

**GOVERNMENT OF INDIA  
HUMAN RESOURCE DEVELOPMENT  
LOK SABHA**

UNSTARRED QUESTION NO:3383  
ANSWERED ON:16.03.2011  
FACILITIES TO POOR STUDENTS  
Swamygowda Shri N Cheluvarya Swamy

**Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:**

- (a) whether the students belonging to poor, marginal and weaker sections of society are deprived of opportunity, accessibility and affordability of higher education;
- (b) if so, whether the Government is planning ways and means such as scholarships, free hostel accommodation, loans at low interest rates, etc. for such students; and
- (c) if so, the time by which the final decision is likely to be taken?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (DR. D. PURANDESWARI)

(a) to (c): The Central Government has launched a new Central Scheme to provide full interest subsidy during the period of moratorium on educational loans for students belonging to economically weaker sections (with parental family income from all sources up to Rs.4.5 lakh annually) from scheduled banks under the Educational Loan Scheme of the Indian Banks' Association (IBA) for pursuing courses of studies in professional/technical streams from recognised institutions in India. The scheme is effective from the academic year 2009-2010. The Scheme is based solely on income criteria and not social background.

The details of the Scheme are available on this Ministry's website at [www.education.nic.in](http://www.education.nic.in).