

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1799  
ANSWERED ON:22.08.2012  
DISTRIBUTION OF EDUCATION LOAN  
Abdulrahman Shri ;Rajesh Shri M. B.

**Will the Minister of FINANCE be pleased to state:**

- (a) the details of educational loan disbursed to the Scheduled Castes, Scheduled Tribes and minority communities by the public as well as private sector banks during the last three years and the current year, year-wise and State-wise;
- (b) whether it is a fact that students who got educational loan have not been able to repay their loan due to various reasons;
- (c) if so, the details thereof; and
- (d) the action taken by the Government in this regard?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) and (b): Reserve Bank of India (RBI) maintains data on educational loans outstanding by Public and Private Sector Banks and data on education loans to minorities is not collated by them. Bank-wise data on educational loans outstanding to Scheduled Castes (SCs) and Scheduled Tribes (STs), as on last reporting Friday of March, 2010, 2011 and 2012, by Public and Private Sector Banks is Annexed.

(b) to (d): As per RBI's data, Non-Performing Assets (NPA) on education loans by Public Sector Banks has increased from 2.47% as at the end of March, 2010 to 3.72% as at the end of March, 2011 and further to 5.12% as at the end of March, 2012.

The Government has, in the Budget 2012-13, announced setting up of a Credit Guarantee Fund (CGF) for education loan granted to the students by banks, to ensure better flow of credit to deserving students.