

Delhi

The ST cooperative credit structure in the State of Delhi comprise two-tier, viz. The Delhi SCB at the State Level and 100 primary level cooperative credit societies at the village level. The financial status of DCB and affiliated societies is furnished below:

	(Rs. in lakhs)	
	D.S.C.B. (As on 31.3.93)	P.A.C.S. (As on 31.3.94)
(i) Owned Funds	197	18
(ii) Deposits	7843	3
(iii) Borrowings	468	187
(iv) Loans Outstanding	2414	202

Statement II*Long Term Cooperative Credit Structure*

The long term co-operative credit structure in Uttar Pradesh and Bihar is unitary in nature with State Land Development Bank at the apex level functioning through their branches. The position is given hereunder:—

	Uttar Pradesh	Bihar
State Land Development Bank (SLDB)	1	1
Branches	287	187

The financial status of Bihar and Uttar Pradesh SLDBs as on 30.3.1994 is as under:

	(Rs. in lakhs)	
	Uttar Pradesh	Bihar
(i) Share Capital	6824	3218
(ii) Reserves	23467	604
(iii) Deposits	29	1965
(iv) Borrowings	84958	18070
(v) Loans Outstanding	81723	14340

UNDP Assistance for Flower Production

1731. SHRI SULTAN SALAHUDDIN OWAISI:

Will the Minister of COMMERCE be pleased to state:

(a) whether UNDP has agreed to assist a project aimed at significant expansion of India's cut-flower export sector based on improved production expertise and market knowledge;

(b) if so, whether any concrete proposals in this regard have been worked out; and

(c) the details of grants likely to be provided by the UNDP for the purpose?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P. CHIDAMBARAM): (a) and (b), Yes, Sir. A Project titled "Promoting Export of Floriculture Products" is being implemented with the assistance of UNDP through Agricultural and Processed Food Products Export Development Authority (APEDA) for enhancing production and exports of cut flowers through improved production expertise and market knowledge. Some of the activities to be undertaken in this project include advising entrepreneurs on production and strategies for export of flowers; preparation of crop manuals and market survey reports; providing market information; holding of seminars and buyer-seller meets.

(c) The total UNDP assistance for this Project for three years 1994-95, 1995-96 And 1996-97 will be US\$ 6 lakhs in kind.

[Translation]

Loans Disbursed by Banks in Backward Areas

1732. SHRI RAMPAL SINGH:
SHRI PANKAJ CHOWDHARY:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government are aware that a large population in the country and particularly rural people have not received the benefits of economic development so far;

(b) if so, the response thereof;

(c) the details of the loans given by the banks in backward area and the total amount of deposits received by these banks from these areas during the last three years;

(d) whether the Government have asked the banks to formulate a new policy for the development of rural areas; and

(e) if so, the details in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V.CHANDRASHEKHARA MURTHY): (a), (b), (d) & (e): Expansion and effective deployment of credit in the rural area and in the agricultural sector is necessary to cover large sections of the rural population and for development of economic activities. In addition, specific poverty alleviation and employment generation schemes have been already taken by the Government to channelise benefits to the rural population. In this context, Government of India, Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD) have kept the flow of rural credit under constant review during the last two years. A number of steps have been taken to revamp the rural credit delivery system. The banks are required to advance at least 18 per cent of the net bank credit to the agriculture. Reserve Bank of India (RBI) have advised all scheduled commercial banks to make every effort to achieve the stipulated target and sub-targets for lending to the priority sector. Reserve Bank of India (RBI) have also urged the banks to draw up a special credit plans to finance innovative and high-tech agricultural projects with a view to achieving a distinct and marked improvement in the flow of credit to agriculture. A series of measures have been identified by Reserve Bank of India (RBI) and NABARD to strengthen and revitalise the cooperative banks and the Regional Rural Banks for increasing of flow of rural credit. For timely and adequate credit for agricultural production, the banks have been advised to extend a flexible line of credit in the form of cash credit facility which would meet their composite credit requirements. To meet the increasing demand for seasonal agricultural operations, Reserve Bank of India (RBI) had sanctioned to NABARD an increased limit comprising Rs. 4850 crores under the General Line of Credit-I and Rs. 750 crores under the General Line of Credit-II for the

year 1994-95. Recently, NABARD's share capital has also been increased from Rs. 120 crores to Rs. 330 crores. The programme for 1995-96 in this connection for rural areas has been announced in the Budget Speech by the Finance Minister.

