

resources to meet the varied requirements of personal banking clientele, evaluating and preparing marketable business packages, undertaking market surveys/ research on a continuing basis, identifying customers' needs, studying buyers behaviour and suggesting suitable product designs etc.

(c) and (d). The Goiporia Committee on Customer Service has, inter alia, recommended that personal banking branches may be opened in residential areas. In order to improve credibility in the area of customer service, the Committee has suggested that banks may set up selectively high profile personal banking branches at metro Centres for offering personalised and counselling services. The recommendation has been accepted by the Reserve Bank of India and banks have been advised to implement the same.

[Translation]

Unutilised Foreign Loans

669. DR. MAHADEEPAK SINGH SHAKYA:
DR. K.D. JESWANI:
SHRI H.D. DEVEGOWDA:

SHRI D. VENKATESWARA RAO:

SHRI ANNA JOSHI:
SHRI SRIKANTA JENA:
SHRI CHANDRA JEET YADAV:
SHRI MOHAN SINGH (DEORIA):
SHRI VIJOY KUMAR YADAV:
SHRI INDRAJIT GUPTA

Will the Minister of FINANCE pleased to state:

(a) the total amount of loans sanctioned by foreign countries/ institutions lying unutilised as on December 31, 1992, country/ institution-wise; and

(b) the break up of such unutilised loans, project-wise and State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Information is given in the attached Statement I

(b) Information is given in the attached Statements- II & III.

STATEMENT-I

(Rs. in Crores)

S. No.	Country/Institution	Undrawn Balance
1.	A.D.B.	6543.29
2.	I.B.R.D.	15574.11
3.	I.D.A.	14433.71
4.	I.F.A.D.	103.74
5.	O.P.E.C.	59.69
6.	Australia	40.21

(Rs. in Crores)

<i>S. No.</i>	<i>Country/Institution</i>	<i>Undrawn Balance</i>
7.	Austria	25.42
8.	Belgium	12.73
9.	Denmark	32.34
10.	Germany	2168.32
11.	France	720.89
12.	Italy	36.26
13.	Japan	8213.00
14.	Kuwait Fund	124.92
15.	Netherlands	99.64
16.	Saudi Fund	153.31.
17.	Sweden	119.02
18.	Switzerland	137.87
19.	U.S.A.	95.43
20.	USSR (Erstwhile)	12364.47
	Total	61058.37
	Equivalent to US\$	19874.54 Million
	(Exchange rate of US\$ = Rs. 30.7219)	

STATEMENT- II*(Rs. in Crores)*

<i>S. No.</i>	<i>Sector</i>	<i>Undrawn Balance</i>
1.	Agriculture	3644.43
2.	Energy	61.16

<i>S. No.</i>	<i>Sector</i>	<i>Undrawn Balance</i>
3.	Energy- Coal	2064.74
4.	Energy-Power	27743.67
5.	Energy- Oil	344.56
6.	Fertilizer	487.59
7.	Industry	4435.57
8.	Infrastructure	17.12
9.	Infrastructure- Railway	2168.82
10.	Infrastructure- Road	2847.79
11.	Infrastructure- Port	619.93
12.	Infrastructure- Telecon	703.54
13.	Infrastructure- General	198.76
14.	Irrigation	4230.50
15.	Social	4412.92
16.	Urban Development	2817.89
17.	Structural Adjustment	2447.00
18.	Others	1812.38
	Total	61058.37 *

US\$ = 19874.54 Million at the exchange rate of 1 US\$ = Rs. 30.7219

*This includes Rs. 12364.47 Crores related to USSR (Erstwhile).

STATEMENT- III

(*Rs. in Crores*)

<i>S.No.</i>	<i>State/Centre</i>	<i>Undrawn Balance</i>
1.	Central	39455.28
2.	Andhra Pradesh	2031.77

(Rs. in Crores)

<i>S.No.</i>	<i>State/Centre</i>	<i>Undrawn Balance</i>
3.	Assam	5.18
4.	Bihar	42.38
5.	Gujarat	1620.15
6.	Haryana	74.27
7.	Himachal Pradesh	58.51
8.	Kerala	513.57
9.	Karnataka	2602.88
10.	Madhya Pradesh	165.86
11.	Maharashtra	3613.73
12.	Orissa	323.01
13.	Punjab	363.69
14.	Rajasthan	239.92
15.	Tamil Nadu	2574.76
16.	Uttar Pradesh	2659.68
17.	West Bengal	606.09
18.	Multi States	4107.64
Total		61058.37 *

US\$ 19874.54 Million at the exchange rate of 1 US\$= Rs. 30.7219.

*This includes Rs. 12364.47 Crores related to USSR (Erstwhile)

[English]

Rupee-Rouble Exchange Rate

670. SHRI NIRMAL KANTI
CHATTERJEE:
SHRI MANIKRAO HODLYA
GAVIT:

SHRI PROBEN DEKA:
SHRI THULASIAH VANDAYAR:
SHRI CHITTA BASU:
SHRI ANNA JOSHI:
SHRI PRITHVIRAJ D. CHAVAN:
SHRI TARA CHAND
KHANDELWAL:
SHRI RAM SINGH KASHWAN: