

expanding the network of branches, as there are high costs involved in opening further branches.

किसानों को राज-सहायता

459. श्री राजूभाई ए० परमार : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सरकार नयी आर्थिक नीति के अन्तर्गत किसानों को उर्वरकों, बिजली, सिंचाई-जल, खाद्यान्नों, मिट्टी के तेल, डीजल आदि पर दी जाने वाली राज-सहायता को समाप्त करने जा रही है ;

(ख) यदि हां, तो इसके क्या कारण हैं ; और

(ग) यदि नहीं, तो क्या सरकार इस राज-सहायता को निकट भविष्य में समाप्त करने का विचार रखती है ?

वित्त मन्त्रालय में राज्य मंत्री और संसदीय कार्य मन्त्रालय में राज्य मंत्री (डा० अबरार अहमद) : (क) से (ग) केन्द्रीय सरकार बहुत से उत्पादों पर राज-सहायताएँ प्रदान करती हैं। प्रमुख राज-सहायताएँ उर्वरक और खाद्य के लिये हैं। सिंचाई और बिजली आदि पर राज-सहायताएँ राज्य सरकारों द्वारा प्रदान की जाती हैं। केन्द्रीय सरकार का राज-सहायताओं को समाप्त करने का कोई प्रस्ताव नहीं है। तथापि, राज कोषीय घाटे को नियंत्रण में रखने के लिये राज सहायताओं की नियंत्रित करना आवश्यक है और जहाँ तक संभव हो उन्हें उन लोगों के लिये लक्षित करना जिनको इनकी आवश्यकता है।

Imposing Fine on Nationalised Banks by RBI for Violation of Directives

460. SHRI. CHIMANBHAI HARI BHAI SHUKLA. Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Reserve Bank of India has decided to

impose fines on the Nationalised Banks for violating its directives.

(b) what are the details of the criteria and norms formulated by RBI for imposing fines;

(c) what is the number of banks fined so far in the year 1992 and for which reasons; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED):

(a) Yes, Sir.

(b) Banking Regulation Act, 1949, Reserve Bank of India Act, 1934 and relevant statutes authorise Reserve Bank of India (RBI) to issue directives to banks on various aspects of their functioning. RBI are also authorised to impose penalties for violation of such directives.

(c) and (d) During 1992, RBI had observed that two nationalised banks were making excessive borrowings from the call money market and were extending credit facilities beyond their means. RBI, therefore, issued directives to the said banks in August, 1992 restricting their level of non-food credit and their borrowing from the call money market and term deposit market.

Penalties were imposed on the two banks for violating the above directives. The norms for imposing penalty were as under:—

(i) the rate of interest payable on eligible CRR balances would stand reduced in proportion to the excess over and above the ceiling fixed for call money, term deposit and bill re-discounting borrowings

(ii) the amount of non-food credit in excess of the specified level would be reduced from the eligible CRR balances for the purpose of calculation of interest payable on

them. This penalty would be over and above the penalty indicated at (i) above.

**Fixed Deposits and other Capitals in
Nationalised Bank in Gujarat**

461. **SHRI CHIMANBHAI HARI-
BHAI SHUKLA:**
**SRI GOPAL SINH
SOLANKI.**

Will the Minister of FINANCE be
banks, branch-wise;

(a) what is the number of fixed
deposits and the amount of other
capitals of each nationalised bank in
Gujarat State as on 31st October,
1993

(b) which bank has more deposit
and capitals in comparison to other
banks, branch-wise;

(c) whether in each city fixed de-
posits on account of savings are still
popular in comparison to other sour-
ces of savings; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN
THE MINISTRY OF FINANCE
AND MINISTER OF STATE
IN THE MINISTRY OF
PARLAMENTARY AFFAIRS (DR.
ABRAR AHMED): (a) and (b) The
data reporting system does not gene-
rate State-wise information in the
manner asked for. However, the
bank-wise amount of deposit of na-
tionalised banks in Gujarat State as
on June, 1993 (latest available) is
given in the Statement-I. (See be-
low). The Capital of a bank is not di-
vided according to the State or re-
gion. The same is kept and main-
tained for a bank as a whole. The
Capital of each nationalised banks, as
at the end of March 1993 is given in
the Statement-II. (See below).

(c) and (d) Deposit growth in a
region and in a particular year de-
pends upon the number of factors in-
cluding rate of growth of economy,
the inflation rate and the relative at-
tractiveness for the other instruments
of savings. This, it may not be possi-
ble to categorise as to what factor is
influencing the growth of deposit at
a particular point of time.

Statement-I

Bank-wise Deposits of Nationalised Banks in the State of Gujarat as on June 1993

(Rs. in crores)

S. No.	Name of the Bank	Deposits
1	Allahabad Bank	55.82
2	Andhra Bank	35.71
3	Bank of Baroda	4287.05
4	Bank of India	1846.19
5	Bank of Maharashtra	98.21
6	Canara Bank	361.89
7	Central Bank of India	1081.81
8	Corporation Bank	240.66