

**GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA**

**STARRED QUESTION NO. \*105**

**TO BE ANSWERED ON THE 09<sup>th</sup> FEBRUARY, 2018, MAGHA 20, 1939 (SAKA)**

**EDUCATIONAL LOANS**

**\*105.**

**DR.KAMBHAMPATI HARIBABU:**

Will the **Minister of Finance** be pleased to state:

- (a) the details of educational loans disbursed in all the backward districts during the last three years, district-wise;
- (b) whether the Government has devised any mechanism to propagate awareness about loans for higher education in rural and tribal areas and if so, the details thereof;
- (c) whether the promotion of awareness component is included in the broader scheme of educational loan and if so, the details thereof; and
- (d) if not, the steps taken/being taken by the Government to make awareness component mandatory under the scheme?

**ANSWER**

**(FINANCE MINISTER)**

**(SHRI ARUN JAITLEY)**

(a) to (d): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA  
STARRED QUESTION NO. \*105 TO BE ANSWER ON 9<sup>TH</sup> FEBRUARY, 2018 TABLED  
BY DR.KAMBHAMPATI HARIBABU REGARDING EDUCATIONAL LOANS**

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(a) The details of educational loans disbursed during the last three years, district-wise in 115 backward districts identified by NITI Aayog is placed at Annexure.

(b) to (d) The Government has taken number of steps to propagate awareness about loans for higher education in the country. These include awareness campaign by State Level Bankers Committee (SLBC) with the help of participating banks of that area, display of banners for education loans at bank branches, display of posters at ATMs, organization of seminar about education loan facilities in educational institutions, active coordination with educational institutions by the branches during the admission seasons, advertisement through print media in English, Hindi and Local Language. Further, in order to simplify the process of applying for education loans for the students, Government has launched the Vidya Lakshmi Portal (VLP) which facilitates the applicants to apply, view and track the education loan applications. Banks have also been advised to provide link of VLP on their official websites, which also works as awareness material.

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**Annexure referred to in Statement of reply to part (a) of Lok Sabha Starred Question \*105 for answer on 09th February, 2018**

**Details of educational loans disbursed in last three years in 115 back ward districts, district-wise**

State_name	District_name	Year 2014-15		Year 2015-16		Year 2016-17	
		Account	Amount (Rs in Crore)	Account	Amount (Rs in Crore)	Account	Amount (Rs in Crore)
Andhra Pradesh	Visakhapatnam	1735	69.81	3878	141.99	3014	203.01
Andhra Pradesh	Vizianagaram	1089	17.16	738	16.23	744	17.98
Andhra Pradesh	Y.S.R.	899	29.97	1272	97.99	1211	34.91
Arunachal Pradesh	Lohit	5	0.5	2	0.07	3	0.13
Assam	Baksa	3	0.11	5	0.15	5	0.19
Assam	Barpeta	34	1.24	24	0.8	21	0.96
Assam	Darrang	12	0.41	16	0.53	5	0.17
Assam	Dhubri	18	0.64	1	0.75	18	0.89
Assam	Goalpara	7	0.28	7	0.29	9	0.41
Assam	Hailakandi	4	0.13	9	0.33	9	0.26
Assam	Udalguri	4	0.16	19	0.58	9	0.23
Bihar	Araria	198	4.92	159	5.45	345	23.62
Bihar	Aurangabad	698	25.69	528	20.16	481	14.24
Bihar	Banka	134	2.52	103	2.4	75	2.96
Bihar	Begusarai	527	6.86	315	10.31	367	8.52
Bihar	Gaya	639	25	1622	36	1358	30
Bihar	Jamui	94	1.96	68	2.45	244	7.92
Bihar	Katihar	883	18.55	1001	29.02	1687	36.46
Bihar	Khagaria	164	6.66	122	3.61	118	3.03
Bihar	Muzaffarpur	1487	70.2	928	59.36	655	30.93
Bihar	Nawada	186	6.02	221	7.23	125	428
Bihar	Purnia	247	3.33	453	6.12	849	46.59
Bihar	Sheikhpura	31	0.52	26	0.49	44	1.1
Bihar	Sitamarhi	252	6.32	287	7.85	394	10.01
Chhattisgarh	Bastar	96	2.1	130	2.08	162	2.33
Chhattisgarh	Bijapur	10	0.12	15	0.25	18	0.31
Chhattisgarh	Dakshin Bastar						
Chhattisgarh	Dantewada	19	0.23	23	0.31	15	0.21
Chhattisgarh	Kondagaon	7	0.04	18	0.23	22	0.37
Chhattisgarh	Korba	138	3.15	181	3.27	235	5.01
Chhattisgarh	Mahasamund	21	0.15	15	0.11	7	0.1
Chhattisgarh	Narayanpur	2	0.01	3	0.03	3	0.03
Chhattisgarh	Rajnandgaon	82	0.97	117	1.35	175	2.91
Chhattisgarh	Sukma	11	0.16	8	0.12	1	0.01
Chhattisgarh	Uttar Bastar						
Chhattisgarh	Kanker	58	0.76	81	1.1	119	1.85
Gujarat	Morbi	130	3.17	63	2.49	285	9.09
Gujarat	Narmada	80	3.12	55	1.46	70	2.35
Haryana	Mewat	16	1.2	32	1.18	32	1
Himachal Pradesh	Chamba	104	1.76	125	3.49	135	4.54
Jammu & Kashmir	Baramula	204	4.37	471	7.59	493	7.57
Jammu & Kashmir	Kupwara	96	2.13	208	2.61	233	2.66
Jharkhand	Bokaro	1458	34.36	1556	28.23	1052	36.69
Jharkhand	Chatra	190	3.29	150	3.27	99	2.66
Jharkhand	Dumka	525	6.06	154	4.66	200	4.98
Jharkhand	Garhwa	186	4.81	130	3.39	143	5.08
Jharkhand	Giridih	586	9.66	546	7.32	508	12.97
Jharkhand	Godda	161	4.25	136	3.34	158	4.01
Jharkhand	Gumla	255	4.56	222	3.19	112	2.29
Jharkhand	Hazaribagh	659	16.64	596	11.35	597	19.29
Jharkhand	Khunti	178	3.69	164	3.65	60	1.81
Jharkhand	Latehar	172	5.14	151	3.12	137	4.49
Jharkhand	Lohardaga	196	3.1	189	2.82	99	2.67
Jharkhand	Pakur	91	2.17	124	3.19	114	2.81
Jharkhand	Palamu	288	7.21	242	3.63	182	5.98
Jharkhand	Pashchimi Singhbhum	813	20.63	336	8.15	284	7.92
Jharkhand	Purbi	2132	87.05	2031	103.81	2165	120.96

