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Title: Regarding problems faced by nurses.

SHRI ANTO ANTONY (PATHANAMATHITTA): Thank you, Madam Speaker, for giving me this opportunity. This is to request the Government to intervene into the plight of around 40,000 nurses in Kerala who are facing revenue recovery due to their difficulties in repayment of education loans. It is learnt that the banks have already started procedures of recovery of loan amounts.

The Government has been implementing interest subvention scheme for the education loans granted since 2009. However, education loans granted prior to 2009 are not covered under the interest subvention scheme. This makes problem more serious. Therefore, I request the Government to extent the coverage of interest subvention scheme to educational loans granted prior to 2009.

Another matter of concern is the high rate of interest for education loans. At present, banks impose 11 to 19 per cent interest for education loans. The rate is higher than the interest for housing and vehicle loans. Therefore, the Government should issue necessary directive to ensure reasonable interest for education loans.

Nursing students are taking education loans for their better future. Most of them hail from a poor economic background. Therefore, they consider education loans as the only option in realizing their dreams. However, a nurse working in private hospitals in the country get an average salary of Rs.5000 per month. At the same time, nurses have to repay an amount two times more than their monthly salary. Therefore, I request the Government to give necessary direction to State Governments to ensure reasonable salaries and service benefits to nurses.

At present, in many hospitals the working hours of nurses span to 12 hours at a stretch in a single day. This heavy workload causes serious impact on nurses. I request the Government to issue a directive in this regard. The Government should provide a milieu that may enable students to repay the education loans. Therefore, I request the Government to avail of the benefits of credit guarantee scheme to all the students taking education loans and also introduce repayment assistance schemes such as interest relief, debt reduction in repayment, revision of terms and permanent disability benefit.

SHRI P.C. CHACKO (THRISSUR): If the Government does not act as requested by Shri Anto Antony, the very purpose of this scheme would be defeated. I request the government to give a directive in this regard.

MADAM SPEAKER:

Shri M.B. Rajesh is allowed to associate himself with the issue raised by Shri Anto Antony.