

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

**UNSTARRED QUESTION NO.4511
TO BE ANSWERED ON 23.03.2021**

HIGHER EDUCATION LOAN TO SC STUDENTS

4511. SHRI BHOLANATH (B.P. SAROJ):

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

(a) whether the Government is providing higher education loan for various courses like MBA, MBBS, BTech etc. to Scheduled Castes(SCs) students at zero interest rate;

(b) if so, the details and the number of students belonging to SCs who applied for loan with the National Banks to pursue education during each of the last three years, State/UT-wise and sector-wise;

(c) the details of the students who applied and got loan to study abroad during the said period, State/UTwise and sector-wise;

(d) whether the Government is aware that the SC students as well as students from poor categories are facing lots of difficulties in getting such education loan, particularly in rural areas; and

(e) if so, the details thereof and the steps taken by the Government to redress the said grievances?

ANSWER

**MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT
(SHRI RATTAN LAL KATARIA)**

(a): No Sir. No loan is being provided to SC students at zero interest rate. The National Scheduled Castes Finance and Development Corporation (NSFDC) and National Safai Karamcharis Finance & Development Corporation (NSKFDC) the corporations under the aegis of Ministry of Social Justice & Empowerment are providing education loan to Scheduled Castes students for pursuing higher studies at concessional rate of interest of 4% p.a. for male and 3.50% p.a. for female beneficiaries.

(b) & (c): Not applicable in view of (a) above.

(d) & (e): No such specific information has been received so far.
