

**GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA**

UNSTARRED QUESTION NO. 3976

**TO BE ANSWERED ON THE 04th JANUARY, 2019, PAUSHA 14, 1940 (SAKA)
'NPA under Educational Loans'**

3976. SHRI SISIR KUMAR ADHIKARI:

Will the Minister of FINANCE be pleased to state:

- (a) whether Non Performing Assets (NPA) in the education sector rose to nine percent during the two years period 2016-18;
- (b) if so, whether NPAs recorded high for the engineering stream in compare to other management courses and if so, the details thereof;
- (c) whether the bad loans on education sector was 1.3 per cent upto the financial year 2014-15 and if so, the details thereof; and
- (d) the details of education loans disbursed by the Indian Banks and the repayment position since 2014-15 to till October, 2018 Stream/Sector-wise?

**ANSWER
(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SHIV PRATAP SHUKLA)**

(a) As per information provided by Indian Banks' Association (IBA), Non-Performing Assets (NPAs) of Public Sector Banks (PSBs) increased from 7.29% as on 31st March, 2016 to 8.97% as on 31st March, 2018.

(b) Stream-wise NPAs of PSBs as on 31st March, 2018 is as under:

Stream	NPA %age
Medical Profession	6.06
Engineering	9.76
Nursing Courses	21.28
MBA	5.59
Other Profession	9.49

Source: PSBs

(c) As per information provided by IBA, NPAs of PSBs was 5.70% as on 31st March, 2015.

(d) Repayment received by PSBs under Education loans since 2014-15 till 2017-18:

FY	Amount (Rs in Crore)
2014-15	8537.00
2015-16	9124.95
2016-17	11548.87
2017-18	13766.82

Source: PSBs

Stream-wise Data on Education Loan Disbursed since 2014-15 till 2017-18:

(Amount in Rs in Crore)

FY	Medical Profession	Engineering	Nursing Courses	MBA	Other Profession
2014-15	1029.00	3840.16	884.00	1715.00	5570.80
2015-16	1330.38	6541.80	1098.20	2049.48	3079.32
2016-17	1360.67	6774.49	1154.12	2097.65	4817.00
2017-18	3036.50	3048.79	2263.74	1366.30	4290.37

Source: IBA
