

(b) whether educational institutions making available personal hygiene wear at school/college premises since affordable personal hygiene has been the most crucial element for overall physical well-being for girls and women;

(c) if so, the reasons for taxing sanitary napkins; and

(d) whether Government would consider exempting sanitary napkins from GST or at least make it applicable only for high-priced premium brands?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) No, Sir. Sanitary napkins attract GST at concessional rate of 12%, as per the recommendation of GST Council.

(b) Under the Centrally Sponsored Scheme of Rashtriya Madhyamik Shiksha Abhiyan (RMSA), activities such as adolescent health awareness programme for girls, provision of separate toilet blocks for girls as part of schools and installation of incinerator machine and sanitary napkin and vending machine for girls at schools and girl's hostels are undertaken for general hygiene management.

National Council of Educational Research and Training has developed syllabus on health and physical education for classes I-XII as a follow up of National Curriculum Framework, 2005, which provides adequate space for menstrual hygiene.

Ministry of Health and family Welfare is implementing the scheme for Promotion of Menstrual Hygiene for Adolescent Girls residing primarily in rural areas of the country. Adolescent girls are provided sanitary napkins at subsidized rates by Accredited Social Health Activists (ASHA's) within the community and through the platform of Government and Government aided school.

Ministry of Drinking Water and sanitation has also developed national guidelines on Menstrual Hygiene Management (MHM) which aims to support all adolescent girls and women.

(c) In pre-GST, sanitary napkins attracted 6% excise duty and 5% VAT in general.

(d) There is no proposal for exempting sanitary napkins from GST for the present.

Scheme to make education loan as an easy loans

2500. SHRI RAM KUMAR VERMA:

SHRI HARSHVARDHAN SINGH DUNGARPUR:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government is providing education loan to students through banks;

(b) whether it is also a fact that the accrual of interest begins on the same day when the education loan is given to students;

(c) whether it becomes a burden on students; and

(d) whether Government has worked out a scheme to make this loan as an easy loan, if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SANTOSH KUMAR GANGWAR): (a) All Scheduled Commercial Banks provide Education Loan to students.

(b) to (d) Yes, interest accrues from the very first day. However, Simple interest is charged during the study period and up to commencement of repayment. Accrued interest is added to the principal amount borrowed while fixing EMI (Equated Monthly Instalment) for repayment.

The schemes launched by the Government to provide interest subsidy to the students include:—

Central Scheme to provide Interest Subsidy (CSIS) wherein full interest subsidy is available for the students belonging to economically weaker sections, for studies in India, for educational loans disbursed on or after 1st April, 2009 during the period of moratorium.

Padho Pardesh Scheme to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities for overseas studies.

Dr. Ambedkar Central Sector Scheme of interest subsidy on educational loan for overseas studies for Other Backward Classes whereby interest payable by the students for the period of moratorium is borne by the Government of India.

In order to facilitate easy processing and disbursement of loans, Government has launched a web-based portal namely Vidya Lakshmi Portal where students can apply online and track education loans. Credit Guarantee Fund Scheme for Education Loans (CGFSEL) is also there wherein collateral free loan is given upto ₹ 7.5 lakh.

Direction for safer online transaction

2501. SHRI K. K. RAGESH:

SHRI HARIVANSH:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government has asked the Reserve Bank of India