

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
STARRED QUESTION NO.*17
ANSWERED ON 20.07.2023

EDUCATION LOAN SUBSIDY FOR MINORITIES

*17. SHRI ACHYUTANANDA SAMANTA:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the number of minority students benefited under education loan subsidy for overseas studies during the last five years, State/UT-wise;
- (b) whether the Government proposes to withdraw the education loan subsidy for minority students for overseas studies; and
- (c) if so, the details thereof and the reasons there for?

ANSWER

THE MINISTER OF MINORITY AFFAIRS
(SHRIMATI SMRITI ZUBIN IRANI)

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

STATEMENT AS REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION *17 FOR ANSWER ON 20.07.2023 REGARDING 'EDUCATION LOAN SUBSIDY FOR MINORITIES:

(a) The Government has implemented various schemes for the welfare and upliftment of every strata, including minorities, especially the economically weaker and lesser privileged sections of the society, through various schemes of the Ministry of Skill Development and Entrepreneurship, Ministry of Social Justice and Empowerment, Ministry of Textiles, Ministry of Culture, Ministry of Women and Child Development and Ministry of Rural Development.

Ministry of Minority Affairs has specifically implemented various schemes, including Pre-Matric, Post Matric and Merit-cum-Means Scholarship schemes, across the country for socio-economic and educational empowerment of the six notified minority communities. The number of minority students benefited under education loan subsidy for overseas studies during the last five years, are at Annexure.

(b) & (c) The National Minorities Development & Finance Corporation (NMDFC), a PSU under Ministry of Minority Affairs, provides educational loan for education abroad, at low rate of interest, exclusively to students belonging to minority communities. It has also been observed that benefits of interest subsidy that got accrued to the beneficiaries under the Padho Pardesh scheme were limited and also that there is an overlap with other similar schemes being implemented by other Ministries viz. Ministry of Social Justice and Empowerment and Ministry Of Tribal Affairs, which are applicable to eligible minority community students as well. In view of the aforesaid overlap, limited benefits and ease of availing education loans on low rate of interest, it has been decided to discontinue Padho Pardesh Scheme from 2022-23 onward.

**ANNEXURE REFERRED TO IN REPLY TO PART (a) OF LOK SABHA STARRED
QUESTION NO. 17 FOR 20.07.2023 REGARDING 'EDUCATION LOAN SUBSIDY
FOR MINORITIES**

State/UT-wise number of beneficiaries under Padho Pardesh Scheme

S. No.	State/ UT	2017-18	2018-19	2019-20	2020-21	2021-22
1	Andhra Pradesh	74	75	72	91	81
2	Assam	7	7	5	6	1
3	Bihar	2	8	12	11	8
4	Chandigarh	4	5	4	3	2
5	Chhattisgarh	11	11	6	3	1
6	Daman & Diu	0	1	2	0	0
7	Delhi	7	12	20	19	13
8	Goa	8	14	15	13	4
9	Gujarat	91	120	129	103	82
10	Haryana	13	17	15	14	12
11	Himachal Pradesh	2	2	3	1	0
12	Jammu & Kashmir	28	72	80	132	202
13	Jharkhand	0	3	8	8	6
14	Karnataka	129	211	289	275	229
15	Kerala	715	1138	1734	2236	3359
16	Madhya Pradesh	74	101	106	82	51
17	Maharashtra	250	297	322	300	265
18	Meghalaya	1	2	1	0	0
19	Mizoram	0	2	1	0	0
20	Odisha	2	5	7	4	5
21	Puducherry	1	5	11	12	9
22	Punjab	58	81	82	59	74
23	Rajasthan	25	37	32	27	24
24	Tamil Nadu	108	147	155	133	108
25	Telangana	57	79	72	63	53
26	Uttar Pradesh	33	31	36	30	15
27	Uttarakhand	5	5	4	12	7
28	West Bengal	6	7	15	19	11
	Total	1711	2495	3238	3656	4622

Source of Data: Canara Bank