	Singhbhum						
Jharkhand	Ramgarh	623	24.8	393	6.53	431	12.04
Jharkhand	Ranchi	3963	118.77	3040	76.42	2629	118.07
Jharkhand	Sahibganj	141	3.25	99	2.69	126	4.45
Jharkhand	Simdega	127	2.67	108	2.19	81	2.97
Karnataka	Gadag	708	5.9	982	7.55	1058	8.65
Karnataka	Gulbarga	812	6	988	8	1200	10.3
Kerala	Wayanad	3207	180	2811	111	2964	138
Madhya Pradesh	Barwani	51	1.16	53	1.21	61	1.17
Madhya Pradesh	Chhatarpur	54	1.23	56	1.26	63	1.36
Madhya Pradesh	Damoh	33	0.67	32	0.69	35	0.72
Madhya Pradesh	East Nimar	105	2.45	108	2.47	113	2.52
Madhya Pradesh	Guna	65	1.35	61	1.37	73	1.41
Madhya Pradesh	Rajgarh	84	1.81	81	1.83	93	1.81
Madhya Pradesh	Singrauli	51	1.12	53	1.19	59	1.21
Madhya Pradesh	Vidisha	85	1.95	91	2.04	102	2.06
Maharashtra	Gadchiroli	7	6.32	12	18.62	10	26.73
Maharashtra	Jalgaon	63	93.54	90	156.09	82	224.44
Maharashtra	Nanded	23	75.54	6	14.18	13	28.11
Maharashtra	Nandurbar	3	25.33	4	16.18	1	4.21
Manipur	Chandel	8	0.24	10	0.32	11	0.32
Meghalaya	Ribhoi	14	0.47	50	1.93	39	1.2
Mizoram	Mamit	1	0.06	0	0	0	0
Nagaland	Kiphire	NIL	NIL	NIL	NIL	NIL	NIL
Odisha	Balangir	430	5.02	384	5.46	384	6.19
Odisha	Dhenkanal	304	3.99	276	3.27	206	2.86
Odisha	Gajapati	85	1.59	73	1.28	108	1.87
Odisha	Kalahandi	737	5.82	808	6.4	934	7.66
Odisha	Kandhamal	108	1.36	77	1.68	63	1.48
Odisha	Koraput	367	6.54	320	7.77	227	9.06
Odisha	Malkangiri	45	0.89	36	0.59	25	0.41
Odisha	Rayagada	200	4.16	163	5.34	140	5.93
Punjab	Ferozpur	188	8.25	259	16.88	213	11.24
Punjab	Moga	536	137.49	1204	159.25	1719	243.62
Rajasthan	Barmer	137	0.99	126	0.85	93	2.80
Rajasthan	Dhaulpur	45	0.45	26	0.27	264	7.71
Rajasthan	Jaisalmer	48	0.42	36	0.29	19	0.64
Rajasthan	Karauli	155	1.02	101	0.50	348	10.93
Rajasthan	Sirohi	104	0.93	102	0.75	145	2.52
Sikkim	East District	367	1.87	84	1.59	34	2.33
Tamil nadu	Ramanathapuram	14118	56.97	7999	56.69	13377	205.34
Tamil nadu	Virudhunagar	15492	185.21	8351	103.28	7695	95.1
Telangana	Adilabad	644	14.73	581	20.99	594	12.92
Telangana	Khammam	844	38.84	2429	142.93	912	37.87
Telangana	Warangal	1350	43.00	2135	65.14	1685	45.10
Tripura	Dhalai	31	0.66	34	0.47	22	0.48
Uttar Pradesh	Bahraich	121	4.41	128	6.85	84	14.92
Uttar Pradesh	Balrampur	89	1.47	136	2.09	229	14.91
Uttar Pradesh	Chandauli	37	1.22	28	0.95	25	0.8
Uttar Pradesh	Chitrakoot	55	2.3	61	2.1	81	2.91
Uttar Pradesh	Fatehpur	140	5.57	126	4.72	154	5.99
Uttar Pradesh	Shrawasti	6	0.26	5	0.16	13	0.37
Uttar Pradesh	Siddharthnagar	83	1.75	92	1.91	101	2.16
Uttar Pradesh	Sonbhadra	37	1.35	48	1.75	61	2.19
Uttarakhand	Hardwar	528	17.34	532	24.42	487	20.48
Uttarakhand	Udham Singh Nagar	733	30.35	741	43.9	1188	64.67
West bengal	Birbhum	418	10.68	561	25.4	776	12.41
West bengal	Dakshin Dinajpur	171	4.36	229	10.37	317	5.07
West bengal	Maldah	344	8.79	462	20.92	639	10.22
West bengal	Murshidabad	593	15.15	795	36.04	1102	17.61
West bengal	Nadia	538	13.74	722	32.7	1008	15.98

Source : SLBC