

# Final Report on EVALUATION AND IMPACT ASSESSMENT OF PADHO PARDESH SCHEME



सत्यमेव जयते

*Submitted to*

**Ministry of Minority Affairs**  
Government of India



*Submitted by*

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**New Delhi**

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***Study team***

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## **LIST OF ABBREVIATIONS**

|         |   |   |
|---------|---|---|
| DNB     | : | Disbursing Nodal Bank                     |
| DB      | : | Disbursing Bank                           |
| MoMA    | : | Ministry of Minority Affairs              |
| M. Phil | : | Master of Philosophy                      |
| PG      | : | Post Graduation                           |
| Ph. D.  | : | Doctorate of Philosophy                   |
| PNB     | : | Punjab National Bank                      |
| RBI     | : | Reserve Bank of India                     |
| SBI     | : | State Bank of India                       |
| UCB     | : | Urban Co-operative Banks                  |
| IBA     | : | Indian Banks Association                  |
| NPC     | : | National Productivity Council             |
| OBC     | : | Oriental Bank of Commerce                 |
| UGC     | : | University Grant Commission               |
| MCI     | : | Medical Council of India                  |
| AICTE   | : | All India Council for Technical Education |
| RRB     | : | Regional Rural Banks                      |
| MHRD    | : | Ministry of Human Resource & Development  |



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# Chapter 1

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## ABOUT THE STUDY



## Chapter 1

### About the Study

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#### 1.1 Introduction:

In the era of globalization, the pursuit to education follows no geographical boundary which in yester years was confined within Nations territories. It has become imperative to pursue quality education in the specialised discipline from the reputed universities across the world so as to have the better career opportunity and employability. However, pursuing higher education abroad is dream for the poor meritorious students as the course fees and cost of living in foreign universities is forbidding such ambitions. Therefore, Ministry of Minority Affairs (MoMA), Govt. of India has come out with the scheme of interest subsidy on educational loans for overseas studies to help the meritorious students belonging to the economically weaker sections of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

#### 1.2 Salient features about the scheme:

##### 1.2.1 Objective of the scheme:

The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities notified under section 2 (c) of National Commission for Minorities Act, 1992 on the interest payable for the period of moratorium for the Educational Loans for overseas studies to pursue approved courses of studies abroad at Masters and Ph. D levels. The scheme intends to provide better opportunities for higher education abroad and enhances the employability of students of minority communities.

##### 1.2.2 Components of the scheme:

- The Scheme is applicable for higher studies abroad. The interest Subsidy shall be linked with the existing Educational Loan Scheme of Indian Banks' Association (IBA) and

restricted to students enrolled in the approved courses at Masters, M.Phil or Ph.D levels abroad.

- The interest subsidy under the scheme shall be available to the eligible students only once, either for Masters or Ph.D levels. Interest subsidy shall not be available to those students who either discontinued the course mid- stream, due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds.
- If a student violates any condition of the scheme, the subsidy will be discontinued forthwith. Further, if a student is found to have obtained the subsidy by false statement/ certificates, the subsidy will be withdrawn/ cancelled forthwith and amount of the subsidy paid shall be recovered with panel interest, apart from taking criminal action as per law.
- The students obtaining benefits under this Scheme shall not be given the interest subsidy if he gives up Indian citizenship during the tenure of the loan.
- The terms and conditions of the scheme are constantly updated by the Ministry so as to improve procedure and achieve more effectiveness in the implementation.
- The students/ candidates should have availed loan from a scheduled bank under the Education Loan Scheme of the Indian Banks Association (IBA) for the purpose.
- Total income from all sources of the employed candidate or his/ her parents/ guardians in case of unemployed candidate shall not exceed Rs. 6.00 lakh per annum and the Income certificate should be submitted from the notified authority in the State/ Union Territory.

### 1.3 Scope & Terms of Reference (ToR) of the Study:

The impact assessment of the Padho Pardesh Scheme for Interest subsidy on Educational Loan for overseas studies for the students belonging to Minority Communities includes the following Terms of Reference (ToR).

- (i) To ascertain the impact of the “Padho Pardesh – Scheme of interest subsidy on education loan for overseas studies” on beneficiaries in terms of the role of interest subsidy received the scheme for financial years from 2014-15 to 2016-17.
- (ii) To assess the impact of the scheme in terms of the proportion of students availing interest subsidy having secured employment or became self-employed during the period from 2014-15 to 2016-17.
- (iii) To examine the feedback received from the candidates through filled-in questionnaire and compile and collate suggestion and recommendation receive from the candidates for affecting improvements in the scheme.
- (iv) Other courses which could be covered under the scheme.

#### 1.4 Methodology:

A meeting of the study team was convened with officials of Ministry of Minority Affairs (MoMA), Govt. of India and Canara Bank to finalise the study plan, identification of stakeholders and execution strategy for carrying out the evaluation and impact assessment of the scheme. Further the Ministry and Canara Bank were requested to provide the information about the stakeholders of the scheme including the contact information of the beneficiary candidates having availed the benefits of the scheme for carrying out the evaluation study.

A list of **210 nos. of beneficiary candidates** was received from Canara Bank who have availed the benefits of the Padho Pardesh scheme during the period 2013-17. Since the scope of the study covers the beneficiaries who have availed the benefit of the scheme during 2014-17, **hence 208 nos. of beneficiary candidates** were screened out of 210 no. of candidates to be included under the scope of the study. Further relevant data/information in relevant to the scheme was also obtained from MoMA and DNB for impact evaluation of the scheme.

In line with the provision of the scheme and as per the ToR for evaluation and impact assessment of the Padho Pardesh scheme, structured questionnaires were prepared by NPC study team with the objective of obtaining feedback/ response from the beneficiary candidates, and stakeholders of the scheme. The questionnaires were sent to Ministry of Minority Affairs (MoMA) for their approval before administering to the beneficiaries/ other stakeholders of the scheme.

As per the approved questionnaire and based on the information received from Canara Bank, feedback/ response is sought from the **208 nos. of beneficiary** of the scheme through online survey and subsequent telephonic follow-ups.

Further the information is also sought from the disbursing Bank, as per the designed questionnaire approved by MoMA which disburse the interest subsidy to the beneficiaries of the scheme.

The study team also visited the Corporate office of Designated Noda Bank (DNB) i.e. Canara Bank, Bangalore for understanding the concern of the bank in implementation of the scheme and also to obtain the scheme related information for evaluation of the scheme. The interactions were also held with the officials of Indian Banks Association (IBA) for obtaining their feedback in terms of various challenges encountered by the banks under the association during implementation of the Padho Pardesh scheme.

Field visit was also made to the branches of sample disbursing banks for understanding the concern of the official at the branch level while implementing the scheme.

The community and gender wise distribution of beneficiary covered and responses received during the study have been illustrated in **Table 1.1 and Table 1.2**. It can be inferred from the **Table 1.1** that no beneficiary from the Parsi and Buddhist community could be covered as part of the online survey as the list provided by Canara Bank does not have the beneficiary representation from the Parsi and Buddhist community. The methodology as adopted for evaluation of the scheme is depicted in **Figure 1.1**.

**Table 1.1: Community wise beneficiaries covered during the study**

| <b>Total Beneficiary Population (2014-17) as per the list provided by Canara Bank</b>   |                 |                  |             |               |              |             |                       |
|---|-----------------|------------------|-------------|---------------|--------------|-------------|-----------------------|
| <b>Years</b>  | <b>Buddhist</b> | <b>Christian</b> | <b>Jain</b> | <b>Muslim</b> | <b>Parsi</b> | <b>Sikh</b> | <b>TOTAL</b>          |
| 2014-15   | 5               | 269              | 52          | 213           | 5            | 128         | 672                   |
| 2015-16   | 5               | 532              | 160         | 269           | 3            | 143         | 1112                  |
| 2016-17   | 4               | 244              | 87          | 116           | -            | 45          | 496                   |
| <b>TOTAL</b>  | <b>14</b>       | <b>1045</b>      | <b>299</b>  | <b>598</b>    | <b>8</b>     | <b>314</b>  | <b>2280</b>           |
| <b>Total number of beneficiaries covered/ questionnaire sent (2014-17) for which contact details were made available by Canara Bank</b> |                 |                  |             |               |              |             |                       |
| <b>Years</b>  | <b>Buddhist</b> | <b>Christian</b> | <b>Jain</b> | <b>Muslim</b> | <b>Parsi</b> | <b>Sikh</b> | <b>Total</b>          |
| 2014-15   | -               | 5                | 1           | 4             | -            | 1           | 11                    |
| 2015-16   | -               | 87               | 17          | 32            | -            | 4           | 140                   |
| 2016-17   | -               | 35               | 7           | 12            | -            | 3           | 57                    |
| <b>TOTAL</b>  | <b>-</b>        | <b>127</b>       | <b>25</b>   | <b>48</b>     | <b>-</b>     | <b>8</b>    | <b>208</b>            |
| <b>Number of Beneficiaries responded (2014-17)</b>  |                 |                  |             |               |              |             |                       |
| <b>Years</b>  | <b>Buddhist</b> | <b>Christian</b> | <b>Jain</b> | <b>Muslim</b> | <b>Parsi</b> | <b>Sikh</b> | <b>Total</b>          |
| 2014-15   | -               | 1                | -           | -             | -            | -           | 1                     |
| 2015-16   | -               | 15               | 7           | 3             | -            | -           | 25                    |
| 2016-17   | -               | 7                | 1           | 3             | -            | 1           | 12                    |
| <b>TOTAL</b>  | <b>-</b>        | <b>23</b>        | <b>8</b>    | <b>6</b>      | <b>-</b>     | <b>1</b>    | <b>38<sup>1</sup></b> |

<sup>1</sup> One beneficiary respondent has pursued Graduation course but have availed the benefits of the Padho Pardesh scheme

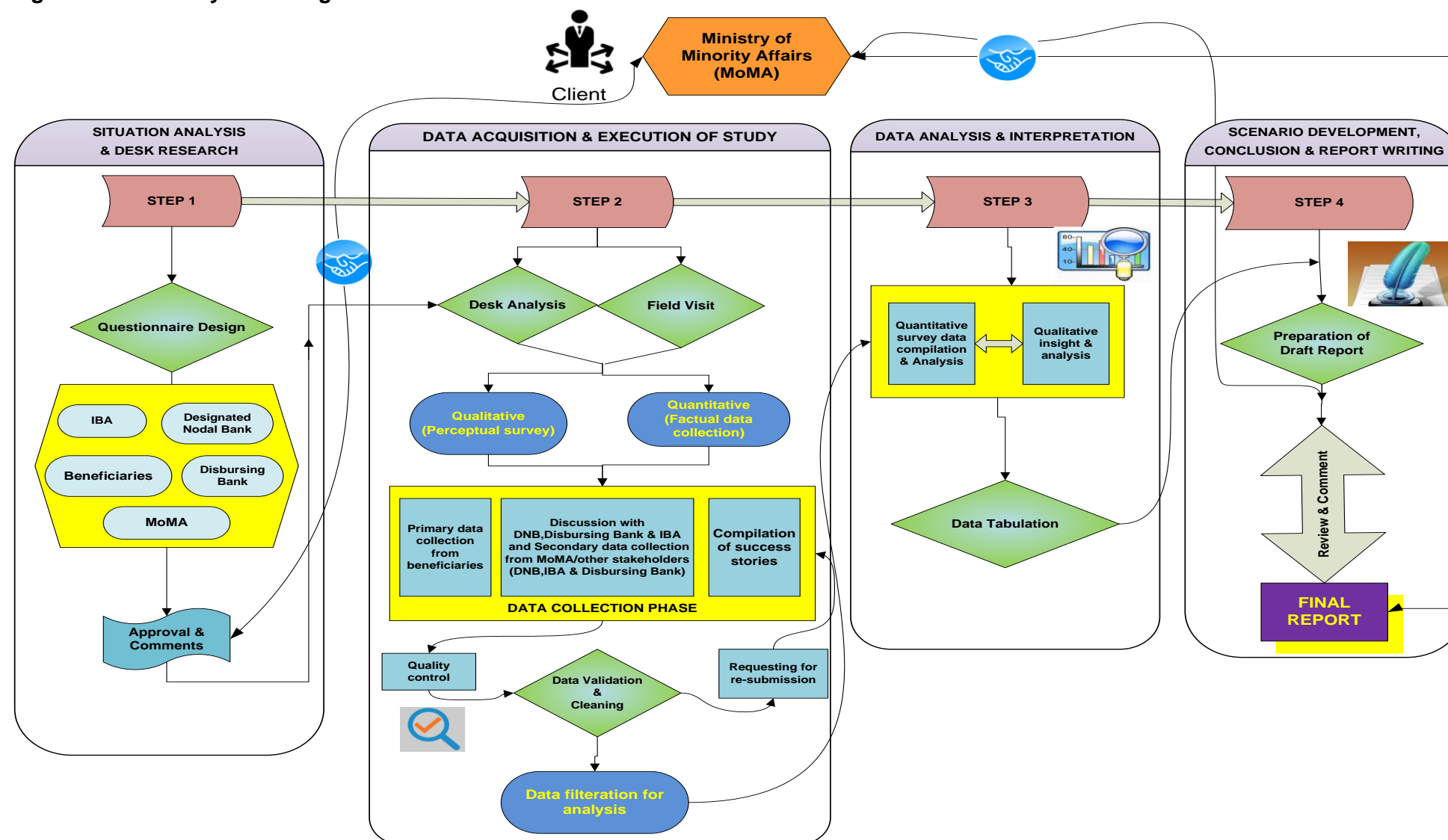


**Table 1.2: Gender wise beneficiaries covered during the study**

| <b>Gender wise Beneficiary Population (2014-17)</b>                    |                      |                     |                                  |
|--|----------------------|---------------------|----------------------------------|
| <b>Years</b>   | <b>Male</b>          | <b>Female</b>       | <b>Total</b>                     |
| 2014-15  | 492                  | 180                 | 672                              |
| 2015-16  | 805                  | 307                 | 1112                             |
| 2016-17  | 369                  | 127                 | 496                              |
| <b>TOTAL</b>   | <b>1666</b>          | <b>614</b>          | <b>2280</b>                      |
| <b>Gender wise Beneficiaries covered/ questionnaire sent (2014-17)</b> |                      |                     |                                  |
| <b>Years</b>   | <b>Male</b>          | <b>Female</b>       | <b>Total</b>                     |
| 2014-15  | 7                    | 4                   | 11                               |
| 2015-16  | 113                  | 27                  | 140                              |
| 2016-17  | 41                   | 16                  | 57                               |
| <b>TOTAL</b>   | <b>161<br/>(77%)</b> | <b>47<br/>(23%)</b> | <b>208<br/>(100%)</b>            |
| <b>Gender wise Beneficiaries responded (2014-17)</b>                   |                      |                     |                                  |
| <b>Years</b>   | <b>Male</b>          | <b>Female</b>       | <b>Total</b>                     |
| 2013-14  | -                    | -                   | -                                |
| 2014-15  | 1                    | -                   | 1                                |
| 2015-16  | 21                   | 4                   | 25                               |
| 2016-17  | 9                    | 3                   | 12                               |
| <b>TOTAL</b>   | <b>31<br/>(82%)</b>  | <b>7<br/>(185)</b>  | <b>38<sup>2</sup><br/>(100%)</b> |

<sup>2</sup> One beneficiary respondent has pursued Graduation course but have availed the benefits of the Padho Pardesh scheme

Figure 1.1: Study Flow Diagram



**1.4.1 Phase –I Questionnaire survey of the beneficiary students**

- As the scheme provides interest subsidy to the minority beneficiaries for pursuing higher education abroad, hence it was not possible to physically interact with the beneficiary candidates for obtaining their feedback/ response about the scheme.
- Thus to achieve the maximum outreach of beneficiaries with the objective to obtain response/ feedback during the evaluation of the scheme and further keeping in view of the stipulated time period, it was felt appropriate to host the approved structured questionnaire on the online platform specifically designed for the study.
- The web link of the questionnaire which was hosted online was shared amongst the 208 numbers of beneficiary candidates whose contact details could only be obtained from Canara Bank by sending e-mail to the e-mail id of the beneficiaries registered with the bank.
- To ensure the maximum coverage of the representative sample size of the beneficiaries, periodic reminders were also sent to the e-mail id of the beneficiaries.
- The detail of the communication sent as follow up measure to obtain timely response/feedback from the beneficiary is depicted in **Table 1.3**.

**Table 1.3: Particulars of communication sent to beneficiary/ stakeholders**

| Particular                                 | Particular of communication   | Date of communication | No of Beneficiaries/ Stakeholders Sent |
|--|-------------------------------|-----------------------|--|
| <b>Questionnaire sent to Beneficiaries</b> | First Communication by e-mail | 17/10/2017            | 208                                    |
|  | 1st Reminder                  | 24/10/2017            | 198                                    |
|  | 2nd Reminder                  | 31/10/2017            | 186                                    |
|  | 3rd Reminder                  | 11-10-2017            | 181                                    |
|  | 4th Reminder                  | 17/11/2017            | 179                                    |
|  | 5thReminder                   | 24/11/2017            | 176                                    |
|  | 6th Reminder                  | 01/12/2017            | 175                                    |
|  | 7th Reminder                  | 08/12/2017            | 173                                    |
|  | 8th Reminder                  | 15/12/2017            | 171                                    |
|  | 9th Reminder                  | 01/01/2018            | 170                                    |
| <b>Total number of Responses received</b>  |                               |                       | <b>38</b>                              |

| Particular  | Particular of communication   | Date of communication | No of Beneficiaries/ Stakeholders Sent |
|---|-------------------------------|-----------------------|--|
| <b>Success story format sent to Beneficiaries</b> | First Communication by e-mail | 02/01/2018            | 208                                    |
|   | 1st Reminder                  | 12/01/2018            | 208                                    |
|   | 2nd Reminder                  | 15/01/2018            | 200                                    |
|   | 3rd Reminder                  | 25/01/2018            | 196                                    |
| <b>Total Number of Success Stories received</b>   |                               |                       | <b>12</b>                              |
| <b>Email send to Disbursing bank</b>              | First Communication by e-mail | 13/11/2017            | 48                                     |
|   | 1st Reminder                  | 11/12/2017            | 39                                     |
|   | 2nd Reminder                  | 16/01/2018            | 36                                     |
|   | 3rd Reminder                  | 25/01/2018            | 35                                     |
| <b>Total number of banks responded</b>            |                               |                       | <b>13</b>                              |

#### 1.4.2 Phase – II Interaction with MoMA, IBA and DNB:

- Interaction was held with MoMA officials to have a firsthand understanding of the implementation aspects of the scheme. Information was also sought as per the designed questionnaire on various aspects of the scheme to enable the study team in designing the evaluation framework of the scheme.
- Approved structured questionnaires specifically designed for IBA, DNB, and Disbursing bank was sent to the respective stakeholders for obtaining their feedback/ response. The list of 48 nos. of disbursing banks as received from Canara Bank were sent the questionnaire for obtaining the scheme related information for the period 2014-17.
- The study team also visited the corporate head quarter and branches of some of the disbursing banks so as to understand the implementation aspects of the scheme across various banks. The team visited Oriental Bank of Commerce (OBC), Punjab National Bank (PNB), Canara Bank and Vijaya Bank and discussed with the concerned officials responsible for implementation of the Padho Pardesh Scheme.
- To ascertain the issues/ challenges encountered during the implementation of the scheme, visit was also made to the Corporate Head Quarter of the DNB i.e. Canara Bank located at Bangalore. Detailed discussion was held with the concerned officials of

the Canara Bank so as to figure out the issues encountered by the DNB during the implementation of the scheme and also to explore opportunity for improvement for effective implementation of the scheme.

- The study team also visited the head quarter of IBA located at Mumbai for a comprehensive study of the present provision of the scheme vis-à-vis implementation issues as reported by various banks to IBA and/or as experienced by IBA during the course of implementation.

### **1.4.3 Documentation of success stories of beneficiaries**

- With the objective of acknowledging the success of the scheme, the success stories of the candidates were prepared by obtaining the required information from the beneficiaries who have availed the interest subsidy under the Padho Pardesh scheme and were pursuing/completed their higher education abroad.
- The success story was intended to document the challenges encountered by the candidates of the economically weaker section of the notified minority communities for pursuing their higher education abroad and also the role of the interest subsidy availed under the scheme in terms of creating better opportunities while enhancing their employability.
- For the above stated purpose, the study team has designed a success story format for capturing the specific information pertaining to the impact of the scheme.
- The format was shared amongst the entire 208 nos. of beneficiary candidates whose e-mail id could be obtained and have availed the interest subsidy under the scheme by sending e-mail on 02/01/2018.
- To ensure the timely receipt of the response for preparation of the success story, the candidates whose contact detail was available were also followed up telephonically.
- Reminder e-mails were also sent to the beneficiaries for requesting timely submission of the success stories.
- The success story as received through e-mail from the beneficiaries has been documented in Chapter4 of the report.

## **1.5 Sampling Framework:**

### **1.5.1 Sampling of beneficiaries for collection of response/feedback:**

- The evaluation study covered the entire 208 nos. of beneficiaries, whose contact details were made available by Canara Bank from amongst the 2280 beneficiaries of the

scheme who have availed the interest subsidy under the Padho Pardesh scheme during the year 2014-17.

- In response to the questionnaire sent to the 208 nos. of beneficiaries, 38 nos. of response/feedback was received. However one of the respondents who have availed the benefits of the scheme during the year 2015-16 had pursued graduation course on Business Accounting, so the same is dropped from the coverage of the study as the benefits of interest subsidy under the scheme have been provisioned for pursuing higher studies for courses at Masters, M.Phil and Ph. D levels only.
- So final list of 37 nos. of candidates were included under the coverage of the scheme.

### **1.5.2 Sampling of Disbursing Banks for collection of response/feedback:**

- The lists of 48 nos. of disbursing bank which have disbursed the interest subsidy to the beneficiaries of Padho Pardesh scheme during 2014-17 were provided by DNB for the purpose of the study.
- These 48 nos. of disbursing banks were requested to provide the information pertained to the Padho Pardesh Scheme by sending them the approved structured questionnaire by e-mail.
- Further, the study team had also made physical visit to some of the sample disbursing banks and to their branches for ascertaining the impact of the scheme in terms of its implementation and reach amongst the minority beneficiaries.
- The visits of the study team cover the corporate head quarter and branches of some of the disbursing banks as sample which includes Oriental Bank of Commerce (OBC), Punjab National Bank (PNB), Canara Bank and Vijaya Bank for discussion with the concerned officials responsible in connection with the implementation of the Padho Pardesh Scheme.
- The study team have also visited one of the branches of State Bank of India which is the major disbursing bank contributing to 22% of the interest subsidy claimed during 2014-17 followed by Canara Bank which contribute to 13% of the interest subsidy claimed during 2014-17.

### **1.5.3 Sampling of beneficiary for preparation of success story:**

- 208 nos. of beneficiary were requested through e-mail to submit their success story based on the format designed with an objective to cover the journey of the candidates in



terms of challenges encountered by them and also document the impact of the scheme in achieving the success by them.

- The success story was also intended to cover the role of interest subsidy in pursuing the higher studies abroad by the beneficiary candidates.
- The success story so received were compiled and presented in **Chapter 4**.

#### 1.5.4 Coverage of DNB and IBA

- The team had also visited IBA located at Mumbai and DNB located at Bangalore for obtaining their feedback/response encountered by them during the implementation of the scheme.

#### 1.6 Coverage of the beneficiary response (Community wise & Gender wise):

It's reported from the **Table 1.4 and Figure 1.3** that majority of the respondents are from the Christian Community contributing to 62% of the total responses received followed by Jain (22%), Muslim (13%). Only one response is received from the Sikh community and no response is received from the beneficiaries of Buddhists and Parsi communities. From the **Figure 1.2**, it can be inferred that amongst the 37 nos. of respondents, 81% of the respondents are from the Male community and 19% represents the Female community. The beneficiaries from the Christian community were reported with highest number of male respondents i.e. 83% and the Jain were reported with lowest percentage of male respondent's i.e. 75%. Only one male respondent from the Christian community who has received the benefits of the Padho Pardesh scheme during 2014-15 have submitted his response while no response is received from any other community. Similarly no response is received from the Sikh community for the year 2015-16.

**Table 1.4: Profile of beneficiary respondent (Community wise & Gender wise)**

| Profile of Respondents |        |        |           |        |      |        |      |        |         |
|------------------------|--------|--------|-----------|--------|------|--------|------|--------|---------|
| Year                   | Muslim |        | Christian |        | Sikh |        | Jain |        | Overall |
|                        | Male   | Female | Male      | Female | Male | Female | Male | Female |         |
| 2014-15                | -      | -      | 1         | -      | -    | -      | -    | -      | 1       |
| 2015-16                | 1      | 1      | 13        | 2      | -    | -      | 6    | 1      | 24      |
| 2016-17                | 3      | -      | 5         | 2      | 1    | -      | -    | 1      | 12      |

| Profile of Respondents |            |            |             |            |             |           |            |            |              |
|------------------------|------------|------------|-------------|------------|-------------|-----------|------------|------------|--------------|
| Year                   | Muslim     |            | Christian   |            | Sikh        |           | Jain       |            | Overall<br>I |
|                        | Male       | Female     | Male        | Female     | Male        | Female    | Male       | Female     |              |
| Overall                | 4<br>(80%) | 1<br>(20%) | 19<br>(83%) | 4<br>(17%) | 1<br>(100%) | 0<br>(0%) | 6<br>(75%) | 2<br>(25%) | 37<br>(100%) |
|                        | 5<br>(13%) |            | 23<br>(62%) |            | 1<br>(3%)   |           | 8<br>(22%) |            |              |

Figure 1.2: Distribution of beneficiary respondent (Gender wise)

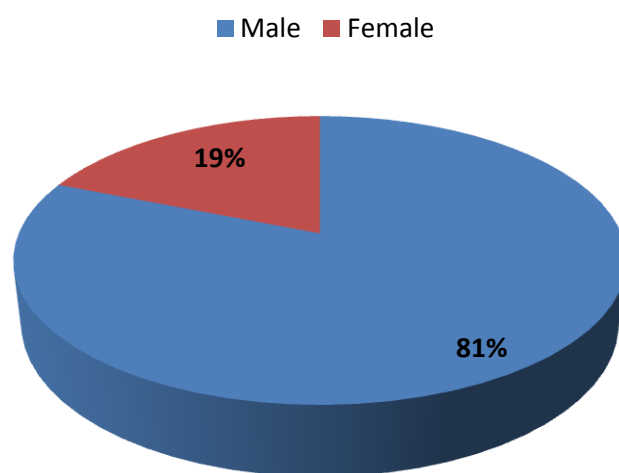
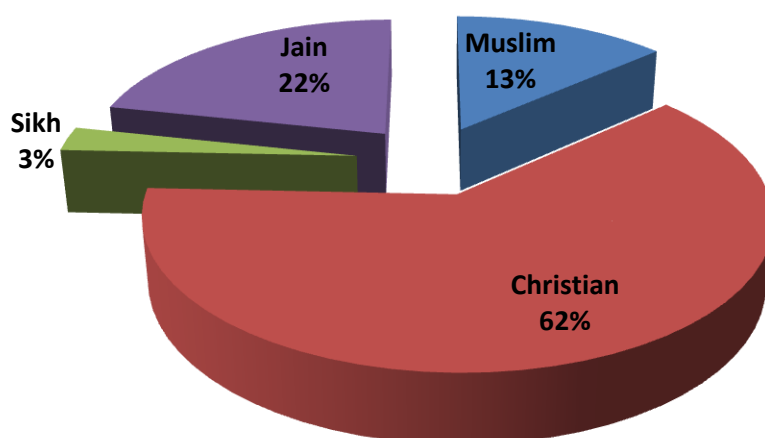


Figure 1.3: Distribution of beneficiary respondent (Community wise)



**1.7 Gross annual family income of the beneficiary respondents:**

The maximum ceiling for annual family income for availing the benefits under the scheme have been prescribed as Rs. 600000. So during the evaluation, the beneficiaries were sought information about their annual family income at the time of submitting their application for availing the benefits of the Padho Pardesh scheme. The response obtained is analysed and presented in **Table 1.5**. The **Table 1.5** reveals that around 32% of the beneficiary respondents have reported their annual family income below Rs. 1,50,000 followed by 27%, 16% and 24% of the respondents having reported their annual family income in the range of Rs. 150000 to 300000, Rs. 300000 to Rs. 450000 and Rs. 450000 to Rs. 600000 respectively.

**Table 1.5: Gross annual family income of the beneficiary respondents**

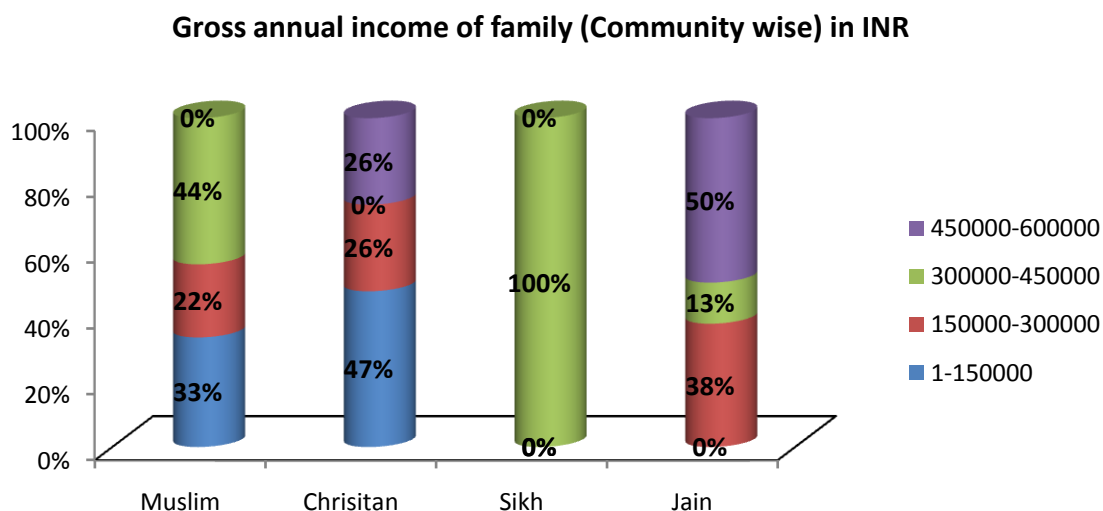
| Year                     | Community | Particulars of income range (in INR) |                     |                    |                    | Overall              |
|--------------------------|-----------|--------------------------------------|---------------------|--------------------|--------------------|----------------------|
|                          |           | 1-150000                             | 150000 - 300000     | 300000 - 450000    | 450000 - 600000    |                      |
| 2014-15                  | Christian | --                                   | --                  | --                 | 1<br>(100%)        | 1<br>(100%)          |
| Overall                  |           | --                                   | --                  | --                 | 1<br>(100%)        | 1<br>(100%)          |
| 2015-16                  | Muslim    | 1<br>(50%)                           | 1<br>(50%)          | --                 | --                 | 2<br>(8%)            |
|                          | Christian | 7<br>(47%)                           | 3<br>(20%)          | 3<br>(20%)         | 2<br>(13%)         | 15<br>(63%)          |
|                          | Jain      | --                                   | 3<br>(43%)          | 1<br>(14%)         | 3<br>(43%)         | 7<br>(29%)           |
| Overall                  |           | 8<br>(33%)                           | 7<br>(29%)          | 4<br>(17%)         | 5<br>(21%)         | 24<br>(100%)         |
| 2016-17                  | Muslim    | 2<br>(67%)                           | --                  | 1<br>(33%)         | --                 | 3<br>(25%)           |
|                          | Christian | 2<br>(29%)                           | 2<br>(29%)          | 1<br>(14%)         | 2<br>(29%)         | 7<br>(58%)           |
|                          | Sikh      | --                                   | --                  | 1<br>(100%)        | --                 | 1<br>(8%)            |
|                          | Jain      | --                                   | --                  | --                 | 1<br>(100%)        | 1<br>(8%)            |
| Overall                  |           | 4<br>(33%)                           | 3<br>(25%)          | 2<br>(17%)         | 3<br>(25%)         | 12<br>(100%)         |
| <b>Overall (2014-17)</b> |           | <b>12<br/>(32%)</b>                  | <b>10<br/>(27%)</b> | <b>6<br/>(16%)</b> | <b>9<br/>(24%)</b> | <b>37<br/>(100%)</b> |

From the **Table 1.6**, it can be inferred that beneficiary respondents who have reported their family income in the range of Rs. 1-150000 constitute of 75% from the Christian community and 25% from the Muslim community. Similarly the distribution of respondents under the family income range of Rs. 150000 to 300000 having representative share of 20%, 50% and 30% from Muslim, Christian and Jain community respectively. The percentage distribution of beneficiary were reported as 67%, 17% and 17% for the Muslim, Sikh and Jain communities respectively who had reported to have their family income in the range of Rs. 300000 to Rs. 450000. Under the income range of Rs. 450000 to 600000, the respondents from the Muslim community represents 56% and Christian community represent 44%.

**Table 1.6: Annual family income of beneficiary respondents (Community wise)**

| Community      | Range of Annual family income (in INR) |                      |                     |                     |
|----------------|--|----------------------|---------------------|---------------------|
|                | 1-150000                               | 150000-300000        | 300000-450000       | 450000-600000       |
| Muslim         | 3<br>(25%)                             | 2<br>(20%)           | 4<br>(67%)          | -                   |
| Christians     | 9<br>(75%)                             | 5<br>(50%)           | -                   | 5<br>(56%)          |
| Sikh           | -                                      | -                    | 1<br>(17%)          | -                   |
| Jain           | -                                      | 3<br>(30%)           | 1<br>(17%)          | 4<br>(44%)          |
| <b>Overall</b> | <b>12<br/>(100%)</b>                   | <b>10<br/>(100%)</b> | <b>6<br/>(100%)</b> | <b>9<br/>(100%)</b> |

From the **Figure 1.4**, it can be understood that 33%, 22%, and 44% beneficiary respondents of the Muslim community have reported their annual family income in the range of below 150000, 150000-300000 and 300000-450000 respectively. Similarly 47%, 26% and 26% of the beneficiary from the Christian community had reported their income in the range of less than Rs.150000, 150000-300000 and 450000-600000 respectively. The percentage beneficiary respondents of Jain community had reported their income as 38%, 13% and 50% under the income range of 150000-300000, 300000-450000 and 450000-600000 respectively. The only respondent from the Sikh community had reported his annual family income as Rs. 429167.

**Figure 1.4: Gross annual income of family (Community wise) in INR**

### 1.8 Distribution of beneficiary respondents (Employment wise)

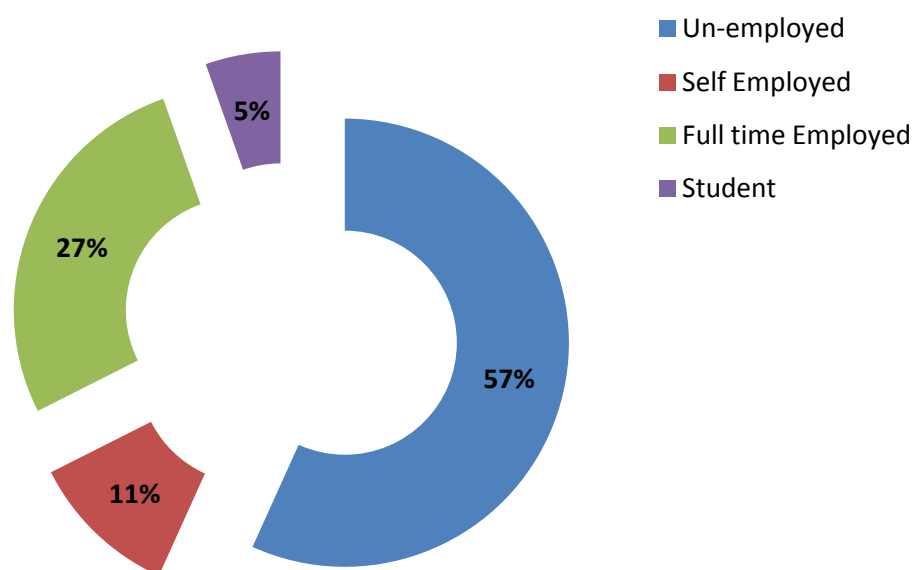
Provision was made in the questionnaire for evaluating the employment status of the beneficiary candidates at the time of availing the benefits of the Padho Pardesh scheme. The response obtained from the beneficiary respondent is compiled and presented in **Table 1.7** and **Figure 1.5**. The **Table 1.7** explains that only 27% of the respondents have expressed that they are gainfully fulltime employed before pursuing their courses abroad, further 11% of the respondents were self employed at the time of applying for the Padho Pardesh scheme for studying abroad. 57% of the beneficiary respondents have informed that they were unemployed at the time of applying under the scheme for pursuing their higher education abroad. Only 2 candidates were continuing their study at the time of submission of their application for availing the benefits of Padho Pardesh scheme.

**Table 1.7: Employment status of beneficiary respondents at the time of application for Padho Pardesh Scheme**

| Year    | Employment status at the time of application of Padho Pardesh scheme |               |                    |         |         |
|---------|--|---------------|--------------------|---------|---------|
|         | Un-employed  | Self Employed | Full time Employed | Student | Overall |
| 2014-15 | 1  | -             | -                  | -       | 1       |
| 2015-16 | 13   | 1             | 8                  | 2       | 24      |
| 2016-17 | 7  | 3             | 2                  | -       | 12      |

| Year    | Employment status at the time of application of Padho Pardesh scheme |               |                    |           |              |
|---------|--|---------------|--------------------|-----------|--------------|
|         | Un-employed  | Self Employed | Full time Employed | Student   | Overall      |
| Overall | 21<br>(57%)  | 4<br>(11%)    | 10<br>(27%)        | 2<br>(5%) | 37<br>(100%) |

**Figure 1.5: Employment status of respondents at the time of admission**



### 1.9 Average monthly income of the beneficiary respondents doing full time/part time employment

As detailed in the aforesaid paragraph at 1.8, around 38% i.e. 14 nos. of respondents have expressed that they were employed either full time or self employed at time of submitting their application for pursuing their higher studies abroad. Further provision was also made in the online questionnaire for seeking additional information about the average monthly income only from the candidates who were employed (Full time/ part time/self-employed). The response obtained has been compiled and presented in **Table 1.8**. Around 64% of the respondents who were gainfully employed have reported their average monthly income in the range of Rs. 1-25000. 29% of the respondents have expressed their average monthly income in the range of Rs. 25000-50000. Only 1 candidate have reported to draw an average monthly salary of Rs. 65000 at the time of availing the benefits of Padho Pardesh scheme for pursuing his Masters course in Computer Science.



**Table 1.8: Average monthly income of the beneficiary at the time of admission**

| Year           | Average Monthly salary at the time of admission (in INR) |                    |                   |              |              | Overall              |
|----------------|--|--------------------|-------------------|--------------|--------------|----------------------|
|                | 1-25000  | 25000-50000        | 50000-75000       | 75000-100000 | 100000 above |                      |
| 2014-15        | -  | -                  | -                 | -            | -            | -                    |
| 2015-16        | 6  | 3                  | -                 | -            | -            | 9                    |
| 2016-17        | 3  | 1                  | 1                 | -            | -            | 5                    |
| <b>Overall</b> | <b>9<br/>(64%)</b>                                       | <b>4<br/>(29%)</b> | <b>1<br/>(7%)</b> | -            | -            | <b>14<br/>(100%)</b> |

**1.10 Course wise distribution of the beneficiary respondents**

The beneficiaries were requested to intimate about the course they pursue under the Padho Pardesh scheme. The responses obtained from the beneficiaries were compiled presented in **Table 1.9**.

**Table 1.9: Course wise distribution of the beneficiary respondents**

| Year    | Community | Post Graduation | M. Phil | Ph. D | Overall |
|---------|-----------|-----------------|---------|-------|---------|
| 2014-15 | Muslim    | -               | -       | -     | -       |
|         | Christian | 1               | -       | -     | 1       |
|         | Sikh      | -               | -       | -     | -       |
|         | Buddhist  | -               | -       | -     | -       |
|         | Jain      | -               | -       | -     | -       |
| 2015-16 | Muslim    | 2               | -       | -     | 2       |
|         | Christian | 15              | -       | -     | 15      |
|         | Sikh      | -               | -       | -     | -       |
|         | Buddhist  | -               | -       | -     | -       |
|         | Jain      | 7               | -       | -     | 7       |
| 2016-17 | Muslim    | 3               | -       | -     | 3       |
|         | Christian | 6               | -       | 1     | 7       |

| Year           | Community | Post Graduation | M. Phil  | Ph. D    | Overall   |
|----------------|-----------|-----------------|----------|----------|-----------|
|                | Sikh      | 1               | -        | -        | 1         |
|                | Buddhist  | -               | -        | -        | -         |
|                | Jain      | 1               | -        | -        | 1         |
| <b>Overall</b> |           | <b>36</b>       | <b>-</b> | <b>1</b> | <b>37</b> |

From the **Table 1.9**, it can be inferred that 36 out of 37 nos. of respondents have reportedly pursuing Post Graduation courses where as only 1 beneficiary respondent is pursuing her Ph. D degree. No response is received from any of the beneficiaries who were pursuing (ed) their M.Phil degree by availing the benefits of the scheme.

#### 1.11 Distribution of beneficiary respondents based on the continent of the study

Based on the response obtained from the beneficiary respondents about their country of study, the continent wise mapping was done and the same is presented in **Table 1.10**. It can be concluded from the **Table 1.10** that around 50% of the beneficiary respondents were pursuing their course in North American countries which include countries like USA and Canada. Only one candidate who had pursued his post graduation in New Zealand was clustered in the Australian continent making the total percentage of beneficiary respondents pursuing Post Graduation from the Australian continent to 19%. 31% of the beneficiary respondents were pursuing (ed) their post graduation from universities located in the European continent. No response was obtained from any of the beneficiaries pursuing their higher education in any countries under Asia, Africa and South American continent. Only one respondent who had submitted her response had reported to pursue her Ph. D degree from University of Auckland, New Zealand.

**Table 1.10: Distribution of beneficiary respondents based on the continent of the study**

| Course Wise | Community | Name of the Continent |        |               |               |        |                        | Overall |
|-------------|-----------|-----------------------|--------|---------------|---------------|--------|------------------------|---------|
|             |           | Asia                  | Africa | North America | South America | Europe | Australia <sup>3</sup> |         |

<sup>3</sup> The beneficiary respondents pursuing(ed) their courses in New Zealand has been included in the Australian continent

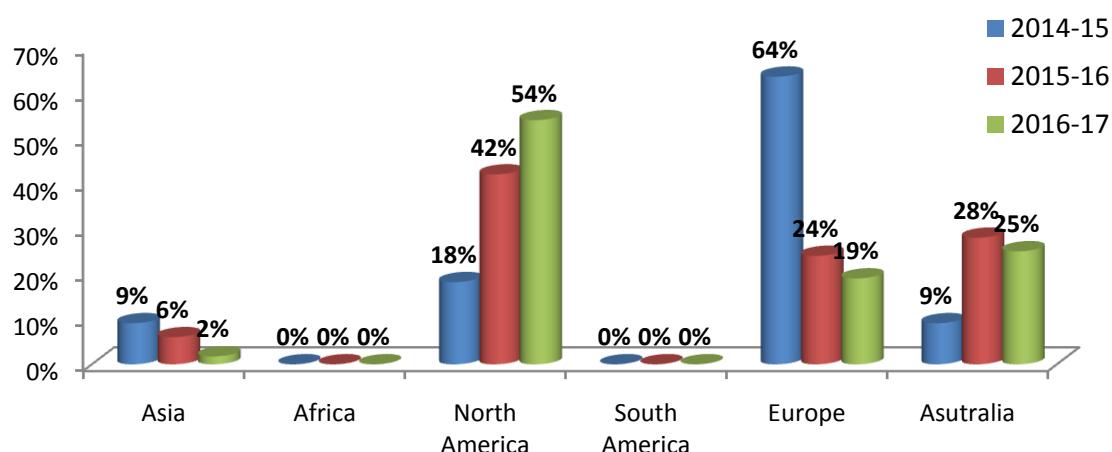
| Course Wise     | Community   | Name of the Continent |        |               |               |             |                        | Overall      |
|-----------------|-------------|-----------------------|--------|---------------|---------------|-------------|------------------------|--------------|
|                 |             | Asia                  | Africa | North America | South America | Europe      | Australia <sup>3</sup> |              |
| Post Graduation | Muslim      | -                     | -      | 1<br>(20%)    | -             | 3<br>(60%)  | 1<br>(20%)             | 5<br>(14%)   |
|                 | Christian   | -                     | -      | 10<br>(45%)   | -             | 7<br>(32%)  | 5<br>(23%)             | 22<br>(61%)  |
|                 | Sikh        | -                     | -      | 1<br>(100%)   | -             | -           | -                      | 1<br>(3%)    |
|                 | Jain        | -                     | -      | 6<br>(75%)    | -             | 1<br>(13%)  | 1<br>(13%)             | 8<br>(22%)   |
|                 | Overall (A) | -                     | -      | 18<br>(50%)   | -             | 11<br>(31%) | 7<br>(19%)             | 36<br>(100%) |
| Ph. D           | Christian   | -                     | -      | -             | -             | -           | 1<br>(100%)            | 1<br>(100%)  |
|                 | Overall (B) | -                     | -      | -             | -             | -           | 1<br>(100%)            | 1<br>(100%)  |
| Overall (A + B) |             | -                     | -      | 18<br>(49%)   | -             | 11<br>(30%) | 8<br>(22%)             | 37<br>(100%) |

### 1.12 Distribution of beneficiary sample based on their continent of study:

As per the details received from the Canara Bank about the beneficiaries of Padho Pardesh scheme, the list is compiled and presented in **Table 1.11**. From the **Table 1.11**, it can be inferred that the sample constitute 44% representation of beneficiary of Padho Pardesh scheme from the North American continent, 26% from Australian continent, 25% from European continent and 5% from the Asian continent. The sample list of Canara Bank has no beneficiary representation from any countries from the South American and African continent. From the **Figure 1.6**, an increasing trend is witnessed about the number of beneficiaries of Padho Pardesh scheme who were pursuing their higher education in the countries under the North American continent during the year 2014-17. On the contrary a declining trend is reported during 2014-17 amongst the beneficiaries pursuing their higher studies by availing the benefits of Padho Pardesh scheme in the countries under Asian and European continent. The sample of beneficiary covered during the year 2014-15 has no representation from the Sikh and Jain community.

**Table 1.11: Distribution of beneficiary sample based on their continent of study**

| Year           | Community | Name of the Continent |                 |                   |                 |                   |                   | Overall             |
|----------------|-----------|-----------------------|-----------------|-------------------|-----------------|-------------------|-------------------|---------------------|
|                |           | Asia                  | Africa          | North America     | South America   | Europe            | Australia         |                     |
| 2014-15        | Muslim    | 1                     | -               | 2                 | -               | 2                 | -                 | 5                   |
|                | Christian | -                     | -               | -                 | -               | 5                 | 1                 | 6                   |
|                | Sikh      | -                     | -               | -                 | -               | -                 | -                 | -                   |
|                | Jain      | -                     | -               | -                 | -               | -                 | -                 | -                   |
|                | Overall   | 1<br>(9%)             | 0<br>(0%)       | 2<br>(18%)        | 0<br>(0%)       | 7<br>(64%)        | 1<br>(9%)         | 11<br>(100%)        |
| 2015-16        | Muslim    | 3                     | -               | 11                | -               | 5                 | 12                | 31                  |
|                | Christian | 5                     | -               | 35                | -               | 23                | 24                | 87                  |
|                | Sikh      | -                     | -               | 3                 | -               | -                 | 2                 | 5                   |
|                | Jain      | -                     | -               | 10                | -               | 6                 | 1                 | 17                  |
|                | Overall   | 8<br>(6%)             | 0<br>(0%)       | 59<br>(42%)       | 0<br>(0%)       | 34<br>(24%)       | 39<br>(28%)       | 140<br>(100%)       |
| 2016-17        | Muslim    | -                     | -               | 6                 | -               | 1                 | 5                 | 12                  |
|                | Christian | -                     | -               | 22                | -               | 8                 | 4                 | 34                  |
|                | Sikh      | -                     | -               | 1                 | -               | -                 | 2                 | 3                   |
|                | Jain      | 1                     | -               | 2                 | -               | 2                 | 3                 | 8                   |
|                | Overall   | 1<br>2%               | 0<br>0%         | 31<br>54%         | 0<br>0%         | 11<br>19%         | 14<br>25%         | 57<br>100%          |
| <b>Overall</b> |           | <b>10<br/>5%</b>      | <b>0<br/>0%</b> | <b>92<br/>44%</b> | <b>0<br/>0%</b> | <b>52<br/>25%</b> | <b>54<br/>26%</b> | <b>208<br/>100%</b> |

**Figure 1.6: Distribution of beneficiary sample based on their continent of study****1.13 Distribution of Success Story based on their continent of study:**

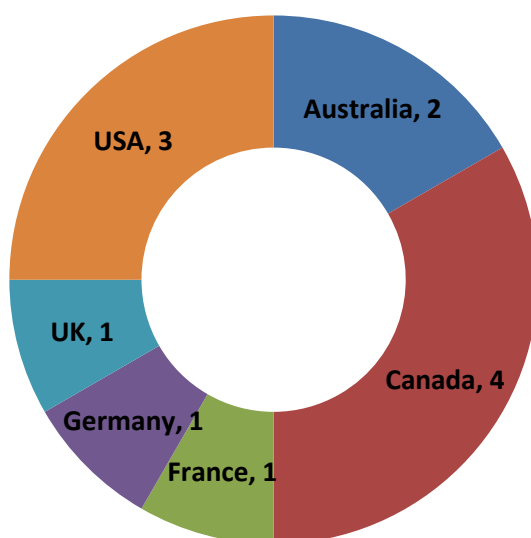
Based on the response received from the beneficiaries detailing various aspects of the scheme, the success story of the scheme is documented. The community, year, gender, course and their continent of study is compiled and presented in **Table 1.12** and **Figure 1.7**. From the **Table 1.12**, it can be understood that male beneficiaries of Christian and Jain community only have shared their success story. No success story is received from beneficiaries of Muslim, Sikh, Parsi and Buddhist community. There is no success story received from the beneficiaries of 2014-15. The beneficiary representation based on their country of study is detailed in **Figure 1.7**. The **Figure 1.7** concluded that highest number of success story is received from the beneficiaries pursuing their higher education in Canada followed with USA and Australia. The course wise success story is depicted in **Figure 1.8**. The success story constitutes response received only from the beneficiaries at Post Graduate level and no response is received from candidates pursuing (ed) courses at M.Phil and/or Ph. D level.

**Table 1.1: Distribution of Success Story for beneficiaries based on their continent of study**

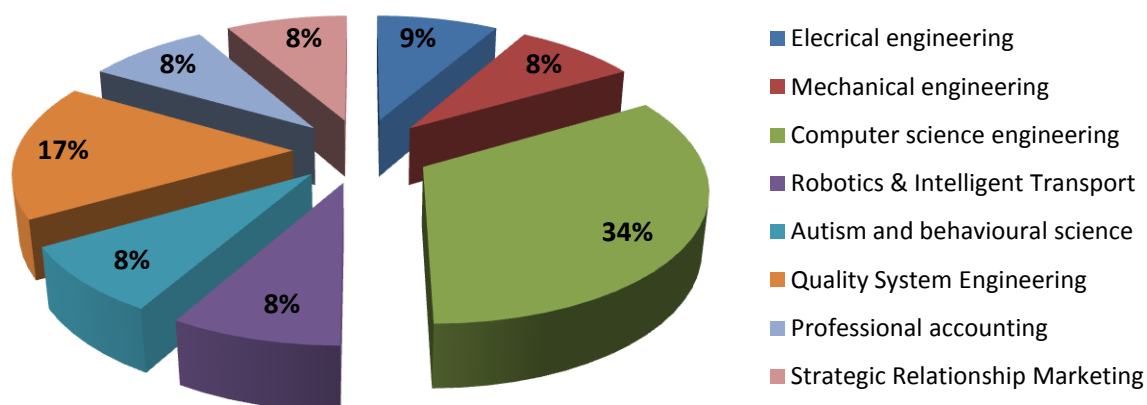
| Profile of Candidate |        |        |           |        |      |        |      |        |       |        |
|----------------------|--------|--------|-----------|--------|------|--------|------|--------|-------|--------|
| Year                 | Muslim |        | Christian |        | Sikh |        | Jain |        | Total |        |
|                      | Male   | Female | Male      | Female | Male | Female | Male | Female | Male  | Female |
| 2014 - 15            | -      | -      | -         | -      | -    | -      | -    | -      | -     | -      |

| Profile of Candidate |          |          |           |          |          |          |          |          |           |          |
|----------------------|----------|----------|-----------|----------|----------|----------|----------|----------|-----------|----------|
| Year                 | Muslim   |          | Christian |          | Sikh     |          | Jain     |          | Total     |          |
|                      | Male     | Female   | Male      | Female   | Male     | Female   | Male     | Female   | Male      | Female   |
| 2015 - 16            | -        | -        | 7         | -        | -        | -        | 2        | -        | 9         | -        |
| 2016 - 17            | -        | -        | 1         | -        | -        | -        | 2        | -        | 3         | -        |
| <b>Total</b>         | <b>0</b> | <b>0</b> | <b>8</b>  | <b>0</b> | <b>0</b> | <b>0</b> | <b>4</b> | <b>0</b> | <b>12</b> | <b>0</b> |

**Figure 1.7: Distribution of Success Story for beneficiaries based on their continent of study**



**Figure 1.8: Distribution of respondents for success story (Course wise)**





#### 1.14 Limitation of the Study:

- As the beneficiaries of the scheme are studying abroad hence it was impossible to make physical interaction with them keeping in view of the time and budgetary constraint; so the information/feedback from the beneficiary was captured through online questionnaire.
- While seeking clarification on the response of the beneficiary, the team had to make repetitive follow-up through e-mail as no other contact information of the beneficiary was available.
- The study covered beneficiaries only from Canara Bank as neither Ministry nor DNB provided information about the beneficiaries availing benefits of any other disbursing bank.
- After repetitive follow up, 38 nos. of respondents have submitted their feedback where only response is received from the Ph.D beneficiary candidate availing the benefits of the scheme. No response is received from the beneficiary's candidates pursuing M.Phil courses.
- The contact information about beneficiaries received from the DNB have no representation from the Parsi and Buddhist community, hence no response is received from the beneficiaries of Parsi and Buddhist community.
- Only one response is received from the beneficiaries who have availed benefits during 2014-15.

## **Chapter 2**

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# **IMPACT OF PADHO PARDESH SCHEME ON BENEFICIARY**





## Chapter 2

### Impact of Padho Pardesh Scheme on Beneficiary

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#### Preamble:

The Padho Pardesh scheme of interest subsidy on educational loans for overseas studies was devised with the objective to promote educational advancement of economically weaker section students belonging to notified minority communities. The scheme envisages to provide better opportunities to such students, which in turn not only would enhance their employability but also give a sense of social recognition by enabling them to break the socio-economic barriers thus expanding the knowledge horizon and creating an array of hope and support for the family. Accordingly the provisions of the scheme were drafted by the policy makers to achieve the state objective as outlined in the Prime Ministers New 15 Point programme for the welfare of the Minorities announced in June 2006. The beneficiaries being the primary stakeholders of the scheme, it was felt necessary to obtain their feedback on the implementation aspects and provisions of the scheme. The response obtained from the Post Graduate, M.Phil and Ph. D beneficiary who have pursued their higher studies abroad by availing the benefits under the Padho Pardesh scheme are compiled, analyzed and presented in this chapter.

