

(iii) Identify areas requiring investigation, reaserch and restoration in the field of environment.

(d) Yes, Sir.

(c) Guidelines have been issued with regard to following:

Management of Forests, Management of National Parks, Preparation of Impact Assessment Statements, Prevention and Control of Pollution, Management of Hazardous Substances and Organisational Structure.

#### 20-Point Economic Programme of NABARD

3424. SHRI ASHOK NATH VERMA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that recently the National Bank for Agriculture and Rural Development (NABARD) has liberalised its re-finance scheme for commercial banks for individuals; for proprietary/partnership concerns, for construction of worksheds, godowns, for the opening of showrooms and for purchases of delivery vans/Trucks, commercial vehicles and enhanced the investment limit to the norms of Rs. 35 lakh, which was earlier exclusively available to registered institutions;

(b) whether it is also a fact that NABARD has waived collateral security by way of immovable property or third party guarantee except the assets created out of the loan amount to be hypothecated so as to generate more employment and end poverty speedily; and

(c) whether it is also a fact that under the new 20-Point Economic Programme margin money has also been reduced and moratorium period has been extended; if so, what are the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF

FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) Information is being collected and will be laid on the Table of the House to the extent possible.

#### Sickness Insurance Scheme for Small Scale Units

3425. SHRI MOHAMMED AMIN:  
SHRI SUNIL BASU RAY:

Will the Minister of FINANCE be pleased to state:

(a) whether the RBI is planning to introduce a Sickness Insurance Scheme for small-scale units and financial institutions; and

(b) if so, what are the details of the said Scheme?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) No, Sir.

(b) Does not arise.

#### Profit earned by non-resident Indians

3426. SHRI MOHAMMED AMIN:  
SHRI SUNIL BASU RAY:

Will the Minister of FINANCE be pleased to state:

(a) what is the percentage of profit taken away by Non-Resident Indians from investment in the country since 1982-83, with yearwise details; and

(b) what is the rate of investment by the Non-Resident Indians during the same period, year-wise details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF REVENUE IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Such information is not being maintained at present.

(b) The total investments made by Non-Resident Indians since 1982-83

till 31st May 1988 are as follows:—

	(Rupees in crores)
(i) Direct Investment (Proposals Approved) . . . . .	1313.15
(ii) Portfolio Investment (Actual Purchases of Shares' Debentures) . . . . .	64.83

3427. [Transferred to the 29th August, 1988]

3428. [Transferred to the 29th August, 1988]

#### Sickness in Textiles, Engineering and Electrical Units

3429. SHRI DIPEN GHOSH:  
SHRI MOHAMMED AMIN;  
SHRI M. A. BABY:

Will the Minister of FINANCE be pleased to state:

(a) what are the reasons for high sickness in textiles, engineering and electrical units;

(b) how much bank credit was extended to these units in the last three years, unit-wise and year-wise details thereof; and

(c) in what manner Government propose to recover bank credits from such units?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) As per reports received from RBI and IDBI, the major reasons for sickness in textiles, engineering and electrical industries, inter-alia, include excess capacity, demand recession, out-dated technology and equipment, management deficiencies, non-availability of power, etc.

(b) RBI has reported that the bank credit outstanding against large sick and non-SSI sick textile, engineering and electrical units for the period ending December, 1985, December, 1986 and June, 1987 is given below:—

(Amount in Crores of Rs.)

Period	Textile		Engg. and Electrical	
	No. of Units	Amount O/S.	No. of Units	Amount O/S.
December, 1985 (large sick units)	073	1046.85	164	746.65
December, 1986 (large sick units)	191	1118.04	189	827.64
June, 1987 (non-SSI sick units)	213	898.53	326	815.63

Note:—Large units for the period ending December, 1985 and December, 1986 are those units which enjoy individually aggregate credit limit of Rs. 1 crore and above from the entire banking system, RBI has adopted the definition of non-SSI sick units as per the provisions of Sick Industrial Companies (Special Provisions) Act, 1985 in its returns for the period ending June, 1987.

(c) RBI has reported that in respect of potentially viable sick units, rehabilitation packages are drawn wherein reliefs/concessions are incorporated to enable sick units to return to health. Under the package, the dues of banks/financial institutions are recovered in a phased manner with suitable rescheduling. In respect of non-viable sick units, banks undertake action as appropriate for the recovery