

Under the Agricultural Rural Debt Relief Scheme (ARDR) 1990 formulated by the Government for providing debt relief to the selected category of borrowers of Public Sector Banks and Regional Rural Banks upto Rs. 10,000 per borrower, State Bank of Indore has written off an amount of Rs. 21.02 crores in respect of 65679 borrowers. The scheme has already come to a close on 31.3.1991.

According to the forms of Balance Sheet and Profit & Loss Account prescribed in the Third Schedule of the Banking Regulation Act, 1949 which banks are required to follow, and in accordance with the practices and usages customary among the bankers, the banks are given statutory protection from disclosing the quantum of bad and doubtful debts for which the provision is made to the satisfaction of statutory auditors as well as the amount of bad debts written off. In accordance with the statutes governing the public sector banks, information relating to or to the affairs of their constituents, is not to be divulged.

The banks provide loans to credit worthy borrowers/institutions after the credit worthiness of the borrower has been ascertained. However, in the operations of the accounts, certain debts are likely to be bad due to factors often beyond the control of the banks. With a view to minimising, the incidents of such advances, Reserve Bank of India (RBI) conducts financial inspection of banks regularly. After every inspection the main findings are discussed by RBI with the Chief Executives of the banks. They are impressed upon to take all necessary steps to gear up the internal control machinery and to reduce the sticky/sick advances within a time bound programme. The banks are also required to submit their half-yearly progress reports to RBI indicating the progress in recovery/regularisation of their such advances. In addition to above RBI has issued various guidelines to all

public sector banks, including State Bank of Indore, to reduce the amount of overdues and also to improve the recovery performance of the commercial banks in respect of their advances to various sectors. Some of the important guidelines are as follows:

1. Banks have been impressed upon to institute a viable recovery system with a view to help recycling the scarce resources of the banks to the needy and productive sectors of the economy on the one hand, and to improve the profitability and viability of the lending banks, on the other.

2. The Chief Executives of the banks have been advised to pay their personal attention to the monitoring of large advances.

3. Introduction of a comprehensive and uniform grading system to indicate the health of individual advances for the purpose of their effective monitoring and follow up.

4. To keep a watch on the recovery of top sticky accounts.

5. Taking corrective action where advances are found to have become sticky.

प्रशासनिक व्यय में कटौती

@ 2570. डा. जिजेन्द्र कुमार जैन :
श्रीमती सुषमा स्वराज :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सरकार ने अपने प्रशासनिक व्यय में कटौती करने का निर्णय किया है ;

(ख) यदि हां, तो क्या यह भी सच है कि उक्त प्रस्ताव के अंतर्गत प्रशासन में अधिकारी स्तर के कुछ पदों को कम किए जाने का विचार किया गया था ;

(ग) 1992-93 के वित्तीय वर्ष के दौरान कितने तथा कौन-कौन से पद कम

@पूर्वतः अतारकित प्रश्न 1307,
4 मार्च, 1993 से स्थानांतरित ।

किए गए और उसके परिणामस्वरूप वार्षिक प्रशासनिक व्यय में कितनी कमी आई है ;

(घ) क्या यह भी सच है कि प्रशासनिक आवश्यकता के अनुसार उच्च स्तर के कुछ पदों में बढ़ोतरी की गई है ; और

(ङ.) यदि हां, तो ऐसे पदों का ब्यौरा तथा संख्या क्या है और उससे प्रशासनिक व्यय में वार्षिक रूप से कितनी वृद्धि हो जायेगी ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) जी, हां ।

(ख) जी, हां ।

(ग) वर्ष 1992-93 के दौरान विभिन्न स्तरों पर 4000 से अधिक पदों का समाप्त किया जा चुका है । जिसके परिणामस्वरूप प्रतिवर्ष लगभग 16 करोड़ रुपए की बचत होगी ।

(घ) और (ङ.) 1992-93 के दौरान उच्च स्तर के कुछ पदों का सृजन किया गया था । इनमें प्रधान मंत्री के कार्यालय में विशेष सलाहकार का पद, गृह मंत्रालय में अपर सचिव के एक पद का अपग्रेडेशन तथा विभिन्न विभागों में अपर सचिव के पांच पद शामिल हैं । इसके फलस्वरूप प्रतिवर्ष लगभग 8.8 लाख रुपए का व्यय होगा ।

Non-plan support to P.S.U.s.

@2571. SHRI MOHAMMED AMIN: Will the Minister of FINANCE be pleased to state:

(a) whether Government are providing non-plan support to public sector undertakings; and

(b) if so, what are details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASEKHAR MUR-

THY) (a) Yes, Sir.

(b) The following budget provisions for non-plan loans to public sector undertakings have been made in 1992-93 and in 1993-94.

(Rs. in crores)		
BE 1992-93	RE 1992-93	BF 1993-94
444.61	600.5	723.22

The Public Sector undertakings details of the above provisions are available in Statement No. 9 in Expenditure budget Vol. I 1993-94 presented to the Parliament as a part of the budget for 1993-94.

@ @Previously Unstarred Question 1277, transferred from 4th March, 1993.

Budgetary support to PSUs

@2572, SHRI E. BALA-NANDAN: SHRI SUKOMAL SEN:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have decided not to provide any budgetary support to the public sector undertakings; and

(b) If so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASEKHAR MURTHY): (a) No, Sir.

(b) Budgetary Support extended to PSUs in 1992-93 and estimates for 1993-94 are:

@ @ @Previously Unstarred Question 1276, transferred from 4th March, 1993.