#### 2.1 Beneficiary Feedback about the scheme:

##### 2.1.1 Beneficiary's awareness about the provision of interest subsidy under the scheme:

Ministry of Minority Affairs (MoMA), Govt. of India undertake various measures for dissemination of the scheme information amongst the target beneficiary by means of publishing the content of the scheme in Local & national News Papers, covering in TV and radio, organizing various events/ programmes etc. besides hosting on their official website. Various banks, IBA and other stakeholders are also creating awareness about the scheme amongst the minorities as per the instruction and notification issued by the ministry from time to time. Various extension and dissemination activities are also carried out by Directorate of Audio Visual Publicity (DAVP), All India Radio (AIR), Doordarshan and National Film Development Corporation etc. During the study, it surfaced that the Ministry takes various initiative for timely and wide publicity of the

scheme information on digital and print media with the support of the Research and Media division of MoMA.

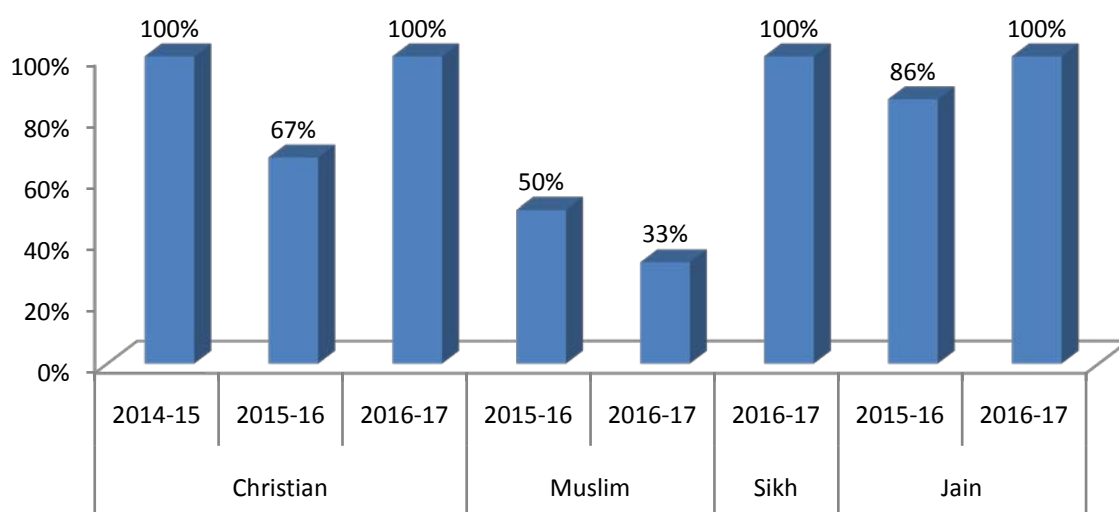
**Table 2.1: Beneficiary’s awareness on receipt of interest subsidy under the scheme**

| Community              | Gender | Post Graduation                 |  | Ph. D                           |  | Overall     |
|------------------------|--------|---------------------------------|--|---------------------------------|--|-------------|
|                        |        | Total no. of responses received | No. of beneficiaries aware of the scheme | Total no. of responses received | No. of beneficiaries aware of the scheme |             |
| Muslim                 | Male   | 4                               | 1  | -                               | -  | 1<br>(25%)  |
|                        | Female | 1                               | 1  | -                               | -  | 1<br>(100%) |
| Overall Muslim (A)     |        | 5                               | 2  | -                               | -  | 2<br>(40%)  |
| Christian              | Male   | 19                              | 14                                       | -                               | -  | 14<br>(74%) |
|                        | Female | 3                               | 3  | 1                               | 1  | 4<br>(100%) |
| Overall Christian (B)  |        | 22                              | 17                                       | 1                               | 1  | 18<br>(82%) |
| Sikh                   | Male   | 1                               | 1  | -                               | -  | 1<br>(100%) |
|                        | Female | -                               | -  | -                               | -  |             |
| Overall Sikh (C)       |        | 1                               | 1  | -                               | -  | 1<br>(100%) |
| Jain                   | Male   | 6                               | 5  | -                               | -  | 5<br>(83%)  |
|                        | Female | 2                               | 2  | -                               | -  | 2<br>(100%) |
| Overall Jain (D)       |        | 8                               | 7  | -                               | -  | 7<br>(88%)  |
| <b>Total (A+B+C+D)</b> |        | <b>36</b>                       | <b>27</b>                                | <b>1</b>                        | <b>1</b>                                 | <b>28</b>   |
| Overall (in %)         |        | <b>100</b>                      | 75                                       | 100                             | 100                                      | <b>76</b>   |

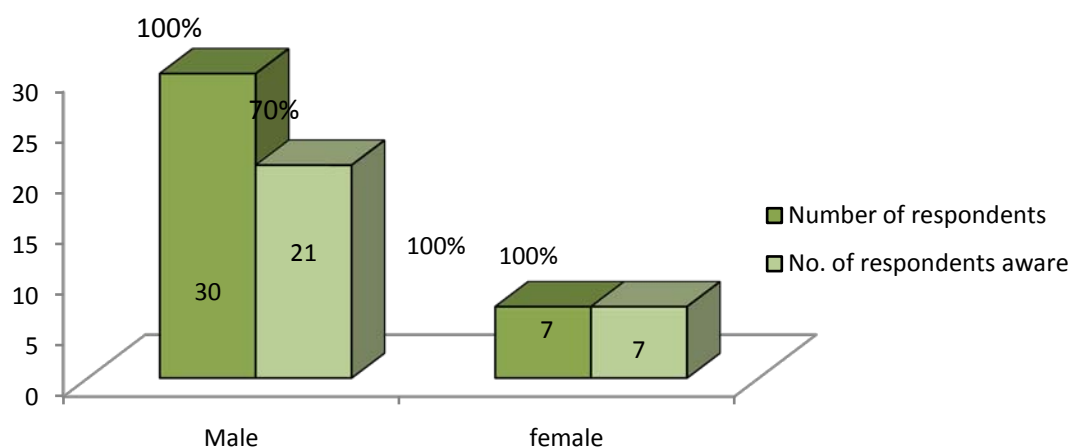
From the above **Table 2.1**, it can be inferred that overall 76% of the total beneficiary respondents were aware of the interest subsidy having received by them under the Padho Pardesh scheme of Ministry of Minority Affairs (MoMA), Govt. of India. The awareness level is reported as 75% amongst the respondents studying their post graduation courses by availing the benefit of the scheme. The only respondent pursuing Ph. D was reportedly aware of the interest subsidy received towards her education loan is under the provision of the Padho Pardesh scheme. The respondent beneficiaries feedback on their awareness about the scheme

has been compiled and illustrated at **Figure 2.1** below. The analysis of the response reveals that all the beneficiary respondents from the Christian community benefited under the scheme during 2014-15 and 2016-17 were reportedly aware that the interest subsidy availed by them was under the scheme where as, this proportion was only 67% during 2015-16. The awareness of the Muslim respondents about the interest subsidy as per the feedback was reportedly low during the period 2015-17 as 50% and 33% during 2015-16 and 2016-17 respectively. The only candidates from the Sikh Community has reported that the interest subsidy received by them is as per the provision of the Padho Pardesh scheme. The 86 % beneficiaries during 2015-16 from Jain community have reported that they have availed the benefits of the interest subsidy under the scheme, while 100% beneficiary respondents of this community during 2014-15 and 2016-17 were aware that the interest subsidy benefits were provided to them is in accordance with the provision of the Padho Pardesh scheme.

**Figure 2.1: Year and community wise respondent beneficiary's awareness about the scheme**



**Figure 2.2: Gender wise respondent beneficiary's awareness about the scheme**



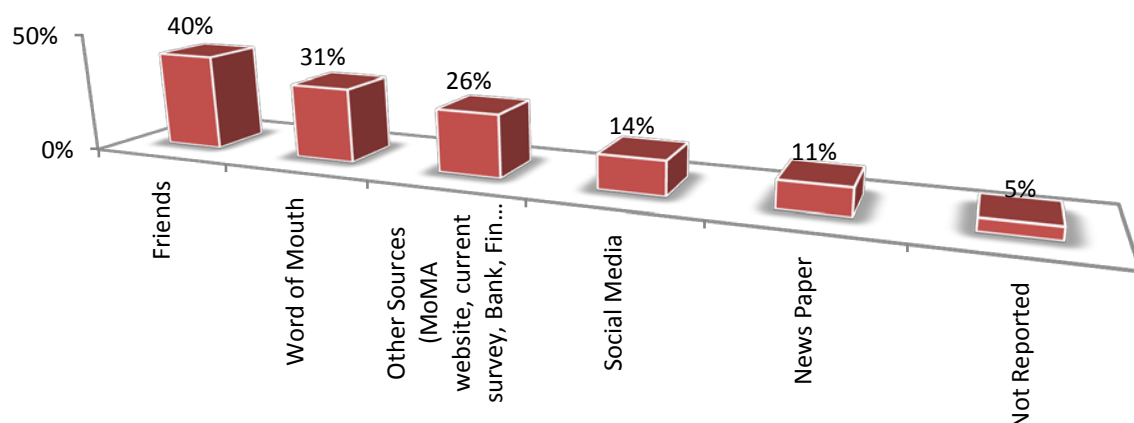
The gender wise analysis as illustrated in **Figure 2.2**, reveals that 100% of the female beneficiary respondents were aware that the interest subsidy received by them for the education loan from banks for studying abroad is under the Padho Pardesh scheme however the awareness on the same was reported as 70% amongst the male beneficiary respondents.

### 2.1.2 Beneficiary response about the effectiveness of various source of information about the scheme

The awareness about the scheme is created through publication of scheme information and advertisement in News Paper, publicizing through social Media, hosting the content of the scheme information on the web page, broadcasting through networking amongst various stakeholders and announcement in the radio etc. To ascertain the impact of various modes of awareness creation amongst the minority communities by MoMA, the feedback from the beneficiary respondents have been compiled and presented in **Table 2.2**.

**Table 2.2: Respondent Beneficiary’s feedback on the source of awareness**

| Community                         | Gender | Number of beneficiaries responded |                              |                 |   |                 |
|-----------------------------------|--------|-----------------------------------|------------------------------|-----------------|---|-----------------|
|                                   |        | Newspaper                         | Friend/<br>Words of<br>Mouth | Social<br>Media | Others<br>(MoMA<br>website,<br>by this<br>survey,<br>bank,<br>Radio FM<br>Kerala) | Not<br>Reported |
| Muslim                            | Male   | -                                 | -                            | 1               | 2   | 1               |
|                                   | Female | 1                                 | -                            | -               | -   | -               |
| Christian                         | Male   | 2                                 | 5                            | 3               | 5   | 1               |
|                                   | Female | 1                                 | -                            | -               | 1   | -               |
| Sikh                              | Male   | -                                 | 1                            | -               | -   | -               |
|                                   | Female | -                                 | -                            | -               | -   | -               |
| Jain                              | Male   | -                                 | 6                            | -               | 1   | -               |
|                                   | Female | -                                 | 2                            | 1               | -   | -               |
| <b>Total No. of beneficiaries</b> |        | <b>4</b>                          | <b>14</b>                    | <b>5</b>        | <b>9</b>  | <b>2</b>        |
| <b>Overall (in %)</b>             |        | <b>11%</b>                        | <b>40%</b>                   | <b>14%</b>      | <b>26%</b>  | <b>5%</b>       |

**Figure 2.3: Feedback of beneficiary respondents about various modes for source of awareness**

From the above **Table 2.2** and **Figure 2.3**, it can be concluded that words of mouth was considered as the most common mode of awareness as reported by 40% of the beneficiary respondents followed by Social media (14%) and News Paper (11%). Around 26% of the respondents have opined that they obtain the scheme information from other sources which include Official website of MoMA, Banks, and Radio FM Kerala and during this survey. Around 5% of the beneficiary respondents have not submitted any response specifying their source of information about the scheme.

### 2.1.3 Feedback of beneficiary about the coverage of various courses under the existing scope of the scheme:

As part of the ToR for evaluation of the Padho Pardesh scheme, the respondent beneficiary's opinion was sought about the coverage of various courses/subjects/disciplines under the existing provisions of the scheme. The beneficiaries were requested to express their opinion whether the scheme have necessary provision in accommodating the courses of their choice as pursued by them. Further, in case the beneficiary candidates were pursuing some other/ alternative courses in absence of provision for their preferred course, they were requested to specify in detail about the course which they desired/ intended to pursue. The response of the beneficiary so obtained is compiled and presented in **Table 2.3**. From the **Table 2.3**, it can be inferred that 2 nos. respondents out of 36 beneficiary respondents who were enrolled in the post graduation courses had the opinion that the scheme does not cover the courses of their preference. The only Ph. D candidate had expressed that the subject/ discipline of her choice was covered under the existing provisions of the Padho Pardesh scheme.

**Table 2.3: Feedback of beneficiary about coverage of the course under the scheme**

| Year                  | Community | Post Graduation |          | Ph. D      |          |
|-----------------------|-----------|-----------------|----------|------------|----------|
|                       |           | Yes             | No       | Yes        | No       |
| 2014-15               | Christian | 1               | -        | -          | -        |
| 2015-16               | Muslim    | 2               | -        | -          | -        |
|                       | Christian | 14              | 1        | -          | -        |
|                       | Jain      | 7               | -        | -          | -        |
| 2016-17               | Muslim    | 2               | 1        | -          | -        |
|                       | Christian | 6               | -        | 1          | -        |
|                       | Sikh      | 1               | -        | -          | -        |
|                       | Jain      | 1               | -        | -          | -        |
| <b>Total</b>          |           | <b>34</b>       | <b>2</b> | <b>1</b>   | <b>-</b> |
| <b>Overall (in %)</b> |           | <b>95</b>       | <b>5</b> | <b>100</b> | <b>-</b> |

Amongst the 2 nos. of respondents who were enrolled in the post graduation, one of the beneficiary is pursuing Finance expressed that his preference that is Accounting is not covered under the existing provision of the scheme. The other beneficiary is currently pursuing his Masters in Electrical Engineering but has not suggested any course of his choice which he otherwise wanted to pursue which is not covered under the scheme. However some of the candidates have also proposed to add subjects/ disciplines like Project Management, Smart-grid engineering etc. under the provision of the scheme.

#### **2.1.4 Feedback of the beneficiary about effectiveness of the present mechanism of submitting the application for interest subsidy through banks**

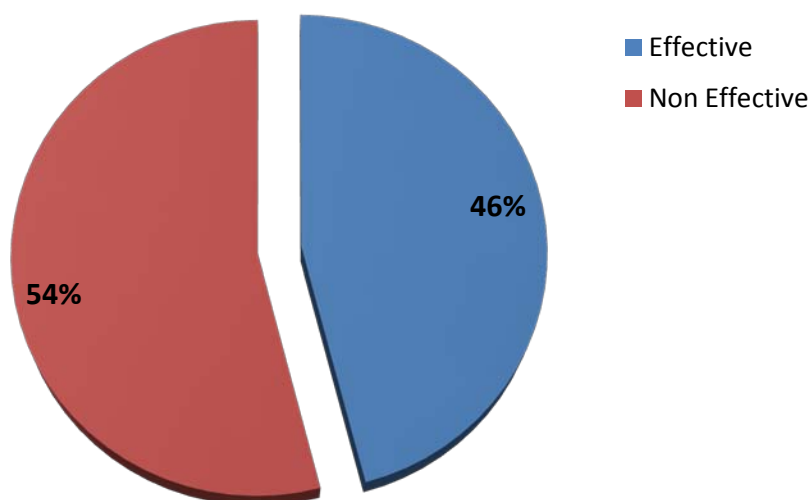
Presently the candidates submit their application at the concerned bank for availing the education loan and also comply with the documentation requirements for availing the benefits under the Padho Pardesh scheme. The concerned bank calculates the interest claim for each quarter which is accrued on the amount of education loan disbursed to the beneficiary and submits the claim before the DNB (Designated Nodal Bank) for settlement. The candidates were requested to submit their feedback on the effectiveness of the present mechanism of

submitting their application at the bank for availing the interest subsidy benefits under the Padho Pardesh scheme. The feedback of the beneficiary is compiled and presented in **Table 2.4**.

**Table 2.4: Beneficiary response on the effectiveness of the present mode of application submission for interest subsidy**

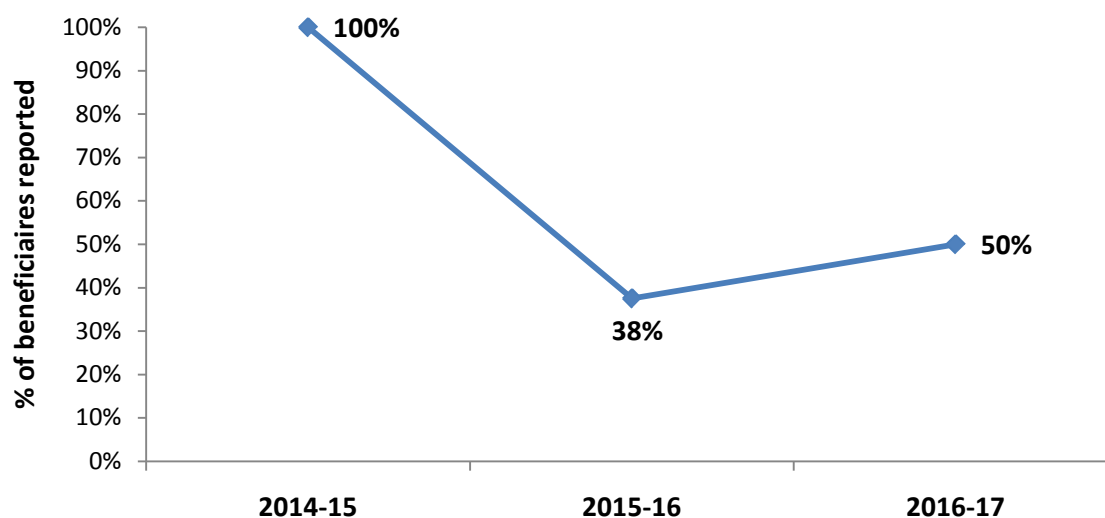
| Year                  | Community | Post Graduation |               | Ph. D      |               |
|-----------------------|-----------|-----------------|---------------|------------|---------------|
|                       |           | Effective       | Non Effective | Effective  | Non Effective |
| 2014-15               | Christian | 1               | -             | -          | -             |
| 2015-16               | Muslim    | -               | 2             | -          | -             |
|                       | Christian | 7               | 8             | -          | -             |
|                       | Jain      | 2               | 5             | -          | -             |
| 2016-17               | Muslim    | 1               | 2             | -          | -             |
|                       | Christian | 5               | 1             | 1          | -             |
|                       | Sikh      | -               | 1             | -          | -             |
|                       | Jain      | -               | 1             | -          | -             |
| <b>Total</b>          |           | <b>16</b>       | <b>20</b>     | <b>1</b>   | <b>0</b>      |
| <b>Overall (in %)</b> |           | <b>44</b>       | <b>56</b>     | <b>100</b> | <b>0</b>      |

**Figure 2.4: Beneficiary response on the effectiveness of the present mode of application submission for interest subsidy**



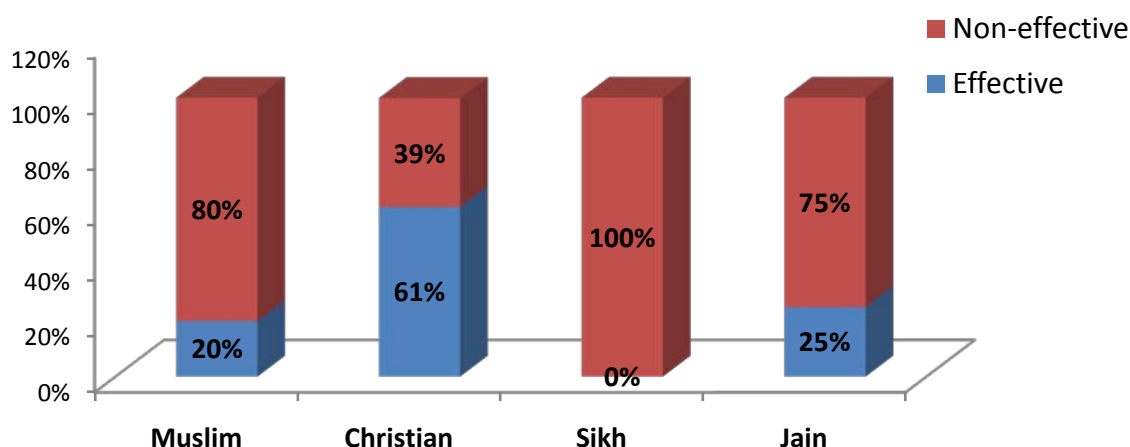
From the **Table 2.4**, it can be inferred that 44% of the Post Graduate beneficiaries have only reported that the present mechanism of submitting the application through bank for interest subsidy is effective, and the only respondent who is pursuing Ph.D have also reported the present system as effective. From the Figure 2.4, it can be seen that overall 46 % of the beneficiary respondents have reported the present system of submission of application for interest subsidy as effective.

**Figure 2.5: Percentage of beneficiary respondents reported effective about the present mode of submission of application (Year wise)**



From the **Figure 2.5** which represents the year wise analysis of the response infers that the only beneficiary respondents who had availed the benefits of the scheme during of 2014-15 have reported that the existing system of submitting the application is effective. Whereas only 38% and 50% of the respondents having availed the benefits of the scheme during 2015-16 and 2016-17 respectively have reported the existing system as effective.

**Figure 2.6: Response of the beneficiary about effectiveness of the present mode of application submission (Community wise)**





The above **Figure 2.6** witnesses that 20%, 61%, 25% respondents of Muslim, Christian and Jain community respectively have reported that the present mode of submission of application for availing the benefits of the scheme through the respective bank is effective. The only respondent from the Sikh community has reported the present mode of submission of application through bank as ineffective.

### 2.1.5 Feedback of the beneficiary about effectiveness in submission of application directly to ministry under the Padho Pardesh scheme:

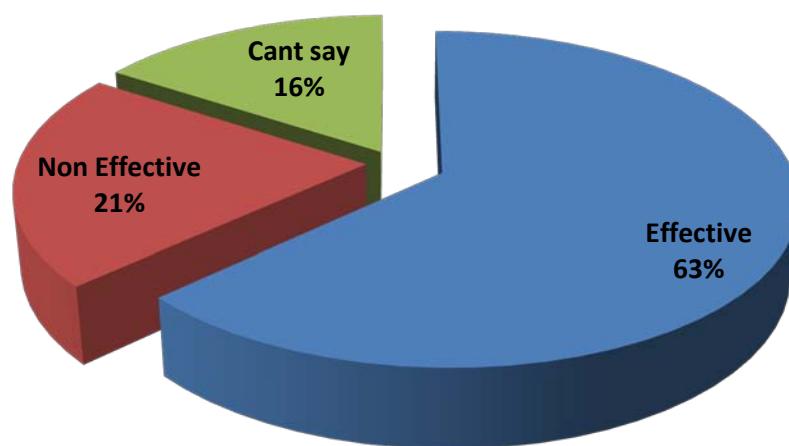
The beneficiary respondents were further asked to provide their opinion on effectiveness of the alternative mode of submission of application for availing the benefits of Padho Pardesh scheme directly to the Ministry of Minority Affairs (MoMA). The feedback of respondent beneficiary have been compiled and presented in **Table 2.5**. From the **Table 2.5**, it can be observed that around 62% of the beneficiaries enrolled in the post graduation courses have opined that the submission of application form directly to the ministry would be more effective as compared to the present mechanism of submission through the banks. Whereas, 22% of the respondents have disagreed on the alternative mode of submission of application form directly to ministry. However, 16% of the respondents have preferred not to comment. The only candidate pursuing her Ph.D degree by availing the benefit of Padho Pardesh scheme had also opined that the application form can directly be submitted to the Ministry and this alternative mode would be effective over the existing mode of submission of application through banks.

**Table 2.5: Feedback of beneficiary on submission of application directly to Ministry**

| Year    | Community | Number of beneficiaries responded |               |           |           |               |           |
|---------|-----------|-----------------------------------|---------------|-----------|-----------|---------------|-----------|
|         |           | Post Graduation                   |               |           | Ph. D     |               |           |
|         |           | Effective                         | Non Effective | Can't say | Effective | Non Effective | Can't say |
| 2014-15 | Christian | -                                 | 1             | -         | -         | -             | -         |
| 2015-16 | Muslim    | 1                                 | 2             | -         | -         | -             | -         |
|         | Christian | 9                                 | 3             | 3         | -         | -             | -         |
|         | Jain      | 5                                 | 1             | 1         | -         | -             | -         |

| Year           | Community | Number of beneficiaries responded |               |           |           |               |           |
|----------------|-----------|-----------------------------------|---------------|-----------|-----------|---------------|-----------|
|                |           | Post Graduation                   |               |           | Ph. D     |               |           |
|                |           | Effective                         | Non Effective | Can't say | Effective | Non Effective | Can't say |
| 2016-17        | Muslim    | 2                                 | 1             | -         | -         | -             | -         |
|                | Christian | 4                                 | -             | 2         | 1         | -             | -         |
|                | Sikh      | 1                                 | -             | -         | -         | -             | -         |
|                | Jain      | 1                                 | -             | -         | -         | -             | -         |
| Total          |           | 23                                | 8             | 6         | 1         | -             | -         |
| Overall (in %) |           | 62                                | 22            | 16        | 100       | -             | -         |

**Figure 2.7: Beneficiary feedback on submission of application directly to Ministry**



From the **Figure 2.7**, it can be witnessed that overall 63% of the beneficiaries have opined that the submission of application directly to the ministry would be effective and the views of 21% respondents were contrary to the same.

#### 2.1.6 Suggestion of beneficiary on the mode of submission of application under the scheme:

The beneficiaries were requested to propose alternative modes for submission of the application under Padho Pardesh scheme which would be effective over the present



mechanism of submission of the application through the Banks. The feedback of the beneficiaries received is compiled and presented below:

- The application form can be made online and the candidates can submit their application directly to the ministry through a web portal specifically designed for the purpose.
- With the present practice of submission of application at the bank, the candidates reported that they are not aware of the status of their application and also they are not updated with the real time status of interest subsidy claimed/ settled by bank and/or ministry.
- Further to know about the status of interest subsidy, the candidate has to verify the same from the concerned branch and many a times the information is not timely shared with the candidates by the banks. Therefore the mechanism of submission of application directly to the ministry may provide a common platform for all stakeholders to update and view the real time status of the scheme.
- Ministry may create awareness among stakeholders through banks, web portal which connect ministry, students, and banks. Some smart phone based application can also be developed which would provide facility to track the status of the education loan and interest subsidy under Padho Pardesh scheme.

So keeping in view of the response of beneficiary and discussion with the ministry on the draft report submitted, a monitoring and reporting mechanism is proposed. The proposed mechanism has institutionalised the system of reporting by stakeholders at various stages of implementation of the scheme. The proposed reporting framework and reporting structure is detailed in **Annexure – VII**.

## **2.2 Present Status of the Course:**

The scope of the evaluation and impact assessment of the Padho Pardesh scheme entails the period of the scheme implementation during 2014-17. Therefore the beneficiaries who have availed the benefits of the scheme during the aforesaid period were requested to provide their feedback on the scheme. Depending upon the duration of the course the beneficiary candidates are pursuing, their current status may either be “Course ongoing” “Course completed” at the time feedback as sought during the evaluation study. So it was imperative to ascertain their actual status at the time of submission of the response so as to help the study team in determining the effectiveness of various indicators at the later stage of the study which are essential to determine the impact of the scheme. Hence the candidates were requested to provide the present status of the course which they had enrolled under the scheme. The

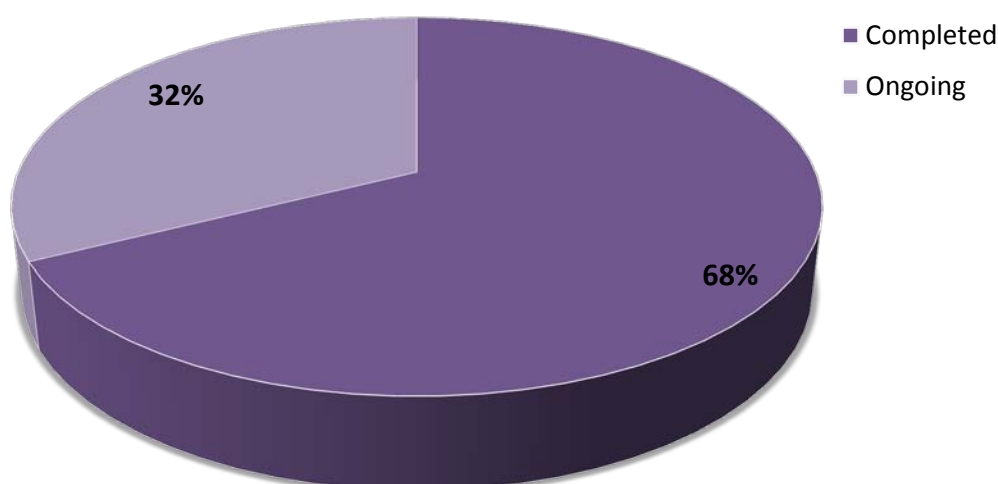
information received from the beneficiary respondents were compiled and presented in **Table 2.6 & Figure 2.8**.

**Table 2.6: Beneficiary response on the current status of the course (Ongoing/completed)**

| Community      | Gender | Post Graduation |            | Ph. D       | Overall    |            |
|----------------|--------|-----------------|------------|-------------|------------|------------|
|                |        | Completed       | Ongoing    | Ongoing     | Completed  | Ongoing    |
| Muslim         | Male   | 4               | -          | -           | 4          | 0          |
|                | Female | -               | 1          | -           | -          | 1          |
| Christian      | Male   | 12              | 7          | -           | 12         | 7          |
|                | Female | 2               | 1          | 1           | 2          | 2          |
| Sikh           | Male   | 1               | -          | -           | 1          | -          |
|                | Female | -               | -          | -           | -          | -          |
| Jain           | Male   | 5               | 1          | -           | 5          | 1          |
|                | Female | 1               | 1          | -           | 1          | 1          |
| <b>Total</b>   |        | <b>25</b>       | <b>11</b>  | <b>1</b>    | <b>25</b>  | <b>12</b>  |
| <b>Overall</b> |        | <b>69%</b>      | <b>31%</b> | <b>100%</b> | <b>68%</b> | <b>32%</b> |

Amongst the beneficiary respondents availing the benefits of Padho Pardesh scheme during 2014-17, overall 68% of the total beneficiary respondents have reportedly completed their course and 32 % of the total beneficiary respondents are currently pursuing their course. The only beneficiary respondent is pursuing her Ph.D at the time of submission of response and the same is expected to be completed within next 2 years.

**Figure 2.8: Beneficiary response on the current status of the course (Ongoing/completed)**

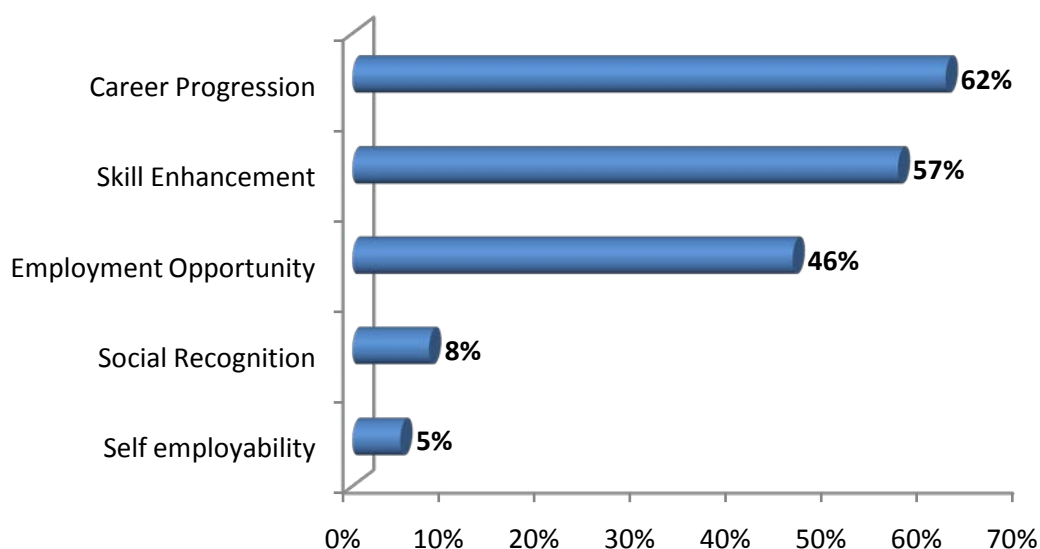


**2.2.1 Response of beneficiary on the reason for pursuing the course:**

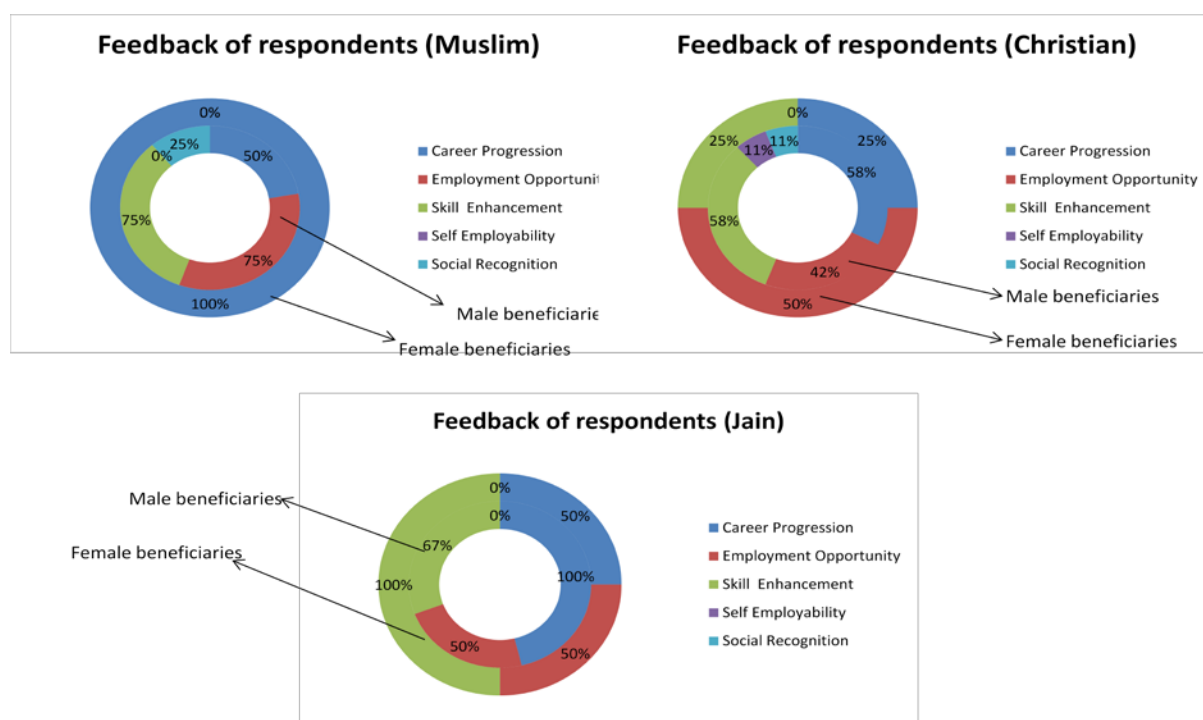
With the aspiration of better future prospects/ opportunity, the candidates preferred the foreign universities for pursuing the higher studies in the course of their choice. So accordingly to ascertain the reason(s) which prompted the beneficiary respondents to pursue their higher studies abroad, they were requested to provide their feedback as per the questionnaire designed for the purpose. The responses received from the beneficiaries was compiled and presented in **Table 2.7**.

**Table 2.7: Feedback of beneficiary on reasons for pursuing courses for study abroad**

| Comm<br>unity                              | Gender | Total<br>number<br>of<br>beneficia<br>ry<br>respond<br>ents | Number of beneficiaries responded |                               |                          |                           |                           |
|--|--------|---|-----------------------------------|-------------------------------|--------------------------|---------------------------|---------------------------|
|  |        |   | Career<br>Progressi<br>on         | Employment<br>Opportun<br>ity | Skill<br>Enhanc<br>ement | Self<br>Employab<br>ility | Social<br>Recogni<br>tion |
| Muslim                                     | Male   | 4<br>(100%)   | 2<br>(50%)                        | 3<br>(75%)                    | 3<br>(75%)               | -                         | 1<br>(25%)                |
|  | Female | 1<br>(100%)   | 1<br>(100%)                       | -                             | -                        | -                         | -                         |
| Total (A)<br>Overall (in %)                |        | 5<br>(100%)   | 3<br>(60%)                        | 3<br>(60%)                    | 3<br>(60%)               | -                         | 1<br>(20%)                |
| Christia<br>n                              | Male   | 19<br>(100%)  | 11<br>(58%)                       | 8<br>(42%)                    | 11<br>(58%)              | 2<br>(11%)                | 2<br>(11%)                |
|  | Female | 4<br>(100%)   | 1<br>(25%)                        | 2<br>(50%)                    | 1<br>(25%)               | -                         | -                         |
| Total (B)<br>Overall (in %)                |        | 23<br>(100%)  | 12<br>(52%)                       | 10<br>(43%)                   | 12<br>(52%)              | 2<br>(9%)                 | 2<br>(9%)                 |
| Sikh                                       | Male   | 1<br>(100%)   | 1<br>(100%)                       |                               |                          |                           |                           |
|  | Female | -   | -                                 | -                             | -                        | -                         | -                         |
| Total (C)<br>Overall (in %)                |        | 1<br>(100%)   | 1<br>(100%)                       | 0                             | 0                        | 0                         | 0                         |
| Jain                                       | Male   | 6<br>(100%)   | 6<br>(100%)                       | 3<br>(50%)                    | 4<br>(67%)               | -                         | -                         |
|  | Female | 2<br>(100%)   | 1<br>(50%)                        | 1<br>(50%)                    | 2<br>(100%)              | -                         | -                         |
| Total (D)<br>Overall (in %)                |        | 8<br>(100%)   | 7<br>(88%)                        | 4<br>(50%)                    | 6<br>(75%)               | -                         | -                         |
| Total (A + B + C +<br>D)<br>Overall (in %) |        | 37<br>(100%)  | 23<br>(62%)                       | 17<br>(46%)                   | 21<br>(57%)              | 2<br>(5%)                 | 3<br>(8%)                 |

**Figure 2.9: Feedback of beneficiaries on reasons for pursuing the course**

From the above **Table 2.7** and **Figure 2.9**, it can be inferred that majority of the beneficiary respondents i.e. around 62% have expressed Career progression as the major reason for pursuing the course abroad followed by 57% and 46% of the beneficiaries who have cited Skill enhancement and employment opportunity respectively as their reasons for pursuing higher studies. Social recognition after completion of the studies is cited as the reason by around 8% of the respondents while only 2 nos. of candidates have expressed the opportunity of self employment after completion of the course/ study abroad.

**Figure 2.10: Feedback of beneficiaries on reasons for pursuing the course**

From the **Figure 2.10**, it is evident that all the female beneficiaries from the Muslim community had cited career progression as the sole reason while 75% of the male beneficiaries of Muslim community have expressed the reason as employment opportunity and skill enhancement for pursuing higher studies abroad. The male beneficiaries of the Christian community have cited Career progression, employment opportunity and skill enhancement as the major reason for pursuing the course abroad as reported by 58%, 42% and 58% of respondents respectively. Around 50%, 25%, 25% of the female respondents of Christian community have cited reason of employment opportunity, career progression and skill enhancement respectively for pursuing higher studies abroad. Amongst the female beneficiaries of the Jain Community; skill enhancement has been cited as the major reason by 100% respondents for pursuing the higher studies abroad while 50% of the beneficiary respondents have also expressed employment opportunity and career progression as significant reason for pursuing their higher studies abroad. Almost 100% of the male respondents of Jain community have expressed career progression as the major reason whereas 67% and 50% of the beneficiary respondents also have opined that Skill enhancement and employment opportunity respectively as the reason behind pursuing courses abroad. The only male beneficiary from the Sikh community had cited career progression as the reason for pursuing higher studies abroad. Similarly the only female beneficiary pursuing her Ph. D degree in Information Technology has expressed career progression as the reason for pursuing course abroad.

### 2.2.2 Feedback on the employment prospects of the courses pursued by respondent beneficiaries

The beneficiaries were requested to provide their feedback in respect of the employment opportunity available to them after course completion. The response received is presented in **Table 2.8**. From the **Table 2.8**, it can be inferred that only 2 male respondents (6%) i.e. one from Christian and one from Jain community enrolled in post graduation courses in Professional Accounting & Computer Science respectively have responded this course has no prospective for future employment where as rest 94% have agreed that the course has employment opportunity. The only respondents pursuing her Ph.D course have also responded that the course has employment opportunity.

**Table 2.8: Feedback of beneficiary on the existence of employment opportunity in respect of the course enrolled**

| Community | Gender | Post Graduation |    | Ph. D |    |
|-----------|--------|-----------------|----|-------|----|
|           |        | Yes             | No | Yes   | No |
| Muslim    | Male   | 4               | -  | -     | -  |

| Community      | Gender | Post Graduation |           | Ph. D       |           |
|----------------|--------|-----------------|-----------|-------------|-----------|
|                |        | Yes             | No        | Yes         | No        |
|                | Female | 1               | -         | -           | -         |
| Christian      | Male   | 18              | 1         | -           | -         |
|                | Female | 3               | -         | 1           | -         |
| Sikh           | Male   | 1               | -         | -           | -         |
|                | Female | -               | -         | -           | -         |
| Jain           | Male   | 5               | 1         | -           | -         |
|                | Female | 2               | -         | -           | -         |
| <b>Total</b>   |        | <b>34</b>       | <b>2</b>  | <b>1</b>    | <b>0</b>  |
| <b>Overall</b> |        | <b>94%</b>      | <b>6%</b> | <b>100%</b> | <b>0%</b> |

### 2.2.3 Feedback of the respondents about the utility of the campus placement programme

Under the present pedagogy system, many of the institute/ universities have established their pre-placement programme where the students/ candidates are being given the opportunity of placement by various companies, corporate, recruitment agencies etc. with a conditional assurance to join the job subjected to successful completion of the course. The beneficiaries who were enrolled their higher studies abroad under the Padho Pardesh scheme may take part in the placement programme of their institute and may receive placement offer. So as to determine the effectiveness of the campus placement programme in terms of creating opportunity of employment for the beneficiaries, the beneficiaries were requested to inform whether they were selected/ received any placement offer from the company/corporate before completion of their course. The response received from the beneficiary respondents is presented in **Table 2.9** and **Figure 2.11**.

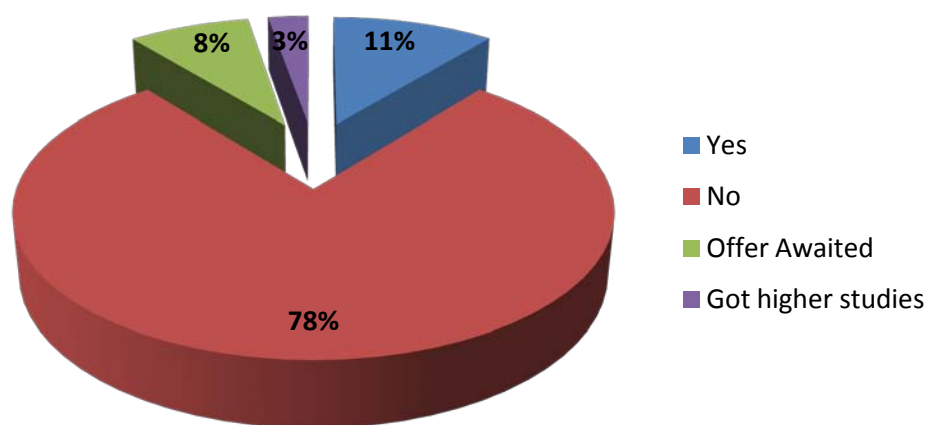
**Table 2.9: Feedback of the respondents about the utility of the campus placement programme**

| Comm<br>unity | Gend<br>er | Post Graduation |    |                              |  | Ph. D   |    | Total |    |                      |  |
|---------------|------------|-----------------|----|------------------------------|--|---------|----|-------|----|----------------------|--|
|               |            | Ye<br>s         | No | Off<br>er<br>Aw<br>ait<br>ed | Others<br>(got<br>admissi<br>on for<br>further<br>studies) | Ye<br>s | No | Yes   | No | Offer<br>Await<br>ed | Others<br>(got<br>admissi<br>on for<br>further<br>studies) |
| Muslim        | Male       | 1               | 3  | -                            | -  | -       | -  | 1     | 3  | 0                    | 0  |

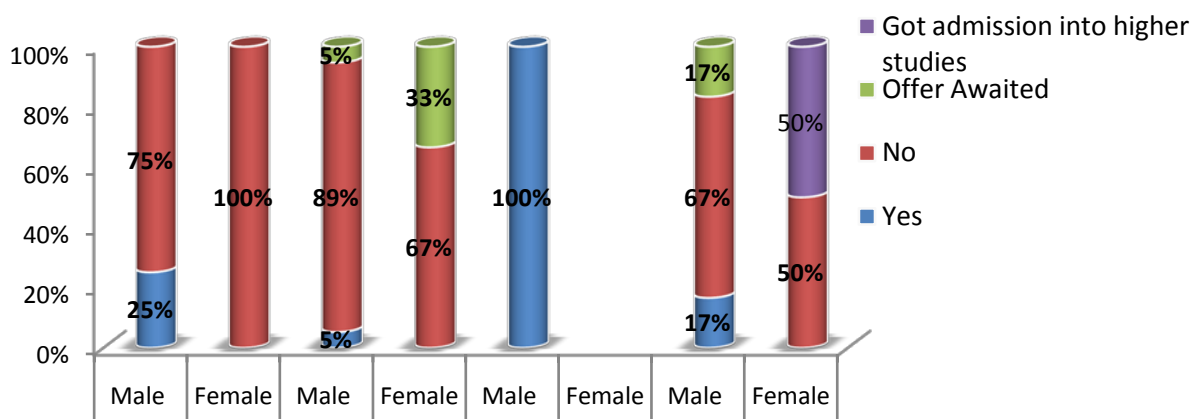


| Comm<br>unity | Gender | Post Graduation |           |                  |   | Ph. D    |          | Total    |           |                  |   |
|---------------|--------|-----------------|-----------|------------------|---|----------|----------|----------|-----------|------------------|---|
|               |        | Yes             | No        | Offer<br>Awaited | Others<br>(got<br>admission<br>for<br>further<br>studies) | Yes      | No       | Yes      | No        | Offer<br>Awaited | Others<br>(got<br>admission<br>for<br>further<br>studies) |
|               | Female | -               | 1         | -                | -   | -        | -        | 0        | 1         | 0                | 0   |
| Christian     | Male   | 1               | 17        | 1                | -   | -        | -        | 1        | 17        | 1                | 0   |
|               | Female | -               | 2         | 1                | -   | -        | 1        | 0        | 3         | 1                | 0   |
| Sikh          | Male   | 1               | -         | -                | -   | -        | -        | 1        | 0         | 0                | 0   |
|               | Female | -               | -         | -                | -   | -        | -        | 0        | 0         | 0                | 0   |
| Jain          | Male   | 1               | 4         | 1                | -   | -        | -        | 1        | 4         | 1                | 0   |
|               | Female | -               | 1         | -                | 1   | -        | -        | 0        | 1         | 0                | 1   |
| <b>Total</b>  |        | <b>4</b>        | <b>28</b> | <b>3</b>         | <b>1</b>  | <b>0</b> | <b>1</b> | <b>4</b> | <b>29</b> | <b>3</b>         | <b>1</b>  |

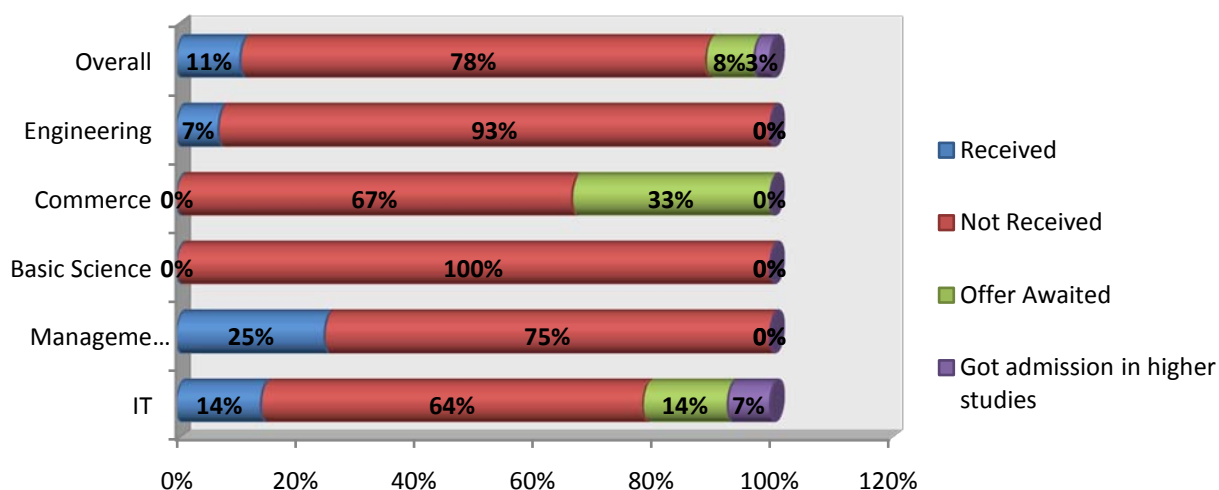
**Figure 2.11: Beneficiary response about their selection through campus placement (in %)**



The analysis of the response received from the respondents enrolled in post graduation courses reveals that only 11% of the beneficiary respondents (4 nos. of respondents out of 37 nos. of respondents) have reported to have received the campus placement from their institutes where as 78% of the respondents have not been benefitted from any campus placement programme. Only 3 nos. of respondents were selected under the campus placement but were awaiting the offer letter and one candidate has opted for higher studies, so not availed the campus placement opportunity. The only Ph. D respondent had expressed that she had not received any campus placement.

**Figure 2.12: Response of Beneficiary about their selection through campus placement (Community wise & Gender wise)**

From the **Figure 2.12** which illustrates the gender wise and community wise analysis of the placement offers received by the beneficiary respondents reveals that no female respondents of Muslim community have reported to receive any placement offers; however 33% of the female respondents from the Christian community and 50% from the Jain community had reported that they were either awaiting the placement offers or got admission to higher studies respectively. Around 25%, 5%, and 17% of the male respondents under Muslim, Christian and Jain community respectively had reported to receive placement offer through the placement programme of the institute/ university. Around 5% and 17% male respondents of Christian and Jain community were awaiting their placement offers. The only respondent from the Sikh community had confirmed that his selection was done through the campus placement programme of his institute and had also received a placement offer from the company.

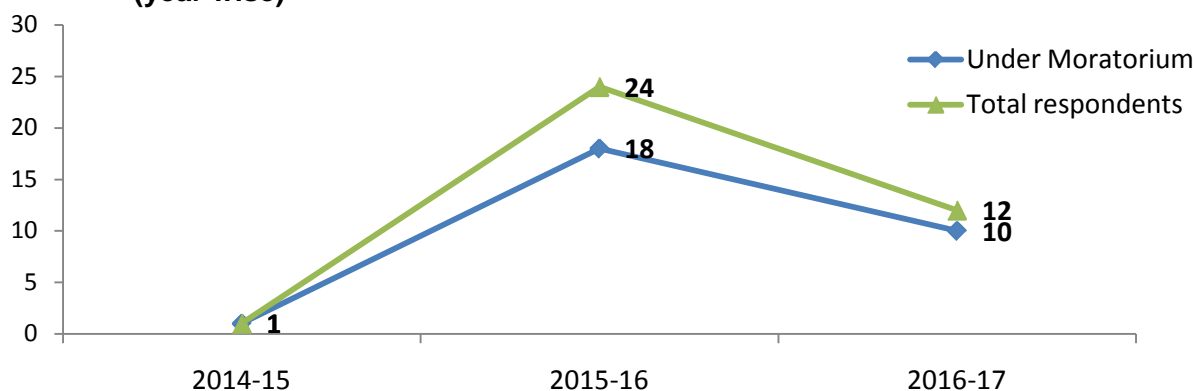
**Figure 2.13: Response of Beneficiary about their selection through campus placement (Discipline wise)**

The course discipline wise analysis as mentioned in the above **Figure 2.13** reveals that none of the beneficiary respondents who were enrolled their higher study in Basic science discipline under Padho Pardesh scheme have received placement offers through the placement programme organized by their institute. Almost 33% of the respondents pursuing (ed) higher studies in Commerce discipline were waiting for their offers while 67% have not received any campus placement. Around 25%, 14% and 7% of the beneficiary respondents reportedly pursuing their higher studies in management; IT and Engineering discipline respectively have received the campus placement. Overall 11% of the respondents have reported to receive placement offer after pursuing higher studies under Padho Pardesh scheme. Whereas 78%, 8% and 3% have reportedly not received any placement, waiting for offer and got admission to higher studies respectively.

#### 2.2.4 Feedback of beneficiary about the present status of their moratorium period:

As per the scheme, the moratorium period covers the course duration plus 6 months or one year from the date of getting job whichever is earlier and accordingly the banks schedules the repayment period for the loan. Hence to ascertain the success rate in the repayment of loan by the beneficiaries of the Padho Pardesh scheme, it was important to obtain the information about the current status of the candidates who have completed their moratorium and have started repaying the loan. Thus the beneficiary candidates were requested to submit the information about their moratorium period and also furnish detail about the repayment made by them as against the loan availed under the Padho Pardesh scheme. The information as received from the respondents is compiled, analyzed (year wise) and presented in **Figure 2.14**. From the **Figure 2.14**, it is evident that the only respondent who had availed the benefits during 2014-15 has completed his moratorium, where as 18 out of 24 respondents and 10 out of 12 respondents have completed their moratorium who availed the benefits of Padho Pardesh scheme during 2015-16 and 2016-17 respectively.

**Figure 2.14: Feedback of beneficiary about the present status of their moratorium period (year wise)**



## 2.3 Feedback of beneficiary about the Education loan availed under the Padho Pardesh scheme:

### 2.3.1 Beneficiary feedback on education loan availed vis-a-vis the cost of the course

To understand the extent of loan availed (in %) as against the total cost of the course, the beneficiaries were requested to inform the details about the education loan availed along with the cost of the course they were enrolled under the Padho Pardesh scheme. The response so obtained from the beneficiary respondents has been compiled and analyzed. The course discipline wise analysis of the same is presented in **Table 2.10**. The highest percentage is reported by the beneficiary respondents pursuing IT and allied courses as the amount of education loan availed by them contribute to 56% of the total cost of the course, however the students pursuing Basic science courses had reported lowest variation as they availed only 29% of the cost of the course as bank loan. For disciplines like Engineering, Management and Commerce, the beneficiary respondents have reported to meet 53%, 49%, 49% of the cost of the course by availing education loan from the respective banks.

