

Abstract:

Education assumes significance as a provider of input for economic, political and social development besides as a source of knowledge. Economic growth in recent years has been based on availability and quality of knowledge in any country, which in turn depends on access and affordability to education hence, importance of education has increased to supply adequate and qualitative human capital. Functioning of education sector depends on availability of various resources, of which to a large extent on financial resources. Finances for education are mobilized from different sources like government spending ,fees , educational loans , and others among these educational loans has been seen as an alternative way of financing for education. In this background the present paper tries to analysis the trends and patterns of educational loan in India. Further, an attempt has been made to understand pattern of student loans provided by selected commercial banks. The students find that educational loans are increasing over the years.