

**Government facilities to students**

697. DR. R. LAKSHMANAN: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

- (a) the details of facilities being given by Government for children living in sparsely populated areas, where schools cannot be opened due to non availability of land; and
- (b) the details of such places in Tamil Nadu where facilities are being extended to needy students?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) and (b) The Ministry of Human Resource Development through the Centrally Sponsored Scheme, Samagra Shiksha, supports States and UTs for creation and augmentation of infrastructure facilities, including facilities for children living in sparsely populated areas, based on the gaps determined from Unified District Information System for Education (UDISE) and proposals received from respective State/UT. Under Samagra Shiksha, provisions have been made for residential schools/hostels and transportation/escort facility for children living in sparsely populated areas, children living in areas where schools cannot be opened due to unavailability of land and for children in need of care and protection. In the state of Tamil Nadu, 11 residential schools and 1 hostel are functioning under Samagra Shiksha, in 7 districts namely Coimbatore, Tiruppur, Krishnagiri, The Nilgris, Dharmapuri, Nagapattinam and Villupuram. Besides this, transport/escort facility was approved for 17541 children in Tamil Nadu, under the scheme.

**Criteria fixed for education loans**

698. SHRI M.P. VEERENDRA KUMAR: Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

- (a) the details of the criteria fixed by Government for education loans;
- (b) whether banks are demanding security and surety for education loans;
- (c) if so, the details thereof;
- (d) whether banks are levying high rate of interest on education loans at par with commercial loans; and
- (e) if so, the action taken by Government to reduce the rate of interest on education loans?

THE MINISTER OF HUMAN RESOURCE DEVELOPMENT (SHRI RAMESH POKHRIYAL 'NISHANK'): (a) The educational loans are sanctioned as per the guidelines laid down by Indian Banks' Association (IBA) from time to time. Presently, as per revised IBA's Model Educational Loan Scheme, the eligibility criterion is as under:

- The student should be an Indian National.