

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 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 | 4287.05 |
| 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 |

| 1 | 2 | 3 |
|-----------|---------------------------|----------|
| 9 | Dena Bank | 1490.99 |
| 10 | Indian Bank | 340.44 |
| 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 | 196.00 |
| 18. | Oriental Bank of Commerce | 78.00 |
| 19. | Punjab & Sind Bank | 207.50 |
| 20. | Vijaya Bank | 127.00 |

Loans Outstanding against Private 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 banks 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 MINISTR

OF PARLIAMENTARY AFFAIRS
(DR. ABBAS 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 information 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