**Table 2.10: Beneficiary feedback on education loan availed vis-a-vis the cost of the course**

| Name of the Course | Cost of Course |         | Loan Availed |         | Overall % share of education loan to the cost of the course |
|--------------------|----------------|---------|--------------|---------|---|
|                    | Min            | Max     | Min          | Max     |   |
| Engineering        | 733000         | 5500000 | 319367       | 3499503 | 53%   |
| IT                 | 983750         | 5050000 | 400000       | 2669500 | 56%   |
| Management         | 3150000        | 7527500 | 200000       | 1100000 | 49%   |
| Basic Science      | 1563960        | 1901563 | 150000       | 1160000 | 28%   |
| Commerce           | 1965000        | 2961000 | 400000       | 2448000 | 49%   |

**Table 2.11: Community and Gender wise % loan availed w.r.t cost of the course**

| Name of the Community | Gender | % of Education Loan availed vs. cost of the course | Overall |
|-----------------------|--------|--|---------|
| Christian             | Male   | 56%  | 55%     |
|                       | Female | 52%  |         |
| Sikh                  | Male   | 88%  | 88%     |



| Name of the Community | Gender | % of Education Loan availed vs. cost of the course | Overall |
|-----------------------|--------|--|---------|
| Muslim                | Male   | 37%  | 32%     |
|                       | Female | 17%  |         |
| Jain                  | Male   | 50%  | 48%     |
|                       | Female | 41%  |         |

From the above **Table 2.11**, it can be witnessed that beneficiary respondents from the Sikh community have availed the highest loan amount as 88% of the total course fee was met from the education loan and the same is reported lowest by the beneficiaries respondents of Muslim community as 32% of the total course fee was sourced by availing education loan from banks. As reported by the beneficiaries from the Christian community, 55% of the entire course fees were sourced from the bank loan and the same is reported as 48% by the beneficiary respondents of Jain Community.

### 2.3.2 Response of beneficiary about availing the loan from other source:

The beneficiary respondents were asked to provide information about the loan/ credit they have obtained from any other source and were also requested to mention in detail the interest rate applicable for the same. Around 6 nos. of beneficiaries have responded to avail the loan from different sources which include borrowings like Gold loan, Community loan, Personal loan etc. It's reported that the loan received from the community organization had lower interest rate and/or no interest rate but the Gold loan and personal loans entail higher interest rate than the interest rate applicable for regular education loan from the bank. The response received from the beneficiary respondents are compiled and presented in the **Table 2.12**. From the **Table 2.12**, it can be concluded that the loan from other source as reported by the beneficiary covers a minimum of 4% and maximum of 51% of the total cost of the course with an applicable interest rate ranging from 0% to 14%.

**Table 2.12: Feedback of respondent's about amount & rate of interest of the loan availed from other sources**

| % share of loan from other source w.r.t. cost of the course<br>(Range in %) | Rate of interest<br>(Range in %) |
|---|----------------------------------|
| 4-51  | 0-14                             |

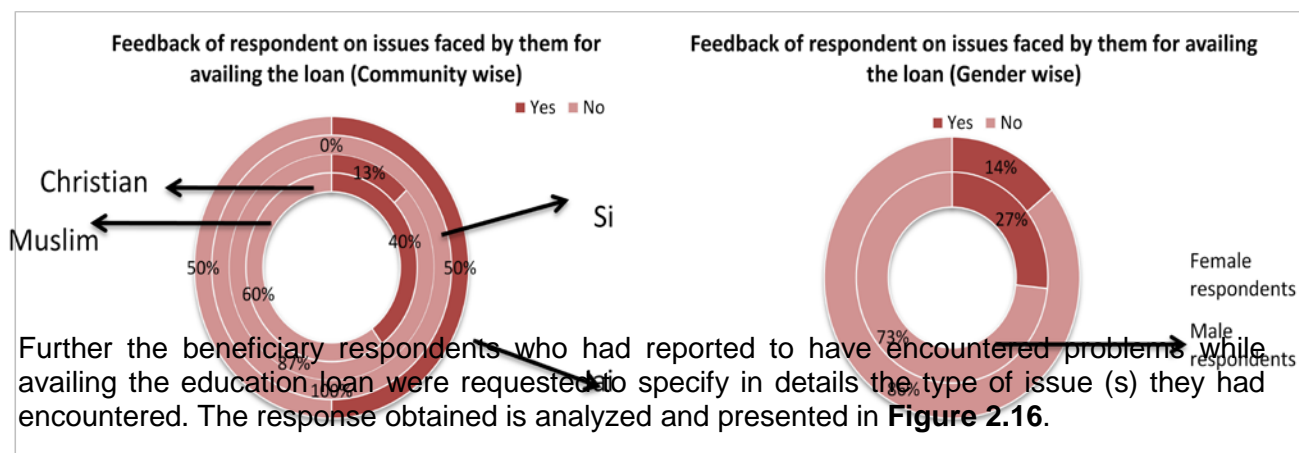
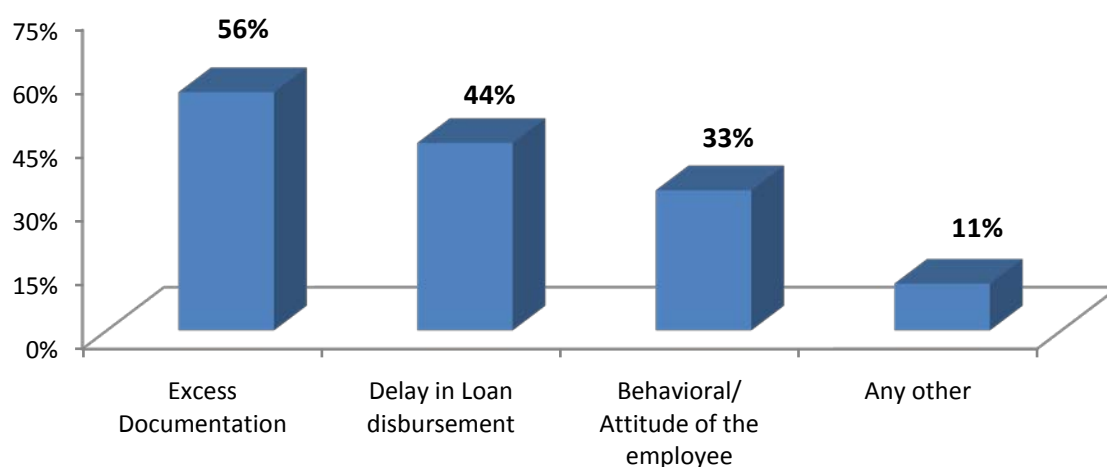
### 2.3.3 Feedback of the beneficiary respondents about issues encountered while availing the education loan:

The beneficiaries are availing the education loan from the scheduled commercial/cooperative/rural banks as per their requirement, by complying with the stipulations of the respective banks. However the candidate may encounter certain issues at the branch while availing the education loan from the respective bank. In this regard, the candidates were requested to detail the problems they had encountered at the time of availing the education loan, the response obtained is compiled and presented in **Table 2.13**.

**Table 2.13: Beneficiaries reported to have problems while availing the education loan**

| Community      | Gender | Post Graduation |            | Ph. D    |             |
|----------------|--------|-----------------|------------|----------|-------------|
|                |        | Yes             | No         | Yes      | No          |
| Muslim         | Male   | 1               | 3          | -        | -           |
|                | Female | 1               | -          | -        | -           |
| Christian      | Male   | 3               | 16         | -        | -           |
|                | Female | -               | 3          | -        | 1           |
| Sikh           | Male   | -               | 1          | -        | -           |
|                | Female | -               | -          | -        | -           |
| Jain           | Male   | 4               | 2          | -        | -           |
|                | Female | -               | 2          | -        | -           |
| <b>Total</b>   |        | <b>9</b>        | <b>27</b>  | <b>-</b> | <b>1</b>    |
| <b>Overall</b> |        | <b>25%</b>      | <b>75%</b> | <b>-</b> | <b>100%</b> |

9 out of 36 nos. of beneficiary respondents i.e. 25% of the respondents enrolled in post graduation degree have reported for having faced issues while availing the loan from the concerned banks. The only Ph. D candidate have expressed that there is no such issues encountered by her while availing the education loan from the bank. The gender wise analysis of the response reveals that 14% and 27% of the female and male respondents respectively have reported to face problems while availing the education loan from their banks. Around 50%, 13% and 40% of the total respondents from Jain, Christian and Muslim community have reportedly face problems while availing the education loan from the respective bank. The detail analysis of the community wise and gender wise response of the beneficiary is mentioned in **Figure 2.15**.

**Figure 2.15: Beneficiaries reported to have problems while availing the education loan (Community & Gender wise)****Figure 2.16: Beneficiary's feedback on the type of issues encountered while availing the education loan**

Majority of the beneficiary respondents i.e. around 56% respondents have expressed that excessive documentation as the major issue at the time of availing the education loan followed by 44% and 33% of the respondents expressing as delay in loan disbursement and poor behavior/ unprofessional attitude of the bank officials respectively. As part of the loan approval, the banks require I-20 letter from the university, on the contrary loan approval letter is part of the requirement for obtaining the I-20 letter from the university. Thus the candidate is of the opinion that the bank may seek admission letter instead of I-20 letter for making the loan approval user friendly.

### 2.3.4 Timely disbursement of loan amount to the institute/ university by the bank

During the evaluation, an attempt was made to understand the delay in receipt of the loan amount by the institute/ universities as against the payment schedule mentioned in the fee structure of the university. The beneficiaries were requested to provide the information about the delay (if any) in receipt of the loan amount from the bank as reported by their respective institute/university. The information obtained are analyzed and presented in **Table 2.14**. Only 3 respondents out of 37 beneficiary respondents have reported the delay in receipt of the loan amount as intimated by their universities. The male respondent from the Christian community pursuing his post graduation in integrated design and development in Germany has commented that the loan amount has been received late as reported by his university. The male respondent from the Jain community who is pursuing his PG in Robotics and Intelligence transport has reported about late receipt of the loan amount for 2-3 occasions by his university. A minimum of 1 month of delay in each of the above cases has been reported by the candidates. The only Ph.D candidate had also reported the bank has once delayed in disbursing the loan amount as was intimated by her university. The beneficiary respondents reported to have experienced the delay in receipt of the loan amount by their university were requested to specify in details about the reason for delay as being intimated by bank and/or known to them. However no reasons are being reported by the respondents as being informed and/or known to them about the reason for delay in receipt of the loan amount by the universities.

**Table 2.14: Feedback of beneficiary respondents about delay in receipt of loan amount by university**

| Community             | Gender | Post Graduation |           | Ph. D      |          |
|-----------------------|--------|-----------------|-----------|------------|----------|
|                       |        | Yes             | No        | Yes        | No       |
| Muslim                | Male   | -               | 4         | -          | -        |
|                       | Female | -               | 1         | -          | -        |
| Christian             | Male   | 1               | 18        | -          | -        |
|                       | Female | -               | 3         | 1          | -        |
| Sikh                  | Male   | -               | 1         | -          | -        |
|                       | Female | -               | -         | -          | -        |
| Jain                  | Male   | 1               | 5         | -          | -        |
|                       | Female | -               | 2         | -          | -        |
| <b>Total</b>          |        | <b>2</b>        | <b>34</b> | <b>1</b>   | <b>-</b> |
| <b>Overall (in %)</b> |        | <b>6</b>        | <b>94</b> | <b>100</b> | <b>-</b> |



**2.3.5 Feedback of beneficiary about the expenditure incurred while availing the loan:**

The beneficiaries were requested to provide feedback about the amount of expenditure they have incurred towards the processing fees, legal fee, administrative charges and/or any other charges as part of the requirement at the time of availing the education loan from the bank. The response, as received from the beneficiary respondents is analyzed and illustrated in **Table 2.15**.

**Table 2.15: Feedback of the respondents about expenditure incurred for availing the education loan**

| Community      | Gender | Post Graduation      |                         |                                       |              | Ph. D                |                         |
|----------------|--------|----------------------|-------------------------|---------------------------------------|--------------|----------------------|-------------------------|
|                |        | Expenditure incurred | No expenditure incurred | Not aware of any expenditure incurred | Not Reported | Expenditure incurred | No expenditure incurred |
| Muslim         | Male   | 1                    | 1                       | 2                                     | -            | -                    | -                       |
|                | Female | 1                    | -                       | -                                     | -            | -                    | -                       |
| Christian      | Male   | 6                    | 7                       | 4                                     | 2            | -                    | -                       |
|                | Female | 2                    | -                       | -                                     | 1            | 1                    | -                       |
| Sikh           | Male   | -                    | -                       | -                                     | 1            | -                    | -                       |
|                | Female | -                    | -                       | -                                     | -            | -                    | -                       |
| Jain           | Male   | 4                    | -                       | -                                     | 2            | -                    | -                       |
|                | Female | -                    | 1                       | -                                     | 1            | -                    | -                       |
| <b>Total</b>   |        | <b>14</b>            | <b>9</b>                | <b>6</b>                              | <b>7</b>     | <b>1</b>             | <b>-</b>                |
| <b>Overall</b> |        | <b>39%</b>           | <b>25%</b>              | <b>17%</b>                            | <b>19%</b>   | <b>100%</b>          | <b>-</b>                |

The above **Table 2.15** witnessed that around 39% of the beneficiary respondents enrolled in post graduation course have incurred expenditure towards processing fees, administrative fees, legal fees and/or any other fees as required by bank at the time of sanction of the loan. Around 17% of the beneficiary respondents had reported that they were unaware of any expenditure incurred by them while 19% of the beneficiaries have not reported regarding any expenditure incurred by them. Only 25% of the beneficiary respondents enrolled in post graduation courses

have not incurred any expenditure while availing the education loan from Canara Bank. The only beneficiary respondent pursuing her Ph. D degree have expressed that she had incurred expenditure towards processing of the loan at the time of sanction of the loan from the Canara bank for pursuing her study abroad.

Many of the beneficiary respondents have expressed that a processing fees upto 1% of the sanctioned amount was charged by Canara Bank at the time of processing of the application for the education loan. Some of the beneficiaries have confirmed that the expenditure incurred by them towards loan has varied from Rs. 10000 to Rs. 40000 towards legal charges, document processing charge, handling fees etc.

As confirmed by Canara Bank, the processing fees of 1% of the total sanctioned amount which was charged at the time of procession of application is reversed after sanction of the loan.

### 2.3.6 Feedback on awareness of beneficiary about interest subsidy available with the loan amount

The interest subsidy for each beneficiary is calculated on quarterly basis by the respective disbursing bank and claimed by submitting in the web portal of DNB. On receipt of the claim settlement from the DNB, each disbursing bank makes the settlement of the interest subsidy as against the claim for the respective beneficiary. During the evaluation, the beneficiaries were requested to submit feedback about their awareness on the interest subsidy claimed/settled as against the loan they have availed under the Padho Pardesh scheme. The response of the beneficiary are analyzed and presented in **Table 2.16**.

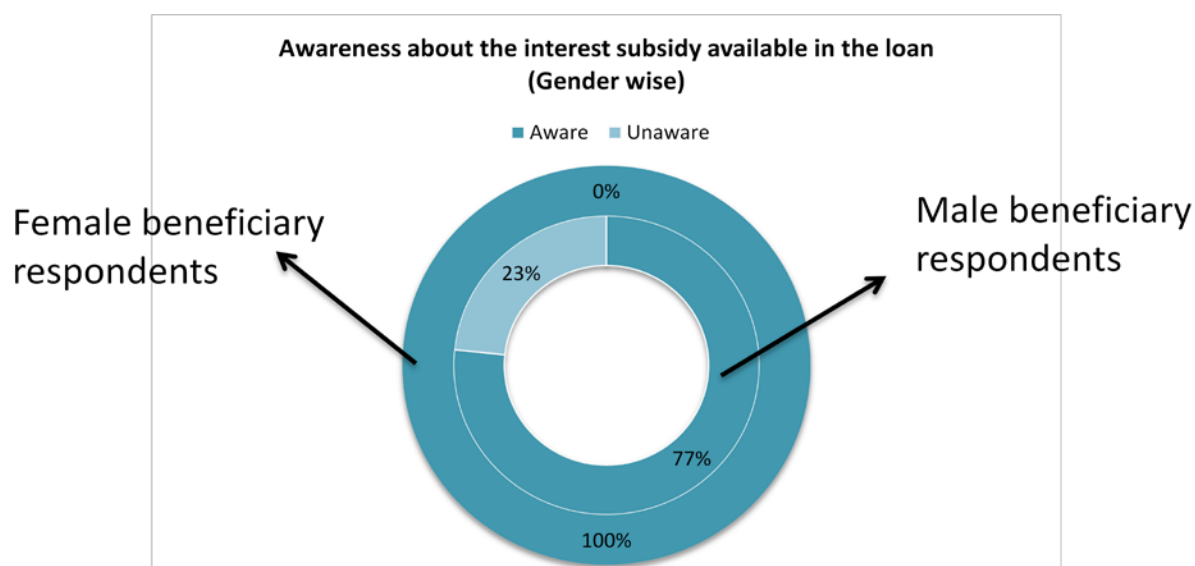
**Table 2.16: Feedback on awareness of beneficiary about interest subsidy available in the education loan**

| Community                | Gender | Post Graduation |            | Ph. D |    |
|--------------------------|--------|-----------------|------------|-------|----|
|                          |        | Yes             | No         | Yes   | No |
| Muslim                   | Male   | 1               | 3          | -     | -  |
|                          | Female | 1               | -          | -     | -  |
| Sub Total (A)<br>Overall |        | 2<br>(40%)      | 3<br>(60%) | -     | -  |
| Christian                | Male   | 15              | 4          | -     | -  |
|                          | Female | 3               | -          | 1     |    |
| Sub Total (B)<br>Overall |        | 18<br>(82%)     | 4<br>(18%) | -     | -  |

| Community                    | Gender | Post Graduation |           | Ph. D      |          |
|------------------------------|--------|-----------------|-----------|------------|----------|
|                              |        | Yes             | No        | Yes        | No       |
| Sikh                         | Male   | 1               | -         | -          | -        |
|                              | Female | -               | -         | -          | -        |
| Sub Total (C)<br>Overall     |        | 1<br>(100%)     | -         | -          | -        |
| Jain                         | Male   | 6               | -         | -          | -        |
|                              | Female | 2               | -         | -          | -        |
| Sub Total (D)<br>Overall     |        | 8<br>(100%)     | -         | -          | -        |
| <b>Total (A + B + C + D)</b> |        | <b>29</b>       | <b>7</b>  | <b>1</b>   | <b>-</b> |
| <b>Overall (in %)</b>        |        | <b>81</b>       | <b>19</b> | <b>100</b> | <b>-</b> |

From the above **Table 2.16**, it can be inferred that about 81% of the respondents who were enrolled in the Post Graduate courses were aware of the amount of interest subsidy available in their education loan. The only Ph. D candidate had also expressed her awareness about the amount of interest component available in her loan. The awareness is reported highest amongst the beneficiaries of Sikh and Jain Community as 100% of the beneficiary respondents have reported to be aware of the amount of interest subsidy available in their loan. Around 40% Muslim and 82% of the Christian beneficiaries have also expressed their awareness about the interest subsidy component available in their education loan. The **Figure 2.17**, reveals that 100% of the female beneficiary respondents have reported to be aware of the amount of interest subsidy available as against the education loan availed by them. However the awareness of the same is reported to be 77% amongst the male beneficiaries.

**Figure 2.17: Awareness about the interest subsidy available in the loan (Gender wise)**



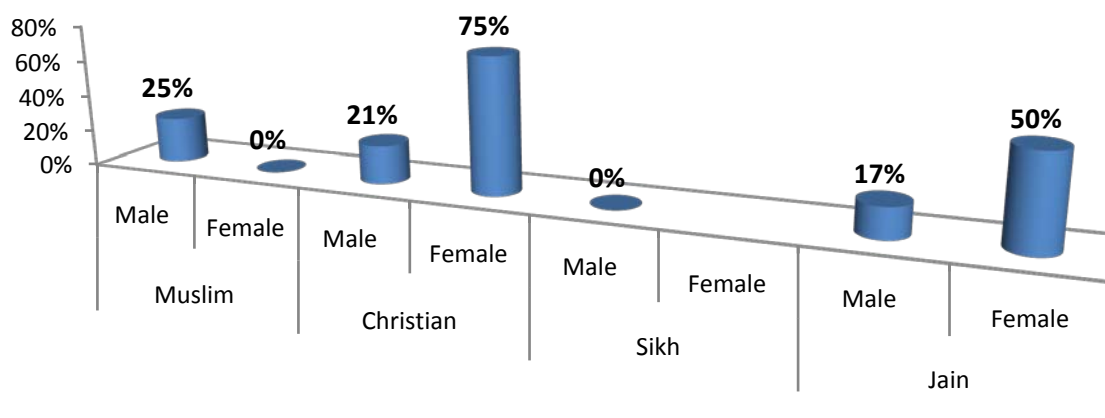
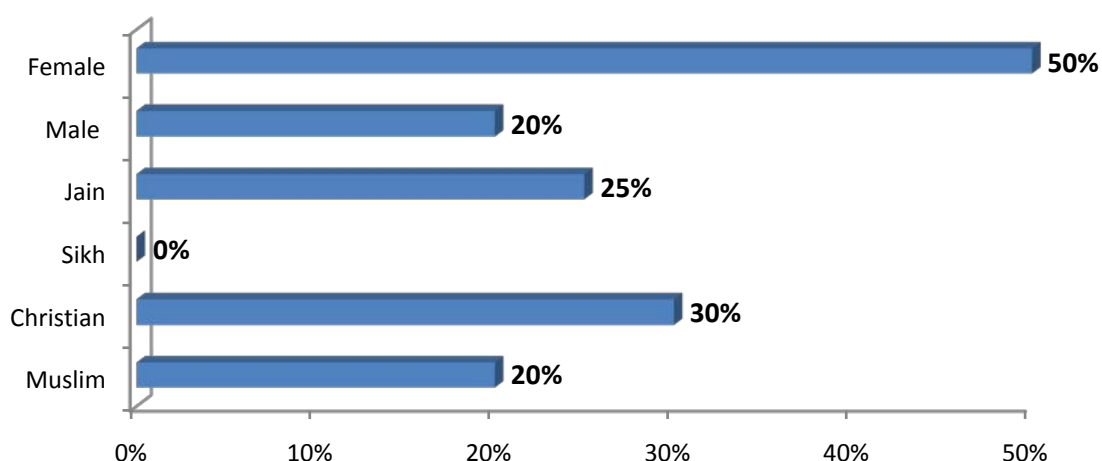
### 2.3.7 Beneficiary's awareness about the amount of interest subsidized under the scheme

The beneficiary respondents were further requested to intimate their awareness about the amount of interest subsidy claimed/ settled by their bank, and were also requested to specify in detail the total amount of interest subsidy claimed/ settled as against the loan availed by them under the Padho Pradesh scheme. From the **Table 2.17**, it can be understood that only 25% of the beneficiary respondents enrolled in post graduation course were aware of the amount of interest subsidy available in their loan. The only Ph. D respondent was also reported to be aware about the amount of interest subsidy available in the education loan availed by her.

**Table 2.17: Feedback of beneficiary about their awareness on amount of interest subsidy available in the loan**

| Community             | Gender | Total number of Beneficiaries responded |            | Total number of respondents aware of the interest component subsidy |            |
|-----------------------|--------|---|------------|---|------------|
|                       |        | Post Graduation                         | Ph. D      | Post Graduation   | Ph. D      |
| Muslim                | Male   | 4                                       | -          | 1   | -          |
|                       | Female | 1                                       | -          | -   | -          |
| Christian             | Male   | 19                                      | -          | 4   | -          |
|                       | Female | 3                                       | 1          | 2   | 1          |
| Sikh                  | Male   | 1                                       | -          | -   | -          |
|                       | Female | -                                       | -          | -   | -          |
| Jain                  | Male   | 6                                       | -          | 1   | -          |
|                       | Female | 2                                       | -          | 1   | -          |
| <b>Total</b>          |        | <b>36</b>                               | <b>1</b>   | <b>9</b>  | <b>1</b>   |
| <b>Overall (in %)</b> |        | <b>100</b>                              | <b>100</b> | <b>25</b>   | <b>100</b> |

The gender wise and community wise awareness of beneficiary about the amount of interest subsidy available in the loan availed by them under the Padho Pardesh scheme is detailed in **Figure 2.18** and **Figure 2.19**.

**Figure 2.18: Awareness of beneficiary about amount of interest subsidy (Gender wise & Community wise)****Figure 2.19: Awareness of beneficiary about amount of interest subsidy (Gender wise & Community wise)**

From the above figures, the awareness is reported highest amongst the Christian beneficiary respondents (30%) and lowest amongst the Sikh beneficiary respondents (0%). Around 25% and 20% of the respondents from the Jain and Muslim community respectively have opined that they were aware of the amount of interest component subsidized under the scheme. The gender wise analysis of the response reveals that 50% of the female respondents were aware of the interest component subsidized under the scheme where as only 20% of the male respondents have reported to be aware of the amount of interest component subsidized under the scheme. Around 75% of the female and 21% of the male beneficiaries under Christian community have reported to be aware of the amount of interest component subsidized under the scheme. The only beneficiary from the Sikh community was not aware of the interest component subsidized under the scheme. Amongst the Jain community, 50%, 17% of the male and female respondents respectively have reportedly been aware of the amount of interest

component subsidized under the scheme. No female beneficiaries under Muslim community were aware of the interest subsidy available under the scheme where as only 25% of the male respondents of Muslim community were aware of the interest component subsidized under the scheme.

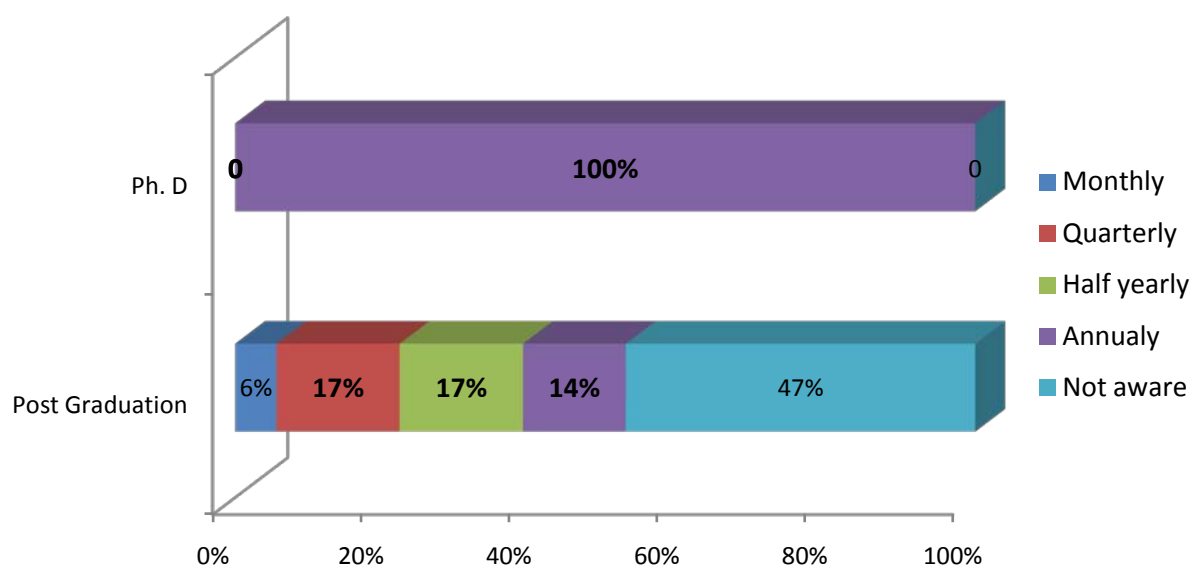
### 2.3.8 Feedback of respondents about the existing frequency of reporting to the bank

The beneficiary respondents were requested to submit their feedback about the present frequency of reporting as practiced by the bank and on the basis of which the beneficiaries are required to report to the banks. The feedback received from the respondents is presented in **Table 2.18** and **Figure 2.20**.

**Table 2.18: Feedback of beneficiary respondents about the existing reporting frequency to the bank by the beneficiaries under Padho Pardesh Scheme (Post graduation course)**

| Community      | Gender | Monthly   | Quarterly  | Half yearly | Annually   | Not aware  |
|----------------|--------|-----------|------------|-------------|------------|------------|
| Muslim         | Male   | 1         | -          | -           | 1          | 2          |
|                | Female | -         | -          | 1           | -          | -          |
| Christian      | Male   | -         | 2          | 4           | 4          | 9          |
|                | Female | -         | 1          | -           | -          | 2          |
| Sikh           | Male   | -         | -          | -           | -          | 1          |
|                | Female | -         | -          | -           | -          | -          |
| Jain           | Male   | 1         | 2          | 1           | -          | 2          |
|                | Female | -         | 1          | -           | -          | 1          |
| <b>Total</b>   |        | <b>2</b>  | <b>6</b>   | <b>6</b>    | <b>5</b>   | <b>17</b>  |
| <b>Overall</b> |        | <b>6%</b> | <b>17%</b> | <b>17%</b>  | <b>14%</b> | <b>47%</b> |

**Figure 2.20: Feedback of beneficiary respondents about the existing reporting frequency to the bank by the beneficiaries under Padho Pardesh Scheme**



From the above **Table 2.18** and **Figure 2.20**, it can be concluded that the only respondent pursuing Ph. D is submitting the MIS annually as required by the bank under the Padho Pardesh scheme. The reporting frequency as expressed by 6%, 17%, 17%, 14% respondents pursuing Post Graduation courses was Monthly, Quarterly, Half-yearly and Annually respectively. Around 47% of the respondents pursuing post graduation course have not reported their feedback about the reporting and MIS frequency required by the banks.

### 2.3.9 Feedback of beneficiary about the issues with the present MIS mechanism of Canara Bank:

Around 35% i.e. 13 nos. of respondents have not provided any feedback about the reporting and MIS mechanism of the bank. Amongst the 24 nos. of respondents who had submitted their feedback on the present reporting/MIS mechanism of the bank, around 75% reported having no issues with the present MIS mechanism of Canara bank. Around 17% and 13% of the beneficiary respondents have reported that the existing MIS mechanism of Canara Bank seeks redundant information from the beneficiary and is also cumbersome respectively. Only one candidate had expressed his displeasure about the non availability of the timely information about the interest subsidy from the Canara Bank. The details of the respondent's feedback is presented in the below **Table 2.19**.

**Table 2.19: Feedback of the beneficiary on the present reporting and MIS mechanism**

| Community      | Gender | Number of respondents reported the issues with the present MIS |                              |                           |   |            | Not responded |
|----------------|--------|--|------------------------------|---------------------------|---|------------|---------------|
|                |        | Cumbersome   | Redundant Information sought | Server slow/upload issues | Any other (No clarity from bank on status of subsidy) | No issues  |               |
| Muslim         | Male   | -  | -                            | -                         | -   | 3          | 1             |
|                | Female | -  | -                            | -                         | -   | 1          | -             |
| Christian      | Male   | -  | 2                            | 1                         | -   | 9          | 9             |
|                | Female | -  | -                            | -                         | -   | 3          | 1             |
| Sikh           | Male   | -  | 1                            | -                         | -   | -          | -             |
|                | Female | -  | -                            | -                         | -   | -          | -             |
| Jain           | Male   | 3  | 1                            | -                         | 1   | 1          | 2             |
|                | Female | -  | -                            | 1                         | -   | 1          | -             |
| <b>Total</b>   |        | <b>3</b>   | <b>4</b>                     | <b>2</b>                  | <b>1</b>  | <b>18</b>  | <b>13</b>     |
| <b>Overall</b> |        | <b>13%</b>   | <b>17%</b>                   | <b>8%</b>                 | <b>4%</b>   | <b>75%</b> | <b>35%</b>    |

### 2.3.10 Suggestion of beneficiary on the present MIS/ reporting mechanism of Canara Bank:

The beneficiaries were further requested to provide suggestion based on their experience with the present MIS and reporting mechanism as adopted by the Canara Bank. The suggestion so received from the beneficiaries are compiled and presented as below:

- Ministry/ Canara Bank may have proper mechanism in terms of setting up a single window for complying with the formalities and requirements of the Padho Pardesh scheme.
- Bank may develop a ready reckoner on the scheme and the same may be made available to the beneficiary for necessary compliance from time to time.
- Many of the students have shown their displeasure about updation of the real time status of the scheme; as the banks make the Govt. responsible for delay (if any) and accordingly the real status of the interest subsidy claim is not known to the beneficiary,



thus an online platform may be established as direct interface between the beneficiary and ministry.

- Regular e-mail notification may be sent to the candidates about the progress of the interest subsidy status under the scheme and also according they may be asked to provide information about the current status of their study/employment.

## 2.4 Role of Interest subsidy:

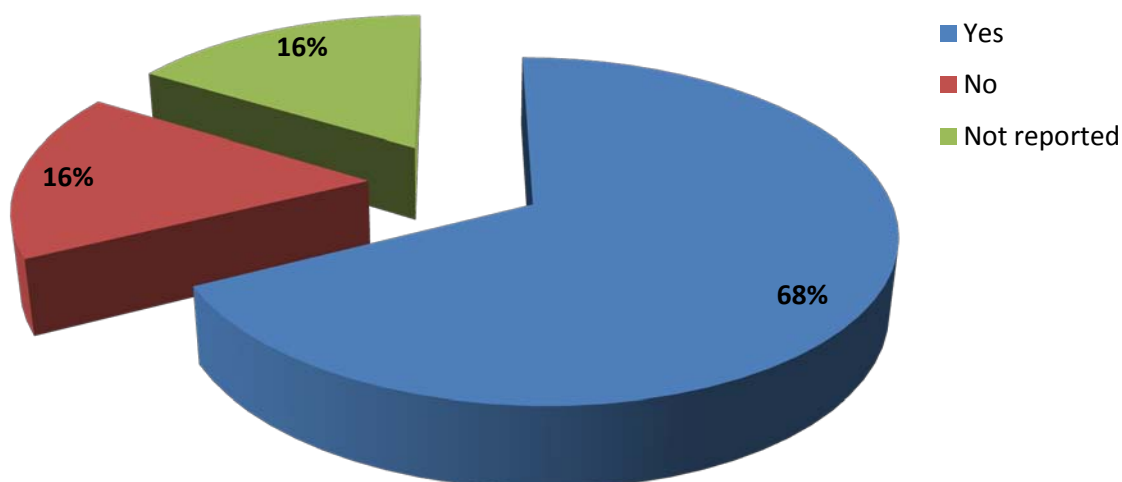
### 2.4.1 Response of beneficiary respondents about role of interest subsidy in reducing their financial burden

Pursuing higher education abroad in foreign universities is comparatively expensive in contrast to the same/similar course pursued in Indian universities, thus the candidates had to manage the financial requirement for meeting the expenditures of the course through various sources which include availing education loan from banks, financial aids from social/ community welfare organizations, scholarship/ stipend and/or from their own savings and support from parents. Thus the interest subsidy received under the scheme during the moratorium period of the course serves as a cushion and relief for the candidates in reducing the financial burden. The interest subsidy may also be utilized for any other expenditure not covered under the loan. The candidate's feedback were sought to ascertain whether interest subsidy is sufficient as regards to reducing their financial burden. The response obtained has been analyzed and presented in **Table 2.20 & Figure 2.21.**

**Table 2.20: Feedback of respondents about role of interest subsidy in reducing their financial burden**

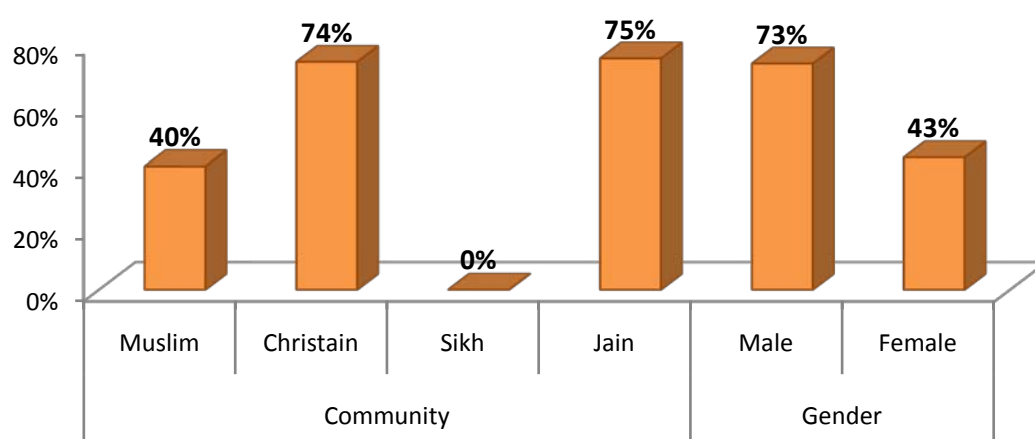
| Community    | Gender | Post Graduation |          |              | Ph. D        |
|--------------|--------|-----------------|----------|--------------|--------------|
|              |        | Yes             | No       | Not Reported | Not Reported |
| Muslim       | Male   | 1               | 2        | 1            | -            |
|              | Female | 1               | -        | -            | -            |
| Christian    | Male   | 16              | 1        | 2            | -            |
|              | Female | 1               | 1        | 1            | 1            |
| Sikh         | Male   | -               | 1        | -            | -            |
|              | Female | -               | -        | -            | -            |
| Jain         | Male   | 5               | 1        | -            | -            |
|              | Female | 1               | -        | 1            | -            |
| <b>Total</b> |        | <b>25</b>       | <b>6</b> | <b>5</b>     | <b>1</b>     |

**Figure 2.21: Overall feedback of respondents about role of interest subsidy in reducing the financial burden (in %)**



From the above **Figure 2.21**, it can be observed that overall 68% of the beneficiary respondents have expressed that the interest subsidy received under the scheme has helped them in reducing their financial burden and around 16% of the respondents have not expressed any response.

**Figure 2.22: Community & Gender wise feedback of respondents about role of interest subsidy in reducing the financial burden**



From the above **Figure 2.22**, it can be inferred that 40%, 74% and 75% beneficiary respondents of Muslim, Christian and Jain community have reported that the interest subsidy has helped in reducing the financial burden of higher studies abroad. The only Sikh respondent has opined that the interest subsidy has not helped in reducing the financial burden. The gender wise analysis reveals that around 73% of the male respondents have acknowledged that the interest subsidy has helped in reducing their financial burden where as only 43% of the female

respondents have acknowledged the same. The only Ph. D respondent had not given her response about the role of interest subsidy in reducing the financial burden.

#### 2.4.2 Feedback of the beneficiary about utility of interest subsidy in meeting with expenditure not envisaged under the loan

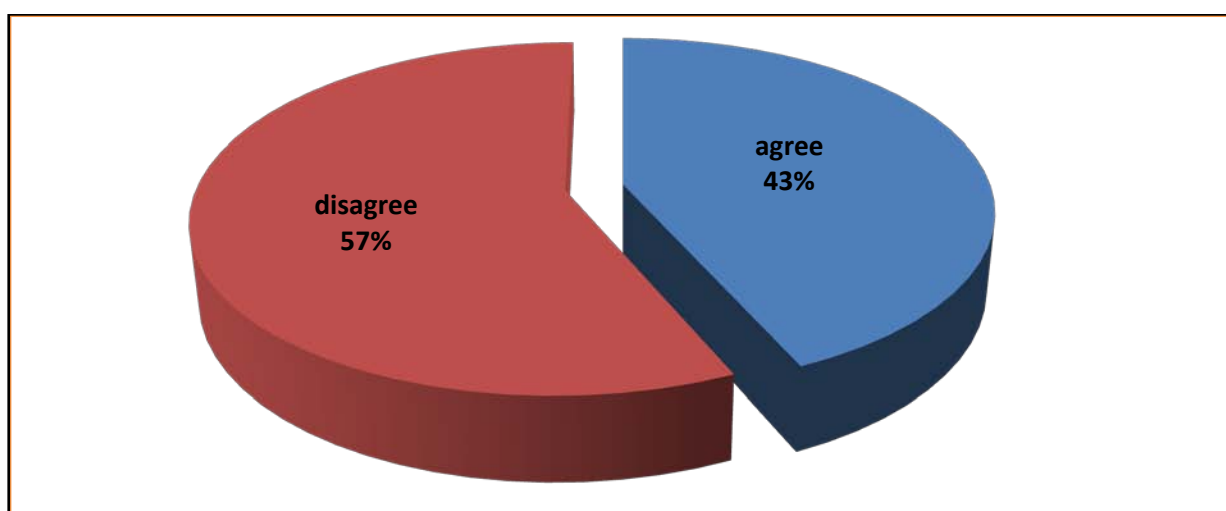
The candidates were free from the liability towards the payment of interest accrued during the moratorium period on the amount of loan availed for pursuing their higher studies abroad. Thus the financial gains which have prospected due to the interest subsidy on the education loan thus provides an opportunity before the candidates in meeting with any other expenditure arise during their study abroad which is not covered under the education loan. The candidates were requested to submit their response about effectiveness in utilization of interest subsidy which helped in mitigating different expenditure component which were not covered under the education loan but were imperative and arisen while pursuing of the higher education abroad. The response obtained from the beneficiary respondents is detailed in **Table 2.21**.

**Table 2.21: Feedback of the beneficiary about utility of interest subsidy in terms of meeting the expenditures not covered under the loan**

| Year                            | Community | Post Graduation |            | Ph. D |           |
|---------------------------------|-----------|-----------------|------------|-------|-----------|
|                                 |           | Agree           | Dis-agree  | Agree | Dis-agree |
| 2014-15                         | Muslim    | -               | -          | -     | -         |
|                                 | Christian | -               | 1          | -     | -         |
|                                 | Sikh      | -               | -          | -     | -         |
|                                 | Jain      | -               | -          | -     | -         |
| Sub Total (A)<br>Overall (in %) |           | 0<br>(0)        | 1<br>(100) | -     | -         |
| 2015-16                         | Muslim    | -               | 2          | -     | -         |
|                                 | Christian | 6               | 9          | -     | -         |
|                                 | Sikh      | -               | -          | -     | -         |
|                                 | Jain      | 5               | 2          | -     | -         |
| Sub Total (B)<br>Overall (in %) |           | 11<br>(46)      | 13<br>(54) | -     | -         |
| 2016-17                         | Muslim    | 1               | 2          | -     | -         |

| Year  | Community | Post Graduation    |                    | Ph. D              |                  |
|---|-----------|--------------------|--------------------|--------------------|------------------|
|   |           | Agree              | Dis-agree          | Agree              | Dis-agree        |
|   | Christian | 2                  | 4                  | 1                  | -                |
|   | Sikh      | -                  | 1                  | -                  | -                |
|   | Jain      | 1                  | -                  | -                  | -                |
| <b>Sub Total (C)<br/>Overall (in %)</b>       |           | <b>4<br/>(36)</b>  | <b>7<br/>(64)</b>  | <b>1<br/>(100)</b> | <b>0<br/>(0)</b> |
| <b>Total (A + B+ C +D)<br/>Overall (in %)</b> |           | <b>15<br/>(42)</b> | <b>21<br/>(58)</b> | <b>1<br/>(100)</b> | <b>0<br/>(0)</b> |

**Figure 2.23: Feedback of the beneficiary about utility of interest subsidy in terms of meeting the expenditures not covered under the loan**



From the **Figure 2.23**, it can be observed that overall 43% respondents have agreed that the interest subsidy had provided an opportunity which enabled them in meeting with various expenditure components which was not covered under the loan. An increasing trend is reported during 2015-16 to 2016-17, as around 54% and 64% of the beneficiary respondents pursuing their post graduation availing the benefits of the scheme during 2015-16 and 2016-17 respectively had disagreed that the interest subsidy under the scheme had made no impact when it comes to meeting with the expenditures which is not envisaged under the education loan. The only candidate in 2014-15 had also shown his disagreement about the role of interest subsidy in serving any utility. The sole respondent who is pursuing her Ph.D have also commented that the interest subsidy had not served for any alternate purpose in terms of meeting with any other expenditure which was not covered under their education loan.



The beneficiary respondents who have reported to utilize the opportunity accrued due to the interest subsidy in meeting with various expenditures were further requested to mention the particulars of expenditure component and amount of expenditure which they have incurred during the course. Amongst the 16 respondents who have responded to the query have reported offsetting the expenditure on various heads from the interest subsidy amount, only 5 respondents have mentioned in detail the particular of expenditure and the amount of expenditure incurred during the course. The response obtained is analyzed and mentioned below in **Table 2.22**

**Table 2.22: Beneficiary response on particulars of expenditure covered**

| Particulars of expenditure                   | Amount of expenditure (INR) |
|--|-----------------------------|
| Living expenses                              | 500000                      |
| Flight tickets                               | 30000                       |
| Laptop                                       | 65000                       |
| Software used during the study               | 30000                       |
| Rent, groceries, local transportation, food  | 250000                      |
| Documentation, applying for residence permit | 30000                       |
| Employment Search Expenditure                | 200000                      |

From the **Table 2.22**, it can be observed that the beneficiary respondents have reported that they have utilized the financial opportunity gained due to increase subsidy on various expenditure components which include Living expenses, foods, Flight tickets, Laptop & software, rent, groceries, foods etc. The table inferred that the respondents were reported to have utilize the opportunity towards Living expenses and searching for employment and lowest on flight tickets, documentation, residence permit etc.

**2.4.3 Feedback of beneficiary about their awareness on Back ended interest<sup>1</sup> subsidy:**

Presently under the Padho Pardesh scheme, the interest subvention is done by Ministry of Minority Affairs (MoMA), Govt. of India where the interest subsidy is being paid upfront based on the interest claimed by the Nodal bank (i.e. Canara Bank) on behalf of respective disbursing banks. The objective of the interest subventions is to provide cheaper credit to the minority candidates up front, with the lender/banks being subsidized with the interest later by the government on the loan disbursed. However as per the vision of the Central Govt. to recast the interest subvention on various scheme with the introduction of back ended interest subsidy not interfering with marginal lending rates offered by various banks and yet have the same effect on loan repayments as interest subvention, a need has arisen to explore the implementation of back ended interest subsidy mechanism in the Padho Pardesh scheme. So during the evaluation, it is felt necessary to understand the awareness of the beneficiary on the Back ended interest subsidy and also to obtain their feedback on the impact after implementation of the same on the success of the scheme. The response received is analyzed and mentioned in **Table 2.23**.

**Table 2.23: Feedback of beneficiary on awareness on back ended interest subsidy**

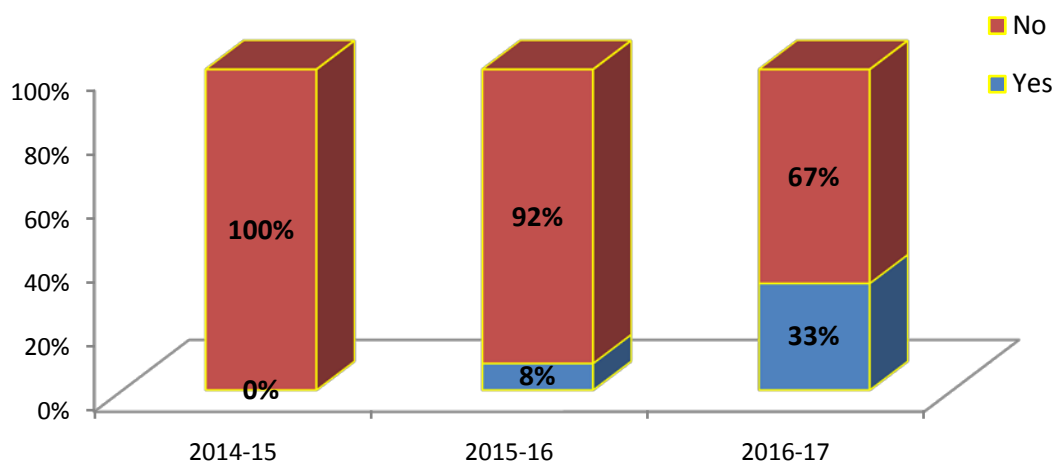
| Community     | Gender | Total Beneficiaries responded |       | Number of beneficiary respondents aware |       |
|---------------|--------|-------------------------------|-------|---|-------|
|               |        | Post Graduation               | Ph. D | Post Graduation                         | Ph. D |
| Muslim        | Male   | 4                             | -     | -                                       | -     |
|               | Female | 1                             | -     | -                                       | -     |
| Sub Total (A) |        | 5                             | -     | -                                       | -     |
| Overall       |        | 100%                          | -     | -                                       | -     |
| Christian     | Male   | 19                            | -     | 4                                       | -     |
|               | Female | 3                             | 1     | 1                                       | -     |
| Sub Total (B) |        | 22                            | 1     | 5                                       | -     |
| Overall       |        | 100%                          | 100%  | 23%                                     | -     |
| Sikh          | Male   | 1                             | -     | -                                       | -     |
|               | Female | -                             | -     | -                                       | -     |
| Sub Total (C) |        | 1                             | -     | -                                       | -     |

<sup>1</sup> A back-end subsidy involves direct payment of subsidy at a later date to the borrower, who pays the market rate up front.

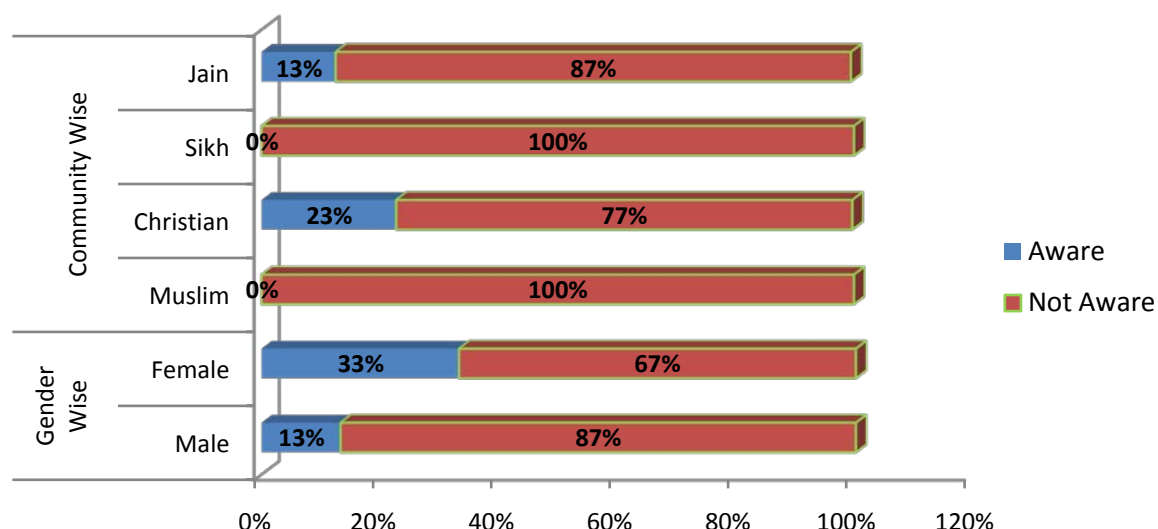
| Community             | Gender | Total Beneficiaries responded |       | Number of beneficiary respondents aware |       |
|-----------------------|--------|-------------------------------|-------|---|-------|
|                       |        | Post Graduation               | Ph. D | Post Graduation                         | Ph. D |
| Overall               |        | 100%                          | -     | -                                       | -     |
| Jain                  | Male   | 6                             | -     | -                                       | -     |
|                       | Female | 2                             | -     | 1                                       | -     |
| Sub Total (D)         |        | 8                             | -     | 1                                       | -     |
| Overall               |        | 100                           | -     | 13%                                     | -     |
| Total (A + B + C + D) |        | 36                            | 1     | 6                                       | -     |
| Overall               |        | 100%                          | 100%  | 17%                                     | 0%    |

From the above table, the awareness of the respondents enrolled in Post Graduation courses on back ended interest subsidy is reported as 17%, where as the only respondent pursuing her Ph. D was not aware of the Back ended interest subsidy invention on various schemes of Govt. of India.

**Figure 2.24: Feedback of beneficiary on awareness on back ended interest subsidy**



From the above **Figure 2.24**, it can be inferred that the awareness on the back ended interest subsidy is reportedly on an increasing trend. No respondents in 2014-15 were aware of the back ended interest subsidy whereas the awareness rate reported as 8% and 33% amongst the beneficiary respondents of the Padho Pardesh scheme during 2015-16 and 2016-17 respectively.

**Figure 2.25: Feedback of beneficiary on awareness on back ended interest subsidy**

The gender wise and community wise analysis as presented in **Figure 2.25** reveals that 33% of the female respondents were reported to be aware whereas only 13% of the male beneficiary respondents had expressed their awareness about the back ended interest subsidy implemented under various schemes. No respondents from Sikh and Muslim community were reported to be aware of the back ended interest subsidy of Govt. of India, while 13% and 23% of respondents from Jain and Christian community respectively were aware of the back ended interest subsidy of Govt. of India.

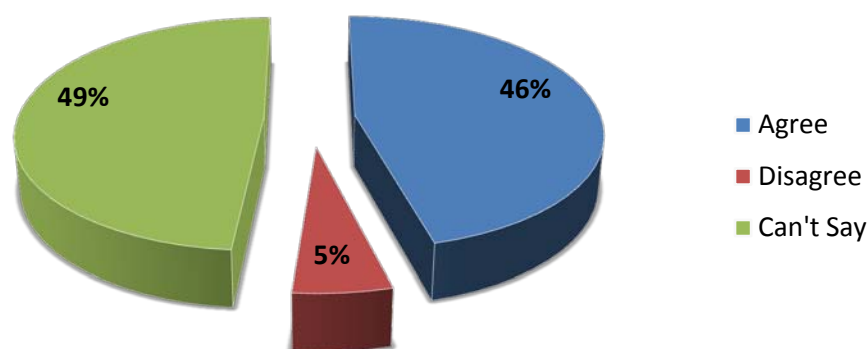
#### **2.4.4 Feedback of the beneficiary respondents about the release of interest subsidy after successful completion of the course instead during the course**

As per the provision of the scheme; the interest subsidy shall not be available to the beneficiary candidate who either discontinued in the course mid-stream, due to any reasons, or those who are expelled from the institutions on disciplinary or academic grounds. However as per the present practice, the interest subsidy claim is settled by ministry on quarterly basis as and when the claim is lodged by disbursing bank through Designated Nodal Bank (DNB) with no monitoring of the present performance of the beneficiary candidates. So in case the beneficiaries under the Padho Pardesh scheme discontinue the course in the mid stream on the contrary have received the interest subsidy creates a contradiction with the provisions of the scheme. Further as per the present practice, the subsidy amount already disbursed to these beneficiaries could neither be recovered from the disbursing bank nor be adjusted with the loan amount of the loanee/ beneficiary, thus in contravention with the intent of the scheme.



