

**GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.4160
TO BE ANSWERED ON 21.03.2018**

SUBSIDY ON EDUCATIONAL LOAN FOR OVERSEAS STUDIES

4160: DR. J. JAYAVARDHAN: SHRI DHANANJAY MAHADIK: SHRIMATI SUPRIYA SULE: SHRI MOHITE PATIL VIJAYSINH SHANKARRAO: DR. HEENA VIJAYKUMAR GAVIT:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether the Government has launched any schemes to provide subsidy on educational loan for overseas studies to the students of minority communities;
- (b) if so, the details thereof including the criteria for selection of beneficiaries and the implementing agencies designated for the purpose;
- (c) the number of applications received under the schemes during the last three years and the current year, State/UT-wise;
- (d) the funds allocated and released for the purpose and the number of students benefited during the above period;
- (e) whether the Government proposes to enhance the loan amount and if so, the details thereof; and
- (f) the other steps being taken by the Government for the welfare of the students from minority communities?

**ANSWER
MINISTER OF MINORITY AFFAIRS
(SHRI MUKHTAR ABBAS NAQVI)**

(a) & (b): Yes, Madam. The Ministry is implementing a Scheme of “*Padho Pardesh-Interest Subsidy on educational loans for overseas studies*” with the objective to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities to provide them better opportunities for higher education abroad and enhance their employability.

The Scheme has been revised w.e.f. 29.9.2017 and as per revised scheme guidelines physical target of 400 has been fixed for Financial Years 2017-18, 2018-19 & 2019-20. . State-wise and community-wise quota has been allocated which is inter-transferable in case of non availability of students in a state or community. 35% seats are also earmarked for girl students.

The scheme is being implemented through a nodal bank namely Canara Bank on the basis of a MoU signed between Ministry of Minority Affairs and the Bank.

As per the revised scheme guidelines, for availing of the benefit under the scheme the candidates should fulfill following criteria along-with other terms and conditions prescribed in the scheme guidelines:

- (i) The student should have secured admission in the approved courses at Masters, M.Phil or Ph.D levels abroad for the courses mentioned in the scheme guidelines.
- (ii) He/ She should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.
- (iii) Total income from all sources of the employed candidate or his/ her parents/ guardians in case of unemployed candidate shall not exceed Rs. 6.00 lakh per annum.
- (iv) The interest subsidy under the scheme is available to the eligible students only once, either for masters M.Phil or Ph.D level.

Selection of candidates is made by a Selection Committee constituted for the purpose and chaired by Additional Secretary/ Joint Secretary of the Ministry. Detailed scheme guideline is available on the website of this Ministry i.e. www.minorityaffairs.gov.in.

(c): As per data available, details of number of applications received (State/UT-wise) is annexed.

(d): The details of fund allocated and released along with students benefitted under the scheme during the last three years and the current year are as under:-

Year	Fund allocated (Rs. in crore)	Fund Released (Rs. in crore)	Students Benefitted (Fresh+Renewals)
2014-15	3.50	3.50	573
2015-16	4.19	4.15	815
2016-17	4.00	4.00	727
2017-18 (as on 28.02.2018)	17.00	6.52	736

(e) No such proposal is under consideration in the Ministry.

(f) Apart from Padho Pardesh scheme, this Ministry is also implementing following schemes for Educational Empowerment of students belonging to the six notified minority communities:

- i. Pre-matric scholarship scheme
- ii. Post-matric scholarship scheme
- iii. Merit-cum-Means based scholarship scheme
- iv. Maulana Azad National Fellowship (MANF)
- v. Naya Savera- Free Coaching and Allied Scheme
- vi. Nai Udaan - Support for Students for preparation of Main Examination who clear Prelims conducted by UPSC/SSC, State Public Service Commission (PSC) etc.

Details of all these schemes are available on the website of Ministry i.e. www.minorityaffairs.gov.in.

Annexure referred in reply to Part (c) of Lok Sabha Unstarred Question No. 4160 raised by DR. J. JAYAVARDHAN: SHRI DHANANJAY MAHADIK: SHRIMATI SUPRIYA SULE: SHRI MOHITE PATIL VIJAYSINH SHANKARRAO: DR. HEENA VIJAYKUMAR GAVIT to be answered on 21.03.2018 regarding Subsidy on Educational Loan for Overseas Studies.

S.No.	STATE	Number of Applications received			
		2014-15	2015-16	2016-17	2017-18
1	ANDAMAN & NICOBAR	0	1	0	Under Process
2	ANDHRA PRADESH	93	132	99	
3	ASSAM	8	9	7	
4	BIHAR	3	4	4	
5	CHANDIGARH	7	7	5	
6	CHHATTISGARH	3	10	6	
7	DADRA AND NAGER HAVELI	1	1	0	
8	DELHI	4	12	12	
9	GOA	2	7	9	
10	GUJARAT	22	68	53	
11	HARYANA	17	20	15	
12	JAMMU & KASHMIR	26	41	36	
13	JHARKHAND	1	1	2	
14	KARNATAKA	87	131	123	
15	KERALA	408	671	633	
16	MADHYA PRADESH	30	70	71	
17	MAHARASHTRA	59	152	192	
18	MANIPUR	4	1	0	
19	MEGHALAYA	5	5	4	
20	MIZORAM	2	1	1	
21	ORISSA	0	1	1	
22	PONDICHERRY	5	7	2	
23	PUNJAB	109	125	77	
24	RAJASTHAN	14	23	26	
25	TAMIL NADU	98	129	113	
26	TELANGANA	3	57	73	
27	UTTAR PRADESH	15	33	33	
28	UTTARANCHAL	4	11	7	
29	WEST BENGAL	5	7	5	