(c) to (e). According to the latest data available with Reserve Bank of India, there are 1915 sick industrial units in the non small scale sector as on 31st March, 1995 and an amount of Rs.8.739.61 crores was outstanding against them.

[English]

Fake Account Holders

2715. SHRI R.L.P. VERMA: Will the Minister of FINANCE be pleased to state:

- (a) the details of fake/bogus account holders in the public sector banks detected during the last three years, bank-wise;
- (b) whether some of the account holders in the public sector banks deposit large sums of money in cash; and
 - (c) if so, the reaction of bank authorities thereon?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) The information is being collected and to the extent available will the be laid on the Table of the House.

(b) and (c). Reserve Bank of India (RBI) have reported that currently there are no restrictions on the quantum of deposits made by account holders in cash. However, RBI have advised all commercial banks in May, 1995 for introducing a system for closely monitoring cash deposits and withdrawal of Rs.10 lakhs and above and to verify on an ongoing basis if there are any transactions of suspicious/dubious nature. In April, 1996 RBI have further advised these banks to furnish them a feed back on the actual implementation of above referred instructions.

Foreign Investment Received

2716. SHRI KRISHAN LAL SHARMA: Will the Minister of INDUSTRY be pleased to state:

- (a) whether proposals worth Rs.61,248 crore of foreign investments were received in the country whereas investments worth Rs.13,235 crore were actually received i.e. only 22% of the proposed investments received during the last five years;
- (b) if so, the reasons for low percentage of investments received in the country; and
- (c) the measures the Government propose to take to further streamline the system in this regard?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN): (a) Aggregate figures of foreign direct investment approved and the actual inflow of foreign direct investment during the last five years i.e. from 1991 to 1995 are Rs.59,593.89 crores and Rs.12,165.33 crores respectively.

- (b) Actual inflow of foreign direct investment depends on the gestation period which varies from project to project.
- (c) Actual inflow of foreign direct investment is monitored by Reserve Bank of India. Government constantly reviews the policy framework to streamline the system of inflow of foreign investment in consultation with the Reserve Bank of India.

Incentives for Domestic Savings

2717. SHRI AMAR PAL SINGH: Will the Minister of FINANCE be pleased to state:

- (a) whether Government propose to provide strong fiscal/monetary incentives to improve the domestic savings;
 - (b) if so, the details thereof; and
 - (c) if not, the reasons therefor?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHR! P. CHIDAMBARAM): (a) to (c). For promoting savings it is imperative to improve the parameters which have a bearing on savings behaviour. These include rate of growth in the economy, level of fiscal deficit, tax policies, inflation, efficiency of the banking system and the capital market and confidence in the economy. The various economic reform measures undertaken so far are expected to have a favourable impact on aggregate savings. Besides, the Central Government's Budget for 1996-97 presented to the Parliament a few days ago contains various measures/policy changes which are likely to have a positive impact on saving.

[Translation]

Coal Projects

2718. JUSTICE GUMAN MAL LODHA: SHRI NAVAL KISHORE RAI:

Will the Minister of COAL be pleased to state :

- (a) the number of major ongoing projects in the coal sector in the country as on March 31,1996;
- (b) whether many such projects are behind schedule:
- (c) if so, the number of such projects as on March 31, 1996; and
- (d) the percentage in cost escalation due to delay in completion of these projects?

THE MINISTER OF STATE OF MINISTRY OF COAL (SHRIMATI KANTI SINGH): (a) to (c). As on 31.3.96, there were 24 major projects, each costing Rs.100 crores and above under implementation in Coal India Ltd. (CIL) and Singareni Collieries Co. Ltd., (SCCL). Out of these, 9 projects were delayed in implementation.

(d) The cost escalation in these delayed projects comes to about 16.18%.

[English]

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Unofficial Trade With Pakistan

2719. SHRI BANWARI LAL PUROHIT: SHRI PRITHVIRAJ D. CHAVAN:

Will the Minister of COMMERCE be pleased to state:

- (a) whether the attention of the Government has been drawn to the news-item appeared in Statesman dated June 14,1996 under captioned "Concern over unofficial trade with Pakistan":
- (b) whether the unofficial trade between India and Pakistan is several times higher than the official trade;
- (c) if so, the steps taken by the Government to check the unofficial trade between both the countries and to boost official trade with that country?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH): (a) Yes,

- (b) It is not possible to make any reliable assessment of the volume of unofficial trade.
- (c) Trade between India and Pakistan is hampered by Pakistan Government's restrictive policy on imports from India. Pakistan allows imports from India against a unilateral list of 573 items, many of which do not have a real export potential. While India has granted Most Favoured National (MFN) status to Pakistan. Pakistan is vet to accord a similar status to India in contravention of its GATT/WTO obligations. Expansion of Trade with Pakistan will depend mainly on Pakistan granting MFN status to India.

IDBI Assistance to Assam

2720. DR. PRABIN CHANDRA SARMA: Will the Minister of FINANCE be pleased to state :

- (a) the number of applications for grant of financial assistance received by the Industrial Development Bank of India from the entrepreneurs of Assam during each of the last three years:
- (b) the number of applications sanctioned and rejected during the above period; and
- (c) the details of financial assistance disbursed by IDBI to industries in the State during the above period?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) and (b). The number of applications received. sanctioned and rejected by the Industrial Development Bank of India (IDBI) from entrepreneurs of Assam during the last three years is as under:

Written Answers

Year	Received	Applications Sanctioned	Rejected
1993-94	14	10	3
1994-95	15	10	-
1995-96	21	17	-

IDBI has reported that incomplete applications and those in which the promoters did not furnish the requisite details were treated as closed. These applications would however be reopened by IDBI as and when promoters furnish the requisite information.

(c) The details of assistance disbursed by IDBI to industries in Assam during 1993-94, 1994-95 and 1995-96 are as under :

(Rs. Crores)

Year	Amount Disbursed
1993-94	14.70
1994-95	. 22.53
1995-96	43.80

Task Force to Evolve Standardised **Documents for Tendering**

- 2721. SHRI DADA BABURAO PARANJPE : Will the Minister of FINANCE be pleased to state :
- (a) whether the Ministry of Finance and the World Bank had get up a task force to evolve standardised documents for tendering;
- (b) if so, whether the task force has since submitted its report; and
- (c) if so, the details of the recommendations made therein and the action taken by the Government thereon?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (c). Following the revised procurement guidelines of the World Bank that came into effect from January 1995, the Task Force, as reconstituted in 1995 by this Ministry, is examining the Bank's standard bidding documents with a view to their appropriate indigenisation for use in the World Bank aided projects.

Bank Branches in Kerala

2722. SHRI A. SAMPATH: Will the Minister of FINANCE be pleased to state :

(a) the total number of branches of scheduled banks operating in the country during 1995-96 and 1994-95, separately;