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*      Unsecured Exposures in respect of Infrastructure loan accounts where certain safeguards such as escrow accounts are available.	20.00
Doubtful Advances - Unsecured Portion	100.00
Doubtful Advances - Secured Portion	
*      For Doubtful upto 1 year	25.00
*      For Doubtful > 1 year and upto 3 years	40.00
*      For Doubtful > 3 years	100.00
Loss Advances	100.00
Restructured accounts classified as standard advances	
*      in the first two years from the date of restructuring;	2.00
*      in cases of moratorium on payment of interest/ principal after restructuring-period covering moratorium and two years thereafter.	
Restructured accounts earlier classified as NPA and later upgraded to standard category	
*      in the first year from the date of upgradation	2.00

*Source:* RBI.

#### **IRDA guidelines to insurance companies**

1284. SHRIMATI RENUKA CHOWDHURY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Insurance Regulatory and Development Authority (IRDA) has issued fresh guidelines to the insurance companies in the country with regard to Health Insurance of individuals;

(b) if so, the details thereof;

(c) the details by when the new norms will be implemented; and

(d) whether the new norms are being implemented with retrospective effect or for future policies only?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Insurance Regulatory and Development Authority (IRDA) has issued the draft IRDA (Health Insurance) Regulations, 2012 on 29th May, 2012 inviting comments from the members of the general public and all stakeholders.

(c) IRDA is in the process of consolidating the comments received from the members of the general public and other stakeholders.

(d) The new Regulations will come into force for prospective policies issued or renewed after that date.

#### **Foreign investment cases**

1285. SHRIMATI KUSUM RAI: Will the Minister of FINANCE be pleased to state:

(a) the details of the cases of alleged round tripping in real estate companies detected during since 2009, so far, company-wise;

(b) the details of the cases of foreign investments flow from Singapore into little known real estate companies in India discovered by Income Tax Overseas Unit during 2009, 2010 and 2011 so far;

(c) the details of the real estate companies wherein round tripping from Singapore has been detected;

(d) the details of action taken by Government against these companies; and

(e) the details of steps Government would take to check round tripping and investment of black money in real estate sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) The Income tax department investigates violations of direct tax laws based on credible information relating to tax evasion, through a set procedure, and brings undisclosed amount to taxation. Information is used, through a procedure, for scrutiny of returns, surveys, search and seizure actions, imposition of penalty, and launching of prosecution in appropriate cases. Search and seizure is conducted in the case of 'person', which includes individuals, Hindu Undivided Families (HUFs), firms, companies, Association of Persons (AoPs), Body of Individuals (BoIs), local authorities and any artificial juridical person, who is in