

**GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
STARRED QUESTION NO.*307
TO BE ANSWERED ON 08.08.2018**

PADHO PARDESH YOJANA

***307 SHRI SATAV RAJEEV:
SHRIMATI SUPRIYA SULE:**

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) whether the Government has launched the Padho Pardesh Yojana to provide interest subsidy on educational loans for overseas studies for students belonging to minority communities and if so, the details thereof;
- (b) whether the objectives/targets of the said Yojana have been achieved, if so, the details thereof and if not, the reasons therefor;
- (c) the number of minority students benefited and the subsidy given under the Yojana since its inception;
- (d) whether the Government has initiated any programme to propagate the Yojana to create awareness among minority students, if so, the details thereof along with the financial allocation made for this Yojana during the last three years and the current year; and
- (e) the other steps taken by the Government to promote overseas studies and research among minority students?

ANSWER

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

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

Statement referred to in reply to parts (a) to (e) of Lok Sabha Starred Question Number *307 for 08/08/2018 asked by SHRI SATAV RAJEEV: SHRIMATI SUPRIYA SULE, regarding “Padho Pardesh Yojana”.

(a): Yes, Madam. The Ministry has been implementing 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 during 2017-18 and physical target as well as financial allocation under the scheme has been increased considerably. For greater transparency and representation of each minority community, 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. For availing of the benefit under the scheme a student should fulfill following criteria along-with other terms and conditions prescribed in the scheme:

- (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.

Details of Scheme is available on the website of this Ministry i.e. www.minorityaffairs.gov.in.

(b) & (c) : Yes, Madam. Since inception of the scheme total number of 3251 students (including renewals) have been benefitted under the Padho Pardesh Scheme and an amount of Rs. 28.65 crore has been disbursed to them towards claim of their interest subsidy. Details of physical target, number of students benefitted and amount of interest subsidy disbursed under the scheme are given as under:

Year	Physical Target (Fresh)	No. of students benefitted (Fresh+Renewals)	Amount of interest Subsidy awarded (Rs.in crore)
2014-15	200	573	3.50
2015-16	300	815	4.15
2016-17	300	727	4.00
2017-18	400	1136	17.00
Total	1200	3251	28.65

(d) & (e): The awareness campaign is carried out under the Scheme of Research/Studies, Monitoring and Evaluation of Development Scheme of the Ministry to create awareness among the minority communities for all schemes being implemented by the Ministry including Padho Pardesh Scheme. The Ministry has taken various initiatives to give wide publicity of these schemes through print advertisements and broadcast/telecast of audio/video spots through All India Radio (AIR), Doordarshan/Private TV Channels, FM Channels, Digital Cinema and various other means of outdoor publicity, including publicity made through ‘Progress Panchayat’ to make the target group aware of this scheme.

The details of fund allocated under the scheme of Padho Pardesh during last three years and current year are given below:

Financial Year	Fund allocated for the scheme (Rs. in crore)
2015-16	4.19
2016-17	4.00
2017-18	17.00
2018-19	24.00

Apart from the Padho Pardesh scheme, National Minority Development Finance Corporation (NMDFC), an organization under this Ministry also provides Education loan for overseas studies to the students belonging to the notified minority communities. So far, 277 students have been given loan by NMDFC.
