

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

**UNSTARRED QUESTION NO. 1797  
TO BE ANSWERED ON 02.07.2019**

**HIGHER EDUCATION LOAN TO OBC STUDENTS**

**1797. DR. SUKANTA MAJUMDAR:  
SHRI KHAGEN MURMU:**

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

- (a) whether the Government is providing higher education loan to Other Backward Classes (OBCs) students at zero interest rate;
- (b) if so, the details of the number of students belonging to OBCs who applied for loan with the National Backward Classes Finance and Development Corporation (NBCFDC) to pursue education during each of the last three years, State and sector-wise;
- (c) the details of the students who applied and got loan to study abroad during the said period, State and sector-wise;
- (d) whether the Government is aware that the OBC students are facing lots of difficulties in getting such education loan; 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 KRISHAN PAL GURJAR)**

(a): No loan is being provided to OBC students at zero interest rate for higher education. The National Backward Classes Finance and Development Corporation (NBCFDC) a corporation under the aegis of Ministry of Social Justice and Empowerment has been entrusted with the job of providing the Education Loan to the students belonging to Backward Classes having annual family income less than Rs.3.00 lakh for pursuing general/professional/technical/vocational courses or trainings at graduate and higher levels in the Educational Institutions duly approved by appropriate authorities such as All India Council for Technical Education (AICTE), Medical Council of India (MCI), University Grants Commission (UGC) etc. are covered. The rate of interest is 4% p.a. and for girl students rate of interest is 3.5% p.a. for loans for higher education studies.

(b) & (c): Details of number of students State-wise whom loan have been disbursed to study in India and abroad during the last three years are at **Annexure-I**.

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

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## ANNEXURE-I FOR LOK SABHA UNSTARRED QUESTION NO.1797 FOR 02.07.2019

Statement Showing Funds Disbursed by NBCFDC under Education Loan Scheme during last Three Years

S.No	Name of State/UT											Financial: (Rs/Lakh)		Physical: No. of Beneficiaries	
		2016-17				2017-18				2018-19					
		In India		Abroad		In India		Abroad		In India		Abroad			
		Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical	Financial	Physical		
1	Andhra Pradesh	0.00	0	0.00	0	17.99	11	0.00	0	0.00	0	0.00	0		
2	Telangana	0.00	0	0.00	0	48.35	33	0.00	0	0.00	0	0.00	0		
3	Chandigarh (UT)	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
4	Chhattisgarh	0.00	0	0.00	0	22.50	25	0.00	0	0.00	0	0.00	0		
5	Delhi	0.00	0	0.00	0	4.27	4	0.00	0	0.00	0	0.00	0		
6	Goa	5.00	10	5.00	5	40.00	10	0.00	0	25.00	30	5.00	2		
7	Gujarat	150.00	165	0.00	0	115.95	140	0.00	0	229.00	546	0.00	0		
8	Haryana	50.00	105	0.00	0	101.00	29	54.00	4	100.00	30	40.00	4		
9	Himachal Pradesh	61.94	90	10.00	10	42.30	17	0.00	0	71.25	44	0.00	0		
10	Jammu & Kashmir	35.00	40	0.00	0	25.00	50	0.00	0	10.00	13	0.00	0		
11	Jharkhand	0.00	0.00	0.00	0	50.00	50	10.00	1	0.00	0	0.00	0		
12	Karnataka	393.18	468	460.68	337	213.80	168	68.00	6	0.00	0	0.00	0		
13	Kerala	825.00	1205	385.00	310	856.21	608	300.00	95	1320.00	655	500.00	125		
14	Madhya Pradesh	50.00	70	0.00	0	20.47	5	0.00	0	0.00	0	0.00	0		
15	Maharashtra	0.00	0	0.00	0	0.52	1	0.00	0	0.00	0	0.00	0		
16	Puducherry (UT)	100.00	200	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
17	Punjab	30.00	80	10.00	10	20.00	11	10.00	2	15.00	15	10.00	6		
18	Rajasthan	0.00	0	0.00	0	13.50	10	0.00	0	0.00	0	0.00	0		
19	Sikkim	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0		
20	Tamil Nadu	0.00	0	0.00	0	19.98	26	0.00	0	0.00	0	0.00	0		
21	Tripura	250.00	400	0.00	0	300.00	400	0.00	0	200.00	400	0.00	0		
22	Uttar Pradesh	0.00	0	0.00	0	70.00	17	0.00	0	62.00	70	63.00	* 40		
23	Uttarakhand	0.00	0	0.00	0	4.50	1	9.00	1	4.50	9	9.00	2		
24	West Bengal	55.00	80	5.00	5	36.50	18	0.00	0	50.00	56	50.00	29		
	<b>Total:</b>	<b>2005.12</b>	<b>2913</b>	<b>875.68</b>	<b>677</b>	<b>2022.84</b>	<b>1634</b>	<b>451.00</b>	<b>109</b>	<b>2086.75</b>	<b>1868</b>	<b>677.00</b>	<b>208</b>		