million each to Orissa, U.P. Haryana and Rajasthan a loan of US \$ 1.5 million to Bihar, to undertake diagnostic studies for reforming/restructuring the State: level power sector in these States with the help of international consultants.

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- (c) The restructuring exercise should help in improving the physical and financial performance of the power sector at State level and make their operations more commercial and viable.
- (d) Government of India is assisting the States in carrying out the; diagnostic studies as well as in obtaining external financial assistance from agencies such as the World Bank and ODA of UK for carrying out the reform process.

राष्ट्रीय बचत योजनाओं के एजेंटों द्वारा दो तरफा कमीशन लिया जाना

- *171. श्री रामदेव भंडारी : क्या वित्त मंत्री यह बताने की कृपा करेंगें कि:
- (क) क्या सरकार को इस तथ्य की जानकारी हैं कि बिहार में राष्ट्रीय बचत योजनाओं के एजेंटों द्वारा जाली बीजक, दस्तावेज और कागजात बनाकर दोतरफा (डबल)कमीशन के रूप में लाखों रूपयों का दविर्नियोजना किया गया हैं।
 - (ख) यदि हां, तो तत्संबंधी ब्यौरा क्या हैं;
- (ग) क्या सरकार किसी एजेंसी के माध्यम से इस मामले की कोई जांच करा रही हैं;और
 - (घ) यदि हां, तो तत्संबंधी ब्यौरा क्या हैं?

वित्त मंत्रालय में राज्य मंत्री (डा. देवी प्रसाद पाल) :

- (क) और (ख) जी, हां। वर्ष 1988—1993 के मध्य बिहार में समस्तीपुर मुख्य डाक घर में 3,54,545 रूपए के अतिरिक्त भुगतान के मामले सरकार के ध्यान में आए हैं।
- (ग) और (घ) इस मामले की केन्द्रीय जांच ब्यूरो/विशेष पुलिस संगठन द्वारा जांच की जा रही हैं।

SBI's Subsidiary Company

*172. SHRI YERRA NARAYANA-SWAMY: Will the Minister of FINANCE be pleased to state: (a) whether State Bank of India propose to

establish a subsidiary company for issuing credit cards and improvement of customer service:

- (b) if so, the details thereof; and
- (c) what specific measures SBI propose to take to improve the customer services in small towns and rural areas?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL): (a) State Bank of India has reported that a final decision regarding setting up such a subsidiary has not been taken.

- (b) Docs not arise.
- (c) State Bank of India has reported that improvement in customer service is being brought about on an on-going basis in all its branches situated at metro, urban, semi-urban and rural areas. The bank has further intimated that teams of senior officers from its Local Head Offices/Zonal office regularly visit branches to assess the extent of implementation of bank's instructions for providing better customer service. The inspection team from the bank's Central office, while carrying out inspection and audit of branches, also examines the quality of customer service obtaining in the branches and suitable corrective action is taken, wherever warranted.

Revised estimates for subsidies

*173. SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE: SHRIMATI VEENA VERMA:

Will the Minister of FINANCE be pleased to state:

- (a) whether subsidy bill in respect of various items like food, fertilizer etc., exceeded the budget estimates for 1995-96 by about 40%:
- (b) if so, how far the revised estimates for subsidies in respect of different items exceed the budget estimates for the current year and the main reasons for the increase; and