

Bibliography

BIBLIOGRAPHY

BOOKS

1. Arindam Bandyopadhyay (2016). *Studying Borrower Level Risk Characteristics of Education Loan in India*. Indian Institute of Management, 2016.
2. Charlene Wear Simmons (2008). *Student Loans for Higher Education*. Vol 8(2) of CRB (Series), California State Library, California Research Bureau, ISBN 1587032333.
3. Damodar Gujarati (2009). *Basic Econometrics*. New Delhi. Tata McGraw Hill Education Private Limited. fifth edition.
4. Educational Consultants India (2005). *Compendium on Scholarships, Fellowships, Freeships, and Educational Loans for Study in India and Abroad*. India: National Book Trust. ISBN 8123745575, 9788123745572, 250-320.
5. Eric Alan Hanushek, Finis Welch, Stephen Machin, Ludger Woessmann (2011) *Handbook of the Economics of Education*. Elsevier publication.
6. Harbinson, Frederick & Myers, Charles A. (1974). *Education Man-power & Economic Growth, Strategies of Human Resource Development*. New Delhi, Oxford & IB Publishing Co.
7. Irving Fisher (2009). *The Rate of Interest: Its Nature, Determination and Relation to Economic Phenomena*, Martino Publication. ISBN:1578987458, 9781578987450
8. Kothari C.R. and Gaurav Garg (2018). *Research Methodology - Methods and techniques*. New Age International Publishers, 4th Edition.
9. Manmohan Singh and Peter Stella (2012). *Money and Collateral*, IMF Working Paper 2012. Retrived from <http://books.google.com>
10. Marmar Mukhopadhyay and Madhu Parhar (1999). *Indian Education: Developments Since Independence*.
11. Martin Carnoy (1995). *International Encyclopedia of Economics of Education*. University of Michigan. Elsevier Science & Technology Books, ISBN0080423035, 9780080423036.

12. Mathew E.T. (1991). *Financing Higher Education*. New Delhi. Concept Publishing Company.
13. Ministry of Education (1996). *National Loan Scholarships Scheme*. University of Michigan. New Age International Publishers, 2(669).
14. Organisation for Economic Co-operation and Development (1990). *Financing Higher Education: Current Patterns*. University of Michigan, ISBN 9264134220, 53(70-90).
15. Pawan Agarwal (2009). *Indian Higher Education: Envisioning the Future*. SAGE publications India Pvt Ltd, ISBN 9788178299419
16. Gupta S P. *Statistical methods*. New Delhi Sultan chand & Sons, 31st Revised Edition
17. Shukla P D (1983) *Administration of Education in India*. Vikas Publishers, ISBN: 9780706921052,105-200.
18. Tilak Jandhyala B G (1990). *Financing Higher Education: Current Patterns, Organisation for Economic Co-operation and Development*, 50-57
19. Tilak Jandhyala B G (2018). *Education and Development in India: Critical Issues in Public Policy and Development*. Palgrave Macmillan Publishers, ISBN 9789811302503
20. Varghese N V and Garima Malik (2015). *India Higher Education Report 2015*. New York: Routledge Taylor and Francis group, ISBN 9781315651163.

Journals

1. Aarti Dewan (2010). A Study of Effectiveness and Evaluation of Indian Banks Strategies Regarding Student (A case study of State Bank of India). Retrieved from <https://shodgangotri.inflibnet.ac.in>
2. Abhinav Moghe (2017). Education Loan Interest Rate 2017-18 for SBI BOB PNB ICICI Axis Bank, How to get Education Loan?, Times of India, 8 July. Retrieved from <https://timesofindia.indiatimes.com>>
3. Albretch and Ziderman (1995). *Financing Universities in Developing Countries, The Stanford Series On Education And Public Policy*. The Falmer Press, Washington, D.C. Retrieved from <http://documents.worldbank.org/curated/en/1003>

