

- (a) whether all the Central Government Health Scheme (CGHS) hospitals/dispensaries have been computerised;
- (b) if so, the details thereof, State-wise;
- (c) whether all the beneficiaries can avail the facilities of CGHS from anywhere in the country;
- (d) if so, the details thereof; and
- (e) if not, the reasons therefor?

THE MINISTER OF HEALTH AND FAMILY WELFARE (SHRI GHULAM NABI AZAD):
 (a) and (b) Computerisation of all allopathic CGHS dispensaries, except one in Bengaluru, have been completed and networked. CGHS does not have any general purpose hospital.

(c) to (e) CGHS beneficiaries can go to any dispensary within the same city and can also get medicines from that dispensary. If, however, any medicine has to be indented through the local authorised chemist, the same is issued only through the dispensary where the CGHS card is registered.

If a pensioner CGHS beneficiary is visiting a CGHS city outside of his registered CGHS city, then the beneficiary can avail all facilities enjoyed in his/her home CGHS city, including indented medicines.

A serving CGHS beneficiary, if visiting another CGHS city, is required to take a temporary permit from his/her office for availing CGHS facilities including indented medicines in that city.

Withdrawal of teaser home loans

*174. SHRI N.K. SINGH: Will the Minister of FINANCE be pleased to state:

- (a) whether the Reserve Bank of India (RBI) is of the opinion that teaser home loans should be withdrawn by banks;
- (b) if so, the reasons therefor;
- (c) the number of people who have availed of such loans, till date;
- (d) whether the defaulting rate of teaser home loan customers is unusually high; and
- (e) if so, the extent thereof?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (e) The Reserve Bank of India (RBI) has reported that they have not given any opinion that teaser home loans should be withdrawn by banks. RBI has sensitized the banks of the risk involved in teaser home loans and has issued a Circular on December 23, 2010 prescribing higher rate of standard asset provisioning of 2.0% instead

of 0.4% normally applicable, as a risk mitigation measure. However, if the account continues to perform satisfactorily for one year after the teaser rate period is over, the standard asset provision will revert to 0.4% as applicable to other loans. RBI has further mentioned that some banks were following the practice of sanctioning housing loans at 'teaser rates', wherein the loans are offered at a comparatively lower rate of interest in the first few years, after which rates are reset at higher rates. This practice raises concern as some borrowers may find it difficult to service the loans once they start attracting normal interest rate, which is higher than the rate applicable in the initial years. Further, it had also been observed that many banks at the time of initial loan appraisal do not take into account the repaying capacity of the borrower at normal lending rates.

RBI has further reported that they are not collecting any data relating to teaser home loans extended by banks. It has been clarified that these loans came into vogue only recently, *i.e.* in 2009, and hence most of the existing loans may still be at the initial lower rates. Hence, it is too early to assess the impact of the reset to higher interest rates on repayment performance at the present juncture.

**Approval by Swiss Parliamentary Committee on sharing of
information on black money**

†*175. SHRI PRABHAT JHA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a Swiss Parliamentary Committee has given its approval to the agreement on black money, paving the way for the Government of India to get information about the black money deposited by Indians in Swiss banks; and

(b) if so, the details thereof and the initiatives being taken by the Central Government on its part, so that the agreement may be implemented at the earliest by giving it a legal shape?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) and (b) The Amending Protocol between India and Switzerland which will amend, *inter-alia*, the article concerning Exchange of Information in the existing Double Taxation Avoidance Agreement (DTAA) between the two countries, was signed on 30th August, 2010 by Shri Pranab Mukherjee, Finance Minister of India on behalf of India and Ms. Micheline Calmy - Rey, Head of the Swiss Federal Department of Foreign Affairs. India has completed its internal process for entry into force of the Amending Protocol. However, the Amending Protocol will enter into force on completion of the internal process by Switzerland. Switzerland has informed that they have still not completed their internal process as the Amending Protocol has yet not been ratified by their Parliament.

†Original notice of the question was received in Hindi.