

**6.00 P.M.**

I urge upon the Minister to consider enhancing the rate of assistance under the Post-Harvest Management under MIDH (NHM).

MR. CHAIRMAN: Shri Motilal Vora; not here. Then, Dr. Vikas Mahatme.

**Demand to reduce the processing time of education loans**

DR. VIKAS MAHATME (Maharashtra): Hon. Chairman, Sir, today the dreams of pursuing higher education from renowned institutions both at home and abroad are catching up amongst the new-gen youth like wild fire. With every promising young mind aspiring for best quality schooling, which we know comes at a cost, loans are gaining vital connotations in the education sector. The cost of a college degree has gone up over the years, even at public institutions. Because of the rising costs of education, such students have to depend heavily on bank loans to earn their degrees. Notably, there has been a substantial increase in the numbers of first-generation and low-income students.

However, most of the times, the banks often make tail claims about the number of loans disbursed in a year without disclosing the loan amount sought by the applicants and the amount actually sanctioned. Due to financial problems when these students go for education loan, they are rejected straightway or paid less money than applied for. There are instances where the banks reject applications even when the sum sought is below ₹ 4.5 lakh. As a consequence of this, many students take late admissions or after lots of procedural problems.

Taking into consideration the importance of this matter, I urge the Government to look into this matter and reduce the processing time of education loans so that the funds are available at the time of admission. Also the banks should be imparting necessary skills needed for employment during their final years.

MR. CHAIRMAN: Dr. Kirodi Lal Meena.

**Demand to provide water to Ramgarh Dam and other districts through E.R.C.P.**

डा. किरोड़ी लाल मीणा (राजस्थान): महोदय, राजस्थान सरकार द्वारा पूर्वी राजस्थान नहर परियोजना (ERCP) के प्रस्ताव केन्द्र सरकार को भेजे गए हैं, जिनमें जयपुर की life line कहे जाने वाले रामगढ़ बांध में चम्बल का पानी लाकर डाले जाने का प्रावधान है। इस हेतु मध्य प्रदेश और राजस्थान सरकार के मध्य MOU होना एक महती आवश्यकता