

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

**UNSTARRED QUESTION NO. 349
TO BE ANSWERED ON 05.02.2019**

HIGHER EDUCATION LOAN TO OBC STUDENTS

**349. SHRI TEJ PRATAP SINGH YADAV:
SHRI L.R. SHIVARAME GOWDA:
SHRIMATI ANJU BALA:**

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

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

ANSWER

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

- (a): The National Backward Classes Finance and Development Corporation (NBCFDC), a corporation under the aegis of Ministry of Social Justice and Empowerment has been entrusted with the job of providing financial assistance at concessional rate of interest to the members of Backward Classes having annual family income less than Rs. 3.00 lakh for income generating activities to generate self-employment opportunities through State Channelizing Agencies (SCAs). The rate of interest is 4% p.a. and for girl students rate of interest is 3.5% p.a. for loans for higher education studies.
- (b) to (d): Details of number of students State-wise whom loan have been disbursed to study in India and abroad during the last three years are at **Annexure-I**.
- (e) & (f): No such specific information has been received so far.

ANNEXURE-I FOR LOK SABHA UNSTARRED QUESTION NO.349 FOR 05.02.2019

**Statement Showing Funds Disbursed by NBCFDC under Education Loan Scheme
During last Three Years**

(Rs./Lakh)

S.No	Name of State/UT	Financial: (Rs/Lakh)											
		Physical: No. of Beneficiary											
		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
1	Andhra Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	17.99	11	0.00	0
2	Telangana	0.00	0	0.00	0	0.00	0	0.00	0	48.35	33	0.00	0
3	Chandigarh (UT)	1.00	2	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
4	Chhattisgarh	25.00	50	0.00	0	0.00	0	0.00	0	22.50	25	0.00	0
5	Delhi	0.00	0	0.00	0	0.00	0	0.00	0	4.27	4	0.00	0
6	Goa	25.00	50	0.00	0	5.00	10	5.00	5	40.00	10	0.00	0
7	Gujarat	170.00	330	10.00	10	150.00	165	0.00	0	115.95	140	0.00	0
8	Haryana	10.00	23	0.00	0	50.00	105	0.00	0	101.00	29	54.00	4
9	Himachal Pradesh	336.00	377	10.00	5	61.94	90	10.00	10	42.30	17	0.00	0
10	Jammu & Kashmir	25.00	50	0.00	0	35.00	40	0.00	0	25.00	50	0.00	0
11	Jharkhand	20.00	40	10.00	5	0.00	0	0.00	0	50.00	50	10.00	1
12	Karnataka	78.00	122	46.00	10	393.18	468	460.68	337	213.80	168	68.00	6
13	Kerala	415.00	1060	200.00	400	825.00	1205	385.00	310	856.21	608	300.00	95
14	Madhya Pradesh	0.00	0	0.00	0	50.00	70	0.00	0	20.47	5	0.00	0
15	Maharashtra	0.00	0	0.00	0	0.00	0	0.00	0	0.52	1	0.00	0
16	Puducherry (UT)	300.00	420	0.00	0	100.00	200	0.00	0	0.00	0	0.00	0
17	Punjab	20.00	40	5.00	3	30.00	80	10.00	10	20.00	11	10.00	2
18	Rajasthan	0.00	0	0.00	0	0.00	0	0.00	0	13.50	10	0.00	0
19	Sikkim	5.00	10	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
20	Tamil Nadu	50.00	100	0.00	0	0.00	0	0.00	0	19.98	26	0.00	0
21	Tripura	200.00	400	0.00	0	250.00	400	0.00	0	300.00	400	0.00	0
22	Uttar Pradesh	0.00	0	0.00	0	0.00	0	0.00	0	70.00	17	0.00	0
23	Uttarakhand	0.00	0	0.00	0	0.00	0	0.00	0	4.50	1	9.00	1
24	West Bengal	25.00	50	0.00	0	55.00	80	5.00	5	36.50	18	0.00	0
Total:		1705.00	3124	281.00	433	2005.12	2913	875.68	677	2022.84	1634	451.00	109