4. Ali, R., Ismail and Bakri (2015). Asian Conference on Environment-Behaviour Studies, Iran. Retrieved from publichealthwell.ie>journal.ace-b
5. Andrew Austin (2008). Guaranteed Student Loans and Subsidies: Who Captures the Rents” Congressional Research Service, *The Research Gate*, October 1, 2008.
6. Biju Pushpan (2014). A Study on Performance Status of Educational Loans to Economically Weaker Sections of the Society by the Commercial Banks in Pathanamthitta, a district of Kerala. Retrieved from <https://shodganga.inflibnet.ac.in>
7. Burton Bollag (2001). Student Loans: A Slippery Lifeline -The Chronicle of Higher Education, 1255 23rd St. NW, Washington DC 20037, USA. 3-4.
8. Caroline Ratcliffe and Signe-Mary McKernan (2013). Forever in Your Debt Who Has Student Loan Debt, and Who’s Worried, Urban Institute, Finra Investor Education.
9. Chengzhi Wang and Mary Bergquist (2003). Basic education development in China: from finance reform to World Bank projects, *International Journal of Educational Management*, Vol. 17, no. 7, pp. 303-311, Retrieved from <https://doi.org/10.1108/09513540310500987>.
10. Derebssa Duferra (2001) Student Loans in Higher Education, *Summary of Educational Forum*, IIEP, 14-18.
11. Devin Joshi and William Smith (2012). Education and Inequality: Implications of the World Bank's Education Strategy 2020. *International Perspectives on Education and Society*, Volume 16, Emerald Group Publishing Limited, 173 – 202.
12. Babli Dhiman & Ashok Khurana (2011). Educational Loans: A Study Of Students, Educational Institutions And Bankers Perspective, *International Journal of Research In Commerce, IT and Management*. Vol1 (1), June, ISSN 2231-5756.
13. Elisa Rose Birch, Paul Miller (2008). The impact of income-contingent provisions on students' loan-taking behaviour. *Journal of Economic Studies Year: 2008*, Vol. 35, No. 1, pp. 4 -25.
14. Eliza Ahamed & Valerie Braithwaite (2004). When Tax Collectors Become Collectors for Child Support and Student Loans: Jeopardizing the Revenue Base. Australian National University - Research School of Social Sciences *Kyklos*, Vol. 57, No. 3, 303-326, August 2004.

15. Elizabeth Popp Berman and Abby Stivers (2016). Student Loans as a Pressure on U.S. Higher Education, in Elizabeth Popp Berman, Catherine Paradeise (ed.) *The University Under Pressure, Research in the Sociology of Organizations*, Vol 46, Emerald Group Publishing Limited, 129 – 160.
16. Eric M. Fink and Roland Zullo (2014). Federal Student Loan Servicing: Contract Problems and Public Solutions. Retrieved from <https://papers.ssrn.com>>
17. Geetha Rani (2002). Financing Higher Education in India in the Post Reform Period: Focus on Access and Equity, NIPEA Occasional Paper 31. Retrieved from <https://www.ugc.ac.in>>pub
18. Geetha Rani (2016). Financing Higher Education and Education Loans in India: Trends and Troubles. Retrieved from *Journal of Social Sciences* 2016, 12 (4): 182.200 DOI: 10.3844/jsssp.2016.182.200.
19. George Mathew (2015). More than half of all education loans in South India, TN and Kerala take 38%. Indian Express. 30 March. Retrieved from indianexpress.com
20. Hanna Lim, Stuart J. Heckman, Jodi C. Letkiewicz and Catherine P. Montalto (2014). *Journal of Financial Counselling and Planning*, Vol 25, Issue 2, 2014, 148-160.
21. Harsh Gandhar (2010). Educational loan scheme of scheduled commercial banks in India: - an Assessment. *vol 1(1)* , 65-95. Retrieved from <https://www.academia.edu>>
22. Jacob John (2013). Education Loan and Inclusive Growth: India in a Comparative Perspective. Cambridge scholar publishing.
23. Jamil Salmi and Arthur Hauptman (2006). Innovations in Tertiary Education Financing: A Comparative Evaluation of Allocation Mechanisms. *Vol.1* of the GUNI Series on the Social Commitment of Universities.
24. Jandhyala Tilak (2005). Global Trends in Funding Higher Education, International Higher Education, marketization and economic themes, 5-6, <https://www.ugc.ac.in>>pub
25. John R. Brooks (2016). Income-Driven Repayment and Public Financing of Higher Education. Retrieved from <http://scholarship.law.georgetown.edu/facpub/1385>.

