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ing of disposal of customer complaints at successive levels has also been provided for.

[English]

Earnings from exports to West

3232. SHRI SODE RAMAIAH: Will the Minister of COMMERCE be pleased to state:

- (a) whether it is a fact that according to a study by the RBI, though India has been exporting more to the West, it has been earning less than what it did in mid'50 to mid'60 as reported in the 'Patriot' dated 17th June, 1986;
 - (b) if so, the details thereof; and
- (c) the action proposed to be taken in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI BRAHMA DUTT): (a) and (b). The study referred to in the Question was conducted by an official of the Reserve Bank of India and do not necessarily reflect the views of the Reserve Bank. Official figures of unit value index, as published by the United Nations are available for India's gross exports to the world only. The unit value figures for 1955, 1965, 1975 and 1980 are as under:

Year	Unit Value Index
1955	30
1965	34
1975	100
1980	119

(Source: UN International Year Book, 1982)

(c) With a view to boosting our export earnings, various promotional measures have been taken during the recent past. These include diversifying our production base, modernising our productive apparatus, strengthening of institution support, processing commodities for higher value realisation, modification and periodic revision of our industrial policies and fiscal incentives to exporters.

Loan disbursed by bank and financial institutions in Kerala

3233. SHRI K. MOHANDAS: Will the Minister of FINANCE be pleased to state:

- (a) the share of Kerala in the total loan disbursements by nationalised banks and financial institutions during past three years;
- (b) whether it is a fact that this share is very low; and
- (c) if so, the remedial steps taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANAR-DHANA POOJARY): (a) to (c). Advances of public sector banks in the State of Kerala as at the end of December 1983, December 1984 and December 1985 stood at Rs. 1147 crores, Rs. 1431 crores and Rs. 1630 crores respectively, Corresponding advances of public sector banks for the country as a whole were Rs. 36791 crores, Rs. 43990 crores and Rs. 49902 crores.

The details of Financial assistance sanctioned and disbursed by Industrial Development Bank of India, Industrial Finance Corporation of India, Industrial Credit and Investment Corporation of India, Life Insurance Corporation of India, Unit Trust of India, General Insurance Corporation, Industrial Reconstruction Bank of India, State Financial Corporations and State Industrial Development Corporations to Kerala and All-India during the last three years are given below:

Kerala	(Rs. in crores)	
April-March	Sanctions	Disbursement
1982-83	77.94	64.23
1983-84	79.03	66.05
1984-85	155.40	98.24
All-India		
1982-83	3183.90	2358.33
1983-84	4043.78	2893.26
1984-85	5624.35	3408.28