GOVT. OF NATIONAL CAPITAL TERRITORY OF DELHI
OFFICE OF THE CHIEF MINISTER
DELHI SECRETARIAT

A meeting to review the progress of Higher Education & Skill Development Guarantee Scheme was chaired by Hon'ble Chief Minister on 24/7/2019.

Hon'ble Deputy Chief Minister, Addl. Chief Secretary (Finance), Secretary (Higher Education), Secretary (Technical Education) and senior representatives from participating banks attended this meeting.

At the outset, Secretary (Higher Education) informed the progress of the scheme since its inception in the financial year 2015-16.

Hon'ble Chief Minister was informed that since the inception of the scheme, 38% of the loan applications have been sanctioned, 55% rejected/cancelled and 7% are pending at the level of banks.

During the course of the meeting following concerns have been observed by Hon'ble Chief Minister:

1. Small number of applications received over the years clearly indicates that there is lack of awareness about the scheme among the target groups and as such the scheme needs to be adequately publicized.

2. High level of cancellation and rejection of the loan applications indicates that the loan executing/disbursing authorities needs to be well informed and sensitized about the scheme.

Accordingly, following decisions taken during the aforesaid meeting are required to be followed expeditiously:-

1. Department of Higher Education shall prepare a comprehensive plan for giving wide publicity to the scheme in order to ensure that the probable beneficiaries and target groups are made well aware of the financial support from the Government.

2. The aforesaid plan should also include the following suggestions which were given during this meeting:-

(a) Camps are organized in academic institutions particularly at the time of the beginning of academic year and also intermittently in order to facilitate the applicants within such institutions to apply under this scheme and avail benefits. Such camps should also be organized in the participant banks so that the concerned staff of the bank is made aware of the scheme and the pending forms are processed expeditiously.

(b) All academic institutions/colleges should designate a loan facilitating officer who shall coordinate with the applicants on one hand and concerned bank on the other hand. His job would not only be limited to facilitate the loan disbursal but he shall also be responsible for disseminating

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information about the financial assistance under the scheme to the students.

(c) Information boards depicting salient features of the scheme should be displayed in all bank branches for information of all.

(d) Information boards should also be placed at prominent locations in the academic institutions/colleges for information of the beneficiary students.

(e) The Higher Education Department should take up the matter with Directorate of Education to disseminate information regarding the scheme to the students of 9th class and above. This would inspire the students to prepare/opt for professional courses of their own choice without being discouraged under any financial compulsion.

3. The Higher Education Department should carry out detailed analysis of rejected cases and move proposal for making necessary amendments in the existing scheme to make it more convenient and hassle free and easy for the beneficiaries.

4. A feedback mechanism in respect of this scheme should be set up by the Higher Education department. The beneficiaries of the scheme should be contacted in order to establish a robust feedback mechanism. Further, while reviewing the rejected applications, the department should seek feedback from the concerned applicants to identify wrong rejections and to help such applicants to re-apply under the loan scheme. Feedback mechanism would go a long way to remove the hindrances that the applicants face.

5. Report on feedback analysis and the performance of the scheme should be submitted by the Higher Education Department to Deputy C.M. on weekly basis.

In view of aforesaid decisions taken during the meeting, I am directed to convey that action taken report on all the decisions may kindly be ensured to be sent for perusal of Hon'ble C.M. within 7 days i.e. not later than 01.08.2019.

25/7/19.

Pravesh R. Jha
Additional Secretary to CM

1. Addl. Chief Secretary (Finance)
2. Secretary, Higher Education Department
3. All participating banks through Higher Education Department

Pmcm/2019/591-596
25/07/2019

Copy to:

1. Secretary to Hon'ble Deputy Chief Minister for information and follow up.
2. Secretary (Technical Education)
3. Director (Education), Directorate of Education.