(c) The details of loans given by the banks in the backward areas and the total amount of deposits received by these banks from these areas during the last 3 years will be compiled and submitted to the extent available.

[English]

Health Insurance

1733. SHRI R. SURENDER REDDY:
DR. VASANT NIWRUTTI PAWAR:

Will the Minister of FINANCE be pleased to state:

(a) the details of the existing health insurance policies in India and approximate number of families/persons covered by the schemes, presently;

(b) whether the Government propose to go in for a comprehensive health insurance plan to ensure better medicare to the salaried class;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARA MURTHY):

(a) to (d) A number of Medical Insurance Policies are already being marketed by the four subsidiaries of the General Insurance Corporation of India viz. (i) National Insurance Co. Ltd., (ii) New India Assurance Co. Ltd., (iii) Oriental Insurance Co. Ltd., and (iv) United India Insurance Co. Ltd. in the country and anyone, including salaried class, can purchase any of these policies from these insurance companies. The details of these policies are as under:

(1) *Individual Medi-claim Policy*: The Policy Covers reimbursement of Hospitalisation and/or Domiciliary Hospitalisation expenses only for illnesses/disease contracted or injury sustained by the insured persons. The policy cover all persons including children from 3 months onwards provided the parents of the concerned children are also covered and is also available to persons above the age of 70 years with reduced limits of liability.

(ii) *Group Medi-claim Policy*: The benefits offered under this policy are basically similar to those available under the Individual Medi-claim Policy. The Scheme provides for discounts depending on the size of the group. There is also provision for Bonus/Malus depending on the claims experience.

(iii) *Group Health Insurance Scheme*: In addition to Group Medi-claim Policy, exclusive tailor-made policies could also be offered to corporate bodies who take out Health Insurance for their employees as a group.

(iv) *Bhavishya Arogya*: The Scheme, designed with a view to provide health security to individuals in their old age has been introduced in the country w.e.f. 1st December, 1990. Under the Scheme, a

person will pay a single premium or nominal premium during his earning years and get reimbursement of Hospitalisation and Domiciliary Hospitalisation expenses from a future selected age between 55 and 60 years.

(v) *Overseas Medi-claim Policy*: Overseas Medi-claim Insurance was introduced from 1984 to offer cover for medical expenses abroad for emergency treatment. The premium charged is based on age, trip band (varying from 14 days to 180 days) and Territory grouping.

In addition to the aforesaid policies issued by the four subsidiary companies, the New India Assurance Co. Ltd., offers two other policies the details of which are given below:

(i) *Cancer Insurance Policy*: This Policy has been introduced by 'New India' providing for reimbursement of expenses on treatment of Cancer upto Rs. 50,000/-. The company also has a tie-up arrangement with Cancer Patients Aids Association (CPAA) whereby the members of the CPAA would have the benefit of Cancer Insurance Policy covering the cost of treatment upto a specified limit. The maximum limit is Rs. 2 lakhs.

(ii) *Senior Citizens Unit Plan*: This Plan was introduced in collaboration with Unit Trust of India which provides that members and spouses can avail of medical treatment in any of the selected hospitals in 23 cities on attaining the age of 58 years.

2. The Life Insurance Corporation of India had operated between 7th September and 30th November, 1993, a close ended insurance Scheme known as 'Asha Deep' for persons in the age group of 18 to 50 years. The Scheme provides for the following benefits to the policyholder if he is affected by any of the four major ailments, namely, Cancer, Paralytic Stroke, Renal failure and Coronary Artery disease requiring by-pass surgery, subject to certain exclusions, during the term of the policy:

(a) Immediate payment of 50% of the Sum Assured;

(b) Waiver of all future premiums;

(c) Yearly payment of 10% of the Sum Assured till the end of the term of the policy or till death of the life assured, should this occur earlier;

(d) Payment of balance 50% of the Sum Assured together with vested bonus on full sum assured, on the date of maturity or on earlier death of the life assured.

3. It has been reported by the Life Insurance Corporation of India that about 6 lakhs policies with a total sum assured of Rs. 4,000 Crores, were issued by them during the above period. As regard the number of families/persons covered under the Schemes being administered by the four subsidiaries of LIC, the information is being collected and will be laid on the Table of the House.