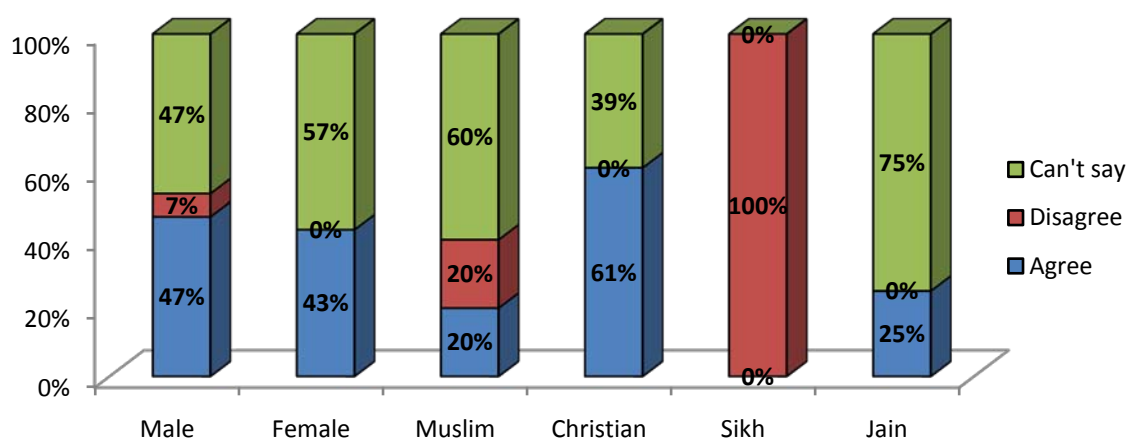
So to augment the gaps in the existing provisions under the scheme in terms of bridging such limitation, the back ended interest subsidy may be implemented with the provision to release the interest subsidy to the disbursing banks after reporting of the status on successful completion of the course by the beneficiary and/or by the disbursing bank. Accordingly the beneficiary's feedback on implementation of release of back ended interest subsidy to the banks after the successful completion of the course by the beneficiary candidates was gathered. The community wise, gender wise and year wise analysis of the response obtained from the beneficiary respondents are depicted in **Figure 2.27 & Figure 2.28**.

**Figure 2.26: Feedback of beneficiary respondents about release of the back ended interest subsidy after successful completion of the course**



From the above **Figure 2.26**, it can be concluded that overall 46% of the total respondents have agreed that the release of the back ended interest subsidy after completion of the course would be more appropriate; however around 49% of the respondents have not expressed any opinion about the same. Only 5% of the total respondents have disagreed with the proposition of release of interest subsidy after reporting of the successful course completion status by the bank at the time of submitting the claim for interest subsidy.

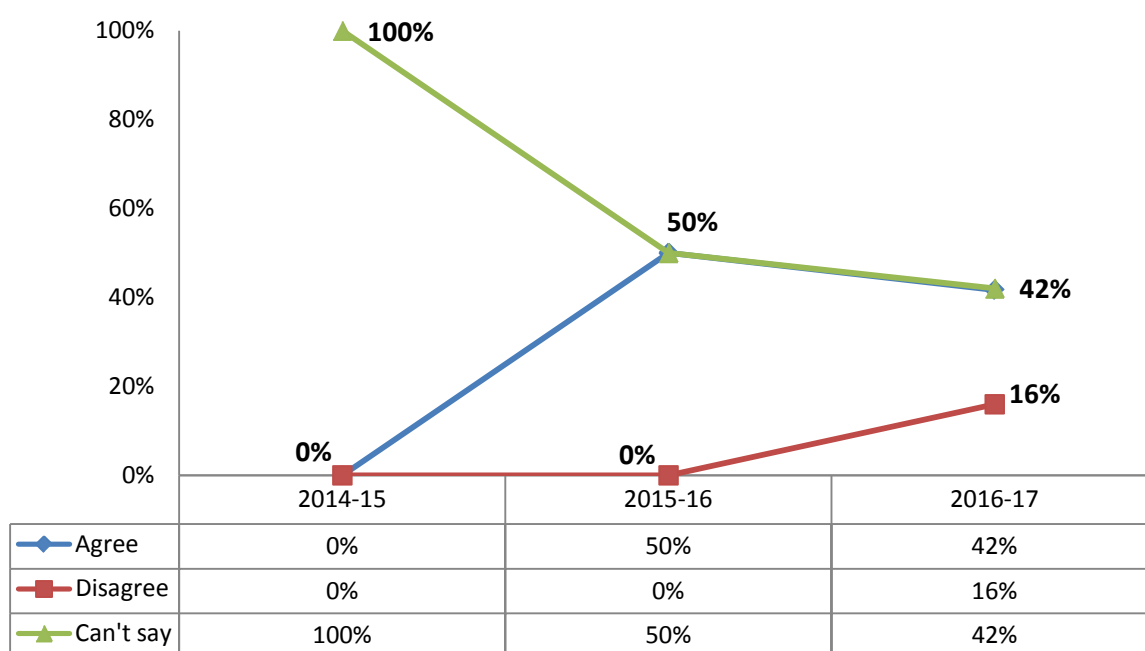
**Figure 2.27: Feedback of the respondents about releasing of subsidy after completion of the course (Community wise & Gender wise)**



The community and gender wise analysis of the response as detailed in **Figure 2.27**. The gender wise analysis reveals that around 47% and 43% of the male and female respondents respectively have agreed that the interest subsidy may be released after the successful completion of the course and subsequent reporting by the bank at the time of submission of their interest subsidy claim.

The community wise analysis in terms of percentage of respondents agreed on the suitability of the release of back ended interest subsidy after completion of the course reveals that the beneficiary respondents from the Christian community (61%) were reportedly agreeable to the aforesaid statement followed by beneficiary respondents of Jain (25%) and Muslim (20%) community. The only respondent from the Sikh community has disagreed with the idea of disbursing the interest subsidy at the end of successful completion of the course.

**Figure 2.28: Feedback of beneficiary respondents about release of the back ended interest subsidy after successful completion of the course (Year wise)**



The year wise analysis as detailed in the above **Figure 2.28** reveals that the only respondent who had availed the benefits of the scheme during 2014-15 had not made any comment about the suitability of releasing the interest subsidy after successful completion of the course. Around 50% respondents of 2015-16 and 42% of 2016-17 had reported that the initiative of release of interest subsidy by ministry only to the candidates who have successfully completed would be more effective and appropriate.

## 2.5 Feedback of Beneficiary respondents on the Impact of the scheme

### 2.5.1 Feedback of the beneficiary respondents about utility of the scheme in terms of sufficiency of support for studying abroad

The scheme entitles the poor minority beneficiaries to avail interest subsidy on the education loan for pursuing higher education abroad, where the subsidy amount to be released is restricted for the maximum loan ceiling of Rs. 20 lakhs and further the interest subsidy would be released which is/to be accrued only during the moratorium period on the amount of loan availed by the beneficiaries. Further the eligibility criteria as stipulated under the scheme entitle the target minority beneficiaries who have a maximum annual family income of Rs. 6 lakhs. Keeping in view of the above provision and stipulations prescribed under the scheme, the beneficiary respondents was obtained feedback on whether the interest subsidy receive under the scheme provide sufficient support for pursuing higher education abroad. The response received from the beneficiary respondents are analyzed and presented in **Table 2.24** and **Figure 2.29**.

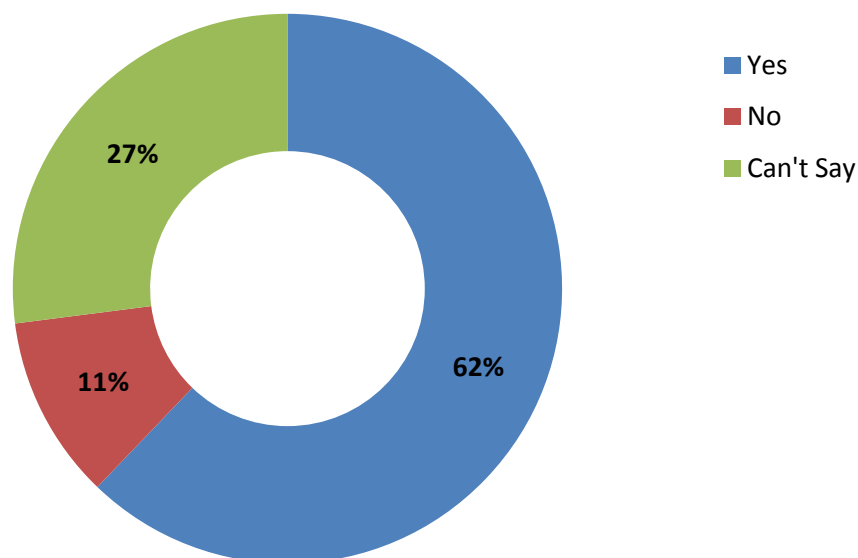
From the **Table 2.24** and **Figure 2.29**, it can be inferred that overall 62% of the total beneficiary respondents have acknowledged that the support received by them under the scheme is sufficient for pursuing higher study abroad. However 11% of the beneficiary respondents were of the opinion that the scheme could have some more provision as the present support is not sufficient for pursuing higher education abroad. However, around 28% of the respondents were undecided to provide response about the sufficiency of the interest subsidy support as received by them under the scheme. The only Ph. D respondent had appreciated the existing provision and had opined that the interest subsidy under the scheme provides sufficient support for pursuing higher studies abroad.

**Table 2.24: Feedback of the beneficiary respondents about utility of the scheme in terms providing sufficient support for studying abroad**

| Community | Gender | Post Graduation |     |           | Ph. D |    |
|-----------|--------|-----------------|-----|-----------|-------|----|
|           |        | Yes             | No  | Can't Say | Yes   | No |
| Muslim    | Male   | 1               | 2   | 1         | -     | -  |
|           | Female | -               | 1   | -         | -     | -  |
| Overall   |        | 20%             | 60% | 20%       | -     | -  |
| Christian | Male   | 14              | 1   | 4         | -     | -  |
|           | Female | 3               | -   | -         | 1     | -  |

| Community | Gender | Post Graduation |     |           | Ph. D |    |
|-----------|--------|-----------------|-----|-----------|-------|----|
|           |        | Yes             | No  | Can't Say | Yes   | No |
| Overall   |        | 77%             | 5%  | 18%       | 100%  | 0% |
| Sikh      | Male   | -               | -   | 1         | -     | -  |
|           | Female | -               | -   | -         | -     | -  |
| Overall   |        | -               | -   | 100%      | -     | -  |
| Jain      | Male   | 3               | -   | 3         | -     | -  |
|           | Female | 1               | -   | 1         | -     | -  |
| Overall   |        | 50%             | -   | 50%       | -     | -  |
| Total     |        | 22              | 4   | 10        | 1     | -  |
| Overall   |        | 61%             | 11% | 28%       | 100%  | -  |

**Figure 2.29: Feedback of the beneficiary respondents about utility of the scheme in terms providing sufficient support for studying abroad**



### 2.5.2 Feedback of the respondents on utility of the scheme in terms improvement of employability of the beneficiary

As discussed in the aforesaid paragraph, the candidates pursuing the desired course availing the benefits under the Padho Pardesh scheme have different purpose and objectives which includes getting social recognition, skill enhancement, improving the scope of employability etc. Thus to understand the change in proficiency/skill sets of the candidates owing to the studies abroad by availing the benefits of the scheme which has resulted in enhancement of their

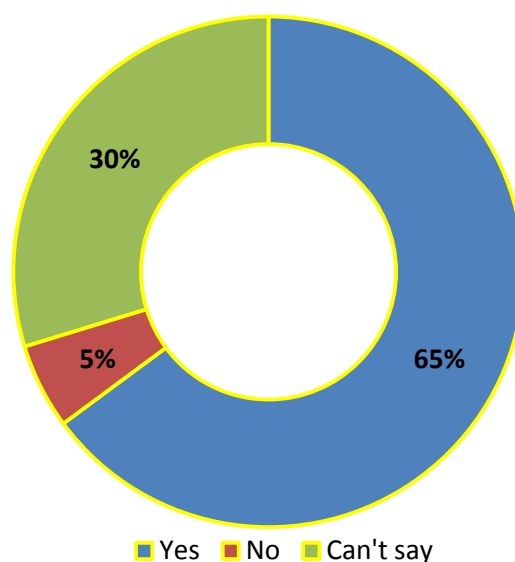
employability, the candidates feedback was gathered. The response received from the respondents is compiled and illustrated in **Table 2.25**.

**Table 2.25: Feedback of the respondents about improving employability of the candidates due to the course pursued under the scheme**

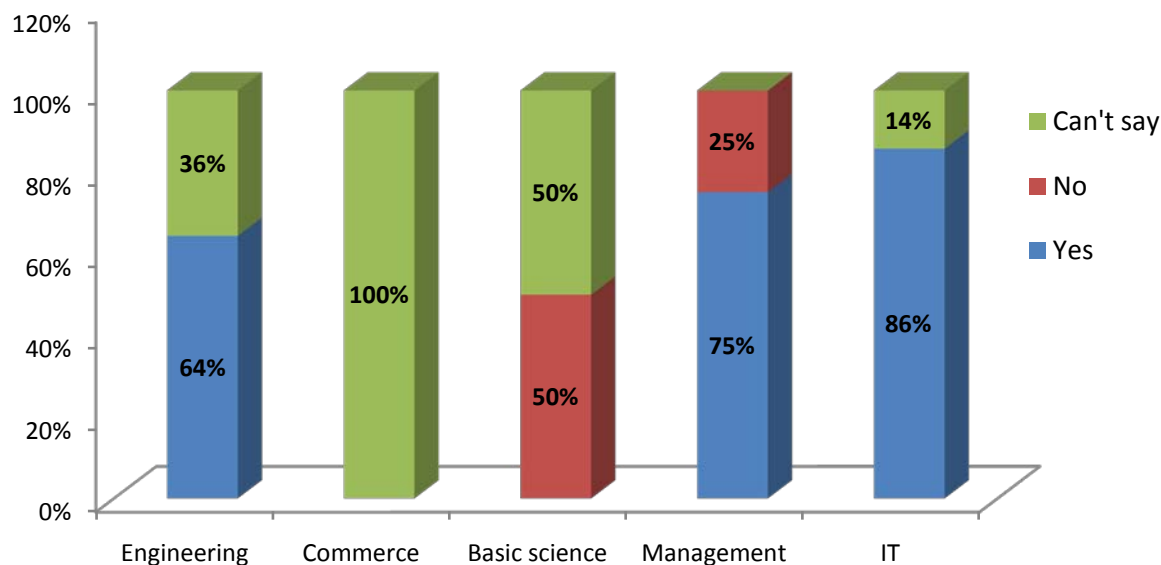
| Name of the course    | Total no. of respondents | Number of beneficiaries reportedly agreed/ disagreed in improvement of employability |                   |                     |
|-----------------------|--------------------------|--|-------------------|---------------------|
|                       |                          | Agreed   | Not agreed        | Can't say           |
| Engineering           | 14<br>(100%)             | 9<br>(64%)   | -                 | 5<br>(36%)          |
| Commerce              | 3<br>(100%)              | -  | -                 | 3<br>(100%)         |
| Basic Science         | 2<br>(100%)              | -  | 1<br>(50%)        | 1<br>(50%)          |
| Management            | 4<br>(100%)              | 3<br>(75%)   | 1<br>(25%)        | -                   |
| Computer Science & IT | 14<br>(100%)             | 12<br>(86%)  | -                 | 2<br>(14%)          |
| Total (Overall)       | <b>37<br/>(100%)</b>     | <b>24<br/>(65%)</b>  | <b>2<br/>(5%)</b> | <b>11<br/>(30%)</b> |

From the above **Table 2.25** and below **Figure 2.30**, it can be inferred that overall 65% of the total respondents having availed the benefits of Padho Pardesh scheme have agreed that the course enrolled by them has helped in improving their employability whereas 30% of the respondents were undecided about any change in their employability after pursuing the course they enrolled by availing the benefits under the scheme.

**Figure 2.30: Feedback of the respondents about improving employability after pursuing the course availing the benefits of the scheme**



**Figure 2.31: Feedback of the respondents about improving employability of the candidates due to the course pursued under the scheme (Discipline wise)**



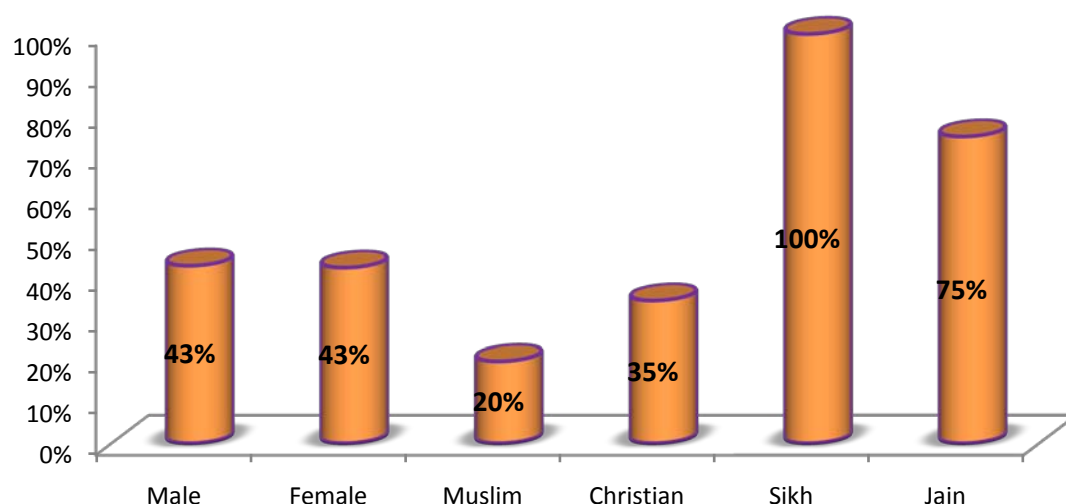
From the above **Figure 2.31**, it can be inferred that the increase in employability is reported highest by the beneficiary respondents enrolled courses of Computer Sc./ IT (86%) followed by 75% and 64% respondents pursuing Management and Engineering courses respectively. Beneficiary respondents' enrolled courses under commerce discipline were uncertain about improvement in their employability. Similarly beneficiary respondents enrolled courses under Basic Science discipline have confirmed there exist no improvement in their employability after enrolled the desired course abroad. Around 50% of the respondents were either undecided about the change in employability or reported as no change in their employability.

### 2.5.3 Feedback of the respondents about utility of the scheme in terms of improving their socio economic status

As per the objective of the scheme, the benefits under the scheme are provisioned for the meritorious students belonging to **economically weaker section of notified minority community** so that there would be a definite improvement in the post qualification demography of the candidates which includes the betterment in the family income, socio-economic status, quality of life etc. So to ascertain the impact of the scheme to the extent of improvement in socio economic status of the beneficiary candidates of the scheme; the candidates are requested to submit their feedback about the impact of the scheme in terms of the change in their socio-economic status. The response obtained is illustrated in **Table 2.26** and **Figure 2.32**.

**Table 2.26: Feedback of the respondents about utility of the scheme in terms of improving the socio economic status**

| Community             | Gender | Total number of beneficiary respondents | Number of respondents acknowledged the scheme benefits | Overall |
|-----------------------|--------|---|--|---------|
| Muslim                | Male   | 4                                       | 1  | 25%     |
|                       | Female | 1                                       | -  | 0%      |
| Sub Total (A)         |        | 5                                       | 1  | 20%     |
| Overall               |        | 100%                                    | 20%  |         |
| Christian             | Male   | 19                                      | 6  | 32%     |
|                       | Female | 4                                       | 2  | 50%     |
| Sub Total (B)         |        | 23                                      | 8  | 35%     |
| Overall               |        | 100%                                    | 35%  |         |
| Sikh                  | Male   | 1                                       | 1  | 100%    |
|                       | Female | -                                       | -  | 0%      |
| Sub Total (C)         |        | 1                                       | 1  | 100%    |
| Overall               |        | 100%                                    | 100%   |         |
| Jain                  | Male   | 6                                       | 5  | 83%     |
|                       | Female | 2                                       | 1  | 50%     |
| Sub Total (D)         |        | 8                                       | 6  | 75%     |
| Overall               |        | 100%                                    | 75%  |         |
| Total (A + B + C + D) |        | 37                                      | 16   | 43%     |
| Overall               |        | 100%                                    | 43%  |         |

**Figure 2.32: Feedback of the respondents about utility of the scheme in terms of improving the socio economic status**

From the **Table 2.26** and **Figure 2.32**, it can be understood that the female beneficiaries reportedly have accomplished better economic status than the male beneficiary respondents after pursuing the course by availing the benefits of Padho Pardesh scheme. The change in socio-economic status is reported highest amongst the beneficiary respondents of Sikh community (100%) and lowest amongst the beneficiary respondents of Muslim Community (20%). Around 35% and 75% beneficiary respondents of Christian and Jain Community had reported improvement in their socio-economic status after pursuing the course abroad under Padho Pardesh scheme.

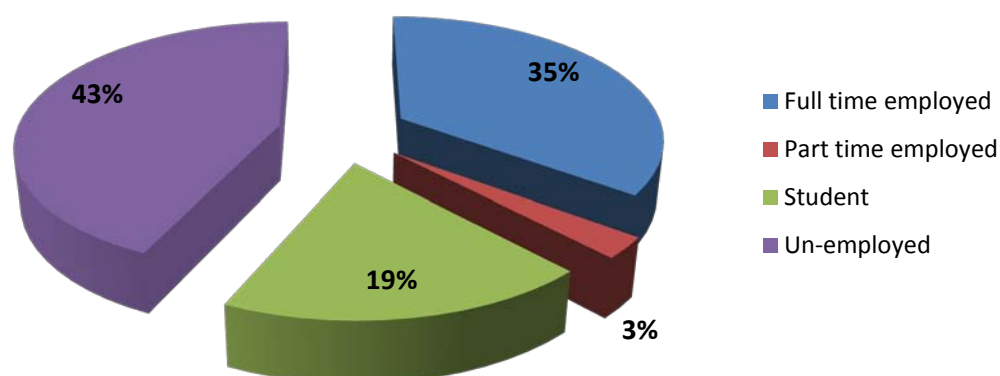
## 2.6 Beneficiary feedback on the Impact of the scheme in terms of employment

The ToR (Terms of Reference) of the evaluation study mandates to assess the impact of the scheme in terms of the proportion of students/ candidates availing interest subsidy having secured employment or became self-employed during the period from 2014-15 to 2016-17. So it was ensured to capture specific information in the questionnaire pertaining to the employment status of the beneficiaries. The information as received from the beneficiary on details of employment such as category of employment, nature of employment, annual salary, country of employment, designation etc. Around 7 nos. of respondents were students and were pursuing their study and thus the rest 30 nos. of respondents who have completed their studies were eligible for employment. Hence, accordingly the employment rate was determined keeping in view of the response received from the only those 30 nos. of respondents who had provided the



details of employment. The information received is compiled and analyzed based on gender, community, year, and course discipline wise and presented as below.

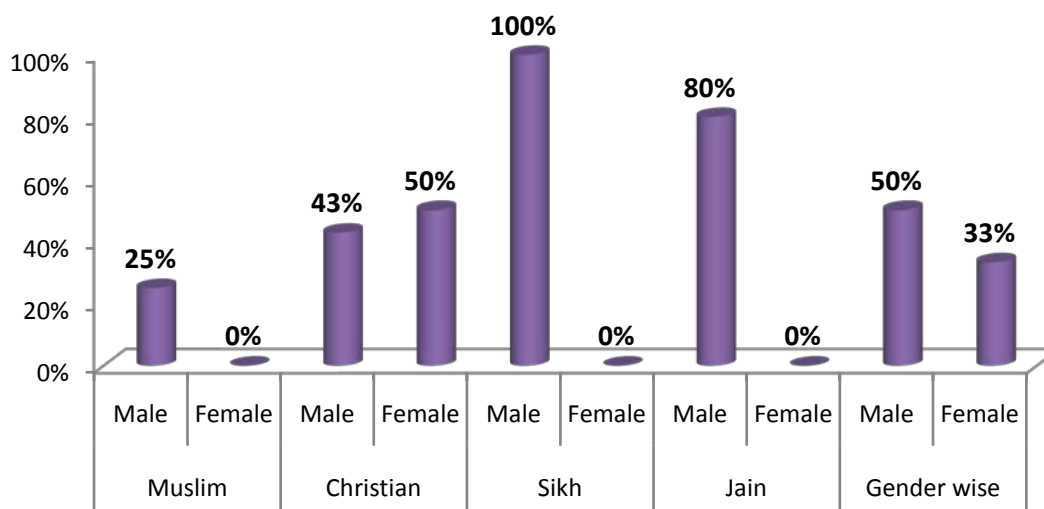
**Figure 2.33: Beneficiary feedback on category of employment**



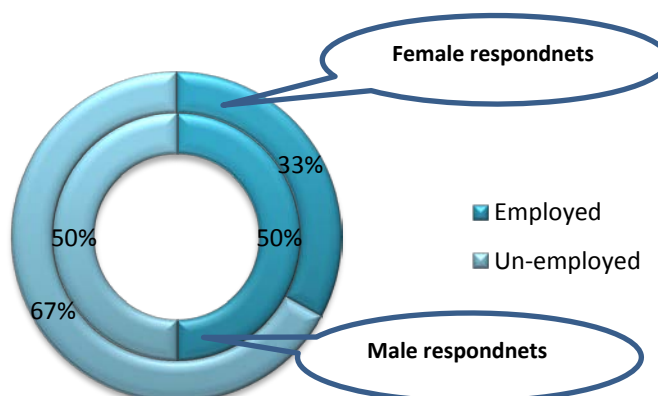
From the above **Figure 2.33**, it can be seen that 43% of the beneficiary respondents have reported to be un-employed where as 19 % of the respondents are pursuing their study so were not eligible for employment. Around 35% of the respondents have reported to be full time employed after pursuing the course however only one respondent was reportedly engaged part time at the time of submitting his response. The only beneficiary respondent pursuing her Ph. D course is neither employed nor received any employment offer at the time of submission of her response.

**Table 2.27: Beneficiary response determining the employment rate (Community & Gender wise)**

| Name of the Community | Gender | No. of respondents reportedly employed | Total number of respondents | Overall employment (Gender wise in %) | Overall Employment Community wise in %) |
|-----------------------|--------|--|-----------------------------|---------------------------------------|---|
| Muslim                | Male   | 1                                      | 4                           | 25%                                   | 25%                                     |
|                       | Female | -                                      | -                           | -                                     |   |
| Christian             | Male   | 6                                      | 14                          | 43%                                   | 44%                                     |
|                       | Female | 2                                      | 4                           | 50%                                   |   |
| Sikh                  | Male   | 1                                      | 1                           | 100%                                  | 100%                                    |
|                       | Female | -                                      | -                           | -                                     |   |
| Jain                  | Male   | 4                                      | 5                           | 80%                                   | 57%                                     |
|                       | Female | 0                                      | 2                           | 0%                                    |   |
| Total                 |        | 14                                     | 30                          | 47%                                   |   |

**Figure 2.34: Beneficiary response determining the employment rate (Community & Gender wise)**

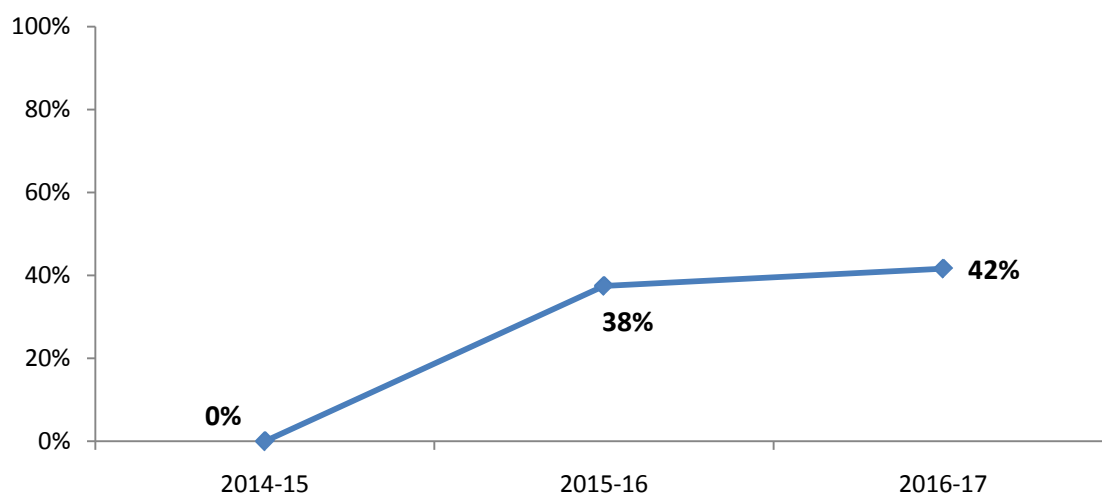
From the above **Table 2.27** and **Figure 2.34**, it can be concluded that an overall 47% of the beneficiary respondents were employed. It can be inferred from the community wise analysis that the beneficiary respondents of Muslim community reported lowest employment rate as 25% where as the employment rate was 44% and 57 % amongst the beneficiary respondents of Christian and Jain community respectively. The only respondents under Sikh community had reportedly employed.

**Figure 2.35: Beneficiary response determining the employment rate (Gender wise)**

The intra community gender wise analysis reveals that the female beneficiary respondents of Christian community have witnessed better employment rate as compared to their male counterpart on the contrary opposite trend is reported amongst the Jain community as 80% of the male respondents have reported to be employed where as no female respondents were employed under the Jain community. From the above **Figure 2.35**, which depicts the gender

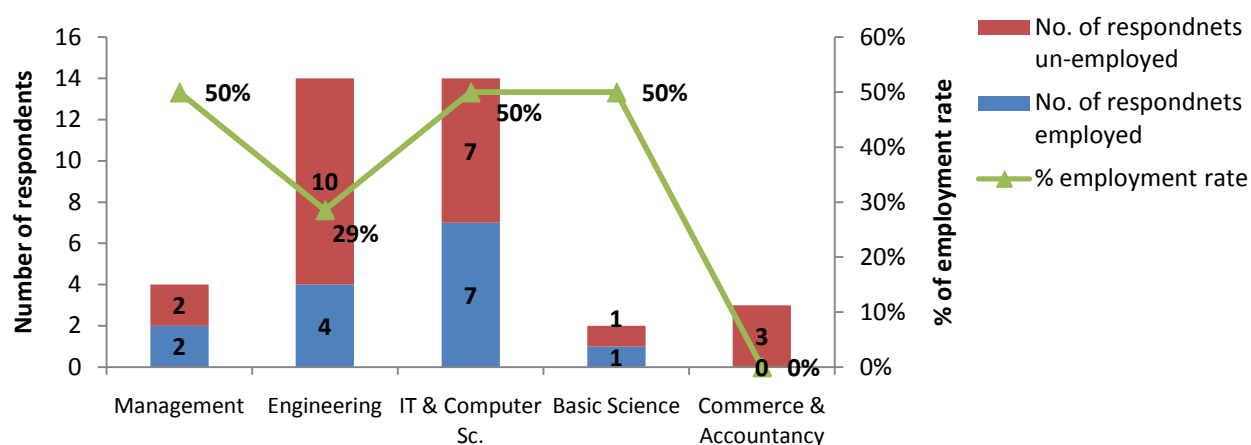
wise analysis of the beneficiary response deduces that overall 50% of the total male respondents and 33% of the total female respondents were employed.

**Figure 2.36: Beneficiary response determining the employment rate (Year wise trend)**



It can be deduced from the above **Figure 2.36**, which illustrates the year wise analysis of the employment rate that employment rate witnessed upward trend as reported by the beneficiary respondents who have availed the benefits of the scheme during 2014-17. No beneficiary respondents was reportedly employed during the year 2014-15. Amongst the beneficiary respondents who have availed the benefits of the scheme during the year 2015-16 and 2016-17, employment rate of 38% and 42% was witnessed respectively.

**Figure 2.37: Beneficiary response determining the employment rate (Course discipline wise)**



From the above **Figure 2.37**, it can be inferred that the employment rate is 50% each amongst the beneficiary respondents enrolled for higher studies in Management, IT & Computer science

and Basic science respectively. No beneficiaries availing the benefits of Padho Pardesh scheme for higher studies in Commerce & Accountancy discipline were reportedly employed or received any employment offer. The beneficiaries of Padho Pardesh scheme enrolled for higher studies in Engineering discipline have witnessed an employment rate of 29%.

A detailed one to one comparison is made to ascertain the employability/socio-economic status of the candidate after availing the interest subsidy and pursuing the course abroad. To establish the before and after impact of the scheme on the beneficiary, the beneficiaries were categorized into 4 groups based on their socio-economic status i.e. employment status at the time of admission and the status after completion of the course. The detailed comparison is mentioned in **Annexure - VI**.

## 2.7 General suggestion given by students for change in the provision of the Scheme:

### 2.7.1 Feedback of beneficiary on the adequacy of interest ceiling of Rs. 20 lakhs:

Keeping in view of the change in the course fees and the increasing cost of living for studying abroad, it was felt necessary to obtain information from the beneficiary candidates about the present ceiling limit of Rs. 20 lakhs stipulated under the scheme. The beneficiary candidate's feedback was obtained about the adequacy in the interest subsidy benefits they have realized on maximum loan ceiling limit of Rs. 20 lakhs. The response so received from the beneficiary is detailed in **Table 2.28**.

**Table 2.28: Feedback of beneficiary on the adequacy of interest ceiling of Rs. 20 lakhs**

| Community      | Gender | Post Graduation |            | Ph. D     |             |
|----------------|--------|-----------------|------------|-----------|-------------|
|                |        | Yes             | No         | Yes       | No          |
| Muslim         | Male   | 3               | 1          | -         | -           |
|                | Female | 1               | -          | -         | -           |
| Christian      | Male   | 10              | 9          | -         | -           |
|                | Female | 2               | 1          | -         | 1           |
| Sikh           | Male   | -               | 1          | -         | -           |
|                | Female | -               | -          | -         | -           |
| Jain           | Male   | 3               | 3          | -         | -           |
|                | Female | 1               | 1          | -         | -           |
| <b>Total</b>   |        | <b>20</b>       | <b>16</b>  | <b>-</b>  | <b>1</b>    |
| <b>Overall</b> |        | <b>56%</b>      | <b>44%</b> | <b>0%</b> | <b>100%</b> |



From the above **Table 2.28**, it can be concluded that around 44% of the beneficiary respondents enrolled in the post graduation course have expressed about the inadequacy of the loan ceiling as stipulated under the scheme, where as the only Ph. D respondent had also expressed similar response as made by the beneficiaries respondents enrolled for post graduate courses.

### **2.7.2 Suggestion of beneficiary on the revision of the present provision of Rs. 20 lakhs**

- Many of the beneficiary respondents have experienced satisfaction about the current ceiling of Rs. 20 lakhs as prescribed under the scheme; however some of the respondents have opined that the present ceiling of Rs. 20 lakhs is not sufficient for pursuing higher studies abroad.
- Some of the candidates are of the opinion that the current ceiling of Rs. 20 lakhs would be appropriate for studying in countries like Germany however for studying in countries like USA and UK requires a larger fees thus demand a revision in the current provision to Rs 25 to 30 lakhs.
- Its reported by some of the beneficiary respondents that the current ceiling is adequate for pursuing higher studies for courses of 1 year duration or less; however for courses of 2 year or more duration requires a higher course fee thus necessitates for the upward revision in the existing ceiling.
- Some of the respondents who are enrolled in the engineering courses had expressed that the course fee for engineering is higher than the course fees for other courses; so there may be higher provision for interest subsidy for pursuing engineering courses.

### **2.7.3 Suggestion of beneficiary on the inclusion of new course under the scheme**

As part of the ToR of the scheme, the beneficiaries were requested to submit their feedback and suggestion about the new courses/subjects which can be included to the existing provision of the scheme so as to expand the scope/ coverage in terms of reaching out to maximum beneficiary who were deprived from the scheme due to non coverage some courses. The beneficiary had submitted their response and suggestion, which is analyzed, compiled and presented as below:

- The respondents are of the opinion that the courses as prescribed under the Engineering discipline may be made general which presently are exclusively and/or specifically prescribed under the current provision of the scheme. This would enable the

beneficiaries to pursue any specialization/ specific course as desired by the beneficiaries under the engineering discipline.

- The scheme may also have provision/ flexibility to add new courses as the situation arise from time to time so the new/ unique courses as designed by various universities may be updated on real time basis.

#### **2.7.4 General suggestion of the beneficiary respondents for improving the effectiveness of the scheme:**

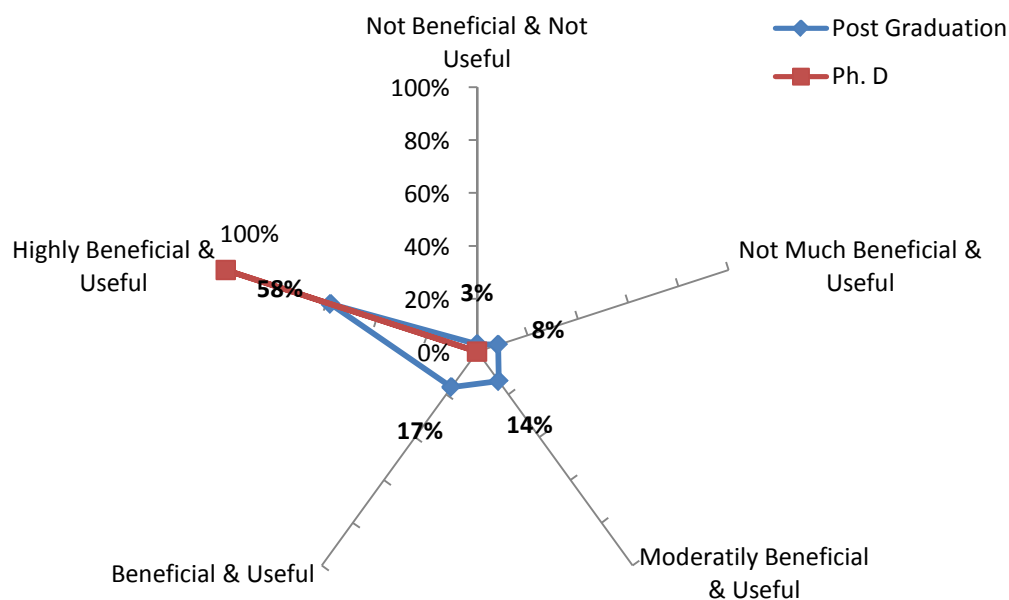
- Sufficient provision in the scheme may be made for creating substantial awareness amongst the minority beneficiaries.
- The moratorium period of the scheme may be revised from maximum of 1 year to 2 years.
- Some of the beneficiaries have shown their displeasure that the scheme information is difficult to obtain as many of the banks/ branches are not updated with the scheme information. So ministry may make necessary initiative for wider coverage of the scheme amongst the stakeholders.
- The respondent have suggested to revise the scheme ceiling in line with the country of study as there is varying course fees across different countries for the same course. Further it was also informed that the loan ceiling for pursuing the courses in USA is not sufficient.
- Beneficiaries have suggested that Ministry may reduce the time frame between application of Padho Pardesh and release of interest subsidy. The information about the status of the interest subsidy may also be updated regularly with the beneficiaries.
- Ministry may facilitate the loan sanction and approval as the same varies from bank to bank and sometimes the same is considerably delayed.

#### **2.8 Feedback of beneficiary about the overall success of the scheme**

The beneficiary's response about overall rating on the success of the scheme was also obtained. The response received from the beneficiary respondents are compiled and presented in the **Figure 2.38**. It can be inferred from the **Figure 2.38** that the only respondent pursuing her Ph.D course have rated the scheme as **highly beneficial and useful**. Around 3%, 8%, 14%, 17% and 58% of the respondents enrolled under post graduation availing the benefits of Padho Pardesh scheme have rated the overall success of the scheme as Not Beneficial & Not

Useful, Not Much Beneficial & Useful, Moderately Beneficial & Useful, Beneficial & Useful and Highly Beneficial & Useful respectively.

**Figure 2.38: Feedback of beneficiary about the overall success of the scheme**



## **Chapter 3**

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# **FEEDBACK OF MEMBER DISBURSING BANKS, IBA & DNB**





## Chapter 3

### Feedback of Member Disbursing Banks, IBA & DNB

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#### 3.1 Feedback of the Member Disbursing Banks

##### Preamble:

Padho Pardesh scheme is a central Sector Scheme with an objective to provide interest subsidy to the students belonging to the communities declared as minority communities in terms of Section 2 (c) of National Commission for Minorities Act, 1992, on the interest payable for the period of moratorium for the Education Loans under the scheme of Interest subsidy on Educational Loans for Overseas Studies to pursue approved courses at Masters and Ph. D levels. Under the scheme, the minority candidate can avail the education loan from scheduled commercial banks, Co-operative Banks and Gramin Banks spread across the country. The banks after disbursement of the loan to the beneficiary's account prepare the interest claim for the eligible minority beneficiaries on quarterly basis and submit before the Nodal Bank. On receipt of the claim amount from the Nodal Bank, the concerned disbursing banks subsidize the interest component of the individual beneficiary's account. On completion of the moratorium period, the concerned banks prepare the repayment schedule based on which the beneficiary starts repaying the loan. As the banks play a crucial role in implementation of the scheme and establish an interface between the beneficiary and ministry, it was imperative to obtain the feedback and response from the banks about the implementation of the scheme. Accordingly response was sought as per the pre-designed questionnaire from all the 48 nos. of banks which are part of the implementation of the scheme during 2014-17. Necessary follow-ups were made with the banks to submit the response in time and accordingly the feedback and filled-in questionnaire was received from only 13 banks. The study team had also visited corporate office of Canara Bank, Punjab National Bank, Oriental Bank of Commerce, Vijaya Bank and State Bank of India which combinly constitute around 50% of the total disbursement during the year 2014-17. The response obtained through the filled in questionnaire and the feedback received during the discussion with the officials has been compiled and presented in this Chapter.

### 3.1.1 Loan Repayment Status under Padho Pardesh scheme

The concerned disbursing banks on completion of the moratorium period as prescribed under the scheme (i.e. course period, plus one year or six months after getting job, whichever is earlier) calculates the outstanding (Principal plus Interest<sup>1</sup>) and prepare the repayment schedule (EMI). Based on the repayment schedule amortized, the beneficiary candidate is instructed to repay the loan to the concerned disbursing bank. On completion of repayment of the EMIs by the candidates as per the schedule stipulated by the bank, the loan gets closed successfully; on the contrary, the failure in repayment by the candidates leads to NPA. To ascertain the success rate of repayment under the scheme, the concerned banks were requested to furnish the information about the current repayment status by beneficiaries supported under Padho Pardesh scheme. The information is collated, analyzed and presented in **Table 3.1** and **Figure 3.1**.

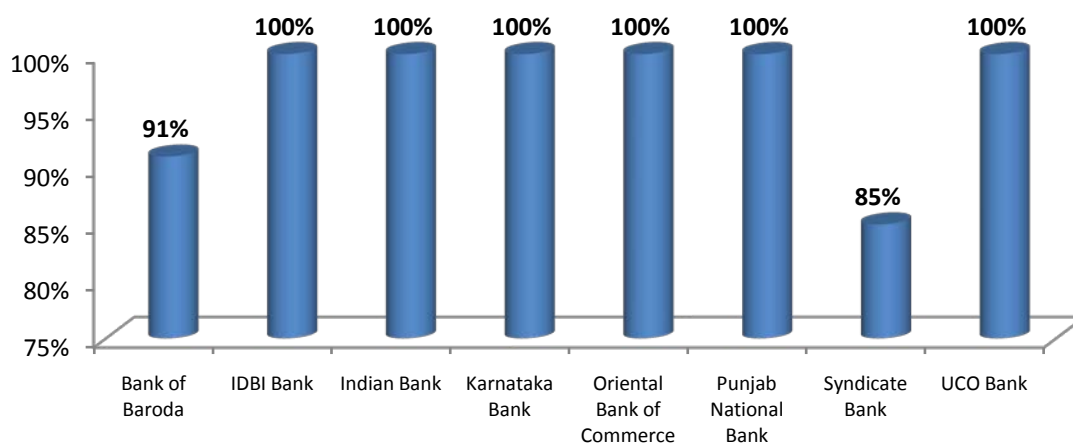
**Table 3.1: Education Loan Repayment status under Padho Pardesh scheme**

| Sl. No. | Name of the Bank     | 2014-15                                |                                   | 2015-16                                |                                   | 2016-17                                |                                   |
|---------|----------------------|--|-----------------------------------|--|-----------------------------------|--|-----------------------------------|
|         |                      | No. of Students eligible for repayment | No. of students started repayment | No. of Students eligible for repayment | No. of students started repayment | No. of Students eligible for repayment | No. of students started repayment |
| 1       | Bank of Baroda       | 21                                     | 19                                | 43                                     | 39                                | 43                                     | 39                                |
| 2       | Canara Bank          | -                                      | -                                 | -                                      | -                                 | -                                      | -                                 |
| 3       | Corporation Bank     | -                                      | -                                 | -                                      | -                                 | -                                      | -                                 |
| 4       | IDBI Bank            | 11                                     | 11                                | 19                                     | 19                                | 21                                     | 21                                |
| 5       | Indian Bank          | 1                                      | 1                                 | 1                                      | 1                                 | 18                                     | 18                                |
| 6       | Karnataka Bank       | 1                                      | 1                                 | 2                                      | 2                                 | 2                                      | 2                                 |
| 7       | Oriental Bank        | 0                                      | 0                                 | 2                                      | 2                                 | 3                                      | 3                                 |
| 8       | Punjab National Bank | 1                                      | 1                                 | 3                                      | 3                                 | 17                                     | 17                                |
| 9       | State Bank of India  | -                                      | -                                 | -                                      | -                                 | -                                      | -                                 |
| 10      | Syndicate Bank       | 44                                     | 42                                | 72                                     | 59                                | 84                                     | 68                                |
| 11      | UCO Bank             | -                                      | -                                 | 3                                      | 3                                 | 5                                      | 5                                 |

<sup>1</sup> In case the interest is not fully subsidized and the same is to be payable by MoMA, Govt. of India)

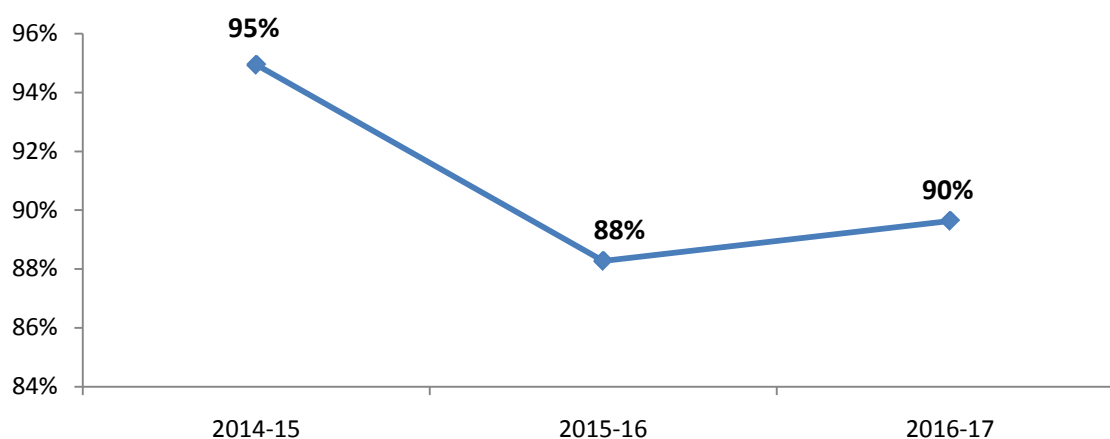
| Sl. No. | Name of the Bank | 2014-15                                |                                   | 2015-16                                |                                   | 2016-17                                |                                   |
|---------|------------------|--|-----------------------------------|--|-----------------------------------|--|-----------------------------------|
|         |                  | No. of Students eligible for repayment | No. of students started repayment | No. of Students eligible for repayment | No. of students started repayment | No. of Students eligible for repayment | No. of students started repayment |
| 12      | Vijaya Bank      | -                                      | -                                 | -                                      | -                                 | 12                                     | 12                                |
| 13      | Axis Bank        | -                                      | -                                 | -                                      | -                                 | -                                      | -                                 |

**Figure 3.1: Overall rate of loan repayment by the beneficiary bank wise (in %)**



From the above **Figure 3.1**, it can be inferred that repayment rate under the Padho Pardesh scheme is appreciable as reported 100% by majority of the respondent banks, however the same is reported as 91% and 85% by Bank of Baroda and Syndicate Bank respectively.

**Figure 3.2: Overall Loan repayment rate (Year wise trend)**



It can be witnessed from the **Figure 3.2** that the repayment rate is reported highest i.e. 95% in 2014-15, and there is sharp decline reported in 2015-16 i.e. 88%. In 2016-17 the repayment rate is reported as 90%.

### 3.1.2 Monitoring of beneficiary’s performance by the Banks:

The disbursement of the loan upto the maximum ceiling of sanctioned amount is made by the bank as on demand by the candidate and/or as per the predefined milestone as stated in the fee structure prescribed by the institute/ university. However, as part of the provision of the scheme, the beneficiary candidate (s) who either discontinued the course mid-stream, due to any reason, or those who are expelled from the institutions on disciplinary or academic grounds, the subsidy shall not be released. Hence the banks ensure to obtain the performance reports/ marks sheets/ progress report of the candidates before the disbursement of the 2<sup>nd</sup> tranche or subsequent tranche of the loan amount. However it is not mandatory on the part of the candidates to submit their course completion status to bank as there is no outstanding/ receivables/ due to be received from the banks and the bank had already disbursed the loan amount to the candidate. So the beneficiary candidates hold no obligation to submit the performance / course completion status/ report to the bank after completion of the course. However each bank has established their own mechanism to obtain the performance of the candidates at the time of disbursement of the loan to the beneficiary candidates. As per information received and interaction held with the disbursing banks, all the respondent disbursing banks except Syndicate Bank have reported to have mechanism to monitor the performance of the of the beneficiary candidates before disbursement of the loan amount. Banks update the information through follow up with the beneficiary or as reported by the candidate on his free will. The detail of the response received from the banks is mentioned in **Table 3.2**.

**Table 3.2: Feedback on existence of performance monitoring mechanism for the candidates**

| Sl. No. | Name of the Bank | Banks reported to monitor the performance of candidates |
|---------|------------------|---|
| 1       | Bank of Baroda   | √   |
| 2       | Canara Bank      | √   |
| 3       | Corporation Bank | √   |
| 4       | IDBI Bank        | √   |
| 5       | Indian Bank      | √   |

| Sl. No.        | Name of the Bank     | Banks reported to monitor the performance of candidates |
|----------------|----------------------|---|
| 6              | Karnataka Bank       | √   |
| 7              | Oriental Bank        | √   |
| 8              | Punjab National Bank | √   |
| 9              | Axis Bank            | √   |
| 10             | State Bank of India  | √   |
| 11             | Syndicate Bank       | -   |
| 12             | UCO Bank             | √   |
| 13             | Vijaya Bank          | √   |
| <b>Total</b>   |                      | <b>12</b>   |
| <b>Overall</b> |                      | <b>100%</b>   |

### 3.1.3 Various mechanisms for tracking the academic performance of the candidates by the banks

The respondent banks were requested to specify in details about the mechanism as adopted by them for tracking the performance of the beneficiary candidates under the Padho Pardesh scheme. The details of the response received from the banks has been illustrated in the below **Table 3.3**.

**Table 3.3: Feedback of the banks about mechanism adopted for monitoring academic performance of the candidates**

| Name of the Bank | Comments of banks   |
|------------------|---|
| Bank of Baroda   | Branches from where the Education Loan is availed by the student, remains in touch with the student and their Parents (who are also co-borrower) to keep track of their academic performance, through various medium of communications. |
| Canara Bank      | The concerned branches make follow up with the beneficiary and also ensure to receive the performance report before disbursement of the subsequent tranche of payment.  |
| Corporation Bank | At the Branch level, Branches are maintaining semester/year wise progress of students during the period of loan.  |
| IDBI Bank        | During part disbursement, branches ask for mark sheet of earlier term.  |
| Indian Bank      | 1. By enquiring through e-mails<br>2. When the borrower comes for next disbursement   |
| Karnataka Bank   | Whenever disbursements are done, the performance of students is received from the Institutes through mail.  |

| Name of the Bank          | Comments of banks   |
|---------------------------|---|
| Oriental Bank of Commerce | During disbursement request to submit the performance   |
| Punjab National Bank      | As per bank guidelines, Monitoring of loans need to be done by the disbursing branch located in India. However, during the study it was opined that the monitoring of the scheme may be entrusted to the overseas branch dealing with the institution where the candidate is studying or the one located nearer to the educational institution and progress report be obtained after every semester / year. |
| State Bank of India       | Bank receive the mark sheet and relevant documents before disbursing the subsequent instalments of the loan   |
| Syndicate Bank            | NOT REPORTED  |
| UCO Bank                  | By keeping a close liaison with the student's guardian and obtaining pass certificates of different years   |
| Vijaya Bank               | It is practically not possible to track the performance of the student regularly as it is abroad studies.   |
| Axis Bank                 | NOT REPORTED  |

### 3.1.4 Monitoring of employment status of the beneficiary candidates by banks:

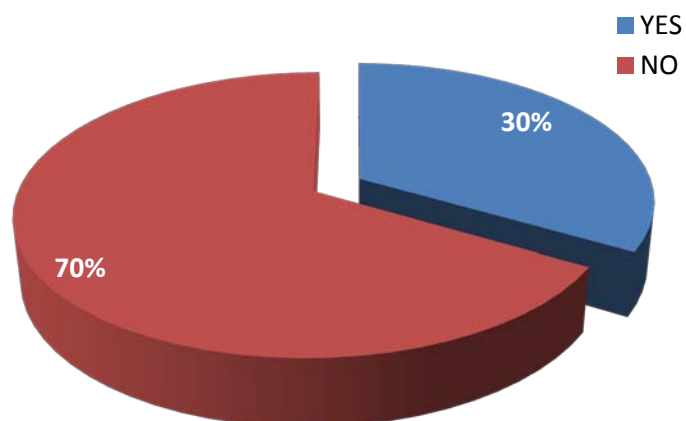
As part of the provision of the scheme, the moratorium period completes after the course duration and after one year or **six months of getting employment/job**, whichever is earlier, hence the banks were required to monitor the employment status so as to decide the moratorium period. So it was felt relevant to understand the monitoring mechanism as adopted by various banks to track the employment status of the beneficiary candidates under the Padho Pardesh scheme. Banks were requested to provide the information about the mechanism adopted by them; the response obtained is detailed in **Table 3.4**. Only 3 banks i.e. Bank of Baroda, Canara Bank and Punjab National Bank were reportedly been able to track the employment status of the candidate after completion of their course, but the same is done only at the branch level. Around 70% of the respondent banks have opined that there exists no definite mechanism for monitoring the employment status of the beneficiary candidates of Padho Pardesh scheme and the same could not be done due to the unavailability of updated contact information of the students and in some cases it was reported that the candidate become unresponsive after completion of the course. Many of the banks have reported that it becomes difficult to obtain the employment information of the candidates after completion of the study; however in absence of the employment information, ideally one year after completion of the course is taken into consideration for calculation of the moratorium period for loan under the Padho Pardesh scheme. Karnataka Bank, Corporation Bank and Syndicate bank have not

reported the monitoring mechanism as adopted for monitoring the performance of the candidates under Padho Pardesh scheme.

