

Interest on education loan

†2020. SHRI RAM NATH THAKUR: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether it is a fact that Government had decided that no interest on education loan would be charged from the students of weaker section of the society after the year 2009;

(b) if so, the details thereof;

(c) whether it is also a fact that this work was entrusted to Canara Bank but the bank is indulging in large scale irregularities while implementing this order;

(d) whether the bank has issued orders to waive off such loans arbitrarily on choice basis; and

(e) if so, the action taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (DR. SATYA PAL SINGH): (a) and (b) There is no such scheme which provides interest free education loans. However, there are several interest subsidy schemes on education loans for higher education, launched after the year 2009 such as:—

- (i) Central Sector Interest Subsidy Scheme provides full Interest Subsidy for a period of moratorium *i.e.* course period plus one year on educational loans taken by students belonging to Economically Weaker Sections (EWS) with an annual parental income up to ₹ 4.5 lakh, from Scheduled Banks under the Model Educational Loan Scheme of Indian Banks' Association (IBA) for pursuing any of the approved courses of studies in technical and professional streams, from recognized institutes in India. After the moratorium period is over, the interest on the outstanding loan amount shall be paid by the student (operated by Ministry of Human Resource Development).
- (ii) Dr. Ambedkar Scheme of Interest Subsidy on Educational Loans for Overseas Studies to meritorious OBC and EBC students (operated by Ministry of Social Justice and Empowerment).
- (iii) Padho Pardesh Scheme of interest subsidy on educational loan for overseas studies for students belonging to minority communities (operated by Ministry of Minority Affairs).

† Original notice of the question was received in Hindi.

(c) Canara Bank is the Nodal Bank for the Central Sector Interest Subsidy Scheme of MHRD and the bank has not indulged in any irregularities while administering the scheme.

(d) and (e) Canara Bank has not issued any orders to waive off education loans.

Opening of Kendriya Vidyalayas in Tamil Nadu

2021. SHRIMATI SASIKALA PUSHPA: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether Government has received any requests from Members of Parliament and others to open more Kendriya Vidyalayas in Tamil Nadu;

(b) if so, details thereof; and

(c) the details of the steps, if any, taken by Government on those requests?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (SHRI UPENDRA KUSHWAHA): (a) Proposals for opening of new Kendriya Vidyalayas (KVs) are considered only if sponsored by Ministries or Departments of the Government of India/State Governments/Union Territories Administrations thereby committing resources for setting up a new KV as well as on the availability of necessary sanction of the Government.

(b) KVS has informed that it has received 6 proposals under the sponsorship of the State Government and 3 proposals under the sponsorship of para-military forces/Ministry of Home Affairs (MHA) for opening of new KVs in Tamil Nadu. The details are as under:—

Proposals received from State Government (6)	Tirunelveli, Vellore, Krishnagiri, Theni, Thanjavur and Pudukkottai,
Proposals received from para-military forces/MHA (3)	ITBP-Idayapatti and Shivgangai; BSF-Kittampalayam

KVS has further informed that some Members of Parliament have also raised requests for opening of new KVs at different locations in the State of Tamil Nadu, the details of which are as under:—

Names of Hon'ble Members of Parliament	Location
Shri NR Govindarajar, Shri V. Sathyabama.	Bhavani.
Shri S.R. Jeyadurai.	Thoothukudi.