

**Extended Non-means-tested Loan Scheme
(2012/13 to 2014/15 academic years)**

2012/13 Academic Year

Category of Eligible Courses	Number of applications (a)	Number of students receiving loans (b)	Number of defaulters [^] (c)
(ia) Courses accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications [@]	1 408	1 220	4 636
(ib) Courses accredited by institutions by virtue of their self-accreditation status or Programme Area Accreditation status	2 953	2 667	1 457
(ii) Courses under Yi Jin Diploma	1 172	1 110	1 437
(iii) Courses covered by the Financial Assistance Scheme for Designated Evening Adult Education Courses	1	1	0
(iv) Training or development courses provided or funded by local statutory bodies	8	8	105
(v) Registered courses and exempted courses under the Non-local Higher and Professional Education (Regulation) Ordinance (Chapter 493)	2 939	2 707	1 479
Total	8 481	7 713	8 435

2013/14 Academic Year

Category of Eligible Courses	Number of applications (a)	Number of students receiving loans (b)	Number of defaulters [^] (c)
(ia) Courses accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications [@]	1 200	1 129	4 025
(ib) Courses accredited by institutions by virtue of their self-accreditation status or Programme Area Accreditation status	2 769	2 515	1 255
(ii) Courses under Yi Jin Diploma	971	925	1 201
(iii) Courses covered by the Financial Assistance Scheme for Designated Evening Adult Education Courses	4	4	0
(iv) Training or development courses provided or funded by local statutory bodies	8	5	86
(v) Registered courses and exempted courses under the Non-local Higher and Professional Education (Regulation) Ordinance (Chapter 493)	2 911	2 707	1 294
Total	7 863	7 285	7 267

2014/15 Academic Year (As at February 28, 2015)

Category of Eligible Courses	Number of applications (a)	Number of students receiving loans (b)	Number of defaulters [^] (c)
(ia) Courses accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications [@]	655	591	3 668
(ib) Courses accredited by institutions by virtue of their self-accreditation status or Programme Area Accreditation status	2 299	1 982	1 040
(ii) Courses under Yi Jin Diploma	886	836	1 003
(iii) Courses covered by the Financial Assistance Scheme for Designated Evening Adult Education Courses	1	1	0
(iv) Training or development courses provided or funded by local statutory bodies	3	2	71
(v) Registered courses and exempted courses under the Non-local Higher and Professional Education (Regulation) Ordinance (Chapter 493)	2 243	1 990	1 121
Total	6 087	5 402	6 371

[@] Including figures on students pursuing certain non-accredited courses. As a transition, courses previously included in the approved list before the revision of course eligibility criteria implemented in the 2012/13 academic year are granted with the provisional qualified status if accreditation is being sought. Students pursuing these courses are eligible for loans under ENLS. Also, a grandfathering arrangement is put in place to enable existing students of courses previously included in the approved list to obtain loans under ENLS to complete the study programmes in case the courses pursued fail to obtain the accreditation.

[^] Except for the 2014/15 academic year, the number is as at the end of the academic years concerned (i.e. August 31). The number represents the number of loan borrowers who should have started repayment in the previous academic years and the academic year concerned but are still in default on the date. A defaulter may default repayment in respect of more than one loan drawn down for courses from more than one category and therefore the total number of defaulters is not equal to the sum of the numbers of defaulters in each category. There is no direct relationship between the number of defaulters on that date and the number of applications and the number of students receiving loans in a particular academic year.