**Table 3.4: Monitoring of employment status of the beneficiary candidates**

| Sl. No.          | Name of the Bank     | Monitored  | Not monitored |
|------------------|----------------------|------------|---------------|
| 1                | Bank of Baroda       | √          | ×             |
| 2                | Canara Bank          | √          | ×             |
| 3                | Corporation Bank     | ×          | ×             |
| 4                | IDBI Bank            | ×          | √             |
| 5                | Indian Bank          | ×          | √             |
| 6                | Karnataka Bank       | ×          | ×             |
| 7                | Oriental Bank        | ×          | √             |
| 8                | Punjab National Bank | √          | ×             |
| 9                | Axis Bank            | ×          | √             |
| 10               | State Bank of India  | ×          | √             |
| 11               | Syndicate Bank       | ×          | ×             |
| 12               | UCO Bank             | ×          | √             |
| 13               | Vijaya Bank          | ×          | √             |
| <b>Total</b>     |                      | <b>3</b>   | <b>7</b>      |
| <b>Overall %</b> |                      | <b>30%</b> | <b>70%</b>    |

**Figure 3.3: Monitoring of employment status of the beneficiary candidates**





### 3.1.5 Timeliness in the interest subsidy claim settlement:

As per the present provision of the scheme, the interest subsidy is released to the disbursing bank every quarter after compilation of the subsidy claim by the Nodal bank. The Nodal Bank place the consolidated claim amount along with the bank wise details before the ministry for settlement of the claim amount. On receipt of the claim amount from the ministry, the DNB disburses the interest subsidy amount to the respective bank as per their claim. However any delay at the ministry level and/or at the DNB level, causes delay in the settlement of interest claim of the disbursing bank. So to understand the timeliness of the claim settlement, the banks were requested to provide feedback about the timeliness of receipt of their claim settlement of the interest subsidy under the Padho Pardesh scheme. The response received from the banks and the reason for delay is mentioned in **Table 3.5**.

**Table 3.5: Response of bank about timely receipt of the interest subsidy**

| Sl. No. | Name of the Bank     | Yes | No | Reasons and comments reported by banks  |
|---------|----------------------|-----|----|---|
| 1       | Bank of Baroda       | √   | ×  | -   |
| 2       | Canara Bank          | ×   | √  | -   |
| 3       | Corporation Bank     | ×   | ×  | -   |
| 4       | IDBI Bank            | ×   | √  | Subsidy amount for fresh cases is pending for FY:- 15-16 and FY 16-17. reason is not informed   |
| 5       | Indian Bank          | ×   | √  | -   |
| 6       | Karnataka Bank       | ×   | √  | Delayed disbursement from the nodal bank.   |
| 7       | Oriental Bank        | ×   | √  | -   |
| 8       | Punjab National Bank | ×   | √  | -   |
| 9       | Axis Bank            | √   | ×  | -   |
| 10      | State Bank of India  | ×   | √  | The pain points in respect to Interest Subsidy are as under: a) Non- receipt of full %age of claimed amount. b) Claim is not received at the same time, in respect of all students. c) Sometimes details like Account numbers are missing while receiving claims. |
| 11      | Syndicate Bank       | ×   | √  | The DNB passes on the subsidy amount immediately after receipt of the same. However, delay in passing the subsidy amount to the NDB is noticed.   |





| Sl. No.        | Name of the Bank | Yes        | No         | Reasons and comments reported by banks  |
|----------------|------------------|------------|------------|---|
| 12             | UCO Bank         | √          | x          | -   |
| 13             | Vijaya Bank      | x          | √          | Usually there is a long delay in the time taken to settle the claims and even if it is settled, it will be done in 3-4 tranches leading to customer complaints. |
| <b>Total</b>   |                  | <b>3</b>   | <b>9</b>   |   |
| <b>Overall</b> |                  | <b>25%</b> | <b>75%</b> |   |

Further the respondent banks were requested to specify the period of delay in receipt of the subsidy claim amount, on a scale of 1 month to 1 year. Around 10 out of 13 respondent banks have opined that there is a delay of minimum of 6 months from the date of submission of the claim to the date of settlement of the interest subsidy. Corporation Bank, Bank of Baroda and Axis Bank had not commented on the period of delay in receiving the interest subsidy.

### 3.1.6 Sufficiency of the Loan ceiling amount of 20 lakhs under the scheme:

Keeping in view of the changed economic scenario and the increasing cost of education abroad, the banks were requested to provide their feedback on the present ceiling of Rs. 20 lakhs as stipulated under the Padho Pardesh scheme for providing interest subsidy to the minority community. The analysis of the response reveals that 11 out of 13 respondent banks have agreed that the present ceiling of 20 lakhs is sufficient. Syndicate bank has suggested that due to the increase in the course fee for studying abroad, the present ceiling may be revised. Corporation bank has not made any comment on the present ceiling prescribed under the scheme.

### 3.1.7 Support for Promotion and awareness received by Banks under the scheme:

For wide publicity and coverage of the scheme amongst the minority stakeholders, Ministry of Minority Affairs, takes various initiatives which include publication in News Paper, promotion through Audio Visual through TV, Radio etc. However banks being the implementing agency and the prime interface between the beneficiary and the ministry thus play a significant role for ensuring the wide propagation of the scheme amongst the target beneficiaries. So to understand the initiatives by the banks in disseminating the scheme information amongst the minority community and also to ascertain the related support received from the Nodal Bank

and/or from the ministry, the banks were requested to provide their feedback on the promotion/awareness activity carried out by them along with the support received from ministry/ DNB. The details of the feedback/ response received from the respondent banks are presented in **Table 3.6**.

**Table 3.6: Feedback of the banks about awareness/ promotion support received from MoMA/DNB for Padho Pardesh scheme**

| Sl. No         | Name of the Bank          | Support received | No support received | Comments from the banks   |
|----------------|---------------------------|------------------|---------------------|---|
| 1              | Bank of Baroda            | x                | √                   | -   |
| 2              | Canara Bank               | √                | x                   | -   |
| 3              | Corporation Bank          | x                | √                   | -   |
| 4              | Indian Bank               | √                | x                   | The website of the MoMA has full details.   |
| 5              | IDBI Bank                 | x                | √                   | -   |
| 6              | Karnataka Bank            | x                | √                   | -   |
| 7              | Oriental Bank of Commerce | √                | x                   | Regular updation about the Scheme   |
| 8              | Punjab National Bank      | √                | x                   | Desired assistance / information are provided without any delay.  |
| 9              | State Bank of India       | x                | √                   | -   |
| 10             | Syndicate Bank            | √                | x                   | Ministry is passing on the subsidy promptly to us   |
| 11             | Axis bank                 | x                | √                   | -   |
| 12             | UCO Bank                  | √                | x                   | Receive all the required information from MoMA/DNB whenever there is any notification regarding the scheme. |
| 13             | Vijaya Bank               | x                | √                   | Promoted at the branch level by educating the customers about the scheme.                                   |
| <b>Total</b>   |                           | <b>6</b>         | <b>7</b>            |   |
| <b>Overall</b> |                           | <b>46%</b>       | <b>54%</b>          |   |

Banks utilize their own resource and fund for creating necessary awareness about the scheme amongst the minority beneficiaries based on the footfall/ walk-in received at the branch level. As reported by the banks, no specific awareness camp/ programme is being organized for promotion of the Padho Pardesh scheme. However banks have suggested that Ministry may circulate sufficient promotional materials and/or may issue the sample promotional materials/ design so that banks would be able to create necessary awareness at their branch level.

### 3.1.8 Problems encountered by banks in promotion of the scheme

- In the absence of the standardized publicity materials; the banks inform the candidates verbally about the scheme and many a times the impact is difficult to ascertain.
- Ministry may also inform the schedule for creating necessary awareness and also liaison with the state/local bodies/ community organization for making the banks part of their awareness creation activity.

### 3.1.9 Feedback on the Monitoring and MIS mechanism of DNB/ Ministry:

Regular monitoring is done by the ministry and the DNB about the status of interest claim and settlement. Further information is also sought from the disbursing bank as and when required. So the banks were requested to provide feedback on the present reporting mechanism as adopted by DNB/ Ministry and to suggest and recommend for making the MIS mechanism effective and user friendly. The response received from the banks is detailed in **Table 3.7**.

**Table 3.7: Feedback on the Monitoring and MIS mechanism of DNB/ Ministry**

| Sl. No. | Name of the Bank | Feedback of Bank |                | Comments of the banks |
|---------|------------------|------------------|----------------|-----------------------|
|         |                  | Cumbersome       | Not cumbersome |                       |
| 1       | Bank of Baroda   | x                | √              | -                     |
| 2       | Canara Bank      | x                | x              | -                     |
| 3       | Corporation Bank | x                | √              | -                     |
| 4       | Indian Bank      | x                | √              | -                     |
| 5       | IDBI Bank        | x                | √              | -                     |

| Sl. No.        | Name of the Bank          | Feedback of Bank |                | Comments of the banks   |
|----------------|---------------------------|------------------|----------------|---|
|                |                           | Cumbersome       | Not cumbersome |   |
| 6              | Karnataka Bank            | ×                | √              | -   |
| 7              | Oriental Bank of Commerce | ×                | √              | -   |
| 8              | Punjab National Bank      | √                | ×              | It is suggested that subsidy amount received from GOI should be directly credited to respective student account through digital banking modes i.e. bulk RTGS /NEFT etc. |
| 9              | State Bank of India       | √                | ×              | There should be standardized MIS Mechanism in place, wherein all information/ data will flow in a seamless manner.  |
| 10             | Syndicate Bank            | ×                | √              | -   |
| 11             | Axis Bank                 | ×                | √              | No MIS is shared with us for the scheme   |
| 12             | UCO Bank                  | ×                | √              | -   |
| 13             | Vijaya Bank               | ×                | √              | -   |
| <b>Total</b>   |                           | <b>2</b>         | <b>10</b>      |   |
| <b>Overall</b> |                           | <b>17%</b>       | <b>83%</b>     |   |

### 3.1.10 Feedback on the effectiveness of the loans under the scheme as compared to other education loans:

Padho Pardesh scheme caters to the economically weaker sections of notified minority communities by providing interest subsidy on the education loan for studying abroad there by improves their employability and socio-economic status. For assessing the effectiveness of the scheme as compared to the regular education loan offered for studying abroad, feedback is sought from the banks for necessary improvement in the provision of the scheme. The **Table 3.8** enumerates the responses of different banks, which reveals that 9 respondent banks out of the 13 banks have acknowledged that the Padho Pardesh scheme is comparatively effective than the regular education loan in terms of enhancing the prospects of minority candidates for studying abroad. Karnataka Bank has opined that the present income ceiling



criteria of Rs. 6 lakhs per annum stipulated under the scheme has become the major barrier for less coverage of the scheme amongst the minority beneficiaries. Axis bank has not made any comments on the effectiveness of the scheme as compared to the regular education loan offered for studying abroad.

**Table 3.8: Feedback of banks on effectiveness of the scheme as compared to regular education loan**

| Sl. No.        | Name of the Bank          | Effective  | Non-effective | Can't Answer | Comments of the Bank  |
|----------------|---------------------------|------------|---------------|--------------|---|
| 1              | Bank of Baroda            | ×          | ×             | √            | -   |
| 2              | Canara Bank               | √          | ×             | ×            | -   |
| 3              | Corporation Bank          | √          | ×             | ×            | -   |
| 4              | Indian Bank               | √          | ×             | ×            | -   |
| 5              | IDBI Bank                 | √          | ×             | ×            | -   |
| 6              | Karnataka Bank            | ×          | √             | ×            | Because of the income ceiling criteria, many students become ineligible for scheme. |
| 7              | Oriental Bank of Commerce | √          | ×             | ×            | -   |
| 8              | Punjab National Bank      | √          | ×             | ×            | -   |
| 9              | State Bank of India       | √          | ×             | ×            | -   |
| 10             | Syndicate Bank            | √          | ×             | ×            | -   |
| 11             | Axis bank                 | ×          | ×             | √            | -   |
| 12             | UCO Bank                  | √          | ×             | ×            | -   |
| 13             | Vijaya Bank               | √          | ×             | ×            | -   |
| <b>Total</b>   |                           | <b>10</b>  | <b>1</b>      | <b>2</b>     |   |
| <b>Overall</b> |                           | <b>77%</b> | <b>7%</b>     | <b>16%</b>   |   |

### 3.1.11 Complaint redressal mechanism instituted by banks under the scheme

The beneficiary under the scheme can report their complaint/grievance related to their education loan, interest subsidy to their respective disbursing bank and the disbursing bank

take appropriate measures to resolve the same. During the evaluation, the banks were requested to provide information on the complaints received (if any) and also to specify the nature of complaints. The information received from the banks has been compiled and presented in **Table 3.9**. From the **Table 3.9**, it can be inferred that 4 out of 9 nos. of respondent banks have reported that they do receive complaint from the beneficiary of the Padho Pardesh scheme and the nature of the complaint is mostly related to the delay in receipt of the interest subsidy under the scheme.

**Table 3.9: Feedback of banks on receipt of complaints under Padho Pardesh scheme**

| Sl. No.        | Bank Name                 | Yes        | No         | Nature of complaints as reported by Bank   |
|----------------|---------------------------|------------|------------|--|
| 1              | Bank of Baroda            | √          | ×          | Receive complaints regarding delay in subsidy receipt.   |
| 2              | Canara Bank               | √          | ×          | Received complaint from the student regarding non receipt of subsidy but the same has been resolved.   |
| 3              | Corporation Bank          | ×          | √          | -  |
| 4              | Indian Bank               | √          | ×          | Students complain of non receipt of subsidy since subsidy is settled for repeat cases and few are left out. The students who are in receipt of partial subsidy amount also submit their complaint. |
| 5              | IDBI Bank                 | ×          | √          | -  |
| 6              | Karnataka Bank            | ×          | √          | -  |
| 7              | Oriental Bank of Commerce | ×          | √          | -  |
| 8              | Punjab National Bank      | ×          | √          | -  |
| 9              | State Bank of India       | ×          | √          | -  |
| 10             | Syndicate Bank            | ×          | √          | -  |
| 11             | Axis Bank                 | ×          | √          | -  |
| 12             | UCO Bank                  | ×          | √          | -  |
| 13             | Vijaya Bank               | √          | ×          | It is mostly with regard to their subsidy claims pending with the Govt. and few complaints for non-claiming or claiming lesser subsidies than the eligible amount.                                 |
| <b>Total</b>   |                           | <b>4</b>   | <b>9</b>   |  |
| <b>Overall</b> |                           | <b>31%</b> | <b>69%</b> |  |



Further the banks were requested to specify in details the mechanism adopted by them for addressing the complaints received from the beneficiaries of the scheme. The mechanism as reported by banks for handling the grievance under the Padho Pardesh scheme is mentioned in **Table 3.10.**

**Table 3.10: Particulars of complaints redressal mechanism adopted by banks under Padho Pardesh scheme**

| Sl. No. | Name of the Bank     | Particulars of the Complaint redressal mechanism   |
|---------|----------------------|--|
| 1       | Bank of Baroda       | Complaints received if any, are being attended and redressed by the respective operating units   |
| 2       | Canara Bank          | Whenever student approaches Bank through grievances / RTI queries. The same is immediately addressed   |
| 3       | Corporation Bank     | NOT REPORTED   |
| 4       | IDBI Bank            | Complaint if any are handled by Branch official on respective branch where account is opened.  |
| 5       | Indian Bank          | Resolved at Branch level.  |
| 6       | Karnataka Bank       | No Complaint received  |
| 7       | Oriental Bank        | NOT REPORTED   |
| 8       | Punjab National Bank | As per current procedure, Complaint redressal mechanism comprises of the following: 1. Contact Centre Portal: Used for handling Complaints/Requests that land on contact Centre via toll free no 1800 180 2222/ 1800 103 2222 and tolled no 0120-2490000. 2. CGRMS portal : Used for handling complaints/requests lodged in customer care mail (CARE) / from RBI,MOF/from social media/by hard copy or post/by internet banking, mobile banking, website by customer. All the complaints and requests received except the ones that land on Banks toll free no, are being lodged in CGRMS application as per defined process of the Bank and CGRMS is routing it to Branch Offices, Circle Offices and Head Office Divisions for resolution on the basis of their nature in CGRMS portal. Non Receipt of Interest subsidy, Delay in sanction of loan, Misbehaviour etc. are examples of complaints received. |
| 9       | Axis Bank            | Complaints if any get routed through the bank  |
| 10      | State Bank of India  | We have identified Circle-wise (area wise) Education Loans Nodal Officers to handle all Education Loans related matters.   |
| 11      | Syndicate Bank       | Normally the complaints are redressed within 15 days   |
| 12      | UCO Bank             | Aggrieved borrowers can lodge complaint through various channels as well as grievance redressal system of the Bank. The link for grievance redressal system is given on Bank's website.  |
| 13      | Vijaya Bank          | Students can raise complaints at the branch level; if unsatisfied can approach Regional Office and if still not convinced can approach Head Office. Students can also register their complain through portal.  |

### 3.1.12 Feedback of banks about reporting on part time employment by the beneficiaries of Padho Pardesh scheme:

The students while pursuing their higher studies abroad may at times get part time employment for meeting their expenditures. So it was envisaged that the above mentioned engagement of the beneficiary may impact the family income as reported at the time of availing the benefits under the scheme. However for ascertaining the family income taking into account of the additional income due to the part time engagement of the beneficiary during his/her study abroad, it is important to obtain the timely and accurate information by the concerned disbursing bank. Hence it was felt necessary during the evaluation to ascertain whether the banks obtain such information from the candidates and/or the candidate declares/intimate any such employment to the banks so that the same can be accounted for revising the family income of the beneficiary. The information received from the banks is presented in **Table 3.11**. All the respondent banks have expressed that none of the beneficiaries availing the benefits of the Padho Pardesh scheme report/ inform about their parttime employment (if any) during their study abroad. So it is difficult to revise the family income of the beneficiary based on the financial gain accrued due to the part time engagement of the beneficiary, as the accurate information is neither reported voluntarily by the beneficiaries nor can be obtained by the banks.

The banks were requested submit their feedback about whether the reporting of part time engagement is required for assessing the family income of the beneficiaries during their course of study availing the benefits of Padho Pardesh scheme. The response received is compiled, analyzed and presented in **Table 3.11**. 4 out of 9 nos. of banks have reported that the reporting of the part time engagement by the beneficiaries of the Padho Pardesh scheme is required for assessing the family income of the candidates while pursuing their higher study abroad.

**Table 3.11: Feedback of the banks about requirement of part time engagement in assessing the family income of the beneficiaries**

| Sl. No. | Name of the Bank | Required | Not required | Comments reported by banks  |
|---------|------------------|----------|--------------|---|
| 1       | Bank of Baroda   | √        | ×            | -   |
| 2       | Canara Bank      | ×        | √            | -   |
| 3       | Corporation Bank | ×        | √            | As subsidy eligibility of the student is ascertained based on the family income at the time of sanction of loan. The family income is not assessed every year during the course period. |





| Sl. No.        | Name of the Bank          | Required   | Not required | Comments reported by banks  |
|----------------|---------------------------|------------|--------------|---|
| 4              | Indian Bank               | ×          | √            | Because the employment is temporary in nature and the student may or may not get employment. Or he may not continue it.   |
| 5              | IDBI Bank                 | √          | ×            | -   |
| 6              | Karnataka Bank            | ×          | √            | -   |
| 7              | Oriental Bank of Commerce | ×          | √            | -   |
| 8              | Punjab National Bank      | ×          | √            | -   |
| 9              | State Bank of India       | ×          | √            | -   |
| 10             | Syndicate Bank            | ×          | √            | The employment during the course of study may not be permanent employment. Usually student gets permanent employment after completion of the course.  |
| 11             | Axis Bank                 | √          | ×            | -   |
| 12             | UCO Bank                  | √          | ×            | -   |
| 13             | Vijaya Bank               | ×          | √            | It is extremely difficult to get these details from the students as they are studying abroad. Moreover, the scheme states that the income at the time of sanction of loan will determine the eligibility. |
| <b>Total</b>   |                           | <b>4</b>   | <b>9</b>     |   |
| <b>Overall</b> |                           | <b>31%</b> | <b>69%</b>   |   |

### 3.1.13 Feedback of the bank about implementation of back ended interest subsidy

With the recent initiative of Govt. of India about implementation of the Back ended<sup>2</sup> interest subsidy as part of the interest subvention in various Govt. of scheme, therefore during the study it was felt necessary to obtain feedback from the disbursing bank about the implementation challenges for making the interest subsidy as back ended. The feedback received in this regard is compiled and depicted in **Table 3.12**.

<sup>2</sup> A back-end subsidy involves direct payment of a subsidy at a later date to the borrower, who pays the market rate up front.

**Table 3.12: Feedback of the bank about implementation of back ended interest subsidy**

| Sl. No.        | Name of the Bank          | Yes        | No         | Comments and justification by Banks  |
|----------------|---------------------------|------------|------------|--|
| 1              | Bank of Baroda            | √          | ×          | -  |
| 2              | Canara Bank               | √          | ×          | -  |
| 3              | Corporation Bank          | √          | ×          | -  |
| 4              | Indian Bank               | ×          | √          | -  |
| 5              | IDBI Bank                 | √          | ×          | However proper mechanism should be in place.   |
| 6              | Karnataka Bank            | ×          | √          | As per Back ended subsidy procedure, Bank needs to maintain the subsidy a/c separately and for the subsidy portion received interest should not be charged in the loan account. In CBS such accounting procedure is difficult. Since the loan is for fairly long period, maintaining subsidy separately till last stage of the loan a/c is complicating. |
| 7              | Oriental Bank of Commerce | √          | ×          | -  |
| 8              | Punjab National Bank      | √          | ×          | -  |
| 9              | State Bank of India       | √          | ×          | -  |
| 10             | Syndicate Bank            | √          | ×          | It will be one time affair or annual reimbursement.  |
| 11             | Axis Bank                 | √          | ×          | -  |
| 12             | UCO Bank                  | √          | ×          | -  |
| 13             | Vijaya Bank               | ×          | √          | Tracking the student till completion of the course is a difficult task and back ended subsidy would lead to more customer complaints as the student will not be available for producing the required documents for claiming subsidy.   |
| <b>TOTAL</b>   |                           | <b>10</b>  | <b>3</b>   |  |
| <b>OVERALL</b> |                           | <b>77%</b> | <b>23%</b> |  |

From the above table it can be understood that 77% of respondent banks have expressed that the back ended interest subsidy would be more convenient and the interest subsidy may be disbursed to the candidates after the successful completion of the course. However Indian bank, Karnataka bank and Vijaya Bank had suggested that the disbursement through back

ended interest subsidy mechanism would not be convenient specifying various reasons and justifications as mentioned in the **Table 3.12**.

### 3.1.14 Feedback of the member banks on the moratorium period:

The banks were requested to provide feedback on the present moratorium period i.e. the course period, plus one year or six months after getting employment/job, whichever is earlier as stipulated under the scheme. All the banks have the opinion that the present moratorium period is appropriate and does not require any change. The response received from the banks is compiled and presented in **Table 3.13**.

**Table 3.13: Constraints/ bottlenecks encountered during the implementation of the scheme:**

| Sl. No. | Name of the Bank     | Constraints/ problems reported by Bank   |
|---------|----------------------|--|
| 1       | Bank of Baroda       | No constraints reported.   |
| 2       | Canara Bank          | Web Portal may be opened yearly once instead of opening in four different quarters.<br>MoMA, Gol may settle proportionately for all the claims submitted during the Financial Year.        |
| 3       | Corporation Bank     | NOT REPORTED   |
| 4       | IDBI Bank            |  |
| 5       | Indian Bank          |  |
| 6       | Karnataka Bank       |  |
| 7       | Oriental Bank        |  |
| 8       | Punjab National Bank | Under Padho Pradesh Scheme presently claims are required to be lodged quarterly. We propose that claims should be lodged once in year (FY) in the line of claims lodged under CSIS scheme. |
| 9       | Axis Bank            | NOT REPORTED   |
| 10      | State Bank of India  |  |
| 11      | Syndicate Bank       | Periodicity of Claiming of subsidy may be changed to yearly basis as it is in CSIS.  |
| 12      | UCO Bank             | None as such   |
| 13      | Vijaya Bank          | NOT REPORTED   |

**3.1.15 Suggestions for improvement of the scheme**

The banks were requested to provide suggestion based on their experience in handling the interest subsidy reimbursement from the ministry and appropriation of the same against the beneficiary account. The suggestions are intended to make improvement in the provision of the scheme. The responses so received from the member banks are collated and presented in **Table 3.14**. No suggestion is received from Corporation Bank, IDBI Bank, Oriental Bank and Vijaya Bank.

**Table 3.14: Suggestions from the member banks for improvement of the scheme**

| Sl. No. | Name of the Bank     | Suggestion reported by banks   |
|---------|----------------------|--|
| 1       | Bank of Baroda       | MoMA should enhance efforts to popularise the scheme.  |
| 2       | Canara Bank          | Claims may be settled proportionately for all the students , as it will help in redressal of grievances of students.   |
| 3       | Corporation Bank     | Not reported   |
| 4       | IDBI Bank            |  |
| 5       | Indian Bank          | <ol style="list-style-type: none"> <li>1. Instead of claiming subsidy on quarterly basis, Banks may be permitted to claim subsidy on yearly basis.</li> <li>2. Claims should be sought from Banks in regular intervals. The months for submission of claims by the banks should be fixed.</li> <li>3. At present claim are submitted only up to Sept. 2017. Such back log should be avoided.</li> <li>4. All the claims made by the Bank should be settled in full.</li> </ol> <p>There should not be disparity among the students. In the existing scenario, claim for few accounts are not settled. If the budgetary allocation of funds for a particular year is less than the amount claimed by Banks, (instead of leaving the claim of few students) all the students for whom claim has been lodged should be given subsidy proportionately. This will avoid complaints and help the Bankers to face the deprived educational borrowers. The procedure of repeat claims to be avoided.</p> |
| 6       | Karnataka Bank       | The online portal for uploading the claims can be kept open at least twice a year.   |
| 7       | Oriental Bank        | Not reported   |
| 8       | Punjab National Bank | <ol style="list-style-type: none"> <li>1. Subsidy amount received from GOI should be directly credited to respective student account through digital banking modes i.e. bulk RTGS /NEFT ETC.</li> <li>2. Back-end interest subsidy may be given on</li> </ol>  |



| Sl. No. | Name of the Bank    | Suggestion reported by banks   |
|---------|---------------------|--|
|         |                     | <p>successful completion of the course and at the time of closure of account, to ensure regular repayment of the loan.</p> <p>3. Under Padho Pradesh Scheme presently claims are required to be lodged quarterly. It is proposed that claims should be lodged once in year (FY) in line of the claims lodged under CSIS scheme.</p> <p>4. Whenever subsidy claim is lodged on line through Nodal Bank, a SMS (MESSAGE) may be sent to student on his 99mission99d Mobile Number.</p> |
| 9       | Axis Bank           | <p>1. Creating more awareness amongst the students for this scheme. Govt should explain the process, documentation and eligibility to the students at college level.</p> <p>2. Subsidy should be directly given to the student so that it is convenient for the student to avail the subsidy.</p> <p>3. Subsidy should be given on a quarterly / monthly basis and should be transferred directly to the students who are availing the same</p>                                      |
| 10      | State Bank of India | <p>1. For better control and to avoid missing, the claims should be allowed to submit once in a year.</p> <p>2. 100% of claim amount to be released at one go.</p>   |
| 11      | Syndicate Bank      | <p>Reimbursement of interest subsidy is taking much time and which leads to complaints.</p> <p>Measures should be taken to reimbursement of subsidy within 3 months from the date of claim.</p>  |
| 12      | UCO Bank            | For better & speedy results, different Govt. bodies constituted for the welfare of Minorities should contribute towards promotion/awareness of the scheme.   |
| 13      | Vijaya Bank         | Not reported   |

### 3.1.16 Problems faced by the member disbursing banks in implementation of the scheme:

| Sl. No. | Name of the Bank | Difficulty faced by banks   |
|---------|------------------|---|
| 1       | Bank of Baroda   | Not reported  |
| 2       | Canara Bank      |   |
| 3       | Corporation Bank | Presently, we are submitting claims on quarterly basis; collecting required account wise information from Branches spread over entire country on quarterly basis is very difficult and time consuming. Instead claims can be called on yearly basis in line with CSIS (Central Scheme of Interest Subsidy) for education loans. |



| Sl. No. | Name of the Bank          | Difficulty faced by banks  |
|---------|---------------------------|--|
| 4       | Indian Bank               | Most of the students submit Form 16 or IT returns of their parents, along with the educational loan applications. So there is delay in obtaining income certificate from appropriate authority designated by state govt. |
| 5       | IDBI Bank                 | Nil  |
| 6       | Karnataka Bank            | Nil  |
| 7       | Oriental Bank of Commerce | Not reported   |
| 8       | Punjab National Bank      | Under Padho Pradesh Scheme is presently claims are required to be lodged quarterly. We propose that claims should be lodged once in year (FY) in the line of claims lodged under CSIS scheme.                            |
| 9       | State Bank of India       | Due to the system of Quarterly submission of claims, the reconciliation of claims becomes difficult.   |
| 10      | Syndicate Bank            | Nil  |
| 11      | Axis Bank                 | Students find it difficult to obtain income certificate from the defined competent authorities. Also, there is ambiguity amongst the students about the receipt of this subsidy  |
| 12      | UCO Bank                  | Nil  |
| 13      | Vijaya Bank               | The scheme is well implemented and reaching out to the eligible borrowers and assisting them in the successful completion of their course.   |

### 3.2 Feedback of the Indian Banks Association:

#### Preamble:

Indian Banks' Association (IBA) is a representative body and association of Indian banks and financial institutions formed for development, coordination and strengthening of Indian banking, and assists the member banks in various ways including implementation of new systems and adoption of standards among the members. In addition to its various stated objectives, the IBA also coordinate; support its members' banks by facilitating implementation of various schemes, policy mandate of the Govt. and civil society for socio-economic prosperity of the nation through intervention of banking sector. Similarly the Padho Pardesh scheme of Ministry of Minority Affairs (MoMA), Govt. of India is being implemented by various banks where IBA plays the vital role in terms of disseminating the scheme information amongst the members' banks; provide support by establishing common link between the DNB and banks. Thus IBA being one of the crucial stakeholders for effective implementation of the scheme, the study team during evaluation and impact assessment of the Padho Pardesh scheme had visited Mumbai and

made interaction with the concerned officials of the IBA to obtain their suggestion and feedback for improving the effectiveness in the implementation of the scheme. A structured questionnaire was also prepared to capture necessary information pertained to the scheme and the filled in information as per the questionnaire was also obtained from IBA. The information received through the questionnaire and the suggestions recorded during the interaction has been compiled and presented in this chapter.

### **3.2.1 Feedback on Awareness and Implementation of the Scheme:**

The discussion was held with the officials of IBA to understand the role of IBA in dissemination of the scheme information amongst the stakeholders of the scheme. The response of the IBA officials is enumerated below:

- IBA promotes/ generates awareness amongst its member's banks by circulating the scheme information and/or any notification amongst the IBA member banks for effective and timely implementation of the scheme as and when desired by the Nodal Bank. IBA has no specific provision to organize workshop/ programme for sensitizing its stakeholders on the Padho Pardesh scheme of Ministry of Minority Affairs, Govt. of India.
- During the discussion it surfaced that IBA has not encountered any issues for dissemination of the scheme information amongst its stakeholders, as they regularly receive the scheme related circular and guideline from MoMA and DNB for necessary distribution and circulation amongst its member banks.

### **3.2.2 Feedback on the Support from MoMA and DNB:**

IBA being the crucial stakeholders of the scheme receive necessary guideline, policy documents from MoMA/DNB to be circulated amongst its member banks for effective implementation of the scheme. During the interaction with the IBA officials, their response on the support received from MoMA/DNB during the implementation of the scheme was obtained. The response of the officials of IBA is detailed below:

- The officials of IBA had appreciated the process as laid down by MoMA/ DNB for implementation of the scheme and had opined the same as smooth and not so cumbersome, further the guidelines and other details as stipulated under the scheme are also explicit to IBA.



- IBA officials had also confirmed that the documentation requirement under the scheme is almost in similar line with the documentation required under the regular education loan offered by its member banks. During the discussion, it was also clear that the documentation requirements prescribed under the scheme were not redundant and seemed to be relevant for effective implementation of the scheme.

### **3.2.3 Feedback on the process of implementation:**

DNB and MoMA have established the process for implementation of the scheme in terms of managing the submission of interest subsidy claims by the member banks of IBA and settlement of claim of the respective member banks. The officials of IBA concerned with the scheme were requested to provide their views on the existing process, timeliness in receipt of interest subsidy etc. The feedback of the IBA is presented below.

- The interest subsidy is released on time to the registered bank by the DNB.
- IBA registered banks don't find any difficulty or face any issues during the interest subsidy claim and/or reimbursement.
- The duration of 2 months provided under the DNB portal for data updation on quarterly basis is sufficient enough.
- The registered bank doesn't find any difficulty for accessing the web portal of DNB for the purpose of the scheme.

### **3.2.4 Feedback on the outcome of the implementation**

The feedback of the officials of IBA in terms of effectiveness of repayment of the loan by the beneficiaries of the scheme in comparison with the regular education loan as offered by its member banks was also obtained. The comment received from the officials of IBA has been compiled and enumerated below:

- IBA is of the opinion that the performance of the student does not affect the interest subsidy claim/ reimbursement by the registered bank as the member banks receive the reimbursement of the interest subsidy as claimed by them irrespective of the performance of the beneficiary of the scheme.
- IBA does not record the success and/or failure rate of the scheme in terms of repayment of the loan by the beneficiaries so could not express any opinion about the reason for non repayment (if any) by the beneficiary candidates. Similarly IBA had made no



comment on the success rate of the scheme as compared to the regular education loan of its member banks in terms of repayment of the loan.

- The IBA have confirmed that the scheme is found to be more effective in comparison to the regular education loan provided by the respective banks.
- The officials of IBA have expressed that presently sufficient provisions are stipulated under the scheme which enables it to be successful in terms of achieving the desired objective stated under the scheme.

### **3.2.5 Feedback on the present Grievance Handling and MIS mechanism of the scheme**

Timely redressal of the issues surfaced during the implementation of the scheme by DNB and/or members' banks is crucial for successful implementation of the scheme. So IBA being the crucial link between the DNB and members banks, it was found relevant to understand the present grievance redressal mechanism of the IBA for addressing the complaints received from DNB/ members banks. The feedback of IBA about the present grievance redressal mechanism for addressing the issues received under the scheme is detailed below:

- IBA has no mechanism for addressing the complaints/ grievance from the registered banks/ DNB in connection with the implementation of the scheme. Further the officials of IBA have also confirmed that they have neither received any complaints from the registered bank nor from DNB regarding the issues encountered by them during the implementation of the scheme.
- It was given to understand during the discussion with the officials of IBA that IBA had no role in reviewing the scheme and also does not receive any MIS/ progress report from the DNB/IBA registered banks in connection with the progress of the scheme. However, MoMA may request for necessary MIS from IBA and/or from the registered banks for meeting its requirement which may arise from time to time.

### **3.2.6 Feedback of IBA on the present provisions of the scheme:**

Various provisions of the scheme are made with the objective to enable the economically weaker sections of the minority community to study abroad. To evaluate the effectiveness of the present provision of the scheme in achieving the stated objective, the officials of IBA were requested to submit their feedback. The same is compiled and presented as below:

- IBA officials informed that the present ceiling limit of Rs. 20 lakhs as prescribed under the Padho Pardesh scheme is not adequate in comparison with the other education loan



as offered by its member banks. However the ceiling limit of Rs. 20 lakhs may be reviewed after taking into account of the present economic data of the minorities.

- IBA had made no comment on the present moratorium period (i.e. 1 year or six months after getting job whichever is earlier plus the course period) as prescribed under the scheme.
- Further during the discussion, IBA officials have shown their inability to express their opinion on sufficiency of the provision which would enable the candidates to study abroad.

### **3.3 Feedback of Designate Nodal Bank (Canara Bank) on role of implementation of the scheme**

#### **Preamble:**

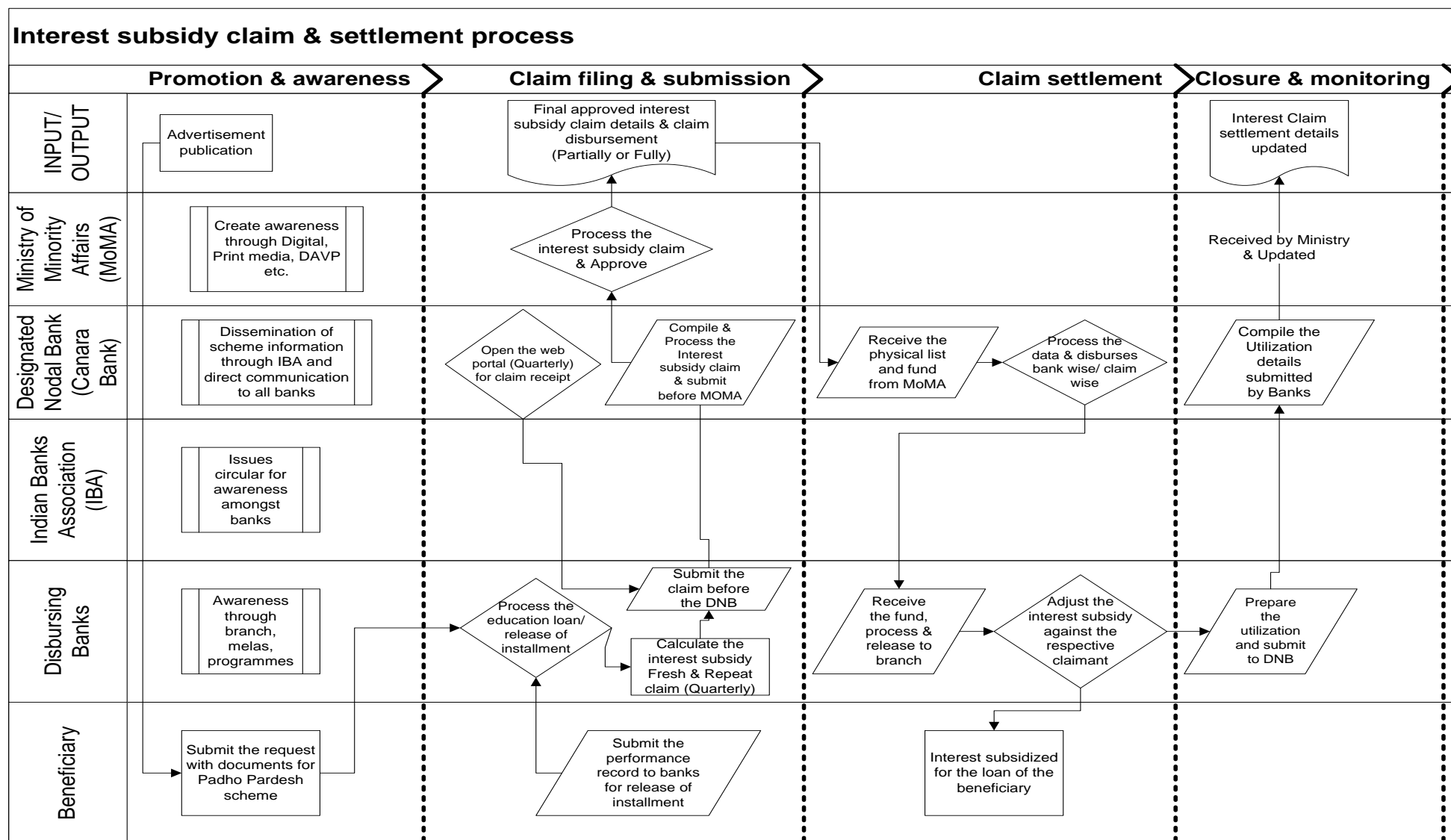
For effective implementation of the Padho Pardesh scheme in terms of settlement of claims as per the entitlement of the disbursing banks, timely release of interest subsidy to the disbursing banks, administering the scheme information/guideline amongst stakeholders; it is imperative to designate a qualified agency on behalf of the ministry for delivery of services, benefits of the scheme in a simplified, efficient and transparent manner so as to enable the beneficiaries/stakeholders receive their entitlement in a convenient and seamless manner. Accordingly Ministry of Minority Affairs (MoMA) felt necessary to implement the scheme through an agency which hold the proven track record and could act as a bridge between ministry, Banks and beneficiary so that the scheme and financial management could be smoothly administered. For effective implementation of the scheme with an objective of timely and flawless delivery of interest subsidy to the beneficiary stakeholders of the scheme, the ministry entered into MoU with Canara Bank to act as the Designated Nodal Bank (DNB) for compilation and lodging of claim on behalf of the claimant banks, settlement & disbursement of claim on behalf of the ministry. As Canara Bank is the only bank entrusted with the task of fund management for the Padho Pardesh scheme on behalf of ministry and disbursing banks, so it was imperative to obtain necessary information through a structured questionnaire and discussion from Canara Bank which is crucial for successful implementation of the scheme. In light of the above scenario, discussions were also held with the concerned officials of Canara Bank at their corporate head quarter at Bangalore. The feedback obtained during interaction with the officials of Canara Bank and the information received as per the questionnaire are compiled and discussed in this chapter.



### 3.3.1 Process of interest subsidy claim and settlement:

Under the Padho Pardesh scheme, Ministry of Minority Affairs (MoMA) subsidizes the interest accrued on the education loan of the beneficiaries during the moratorium period of the loan. The implementation of the scheme in terms of interest subsidy claim and its settlement is administered by Canara bank. The entire process for release of interest subsidy under the Padho Pardesh scheme is as detailed below:

**Figure 3.4: Process flow diagram for release of interest subsidy under Padho Pardesh scheme**



From the above **Figure 3.4**, it can be emerged that

- The minority beneficiaries submit their application for availing the education loan and the eligible minority beneficiaries to avail the benefits of interest subsidy comply with the documentation requirement as stipulated under the Padho Pardesh scheme.
- The DNB open the web portal as per the directive received from MoMA for submission of interest subsidy claim by the respective banks under Padho Pardesh scheme.
- The bank computes the interest accrued during each quarter under the fresh and repeat claim and submits the subsidy claim to the Nodal Bank as soon as the Nodal Bank open the web portal for submission of interest subsidy claim by banks.
  - **Fresh Claim:** The interest accrued on the education loan during the quarter ending immediate after the disbursement of the 1<sup>st</sup> phase/ instalment of the education loan is calculated by the disbursing bank. The same interest component is claimed for subsidy under the **Fresh claim** category of Padho Pardesh scheme.
  - **Repeat Claim:** However as per the practice, the interest subsidy is claimed quarterly through the web portal of DNB designed specifically for the purpose. Any such interest subsidy subsequently claimed when the previous claim is fully settled or partially settled would fall under the **Repeat Claim** category.
- The banks uploads the interest subsidy claim data on the web portal as per the beneficiary account wise before the last date as prescribed by the Ministry and Nodal Bank.
- On receipt of the interest subsidy claim information, the DNB compiles bank wise and beneficiary wise data, prepare the consolidated statement of the subsidy claim and submit before MoMA for approval.
- The recommendatory committee constituted at the ministry level examines and recommends the application for award of interest subsidy on quarterly basis and forward the final approved list along with the funds for necessary disbursement.
- Canara bank on receipt of the subsidy amount and list makes necessary arrangement for disbursement of the claim amount amongst the beneficiary banks based on the proportion of funds as received from the ministry.
- The concerned loan disbursing bank makes necessary appropriation of the claim amount received against the interest subsidy head of the respective beneficiary of Padho Pardesh scheme.

### 3.3.2 Timeliness of the claim settlement

As per the MoU agreed between MoMA and Canara Bank, MoMA shall, on receipt of the documents related to claims from Canara Bank, reimburse the amount of interest subsidy after verification of claims to Canara Bank for necessary onward credit to the beneficiary account through Loan sanctioning Bank. On receipt of the subsidy amount, the loan sanctioning bank in turn adjust the same with the interest accrued against the loan availed by the beneficiaries. Any delay in the reimbursement of the subsidy amount by the ministry, causes subsequent delay in releasing the benefits to the beneficiary. To ascertain the timeliness in terms of release of interest subsidy, information is obtained from Canara bank about the time elapsed between the date of reimbursement of the interest subsidy and the date of submission of claim to the ministry. The data analysis of the time elapsed for reimbursement of fresh claim and repeat claim for the year during 2014-17 is presented in **Table 3.15** and **Table 3.16**.

**Table 3.15: Analysis of the timeliness for reimbursement of interest subsidy under fresh claim**

| Claim year | Date of submission of claim (A) | Date of settlement of claim (B) | Number of days elapsed (B-A) | Average days elapsed | Average Months elapsed |
|------------|---------------------------------|---------------------------------|------------------------------|----------------------|------------------------|
| 2014-15    | 11-12-2014                      | 01-10-2015                      | 294                          | 516                  | 18                     |
| 2015-16    | 01-02-2016                      | 31-12-2017                      | 699                          |                      |                        |
|            | 15-02-2016                      | 31-12-2017                      | 685                          |                      |                        |
|            | 10-06-2016                      | 31-12-2017                      | 569                          |                      |                        |
| 2016-17    | 31-01-2017                      | 31-12-2017                      | 334                          |                      |                        |

\* Portal was last opened only for June 2016 and & September 2016

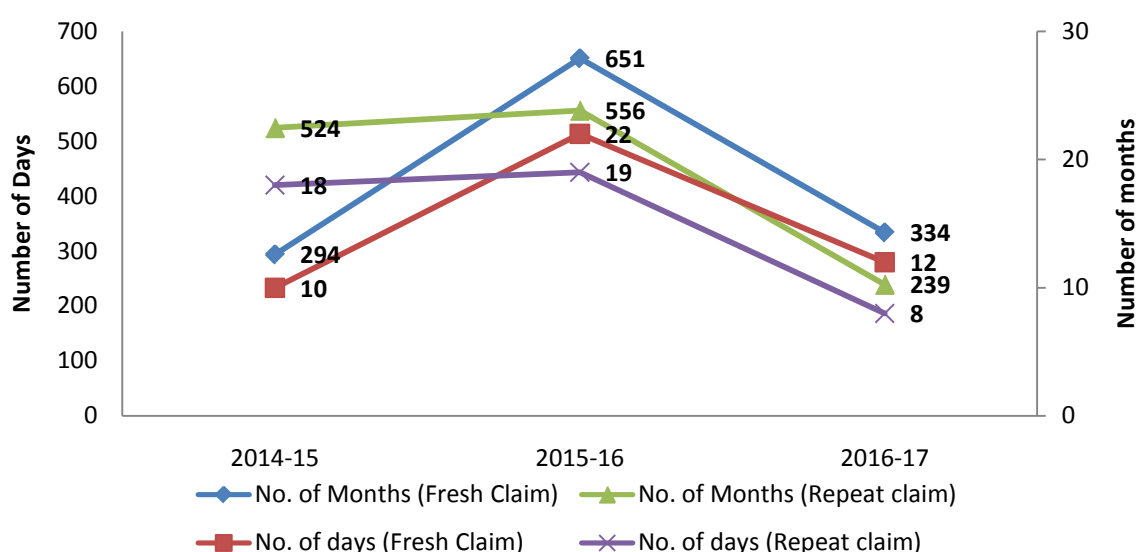
**Table 3.16: Analysis of the timeliness for reimbursement of interest subsidy under repeat claim**

| Claim year | Date of submission of claim (A) | Date of settlement of claim (B) | Number of days elapsed (B-A) | Average days elapsed | Average Months elapsed |
|------------|---------------------------------|---------------------------------|------------------------------|----------------------|------------------------|
| 2014-15    | 11-12-2014                      | 01-01-2016                      | 386                          | 497                  | 17                     |
|            |                                 | 02-04-2016                      | 478                          |                      |                        |
|            |                                 | 19-11-2016                      | 709                          |                      |                        |
| 2015-16    | 01-02-2016                      | 27-09-2017                      | 604                          |                      |                        |

| Claim year | Date of submission of claim (A) | Date of settlement of claim (B) | Number of days elapsed (B-A) | Average days elapsed | Average Months elapsed |
|------------|---------------------------------|---------------------------------|------------------------------|----------------------|------------------------|
|            | 15-02-2016                      |                                 | 590                          |                      |                        |
|            | 10-06-2016                      |                                 | 474                          |                      |                        |
| 2016-17    | 31-01-2017                      | 27-09-2017                      | 239                          |                      |                        |

\* Portal was last opened only for June 2016 and & September 2016

**Figure 3.5: Year wise trend on time elapsed for claim settlement (in Months & Days)**



From the above **Table 3.15 & Table 3.16**, and **Figure 3.5**, it can be inferred that the average days elapsed between the date of submission and date of settlement of fresh claim is 516 days and the same is 497 days for settlement of repeat claims. For arriving at the number of months elapsed for settlement of the claims; the numbers of days were converted to number of months taking into account an average of 30 nos. of days in a month. Accordingly it emerged that for settlement of fresh claim an average time taken is 18 months where as for settlement of repeat claims, an average time of 17 months is required.

During the study, it was surfaced that the portal for submission of interest subsidy claim by the banks was last open for the quarter ending June and September 2016. Due to this the member banks had neither submitted the fresh interest subsidy claim nor repeat claim after September 2016. Hence for the same period the time taken for settlement of interest subsidy claim as on March 2018 also turns out to be 18 months.

### 3.3.3 Physical and financial progress in terms of settlement of interest subsidy

To ascertain the physical and financial progress of the interest subsidy claim settlement by MoMA, Canara bank was requested to provide information about the number of claims and the amount of claims filed during the period 2014-17. Further the actual status of the claim settlement was also obtained to understand the implementation progress of the scheme in terms of existence of backlog (if any) in the interest subsidy claim settlement. The information obtained for fresh and repeat claim is analysed and presented in **Table 3.17** and **Table 3.18**.

**Table 3.17: Analysis of the Physical and financial progress about reimbursement of interest subsidy under fresh claim**

| Claim year | Number of claims | Amount of claim (in INR) | Amount settled by Ministry (in INR) | Overall Achievement |
|------------|------------------|--------------------------|-------------------------------------|---------------------|
| 2014-15    | 722              | 4,41,23,735              | 4,41,23,735                         | 100%                |
| 2015-16    | 2538             | 7,20,49,875              | 0                                   | 0%                  |
| 2016-17    | 2235             | 6,66,00,988              | 0                                   | 0%                  |

**Table 3.18: Analysis of the Physical and financial progress about reimbursement of interest subsidy under repeat claim**

| Claim year | Number of claims | Amount of claim (in INR) | Amount settled by Ministry (in INR) | Overall Achievement |
|------------|------------------|--------------------------|-------------------------------------|---------------------|
| 2014-15    | 368              | 3,12,45,070              | 3,10,13,932                         | 99%                 |
| 2015-16    | 2047             | 6,56,17,887              | 6,56,17,887                         | 100%                |
| 2016-17    | 713              | 2,31,20,125              | 2,31,20,125                         | 100%                |

From the above **Table 3.17** & **Table 3.18**, it can be inferred that no fresh claims which were filed by Canara bank during the period 2015-17 was settled amounting to a total liability of Rs. 13,86,50,863. However the fresh interest subsidy claimed during 2014-15 was fully settled by MoMA. Further the repeat claims filed during the period 2014-17 were also fully settled.

### 3.3.4 Issues encountered with disbursement of subsidy claims

As per the present practice, the interest accrued during each quarter is claimed by the respective bank as and when the portal is made open by Canara Bank. The member banks compute and submit the claim on the web portal as per the interest accrued during the



preceding period. So it was reported by many of the banks that any claim if missed and/or could not be claimed during the preceding quarter due to any reason may be claimed in the succeeding quarter.

Further this process of quarterly claiming the interest subsidy consumes a lot of time in terms of calculating the interest subsidy accrued during each quarter, submitting the same through the web portal, reconciliation of the receipt of interest subsidy and settlement of the same against the respective beneficiary account. As reported by banks, it is also difficult for the banks to reconcile their claim records as the interest subsidy is not settled regularly and the same is received as and when the claim is released by MoMA.

So the banks have suggested that the interest subsidy claim and settlement may be made annually as practiced by the Ministry of Human Resource Development (MHRD) for Central Sector Scheme for Interest Subsidy on Education Loan (CSIS) for interest subsidy on education loan.

### **3.3.5 Issues concerning variation in interest rate of education loan**

The interest on the education loan is varying across different banks which are based on the MCLR (Marginal cost of funds-based lending rate). Accordingly, the interest accrued for the same amount of education loan availed by the beneficiary from different banks would vary based on the interest rate as prescribed by the respective bank. The ministry is liable to make the settlement of the interest component on the education loan which is varying for different banks calculated for the same amount of education loan and/or for the same ceiling of Rs. 20 lakhs as prescribed under the scheme.

Under the above scenario and with fixed budgetary allocation, extending the benefits to beneficiaries with higher interest rate would result in coverage of less number of beneficiaries on the contrary interest subsidy to beneficiary with lower interest rate may cover more number of beneficiaries under the scheme. This establishes an uncertainty in the number of beneficiaries to be extended support under the scheme and the same can only be extended till the exhaustion of the budget allocation.

To make a detailed illustration of the above scenario, banks were requested to provide the interest on the education loan for the period during 2014-17. The same interest rates were taken into computation keeping in view Rs. 20 lakhs as principal, prescribed as the maximum ceiling limit under the scheme. For illustration of the above scenario it was also assumed that

the beneficiary has availed the interest subsidy for Rs. 20 lakhs and is disbursed @ Rs. 10 lakhs each during the 2 years of course. The course period has also been assumed as 2 years and accordingly the moratorium is calculated as 3 years which is 2 years of course period plus one year. The detailed calculation is depicted in **Table 3.19**.

**Table 3.19: Annual Interest rate on education loan (in %) by various banks during 2014-17**

| Sl. No. | Particulars       | Name of the Bank          | Annual Interest rate on education loan (in %) |         |         |
|---------|-------------------|---------------------------|---|---------|---------|
|         |                   |                           | 2014-15                                       | 2015-16 | 2016-17 |
| 1       | Central PSU Banks | Canara Bank               | 11.7  | 11.3    | 10.1    |
|         |                   | UCO Bank                  | 12.5  | 12.0    | 11.6    |
|         |                   | Karnataka Bank            | 14.5  | 14.0    | 14.0    |
|         |                   | Bank of Baroda            | 11.9  | 11.5    | 10.2    |
|         |                   | Vijaya Bank               | 11.9  | 11.15   | 10.5    |
|         |                   | State Bank of India       | 14.0  | 13.0    | 13      |
| 2       | Gramin Bank       | Sarva Haryana Gramin Bank | 13.8  | 12.6    | 10.4    |
| 3       | State Owned       | J & K Bank                | 14  | 12.5    | 12.6    |
| 4       | Private           | Axis Bank                 | -   | -       | 13.5    |

From the above **Table 3.19**, the minimum, mean, median and maximum interest rates were estimated from the interest rates stipulated by various banks during the period 2014-17. Accordingly different scenarios taking into assumption of fixed principal of Rs. 20 lakhs and course duration of 2 year have been projected. The details on illustration of the same is mentioned in the below **Table 3.20**.

