

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

**UNSTARRED QUESTION NO. 1585
TO BE ANSWERED ON 04.03.2020**

HIGHER EDUCATION LOAN TO OBC STUDENTS

1585. DR. BANDA PRAKASH:

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

- (a) whether Government is providing higher education loan to Other Backward Classes (OBCs) students at zero interest rate;
- (b) if so, the details and number of students belonging to OBCs who applied for loan with the NBCFDC to pursue education during each of the last three years, State and sector-wise;
- (c) the details of the students who applied and got loan to study abroad during the said period, State and sector-wise;
- (d) whether Government is aware that OBC students are facing lots of difficulties in getting such education loan; and
- (e) if so, the details thereof and the steps taken by Government?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI KRISHAN PAL GURJAR)**

(a) & (b): No Sir, The National Backward Classes Finance and Development Corporation (NBCFDC) of this Department does not provide educational loan at zero interest rate to the students belong to Other Backward Classes (OBC) to pursue higher education. However, NBCFDC provide educational loan to the students of Backward Classes for pursuing professional/technical education at graduate and higher level and for pursuing vocational Courses at the Rate of Interest of 4% per annum for Boys and 3.5% for girls.

(c) to (e) : Not applicable in view of (a) & (b) above.
