

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 GOFAL 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 deposits on account of savings are still popular in comparison to other sources 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 generate State-wise information in the manner asked for. However, the bank-wise amount of deposit of nationalised banks in Gujarat State as on June, 1993 (latest available) is given in the Statement-I. (See below) . The Capital of a bank is not divided according to the State or region. The same is kept and maintained 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 depends upon the number of factors including rate of growth of economy, the inflation rate and the relative attractiveness for the other instruments of savings. This, it may not be possible 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	4287.00
4	Bank of India	1846.10
5	Bank of Maharashtra	98.21
6	Canara Bank	361.89
7	Central Bank of India	1081.81
8	Corporation Bank	240.66

1	2	3
9	Dena Bank	1490.99
10	Indian Bank	140.44
11	Indian Overseas Bank	221.65
12	New Bank of India	52.99
13	Punjab National Bank	369.00
14	Punjab and Sind Bank	16.62
15	Oriental Bank of Commerce	156.33
16	Syndicate Bank	269.46
17	Union Bank of India	761.49
18	United Bank of India	47.16
19	UCO Bank	254.67
20	Vijaya Bank	144.99
TOTAL RS.		12133.16

Statement-II

Statement showing amount of capital of each Nationalised Banks as at the end of March 1993

(Rs. in crores)

Name of the bank	Amount
	1992-93
1. Allahabad Bank	172.50
2. Bank of Baroda	329.96
3. Bank of India	469.00
4. Bank of Maharashtra	184.50
5. Canara Bank	207.91
6. Central Bank of India	182.99
7. Dena Bank	147.00
8. Indian Bank	203.00
9. Indian Overseas	370.00
10. Punjab National Bank	187.84
11. Syndicate Bank	159.00
12. Union Bank of India	138.80

1	2	3
13.	United Bank of India	363.00
14.	Uco Bank	500.00
15.	Andhra Bank	92.00
16.	Corporation Bank	67.00
17.	New Bank of India	186.00
18.	Oriental Bank of Commerce	78.00
19.	Punjab & Sind Bank	207.50
20.	Vijaya Bank	127.00

Loans Outstandng against Mwrte Sector

462. SHRI CHIMANBHAI HARI-
BHAI SHUKLA;

Will the Minister of FINANCE be pleased to state:

(a) what is the number of advances and loans outstanding against Private Sector in the country state-wise which have availed this facility and not returned their outstanding during last three years to financial Institutions and nationalised banks so far.

(b) what is the ledger amount of each loanee, and the amount of interest since the date of grant of loan;

(c) whether Government have issued any directives to the nationalised bakg and other financial institutions to improve the financial conditions;

(d) whether Government frame norms in respect of interest on loans:

(e) whether there is any proposal under Government's consideration to set up a special tribunal to deal with such cases; and

(f) if so, what are the details thereof?

THE MINISTER OF STATE IN THE
MINISTRY OF FINANCE AND MIN-
ISTER OF STATE IN THE MINISTE

OF PARLIAMENTARY AFFAIRS (DR. AB3JAR AHMED): (a)

The information is being collected and will be laid on the Table of the House to the extent available and permissible under the Rules.

(b) In accordance with the provisions of statutes governing public sector bank and practices and usages customary amongst bankers, the in-constituents cannot be divulged.

(c) The Reserve Bank of India (RBI) have prescribed prudential accounting norms for banks. Norms for financial institutions are under their consideration.

(d) No, Sir, These are decided by the RBI.

(e&f) Under the powers vested by the Recovery of Debts Due to Banks and Financial Institutions Act, 1993, which provides for the establishment of Tribunals for expeditious adjudication and recovery of debts due to banks an financial institution and for matters connected therewith or incidental thereto, initially it is proposed to set up 4 Debts Recovery Tribunals at Delhi, Bombay, Calcutta and Madras one Drbets Recovery Appellate Tribunal at Bombay. Any person from whom a bank or a financial institution has to recover debt