**Table 3.20: Illustration of the different scenario based on variation in the interest rate**

| Base line assumption on Principal and course period |   | Calculation of interest component under various scenario (different rate of interest) |             |          |            |             |
|---|---|---|-------------|----------|------------|-------------|
| Moratorium period (Course period + one year)        | Principal component of the education loan | Rate of Interest (in %)<br>⇒  | Minimum (A) | Mean (B) | Median (C) | Maximum (D) |
|   |   |   | 10.1        | 12.3     | 12.5       | 14.5        |

| Base line assumption on Principal and course period                              |          | Calculation of interest component under various scenario (different rate of interest) |          |                   |                   |                   |
|--|----------|---|----------|-------------------|-------------------|-------------------|
|  | (in INR) |   |          |                   |                   |                   |
| 1 <sup>st</sup> YEAR   | 1000000  | Interest accrued (in INR)<br>⇒  | 1,00,750 | 1,23,179          | 1,24,500          | 1,45,000          |
| 2 <sup>nd</sup> YEAR   | 1000000  |   | 2,01,500 | 2,46,357          | 2,49,000          | 2,90,000          |
| 3 <sup>rd</sup> YEAR   | -        |   | 2,01,500 | 2,46,357          | 2,49,000          | 2,90,000          |
| Total  | 2000000  | Total interest accrued (in INR)<br>⇒  | 5,03,750 | 6,15,893          | 6,22,500          | 7,25,000          |
| Interest component as % proportion of the total principal i.e. Rs. 20 lakhs      |          |   | 25%      | 31%               | 31%               | 36%               |
| Variation in the interest component from the minimum (in INR)                    |          |   | -        | (B~A)<br>1,12,143 | (C~A)<br>1,18,750 | (D~A)<br>2,21,250 |
| Maximum number of beneficiary covered with a budgetary allocation of Rs. 5 crore |          |   | 99       | 81                | 80                | 69                |

From the above **Table 3.20**, it can be observed that for a similar principal of Rs. 20 lakhs estimated for a fixed moratorium period of 3 years; the interest accrued is **Rs. 5,03,750** for a minimum interest rate of 10.1% per annum. However it can be seen that the interest accrued as **Rs. 6,15,893, Rs. 6,22,500 and Rs.7,25,000** which can be calculated with the rate of interest as 12.3% (Mean), 12.5% (Median) and 14.5% (Mode) per annum respectively.

The interest component is accumulated in proportion of **25%, 31%, 31% and 36%** of the principal amount as arrived with the interest rate of 10.1%, 12.3%, 12.5% and 14.5% per annum respectively.

It can be witnessed from the above table that a maximum of Rs. 2,21,250 additional liability is levied at the interest rate of 14.5 % per annum as against the same principal amount calculated with the minimum interest rate of 10.1% per annum. Similarly Rs. 1,12,143 and Rs. 1,18,750 additional interest liability is levied with rate of interest as 12.3% and 12.5% respectively.

With fixed budgetary allocation from the Ministry, the variation in the interest rate makes direct impact on the number of beneficiaries who can avail the opportunity of the scheme. So to ascertain the impact of the interest variation on the number of beneficiary, an assumption of Rs. 5 crores as budgetary allocation per financial year under the scheme was taken. Accordingly, it is estimated that a maximum of 99, 81, 80 and 69 numbers of beneficiaries can avail the

benefits of the scheme with variation of interest rate @ 10.1%, 12.3%, 12.5%, 14.5 % per annum respectively.

### 3.3.6 Provision of Capital subsidy instead of interest subsidy:

As discussed in the foregoing paragraph, the liability towards the interest subsidy is varying for same amount of education loan due to the variation in the interest rate as prescribed by members banks and further the variation also create an uncertainty about the number of target beneficiary under the limited/ fixed budget availability for the scheme. As illustrated in the **Table 3.20**, the interest component accrued during the moratorium period as proportion of the principal amount ranges from 25-36% due to the variance in the rate of interest.

So to augment the gap and mitigate the challenges due to the variation in the rate of interest, ministry may consider introducing the provision for capital subsidy as an alternative option to the present provision of interest subsidy under the scheme. Thus a capital subsidy may be worked out in the range of 25-35% of the amount of education loan availed by the beneficiaries or 25-35% of Rs. 20 lakhs as the maximum ceiling whichever is less.

The ministry may have the discretion of releasing the capital subsidy liability upfront after submission of claim by the banks or before the completion of the moratorium period.

The capital subsidy if released upfront to the banks; may be kept under the interest free deposit instrument by the respective banks and the same would be appropriated as against the loan capital after successful completion of the course. Further the interest free capital subsidy held with the bank as against the loan of the beneficiary of the scheme would also liable the banks for charging no interest during the moratorium period. So after completion of the moratorium period by the successful candidates, the banks may appropriate the capital subsidy amount as against the outstanding principal/ capital as per the ceiling as may be prescribed by ministry from time to time and the unutilised fund (if any) may be returned to Ministry along with the utilization and performance of the candidates.

The capital subsidy may also be released to the banks in the corresponding financial year where the moratorium period of the loan completes after receipt of the particular and details of the education loan of the beneficiary, academic performance of the beneficiary, post qualification status (if any) etc. from the respective loan disbursing banks. Accordingly the Utilization Certificate (UC) may also be obtained by Ministry after successful disbursement and

appropriation of the subsidy amount by the concerned banks as against the education loan of the beneficiary.

### **3.3.7 Provision for implementation of back ended subsidy under the scheme**

The provision of the scheme forbids the release of interest subsidy to the beneficiary candidates who either discontinued the course mid-stream, due to any reasons, or those who are expelled from the institutions on disciplinary or academic ground. However as per the present practice, the interest subsidy is released to the beneficiary by the respective loan disbursing banks as against the loan availed during the 1<sup>st</sup> year of the course could neither be recovered nor appropriated if the beneficiary is reported under any of the cited circumstance which makes him/her ineligible for availing the interest subsidy under the provision of the scheme.

So ministry may consider implementation of the back ended subsidy (Interest/Capital) where the subsidy may be released/ appropriated with the education loan of the beneficiary by the loan disbursing bank only after successful completion of the course and on submission of the credentials by the beneficiary candidates to the bank. Ministry may also be updated with the performance of the beneficiary as per the format which may be prescribed by ministry from time to time before release of the subsidy amount.

This would enable the ministry in assessing the outcome of the scheme in terms of percentage of beneficiaries successfully completed the course by availing the interest subsidy benefits of the scheme.

### **3.3.8 Feedback of Canara Bank on the commission rate towards facilitation as Nodal Bank:**

During the discussion with the officials of Canara Bank, it surfaced that the present commission admissible for implementation of the scheme as facilitator is Rs. 9/- (Rupees Nine only) for every reimbursement of the interest subsidy of Rs. 1000/- (One thousand only). However due to the delay in reimbursement of the interest subsidy; the commission also gets delayed. To ascertain the viability in terms of management of the scheme by the DNB, information pertained to similar schemes were sought from Canara Bank. It was given to understood that, meeting held with the officials that Canara bank acts as the Nodal bank in managing two other similar scheme viz. Central Sector Scheme for Interest Subsidy on Education Loan (CSIS) for Ministry of Human Resource Development, Govt. of India and Dr. Ambedkar Central Sector Scheme of

Interest Subsidy on Educational Loans of Ministry of Social Justice and empowerment, Govt. of India. The inter scheme comparative analysis is presented in **Table 3.21**.

**Table 3.21: Comparison of similar schemes in terms of commission to DNB (Canara Bank)**

| Sl. No. | Name of the scheme                 | Average number of claims handled in a year | Average Annual Budget outlay/ Claim settled in crores (in INR) | Particular of Commission            | Average Annual Commission of DNB (in INR) in lakhs | Frequency of claim settlement in a year |
|---------|------------------------------------|--|--|-------------------------------------|--|---|
| 1       | Padho Pardesh scheme               | 3000                                       | 13.07  | Rs. 9 for each of Rs. 1000 settled  | 11.8   | Quarterly (4 times a year)              |
| 2       | CSIS Scheme                        | 9.5 lakhs                                  | 1700   |                                     | 1530.0   | Annually (once in a year)               |
| 3       | Dr. Ambedkar Central Sector scheme | 1832                                       | 6.95   | Rs. 15 for each of Rs. 1000 settled | 10.4   | Quarterly (4 times a year)              |

From the above table it can be inferred that for managing the CSIS scheme, Canara Bank earns relatively higher margin of profit in view of the budget outlay of Rs. 1700 crores per year. However for Padho Pardesh scheme where the outlay is 13 crores; the profit margin in view of the fixed cost involved for managing the scheme and also the frequency of claim settlement is every quarter unlike the CSIS scheme, the profit margin is not so appreciable as reported by the DNB. As stated in the **Table 3.21**, similar scheme i.e. Dr. Ambedkar Central Sector scheme of Min. of Social Justice & Empowerment which have the budget outlay of Rs. 6.95 crores has higher provision of commission to Canara Bank at the rate of Rs. 15 for each Rs. 1000 settled.

So keeping in view the quantum of work which requires the quarterly settlement of the subsidy claim by the DNB, where as the present commission is proportionate to the budget outlay/ subsidy settled requires a review by the Ministry. The DNB during the discussion have reported that the commission may be revised keeping in view the cost of management of the scheme and a fixed minimum amount may be allocated towards the commission for managing upto a minimum settlement amount. However, for any disbursement/ settlement above the prescribed amount variable commission may be considered. Alternatively Ministry may also consider revising the commission in line with the rate as prescribed under Dr. Baba Saheb Ambedkar scheme of Ministry of Social Justice & Empowerment, Govt. of India.

**3.3.9 Status of Interest subsidy disbursement after completion of moratorium period:**

As per the provision of the scheme, the interest accrued on the education loan would be periodically subsidized by MoMA as and when the claim is submitted by DNB. However as illustrated in the aforesaid paragraph, there is delay at Ministry level in the settlement/ reimbursement of the interest subsidy due to various reasons. As per RBI guideline the banks can charge simple interest during the moratorium period of the education loan; however after completion of the moratorium the principal and interest accrued gets amortised with compounding interest method which can be repaid by the beneficiary through EMI over a definite period of time.

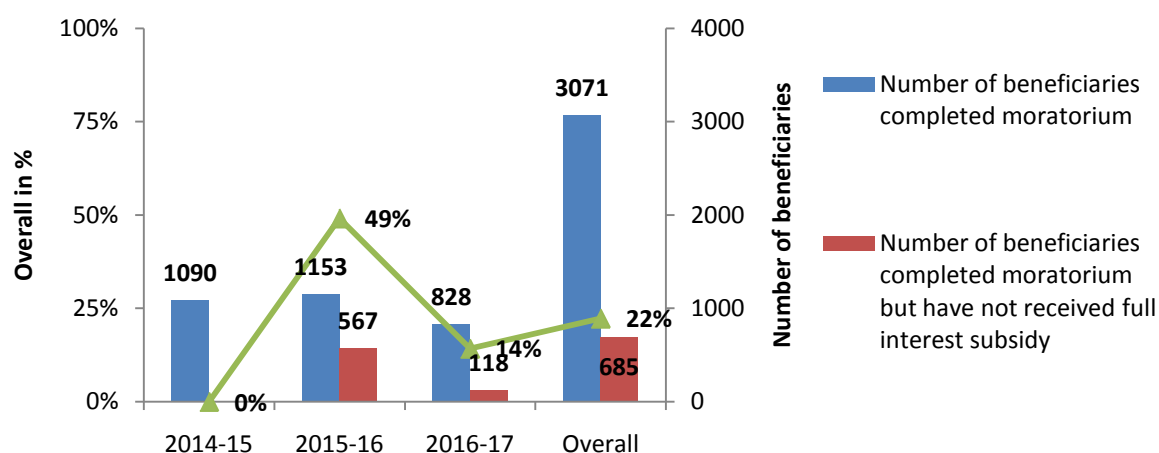
During moratorium period of the loan, the interest accrued is simple interest in nature and the same is not compounded thus any delay in reimbursement of the interest subsidy by ministry upto the completion of the moratorium would not cause any burden on the beneficiary but any further delay in reimbursement beyond the moratorium period could create an additional liability on the part of the beneficiary where the non-subsidised interest component gets added to the principal of the loan and accordingly the EMI amount would be determined thus contradicting with the intent and objective of the scheme.

So it was essential to assess the status of reimbursement of the interest subsidy by MoMA in terms of delay in release of subsidy amount beyond the moratorium period as prescribed under the scheme. The data in this regard is sought from Canara Bank and the same is compiled, analysed and presented in the below **Table 3.22** and **Figure 3.6**.

**Table 3.22: Status of Interest subsidy reimbursed after moratorium period**

| Financial year | Number of beneficiaries completed moratorium | Number of beneficiaries completed moratorium but have not received full interest subsidy | Overall Achievement |
|----------------|--|--|---------------------|
| 2014-15        | 1090   | 0  | 0%                  |
| 2015-16        | 1153   | 567  | 49%                 |
| 2016-17        | 828  | 118  | 14%                 |
| Overall        | 3071   | 685  | 22%                 |



**Figure 3.6: Status of Interest subsidy reimbursed after moratorium period (Year wise)**

From the above **Table 3.22** and **Figure 3.6**, it can be witnessed that overall 22% of the beneficiaries availing the benefits of the scheme during the period 2014-17 have reportedly completed their moratorium period but have not received the full interest subsidy amount. The year wise analysis reveals that 49% and 14% of the beneficiaries availing the benefits of Padho Pardesh scheme during 2015-16 & 2016-17 respectively have not received their full interest subsidy amount, but have completed the moratorium period. No subsidy claim is pending for the beneficiaries availing the benefits of scheme during 2014-15. In the above discussed cases, the students who have completed moratorium may have started repaying the loan where part of interest which are to be subsidized under the provision of the scheme and due to the delay in reimbursement, the same may have been included in the EMI amount as an additional liability there by contradicting with the provision of the scheme which reads in its FAQ as “**Ministry will reimburse 100 % interest component of the Educational loan availed by a student from Bank up to moratorium period**”.

### 3.3.10 Scenario planning on impact of delay in release of interest subsidy on the loan repayment status

As discussed in the aforesaid paragraph, the subsidy received after the moratorium period is in contravention to the provision of the scheme as the repayment of the loan after the moratorium period covers the principal and the non subsidized part of the interest component, thus entailing an additional liability on the part of the beneficiary. Therefore in order to elucidate the impact of delay in reimbursement of the interest subsidy on the beneficiary of the scheme; various illustrations exploring different possibilities have been evolved. In doing so, it's assumed that the beneficiary had availed the loan amount of Rs. 20 lakhs, having a moratorium period of 3 years with rate of interest as 10% per annum and period of repayment of loan as 10 years (120



months). Four different scenarios were evolved and the same are illustrated as below in the Figure 3.7.

**Figure 3.7: Illustration of impact of various scenarios due to delay in the release of interest subsidy**

| Comparison of various scenarios |  |   |  |  |                             |                          |
|---------------------------------|--|---|--|--|-----------------------------|--------------------------|
|                                 | Scenario 1<br>(No Interest subsidized)   | Scenario 2 (Interest fully subsidized)  | Scenario 3<br>(Interest Partially subsidized i.e. 50%)   | Scenario 4<br>(Interest Fully subsidized during the repayment of the loan)                               |                             |                          |
| Moratorium period               | Amount of LoanAvalied (Principal amount)   |   |  |  |                             |                          |
|                                 | 1 <sup>st</sup> Year: 1000000, 2 <sup>nd</sup> Year: 1000000, 3 <sup>rd</sup> Year: 0                    |   |  |  |                             |                          |
|                                 | Interest Accrued On the Principal  |   |  |  |                             |                          |
|                                 | 1 <sup>st</sup> Year: 100000, 2 <sup>nd</sup> Year: 200000, 3 <sup>rd</sup> Year: 200000                 |   |  |  |                             |                          |
|                                 | Interest subsidized<br><br>1 <sup>st</sup> Year: 0<br>2 <sup>nd</sup> Year: 0<br>3 <sup>rd</sup> Year: 0 | Interest subsidized<br><br>1 <sup>st</sup> Year: 100000<br>2 <sup>nd</sup> Year: 200000<br>3 <sup>rd</sup> Year: 200000 | Interest subsidized<br><br>1 <sup>st</sup> Year: 50000<br>2 <sup>nd</sup> Year: 100000<br>3 <sup>rd</sup> Year: 100000 | Interest subsidized<br><br>1 <sup>st</sup> Year: 0<br>2 <sup>nd</sup> Year: 0<br>3 <sup>rd</sup> Year: 0 |                             |                          |
| Loan Summary                    | Total Principal (A): 2000000   |   |  |  |                             |                          |
|                                 | Interest accrued during moratorium (B)<br>500000   | Interest accrued during moratorium (B)<br>0   | Interest accrued during moratorium (B)<br>250000   | Interest accrued during moratorium (B)<br>500000   |                             |                          |
|                                 | Total Outstanding (A+B)<br>2500000   | Total Outstanding (A+B)<br>2000000  | Total Outstanding (A+B)<br>2250000   | Total Outstanding (A+B)<br>2500000   |                             |                          |
|                                 | EMI Amount Repayable<br>33037.68   | EMI Amount Repayable<br>26430.15  | EMI Amount<br>29733.92   | EMI Amount<br>29814  | EMI Amount<br>33037.68      | EMI Amount<br>33120      |
| Repayment Period                | Total Interest Repayable<br>1464522.11   | Total Interest Repayable<br>1171617.69  | Total Interest<br>271283.17  | Total Interest<br>738799   | Total Interest<br>301425.75 | Total Interest<br>611920 |
|                                 | Total Repayable<br>3964522.11  | Total Repayable<br>3171618.0  | Total Amount<br>3010082.17   |  | Total Amount<br>3212318.24  |                          |
|                                 |  |   | First 15 Months  | Subsequent 86 months   | First 15 months             | Subsequent 73 months     |
|                                 |  |   |  |  |                             |                          |
| No. of EMIs                     | 120  | 120   | 101  |  | 88                          |                          |

Note (Assumptions):

Amount of Loan available: 20,00,000 (20 lakhs)

Moratorium Period: Course period (2 years) + 1 year

Rate of Interest: 10% per annum

Period of Repayment: 10 years (120 months)

All figures are in INR

As per illustrations in the above **Figure 3.7**, 4 scenarios were evolved conceptualised depicting release of interest subsidy during various stages of the education loan. The 1<sup>st</sup> scenario describes the repayment of the loan in the absence of any interest subsidy as like a regular education loan where as the 2<sup>nd</sup> scenario discusses the ideal situation where the interest subsidy is released as per the claim filed by the loan disbursing banks before the completion of the moratorium. The 3<sup>rd</sup> scenario illustrates the delay in terms of partial reimbursement of the interest subsidy amount before the moratorium period where as the 4<sup>th</sup> scenario depicts the release of the entire interest subsidy after the completion of the moratorium. For evolving the 3<sup>rd</sup> and 4<sup>th</sup> scenario, it was presumed that an average of 15 months time taken by the Ministry for disbursement of interest subsidy amount after completion of the moratorium period.

### Scenario 1:

The scenario 1 depicts the regular education loan scenario where no interest is subsidized and the beneficiary had to repay an EMI of Rs. 33037 for 120 months where the total interest liability would be Rs. 1464522 and the total repayment would be Rs. 3964522.

| Particulars          |                      | Amount of Loan<br>availed<br>(in INR) | Interest<br>accrued<br>(in INR) | Interest<br>subsidized<br>(in INR) |
|----------------------|----------------------|---------------------------------------|---------------------------------|------------------------------------|
| Moratorium<br>period | 1 <sup>st</sup> Year | 1000000.00                            | 100000.00                       | 0                                  |
|                      | 2 <sup>nd</sup> Year | 1000000.00                            | 200000.00                       |                                    |
|                      | 3 <sup>rd</sup> Year | -----                                 | 200000.00                       |                                    |
|                      |                      |                                       |                                 |                                    |
| Loan Summary         | Total Principle      | 2000000.00                            |                                 |                                    |
|                      | Total Interest       | 500000.00                             |                                 |                                    |
|                      | Total Outstanding    | 2500000.00                            |                                 |                                    |
|                      |                      |                                       |                                 |                                    |
| Repayment<br>Period  | EMI Amount           | 33037.68                              |                                 |                                    |
|                      | Total interest paid  | 1464522.00                            |                                 |                                    |
|                      | Total Repayable      | 3964522.00                            |                                 |                                    |

### Scenario 2:

Scenario 2 being the ideal schematic scenario, where the interest subsidy is timely released and the candidate has no interest liability at the time of repayment of the EMIs. The EMI under the present scenario is arrived at Rs. 26430 for 120 months, the total interest liability is Rs. 1171618 and total repayable by the beneficiary would be Rs. 3171618.

| Particulars                  |                     | Amount of Loan<br>availed<br>(in INR) | Interest<br>accrued<br>(in INR) | Interest<br>subsidized<br>(in INR) |
|------------------------------|---------------------|---------------------------------------|---------------------------------|------------------------------------|
| <b>Moratorium<br/>period</b> | 1st Year            | 1000000                               | 100000                          | 100000                             |
|                              | 2nd Year            | 1000000                               | 200000                          | 200000                             |
|                              | 3rd Year            |                                       | 200000                          | 200000                             |
| <b>Loan<br/>Summary</b>      | Total Principle     | 2000000                               |                                 |                                    |
|                              | Total Interest      | -----                                 |                                 |                                    |
|                              | Total Outstanding   | 2000000                               |                                 |                                    |
| <b>Repayment<br/>Period</b>  | EMI Amount          | 26430                                 |                                 |                                    |
|                              | Total interest paid | 1171618                               |                                 |                                    |
|                              | Total Repayable     | 3171618                               |                                 |                                    |

**Scenario 3:**

Under scenario 3, the interest subsidy is partially disbursed (i.e. 50%) by MoMA and the remaining interest subsidy is released after 15 months of repayment made by the beneficiary. On receipt of the interest subsidy, the repayment period would reduce to 101 months as against the pre-scheduled 120 months with payment of higher EMIs i.e. Rs. 29734 as compared to the EMI of Rs. 26430 under the scenario 2. The total interest liability on the beneficiary would be Rs. 1010082 and total repayment would be Rs. 3010082.

| Scenario 3 (Interest subsidized Partially ) |                     |                                       |                                 |                                    |
|---|---------------------|---------------------------------------|---------------------------------|------------------------------------|
| Particulars                                 |                     | Amount of Loan<br>availed<br>(in INR) | Interest<br>accrued (in<br>INR) | Interest<br>subsidized<br>(in INR) |
| <b>Moratorium<br/>period</b>                | 1st Year            | 1000000                               | 100000                          | 50000                              |
|   | 2nd Year            | 1000000                               | 200000                          | 100000                             |
|   | 3rd Year            |                                       | 200000                          | 100000                             |
| <b>Loan<br/>Summary</b>                     | Total Principle     | 2000000                               |                                 |                                    |
|   | Total Interest      | 250000                                |                                 |                                    |
|   | Total Outstanding   | 2250000                               |                                 |                                    |
| <b>Repayment<br/>Period</b>                 | EMI Amount          | 29734                                 | for 1st 15 months               |                                    |
|   | Total interest paid | 271283                                |                                 |                                    |
|   | EMI Amount          | 29814                                 | For subsequent 86 months        |                                    |
|   | Total interest paid | 738799                                |                                 |                                    |

**Scenario 4:**

The scenario 4 discusses the release of entire interest subsidy after 15 months from the repayment of loan by the beneficiary. After receipt of the interest subsidy from MoMA, the bank appropriates the subsidy amount with the amount outstanding thereby the entire period of repayment gets reduced to 88 months as against the scheduled repayment period of 120 months. The EMI under the present scenario is Rs. 33038 which is higher than the EMI of scenario 2 and 3 and same as the EMI of scenario 1.

| <b>Scenario 4 (Interest subsidized after repayment)</b> |                     |  |  |   |
|---|---------------------|--|--|---|
| <b>Particulars</b>                                      |                     | <b>Amount of Loan<br/>availed<br/>(in INR)</b> | <b>Interest<br/>accrued<br/>(in INR)</b> | <b>Interest<br/>subsidized<br/>(in INR)</b> |
| <b>Moratorium<br/>period</b>                            | 1st Year            | 1000000  | 100000                                   | 0   |
|   | 2nd Year            | 1000000  | 200000                                   | 0   |
|   | 3rd Year            |  | 200000                                   | 0   |
|   |                     |  |  |   |
| <b>Loan<br/>Summary</b>                                 | Total Principle     | 2000000  |  |   |
|   | Total Interest      | 500000   |  |   |
|   | Total Outstanding   | 2500000  |  |   |
|   |                     |  |  |   |
| <b>Repayment<br/>Period</b>                             | EMI Amount          | 33038  | for 1st 15 months                        |   |
|   | Total interest paid | 301426   |  |   |
|   | EMI Amount          | 33120  | For subsequent 73 months                 |   |
|   | Total interest paid | 611920   |  |   |

**Implication of late disbursement of interest subsidy by MoMA (Scenario 3 & Scenario 4)**

It can be inferred from Scenario 3 and Scenario 4 that the EMI is higher due to the late/ delay in reimbursement of the interest subsidy by MoMA as against the EMI stipulated under the ideal schematic scenario (i.e. Scenario 2). Further after receipt of the interest subsidy amount from MoMA, banks do not encourage to change the EMI amount based on the outstanding loan amount and remaining number of instalments; as restructuring of the loan/EMI requires a provision to be made by the banks as against the outstanding loan amount, thus the candidate is compelled to pay the same EMI till the closure of the loan.

The beneficiary has no choice other than paying the higher EMI bearing additional financial burden thereby closing the loan before the schedule date. It is prudent to understand that the

beneficiaries have low repayment capacity at the beginning of their career and charging a higher EMI may result into higher probability of NPA.

### **3.3.11 Frequency of reimbursement of interest subsidy:**

As per the present provision of the Padho Pardesh scheme, the interest subsidy is released by Ministry on quarterly basis. However it was reported by the member disbursing bank that the present practice of claim settlement on quarterly basis makes additional burden on the bankers to calculate the interest subsidy and lodge the same in the web portal for claim. Further as and when, the partial/ fully claim settlement from the DNB/ Ministry is received, the disbursing banks has to make appropriation of the subsidy amount against the respective beneficiary loan account. Therefore, the current practice of claim settlement is not considered appropriate by the DNB and other respondent member banks. It also surfaced during the discussion with officials of member banks and Canara Bank and also from the information received from the member banks that under CSIS scheme of MHRD, the claim is settled annually, which requires the member banks to deploy one time resources for managing the interest subsidy unlike the Padho Pardesh scheme where the resource is being deployed quarterly or as and when ministry releases the subsidy amount. In this light and difficulty reported by the implementing banks, Ministry may consider revising the provision of the scheme in terms of settlement of the interest subsidy claim to either half-yearly or annually instead of the present provision of quarterly basis. Further the periodicity of claim by members banks may also be revised accordingly.

### **3.3.12 Revision of the maximum ceiling amount from 20 lahs to 10 lakhs**

Under the existing provision of the scheme, the interest subsidy is restricted to the limits specified under IBA model scheme i.e. upto loan amount of Rs 20.00 lakh only. The stipulation prescribed by IBA is in line with the Reserve Bank of India (RBI) circular no. RBI/2014-15/95 dated 1<sup>st</sup> July 2014 on the priority sector lending-targets and classification which stipulates loans upto Rs. 20 lakhs under priority sector for studies abroad. However the circulars issued by RBI on April 2015 and July 2016 in suppression to the previous circular stipulates that loans to individual for educational purpose including vocational courses upto Rs. 10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector. Hence Ministry may consider revising the present ceiling of Rs. 20 lakhs stipulated under the scheme to Rs. 10 lakhs.

### 3.3.13 Revision in the eligibility of family income of the beneficiary

It has been stipulated for being eligible under the scheme; the total family income of the beneficiary from all sources should not exceed Rs. 6 lakhs per annum. However the limit of income for determining the creamy layer status was raised to Rs. 4.5 lakhs, and subsequently to Rs. 6 lakhs vide the department of Personnel & Training, Ministry of Personnel, Public Grievances and Pensions, OM No. 36033/3/2004-Estt. (Res.) dated 14.10.2008 and OM No. 36033/1/2013-Estt. (Res.), dated 27/05/2013 respectively. Further consequent to the OM No. 36033/1/2013, dated 13/09/2017, the income criteria to exclude socially advanced persons/sections (Creamy Layer) from the purview of reservation for other Backward Classes (OBCs), has been revised to Rs. 8 lakhs per annum for determining the creamy layer amongst the OBCs. So ministry may consider revising the family income ceiling to Rs. 8 lakhs.

### 3.3.14 Revision of the target number of beneficiaries under the scheme

From the data obtained from Canara Bank, it is important to note that number of candidates has been on increasing trend during the period 2013-17. From the **Table 3.23**, it can be observed that there has been an increase of 84 % in the number of application received during 2014-15 and 66% increase have been reported during 2015-16. So keeping in view of the increasing trend in the number of minority aspirants for the scheme, the ministry may consider revising the target number of beneficiary under the scheme to 1800 which has been projected on the basis of past trend i.e. the period from 2013-14 till 2015-16.

**Table 3.23: Year wise number of beneficiary benefitted under Padho Pardesh scheme**

| Year    | No. of candidates | Percentage Increase |
|---------|-------------------|---------------------|
| 2013-14 | 364               | --                  |
| 2014-15 | 670               | 84%                 |
| 2015-16 | 1112              | 66%                 |
| 2016-17 | NA <sup>3</sup>   |                     |

### 3.3.15 Distribution of state wise target based on the percentage of minority population<sup>4</sup>

As understood from the present distribution of the scheme benefits amongst the states; many of the states have no significant representation of beneficiary under the scheme as compared with the actual minority representation of the particular state. This calls for a policy intervention in the

<sup>3</sup> For FY 2016-17, Portal was opened only for June & September Quarters only

<sup>4</sup> 2011 Census data of Govt. of India has been used as reference



provision of the scheme for necessary target allocation amongst the states based on its minority population. Further necessary reservation upto 30% may be made for the female beneficiary candidates and the same may be allocated to male beneficiary in absence of the required number of female beneficiary. The allocation of state wise and community wise based on the population is mentioned in the Table 3.24.

**Table 3.24: Distribution of target state wise & community wise**

| Sl. No. | Name of the State           | Muslim (74%) | Christian (12%) | Buddhist (4%) | Sikh (9%) | Jain (2%) | Parsi (0.02%) | Overall |
|---------|-----------------------------|--------------|-----------------|---------------|-----------|-----------|---------------|---------|
| 1       | Andaman and Nicobar Islands | 4            |                 |               |           |           |               | 4       |
| 2       | Andhra Pradesh              | 53           | 9               | 3             | 6         | 1         | 0             | 72      |
| 3       | Arunachal Pradesh           | 3            | 1               | 0             | 0         | 0         | 0             | 5       |
| 4       | Assam                       | 68           | 11              | 3             | 8         | 2         | 0             | 92      |
| 5       | Bihar                       | 101          | 16              | 5             | 12        | 3         | 0             | 137     |
| 6       | Chandigarh                  | 4            |                 |               |           |           |               | 4       |
| 7       | Chhattisgarh                | 7            | 1               | 0             | 1         | 0         | 0             | 9       |
| 8       | Dadra and Nagar Haveli      | 4            |                 |               |           |           |               | 4       |
| 9       | Daman and Diu               | 4            |                 |               |           |           |               | 4       |
| 10      | Delhi                       | 17           | 3               | 1             | 2         | 0         | 0             | 24      |
| 11      | Goa                         | 4            |                 |               |           |           |               | 4       |
| 12      | Gujarat                     | 39           | 6               | 2             | 5         | 1         | 0             | 53      |
| 13      | Haryana                     | 18           | 3               | 1             | 2         | 0         | 0             | 24      |
| 14      | Himachal Pradesh            | 4            |                 |               |           |           |               | 4       |
| 15      | Jammu and Kashmir           | 51           | 8               | 2             | 6         | 1         | 0             | 69      |
| 16      | Jharkhand                   | 36           | 6               | 2             | 4         | 1         | 0             | 49      |
| 17      | Karnataka                   | 54           | 9               | 3             | 7         | 1         | 0             | 74      |
| 18      | Kerala                      | 85           | 14              | 4             | 10        | 2         | 0             | 116     |
| 19      | Lakshadweep                 | 4            |                 |               |           |           |               | 4       |
| 20      | Madhya Pradesh              | 34           | 5               | 2             | 4         | 1         | 0             | 46      |



| Sl. No. | Name of the State | Muslim (74%) | Christian (12%) | Buddhist (4%) | Sikh (9%) | Jain (2%) | Parsi (0.02%) | Overall |
|---------|-------------------|--------------|-----------------|---------------|-----------|-----------|---------------|---------|
| 21      | Maharashtra       | 126          | 20              | 6             | 15        | 3         | 0             | 167     |
| 22      | Manipur           | 8            | 1               | 0             | 1         | 0         | 0             | 11      |
| 23      | Meghalaya         | 13           | 2               | 1             | 2         | 0         | 0             | 18      |
| 24      | Mizoram           | 6            | 1               | 0             | 1         | 0         | 0             | 8       |
| 25      | Nagaland          | 10           | 2               | 1             | 1         | 0         | 0             | 14      |
| 26      | Orissa            | 12           | 2               | 1             | 1         | 0         | 0             | 16      |
| 27      | Puducherry        | 4            |                 |               |           |           |               | 4       |
| 28      | Punjab            | 96           | 16              | 5             | 12        | 2         | 0             | 131     |
| 29      | Rajasthan         | 44           | 7               | 2             | 5         | 1         | 0             | 60      |
| 30      | Sikkim            | 4            |                 |               |           |           |               | 4       |
| 31      | Tamil Nadu        | 50           | 8               | 2             | 6         | 1         | 0             | 67      |
| 32      | Tripura           | 3            | 1               | 0             | 0         | 0         | 0             | 5       |
| 33      | Uttar Pradesh     | 226          | 37              | 11            | 27        | 6         | 0             | 293     |
| 34      | Uttarakhand       | 10           | 2               | 0             | 1         | 0         | 0             | 13      |
| 35      | West Bengal       | 146          | 24              | 7             | 18        | 4         | 0             | 191     |
|         |                   | 1326         | 214             | 65            | 160       | 34        | 0             | 1800    |

While distribution of the target to the respective states based on the percentage of minority share of the particular state, it was ensured to have minimum 4 nos. of target beneficiaries to be allocated to the states where the allocation falls below 4 due to their percentage share of minority population. The same is transferred from the states having maximum number of allocation. Further the states/UTs where only 4 nos. of beneficiary target is allocated, no community wise distribution is specified and the same may be utilised as per the requirement. However, Ministry may transfer the targets allocation from one state to other state and/or inter community as and when required.



## Chapter 4

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**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Master of Science in Electrical Engineering.

**Name of Institute:**

University of north Carolina at charlotte.

**Country of study:** USA

**Year Applied for the Loan :** 2015-2016

**Place of residence:** Ernakulam, Kerala

**Average monthly household income (in INR):** Rs. 20,833/-

**(A) CAREER ASPIRATION:**

**(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I did Master of Science in Electrical Engineering in USA.

**(A2) What's your previous qualification before pursuing this course?**

I finished my B.Tech in Electrical Engineering from CUSAT.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**  
Employed.

**(A4) What made you to choose this profession/ career?**

This was an inspiration from my teachers at school level and I made it my dream and decided to pursue it.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

Coming from a middle class Christian family a rural area of Kerala, I was provided with proper education and all proper basic facilities. Infrastructural facilities in the schools and college weren't of great standards even though they were Govt. controlled institutions.

We did not have proper research facilities and equipment and were no sufficient fund for research activities.

**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

B.Tech graduate with 75%, 1 year work experience.

**(C) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

2,50,000-/-

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(Please enumerate the challenges you have encountered during the course of your journey and your efforts in mitigating with the challenges)**

**(D1) What are the pain points in the initial situation/ phase of your education?**

Different style of teaching and learning, way different from learning experience in India. Needed time to cope up with new teaching system.

**(D2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

My friends who travelled to other countries and Universities suffered almost all the issues in the beginning.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

**(E) HOW THE SCHEME HAS HELPED YOU:**

**(E1) Describe your journey with the aid of the scheme?**

It helped us a lot with repayments. Being from a middleclass family, I wouldn't have pursued this higher education, if this scheme wasn't there.

**(E2) Gross annual family income after completion of the course (in INR):**

8,50,000-/-

**(E3) What problems/ issues you may have encountered, if not have got the benefits of the scheme?**

The update on the scheme was slow or almost null and at some point even thought this scheme doesn't exist anymore. The bank also wasn't able to provide us with any information. I still haven't received any benefits yet. Hoping the process would be much faster.



**(F) ACKNOWLEDGE/ COMMENT ON THE EFFORTS OF THE IMPLEMENTER (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR MAKING THIS SCHEME USEFUL.**

Faster and efficient way of communication and notification is required at this age. Waiting for 4 years to get benefitted it little too long.

**(G) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

It has given confidence to the minorities to pursue their dream and show them someone has got their back.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Master mechanical engineering.

**Name of Institute:**

University of Wollongong.

**Country of study:** Australia

**Year Applied for the Loan :** 2015-2016

**Place of residence:** Kottayam, Kerala

**Average monthly household income (in INR):** Rs. 16,666/-



***Jimmy Abraham,  
Mechanical Engineer***

**(A) CAREER ASPIRATION:**

My name is Jimmy Abraham, now pursuing masters in engineering near Sydney, Australia at the University of Wollongong. And below mentioned are my aspirations, my journey and benefits I have availed with the help of the Padho Pardesh scheme.

**(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I am currently pursuing masters in engineering, specialising in mechanical engineering.

**(A2) What's your previous qualification before pursuing this course?**

I had completed bachelors of engineering from a college in Kerala, affiliated to the University of Kerala.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Still pursuing studies.

**(A4) What made you to choose this profession/ career?**

Mechanical engineering and physics were always topics that interested me from my young age. When the time came to opt for a profession, I did not need to think twice.



**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

I am from a middle-class family, lived in a rural area, where we had all the facilities. I did my bachelors away from home staying at the hostel provided by the college.

**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Completed my bachelor degree with an overall CGPA of 7. Received scholarship to do a 6-month course including practical training on piping, non-destructive testing and welding. This also included a few days industrial training at the Bharath Petroleum plant at Cochin.

**(C) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

We had an approximate income of around 2 lakhs per annum before the course which made it difficult to pursue a course abroad although it was my dream to do so from a very young age.

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(Please enumerate the challenges you have encountered during the course of your journey and your efforts in mitigating with the challenges)**

**(D1) What are the pain points in the initial situation/ phase of your education?**

Attaining a loan was the most difficult of situations I have encountered in my life. Not being used to workings of the system we possess in our country did not make it any easier. I had to struggle for around a month, every day focussing on one sole effort to attain a loan, I had a part time job during that time to sustain myself and my family and I had to quit the job as I couldn't manage arranging files for the loan and work at the same time.

**(D2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

I have always heard of many situations where people struggle to get a loan and pursue education abroad.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

Looking back at all that I had to overcome, I can safely say that I learned a lot and it made me stronger and helped me achieve everything I would need to finish my studies and achieve my goals. To be successful and to be able to take care of my family. To pay back the loan I have taken which aided me in getting closer to my goals.

**(E) HOW THE SCHEME HAS HELPED YOU:****(E1) Describe your journey with the aid of the scheme?**

The scheme was first mentioned to me by the bank manager Mr. Rajesh from Canara bank of India, after hearing my plight. It came both as a surprise and relief learning there was an opportunity of this kind and I wanted to avail it if possible and the manager walked me through the scheme and its advantages.

**(E2) How do you find the utility of the scheme for pursuing the career?**

The scheme being in its initial phases still covered a lot of courses we as a nation generally pursue and I am certain it will expand to accommodate everyone in the future, so that our nation can achieve more knowledge and learn more from engineers trained in various countries.

**(E3) Explain the advantage/ benefits realised as part of the scheme.**

In my case I availed a loan of 15 lakhs from the bank, when I did so I expected to pay another 50% of interest of the amount I availed when I finished my course and paid my loan back, now I do not have to stress as I have availed a subsidy for this.

**(F) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

Have not completed my course yet.

**(G) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

This scheme was easily availed once the proper proof of income was provided and the Ministry of Minority Affairs have done a fantastic job at that, in order to make it easily accessible and transparent and I would like to thank them on behalf of everyone for providing me with this opportunity and to help me get closer to my goals.



**(H) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

I wanted to pursue bachelors abroad as well but could not do it do to financial constraints, I believe schemes like this should be available to bachelor students as well as it would open many options for the students in our country. Also, maybe a government issued booklet providing information about this scheme, to be honest most students including me still do not understand the complete benefits of the scheme.



**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Masters in Computer Science.

**Name of Institute:**

California State University Long Beach.

**Country of study:** USA

**Year Applied for the Loan :** 2015-2016

**Place of residence:** Thane, Maharashtra

**Average monthly household income (in INR):** Rs. 20,000/-



**Keval Soni,  
Software Engineer.**

**(A) CAREER ASPIRATION:**

I have done Masters in Computer Science. From childhood, I was fascinated with how computers work. This excitement of learning about computers became my career plan and now profession as software engineer.

**(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

Masters in Computer Science.

**(A2) What's your previous qualification before pursuing this course?**

Bachelors in Computer Engineering.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed.

**(A4) What made you to choose this profession/ career?**

Interest in Computer Software's.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

I grew up in town in Thane district known as Thakurli. My area has basic facilities like schools, electricity and toilets.

**(B) FAMILY BACKGROUND, DEPENDENTS**

Come from middle class family. My father does service and mother is homemaker.

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Completed Bachelor in Computer Engineering from University of Mumbai And Masters in Computer Science from California State University Long Beach.

**(D) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

2,40,000/-

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Pressure of saving money as spending INR money in USD is difficult. Another pressure of working outside campus to earn money during studies.

**(E2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

Yes.

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

I always like to accept all challenges and find way through difficult phases. Never give up on anything and give best for each task.

**(F) HOW THE SCHEME HAS HELPED YOU:**

**(F1) Describe your journey with the aid of the scheme?**

This scheme has helped me in saving money that I had to give to bank for interest. This helped me reduce financial stress.

**(F2) How do you find the utility of the scheme for pursuing the career?**

I have still not received the benefits of the scheme but when I get benefit it will help me in saving lot of money.

**(G) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

25,000,00/-



**(H) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

I have some big financial responsibilities to do which will require lot of money. I would have had added stress of loan interest if this scheme was not availed.

**(I) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

This is immense help in giving minorities a confidence booster of having help from government in future studies.

**(J) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

Timely release of benefits in loan interest and providing insurance to scheme aspirers for cancelling loan re-payment in case of death of loan aspirer from government.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Masters in Computer Science.

**Name of Institute:** Hochschule Anhalt .

**Country of study:** Germany

**Year Applied for the Loan :** 2016-2017

**Place of residence:** Thrissur, Kerala

**Average monthly household income (in INR):**

Rs. 3,000/-



***Livins Varghese,  
Post Graduate.***

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

Before my masters in M.A in Integrated Design (specialized in Product Design) in Germany, I completed my Bachelors in B.A. Multimedia from St. Joseph College of Communication, Kerala.

**(A2) What’s your previous qualification before pursuing this course?**

After my Bachelors in Multimedia, I worked as a designer about three years in two different companies.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Currently, I am still looking for a job and I am developing a personal sustainable design project. So, I have to say, still pursuing studies.

**(A4) What made you to choose this profession/ career?**

I always wanted to do sustainable product design. And I wanted to develop some products that are useful for mankind and that doesn’t go to land field and pollute the Earth.



**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

The socio-economic background around my society and my family is going well but, when it comes to expensive needs people have to depend on banks for the loan. And we never suffer any issues regarding schools/electricity/toilets.

**(B) FAMILY BACKGROUND, DEPENDENTS**

As I said before, when it comes to expensive needs we have to depend on bank loans.

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

I got bachelors in Multimedia and I got 69% score. When it comes to design studies experience matters. So, I have three years' of experience in design background. And in my master, I got 2.1 grade and 90 credits which are marked as “good” according to university standards.

**(D) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

36,000 /-

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Difficult to integrate with new a culture and German university educational system.

**(E2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

Yes, most of the Indians had/having the same issues as me. Most of the people don't even know about Padho Pardesh.

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

If you have strong dreams to follow all difficulties can overcome. BE BRAVE, Don't be shy, Explore and Travel around.

**(F) HOW THE SCHEME HAS HELPED YOU:**

**(F1) Describe your journey with the aid of the scheme?**

I got to know about Padho Pardesh during an official event. I met Finance Minister of Kerala. He was explaining that time the success story about Padho Pardesh Scheme. Then I applied for a loan in Canara Bank, Koratty, Thrissur. It was pretty well helpful

from the Canara Bank Managing Team. It took 3-4 weeks to get the papers for the bank loan. But, once we got everything it was pretty fast.

**(F2) Explain the advantage/ benefits realised as part of the scheme.**

I managed to finish my Masters without any worries.

**(G) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

Still haven't changed yet, I have the confidence that I can find a job within few Months to support the family and take care of the bank loan (36,000 - 40,000).

**(H) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

I have to say, it will stress your whole studies and your family too regarding the bank loan and interest. Now I am thinking that I have a safe authority to take care of the bank interest that made my academic years stress free.

**(I) ACKNOWLEDGE/ COMMENT ON THE EFFORTS OF THE IMPLEMENTER (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR MAKING THIS SCHEME USEFUL.**

It is so privileged to find this scheme and it is certainly helped me through finish my studies and pursuing my life dreams. Through these sort of valuable schemes, the common people with less income can dream about their future to study abroad and get a safe financial status and help family and others in the society.

**(J) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

Certainly, this scheme is helpful to find a carrier for minorities with less income. This Scheme will take care some part of bank loan interest which is a huge help for the people like me.

**(K) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

If you have a dream about studying abroad don't turn back because of the family Income. There is always a way to pursuing your dreams and carrier such as Padho Pardesh, or similar schemes, you just need to have to explore and hard work.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Master in Robotics and Intelligent Transport

**Name of Institute:** Polytech Lille.

**Country of study:** USA

**Year Applied for the Loan :**

2015-2016

**Place of residence:** Wagholi, Maharashtra

**Average monthly household income (in INR):** Rs. 25,000/-



***Piyush Jain,  
Post graduate.***

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I pursued Master in Robotics and Intelligent Transport

**(A2) What's your previous qualification before pursuing this course?**

Bachelor in Mechanical Engineering

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed

**(A4) What made you to choose this profession/ career?**

As the world is getting more and more automated, robotics stays at the forefront of the rapidly growing world of technology. Be it in the field of medicine, transportation, manufacturing, space explorations, robots will shape the future by increasing efficiency and improving the overall quality of life. As it is becoming more and more evident that robots will play a big role in the future, this motivated me to pursue my higher studies in the field of robotics.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

Having lived under the jurisdiction of a Gram Panchayat, the main difficulty was frequent power cuts and breakdown of internet connection, due to which online application to the universities abroad took time.

**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Qualification: Bachelor in Mechanical Engineering.

Academic Achievements: Won an award for best technical paper and first rank in academics.

**(C) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

3,00,000 /-

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(D1) What are the pain points in the initial situation/ phase of your education?**

The education system in France and India are very different. Following are the pain points:

- a. There are not many reference books available in English, most of them are in French. The method of teaching and topics are much more advanced.
- b. The symbol convention being used in Indian education system is somewhat different to that of French education system.
- c. In France, single lecture is of minimum 2 hours and it can go up to 8 hours.

**(D2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

Neither me nor anyone I know had encountered same problems before.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

- I. To better understand the concept, due to lack of reference books in English, I searched most of the study content online along with relying on the class notes.
- II. I learned a bit of higher level technical words in French to better understand the content of the reference books written in French.



- III. Single theoretical lecture of 8 hours was a bit too much to be handled, so I requested Professor to include the software trials part as well. This way I was better able to understand the theoretical concept followed by software trials.
- IV. I participated in many open forums which helped me understand the difference in thinking between Indian mind and foreign mind.

**(E) HOW THE SCHEME HAS HELPED YOU:**

**(E1) Describe your journey with the aid of the scheme?**

The coursework was so intense that there was hardly any time for part time job. The moratorium period in the scheme helped me focused more on studies and gave me time to search for the right kind of job.

**(E2) How do you find the utility of the scheme for pursuing the career?**

Because of this scheme I decided to pursue my higher education abroad. The initial relief given by the scheme makes wonders during the initial phase of the career.

**(E3) Explain the advantage/ benefits realised as part of the scheme.**

The scheme helped me remove the mental burden of paying interest during my studies. After the studies, the extra duration of 6months-1 year in the moratorium period helped me find the kind of job I was interested in and not hurrying up to find a job and start paying interest right after graduation.

**(F) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

3,61,763/-

**(G) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

Issue would have been the burden of paying the interest rate during the moratorium period and due to which I would have settled for a job that comes first rather than selecting the job which is of my interest.

**(H) ACKNOWLEDGE/ COMMENT ON THE EFFORTS OF THE IMPLEMENTER (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR MAKING THIS SCHEME USEFUL.**

*The issues encountered are:*

- a. When I first approached the bank (Canara Bank) in the year 2014 to avail education loan, I was told that there is no such Padho Pardesh scheme and they were reluctant to

accept my application under that scheme. Later I showed them online all the available content of the scheme and finally they accepted my application under that scheme. I feel the information about the scheme is not completely available at all bank branches.

- b. I applied for Padho Pardesh scheme in 2014 and there was no news from MoMA for more than 2 years until 2017 regarding the status of my application. Even bank was not aware about the status of my application. I feel there should be frequent communication between the beneficiary of the scheme and the MoMA.
- c. As of now the interest subsidy is not paid by MoMA to the bank for my moratorium period and due to which there was an increase in loan interest to be paid by me. My future EMI was calculated based on total amount at the end of moratorium period. I feel the interest subsidy should be released by MoMA to the beneficiary loan account upon the completion of moratorium period.

**(I) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

As this scheme covers most fields of study, it helps most of the individuals to pursue higher education in their respective field of study. This scheme releases the initial pressure of paying the interest due to the inclusion of extra 1 year in the moratorium period.

**(J) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

For future aspirers: Take advantage of this scheme and update your knowledge level by experiencing the educational system abroad.

For MoMA: I feel there should be an online portal for the beneficiaries of the scheme to track the status of the subsidy. Most of the times the banks are not aware when the subsidy will arrive and that leaves the beneficiary in dilemma whether subsidy will be granted or not.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Master in Computer Science

**Name of Institute:** California state University

**Country of study:** USA

**Year Applied for the Loan :**

2015-2016

**Place of residence:** Mumbai, Maharashtra

**Average monthly household income (in INR):** Rs. 37,500/-



**Pratik Shah,  
Post graduate.**

**(A) CAREER ASPIRATION:**

**(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

Masters in Computer Science.

**(A2) What's your previous qualification before pursuing this course?**

BE in Computer Engineering.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed

**(A4) What made you to choose this profession/ career?**

To Update my knowledge and get international exposure in the world of technology.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service**

I am born and brought up in Mumbai. I am from middle class family. I did all my education in Mumbai since childhood. After Completing BE, I worked for 2.5 years with IT Company in Navi-Mumbai. Then I realised to grow my career I need to do masters to

sustain in this highly competitive market and ever growing market. It was then I decided to pursue my Masters.

**(B) FAMILY BACKGROUND, DEPENDENTS**

Father (small scale business), mother (house wife), sister (Company Secretary).

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

- I. Diploma in Computer Technology
- II. BE in Computer Engineering.
- III. MS in Computer Science (Completed Masters with 3.87/4.0 GPA).
- IV. Small Scholarship from NGO.

**(D) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

4,50,000 /-

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**Please enumerate the challenges you have encountered during the course of your journey and your efforts in mitigating with the challenges.**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Research for Financial Institute to provide education loan.

- Research for application process for different university.
- Documentation process to obtain admission and VISA.

**(E2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

No

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

I was personally very bad in doing things by myself and getting it done without any others help. But After I started thinking for doing masters the Goal looked somewhat impossible for me considering my family financial status. But I knew if I want to grow in my career I need to take risk and convince parents. That though gave me courage to start process and execute it successfully.



**(F) HOW THE SCHEME HAS HELPED YOU:**

**-How the scheme has helped in achieving the success/utility of the scheme.**

**(F1) Describe your journey with the aid of the scheme?**

I got to know about this scheme from my friend then I researched online and then I contacted many banks, some banks didn't know, some didn't show much interest, some were not sure of process and finally I found CANARA bank who were accepting Loan application with Padho Pardesh scheme.

**(F2) How do you find the utility of the scheme for pursuing the career?**

It's good, today because many parents are afraid of taking loan because of interest factor. So Padho Pardesh interest subsidy is excellent idea.

**(F3) Explain the advantage/ benefits realised as part of the scheme.**

I didn't receive any interest subsidy yet.

**(G) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**


18,00,000/-

**(H) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

One major problem in my case is that I dint not receive any interest subsidy yet. I have applied approximately at the end of 2015.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pradesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

|   |   |
|---|---|
| <p><b>CANDIDATES PROFILE:</b></p> <p><b>Educational Qualification:</b><br/>Master in Autism and behavioural science</p> <p><b>Name of Institute:</b> NA</p> <p><b>Country of study:</b> United Kingdom</p> <p><b>Year Applied for the Loan :</b><br/>2015-2016</p> <p><b>Place of residence:</b> Erunthenpathy, Tamilnadu</p> <p><b>Average monthly household income (in INR):</b> Rs. 16,666/-</p> |  <p><i>Prince Antony,<br/>Post graduate.</i></p> |
|---|---|

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I have done two post graduate certificate programs here in Canada. The first one is Autism and behavioural science and the second one is Health care leadership.

**(A2) What’s your previous qualification before pursuing this course?**

BSC Nursing.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed, Full time.

**(A4) What made you to choose this profession/ career?**

Because of the interest in health care service

**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

I had 73% (First class) in SSLC (I was first in the school) and 76% (Distinction) in plus two. First class in nursing.

**(C) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

- I. The only income was from the agriculture, but it didn't go well due to the weather changes (No rain). Aprox. 2 Lakhs per year.
- II. The only income was from the agriculture, but it didn't go well due to the weather changes (No rain). Aprox. 2 Lakhs per year

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:****(D1) What are the pain points in the initial situation/ phase of your education?**

The main issue was finance. For a student is below middle class has to suffer a lot in regards to the financial management. The only source of money was bank loan for me. That was totally difficult to convince the bank because I already had on education loan (which I have almost paid 80% of it). Had to surrender the documents of family property and the house for the loan.

**(D2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

A very few of my friends who decided to go abroad had the same issues.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

It was just facing everyday challenges towards my journey to attain what I was dreaming of from my childhood. Managing the stress, convincing the family, friends, and hard work during studies, optimistic nature and convincing the bank all together can be categorized under this. Thanks to the bank and Govt. of India for this most helpful scheme.

**(E) HOW THE SCHEME HAS HELPED YOU:****(E1) Describe your journey with the aid of the scheme?**

It helped to overcome the stress that I had towards the bank loan. I had lot of other family issues while I was studying. So it was highly challenging for me to go through with the family and life. Anyways I really believe this scheme has given me a big support to build me what I am today.

**(E2) How do you find the utility of the scheme for pursuing the career?**

Helped my father to see his son flying abroad like any middle class/high class family can do. It was his dream to provide me everything to get a job and settle abroad. Without this help from the Government it would have been just a dream. I was the proudest son ever in front of my whole family.

