

(b) One of the causes of shortfalls from the expected levels of expenditure on projects, leading to gaps between the budget estimates and the actual expenditure is less than adequate forward planning of the manpower and materials needed for the projects. This makes the budget estimates unrealistic and the targets originally set are also not reached. Instructions have, therefore, been issued by the Ministry of Finance on the basis of the recommendations of the Administrative Reforms Commission for the preparation of a forward looking budget in terms of men and materials for a few years and its periodical review to help the administrative authorities in framing realistic budget estimates, as well as in controlling the performance from year to year. Apart from this, with the introduction of the Integrated Financial Advice Scheme, the Integrated Financial Adviser is required to assist the Ministry in budget formulation scrutiny of projects and programmes for approval of the Ministry of Finance and post-budget vigilance to ensure that there are neither considerable shortfalls in expenditure nor unforeseen excesses for which provision has not been made either in the original budget or in the revised estimates. The close association of Integrated Financial Adviser and his staff with the formulation and implementation of all proposals involving expenditure helps in controlling the lapsing of the allocated funds and the utilisation of them in time.

(c) No such proposal is under consideration of the Government.

**Accident Insurance Claims**

3875. SHRI OSCAR FERNANDES: Will the Minister of FINANCE be pleased to state:

(a) the total number of accidental insurance claims received in respect of total number of accidents that took place in an year and the percentage ratio of accidental claims to the total number of accidents that took place in an year;

(b) the total number of accident claims settled in respect to such claims received in the past one year and the percentage ratio of accident claims settled to the claims received; and

(c) the total number of accident insurance claims rejected in respect to such claims received and the percentage ratio of claims rejected to such claims received in a year?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a), (b) and (c): Information in the manner required by the Honourable Member is not readily available. However, the latest available information regarding motor accident insurance claims lodged with Insurance Companies in India is as under:

Year	No. of claims outstanding at the beginning of the year	No. of new claims intimated	Total (2) + (3)	No. of claims settled and/or closed during the year	Percentage (5) / (4)
(1)	(2)	(3)	(4)	(5)	(6)
1978 . . . . .	1,04,887	1,60,724	2,65,611	1,43,782	54.1
1979 . . . . .	1,21,829	1,82,286	3,04,115	1,59,273	52.4

Every effort is made by the Insurance Companies to settle claims within a reasonable time limit. Separate figure of the number of claims rejected are not available but are included in the figures in the column of 'claims settled'.

#### Opening of New Branches of Nationalised Banks in Andhra Pradesh

3876. SHRI M. RAM GOPAL REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether the Central Government have drawn up a plan for opening of the new branches of the nationalised banks in the State of Andhra Pradesh for the next three years; and

(b) if so, the names of the places at which branches of the banks are proposed to be opened along with the names of the banks concerned?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) and (b). The branch licensing policy of the Reserve Bank of India for the period 1979—81 is directed towards ensuring that the branch expansion efforts

of the commercial banks during this period are primarily devoted to opening of branches at unbanked rural and semi-urban centres in districts having a poorer banking coverage than 1 branch for every 20,000 rural/semi-urban people. Set out in the statement is districtwise information for the State of Andhra Pradesh showing (i) the total number of rural/semi-urban branches required as per the norm indicated above, (ii) the number of rural/semi-urban branches functioning as at the end of December, 1979 and (iii) the number of licences/allotments issued/made by the Reserve Bank to the commercial banks and pending with them as at the end of December, 1979. The Reserve Bank is continuing the process of making further allotments for branch opening in deficit districts in consultation with the State Government and the Banks.

Names of centres to which the pending licences/allotments relate have been laid on the Table of the House on June 12, 1980 in fulfilment of an Assurance given in reply to Lok Sabha unstarred question No. 226 of February 1, 1980.

#### Statement

State : Andhra Pradesh

District	No. of rural/ semiurban branches required as per norm	No. of rural/ semiurban branches functioning as at the end of December 1979	No. of licences/ allotments for rural and semiurban centres pending in the banks as at the end of December 1979
(1)	(2)	(3)	(4)
Adilabad	64	43	8
Anantapur	105	96	19
Ghittoor	114	111	14
Cuddapah	79	85	5