

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

UNSTARRED QUESTION NO:4113
ANSWERED ON:18.05.2006
LOAN FACILITY TO OBC FOR HIGHER EDUCATION
Mahato Shri Sunil Kumar;Yadav Shri M. Anjan Kumar

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

- (a) Whether the Government is providing loan facility to the Other Backward Classes students for pursuing for higher education through National Backward Classes Finance and Development Corporation(NBCFDC);
- (b) If so, the details thereof;
- (c) the number of students granted loans by NBCFDC during 2005-06 and to be provided during 2006-07,State/UT-wise;
- (d) the norms being followed for selecting the students for such assistance;
- (e) the number of applications received in this regard, State/UT-wise;and
- (f) the number of applications sanctioned so far?

Answer

MINISTER OF STATE IN THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SMT. SUBBULAKSHMI JAGADEESAN)

(a) & (b) Yes Sir. National Backward Classes Finance and Development Corporation (NBCFDC), through State Channelising Agencies (SCAs), extends loans to OBC students whose annual family income is below double the poverty line for pursuing Professional/Technical course at graduate or higher level under its Education loan scheme. The maximum loan limit per beneficiary under this scheme is Rs. 75,000/- per annum or Rs. 3.00 lakh for the entire course.

(c) Details regarding number of students granted loans by NBCFDC during 2005-06 State/UT-wise is annexed (Annexure). For 2006-07, the funds will be released to the SCAs on the basis of their demand.

(d) The students, who have obtained admission in professional institutes recognized by concerned Government, may apply for loan to SCAs. They should belong to the Backward Classes as notified by State/Central Government and their annual family income should be below double the poverty line i.e. Rs. 40,000/- p.a. in rural areas and Rs. 55,000/- p.a. in urban areas.

(e) & (f) The NBCFDC Schemes are implemented by SCAs and the Corporation does not invite applications from the beneficiaries.

ANNEXURE

National Backward Classes Finance and Development Corporation detail of Assistance provided by SCA's under NBCFDC Education Loan Scheme (During 2005-06)

Name of States/UTs No. of beneficiaries

BIHAR	10
HARYANA	1
KERALA	187
MAHARASHTRA	419
PONDICHERRY (UT)	58
SIKKIM	2
UTTAR PRADESH	85
WEST BENGAL	13
TOTAL	775