**(E3) Explain the advantage/ benefits realised as part of the scheme.**

The interest subsidy offered by the scheme was a big relief.

**(F) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

17,00,000/-

**(G) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

There would have been a long delay in starting my repayment. And also lot of my other financial management might have been gone so hard.

**(H) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**


This scheme helped a poor man's son to study abroad with all other high class students which is more than a dream coming true thing. To be a role model for my young generation to show what it will be if you study hard. It is a motivation for every student to see someone like me growing with all the support from the government/bank. In fact my nephews and other cousins keep asking regarding the way I attained this level in my life.

**(I) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**



**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

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| <p><b>CANDIDATES PROFILE:</b></p> <p><b>Educational Qualification:</b><br/>Masters in Quality Systems Engineering</p> <p><b>Name of Institute:</b> Concordia University,<br/>Montreal</p> <p><b>Country of study:</b> Canada</p> <p><b>Year Applied for the Loan :</b><br/>2014-2015</p> <p><b>Place of residence:</b> Kottayam, Kerala</p> <p><b>Average monthly household income (in INR):</b> Rs. 41,666/-</p> |  <p><b>Sanju George,<br/>Post graduate.</b></p> |
|---|--|

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

Masters Of Engineering- Quality Systems Engineering, Concordia University, Montreal, Canada

**(A2) What’s your previous qualification before pursuing this course?**

Bachelor of Technology -Mechanical Engineering, Mahatma Gandhi University

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Still Pursuing studies, currently enrolled in my last semester.

**(A4) What made you to choose this profession/ career?**

After my bachelors, I have worked as a Quality Assurance engineer for more than 3 years with Infosys limited, Karnataka. The knowledge I gained from there led me to this QA career path. The passion to learn more sophisticated techniques in this field led me to choose these higher studies.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service.**

I live in a rural area called Pala, In Kottayam district (kerala). We did have facilities like schools/electricity etc. I completed till 12<sup>th</sup> standard from the same area, but had to move out to an urban area to do my bachelor's degree.

**(B) FAMILY BACKGROUND, DEPENDENTS**

My father is an ophthalmologist working in a clinic in the same area. My mother is a house wife. My younger brother is studying degree in psychology. Since my family's annual income is less than 5 lakhs per annum, It was barely enough to support the daily expenses and to support my brothers studies. My family was not able to support financially for my higher education.

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

I have completed bachelor's degree with first class. I was also awarded many awards like 'Best team player' and 'Client excellence' awards from my work place.

**(D) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

Less than 5 lakhs per annum

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Getting a decent place to stay was the biggest pain point. The room rent for a single room apartment was more than 50000 INR per month. Since I couldn't afford the rent, I had to share the room with 2 other students. Also, the groceries and restaurants were also almost 10 times more expensive than India. To support day to day expenses and room rent, I had to work part- time jobs in the evenings after the class and then cook food to reduce the expenses for eating. Getting adjusted to the climate was also a pain as the temperature got low to -35 Celsius in winter and had to buy appropriate clothing to survive this.

**(E2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

Some of the Medical expenses like dental and EYE are also not covered in the insurance. I had to do a check-up on my eyes and the expense incurred for that was very high, which as a student was almost impossible to afford.

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

Even after all the part-time evening jobs and less sleep, I studied hard and scored really good grades in my master degree (4.15 GPA), which lies in top 5 %.

**(F) HOW THE SCHEME HAS HELPED YOU:**

**(F1) Describe your journey with the aid of the scheme?**

I am still yet to get the aid from the scheme, The thought of getting the subsidy in interest relieves me from some stress and helps in studying better.

**(F2) How do you find the utility of the scheme for pursuing the career?**

The scheme has helped me in accepting the bank loan to get better education. I had the opportunity to gain tremendous amount of knowledge in the field I love.

**(F3) Explain the advantage/ benefits realised as part of the scheme.**

The scheme helps in settling the loan amount a lot faster .This early payment of loan amount helps me to return to India earlier, so that I can support my family in India and contribute towards the development in Indian industry.

**(G) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

I am still pursuing the master's degree and yet to get a job. As per the job market here I am hoping to make the annual salary around 15 lakhs per annum.

**(H) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

The thought of not having the subsidised amount will result in more stress and could have affected my academics. Also repayment of the loan would take a longer period and this can lead to my stay back period in Canada longer and thus delaying the support my family deserves.



**(I) ACKNOWLEDGE/ COMMENT ON THE EFFORTS OF THE IMPLEMENTER (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR MAKING THIS SCHEME USEFUL.**

This is an excellent scheme initiated by the government of India. This supports students to achieve their dreams even if they are financially backward.

**(J) THE ISSUES ENCOUNTERED DURING AVAILING THE BENEFITS OF THE SCHEME, YOUR COMMENTS THERE TO.**

**(J1) How this scheme has helped the minorities in getting opportunity for studying abroad?**

Minority community has a better chance in competing in the industry markets with all the knowledge they can get from this scheme. This improves the minority status of India and helps in chasing the dreams of minority students. This will result in more experts in technical fields and helps in the economic growth.

**(K) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITY ASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**


**For future aspirers:**

The sanction of subsidy could be made a little bit faster and straight forward.



**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pradesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

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| <b>CANDIDATES PROFILE:</b><br><br><b>Educational Qualification:</b><br>Master Of Professional Accounting<br><b>Name of Institute:</b> La-Trobe University(Bundoora)<br><b>Country of study:</b> Australia<br><b>Year Applied for the Loan :</b><br>2015-16<br><b>Place of residence:</b> Kottayam, Kerala<br><b>Average monthly household income (in INR):</b> Rs. 3,67,000/- | <br><b>Sandeep Varkey George,</b><br><b>Post graduate.</b> |
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**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

My course is MPA, which is master's in professional accounting is being benefitted by Padho Pardesh scheme.

**(A2) What's your previous qualification before pursuing this course?**

The previous qualification which I had done is Bachelor of commerce. Which lead me to the master's in professional accounting.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**  
Almost completed my studies.**(A4) What made you to choose this profession/ career?**

The immense passion on this subject.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service.**

I am about to finish my studies. I am currently doing part time job along with my studies. Which help me in paying all my bills and help me in meeting living expenses.

**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Currently I am finishing master's in professional accounting, where I achieved a small scholarship from my university for my previous academic achievements.

**(C) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

Rs. 3, 67,000

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(D1) What are the pain points in the initial situation/ phase of your education?**

The only thing which I found in common among all the students which is different way of education system since it takes some time to get in adapted.

**(D2) Did you and/or any one known to you in your society/ community have suffered due to the same/ any other pain points?**

Yes, at the beginning of my studies.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

Once we are attached to the system. It wasn't considered as difficulty. Which helped in understanding improving my knowledge in the subject?

**(E) HOW THE SCHEME HAS HELPED YOU:**

**-How the scheme has helped in achieving the success/utility of the scheme.**

**(E1) Describe your journey with the aid of the scheme?**

This is an effective scheme. Which help in assisting all the students in concentrating on their studies and giving a great support in considering to the loan amount.

**(E2) How do you find the utility of the scheme for pursuing the career?**

Yes, this scheme helps all the students by giving a dream come true which help in giving a hand to achieve their future ambitions.

**(E3) Explain the advantage/ benefits realised as part of the scheme.**

The first and the foremost advantage is giving an assistance to students in achieving their international studies and help in improving their competency level across the countries.

**(F) GROSS ANNUAL FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

3,70,000 rupees

**(G) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

This will affect me financially to overcome the huge loan amount to repay back to the bank.

**(H) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**


This scheme helps in giving financial aid to the students who are considered as minorities. So, which opened up a great opportunity for achieving an international academic studies.

**(I) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

No, currently this is the best scheme help a lot of students for accomplishing a great career.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

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| <p><b>CANDIDATES PROFILE:</b></p> <p><b>Educational Qualification:</b><br/>Strategic relationship Marketing</p> <p><b>Name of Institute:</b> George Brown College</p> <p><b>Country of study:</b> Canada</p> <p><b>Year Applied for the Loan :</b><br/>2015-16</p> <p><b>Place of residence:</b> Mumbai, Maharashtra</p> <p><b>Average monthly household income (in INR):</b> Rs. 3,50,000/-</p> |  <p><b>Harsh Hasmukh Shah,<br/>Post graduate.</b></p> |
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**(A) CAREER ASPIRATION:**

**(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I completed my Strategic relationship Marketing from George brown college.

**(A2) What's your previous qualification before pursuing this course?**

I did my Bachelors in Commerce from University of Mumbai

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed Part time and looking for full time opportunities

**(A4) What made you to choose this profession/ career?**

I was working for my previous company in the sales and marketing department this is what led me choose the above mentioned course

**(B) GROSS ANNUAL FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

Rs. 3, 50,000



**(C) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:****(C1) What are the pain points in the initial situation/ phase of your education?**

Initially it was very tough in the totally new environment, new people. Finding my 1st part time job because you don't know anyone in this foreign land.

**(C2) Did you and/or any one known to you in your society/ community have suffered due to the same/ any other pain points?**

I feel most of the international students go through the same path but eventually everything works out to be fine.

**(C3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

When you don't have your family and friends around make you lonely and homesickness kicks in. As being the only child of my parents it was tough for me to start a whole new life in this foreign land. Right from preparing everyday meals to daily household chores to studying, working, cleaning when you manage to all this you feels proud of yourself.

**(D) HOW THE SCHEME HAS HELPED YOU:****(D1) Describe your journey with the aid of the scheme?**

It was tough dealing with the banks to get the education loan approved it literally took 3 months to get my loan approve.

**(D2) How do you find the utility of the scheme for pursuing the career?**

Very beneficial under this scheme as it gives helping hand to the people who are short of money to fulfil their dream

**(E) ACKNOWLEDGE/ COMMENT ON THE EFFORTS OF THE IMPLEMENTER (MINISTRY OF MINORITY AFFAIRS, GOVT. OF INDIA) FOR MAKING THIS SCHEME USEFUL.**

Once the banks took their job seriously for the approval process under this scheme it made a lot faster because earlier stage the bank employees were not at all aware about the details of this scheme. Repeatedly asking them for information and lots of meeting with the branch manager made it all work.

**(F) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

Minorities are very less in number so not everyone considers them. This scheme has helped thousands of students like me who are minority to achieve their dreams.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Masters in Quality Systems Engineering

**Name of Institute:** Concordia University

**Country of study:** Canada

**Year Applied for the Loan :**2015-2016

**Place of residence:** Ernakulam, Kerala

**Average monthly household income (in INR):** Rs. 16,666/-



*Thomas Varghese,  
Post graduate.*

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

Masters in Quality Systems Engineering from Concordia University, Canada.

**(A2) What’s your previous qualification before pursuing this course?**

Bachelor’s in Electrical and Electronics Engineering from Cochin University of science and Technology.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed in ABB Canada.

**(A4) What made you to choose this profession/ career?**

I Worked as Quality Assurance Engineer at SFO technologies, India for 3 years and passion to learn more in Quality System helps to choose carrier in QA.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service.**

- I. My father income is less than INR 2 lakhs/year and my mother is House wife.
- II. I am from Rural place called Mulanthuruthy, in Ernakulum district in Kerala.
- III. I did my 10<sup>th</sup> and 12<sup>th</sup> from the same area.

**(B) FAMILY BACKGROUND, DEPENDENTS (OPTIONAL)**

My father is an agriculturist and mother is a house wife. I am single. One brother has Down-syndrome who is dependent.

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Bachelors in Electrical and Electronics Engineering from Cochin University of science and Technology with First Class. Won Best Project Award in interdisciplinary category during Bachelor Degree.

**(D) GROSS MONTHLY FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

16,666/-

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Room rent was greater than INR 50,000 /Month. So had to find roommates to share the small room. Had to work in the evening after the class to pay the rent. Restaurants were expensive so had to cook own food. The climate often go beyond negative 20 degrees and so had to buy thermal protection cloth to avoid sickness.

**(E2) Did you and/or any one known to you in your society/ community have suffered due to the same/ any other pain points?**

The medical insurance does not cover dental. So one of my friend had to go back to India to do the surgery since it is far too expensive to do it in Canada. Lot of difficulty to adapt to Cold temperature which has seen up to -44 degree.

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

To pay the rent, I worked in the Night and studied during the day with very limited time to sleep. Still score excellent marks in the University. Often walk towards University and for the part time Job to save money even in very bad weather conditions.

**(F) HOW THE SCHEME HAS HELPED YOU:**

**(F1) Describe your journey with the aid of the scheme?**

So far, I haven't received the aid.

**(F2) How do you find the utility of the scheme for pursuing the career?**

I had opportunity to learn about the latest technology and method used in the industry. The knowledge received is vital for the growth.

**(F3) Explain the advantage/ benefits realised as part of the scheme.**

Scheme will help to pay back the loan amount faster. I could also afford to help my old parents financially.

**(G) GROSS MONTHLY FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

133,333/-

**(H) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

I won't be able to support my family and I have stay longer in Canada to repay the loan.

**(I) THE ISSUES ENCOUNTERED DURING AVAILING THE BENEFITS OF THE SCHEME, YOUR COMMENTS THERE TO.**

Excellent Scheme by the Government of India and will help more student to afford higher education abroad.

**(J) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

Minority Community will become stronger by this scheme. The financial situation of the Minority Community and thereby of India will improve. India could increase the number of expertise in different field.

**(K) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:****For future aspirers:**

The sanction of the subsidy could be faster.



**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

**CANDIDATES PROFILE:****Educational Qualification:**

Post-Graduate Diploma in Web development

**Name of Institute:** Humber Institute of Technology and Advanced Learning.

**Country of study:** Canada

**Year Applied for the Loan :**2015-2016

**Place of residence:** Mangalore Tq, Karnataka.

**Average monthly household income (in INR):** Rs. 41,666/-



**WILSTON PRAJWAL D`SOUZA**  
*Post graduate.*

**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I enrolled into an Advanced Post-Graduate Diploma in Web development at Humber Institute of Technology and Advanced Learning, Toronto, Ontario, Canada.

**(A2) What's your previous qualification before pursuing this course?**

I graduated in Bachelor of Engineering in Computer Science with Honours from NMAM Institute of Technology, Nitte.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

Employed.

**(A4) What made you to choose this profession/ career?**

Having already worked as a Software Engineer at Tata Consultancy Services, I wanted to acquaint myself with the latest and the most up to date technologies there are. Upon graduation, I certainly feel that I have achieved this goal.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service.**

I am from a middle class family that resides in a rural area of Mangalore, Karnataka. Primary source of income for my family is agriculture. Although a rural area, we had access to all basic amenities such as electricity; toilets etc. and my parents sent me to the best of schools possible in the neighbouring towns.

**(B) FAMILY BACKGROUND, DEPENDENTS**

My family currently comprises of my wife, father, mother and brother.

**(C) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

As of now, I hold a Bachelor of Engineering degree in Computer Science that I graduated with honours in India. I completed an Advanced Post-Graduate Diploma in Web development, again with honours.

Apart from this, when taking the IELTS (International English Language Testing System) exam for the admission into the Post Graduate course, I received a high score of 8.5 out of 9. This, followed by a few rounds of Presentations and Interviews resulted in me being granted the “2014 British Council Scholarship Award (India)”, which is only granted to 8 Indian students every year.

**(D) GROSS MONTHLY FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

Rs. 41,666/-

**(E) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

**(E1) What are the pain points in the initial situation/ phase of your education?**

Cost of studying abroad is massive. Having worked only for 3 years before opting to pursue higher education resulted in me depending on my parents for financial help. Although, I chose to apply for an education loan, the surety required for the loan to be granted, had to come from my parents, as I did not have any assets in my name.

**(E2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

I believe this is a common problem for all young professionals or new graduates from middle class families. Having to depend on parents to provide the means adds an additional pressure during the course of studies.

**(E3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

Having enrolled into a professional Course rather than a Master's degree, made it even more difficult as I had classes 5 days a week. In order to meet the financial demands, I had to work part-time at grocery stores and bakeries. However, due to my proficiency in Computer Science, I got hired to work as a Tutor/Mentor at the Math centre at the college. It was my desire to succeed in everything that I take up, got me across the line.

**(F) HOW THE SCHEME HAS HELPED YOU:**

**(F1) Describe your journey with the aid of the scheme?**

Canara bank, at which I availed my education loan guided me throughout the process. All I had to do was submit the necessary documentation.

**(F2) How do you find the utility of the scheme for pursuing the career?**

I had opportunity to learn about the latest technology and method used in the industry. The knowledge received is vital for the growth.

**(F3) Explain the advantage/ benefits realised as part of the scheme.**

As mentioned above, the scheme reduces the financial burden from a person pursuing a foreign education. From my personal experience, I found it to be very helpful, especially during my studies and early stages of trying to find a job.

**(G) GROSS MONTHLY FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

16,666/-

**(H) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

Extreme pressures of having to deal with the interest amounts to be paid to the bank in addition to the EMI.

**(I) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**


Great help when it comes to financing the education. Also, the cushion period of not having to pay until we get a job, helps ease a lot of pressure.

**(J) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

Anyone aspiring to pursue Foreign education, but are constrained by financial limitations, should be made more aware of these schemes as they are truly beneficial and help people especially from the middle class backgrounds realize their career goals.

**BACKGROUND OF THE SCHEME:**

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

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| <p><b>CANDIDATES PROFILE:</b></p> <p><b>Educational Qualification:</b> Informatics or Applied Computer Science.</p> <p><b>Name of Institute:</b> SRH Hochschule , Heidelberg,</p> <p><b>Country of study:</b> Germany</p> <p><b>Year Applied for the Loan :</b>2015-2016</p> <p><b>Place of residence:</b> Mangalore, Karnataka.</p> <p><b>Average monthly household income (in INR):</b> Rs. 100,000/-</p> |  <p><b>Nandan D`Souza</b><br/><b>Post graduate.</b></p> |
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**(A) CAREER ASPIRATION:****(A1) What course you have pursued by availing the benefits of Padho Pardesh scheme?**

I studied Informatics or Applied Computer Science from the Benefits of Padho Pardesh

**(A2) What's your previous qualification before pursuing this course?**

I did a Bachelors of Engineering degree in Information System.

**(A3) What is your present status: employed/ still pursuing studies? (Tick the relevant)**

I am employed in a reputed Company now.

**(A4) What made you to choose this profession/ career?**

Interest in Computer Engineering from a smaller age.

**(A5) About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service.**

Urban city with low income, But schools home had all Facilities.



**(B) ACADEMIC BACKGROUND (QUALIFICATION, ACADEMIC ACHIEVEMENTS, SCHOLARSHIPS ETC.)**

Bachelor of Engineer in Computer Science

**(C) GROSS MONTHLY FAMILY INCOME BEFORE JOINING THE COURSE (IN INR):**

100,000/-

**(D) THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:****(D1) What are the pain points in the initial situation/ phase of your education?**

No much Knowledge about Padho Pardesh. Less understanding of Education in Abroad and Loan Facilities.

**(D2) Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?**

My cousin did not get any Help from Padho Pradesh, May be he did not know the scheme.

**(D3) Explain the adventures that the hero within you had experienced to overcome the difficulties.**

Study well, Look out for Jobs to be financially stable, Learn and Finish the course in time and get a Job.

**(E) HOW THE SCHEME HAS HELPED YOU:****(E1) Describe your journey with the aid of the scheme?**

I got Excellent Help in making academic journey easy after studies. Help to be financially stable.

**(E2) How do you find the utility of the scheme for pursuing the career?**

Excellent. Help in achieving my dream and hopefully it will continue every year.

**(E3) Explain the advantage/ benefits realised as part of the scheme.**

Financial Help after studies every year for many years. Help us to stand on our feet.



**(F) GROSS MONTHLY FAMILY INCOME AFTER COMPLETION OF THE COURSE (IN INR):**

700,000/-

**(G) WHAT PROBLEMS/ ISSUES YOU MAY HAVE ENCOUNTERED, IF NOT HAVE GOT THE BENEFITS OF THE SCHEME?**

I would have taken more time to give the Loan back. Would have been morally and financially down.

**(H) HOW THIS SCHEME HAS HELPED THE MINORITIES IN GETTING OPPORTUNITY FOR STUDYING ABROAD?**

Thank you very much (Ministry of Minority Affairs, Govt. of India). I deeply thank you for your Support and Financial help in achieving my journey and completing my studies.

**(I) ANY MESSAGE/SUGGESTION FOR THE FUTURE MINORITY COMMUNITYASPIRERS/ IMPLEMENTATION MINISTRY (MINISTRY OF MINORITY AFFAIRS, GOVT.OF INDIA) FOR OFFERING IMPROVEMENT IN THE PROVISIONS OF THE SCHEME:**

**For future aspirers:**

Please make a good advertisement of this scheme so that all minorities know about it.

## **Chapter 5**

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# **COMPOSITE OBSERVATIONS AND RECOMMENDATIONS**



## Chapter 5

### Composite Observation and Recommendation

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#### Preamble:

During the course of the evaluation and impact assessment of Padho Pardesh scheme, the study team obtained feedback, suggestion and response from various stakeholders of the scheme. The response of the stakeholders i.e. the beneficiaries, IBA, member disbursing banks, Canara bank are compiled, analysed and presented in the aforesaid chapters. **Chapter 1** of the report constitutes the background, methodology and sample distribution of the study. **Chapter 2** of the reports compiles the beneficiary feedback and responses. The response of IBA, member banks and Canara Bank is mentioned in the **Chapter 3**. Further the beneficiaries were requested to submit their success story; the success story received is compiled and documented in the **Chapter 4**.

The composite observation and recommendation derived from the aforesaid chapters are compiled and presented in this chapter.

#### 5.1 Awareness about the scheme

The awareness about the provision of interest subsidy has been reported by 76% of the respondents. It is also reported by beneficiaries that the scheme requires further promotion amongst the minorities for its wide publicity and reach.

Similarly, during the discussion with the banks, it emerged that the disbursing banks do not get any support either from the Ministry or from the DNB for creation of awareness on the scheme other than the regular circular and orders received from time to time. Banks also reported that they neither receive any fund nor any standard promotional material pertaining to the scheme.

As reported by IBA, it circulates the orders/ guidelines as received from DNB and MoMA from time to time amongst the member banks; however no specific role as such is played by IBA in dissemination of the scheme information amongst the beneficiaries.



***MoMA may organise necessary awareness camps and sensitization workshop amongst the beneficiaries and stakeholders of the scheme for dissemination of the scheme provision so as to update the scheme information.***

***MoMA may consider allocation of funds to the banks for organization of awareness campaigns. Standard awareness material may also be developed by MoMA and the same may be given to banks for printing and distribution at the branch level so as to create necessary awareness amongst the minority beneficiary visiting banks for seeking financial assistance.***

## **5.2 Mode of submission of application under the scheme**

Presently the application under the scheme is submitted at the loan disbursing banks by the beneficiary; then the bank submits the interest subsidy of the beneficiary to the DNB. But in the present practice neither the candidate nor the ministry has any specific mechanism for tracking the status of the interest subsidy released to the candidates on real time basis. It emerged as a major concern amongst the beneficiaries as many a time it becomes difficult for them to obtain the status of interest subsidy from the loan disbursing banks.

***In view of above, MoMA may develop mechanism for online registration of the beneficiary with issuing of a unique registration number which would enable the beneficiary and all stakeholders of the scheme to monitor the application status and interest subsidy claim status of the particular beneficiary. The beneficiary would submit the online registration details to the loan disbursing banks for necessary processing and claim submission before the concerned authority. The web based platform would facilitate the beneficiary to update their academic performance and progress of the course where as MoMA/DNB may also be able to update the interest subsidy disbursement status, making it a platform for retrieving the real time status of the scheme.***

## **5.3 Creation of panel of university/ institution under the scheme**

Under the present provision of the scheme, no list of universities and/ or institutes have been identified/ indicated are empanelled where the candidates could pursue their course by availing the benefits of interest subsidy. It was reported during the study that there is a variation in the course fees and also scope of employability for the same course across different universities

and countries. Further the quality of education may also vary across different universities abroad for which ministry presently have no grading/rating mechanism as exists for universities/institutes in India.

***Ministry may take initiative in developing a list of universities abroad to be covered under the scheme taking in to account of its quality of education, placement/ employment opportunities. Regular review may also be made in terms of addition and deletion of courses and universities to be covered under the scheme. This would enable in ensuring the quality education in terms of better employability and skill enhancement of the candidates.***

#### **5.4 Grievance redressal mechanism:**

Presently no grievance redressal mechanism exists either at ministry level or at DNB level to address the grievance of the beneficiary. In absence of the same, the beneficiaries submit their grievance at the disbursing bank for redressal, however no formal mechanism exist to monitor the grievance redressal status.

***Ministry may consider instituting a proper grievance redressal mechanism to handle the grievance reported by the candidates which may be monitored regularly.***

#### **5.5 Timeliness in the disbursement of the interest subsidy**

As reported by the banks and beneficiaries, there is delay in the reimbursement of the interest subsidy by the ministry. It is also reported that the interest subsidy claim filing is held up by MoMA since September 2016. The average delay for settlement of fresh claim is 18 months and for repeat claims 17 months. Further it was reported by Canara Bank that around 22% of the beneficiaries during 2014-17 have not received their interest subsidy claim either fully or partially even after completion of their moratorium period of the loan.

***In light of the above scenario, Ministry may ensure timely reimbursement by the defining a timeline for release of interest subsidy claim of the beneficiaries to their respective loan disbursing banks. Further Ministry may also ensure to clear the interest subsidy claims at least before the completion of moratorium period of the beneficiary candidate so as to keep the beneficiaries free from the additional liability and financial burden.***



## 5.6 MIS mechanism for the banks/ MoMA under the scheme

As reported by the beneficiaries the present system of monitoring does not provide them the actual status of the disbursement of interest subsidy by Ministry. Further there is no such standard mechanism exist for reporting the performance of the candidates and post qualification status/ socio-economic condition of the beneficiary after availing the scheme.

***Ministry may establish a single window mechanism for acting as an interface between the stakeholders which would ensure to obtain necessary compliance from the beneficiaries from time to time. Further DNB and disbursing banks may also update the scheme/ interest subsidy status on real time basis.***

## 5.7 Implementation of Capital subsidy

As detailed in the aforesaid chapter, there is a variation in the interest rate for education loan as reported by member banks. Accordingly, the interest accrued for the same amount of education loan availed by the beneficiary from different banks would vary based on the interest rate as prescribed by various banks. This creates additional liability for the Ministry for the same amount of education loan i.e. for Rs. 20lakhs, the interest rate varies from 10.1% to 14.5% per annum.

***To mitigate the above challenge, Ministry may consider implementation of the capital subsidy as an alternative to the present mechanism of interest subsidy. This may be released upfront to the banks and may be kept as interest free deposit with the loan disbursing banks. The interest free capital subsidy would also liable the banks for charging no interest during the moratorium period and the capital subsidy amount may be appropriated after the successful completion of the course with submission of utilization certificate to the Ministry.***

***This capital subsidy may also be released to the banks in the corresponding year of completion of the moratorium period of the education loan after receipt of the particular and details of the education loan from the beneficiary, academic performance and post qualification status. The details of compliance requirements may be verified by Ministry before release of the subsidy.***





## 5.8 Implementation of Back Ended Subsidy

The provision of the scheme forbids the release of interest subsidy to the beneficiary candidates who either discontinued the course mid-stream, due to any reasons, or those who are expelled from the institutions on disciplinary or academic ground. However as per the present practice, the interest subsidy is released to the beneficiary by the respective loan disbursing banks against the loan availed during the 1<sup>st</sup> year of the course which can neither be recovered nor appropriated if the beneficiary discontinues the course due to any of the cited circumstance which makes him/her ineligible for availing the interest subsidy as per the provision of the scheme.

***Therefore, Ministry may consider implementation of the back ended subsidy (Interest/Capital) where the subsidy may be released/ appropriated with the education loan of the beneficiary by the loan disbursing bank only after successful completion of the course and submission of the credentials by the beneficiary candidates to the bank. Ministry may also be updated with the performance of the beneficiary as per the format which may be prescribed by Ministry before release of the subsidy amount.***

***This would enable the Ministry in assessing the outcome of the scheme in terms of percentage of beneficiaries successfully completed the course by availing the interest subsidy benefits of the scheme.***

## 5.9 Distribution of target based on the minority population amongst state

As understood from the present distribution of the scheme benefits amongst the states; many of the states have no significant representation of beneficiary under the scheme as compared with the actual minority representation of the particular state. This calls for a policy intervention in the provision of the scheme for necessary target allocation amongst the states based on its minority population. Further necessary reservation upto 30% may be made for the female beneficiary candidates.

***Ministry may design a system for allocation of the target number of beneficiaries amongst the states based on the minority population of the respective state. In absence of the required participation from any of the state(s) the same may be transferred to any other state based on the first proportion and/or priority as decided by ministry. Any shortfall in the female candidates may be transferred to the male candidates at the end of the financial year or as and when decided by Ministry.***

### 5.10 Revision of Commission for DNB (Canara Bank)

During the discussion with the officials of Canara Bank, it surfaced that the present commission for acting as a facilitator for implementation of the scheme is Rs. 9/- (Rupees Nine only) for every reimbursement of the interest subsidy of Rs. 1000/- (One thousand only). However due to the delay in reimbursement of the interest subsidy; the commission also gets delayed leading to shortfall in the working capital and manage from own profit. The DNB during the discussion have reported that the commission may be revised keeping in view the cost of management and quantum of work (Quarterly settlement) at par with the CSIS scheme (Annual settlement).

***Ministry may consider revising the commission keeping in view the cost of management of the scheme and accordingly a fixed minimum amount may be allocated towards the commission for managing upto a minimum settlement amount; however any disbursement/ settlement above the prescribed amount may have a variable commission. Alternatively, Ministry may also revise the commission in line with the provision as prescribed by the Ministry of Social Justice & Empowerment for managing the Dr. Baba Saheb Ambedkar scheme.***

### 5.11 Monitoring of Performance of beneficiary under the scheme

Presently there is no provision under the scheme to monitor and report the performance of the beneficiary by the Ministry. So it becomes difficult at the ministry level to monitor the outcome of the scheme in terms of repayment of the education loan, academic performance of the beneficiary.

***Ministry may consider launching a performance monitoring dashboard where the stakeholders would update the requisite information related to progress and performance of the scheme beneficiaries. The real time status of the scheme and its outcome on various parameters in terms of change in socio-economic status, employability etc. can be updated by stakeholders on real time basis.***

### 5.12 Release of full liability towards Interest subsidy

It's reported during the primary data collection for the study that claims on interest subsidy filed during the year 2015-17 have not been settled by Ministry. The total interest subsidy liability stood at Rs. 138650863 which is due to be reimbursed by the Ministry. Due to non-reimbursement of the interest subsidy, reportedly the banks have added the interest liability on

the principal amount for the candidates who have completed their moratorium period and accordingly the banks have prepared the repayment schedule. This has created an additional financial burden on the beneficiary candidates.

**Ministry may take appropriate measure for reimbursement of full interest subsidy as and when claimed by the loan disbursing banks or the same may be released before the completion of the moratorium period so as to ensure that no additional financial burden is levied on the beneficiaries.**

### **5.13 Frequency of reimbursement of interest subsidy**

As per the present provision of the Padho Pardesh scheme, the interest subsidy is released on quarterly basis by Ministry. However, it was reported by the disbursing banks that the present practice of claim settlement on quarterly basis puts additional burden on the bankers for calculation of the interest subsidy and updating the same in the web portal for settlement of claim. In view of the same, the current practice of claim settlement has been reported as inconvenient by the DNB and other member banks.

**In light of the above, Ministry may consider revising the provision of the scheme in terms of settlement of the interest subsidy claim either on half-yearly or annual basis instead of the present mode of settlement on quarterly basis. Consequently, the periodicity of claim submission by member banks may also be revised accordingly.**

### **5.14 Revision of the maximum ceiling amount from 20 lahs to 10 lakhs**

Under the existing provision of the scheme, the interest subsidy is restricted to the limits specified under IBA model scheme i.e. upto loan amount of Rs 20.00 lakh only. The stipulation prescribed by IBA is in line with the Reserve Bank of India (RBI) circular no. RBI/2014-15/95 dated 1<sup>st</sup> July 2014 on the priority sector lending-targets and classification which stipulates loans upto Rs. 20 lakhs under priority sector for studies abroad (**Annexure 8**). However the circulars issued by RBI on April 2015 and July 2016 in suppression to the previous circular stipulate the education loans to individual upto 10 lakhs would be eligible under priority sector irrespective of the sanctioned amount.

***In view of the recent circular issued by RBI prescribing the education loan ceiling for classification under the priority sector, MoMA may consider revising the present ceiling of Rs. 20 lakhs stipulated for the scheme to 10 lakhs.***

#### **5.15 Revision in the eligibility of family income of the beneficiary**

It has been stipulated for being eligible under the scheme; the total family income of the beneficiary from all sources should not exceed Rs. 6 lakhs per annum. However the limit of income for determining the creamy layer status was raised to Rs. 4.5 lakhs, and subsequently to Rs. 6 lakhs vide the department of Personnel & Training, Ministry of Personnel, Public Grievances and Pensions, OM No. 36033/3/2004-Estt. (Res.) dated 14.10.2008 and OM No. 36033/1/2013-Estt. (Res.), dated 27/05/2013 respectively. Further consequent to the OM No. 36033/1/2013, dated 13/09/2017, the income criteria to exclude socially advanced persons/ sections (Creamy Layer) from the purview of reservation for other Backward Classes (OBCs), has been revised to Rs. 8 lakhs per annum for determining the creamy layer amongst the OBCs.

***In accordance with the above notifications, the provision contained in the scheme for determining the family income for eligibility may be revised to “Rs. 8 lakhs” from “Rs. 6 lakhs” and the same may be made effective from 1<sup>st</sup> September, 2017.***

#### **5.16 Revision of the target number of beneficiaries under the scheme**

From the data obtained from Canara Bank, it is important to note that number of candidates has been on increasing trend during the period 2013-17. It was discussed in the Chapter 3.3 observed that there has been an increase of 84 % in the number of application received during 2014-15 and 66% increase have been reported during 2015-16.

***So keeping in view of the increasing trend in the number of minority aspirants for the scheme, the ministry may consider revising the target number of beneficiary under the scheme to 1800 which has been projected on the basis of past trend i.e. the period from 2013-14 till 2015-16.***

#### **5.17 Monitoring and reporting mechanism under the scheme:**

During the discussion on the Draft Report, Ministry had shown concern about the issues in the existing monitoring mechanism and sought suggestion from NPC to improve the same.



Accordingly, a monitoring and reporting mechanism is proposed and the same is mentioned in **Annexure 7**.

#### **5.18 Other suggestions for improving the effectiveness & delivery of the scheme**

- As reported by some of the beneficiaries that they don't receive any intimation/confirmation about their selection under the scheme, so Ministry may consider devising a mechanism for intimation to the beneficiaries once they are shortlisted under the scheme.
- An auto reminder mechanism may be developed to send reminder mail to beneficiary candidates to report their performance status before the ministry.
- Ministry may consider partnering with AICTE, UGC, MCI and other similar bodies for creating awareness about the scheme amongst the target beneficiaries.

# **ANNEXURES**

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## **Annexure - I**

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### **QUESTIONNAIRE FOR BENEFICIARY CANDIDATES**



## ANNEXURE - I

### QUESTIONNAIRE FOR BENEFICIARY CANDIDATES

**A. BASIC INFORMATION:**

|  |                          |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| Name of the Student  |                          |                          |                          |                          |
| Present Address  |                          |                          |                          |                          |
| Mobile number  |                          |                          |                          |                          |
| Alternate Mobile Number  |                          |                          |                          |                          |
| Gender ( <i>Male/Female</i> )  |                          |                          |                          |                          |
| Minority Category<br>( <i>Muslim, Christian, Buddhist, Parsi, Jain, Sikh</i> )             |                          |                          |                          |                          |
| Marital Status<br>( <i>Married/Unmarried</i> )   |                          |                          |                          |                          |
| Gross Parental/ Spouse Annual Income<br>( <i>in lakhs INR</i> )                            |                          |                          |                          |                          |
| Employment Status of the student at the time of admission (Put Tick $\sqrt{\phantom{x}}$ ) | Full time employed       | Part time employed       | Self Employed            | Unemployed               |
|  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Average Monthly income of the Students ( <i>in INR</i> )                                   |                          |                          |                          |                          |

**B. COURSE INFORMATION:**

|   |  |
|---|--|
| Name of the Institute and address   |  |
| Name of the Course/ Subject   |  |
| Course Level<br>( <i>Post Graduation/M. Phil./ Ph. D</i> )  |  |
| Reason (s) for pursuing the Course<br>( <i>Employment opportunity/ Career progression/ Skill Enhancement/Self employability/ Social recognition/ Any other</i> ) Please specify |  |

**Course Expenditure**

| Cost of the Course<br>(A)          | Amount (in INR) | Funds Available<br>(B)                   | Amount<br>(in INR) |
|------------------------------------|-----------------|--|--------------------|
| Tuition Fees                       |                 | Own Source                               |                    |
| Living Expenses/<br>Hostel & Foods |                 | Scholarship/ Part time employment        |                    |
| Travelling Expenses                |                 | Loan from other source <sup>1</sup>      |                    |
| Others ( <i>Please specify</i> )   |                 | Others<br>( <i>Please specify</i> )_____ |                    |
| Loan Availed (A-B):                |                 |  |                    |

<sup>1</sup> If loan from other source, please mention the rate of interest on the loan per annum.

**C. LOAN DETAILS**

|   |  |
|---|--|
| Amount of loan applied for (in INR)   |  |
| Amount of loan sanctioned   |  |
| Amount of loan disbursed  |  |
| Date of sanction and disbursement of the loan   |  |
| Are you aware of the interest subsidy available in the loan? (Yes/No)   |  |
| Have you incurred any expenditure towards the processing fee/ any other fee charged by the bank? (Yes/ No)                          |  |
| If yes, please specify in detail  |  |
| Have you ever been informed by your institute regarding the delay in receipt of the payment of Loan amount from the bank? (Yes/ No) |  |
| If yes periodicity of delay (Once/ more than once)  |  |
| Reason (s) for delay if known to you  |  |
| Did you encounter any issues for availing the education loan from the bank? (Yes/No)  |  |

***If Yes, (Tick appropriate box)***

|   |                            |                         |                                      |                               |
|---|----------------------------|-------------------------|--------------------------------------|-------------------------------|
| Financial Harassment  | Delay in loan disbursement | Redundant documentation | Behavioral/ Attitude of the employee | Any other (Please specify_ —) |
|   |                            |                         |                                      |                               |
| Is the present loan ceiling limit of Rs. 20 lakhs is adequate for the study abroad? Yes/No  |                            |                         |                                      |                               |
| If no, the proposed Loan Amount (in INR)  |                            |                         |                                      |                               |
| Reason (s) for above  |                            |                         |                                      |                               |
| Are you conversant with the documentation requirement under the scheme? (Yes/ No)   |                            |                         |                                      |                               |
| What is the present reporting frequency to the bank as per the requirement under the scheme? (Monthly/Quarterly/Half yearly/ annually/none) |                            |                         |                                      |                               |

**Feedback on the present reporting and MIS mechanism of the scheme? (Tick appropriate)**

| Cumbersome | Redundant information sought | Server slow/upload issues | No issues | Any other |
|------------|------------------------------|---------------------------|-----------|-----------|
|            |                              |                           |           |           |

Any suggestion for improving the MIS mechanism:

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**D. PRESENT STATUS OF THE COURSE:**

|   |  |
|---|--|
| Date of Admission   |  |
| Scheduled date of Completion  |  |
| Duration of the Course  |  |
| Do you find the course has employment opportunity (Tick <input checked="" type="checkbox"/> appropriate)?<br>Yes/ No              |  |
| Have you received any placement offer as part of the campus placement programme of your institute? (Yes/ No)                      |  |
| If yes, what is the salary package offered by the employer? (in lakhs INR)  |  |
| Are you under moratorium period of the repayment of loan? (Yes/ No)   |  |
| If no, have you started repaying the EMI of the loan received for your study? (Yes/No)  |  |
| Date of re-payment of the 1 <sup>st</sup> installment   |  |
| If not under moratorium period of the loan and have not started repayment of the loan, please mention the reason for non payment: |  |

**E. EMPLOYMENT STATUS**Present employment status: (Tick ☒ appropriate)

| Self employed | Job | Unemployed |
|---------------|-----|------------|
|               |     |            |

If unemployed, reasons for unemployment: \_\_\_\_\_.



|   |                |                |  |                             |                  |
|---|----------------|----------------|--|-----------------------------|------------------|
| Please provides the nature of the job (Tick ✓/appropriate)  |                |                |  |                             |                  |
| Govt. Sector  | Private Sector | Public Sector  | Multi Country institutions like (SAARC/UNICEF/ UNDP/ADB etc. | NGO/ Voluntary organization | Any other        |
|   |                |                |  |                             |                  |
| Designation/role in the establishment   |                |                |  |                             |                  |
| Country of Employment   |                |                |  |                             |                  |
| Annual Income (in INR)  |                |                |  |                             |                  |
| Within how many month of completion of the course, you get your employment?<br>(Tick ✓/appropriate) |                |                |  |                             |                  |
| Immediate on completion of the course   |                | Within a month | Within 6 months  | Within a year               | More than a year |
|   |                |                |  |                             |                  |

**F ABOUT THE SCHEME:**

|  |  |
|--|--|
| Are you aware about the interest subsidy availed by you under the Padho Pardesh scheme of MoMA? Yes/No                         |  |
| Source of Information about the Scheme: (please specify Newspaper/TV/Radio/Social Media/Friend/Word of mouth/other)            |  |
| Is the scheme covers the course desired/pursued by you? (Yes/No)   |  |
| If no, which course you desired to pursue? Please specify  |  |
| Do you propose any course to be covered under the scheme? Please specify   |  |
| Whether the present mechanism of submitting application through bank for interest subsidy is effective? (Yes/No)               |  |
| If No, do you propose any other mode for submission of application for interest subsidy? Please comment:_____.                 |  |
| Do you agree that the submission of application directly to the ministry for interest subsidy will be more effective? (Yes/No) |  |

**G ROLE OF THE INTEREST SUBSIDY:**

|  |  |
|--|--|
| Are you aware of the interest component subsidized under the scheme? (Yes/ No)               |  |
| If yes, specify the interest component subsidized for your loan amount? (in INR)             |  |
| Do you agree that the interest subsidy has helped in reducing the financial burden? (Yes/no) |  |
| Do you agree that financial gain due to the interest subsidy had                             |  |



|   |          |                                       |
|---|----------|---------------------------------------|
| helped in meeting the expenditure component not covered under the loan? (Yes/No)  |          |                                       |
| If yes, please provide the particulars of expenditure component/head with the amount spent towards the same (in INR)      |          | Component: _____<br>Amount: _____ INR |
| Do you find the interest subsidy scheme provides sufficient support for pursuing higher education abroad? (Yes/No)        |          |                                       |
| If no, reason(s) there of   |          |                                       |
| Are you aware of the backend interest subsidy of Govt. of India? (Yes/No)   |          |                                       |
| Do you agree, if the back-ended interest subsidy is given to the bank subject to the successful completion of the course? |          |                                       |
| Agree   | Disagree | Can't Say                             |
| Any comment/suggestion on the implementation of back end interest subsidy: _____<br>_____.                                |          |                                       |

**H: IMPACT OF THE SCHEME:**

|  |  |
|--|--|
| Do you agree that the scheme had helped in improving the employability of the student? (Yes/ No)     |  |
| Do you agree that the scheme had helped improving the socio economic status of the family? (Yes/ No) |  |

If Yes,

|   |                                 |
|---|---------------------------------|
| Gross parental/ Spouse income including the income of the self (in INR) |                                 |
| Before the Course pursue abroad   | After the course pursued abroad |
|   |                                 |

**I General Suggestions given by students for improvement in the scheme, if any**

| Particulars                               | Suggestion |
|---|------------|
| Loan ceiling of 20 lakhs                  |            |
| Inclusion/ coverage of the desired course |            |
| Any others (please specify)               |            |

**J Feedback on the overall success of the scheme:**

| Useful | Un-useful | Can't say |
|--------|-----------|-----------|
|        |           |           |

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## **Annexure - II**

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### **QUESTIONNAIRE FOR INDIAN BANK ASSOCIATION (IBA)**

## ANNEXURE - II

### QUESTIONNAIRE FOR INDIAN BANK ASSOCIATION (IBA)

#### 1.0 BASIC INFORMATION:

- 1.1 Name of the concerned person in IBA:
- 1.2 Designation:
- 1.3 Address and Contact details:
- 1.4 email id:

#### 2.0 AWARENESS AND IMPLEMENTATION:

- 2.1 How do you promote/ generate awareness about the Padho Pardesh scheme amongst the IBA registered banks?
- 2.2 Did you organise any programme/workshop amongst the stakeholders for understanding the scheme? (Yes/No)

If yes, please specify the frequency (monthly/quarterly/half yearly/yearly/once at the commencement of the scheme)

- 2.3 Did you find any difficulty in promotion and implementation of the scheme amongst the IBA registered banks? (Yes/No)

If yes, Please specify: \_\_\_\_\_

- 2.4 Do you get support from MoMA/DNB for promotion of the scheme? (Yes/No)

If yes, nature of support: \_\_\_\_\_

#### 3.0 INPUT:

- 3.1 Is the guideline received from the MoMA/DNB for implementation of the scheme clear? (Yes/No)

If no, your comments: \_\_\_\_\_

- 3.2 Is the process laid down by MoMA for implementation of the scheme is cumbersome? (Yes/No)

If yes, your suggestions for improvement: \_\_\_\_\_

- 3.3 Do you find that too much documentation is required under the scheme which makes the implementation difficult? (Yes/No)





If yes, what suggestion you propose for simplification of the documentation

\_\_\_\_\_

\_\_\_\_\_

- 3.4 Do you find the documentation requirement is more under the scheme as compared to the regular education loan (Yes/No)

If yes, which document(s) are not useful/required: (1) \_\_\_\_\_

(2) \_\_\_\_\_

(3) \_\_\_\_\_

#### 4.0 PROCESS:

- 4.1 Is the interest subsidy released timely to the registered bank by the DNB: (Yes/No)

If no, reasons there of: \_\_\_\_\_

- 4.2 Do the IBA registered banks find difficulty/ face any issues during the interest subsidy claim and/or reimbursement? (Yes/No)

If yes, please specify: \_\_\_\_\_

\_\_\_\_\_

- 4.3 The DNB portal for data updation by the registered banks is open for 2 months during each quarter. Is the duration sufficient for uploading the data? (Yes/No)

If no, please suggest: \_\_\_\_\_

- 4.4 Do the registered bank find any difficulty for accessing the web portal of DNB for the purpose of the scheme? (Yes/No)

If yes, please mention in detail: \_\_\_\_\_

\_\_\_\_\_

#### 5.0 RESULT/OUTPUT:

- 5.1 Does the performance of the student affect the interest subsidy claim/reimbursement by the registered bank? (Yes/No)

If yes, please explain in detail: \_\_\_\_\_

\_\_\_\_\_

- 5.2 How is the success rate of the scheme in terms of repayment of the loan?

Highly successful

Average

Poor

can't say

(More than 70%)

(30-70%)

(Below 30%)



5.3 If the repayment rate is not so successful, the reasons there of: \_\_\_\_\_

5.3.1 Please provide your suggestion for improving the repayment rate of the loan: \_\_\_\_\_

5.4 Is the scheme more effective in comparison with the regular education loan provided by the respective banks (Yes/No)

If no, please specify the reasons: \_\_\_\_\_

5.5 Is the success rate of the scheme in terms of repayment is appreciating in comparison to the regular education loan of the bank? (Yes/No)

If no, please specify the reasons: \_\_\_\_\_

5.6 Is the present provision under the scheme enables the success of the scheme (Yes/No)

If no, please provide your suggestion for improving the components/ provision of the scheme: \_\_\_\_\_

## 6.0 GRIEVANCE HANDLING AND MIS:

6.1 Do you have any mechanism for addressing complaints from the IBA registered banks/DNB? (Yes/ No)

If yes, please mention: \_\_\_\_\_

6.2 Do you receive any complaints from the registered bank/DNB regarding the implementation of the scheme? (Yes/No)

If yes, please mention in detail: \_\_\_\_\_

6.3 Do you review the Padho Pardesh Scheme of Ministry of Minority Affairs? (Yes/ No)

6.4 If the answer to the previous question i.e. 6.3 is yes, then how frequently you review the scheme? (Weekly/monthly/Quarterly/half yearly/annually/None)



6.5 What is the mode of review? (Meeting/Offline MIS/Video Conferencing/ Any other (please specify))

6.6 Do you receive any MIS from the DNB/IBA registered banks in connection with the progress of the scheme? (Yes/no)

If yes, please provide a copy of the MIS/reports.

