

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

UNSTARRED QUESTION NO:1017
ANSWERED ON:28.11.2011
CONCESSIONAL LOAN TO STUDENTS
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Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

- (a) whether the Government is providing concessional educational loans through National Safai Karamchari Finance and Development Corporation/National Schedule Caste Finance and Development Corporation/National Handicapped Finance and Development Corporation students of Safai Karamcharies/their dependants for pursuing full time professional/technical course;
- (b) if so, the details thereof;
- (c) whether there is any proposal to increase the income limits to avail such loan;
- (d) if so, the details thereof; and
- (e) the number of beneficiaries as a result thereof during the last three years?

Answer

MINISTER OF STATE FOR SOCIAL JUSTICE AND EMPOWERMENT (SHRI D. NAPOLEON)

(a) & (b): National Safai Karamcharis Finance and Development Corporation (NSKFDC) has been incorporated under Section 25 of the Companies Act to 'inter-alia' extend loans to students from the community of Safai Karamcharis for pursuing professional or technical education for graduation or higher levels. According to the Scheme of NSKFDC, 90% of the expenditure of the course, subject to maximum loan limit of Rs.10.00 lac per student or Rs.2.50 lac per annum (for studies within India) & Rs.20.00 lac per student or Rs.5.00 lac per annum (for studies abroad) is provided. National Scheduled Castes Finance and Development Corporation (NSFDC) and National Handicapped Finance and Development Corporation (NHFDC) are also running education loan Schemes for eligible students belonging to Scheduled Castes and Persons with Disabilities, respectively.

(c) & (d): No income limit has been fixed for availing education loan from NSKFDC.

(e) The details of the education loan provided by NSKFDC during the last three years are as under: -

SlNo	Year	Number of beneficiaries
1.	2008-09	13
2.	2009-10	09
3.	2010-11	14