26. Kalaichelvi and Kalaivanan (2011). Beneficiaries' Attitude towards Education Loan – An Analysis through Fuzzy Matrices. *International Journal of Mathematical Sciences and Applications*, Vol. 1, No. 3, September 2011,1587-1589.
27. Kelly D. Edmiston, Lara Brooks, and Steven Shepelwich (2012). Student Loans: Overview and Issues (Update). Federal Reserve Bank of Kansas City. RWP 12-05.
28. Krishnachand K (2016). Education loan turns debt trap for students. The new Indian express, 29 December, Retrieved from <https://indianexpress.com>
29. Kshitiz Upadhyay Dhungel and Shreeram Lamichhane (2010). Cost and Financing Higher Education. *Banking Journal*. Vol 1 (Issue 1), 46-62.
30. Revathy N (2014). Problems plaguing educational loan seekers. *The Hindu Business Line*, 22 March. Retrieved on August 2017 from <https://www.thehindu businessline.com>article>
31. Michael Macchiarola and Arun Abraham (2010). A Derivatives-Based Proposal to Protect Students and Control Debt fueled Inflation in the Higher education Market, *Cornell Journal of Law and Public Policy*. Vol. 20:67.
32. Michael Simkovic (2013). Risk-Based Student Loans, 70 WASH. & LEE L. REV. 0.
33. Naveen Kumar Baradi and Venkata Dharma Kumar Malla (2017). Educational Loans from Scheduled Commercial Banks: A Critical Assessment.
34. Neha Pandey Deoras (2015). How your children's education loan can derail your retirement planning, *Economic Times*, 02 March. Retrieved on October 2017 from <https://www.economictimes.indiatimes.com>
35. Nelly P. Stromquist, (2012). Theory and Ideology in the Gender Proposals of the World Bank's Education Strategy 2020, in Christopher S. Collins, Alexander W. Wiseman (ed.) *Education Strategy in the Developing World: Revising the World Bank's Education Policy International Perspectives on Education and Society, Volume 16*, Emerald Group Publishing Limited, 133 – 149.
36. Nicholas Hillman W (2015). Borrowing and Repaying Student Loans, *Journal of Student Financial Aid*, Vol.45(3),University of Wisconsin.

37. Norhasni Zainal Abiddin (2005).Issues in Educational Loan Repayment in Malaysia University Putra Malaysia - Department of Professional, Development and Continuing Education.
38. Oluyele Akinkugbe, (2000). Higher education financing and equality of educational opportunities in Swaziland. *International Journal of Social Economics*, Vol. 27, Issue: 11, 1074-1097, <https://doi.org/10.1108/03068290010352461>.
39. Paul Bolton (2016). Student Loan Statistics. Briefing Paper, No 1079. House of Commons Library. Retrieved from researchbriefings.files.parliament.uk
40. Peter Comes, Joe Franzwa, Everett Sommer - Student Loans and their Effects on College Consumption, University of Illinois at Urbana-Champaign.
41. Prakash and Vaishnavee (2015). A Study on Students Satisfaction Regarding Educational Loan With Special Reference To Nationalized Bank In Coimbatore City , *GJRA - Global Journal For Research Analysis*, Vol-4, Issue-10, Oct-2015, ISSN 2277 – 8160.
42. Puttaswamaiah, S (2010). Financing Higher Education a Study of Educational Loans”, CMDR Monograph Series No-61. Retrieved from [cmdr.ac.in>assets>mono-61](http://cmdr.ac.in/assets/mono-61).
43. Rachel Fishman and Ivy Love (2015).Understanding Student Loan Debt had examined students’ College Decisions Survey: Part IV. Retrieved from <https://www.newamerica.org>>
44. Rainald Borck and Martin Wimbersky (2009). Political Economics of Higher Education Finance, CESIFO Working Paper No. 2829, Category 5: Economics of Education.
45. Rajeev Darolia (2013). “Student Loan Repayment and College Accountability”, Discussion Paper, Payment Cards Center. Retrieved from www.philadelphiafed.org/payment-cards-center/
46. Rajesh Tiwari; Dr. Bimal Anjum (2013). Role of Education Loan In Indian Higher Education Galaxy. *International Interdisciplinary Research Journal*, ISSN: 2347-6915, Giirj, Vol.1 (2), December (2013).

