

Educational loans

2476. SHRI K.C. TYAGI: Will the Minister of FINANCE be pleased to state:

(a) the total number and amount of educational loans given in the last two years particularly to the poor students of the country and the total amount outstanding;

(b) the total number of applications received and the number of applications for loans rejected; and

(c) the steps taken by Government to ensure that all eligible applicants avail the loan?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) As per data furnished by RBI, the position of number of accounts and outstanding education loan (priority sector) for the last two years is given hereunder:

Year	No. of Accounts	Amount Outstanding (₹ in Crore)
March, 14	2681360	57164.17
March, 15	2674069	59406.92

(b) As informed by Public Sector Banks, during 2014-15, 254420 loan applications related to education loans were received, out of which 247453 were disposed off.

(c) Hon'ble Finance Minister in the budget announcement for 2015-16 has proposed to set up a fully IT based Student Financial Aid Authority to administer and monitor Scholarship as well as Educational Loan Schemes, through the Pradhan Mantri Vidya Lakshmi Karyakram.

The banks have also been advised to keep in view primarily the larger public/societal interest involved while giving education loan. Also, while providing education loans, banks should primarily keep in mind the standing and stature of the institution.

List of all 'A' rated universities, colleges and technical institutions has been forwarded to IBA for onwards circulation to all Banks so that students getting admissions in these institutions could get educational loans with minimal formalities.

Banking facilities in rural area of Madhya Pradesh and West Bengal

2477. DR. CHANDAN MITRA : Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that nearly one third of gram panchayat areas in Madhya Pradesh and West Bengal are outside the purview of formal banking operations, if so, the details thereof along with the reasons therefor; and

(b) the steps taken, by Government to set up banks in all the rural areas which are not catered by the banks across the country, especially in West Bengal and Madhya Pradesh?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) Banking facilities in both the States of Madhya Pradesh and West Bengal are being provided by banks through bank branches and Bank Mitras.

State Level Bankers' Committee (SLBC), Madhya Pradesh has informed that out of 22879 Gram Panchayats 2851 Gram Panchayats are covered by bank branches and 20028 Gram Panchayats are covered by Bank Mitras.

State Level Bankers' Committee (SLBC), West Bengal has informed that out of 3354 Gram Panchayats, 2638 Gram Panchayats are covered by bank branches and 716 Gram Panchayats are covered by Bank Mitras.

(b) To promote the objective of financial inclusion and to extend the banking network in unbanked areas, Reserve Bank of India has granted general permission to domestic Scheduled Commercial Banks (other than Regional Rural Banks) to open branches (i) in Tier 2 to Tier 6 centres (with population upto 99,999) and (ii) in rural, semi-urban and urban centres of the North-Eastern States and Sikkim subject to reporting. RBI has advised banks that while preparing their Annual Branch Expansion Plan (ABEP), the banks should allocate at least 25 per cent of the total number of branches proposed to be opened during a year in unbanked rural (Tier 5 and Tier 6) centres.

Violation of guidelines for reservation of SC & ST by CBEC

2478. SHRI PRAVEEN RASHTRAPAL : Will the Minister of FINANCE be pleased to state:

(a) whether Ministry is aware that the Central Board of Excise and Customs (CBEC) has violated the directions of DOPT on reservation for SC & ST;

(b) whether the DOPT circular no. 36012/4/2005-ESTT (res) dated 7 January, 2014 for reservation of SC & ST would be implemented; and

(c) whether Ministry would inquire why CBEC has resorted to *ad hoc* promotions for Group A posts since 1997 onwards without approval from UPSC?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JAYANT SINHA): (a) and (b) DOPT instructions regarding reservation of SC&ST candidates are implemented in the Central Board of Excise and Customs on the basis of Government policy and Court/Central Administrative Tribunal Orders.