

for a period of 15 years, and repayment holiday/moratorium of 12 months after-completion of course with facility for additional period of moratorium in Case of underemployment/unemployment. There is also a moratorium for the incubation period if the student wants to take up a start-up venture and a provision of telescoping of repayment to provide for lower salary levels at the start of the career. There is no proposal currently under consideration of the Government for waiver of education loans.

Data linking education loans sanctioned by banks with securing of jobs is not centrally maintained. As reported by Public Sector Banks (PSBs), no cases of suicide by students specifically linked to pressure for repayment of education loans has been reported. However, the banks have been sensitized to adopt a non-coercive strategy for recovery of education loans.

**Allocation of revenue deficit grants to States
for financial year 2020-21**

204. DR. K.V.P. RAMACHANDRA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether Government is allocating any revenue deficit grant funds to States including the State of Andhra Pradesh which were recommended during five years of the Fourteenth Finance Commission period consequent on extension of time of Fifteenth Finance Commission; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) Yes, Sir.

(b) The Fifteenth Finance Commission (15th FC) has recommended Post Devolution Revenue Deficit Grant amounting to ₹ 74340 crore for fourteen States in 2020-21. State-wise details of allocation are as under:

(₹ in crore)

Sl. No.	State	Allocation of Revenue Deficit Grant for 2020-21
1	2	3
1.	Andhra Pradesh	5897
2.	Assam	7579

1	2	3
3.	Himachal Pradesh	11431
4.	Kerala	15323
5.	Manipur	2824
6.	Meghalaya	491
7.	Mizoram	1422
8.	Nagaland	3917
9.	Punjab	7659
10.	Sikkim	448
11.	Tamil Nadu	4025
12.	Tripura	3236
13.	Uttarakhand	5076
14.	West Bengal	5013
Total		74340

Bank loans to States through State PSUs/SPVs

205. DR. K. V.P. RAMACHANDRA RAO: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that State Governments are lending huge loans through their PSUs and Special Purpose Vehicles (SPVs) from Public Sector and Private Banks for various infrastructure and development projects;

(b) if so, the details thereof; and

(c) the details of loans availed by various State Governments through their PSUs or SPVs from Public Sector Banks and Private Banks either individually or as a consortium separately till date and repayment done so far and outstanding loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANURAG SINGH THAKUR): (a) to (c) With regard to the details of loans availed of by State Government through Public Sector Undertakings (PSUs) or SPVs, the Reserve Bank of India has informed that it does not maintain such data.