

**GOVERNMENT OF INDIA  
MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT  
LOK SABHA**

**UNSTARRED QUESTION NO. 2104  
TO BE ANSWERED ON 31.07.2018**

**LOAN FOR OBC STUDENTS THROUGH NBCFDC**

**2104. SHRI RAJESHBHAI CHUDASAMA:  
SHRI S.P. MUDDAHANUME GOWDA:**

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

- (a) the details of the number of students belonging to Other Backward Classes (OBCs) who applied for loan with the National Backward Classes Finance and Development Corporation (NBCFDC) to pursue education during each of the last three years, State-wise particularly in Gujarat and Karnataka and sector-wise;
- (b) the details of the students getting loan to pursue education during the above period, 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 the Government is aware that the OBC students are facing lots of difficulties in getting such education loan; and
- (e) if so, the steps taken/being taken to redress the grievances?

**ANSWER**

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

(a) to (c): The applications for sanction of loan are invited by State Channelising Agencies (SCAs) nominated by respective State Governments and Regional Rural Banks (RRBs) & Public Sector Banks (PSBs) once the Annual Action Plan (AAP) of these Channel Partners are approved and conveyed to them by National Backward Classes Finance and Development Corporation (NBCFDC) a corporation under the aegis of Ministry of Social Justice and Empowerment. Under the scheme of Educational loan, all professional and technical courses at graduate and higher level approved by appropriate authorities such as All India Council for Technical Education (AICTE), Medical Council of India (MCI), University Grants Commission (UGC) etc. are covered. Details of number of students State-wise including Gujarat and Karnataka from whom loan have been disbursed to study in India and abroad during the last three years are annexed at **Annexure-A**

(d) & (e): The NBCFDC has been advised to direct State Channelizing Agencies (SCAs) to process the cases of the applicants on priority.

**ANNEXURE-A FOR LOK SABHA UNSTARRED QUESTION NO.2104 FOR 31.07.2018**

**Statement Showing Funds Disbursed by NBCFDC under Education Loan Scheme  
During last three years**

(Rs./Lakh)

Name of State/UT	2015-16				2016-17				2017-18			
	In India		Abroad		In India		Abroad		In India		Abroad	
	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical
Andhra Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	17.99	11	0.00	0
Telangana	0.00	0	0.00	0	0.00	0	0.00	0	48.35	33	0.00	0
Chandigarh (UT)	1.00	2	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
Chhattisgarh	25.00	50	0.00	0	0.00	0	0.00	0	22.50	25	0.00	0
Delhi	0.00	0	0.00	0	0.00	0	0.00	0	4.27	4	0.00	0
Goa	25.00	50	0.00	0	5.00	10	5.00	5	40.00	10	0.00	0
Gujarat	170.00	330	10.00	10	150.00	165	0.00	0	115.95	140	0.00	0
Haryana	10.00	23	0.00	0	50.00	105	0.00	0	101.00	29	54.00	4
Himachal Pradesh	336.00	377	10.00	5	61.94	90	10.00	10	42.30	17	0.00	0
Jammu & Kashmir	25.00	50	0.00	0	35.00	40	0.00	0	25.00	50	0.00	0
Jharkhand	20.00	40	10.00	5	0.00	0	0.00	0	50.00	50	10.00	1
Karnataka	78.00	122	46.00	10	393.18	468	460.68	337	213.80	168	68.00	6
Kerala	415.00	1060	200.00	400	825.00	1205	385.00	310	856.21	608	300.00	95
Madhya Pradesh	0.00	0	0.00	0	50.00	70	0.00	0	20.47	5	0.00	0
Maharashtra	0.00	0	0.00	0	0.00	0	0.00	0	0.52	1	0.00	0
Puducherry (UT)	300.00	420	0.00	0	100.00	200	0.00	0	0.00	0	0.00	0
Punjab	20.00	40	5.00	3	30.00	80	10.00	10	20.00	11	10.00	2
Rajasthan	0.00	0	0.00	0	0.00	0	0.00	0	13.50	10	0.00	0
Sikkim	5.00	10	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
Tamil Nadu	50.00	100	0.00	0	0.00	0	0.00	0	19.98	26	0.00	0
Tripura	200.00	400	0.00	0	250.00	400	0.00	0	300.00	400	0.00	0
Uttar Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	70.00	17	0.00	0
Uttarakhand	0.00	0	0.00	0	0.00	0	0.00	0	4.50	1	9.00	1
West Bengal	25.00	50	0.00	0	55.00	80	5.00	5	36.50	18	0.00	0
<b>Total:</b>	<b>1705.00</b>	<b>3124</b>	<b>281.00</b>	<b>433</b>	<b>2005.12</b>	<b>2913</b>	<b>875.68</b>	<b>677</b>	<b>2022.84</b>	<b>1634</b>	<b>451.00</b>	<b>109</b>