

[Translation]

**Training Programme to Boost Export**

1934. KUMARI UMA BHARATI :  
SHRI PANKAJ CHOWDHARY :

Will the Minister of COMMERCE be pleased to state:

(a) whether the Union Government have formulated any scheme to start a training programme for promotion of exports :

(b) if so, the details thereof; and

(c) the time by which the said scheme is likely to be implemented?

[English]

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) No new scheme has been formulated by Government.

(b) and (c) Do not arise.

**Closure of Bank Branches in Rural Areas**

1935. SHRI AMAR PAL SINGH :  
DR. RAMKRISHNA KUSMARIA :

Will the Minister of FINANCE be pleased to state:

(a) whether the attention of the Government has been drawn to the news item captioned "Banks closed 253 rural branches in 1995: RBI" appearing in the Economic Times dated April 11, 1996;

(b) if so, the facts thereof;

(c) the main reasons for closing of such a large number of rural branches by banks;

(d) the reaction of the Government in this regard; and

(e) the steps taken or proposed to be taken to ensure that banks set up more branches in rural areas?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) Yes, Sir.

(b) to (e). Reserve Bank of India (RBI) has reported that as compared to 35,142 rural branches in December 1994, the number of rural branches in December 1995 declined to 34,889 branches. This was due to the decrease of 265 rural branches of Regional Rural Banks (RRBs) and five branches of other commercial banks, as against the increase of 17 rural branches of public sector banks. The decrease in rural branches was mainly on account of shifting of 227 rural branches to semi-urban centres and 33 rural branches to Urban/Metropolitan centres by RRBs.

RBI has further reported that for better business prospects and with a view to improving operational efficiency, RRBs have been allowed to relocate their loss-making branches at centres such as market yards,

village mandis and block/district headquarters. RRBs have also been advised that the relocation of branches should not result in closure of any branch.

RBI have further advised banks that while closure of loss-making branches at rural centres having a single commercial bank branch is not considered desirable, at centres served by two commercial banks branches (excluding RRBs), the decision of closure of one of the branches may be taken by the concerned banks by mutual consultation.

[Translation]

**Central Investment in States**

1936. SHRI KASHIRAM RANA :  
SHRI XAVIER ARAKAL :  
SHRI MAHESH KUMAR M. KANODIA :

Will the Minister of FINANCE be pleased to state :

(a) the year-wise investment made by the Union Government in various States with particular reference to Gujarat and Kerala during the last three years;

(b) whether it is on decreasing trend; and

(c) if so, the steps taken by the Government to increase the limit of investment?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) to (c). The Central Plan investment is made for the country as a whole keeping the national priorities in view. It is neither planned nor accounted State-wise. However, the net Central Plan assistance in the various States, including Gujarat and Kerala, has been increasing year after year in the last three years.

**Foreign Bank Accounts of Indians**

1937. SHRI RAM TAHAL CHAUDHARY : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have any mechanism to ascertain the amount deposited in foreign banks by Indian citizens;

(b) if so, the details thereof; and

(c) if not, the remedial steps proposed to be taken in regard thereto?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) to (c). While there is no general arrangement for ascertaining the amounts deposited in foreign banks by Indian citizens, appropriate action as warranted under the Foreign Exchange Regulation Act '73 is taken on receipt of specific reports on maintenance/operation of bank accounts abroad by persons resident in India.