

(b) The Deputy Commissioner, KVS, Regional Office, Hyderabad had requested the District Magistrate, Nellore to submit the proposals in the prescribed proformae.

(c) The proposal in the prescribed proformae was received from the District Administration, Nellore only in July, 2017 and the discrepancies noticed during the scrutiny were communicated to the District Administration in July, 2018. The proposal can be processed further only after removal of the discrepancies by the sponsoring authorities.

(d) The proposals for opening of new KVs received from various sponsoring authorities are scrutinized under the "Challenge Method" with regard to the prescribed parameters before these are processed for approval of the competent authority. As such no time-frame can be given in this regard.

Waiving off of interest on education loan

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

(a) whether it is a fact that the interest on education loan given to students becomes more than the principal amount because they are able to repay it only when they get employed; and

(b) if so, whether Government would consider to waive off interest on education loan as it is an unwanted financial burden on poor students?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) No, Sir.

(b) Does not arise.

Interest on education loan

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

(a) whether it is a fact that interest on education loan given to students becomes due from the very date it is released;

(b) whether Government would consider any such plan that education loan may be recovered when students became capable of paying it and interest thereon would be payable from the date of payment; and

†Original notice of the question was received in Hindi.

(c) whether Government would carry out comprehensive amendment in this plan keeping the poor students in mind?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) Yes, Sir. The Banks disburse education loans under the Model Education Loan Scheme of Indian Banks' Association (IBA). As per the guidelines laid down by IBA, simple interest on education loan becomes due from the very date it is released.

(b) Repayment of education loan starts after one year, post the study period, so that the student is capable of repaying the loan. During this study period plus one year, the interest is not paid by student but by the Government through the interest subsidy Scheme on education loan to the concerned bank. Thus, during the study period the student is not required to pay any interest.

(c) Currently, there is no such proposal.

Enrolment of girls in higher studies

684. DR. SASIKALA PUSHPA RAMASWAMY: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether Government has conceived any special programme to increase the enrolment of girl students from rural areas in higher studies across the country;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) and (b) The Government is committed towards encouraging girl students for taking up higher studies. Various schemes, as detailed below, are being implemented for the same:—

- The University Grants Commission (UGC) has two specific schemes for promotion of Women's Studies in Universities and Colleges namely:
 - (i) Development of Indian Studies in Indian Universities and Colleges and
 - (ii) Capacity Building and Women Managers in Higher Education.
- For supporting single girl child, special scholarship schemes are there namely:
 - (1) Post-Graduate Indira Gandhi Scholarship for Single Girl Child and
 - (2) Swami Vivekananda Single Girl Child Scholarship for Research in Social Science.