

**GOVERNMENT OF INDIA  
MINORITY AFFAIRS  
LOK SABHA**

UNSTARRED QUESTION NO:2433

ANSWERED ON:30.11.2016

Scholarship to Study Abroad to Minority Community

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**Will the Minister of MINORITY AFFAIRS be pleased to state:**

(a) whether the Government has provided scholarship for studying abroad to the students belonging to minority community during the last three years and if so, the details thereof;

(b) the details of the scheme "Padho Pardesh" for educational loans for overseas studies for the students belonging to the minority communities;

(c) the number of students who can avail the benefit of the scheme in a financial year and the number of students who got benefit of the scheme during the last three years, State-wise;

(d) whether most of the students are not aware of such schemes and if so, the steps taken by the Government to create awareness about the scheme; and

(e) whether the students belonging to minority community are facing difficulties in getting the scholarship and if so, the steps taken by the Government to streamline this process?

**Answer**

MINISTER OF STATE (INDEPENDENT CHARGE) OF MINORITY AFFAIRS  
(SHRI MUKHTAR ABBAS NAQVI)

(a) & (b) : The Ministry of Minority Affairs implements a Scheme of "Padho Pardesh-Interest Subsidy on educational loans for overseas studies" under which interest subsidy is provided on educational loans of overseas studies to minority students for approved courses at Masters, M.Phil and Ph.D level. This is a 100% Central Sector Scheme implemented by the Ministry through a Nodal Bank i.e. Canara Bank.

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities to provide them better opportunities for higher education abroad and enhance their employability. The annual income of the family from all sources should not exceed Rs. 6.00 lakh. The interest subsidy under the scheme is available to the eligible students only once, either for masters or Ph.D level. Students should have availed loan from a scheduled bank under the Educational Loan Scheme of Indian Bank's Association (IBA) for the purpose. Detailed scheme guideline is available on the website of this Ministry i.e. [www.minorityaffairs.gov.in](http://www.minorityaffairs.gov.in).

(c): The details of estimated physical target and achievement under the scheme during the last three years are in the table below. There is no State-wise allocation and achievement under the scheme.

Year Achievement

Physical Target Physical Achievement (Fresh + Renewal)

2013-14\* 100 -

2014-15 200 573

2015-16 300 815

2016-17 300 727

( up to 24.11.2016)

\* Scheme has been operationalized in 2014-15

(d) & (e): No, Madam. As shown in the table above, the physical achievement is higher than the physical target during the last two years and the current year. In order to make the target group aware of the scheme, wide publicity is given on regular basis through various Extension activities through Directorate of Audio Visual Publicity (DAVP), All India Radio (AIR), Doordarshan and National Film Development Corporation etc. Apart from this, the Nodal Bank also takes necessary action to popularize the scheme by giving wide publicity of the scheme through print and electronic media and by organizing mega education loan camps across the country.

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