**7.0 SCHEME SPECIFIC:**

7.1 Is the present ceiling limit of Rs. 20 lakhs is adequate and in comparison with the other educational loan of banks? (Yes/ No)

If no, please comment: \_\_\_\_\_

7.2 is the moratorium period of 6month/1year is adequate and in line with the other educational loan of banks? (Yes/No)

If no, please comment: \_\_\_\_\_

7.3 Is the scheme provides sufficient provision for study abroad? (Yes/ No)

If no, which provision/component as per you should be included under the scheme: \_\_\_\_\_

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## **Annexure - III**

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### **QUESTIONNAIRE FOR LOAN DISBURSING MEMBER BANKS**



## ANNEXURE - III

### QUESTIONNAIRE FOR LOAN DISBURSING MEMBER BANKS

| QUESTIONNAIRE FOR DISBURSING BANK   |   |   |   |   |   |   |   |   |  |
|---|---|---|---|---|---|---|---|---|--|
| <b>1.0 About the Disbursing Bank</b>  |   |   |   |   |   |   |   |   |  |
| <b>1.1</b>  | Name of the Contact Person with Designation |   | :   |   |   |   |   |   |  |
| <b>1.2</b>  | Contact details                             |   | :   |   |   |   |   |   |  |
| <b>1.3</b>  | Mobile Number                               |   | :   |   |   |   |   |   |  |
| <b>1.4</b>  | Telephone Number                            |   | :   |   |   |   |   |   |  |
| <b>1.5</b>  | e-mail ID                                   |   | :   |   |   |   |   |   |  |
| <b>2.0 About the IBA registered Disbursing Bank (Branch) Details</b>  |   |   |   |   |   |   |   |   |  |
| <b>2.1 Information details of the Disbursing Branch</b>   |   |   |   |   |   |   |   |   |  |
| <b>SN.</b>  | Name of the Branch with Contact Address     |   |   | Nam<br>e of<br>the<br>State             | Responsible<br>Person with<br>Designation         |   | Contact Details<br>(Phone, Mobile,<br>e-mail) |   |  |
|   |   |   |   |   |   |   |   |   |  |
|   |   |   |   |   |   |   |   |   |  |
| <b>2.2 Physical and Financial Progress of the Scheme in terms of number of students benefitted and amount of interest subsidy claimed</b> |   |   |   |   |   |   |   |   |  |
| <b>SN</b>   | Name of the Branch with<br>Contact Address  | Name of the<br>State                              | 2014-15   |   | 2015-16   |   | 2016-17                                       |   |  |
|   |   |   | Physical<br>Progress<br>(no. of<br>students)        | Financial<br>Progress<br>(in lakhs)     | Physical<br>Progress<br>(no. of<br>students)      | Financial<br>Progress<br>(in lakhs)                       | Physical<br>Progress<br>(no. of<br>students)  | Financial<br>Progress (in<br>lakhs)               |  |
|   |   |   |   |   |   |   |   |   |  |
|   |   |   |   |   |   |   |   |   |  |
| <b>2.3 Interest subsidy receipt and disbursement status under Padho Pardesh Scheme (in INR)</b>   |   |   |   |   |   |   |   |   |  |
| 2014-15   |   |   | 2015-16   |   |   | 2016-17   |   |   |  |
| Interest subsidy<br>request send to<br>DNB (in INR)   |   | Interest subsidy<br>received from DNB (in<br>INR) | Interest subsidy<br>request send to<br>DNB (in INR) |   | Interest subsidy<br>received from DNB<br>(in INR) | Interest<br>subsidy<br>request send<br>to DNB (in<br>INR) |   | Interest subsidy<br>received from DNB<br>(in INR) |  |
|   |   |   |   |   |   |   |   |   |  |
|   |   |   |   |   |   |   |   |   |  |
| <b>2.4 Loan Repayment Status Physical under Padho Pardesh scheme</b>  |   |   |   |   |   |   |   |   |  |
| 2014-15   |   |   | 2015-16   |   |   | 2016-17   |   |   |  |
| No. of Students eligible<br>for repayment   | No. of<br>students<br>started<br>repayment  | Number<br>of<br>students<br>failed to<br>repay    | No. of Students<br>eligible for<br>repayment        | No. of students<br>started<br>repayment | Number<br>of<br>students<br>failed to<br>repay    | No. of<br>Students<br>eligible for<br>repayment           | No. of<br>students<br>started<br>repayment    | Number of<br>students<br>failed to repay          |  |
|   |   |   |   |   |   |   |   |   |  |
|   |   |   |   |   |   |   |   |   |  |



|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|---|---|-------------------|--|---------------------|-----------------------|----------------------------------|----------------|---|---|-----------------------------------|--|----------------------|------|---------------------------|-----------|---|----------|-------|--|--|---------------------------|--|
| <b>2.5</b>  | <b>Loan Repayment Status Financial in INR</b>   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| 2014-15   |   |                   |  |                     |                       |                                  |                | 2015-16   |   |                                   |  |                      |      |                           |           | 2016-17   |          |       |  |  |                           |  |
| Amount of Loan accrued for repayment by the Loanee (A) in INR |   |                   | Repayment received towards the Loan (B) in INR |                     |                       | Differential (A-B) in INR        |                | Amount of Loan accrued for repayment by the Loanee (A) in INR |   |                                   | Repayment received towards the Loan (B) in INR |                      |      | Differential (A-B) in INR |           | Amount of Loan accrued for repayment by the Loanee (A) in INR |          |       | Repayment received towards the Loan (B) in INR |  | Differential (A-B) in INR |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.0</b>  | <b>Student details</b>  |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.1</b>  | <b>Number of students availed interest subsidy</b>  |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>SN.</b>  | Name of the State   | 2014-15           |  |                     |                       |                                  |                | 2015-16   |   |                                   |  |                      |      | 2016-17                   |           |   |          |       |  |  |                           |  |
|   |   | Muslim            | Christian                                      | Sikh                | Buddhist              | Parsi                            | Jain           | Muslim  | Christian                                     | Sikh                              | Buddhist                                       | Parsi                | Jain | Muslim                    | Christian | Sikh  | Buddhist | Parsi | Jain   |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.2</b>  | <b>Particulars of Student</b>   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>SN.</b>  | Name of the Student   | Gender            | Address and Contact details                    | Mobile No. & e-Mail | Master /M.Phil /Ph. D | Course Duration (in Months)      | Course details | Name of the Institute with Address                            | Name of the Country where pursuing the course | Amount of Loan availed (in INR)   | Name of the Branch                             | Year of disbursement |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.3</b>  | <b>Present Status of the Student</b>  |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>SN.</b>  | Name of the Student   | Year of Admission | Name of the course                             |                     |                       | Name of the institute/university |                |   | Course Type PG/M.Phil/Phd)                    | Continuing/Completed/Discontinued | Year of Completion                             |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.3.1</b>  | Is it mandatory requirement under the scheme to monitor the performance of the students? (Yes/ No)  |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.3.2</b>  | If the answer to the previous question i.e. 3.3.1 is yes, how do you track/ receive the performance of the students while pursuing their higher studies abroad? (Yes/ No) |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
| <b>3.3.3</b>  | If the answer to the previous question i.e. 3.3.2 is no, reasons there of:  |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |
|   |   |                   |  |                     |                       |                                  |                |   |   |                                   |  |                      |      |                           |           |   |          |       |  |  |                           |  |



|              |   |                                     |                          |                 |                         |                          |                 |                        |
|--------------|---|-------------------------------------|--------------------------|-----------------|-------------------------|--------------------------|-----------------|------------------------|
| <b>3.3.4</b> | <b>Performance of the Students</b>  |                                     |                          |                 |                         |                          |                 |                        |
| <b>SN.</b>   | Name of the Student   | 1st year                            | 2nd year                 | 3rd year        | 4th year                | 5th year                 |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
| <b>3.3.5</b> | Whether bank tracks the candidates after completion of course as regards to their employment status? (Yes/ No)          |                                     |                          |                 |                         |                          |                 |                        |
| <b>3.3.6</b> | If the answer to the Question no. 3.3.5 is yes, then please explain the mechanism followed for tracking the candidates? |                                     |                          |                 |                         |                          |                 |                        |
| <b>3.3.7</b> | <b>Employment Status of students</b>  |                                     |                          |                 |                         |                          |                 |                        |
| <b>SN.</b>   | Name of the Student   | Employed/ Self employed/ Unemployed | Employed                 |                 |                         | Self Employed            |                 |                        |
|              |   |                                     | Name of the organization | Date of joining | Net Annual income (INR) | Name of the organization | Date of joining | Net Annual Income (NR) |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
|              |   |                                     |                          |                 |                         |                          |                 |                        |
| <b>4</b>     | <b>Promotion/Awareness of the Scheme:</b>   |                                     |                          |                 |                         |                          |                 |                        |
| <b>4.1</b>   | Difficulty in promotion/awareness of the scheme? (please describe in words)   |                                     |                          |                 |                         |                          |                 |                        |
| <b>4.2</b>   | Do you get any support from MoMA/DNB for promotion/awareness generation of the Scheme? (Yes/ No)                        |                                     |                          |                 |                         |                          |                 |                        |
|              | If yes, please specify in detail: _____   |                                     |                          |                 |                         |                          |                 |                        |
| <b>5</b>     | <b>Monitoring &amp; Review of the Scheme</b>  |                                     |                          |                 |                         |                          |                 |                        |
| <b>5.1</b>   | Difficulty in implementation of the scheme? (please describe in words)  |                                     |                          |                 |                         |                          |                 |                        |
| <b>5.2</b>   | Do you find the monitoring/ MIS mechanism of DNB (Canara Bank) cumbersome? (Yes/No)                                     |                                     |                          |                 |                         |                          |                 |                        |
|              | If yes, please explain the improvement required: _____  |                                     |                          |                 |                         |                          |                 |                        |
| <b>5.3</b>   | Do you receive timely support from DNB (Canara Bank)? (yes/No)  |                                     |                          |                 |                         |                          |                 |                        |
|              | If no, reasons there of: _____  |                                     |                          |                 |                         |                          |                 |                        |





|     |  |  |            |  |            |  |                    |  |       |           |
|-----|--|--|------------|--|------------|--|--------------------|--|-------|-----------|
|     |  |  |            |  |            |  |                    |  |       |           |
| 5.4 | Please attach copy of MIS reports for various parameters at different intervals sent to DNB?           |  |            |  |            |  |                    |  |       |           |
| 6   | <b>Interest subsidy Claim Status</b>   |  |            |  |            |  |                    |  |       |           |
| 6.1 | What is the mode of subsidy receipt by your bank from DNB? (reimbursement/advance receipt) please tick |  |            |  |            |  |                    |  |       |           |
| 6.2 | Do you receive the interest subsidy in time? (Yes/No)  |  |            |  |            |  |                    |  |       |           |
|     | If no, reasons there of: _____.  |  |            |  |            |  |                    |  |       |           |
| 6.3 | How much is the delay in the reimbursement   |  |            |  |            |  |                    |  |       |           |
|     | 1 month  |  | 1-3 month  |  | 3-6 months |  | more than 6 months |  |       |           |
| 7   | <b>Performance of the Scheme</b>   |  |            |  |            |  |                    |  |       |           |
| 7.1 | How is the success rate of the Scheme in terms of repayment of loan?                                   |  |            |  |            |  |                    |  |       |           |
|     | Highly Successful  |  | Successful |  | Average    |  | Fair               |  | Poor  | Can't Say |
|     | 70% & above  |  | 50-70%     |  | 30-50%     |  | 10-30%             |  | 0-10% |           |
| 7.2 | State the major reasons for failure (if any) under the provision of the scheme: _____                  |  |            |  |            |  |                    |  |       |           |
| 7.3 | Is the scheme effective as compared to other educational loan of the your Bank? (Yes/No)               |  |            |  |            |  |                    |  |       |           |
|     | If no, specify the reasons: _____  |  |            |  |            |  |                    |  |       |           |
| 8   | <b>Complaint Redressal Mechanism</b>   |  |            |  |            |  |                    |  |       |           |
| 8.1 | What is the present mode of complaint redressal mechanism under the scheme? Please specify in words    |  |            |  |            |  |                    |  |       |           |
| 8.2 | Do you receive any complaints from students? (Yes/ No)   |  |            |  |            |  |                    |  |       |           |
|     | If yes, please specify in details: _____   |  |            |  |            |  |                    |  |       |           |



|             |  |
|-------------|--|
| <b>9</b>    | <b>Assessment of the Income criteria of the students for the Scheme</b>  |
| <b>9.1</b>  | What is the mechanism followed for assessing the family income of the candidate?   |
| <b>9.2</b>  | Do the students report/inform any part time engagement/ gainful employment during the course of the study to the bank? (Yes/No)  |
| <b>9.3</b>  | If the answer to the question no. 9.2 is no, do you agree the same is required for assessing the Family income of the candidate during the course of study? (Yes/No)               |
| <b>9.4</b>  | Should the total family income of the candidate for availing interest subsidy during the course be revised by the bank, based on the employment status of the candidate? (Yes/ No) |
| <b>9.5</b>  | What changes do you feel necessary for ascertaining the family income of the candidate?  |
| <b>10.0</b> | <b>Back end interest subsidy scheme</b>  |
| <b>10.1</b> | Are you aware of the back-end interest subsidy scheme of Govt. of India? (Yes/ No)   |
| <b>10.2</b> | Would it be convenient for the banks, if the back-end interest subsidy may be given on successful completion of the course? (Yes/ No)  |
| <b>10.3</b> | If no, reasons there of:   |
| <b>11.0</b> | <b>Do you agree that the moratorium period as prescribed under the scheme is appropriate? (Yes/ No)</b>  |
| <b>11.1</b> | If no, reasons there of:   |
| <b>12.0</b> | <b>Do you agree that the Loan ceiling of Rs. 20 lakhs under the scheme is appropriate for pursuing higher studies abroad? (Yes/ No)</b>  |
| <b>12.1</b> | If no, reasons there of:   |
| <b>13</b>   | <b>Constraints/ bottlenecks encountered in implementation of the scheme (if any):</b>  |
| <b>14</b>   | <b>Suggestion for improvement of the Scheme:</b>   |

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## **Annexure - IV**

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### **QUESTIONNAIRE FOR DESIGNATED NODAL BANK**

**ANNEXURE - IV****QUESTIONNAIRE FOR DESIGNATED NODAL BANK**

|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
|--|--|---|-------------------|--|-------------------------|---|--------------------|--|--------------------|---|--|
| <b>1.0</b>                                   | <b>About the DNB (Designated Nodal Bank)</b>   |   |                   |  |                         |   |                    |  |                    |   |  |
| 1.1  | Name of the Contact Person with Designation  |   | :                 |  |                         |   |                    |  |                    |   |  |
| 1.2  | Contact details  |   | :                 |  |                         |   |                    |  |                    |   |  |
| 1.3  | Mobile Number  |   | :                 |  |                         |   |                    |  |                    |   |  |
| 1.4  | Telephone Number   |   | :                 |  |                         |   |                    |  |                    |   |  |
| 1.5  | e-mail ID  |   | :                 |  |                         |   |                    |  |                    |   |  |
| <b>2.0</b>                                   | <b>About the IBA registered Disbursing Bank Details</b>  |   |                   |  |                         |   |                    |  |                    |   |  |
| <b>2.1</b>                                   | <b>Information details of the Disbursing Bank</b>  |   |                   |  |                         |   |                    |  |                    |   |  |
| SN.  | Name of the Bank   | Name of the Branch with Contact Address   | Name of the State | Responsible Person with Designation          | Contact Details (Phone) | Mobile number, e-mail                     |                    |  |                    |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
| <b>2.2</b>                                   | <b>Physical and Financial Progress of the Scheme in terms of no. of students benefitted and amount of interest subsidy disbursed</b> |   |                   |  |                         |   |                    |  |                    |   |  |
| SN   | Name of the Registered Disbursing Bank   | Name of the Branch with Contact Address   | Name of the State | 2014-15                                      |                         | 2015-16                                   |                    | 2016-17                                      |                    |   |  |
|  |  |   |                   | Physical Progress                            | Financial Progress      | Physical Progress                         | Financial Progress | Physical Progress                            | Financial Progress |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
| <b>2.3</b>                                   | <b>No. of students applied and no. of students received interest subsidy</b>   |   |                   |  |                         |   |                    |  |                    |   |  |
| 2014-15                                      |  |   | 2015-16           |  |                         | 2016-17                                   |                    |  |                    |   |  |
| No. of students applied for interest subsidy |  | No. of students obtained interest subsidy |                   | No. of students applied for interest subsidy |                         | No. of students obtained interest subsidy |                    | No. of students applied for interest subsidy |                    | No. of students obtained interest subsidy |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |
| <b>2.3.1</b>                                 | <b>Criteria for selection of students (Please write in details):</b>   |   |                   |  |                         |   |                    |  |                    |   |  |
|  |  |   |                   |  |                         |   |                    |  |                    |   |  |



|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|--|--|--|-----------|------------------------------------|----------|--|------|--|-----------|------------------------------------|----------|--|------|--|-----------|------------------------------------|----------|-------|------|--|
| <b>2.4</b>   | <b>Interest subsidy receipt and disbursement status (in INR)</b> |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| 2014-15  |  |  |           |                                    |          | 2015-16  |      |  |           |                                    |          | 2016-17  |      |  |           |                                    |          |       |      |  |
| Interest subsidy received from ministry (in INR)       |  | Interest subsidy disbursed to registered bank (in INR) |           |                                    |          | Interest subsidy received from ministry (in INR)       |      | Interest subsidy disbursed to registered bank (in INR) |           |                                    |          | Interest subsidy received from ministry (in INR)       |      | Interest subsidy disbursed to registered bank (in INR) |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| <b>2.5</b>   | <b>Loan Repayment Status Physical</b>                            |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| 2014-15  |  |  |           |                                    |          | 2015-16  |      |  |           |                                    |          | 2016-17  |      |  |           |                                    |          |       |      |  |
| No. of Students eligible for repayment                 |  | No. of students started repayment                      |           | Number of students failed to repay |          | No. of Students eligible for repayment                 |      | No. of students started repayment                      |           | Number of students failed to repay |          | No. of Students eligible for repayment                 |      | No. of students started repayment                      |           | Number of students failed to repay |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| <b>2.6</b>   | <b>Loan Repayment Status Financial in INR</b>                    |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| 2014-15  |  |  |           |                                    |          | 2015-16  |      |  |           |                                    |          | 2016-17  |      |  |           |                                    |          |       |      |  |
| Amount of Loan accrued for repayment by the Loanee (A) |  | Amount received towards the Loan (B)                   |           | Differential (A-B)                 |          | Amount of Loan accrued for repayment by the Loanee (A) |      | Amount received towards the Loan (B)                   |           | Differential (A-B)                 |          | Amount of Loan accrued for repayment by the Loanee (A) |      | Amount received towards the Loan (B)                   |           | Differential (A-B)                 |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| <b>3.0</b>   | <b>Student details</b>   |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| <b>3.1</b>   | <b>Number of students availed interest subsidy</b>               |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| SN.  | Name of the State  | 2014-15  |           |                                    |          |  |      | 2015-16  |           |                                    |          |  |      | 2016-17  |           |                                    |          |       |      |  |
|  |  | Muslim   | Christian | Sikh                               | Buddhist | Parsi  | Jain | Muslim   | Christian | Sikh                               | Buddhist | Parsi  | Jain | Muslim   | Christian | Sikh                               | Buddhist | Parsi | Jain |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
|  |  |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |
| <b>3.2</b>   | <b>Particulars of Student</b>                                    |  |           |                                    |          |  |      |  |           |                                    |          |  |      |  |           |                                    |          |       |      |  |



| SN.          | Name of the Student   | Gender                              | Address and Contact details | Mobile No. & e-mail ID           | Master/ M.Phil/ Ph. D        | Course Duration (in Months)         | Course details     | Name of the Institute with Address | Name of the Country | Amount of Loan availed (in INR) | Name of the Bank | Year of disbursement |  |  |  |  |  |
|--------------|---|-------------------------------------|-----------------------------|----------------------------------|------------------------------|-------------------------------------|--------------------|------------------------------------|---------------------|---------------------------------|------------------|----------------------|--|--|--|--|--|
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>3.3</b>   | <b>Present Status of the Student</b>  |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| SN.          | Name of the Student   | Year of Admission                   | Name of the course          | Name of the institute/university | Course Type PG/M.Phil/ Ph.d) | Continuing/ Completed/ Discontinued | Year of Completion |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>3.3.1</b> | <b>Performance of the Students</b>  |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| SN.          | Name of the Student   | 1st year                            | 2nd year                    | 3rd year                         | 4th year                     | 5th year                            |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>3.3.2</b> | <b>Employment Status of students</b>  |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| SN.          | Name of the Student   | Employed/ Self employed/ Unemployed | Employed                    |                                  |                              | Self Employed                       |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     | Name of the organization    | Date of joining                  | Net Annual income (INR)      | Name of the organization            | Date of joining    | Net Annual Income (NR)             |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>3.3.3</b> | Whether bank tracks the candidates after completion of course as regards to their employment status? (Yes/ No)          |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>3.3.4</b> | If the answer to the Question no. 3.3.3 is yes, then please explain the mechanism followed for tracking the candidates? |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>4</b>     | <b>Promotion/ Awareness of the Scheme:</b>  |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>4.1</b>   | Difficulty in promotion/awareness of the scheme?  |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
|              |   |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |
| <b>4.2</b>   | Do you get any support from MoMA for promotion/ awareness of the Scheme? (Yes/ No)                                      |                                     |                             |                                  |                              |                                     |                    |                                    |                     |                                 |                  |                      |  |  |  |  |  |



|          |  |  |         |  |              |
|----------|--|--|---------|--|--------------|
|          |  |  |         |  |              |
|          | If yes, please specify in detail: _____  |  |         |  |              |
|          |  |  |         |  |              |
| <b>5</b> | <b>Monitoring &amp; Review of the Scheme</b>   |  |         |  |              |
| 5.1      | Difficulty in implementation of the scheme? (please describe in words)   |  |         |  |              |
|          |  |  |         |  |              |
| 5.2      | Do you find the monitoring/ MIS mechanism of MoMA cumbersome? (Yes/No)   |  |         |  |              |
|          |  |  |         |  |              |
|          | If yes, please explain the improvement required: _____   |  |         |  |              |
|          |  |  |         |  |              |
| 5.3      | Do you receive timely report and MIS from IBA/disbursing bank? (yes/No)  |  |         |  |              |
|          |  |  |         |  |              |
|          | If no, reasons there of: _____.  |  |         |  |              |
|          |  |  |         |  |              |
| 5.4      | Please attach copy of MIS reports for various parameters at different intervals received from Disbursing bank? |  |         |  |              |
|          |  |  |         |  |              |
| <b>6</b> | <b>Interest subsidy Claim Status</b>   |  |         |  |              |
| 6.1      | What is the mode of subsidy receipt by your bank from MoMA? (reimbursement/advance receipt) please tick        |  |         |  |              |
|          |  |  |         |  |              |
| 6.2      | Do you receive the interest subsidy in time? (Yes/No)  |  |         |  |              |
|          |  |  |         |  |              |
|          | If no, reasons there of: _____.  |  |         |  |              |
| <b>7</b> | <b>Performance of the Scheme</b>   |  |         |  |              |
| 7.1      | How is the success rate of the Scheme in terms of repayment of loan?   |  |         |  |              |
|          | Highly Successful  |  | Average |  | Unsuccessful |
|          |  |  |         |  | Can't Say    |
| 7.2      | State the major reasons for failure (if any) of any of the provision of the scheme: _____                      |  |         |  |              |
|          | _____  |  |         |  |              |
| 7.3      | Is the scheme effective as compared to other educational loan of the Canara Bank? (Yes/No)                     |  |         |  |              |
|          |  |  |         |  |              |
|          | If no, specify the reasons: _____  |  |         |  |              |



|           |  |
|-----------|--|
|           |  |
| <b>8</b>  | <b>Complaint Redressal Mechanism</b>   |
| 8.1       | What is the present mode of complaint redressal mechanism? Please specify  |
|           |  |
| 8.2       | Do you receive any complaints from students? (Yes/ No)   |
|           |  |
|           | If yes, please specify in details: _____   |
|           |  |
| 8.3       | Do you receive any complaints from disbursing bank? (Yes/ No)  |
|           |  |
|           | If yes, please specify in details: _____   |
|           |  |
| <b>9</b>  | <b>Assessment of the Income criteria of the students for the Scheme</b>  |
| 9.1       | What is the mechanism followed for assessing the family income of the candidate?   |
|           |  |
| 9.2       | Do the students report/inform any part time engagement/ gainful employment during the course of the study to the bank? (Yes/No)  |
|           |  |
| 9.3       | If the answer to the question no. 9.2 is no, do you agree the same is required for assessing the Family income of the candidate during the course of study? (Yes/No)               |
|           |  |
| 9.4       | Should the total family income of the candidate for availing interest subsidy during the course be revised by the bank, based on the employment status of the candidate? (Yes/ No) |
|           |  |
| 9.5       | What changes do you feel necessary for ascertaining the family income of the candidate?  |
|           |  |
| <b>10</b> | <b>Constraints/ bottlenecks encountered in implementation of the scheme (if any):</b>  |
|           |  |
| <b>11</b> | <b>Suggestion for improvement of the Scheme:</b>   |
|           |  |

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## **Annexure - V**

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### **QUESTIONNAIRE FOR SUCCESS STORY**

## ANNEXURE - V

### QUESTIONNAIRE FOR SUCCESS STORY

#### SUCCESS STORY

*“Padho Pardesh- expanding knowledge horizon globally”*

#### BACKGROUND OF THE SCHEME:

Ministry of Minority Affairs (MoMA), Govt. of India has launched the “**Padho Pardesh Scheme**” with the objective to award interest subsidy to meritorious students belonging to economically weaker section of notified minority communities so as to provide them better opportunities for higher education abroad and enhance their employability.

#### OUTLINE OF THE SUCCESS STORY:

##### 1.0 CAREER ASPIRATION

*Please describe in details about your career aspiration plan, any motivation factors for pursuing this profession.*

- 1.1 What course you have pursued by availing the benefits of Padho Pardesh scheme?
- 1.2 What's your previous qualification before pursuing this course?
- 1.3 What is your present status: employed/ still pursuing studies? (Tick the relevant)
- 1.4 What made you to choose this profession/ career?

##### 2.0 PROFILE OF THE CANDIDATE:

*Please describe your socio-economic profile, your domicile, facilities/amenities available to you/ in your locality, your family background, your academic qualification, achievements etc.*

- 2.1 About your socio economic background (Income, Rural/ urban, facilities such as schools/electricity/toilets etc.) before selection into the present service
- 2.2 Family background, dependents (**Optional**)
- 2.3 Academic background (Qualification, academic achievements, scholarships etc.)
- 2.4 Gross annual family income before joining the course (in INR):

**3.0 THE CHALLENGES FACED BY YOU FOR ATTAINING EDUCATION ABROAD:**

*Please enumerate the challenges you have encountered during the course of your journey and your efforts in mitigating with the challenges.*

- 3.1 What are the pain points in the initial situation/ phase of your education?
- 3.2 Did you and/or any one known to you in your society/ community had suffered due to the same/ any other pain points?
- 3.3 Explain the adventures that the hero within you had experienced to overcome the difficulties.

**4.0 HOW THE SCHEME HAS HELPED YOU:**

*How the scheme has helped in achieving the success/utility of the scheme.*

- 4.1 Describe your journey with the aid of the scheme?
- 4.2 How do you find the utility of the scheme for pursuing the career?
- 4.3 Explain the advantage/ benefits realised as part of the scheme.
- 4.4 Gross annual family income after completion of the course (in INR):
- 4.4 What problems/ issues you may have encountered, if not have got the benefits of the scheme

**5.0 Acknowledge/ comment on the efforts of the implementer (Ministry of Minority Affairs, Govt. of India) for making this scheme useful.**

*The issues encountered during availing the benefits of the scheme, your comments there to.*

- 5.1 How this scheme has helped the minorities in getting opportunity for studying abroad?

**6.0 Any message/ suggestion for the future minority community aspirers/ implementation Ministry (Ministry of Minority Affairs, Govt. of India) for offering improvement in the provisions of the scheme.**

**NOTE: Please attach a recent coloured photograph of yours**

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## **Annexure - VI**

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### **OUTCOME OF THE SCHEME**

**ANNEXURE - VI****OUTCOME OF THE SCHEME****A. Comparison of employment status (before and after availing interest subsidy)**

| Sl. No.                         | Number of beneficiary respondents<br>(Before availing interest subsidy) |                      | Number of beneficiary respondents<br>(After availing interest subsidy) |                   |                    |                     |
|---------------------------------|---|----------------------|--|-------------------|--------------------|---------------------|
|                                 |   |                      | Employed /Job  | Part time         | Pursuing Study     | scout for Job       |
| 1                               | Student   | 2                    | 7  | 1                 | 8                  | 11                  |
|                                 | Unemployed  | 25                   |  |                   |                    |                     |
| <b>Sub Total</b>                |   | <b>27<br/>(100%)</b> | <b>7<br/>(26%)</b>   | <b>1<br/>(4%)</b> | <b>8<br/>(30%)</b> | <b>11<br/>(40%)</b> |
| 2                               | Full time employed  | 9                    | 6  | -                 | 1                  | 2                   |
| 3                               | In resignation  | 1                    | 1  | -                 | -                  | -                   |
| 4                               | Self-employed   | 1                    | -  | -                 | -                  | 1                   |
| <b>Total<br/>(Overall in %)</b> |   | <b>38<br/>(100%)</b> | <b>14<br/>(37%)</b>  | <b>1<br/>(3%)</b> | <b>9<br/>(24%)</b> | <b>14<br/>(37%)</b> |

27 out of 38 respondents were reported as students or unemployed before availing the benefits of interest subsidy under Padho Pardesh scheme. Amongst the 27 beneficiary respondents, 7 nos. of beneficiary respondents had reportedly full time employed and 1 no. of candidate is part time employed. 8 nos. and 11 nos. respondents were reported as students and un-employed who were either student and/or unemployed before availing interest subsidy.

Similarly, 6 nos. of beneficiary respondents have reportedly employed out of 9 nos. respondents who had availed the benefits of interest subsidy and were full time employed before availing the interest subsidy.

One respondent who was under resignation period before availing the benefits of interest subsidy was reportedly employed after availing the interest subsidy benefits of the scheme.

Only one candidate who was self employed at the time of admission was reportedly un-employed after availing the benefit of interest subsidy of Padho Pardesh scheme.

**B. Change in income of beneficiary respondents (Students/ Unemployed before availing interest subsidy)**

| Course of Study                           | Nature of Job (Full time/ Part time) | Job Profile         | Job Category   | Name of the Country of employment | Annual Income Of the beneficiary respondents (in INR) |                           | Change in income (in %) |
|---|--------------------------------------|---------------------|----------------|-----------------------------------|---|---------------------------|-------------------------|
|   |                                      |                     |                |                                   | Before pursuing the Course                            | After pursuing the Course |                         |
| Masters of Business Administration MBA    | Full time                            | Business Analyst    | Private Sector | Canada                            | 429167  | 3500000                   | 716%                    |
| Mobile Application Design and development | Full time                            | Processing Clerk    | Private Sector | Canada                            | 400000  | 1200000                   | 200%                    |
| Post Graduate in Biological Sciences      | Full time                            | Production Engineer | Private Sector | New Zealand                       | 192000  | 1500000                   | 681%                    |
| Masters in Electrical Engineering         | Part time job                        | Casual hand         | Part time      | Australia                         | 200000  | 500000                    | 150%                    |
| Post Graduate Diploma in Web Development  | Full time                            | Software Consultant | Private Sector | Canada                            | 500000  | 2500000                   | 400%                    |
| Quality Engineering Management            | Full time                            | QA Specialist       | contract job   | Canada                            | 200000  | 800000                    | 300%                    |
| Master of Project Management              | Full time                            | Technician          | Private Sector | Australia                         | 500000  | 1000000                   | 100%                    |
| Diploma in Business Accounting Level 7    | Full time                            | Room attend         | Private Sector | New Zealand                       | 88000   | 1200000                   | 1264%                   |

**C. Change in income of beneficiary respondents (Full time employed before availing interest subsidy)**

| Course of Study                             | Nature of Job (Full time/ Part time) | Job Profile             | Job Category   | Name of the Country of employment | Annual Income Of the beneficiary respondents (in INR) |                            | Change in income (in %) |
|---|--------------------------------------|-------------------------|----------------|-----------------------------------|---|----------------------------|-------------------------|
|   |                                      |                         |                |                                   | Before pursuing the Course                            | Before pursuing the Course |                         |
| Masters in Computer Science                 | Full time                            | Software Developer      | Private Sector | United States of America          | 200000  | 4410000                    | 2105%                   |
| MS in Computer Science                      | Full time                            | Asst. Software Engineer | Public Sector  | United States of America          | 60000   | 3000000                    | 4900%                   |
| Master of Science in Electrical Engineering | Full time                            | PROJECT ENGINEER        | Private Sector | United States of America          | 150000  | 2500000                    | 1567%                   |
| Masters in Computer Science                 | Full time                            | Software developer      | Private Sector | United States of America          | 460000  | 3200000                    | 596%                    |
| Masters in Computer Science                 | Full time                            | dot .Net Developer      | Private Sector | United States of America          | 450000  | 3000000                    | 567%                    |
| Master in Informatics                       | Full time                            | Devop. engineer         | Private Sector | Germany                           | 150000  | 1800000                    | 1100%                   |

**D. Change in income of beneficiary respondents (in resignation period before availing interest subsidy)**

| Course of Study                    | Nature of Job (Full time/ Part time) | Job Profile | Job Category  | Name of the Country of employment | Annual Income Of the beneficiary respondents (in INR) |                           | Change in income (in %) |
|------------------------------------|--------------------------------------|-------------|---------------|-----------------------------------|---|---------------------------|-------------------------|
|                                    |                                      |             |               |                                   | Before pursuing the Course                            | After pursuing the Course |                         |
| Robotics and Intelligent Transport | Full time                            | Engineer    | Public Sector | France                            | 361763  | 1651500                   | 357%                    |

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## **Annexure - VII**

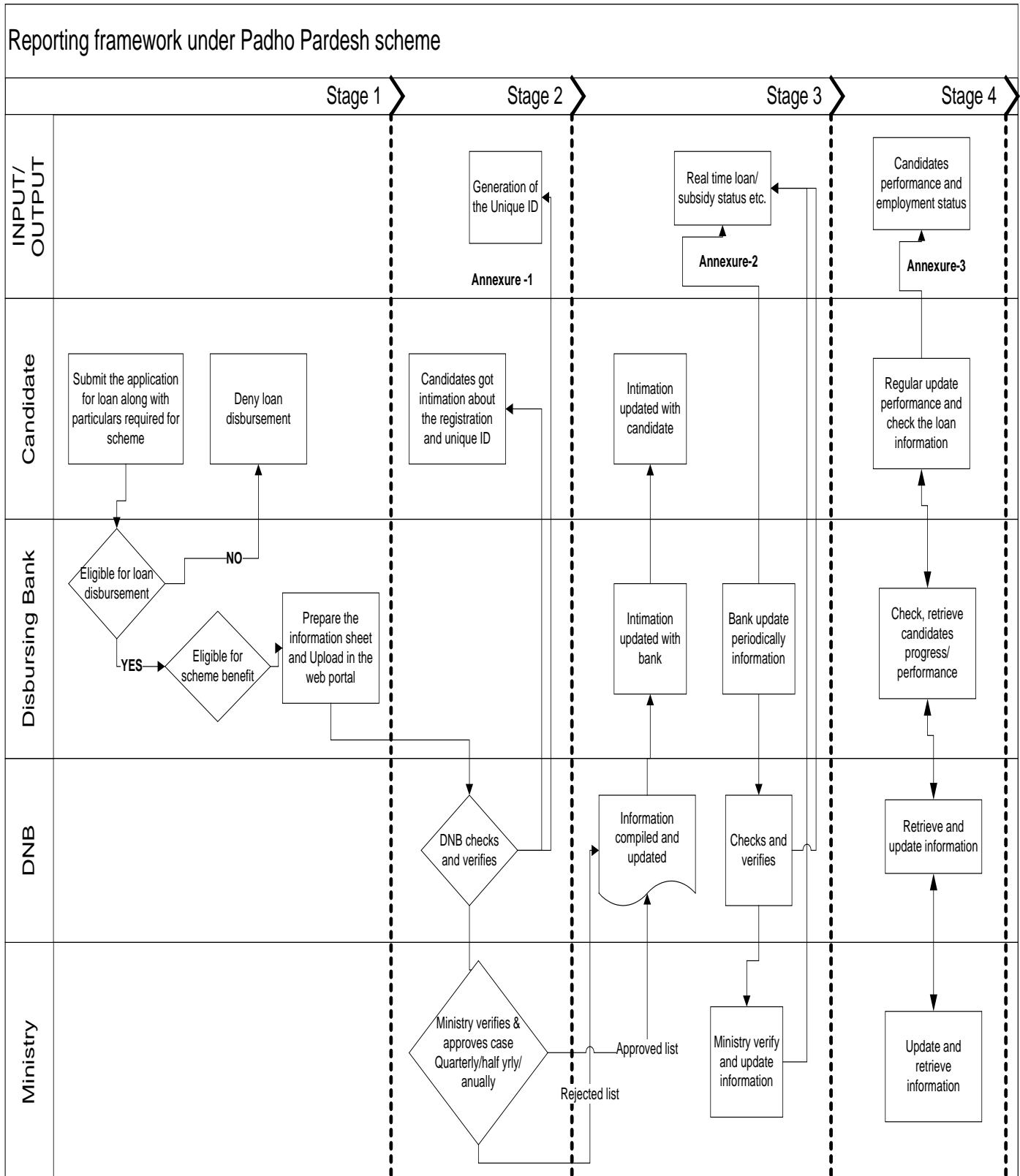
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### **REPORTING FRAMEWORK UNDER PADHO PARDESH SCHEME**



## ANNEXURE - VII

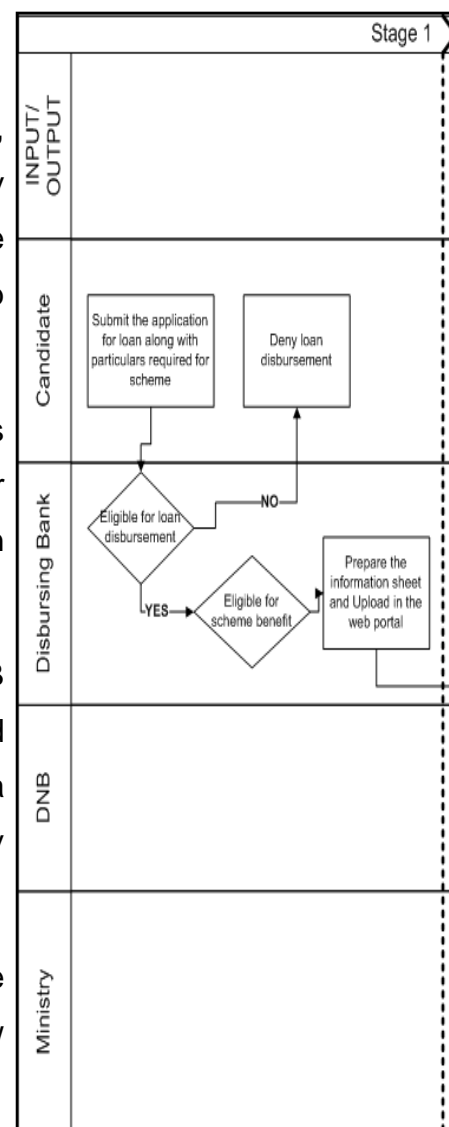
## REPORTING FRAMEWORK UNDER PADHO PARDESH SCHEME



Ministry may adopt the following stage wise implementation and monitoring mechanism for effectively implementation of the Padho Pardesh scheme. A dedicated web portal may be developed by ministry for obtaining the information from various stakeholders which include the beneficiary, member banks and DNB which can be assessed by the stakeholders on real time basis in terms of effective monitoring and review. The monitoring and implementation framework is as detailed below:

### Stage 1: Initial reporting by Banks:

- After sanctioning of the loan to the minority beneficiaries, banks may update the information of the eligible minority beneficiary as per the scheme particulars mentioning the details about the candidate, loan particulars etc. in the web portal. (which may be made open across the year)
- A system generated unique case ID/ registration ID as against each beneficiary may be sent to the beneficiary for future reference after submission of the candidate's data in the web portal.
- This database of information may be accessed by DNB (Canara Bank), MoMA for next level compilation and approval. DNB on behalf of ministry may compile the data for the financial year and submit to ministry for necessary approval and sanctioning.
- Proposed information particulars which may be uploaded/updated in the data base in detailed in the below table.

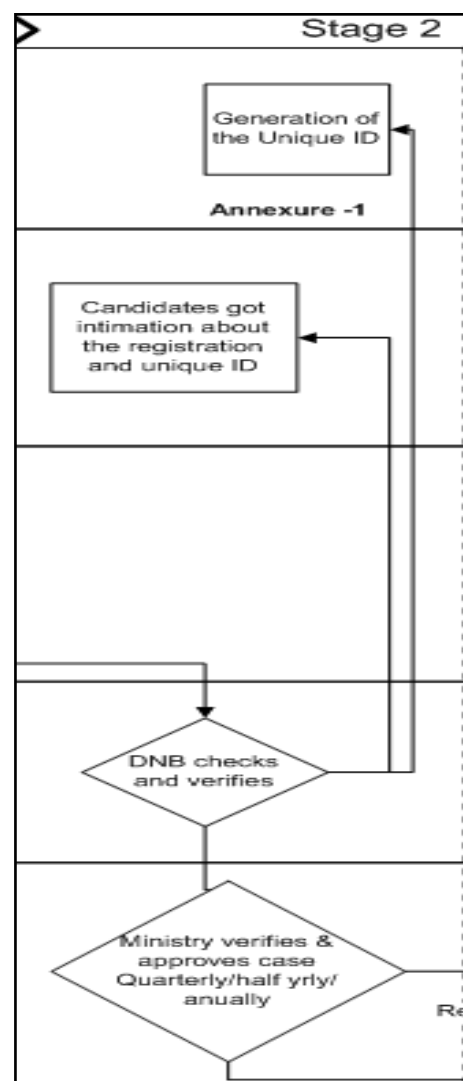


| Initial reporting by banks |                          |                             |                                       |                                   |                     |           |        |                                      |                                 |                |           |                |        |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|-----------------------------------|---------------------|-----------|--------|--------------------------------------|---------------------------------|----------------|-----------|----------------|--------|
| Sl. No.                    | Name of the Bank/ Branch | Name of the Course enrolled | Course Category (P.G/ M. Phil./ Ph.D) | Duration of the Course (in Years) | Name of the Student | Community | Gender | Annual Income of the Family (in INR) | Loan Amount Sanctioned (in INR) | Contact Number | E-mail id | Financial Year | Output |

| Initial reporting by banks |                          |                             |                                       |                                   |                     |           |        |                                      |                                 |                |           |                |   |
|----------------------------|--------------------------|-----------------------------|---------------------------------------|-----------------------------------|---------------------|-----------|--------|--------------------------------------|---------------------------------|----------------|-----------|----------------|---|
| Sl. No.                    | Name of the Bank/ Branch | Name of the Course enrolled | Course Category (P.G/ M. Phil./ Ph.D) | Duration of the Course (in Years) | Name of the Student | Community | Gender | Annual Income of the Family (in INR) | Loan Amount Sanctioned (in INR) | Contact Number | E-mail id | Financial Year | Output  |
|                            |                          |                             |                                       |                                   |                     |           |        |                                      |                                 |                |           |                | Generation of unique ID for each case/ candidate for tracking |
|                            |                          |                             |                                       |                                   |                     |           |        |                                      |                                 |                |           |                |   |
|                            |                          |                             |                                       |                                   |                     |           |        |                                      |                                 |                |           |                |   |

### Stage 2: Selection by Ministry/ finalisation of the candidate list:

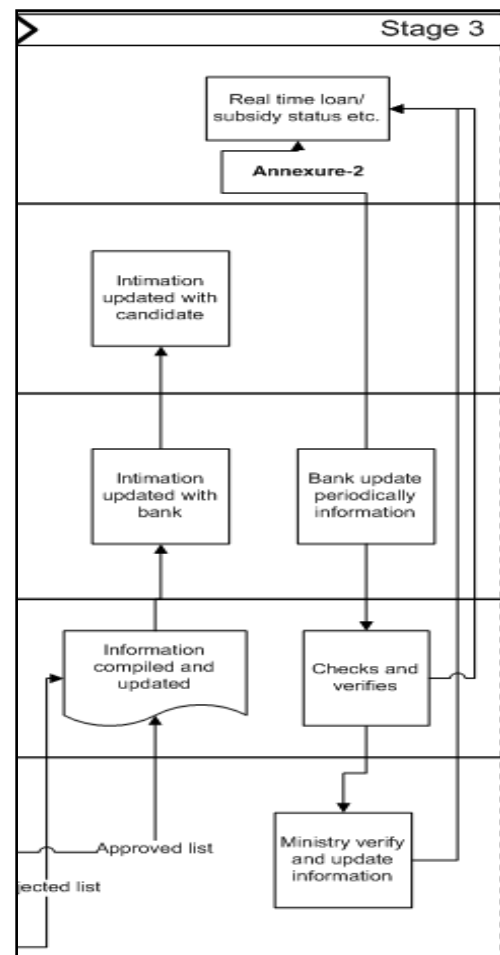
- DNB may compile the list of the candidates and submit before the ministry for selection and finalization of the beneficiary for the respective financial year.
- Ministry may adopt a composite criteria adopting the merit cum means based parameters where the candidates from the poor background and the candidates having merit and from the Govt. Colleges may be given preference first (as adopted from schemes of Ministry of Social Justice and Empowerment)
- The final list of candidates selected under the scheme for the respective financial year may be sent to DNB for necessary circulation and intimation to the Banks and the candidates.
- Provisional confirmation intimation may be sent to the beneficiary as against their unique id confirming their selection subjected to meeting with the criteria as



prescribed under the scheme (i.e. successful completion of the course/ reporting of the outcome/ performance).

### Stage 3: (Regular reporting by banks and DNB)

- Banks may update the interest accumulated and/or capital (in case of capital subsidy) as per the present ceiling of Rs. 20 lakhs and update the same at the end of each financial year in the web portal as against the unique id of the candidates selected.
- DNB may verify the claim and submit the consolidated interest/ capital subsidy claim information before the ministry for necessary subsidy release (which may also be made back ended to be released after completion of the course).
- The information may be submitted in the following format.
- The subsidy related information may be readily assessable to candidates/ ministry/ banks as and when required.

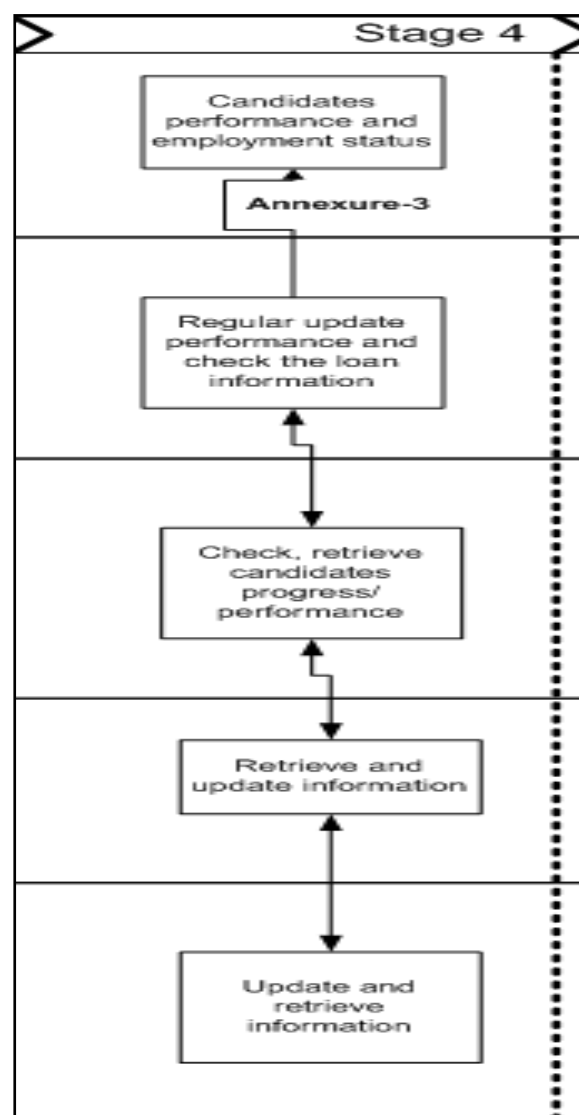


### Subsequent/ regular reporting by member banks and DNB:

| Sl. No. | Unique ID of the student | Financial Year | Amount of Loan Disbursed during the financial year (in INR) | Interest accrued for the Quarter/ Year (in INR) | Amount of interest subsidy received (in INR) | Subsidy fully received (Yes/ No) | Candidate performance updated and verified (Yes/No) | Moratorium period completion date | Output   |
|---------|--------------------------|----------------|---|---|--|----------------------------------|---|-----------------------------------|--|
|         |                          |                |   |   |  |                                  |   |                                   | Real-time Interest subsidy status, Loan disbursement status etc. |
|         |                          |                |   |   |  |                                  |   |                                   |  |

**Stage 4: Reporting by candidates:**

- The candidates thus selected may report their performance and employment status after completion of the course.
- The information may be periodically updated in the web portal which may be assessed by ministry/ DNB/banks on real time basis.
- The subsidy may be released by ministry as against only those candidates who have submitted the required performance in the web portal which would be verified and certified by the banks.
- Banks may adopt mechanism to verify the performance of the candidate through obtaining necessary certificate and credential from the university/ institute.

**Reporting by Candidates (Candidates to update the progress before each disbursement by banks)**

| Sl. No. | Unique ID of the student | Financial Year | Name of the University | Name of the Course | Duration of the Course (in Years) | No. of Years Completed | Performance of the Student Pass/ Fail and Grade | Employed | Nature of Employment (Self-Employed/pvt. Employment/ Govt.) | Country of Employment | If Employed (Monthly Salary in INR) | Output   |
|---------|--------------------------|----------------|------------------------|--------------------|-----------------------------------|------------------------|---|----------|---|-----------------------|-------------------------------------|--|
|         |                          |                |                        |                    |                                   |                        |   |          |   |                       |                                     | Performance of candidate, Employment status etc. |
|         |                          |                |                        |                    |                                   |                        |   |          |   |                       |                                     |  |
|         |                          |                |                        |                    |                                   |                        |   |          |   |                       |                                     |  |

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## **Annexure - VIII**

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### **RESERVE BANK OF INDIA (RBI) CIRCULARS**



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2014-15/573

FIDD.CO.Plan.BC.54/04.09.01/2014-15

April 23, 2015

The Chairman / Managing Director/  
Chief Executive Officer  
[All Scheduled Commercial Banks,  
(excluding Regional Rural Banks)]

Dear Sir/ Madam,

**PRIORITY SECTOR LENDING-TARGETS AND CLASSIFICATION**

An Internal Working Group (IWG) was set up in July 2014 to revisit the existing priority sector lending guidelines. The report of the IWG was placed in the public domain inviting comments. The recommendations of the IWG were examined in the light of the comments / suggestions received from Government of India, banks, and other stakeholders and revised guidelines are being issued in supersession of guidelines mentioned in the [Master Circular RPCD.CO.Plan.BC10/04.09.01/2014-15 dated July 1, 2014](#) on Priority Sector Lending – Targets and Classification.

The salient features of the guidelines are as under:-

- (i) Categories of the priority sector: Medium Enterprises, Social Infrastructure and Renewable Energy will form part of priority sector, in addition to the existing categories.
- (ii) Agriculture: The distinction between direct and indirect agriculture is dispensed with.
- (iii) Small and Marginal Farmers: A target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, has been prescribed for Small and Marginal Farmers within agriculture, to be achieved in a phased manner *i.e.*, 7 percent by March 2016 and 8 percent by March 2017.

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय, 10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, पोस्ट बॉक्स सं. 10014, मुंबई -400001

Financial Inclusion & Development Dept., Central Office, 10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1

टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : [cgmincfidd@rbi.org.in](mailto:cgmincfidd@rbi.org.in)

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

“चेतावनी : रिज़र्व बैंक द्वारा मेल डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

### 3. Export Credit

The Export Credit extended as per the details below would be classified as priority sector.

| Domestic banks  | Foreign banks with 20 branches and above   | Foreign banks with less than 20 branches   |
|---|--|--|
| Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2015 subject to a sanctioned limit of Rs 25 crore per borrower to units having turnover of up to Rs 100 crore. | Incremental export credit over corresponding date of the preceding year, up to 2 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, effective from April 1, 2017 (As per their approved plans, foreign banks with 20 branches and above are allowed to count certain percentage of export credit limit as priority sector till March 2016). | Export credit will be allowed up to 32 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. |

Export credit includes pre-shipment and post shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by our Department of Banking Regulation.

### 4. Education

Loans to individuals for educational purposes including vocational courses upto Rs10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.

### 5. Housing

- (i) Loans to individuals up to Rs 28 lakh in metropolitan centres (with population of ten lakh and above) and loans up to Rs 20 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed Rs 35 lakh and Rs 25 lakh respectively. The housing loans to banks' own employees will be excluded. As housing loans which are backed by long term bonds are exempted from ANBC, banks should either include such housing loans to individuals up to Rs 28 lakh in metropolitan centres and Rs 20 lakh in other centres under priority sector or take benefit of exemption from ANBC, but not both.
- (ii) Loans for repairs to damaged dwelling units of families up to Rs 5 lakh in metropolitan centres and up to Rs 2 lakh in other centres.
- (iii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of Rs 10 lakh per dwelling unit.





भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/FIDD/2016-17/33

Master Direction FIDD.CO.Plan.1/04.09.01/2016-17

July 7, 2016

(Updated as on August 01, 2018)

(Updated as on April 16, 2018)

(Updated as on December 22, 2016)

(Updated as on July 28, 2016)

**The Chairman / Managing Director/  
Chief Executive Officer  
[All Scheduled Commercial Banks,  
(excluding Regional Rural Banks and Small Finance Banks)]**

Dear Sir/ Madam,

**MASTER DIRECTION-PRIORITY SECTOR LENDING-TARGETS  
AND CLASSIFICATION**

The Reserve Bank of India has, from time to time, issued a number of guidelines/instructions/directives to banks on Priority Sector Lending. The Master Direction enclosed incorporates the updated guidelines/ instructions/ circulars on the subject. The list of circulars consolidated in this Master Direction is indicated in the Appendix. The Direction will be updated from time to time as and when fresh instructions are issued. This Master Direction has been placed on the RBI website at [www.rbi.org.in](http://www.rbi.org.in).

2. The guidelines on priority sector lending were revised vide our circular dated April 23, 2015. The priority sector loans sanctioned under the guidelines issued prior to April 23, 2015 will continue to be classified under priority sector till repayment/maturity/renewal.

Yours faithfully,

(Gautam Prasad Borah)  
Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय भवन, पो.बा.सं. 10014, मुंबई 400 001

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Financial Inclusion & Development Department, Central Office, 10<sup>th</sup> Floor, C.O. Building, Post Box No.10014, Mumbai 400 001

**हिंदी आसान है, इसका प्रयोग बढ़ाइये**

**“चेतावनी- : रिज़र्व बैंक द्वारा मेल, डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।”**

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## 9. Education

Loans to individuals for educational purposes including vocational courses up to ₹10 million irrespective of the sanctioned amount will be considered as eligible for priority sector.

## 10. Housing

**10.1** Loans to individuals up to ₹3.5 million in metropolitan centres (with population of ten lakh and above) and loans up to ₹2.5 million in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹4.5 million and ₹3 million, respectively. The housing loans to banks' own employees will be excluded. As housing loans which are backed by long term bonds are exempted from ANBC, banks should either include such housing loans to individuals up to ₹3.5 million in metropolitan centres and ₹2.5 million in other centres under priority sector or take benefit of exemption from ANBC, but not both.

**10.2** Loans for repairs to damaged dwelling units of families up to ₹0.5 million in metropolitan centres and up to ₹0.2 million in other centres.

**10.3** Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of ₹1 million per dwelling unit.



भारतीय रिज़र्व बैंक

-----RESERVE BANK OF INDIA-----

www.rbi.org.in

**RBI/2014-15/95**

RPCD.CO.Plan.BC 10/04.09.01/2014-15

July 01, 2014

**The Chairman/ Managing Director/  
Chief Executive Officer**  
*[All scheduled commercial banks  
(excluding Regional Rural Banks)]*

Dear Sir,

**MASTER CIRCULAR - PRIORITY SECTOR LENDING-TARGETS AND  
CLASSIFICATION**

The Reserve Bank of India has, from time to time, issued a number of guidelines/instructions/directives to banks on Priority Sector Lending. In order to enable the banks to have current instructions at one place, a Master Circular incorporating the existing guidelines/instructions/directives on the subject has been prepared and enclosed. This Master Circular consolidates the current instructions of all the circulars/mail box clarifications issued by Reserve Bank on the subject up to June 30, 2014 as indicated in the *Appendix*.

2. Please acknowledge receipt.

Yours faithfully,

**(A. Udgata)**  
**Principal Chief General Manager**

Encl: As above

ग्रामीण आयोजना और ऋण विभाग, केंद्रीय कार्यालय, 10वीं मंजिल, केंद्रीय कार्यालय बिल्डिंग, शहीद भगत सिंह मार्ग, पो.बा.सं.10014, मुंबई 400 001

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हिंदी आसान है, इसका प्रयोग बढ़ाइए

चेतावनी : रिज़र्व बैंक द्वारा मेल-ड्राक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।

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#### **2.1.4. Non-farm entrepreneurial credit outstanding under General Credit Card.**

#### **2.1.5 Khadi and Village Industries Sector (KVI)**

All loans sanctioned to units in the KVI sector, irrespective of their size of operations, location and amount of original investment in plant and machinery. Such loans will be eligible for classification under the sub-target of 60 percent prescribed for micro enterprises within the micro and small enterprises segment under priority sector.

#### **2.2. Indirect Finance**

- (i) Loans to persons involved in assisting the decentralized sector in the supply of inputs to and marketing of outputs of artisans, village and cottage industries.
- (ii) Loans to cooperatives of producers in the decentralized sector viz. artisans village and cottage industries.
- (iii) Loans sanctioned by banks to MFIs for on-lending to MSE sector as per the conditions specified in paragraph VIII of this circular.

#### **3. Education**

Loans to individuals for educational purposes including vocational courses upto Rs 10 lakh for studies in India and Rs 20 lakh for studies abroad.

#### **4. Housing**

- (i) Loans to individuals up to Rs 25 lakh in metropolitan centres with population above ten lakh and Rs 15 lakh in other centres for purchase/construction of a dwelling unit per family excluding loans sanctioned to bank's own employees.
- (ii) Loans for repairs to the damaged dwelling units of families up to Rs 2 lakh in rural and semi- urban areas and up to Rs 5 lakh in urban and metropolitan areas.
- (iii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of Rs 10 lakh per dwelling unit.

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## NATIONAL PRODUCTIVITY COUNCIL

NPC is a national level organization to promote productivity culture in India. Established as a registered society in 1958 by Government of India, it is an autonomous, tripartite, not for profit organization with equal representation from the Government, Employers and Employees' organizations, apart from technical & professional institution on its governing council. Besides providing training, consultancy and undertaking research in the area of productivity, NPC also implements the productivity promotion plans and programmes of the Tokyo based Asian Productivity Organization (APO), an inter-governmental body of which the Government of India is a founder member.

MISSION of NPC is Development, Dissemination and Application of knowledge and experience in productivity, for promoting consciousness and improvement in productivity, with the objective of strengthening the performance and competitiveness of the economy as well as of improving the working conditions and quality of working life.

The Union Minister for Industry is the President of NPC, and the Secretary (Industrial Development) is its Chairman. Director General is the Chief Executive Officer, and is a government appointee. NPC has 13 Regional Directorates in the country with its Head Quarters at New Delhi and strength of over 170 full time consultants.

### CORE COMPETENCIES:

NPC offers TOTAL SOLUTIONS, as also specific services in management as well as technological areas. These include:

- **Industrial Engineering:** Workload assessment, Organization Redesign, Systems & Procedures redesign, Material requirement planning, MIS, Project Management, Cost reduction. Total Quality Management, ISO 9000, Certification, Business Process engineering, KAIZEN, Benchmarking etc.
  - **Human Resource Development:** Work culture, Participative group activities, Productivity Linked reward Scheme, Training needs assessment, Wage structure, Competency Matrix.
  - **Information Technology:** Management Information system, E – Governance, IT Infrastructure Planning.
  - **Energy Management:** Energy Audits, Co-generation, Demand side management, Renewable & Green energy sources, Process Optimization & energy Conservation.
  - **Environment Management:** Integrated environment planning, Environmental Audit, Cleaner Production Techniques, Hazardous Waste Management, Waste Minimization & Utilization, Green Productivity, ISO 14000 & OHSAS 18000.
  - **Productivity Implementation:** Policy Research & Techno-economic Consultancy, Productivity Audit.
  - **Technology Management:** Condition Monitoring, Safety audit, Risk assessment, Total Productive Maintenance.
  - **World Class Manufacturing:** Flexible/ cellular manufacturing, JIT, Cycle time reduction, Six Sigma.
  - **Agribusiness:** Food Processing, Warehousing Logistics, Evaluation Studies, Soil & Water conservation.
- NPC brings out literature suitable to Indian situation on current and emerging subjects relating to productivity and quality. It also brings out following periodicals, viz. PRODUCTIVITY, PRODUCTIVITY NEWS AND UTPADAKTA (Hindi).

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सत्यमेव जयते

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Government of India**

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