

(c) whether the Government are aware that despite vast potential and requirement of resources in the State, the commercial banks are not ensuring adequate flow of credit to various sectors of the state; and

(d) if so, the action proposed to be taken for improving the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) to (d) . The deposits, credit and credit deposit ratio (CDR) of scheduled commercial banks in Assam as at the end of March 1995 were Rs. 392898 lakhs, Rs. 149487 lakhs and 38.0 percent respectively. RBI have stated that the main reasons for low CDR in Assam are the relatively poor industrialisation of the State, receipt of funds in Government accounts during the year-end resulting in temporary increase in the deposit level, law and order situation etc. Bankers have requested the State Government to develop the required infrastructural facilities which would facilitate both industrialisation and agricultural development for increasing credit absorption capacity in the State. The issues relating to deployment of bank credit are monitored regularly in the State Level Bankers' committee meetings.

Foreign Tourists

955. SHRIMATI VASUNDHARA RAJE : Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state :

(a) whether the World Tourism Organisation has opined that Indian Tourism has great potentialities for growth;

(b) if so, the steps taken to come up to expectation of World Tourism Organisation in providing adequate infrastructural facilities for them;

(c) whether the Government have made any estimate on the likely arrival of foreign tourists in the country during the next three years; and

(d) if so, the details thereof?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD) : (a) Yes, Sir.

(b) The Department of Tourism, Govt. of India is providing financial assistance to the State Governments for establishing infrastructure facilities

at various tourist centres. During the first three years of Eighth Plan Rs. 3583.91 lakhs were released for developing infrastructural facilities. In addition, the Department of Tourism has launched a campaign to attract more foreign/domestic investment in tourism infrastructure. Various concessions/incentives have been announced by the Govt. of India to attract such investment.

(c) and (d) . A growth of 10% in foreign tourist arrivals is expected during 1995-96 as compared to the year 1994-95. Foreign tourist arrivals in 1995-96 are projected to cross 20 lakhs. On an average 9-10% growth in foreign tourist arrivals (per annum) is expected during the Eighth Plan Period ending 1996-97.

Per Capita Bank Loan in M. P.

956. SHRI PAWAN DIWAN : Will the Minister of FINANCE be pleased to state :

(a) the per capita bank loan in Madhya Pradesh during each of the last three years;

(b) the per capita average bank loan during the same period; and

(c) the efforts made by the Government to increase the limit of bank loan in Madhya Pradesh and the extent of success achieved by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) to (c) . The per capita gross bank credit of Scheduled Commercial Banks in Madhya Pradesh and the All-India average during the three years ending March 1992, 1993 and 1994 are given below:-

(Amount in Rs.)

Year	Madhya Pradesh	All India
March 1992	795	1639
March 1993	848	1876
March 1994	868	2000

The above figures reflect the increase in trend.