

trade. Uniform tax rates and practices across States under GST have led to huge logistics and transaction cost saving for exporters. Other steps include enhancing participation of Indian industry in global value chains, promoting exports by MSMEs and labour intensive sectors, etc. The GST related reforms for promoting exports include incorporating zero rating of exports fast processing of GST refunds, etc. are also expected to encourage export and contain CAD.

Non acceptance of coins and small currency notes by banks

1672. SHRI RANJIB BISWAL: Will the Minister of FINANCE be pleased to state:

- (a) whether Government is aware that the banks, both public and private are not accepting deposit of coins and small currency notes by depositors;
- (b) if so, the details thereof and the reasons therefor;
- (c) the names of banks against whom complaints have been received in this regard;
- (d) the action taken by Government against such banks;
- (e) whether Government has issued or proposes to issue any instructions for deposit of coins and small notes in banks and other financial institutions; and
- (f) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) to (f) Reserve Bank of India (RBI) has informed that it has been receiving general complaints from the public against banks for non-accepting coins but no specific complaint has been received against any bank. RBI *vide* its circular dated 3 July, 2017 on "Facility for Exchange of Notes and Coins" has advised banks to accept coins for transactions and exchange at all their branches. Further, RBI's Regional Offices (ROs) have been instructed to advise controllers of banks in their jurisdiction to accept coins at all their branches. RBI's ROs have also been advised to open counters to accept coins from public.

Reinstating old agency codes by LIC

1673. SHRI NEERAJ SHEKHAR: Will the Minister of FINANCE be pleased to state:

- (a) the details of the agency codes of Life Insurance Corporation of India (LIC) terminated due to non-fulfilment of Minimum Business Guarantee (MBG) quota for agency during 2005-06, zone-wise;

(b) the details of the above cases wherein agents could not fulfil MBG due to health reason, zone-wise;

(c) the details of the cases where Insurance Regulatory and Development Authority of India (IRDA) has condoned non-fulfilment of MBG quota in 2011 and has directed LIC to reinstate the old agency codes along with details of old agency codes reinstated case-wise; and

(d) the reasons for not reinstating some old agency codes inspite of condonation by IRDA, case-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHIV PRATAP SHUKLA): (a) and (b) As per Life Insurance Corporation of India (LIC), the Zone-wise number of agents terminated due to non-fulfilment of Minimum Business Guarantee (MBG) quota during Financial Year 2005-06 is as under:

Zone	No. of Agents terminated
North Zone	31962
North Central Zone	24548
Central Zone	12878
Eastern Zone	39932
South Central Zone	26175
South Zone	25112
Western Zone	35626
TOTAL	196233

(c) and (d) Insurance Regulatory and Development Authority of India (IRDAI) has informed that it has not condoned any cases for non-fulfilment of MBG quota in 2011 and also not directed LIC to reinstate the old agency codes.

Inclusion of institutions of higher learning under GST

1674. PROF. M.V. RAJEEV GOWDA: Will the Minister of FINANCE be pleased to state:

(a) whether consultations, inter- ministerial or otherwise, have been undertaken regarding Government's decision to include certain institutions of higher learning under the Goods and Services Tax (GST);

(b) if so, the details thereof;