47. Robert Proudfoot (2014), Securitization of Student Loans: A Proposal to Reform Federal Accounting, Reduce Government Risk, and Introduce Market Mechanisms as Indicators of Quality Education, 9 U. MASS. L. REV. 6.
48. Sailabala Debi (2014), Loan Financing to Higher Education—Experiences of Bank Financing in a Less Developed Region, *Journal of Educational Planning and Administration*, Vol. XXVIII, No. 1, January 2014, 55-82.
49. SarthakSaraswat (2014), Funding your dreams, The Hindu, 19 October. Retrieved on August 2017 from <https://www.thehindu.com>>article
50. Senjuti Patra, Tridip Ray, Arka Roy Chaudhuri (2017). Impact of Education Loans on Higher Education: The Indian Experience. Retrieved from <https://www.isid.ac.in>> papers
51. ShishirSinha (2014). FinMin may rework strategy to facilitate easier education loans, The Hindu Business Line, 26 November, Retrieved on February 2017 from <https://www.thehindubusinessline.com>>article
52. Susan Dynarski (2014).An Economist’s Perspective on Student Loans in the United States, ES Working Paper Series. Retrieved from <https://www.brookings.edu>>
53. Tavis D. Jules, Sadie Stockdale Jefferson (2016). The Next Educational Bubble – Educational Brokers and Education Governance Mechanisms: Who Governs What!, *The Global Educational Policy Environment in the Fourth Industrial Revolution Public Policy and Governance*, Vol 26, Emerald Group Publishing Limited, 123 – 147.
54. Tilak, J.B.G (1996). Higher Education in India, *The Indian journal of Technical Education*, 19(3), 11-23, MC Graw Hill, New Delhi, 1999, 101-131.
55. Tilak J. B. G. (2004). Absence of Policy and Perspective in Higher Education, *Economic and Political Weekly* May 22, 2159-2164. Retrieved from www.igidr.ac.in
56. Tilak J.B.G. (1999). Student loans as the Answer to lack of Resources for Higher Education, *Economic and Political Weekly*, Jan 9, Vol .34, No. 182, 19-20.
57. Times of India (2014). Problems faced by education loan borrowers. Retrieved on August 2017 from <https://www.m.timesofindia.com>

58. Tom Lalampaa (2016). A case Study responses by The Higher Education Loans Board (HELB) to the Environmental Challenges of Financing Higher Education in Kenya, A Management Research Project, School of Business, University of Nairobi.
59. UGC (2008) - "Higher Education in India - Issues related to Expansion, Inclusiveness, Quality and Finance. Retrieved from https://www.ugc.ac.in/page/education_loan
60. Varghese K.X and Manoj P K (2013). Efficacy of education loan: Employability of the Borrowers is the most important predictor, *Global Research Analysis*, Vol 2(1), Jan ISSN 2277-8160.
61. Varghese K.X and Manoj P.K. (2013). Education Loans And The Higher Education Sector In India, *SS International Journal Of Business And Management Research* Volume 3, Issue 1, Jan 2013, ISSN 2231-4970. Retrieved from <https://www.researchgate.net>
62. Varghese K.X. and Manoj (2014). A review of educational loans disbursed during FY: 2005-2011, *Mirror* (ISSN: 2249-8117), Scholars Association of Kerala, (INDIA), Vol. II, No. II-A, Sept. 2012, pp. 94-108. <https://www.researchgate.net>
63. Veronica R. Nyahende (2013).The Success of Students' Loans in Financing Higher Education in Tanzania, *Higher Education Studies*; Vol. 3, No. 3, 2013, ISSN 1925-4741 E-ISSN 1925-475X, Published by *Canadian Center of Science and Education*, 47-61.
64. Victor J. Sensenig (2012).The World Bank and Educational Reform in Indonesia, in Christopher S. Collins, Alexander W. Wiseman (ed.) *Education Strategy in the Developing World: Revising the World Bank's Education Policy*, *International Perspectives on Education and Society*, Vol 16, Emerald Group Publishing Limited, 395 – 421.
65. Vossensteyn H. (1999). The Financial Situation of Students in the Netherlands. *European Journal of Education*, 37(1), 59-68. Retrieved from <https://www.jstor.org/stable>

