

(e) what steps Government proposes to safeguard the customers?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA):
(a) to (d) Reserve Bank of India (RBI) has reported that pre-payment/foreclosure charges are normally levied by banks as pre-payment of loans affects their Asset Liability Management. RBI has not issued any guidelines regarding pre-payment/foreclosure charges of loans. However, some of the banks have reported that they do not levy any penalty for repaying the loan in advance, if the loan is repaid by the borrower out of his/her own sources/internal accruals.

(e) In terms of extant instructions, in the context of granting greater functional autonomy to banks, operational freedom has been given to scheduled commercial banks on all matters pertaining to banking transactions, including pre-payment/foreclosure charges on loans. With effect from September 7, 1999, banks have been given freedom to fix service charges for various types of services rendered by them. While fixing service charges, banks should ensure that the charges are reasonable and not out of line with the average cost of providing these services. In order to ensure transparency, banks have been advised to display and update on their websites the details of various service charges in a prescribed format.

Further, in terms of the 'Guidelines of Fair Practices Code for Leaders' banks have been advised by RBI that loan application forms should be comprehensive and should include information about the fees/charges, if any, payable for processing, the amount of such fees refundable in the case of non-acceptance of applications, pre-payment options and any other matter which affects the interest of the borrower, so that a meaningful comparison with other banks can be made and an informed decision can be taken by the borrower.

Ayurvedic treatment for swine flu

†2062. SHRI RAJ MOHINDER SINGH MAJITHA:
SHRI RAVI SHANKAR PRASAD:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether it is a fact that the claim of successfully treating swine flu has been made by the Indian system of Ayurvedic medicine;

(b) if so, the details thereof and the reaction of Government thereto;

(c) whether Government had also made efforts to create awareness among masses towards these claims; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI S. GANDHISELVAN): (a) Swine-flu is a recently reported condition caused by a new strain of the virus (H1N1 virus) and as such, no research study has been taken up by the Research Councils to determine the efficacy of Ayurveda, Yoga

†Original notice of the question was received in Hindi.

and Naturopathy, Unani, Siddha and Homoeopathy in tackling this disease. Through, Ayurveda has a positive role in prevention of Swine flu, no scientific data is available to justify the claim of successfully treating Swine-flu till date.

(b) to (d) Does not arise.

Ban on sale of tobacco products near educational institutions

2063. SHRI NAND KISHORE YADAV:

SHRI KAMAL AKHTAR:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government has banned selling of tobacco and tobacco products near schools and colleges by an Act of Parliament;

(b) if so, the details thereof;

(c) whether Government has ever conducted survey to ascertain the number of people displaced and unemployed due to enforcement of this law;

(d) if so, the details thereof, State-wise;

(e) whether there is any provision in this act for compensation and rehabilitation of those who were displaced and unemployed; and

(f) if not, the reasons why poor people are harassed while Government hesitate to ban tobacco completely?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI S. GANDHISELVAN): (a) and (b) Yes. As per section 6 (b) of "The Cigarette and Other Tobacco Products (Prohibition of Advertisement and Regulation of Trade and Commerce, Production, Supply and Distribution) Act, 2003" (COTPA, 2003), no person shall sell, offer for sale, or permit sale of, cigarette or any other tobacco products in an area within a radius of one hundred yards of any educational institution.

(c) and (d) No such survey has been conducted.

(e) and (f) There is no such provision under COTPA, 2003. This Ministry is working closely with Ministry of Rural Development for providing alternative income generating activities for bidi workers.

Rural MBBS course

2064. SHRI NAND KISHORE YADAV:

SHRI KAMAL AKHTAR:

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government has proposed for any rural MBBS course; and

(b) if so, the details thereof and the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI DINESH TRIVEDI): (a) No.

(b) Does not arise.