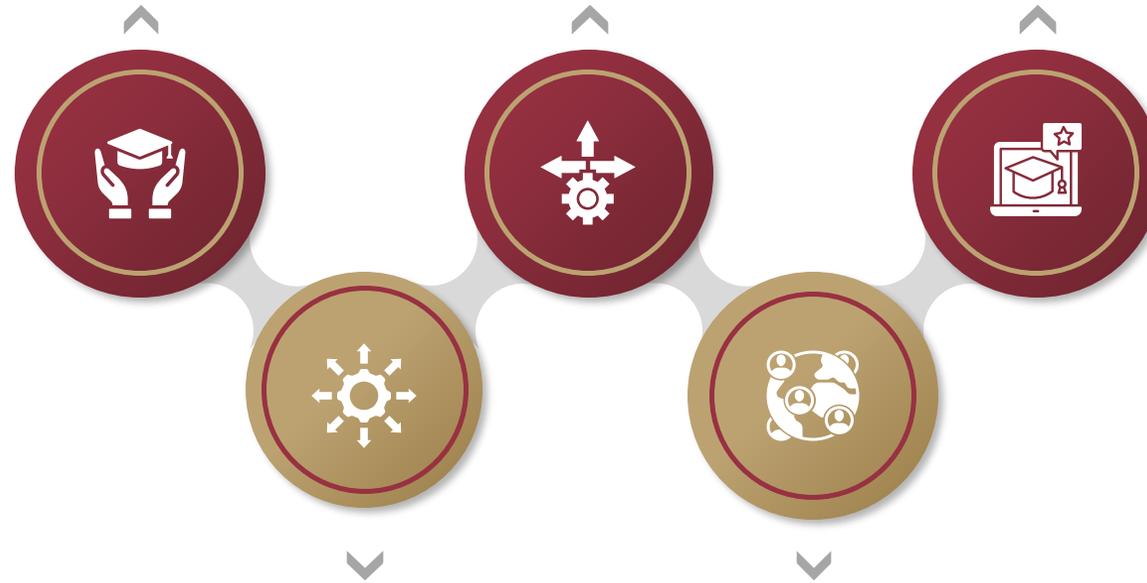
10.6 PROMOTE SCHOLARSHIPS ALONGSIDE LOANS

- Expand government-funded scholarships to reduce the need for loans among underprivileged students.
- Partner with corporates and private institutions to co-fund merit-based and need-based scholarships.

10.8 ENCOURAGE PRIVATE-SECTOR PARTICIPATION IN EDUCATION LOANS

- Provide tax incentives to banks and financial institutions offering affordable student loans.
- Promote risk-sharing models between the government and private lenders to improve loan availability and reduce interest rates.

10.10 DIGITAL LITERACY FOR FINANCIAL MANAGEMENT

- Launch workshops and online courses to educate students about managing loans, budgeting, and long-term financial planning.
- Integrate financial literacy modules into school and college curriculums.

10.7 SUPPORT FOR STUDENTS IN ENTREPRENEURSHIP

- Offer deferred repayment options or special loan schemes for graduates pursuing entrepreneurship.
- Introduce a start-up linked loan forgiveness program for student entrepreneurs contributing to innovation and job creation.

10.9 MONITOR AND EVALUATE LOAN IMPACT

- Set up a dedicated body to track loan disbursement, repayment rates, and the socioeconomic impact of education loans.
- Use insights to refine loan policies and improve accessibility.

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THANK YOU

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