66. William G. and Light G. (1999). Student Income and Costs of Study in the United Kingdom. *European Journal of Education*, 34(1), 23-42. Retrieved from <https://www.researchgate.net>>
67. Woodhall and Maureen (1991). Asia report on An IIEP (International Institute for Educational Planning) Educational Forum Student Loans in Higher Education, an IIEP Educational Forum. IIEP Dissemination Programme, Educational Forum Series, No. 2. Retrieved from <https://www.jstor.org>>stable
68. Woodhall and Maureen (1993). Student Loans as a Means of Financing Higher Education: Lessons from International Experience, World Bank Staff, W P no. 599. Institution World Bank, Washington, D. C. Retrieved from <https://pdfs.semanticscholar.org>>
69. Evelyn Brody (1994). Paying Back Your Country through Income Contingent Student Loans, *San Diego Law Review*, 1994, Vol. 31, 449. Retrieved from <https://papers.ssrn.com>>sol3>papers
70. Miles Corak, Garth Lipps and John Zhao (2004). Family Income and Participation in Post-Secondary Education, *Statistics Canada Analytical Research Paper*, Jan2004, (SSRN).
71. Madhukar G. Angur, Rajan Natarajan and John S. Jahera Jr (1999). Service quality in the banking industry: an assessment in a developing economy, *International Journal of Bank Marketing*, Vol 17, Issue 3, 1999.

Websites

1. <https://m.rbi.org.in>
2. <https://m.rbi.org.in//Scripts/Publications>
3. <https://dbie.rbi.org.in>>DBIE
4. <https://m.rbi.org.in>>AnnualPublications
5. <https://rbidocs.rbi.org.in>>rdocs
6. <https://www.iba.org.in>

7. <https://m.rbi.org.in>
8. <https://ugc.ac.in>
9. <https://mhrd.gov.in>
10. <https://www.india.gov.in>
11. www.mospi.gov.in
12. <http://www.india.gov.in>>annualreports
13. <http://www.dea.gov.in>>annual reports
14. <https://www.finmin.nic.in>>reports
15. <https://financialservices.gov.in>
16. www.google.com
17. www.inflibnet.com
18. www.scribd.com
19. www.google.com
20. <http://search.epnet.com>
21. <https://www.google.com>>finance
22. <https://www.moneycontrol.com>
23. <https://www.ebsco.com>
24. <https://www.allahabadbank.in>
25. <https://www.andhrabank.in>
26. <https://www.bankofbaroda.com>
27. <https://www.bankofindia.co.in>
28. <https://www.bankofmaharashtra.in>
29. <https://www.canarabank.in>
30. <https://www.centralbankofindia.co.in>

31. <https://www.corpbank.com>
32. <https://www.denabank.com>
33. <https://www.idbibank.com>
34. <https://www.indianbank.in>
35. <https://www.iob.in>
36. <https://www.obcindia.co.in>
37. <https://www.psbindia.com>
38. <https://www.pnbindia.in>
39. <https://www.syndicatebank.in>
40. <https://www.ucobank.com>
41. <https://www.unionbankofindia.co.in>
42. <https://www.vijayabankonline.in>
43. www.statebankofindia.com
44. www.canarabank.com
45. <https://sbi.co.in>
46. <https://sbi.co.in>student-platform>
47. www.pnbindia.in
48. www.indianbank.in
49. www.iob.in
50. www.andhrabank.in
51. www.allahabadbank.in