

(c) The 12th Plan stressed on working towards the long term objective of establishing a system of Universal Health Coverage (UHC) and set certain targets for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR), Total Fertility Rate (TFR), under-nutrition in children less than 3 years, and child sex ratio, among other things.

(d) and (e) As the data is not available for 2017, it is not possible to make final assessment of progress during the 12th Five Year Plan, which covered the period 2012-17. However, there has been considerable progress on above indicators. The country successfully achieved the Millennium Development Goals on reduction in MMR and combating HIV/AIDS, Malaria and other diseases and nearly achieved the Millennium Development Goals on reduction in under-five mortality (decline from 126 in 1990 to 43 in 2015, as against the target of 42 under MDGs).

Educational loans to weaker section of rural areas

†*143. SHRIMATI KAHKASHAN PERWEEN: Will the Minister of FINANCE be pleased to state:

(a) the number of students, belonging to weaker sections of rural areas who have availed educational loans during the last three years, the details thereof, State-wise; and

(b) the details of the steps being taken by Government for the students belonging to weaker sections of rural areas?

THE MINISTER OF FINANCE (SHRI PIYUSH GOYAL): (a) and (b) As per the information provided by Public Sector Banks, State-wise details of students belonging to weaker sections of rural areas who have been sanctioned education loan during the last three years are given in the Statement (*See* below).

Steps being taken by the Government for the students including those belonging to the weaker sections in rural areas *inter alia* include:—

- (i) To encourage lending including education loans to SC/ST, Reserve Bank of India, periodically, issues instructions/directives to banks with regard to providing credit facilities to Scheduled Castes (SCs) and Scheduled Tribes (STs) with an objective to raise the socio-economic level of these communities. Further, the rejection of applications in respect of SCs/STs has to be done at higher level instead of at the branch level.

† Original notice of the question was received in Hindi.

- (ii) A Central Sector Interest Subsidy (CSIS) Scheme is administered by the Ministry of Human Resource Development. Under the scheme full interest subsidy is available for the students belonging to economically weaker sections, for studies in India, for educational loans disbursed on or after 1st April, 2009 during the period of moratorium.
- (iii) Padho Pardesh Scheme (effective from the year 2013-14) is administered by the Ministry of Minority Affairs. The objective of the scheme is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities for overseas studies.
- (iv) Dr. Ambedkar Central Sector Scheme of Interest Subsidy on Educational Loan for Overseas Studies for Other Backward Classes (effective from the year 2014-15) is administered by the Ministry of Social Justice and Empowerment. Under the scheme, interest payable by the students for the period of moratorium is borne by the Government.
- (v) A Credit Guarantee Fund Scheme for Educational Loans (CGFSEL) was launched in 2015 wherein collateral free loan is given upto ₹ 7.5 lakh. Interest rate charged by the Member Lending Institutions (MLIs) should be maximum upto 2% over the base rate.
- (vi) All banks are mandated not to accept collateral security for educational loans upto ₹ 4 lakh as per Indian Banks' Association (IBA) Model Scheme.
- (vii) Reserve Bank of India has advised Banks not to reject any educational loan applications for reasons that the residence of the borrower does not fall under the banks' service area.
- (viii) In order to facilitate easy processing and disbursal of loans, Government has launched a web-based portal namely, Vidya Lakshmi Portal. Students can view, apply and track the education loan applications online by accessing the portal.
- (ix) As per RBI guidelines effective from 23rd April, 2015, loan to Individual for educational purposes including Vocational Courses upto ₹ 10 lakh irrespective of the sanction amount will be eligible for Priority Sector Lending.

Statement

State-wise details of the number of students belonging to weaker sections of rural areas who have been sanctioned educational loans by PSBs during the last three years

States	2015-16	2016-17	2017-18
Andaman and Nicobar Islands	5	8	0
Andhra Pradesh	1563	1434	1780
Arunachal Pradesh	6	5	11
Assam	362	245	187
Bihar	1618	1229	2358
Chandigarh	2	4	1
Chattisgarh	467	310	342
Dadra and Nagar Haveli	2	0	4
Daman and Diu	0	0	0
Delhi	80	55	20
Goa	130	119	92
Gujarat	439	347	442
Haryana	551	480	462
Himachal Pradesh	385	269	356
Jammu and Kashmir	11	14	6
Jharkhand	1216	973	882
Karnataka	3967	3665	3931
Kerala	852	680	929
Lakshadweep	30	26	21
Madhya Pradesh	1190	1103	1152
Maharashtra	6825	5814	5499
Manipur	8	6	12
Meghalaya	38	30	10
Mizoram	13	6	0
Nagaland	1	3	1
Odisha	1631	1736	1322
Puducherry	98	66	70

States	2015-16	2016-17	2017-18
Punjab	427	371	478
Rajasthan	499	524	529
Sikkim	7	11	10
Tamil Nadu	12472	7886	6436
Telangana	608	464	636
Tripura	92	52	42
Uttarakhand	171	242	148
Uttar Pradesh	1296	1403	1375
West Bengal	1094	1017	1085
TOTAL	38156	30597	30629

Source: As per data furnished by PSBs.

Indians holding accounts in Banks outside India

*144. SHRI ANIL DESAI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some foreign bank authorities, including Swiss banks have informed some names of persons who had allegedly parked undisclosed funds in banks located out of India;

(b) if so, what are the names, dates and amount parked by them in these banks; and

(c) what action has been taken by the Ministry to recover the amount or punitive tax imposed on them for tax evasion?

THE MINISTER OF FINANCE (SHRI PIYUSH GOYAL): (a) India receives information including banking information on request basis in specific cases from foreign tax authorities under the relevant provisions of Double Taxation Avoidance Agreements/ Tax Information Exchange Agreements/Multilateral Convention on Mutual Administrative Assistance in Tax Matters/SAARC Multilateral Agreement (in short tax treaties).

In 2015, India entered into an agreement for sharing of financial account information on automatic basis with the USA based on the Foreign Account Tax Compliance Act (FATCA) of the USA. In 2017, India commenced the Automatic Exchange of Information (AEOI) based on Common Reporting Standards (CRS) enabling it to receive financial account information of Indian residents from other partner jurisdictions.