

**GOVERNMENT OF INDIA
MINISTRY OF SOCIAL JUSTICE & EMPOWERMENT
RAJYA SABHA**

**STARRED QUESTION NO. *294
TO BE ANSWERED ON 22.03.2018**

DECLINE IN STUDENTS AVAILING NBCFDC LOANS

***294. SHRI VIVEK GUPTA:**

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) the reasons for continuous decline in the number of students receiving National Backward Classes Finance and Development Corporation (NBCFDC) loans to study in India during the last three years;
- (b) whether Government has increased per beneficiary spending and the duration of skill development programmes financed by NBCFDC and if so, the details thereof and if not, the reasons therefor; and
- (c) whether out of 1,570 students who have got loan from NBCFDC to study abroad during 2014-15 to 2016-17, 1,160 students belong to Kerala and if so, the reasons for such regional disparity in the context of NBCFDC loans?

ANSWER

**MINISTER FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI THAAWAR CHAND GEHLOT)**

(a) to (c): A statement is laid on the Table of the House.

Statement for answer to part (a) to (c) of the Rajya Sabha Starred Question No. 294 for answer on 22/03/2018 raised by Shri Vivek Gupta, Hon'ble Member of Parliament (Rajya Sabha) regarding "Decline in students availing NBCFDC loans"

- (a) National Backward Classes Finance and Development Corporation (NBCFDC); an organization under the aegis of Ministry of Social Justice and Empowerment; disburses loans through the State Channelizing Agencies (SCAs) nominated by respective State Governments. SCAs draw funds as per need and demand from the beneficiaries. NBCFDC also disburses loans through Public Sector Banks (PSBS) and Regional Rural Banks (RRB). The reasons for decline in number of beneficiaries are receipt of lesser number of applications from eligible students. It is also stated that there has been an increase in the absolute amount of education loan disbursed in 2016-17 vis-à-vis 2017-18 by 18%.
- (b) NBCFDC adheres to the Common Norms of the Ministry of Skill Development & Entrepreneurship. The duration and cost of various types of skill development training is fixed as per the Qualification Packs & National Occupational Standards stipulated by the Ministry of Skill Development & Entrepreneurship. The average per beneficiary spending considering present Common Norms defined hourly rates works out approx Rs. 12,700/- and the average duration of training is around 03 months.
- (c) During the period 2014-15 to 2016-17, a total of 1570 students were provided Education Loan to study abroad under NBCFDC schemes through various Channel Partners. Out of 1570 students, 1160 students belonged to State of Kerala. The reason for more loan disbursement in Kerala may be due to receipt of higher number of applications for Education loan from students by the SCAs/ Channel Partners in the State of Kerala. NBCFDC do not discriminate in giving education loans. Details of loans disbursed by NBCFDC under Education Loan Scheme during the last 3 years and the current year is given in Annexure-I.

ANNEXURE-I

National Backward Classes Finance and Development Corporation (NBCFDC)

Statement Showing Funds Disbursed by NBCFDC under Education Loan Scheme During last three years & current Financial Year

(Rs. in lakh)

Name of State/UT	2014-15				2015-16				2016-17				2017-18 (As on 12.03.2018)			
	In India		Abroad		In India		Abroad		In India		Abroad		In India		Abroad	
	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	11.68	9	-	-
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	44.35	32	-	-
Chandigarh (UT)	-	-	-	-	1.00	2	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	-	-	-	-	25.00	50	-	-	-	-	-	-	22.50	25	-	-
Delhi	-	-	-	-	-	-	-	-	-	-	-	-	4.27	4	-	-
Goa	-	-	-	-	25.00	50	-	-	5.00	10	5.00	5	30.00	8	9.00	2
Gujarat	115.00	225	-	-	170.00	330	10.00	10	150.00	165	-	-	126.51	111	-	-
Haryana	17.50	45	-	-	10.00	23	-	-	50.00	105	-	-	51.00	14	34.00	2
Himachal Pradesh	48	81	-	-	336.00	377	10.00	5	61.34	90	10.00	10	42.30	17	-	-
Jammu & Kashmir	10.00	20	-	-	25.00	50	-	-	35.00	40	-	-	25.00	50	-	-
Jharkhand	-	-	-	-	20.00	40	10.00	5	-	-	-	-	40.00	40	-	-
Karnataka	52.52	80	11.24	4	78.00	122	46.00	10	393.18	468	460.68	337	262.26	191	51.00	4
Kerala	1159.00	2418	350.00	450	415.00	1060	200.00	400	825.00	1205	385.00	310	853.94	605	300.00	95
Madhya Pradesh	-	-	-	-	-	-	-	-	50.00	70	-	-	18.00	4	-	-
Maharashtra	100.00	200	-	-	-	-	-	-	-	-	-	-	0.51	1	-	-
Puducherry (UT)	100.00	200	-	-	300.00	420	-	-	100.00	200	-	-	-	-	-	-
Punjab	30.00	60	10.00	6	20.00	40	5.00	3	30.00	80	10.00	10	-	-	-	-
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	13.50	10	-	-
Sikkim	-	-	-	-	5.00	10	-	-	-	-	-	-	-	-	-	-
Tamil Nadu	50.00	92	-	-	50.00	100	-	-	-	-	-	-	16.21	20	-	-
Tripura	200.00	250	-	-	200.00	400	-	-	250.00	400	-	-	300.00	400	-	-
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	4.50	1	9.00	1
West Bengal	29.80	40	-	-	25.00	50	-	-	55.00	80	5.00	5	3.50	3	-	-
Total :-	1911.82	3711	371.24	460	1705.00	3124	281.00	433	2005.12	2913	875.68	677	1870.03	1545	403.00	104