

(c) and (d) Reserve Bank of India are of the view that they do not envisage that the decision to open new banks in private sector will affect the viability of the existing public sector banks.

#### **Guidelines for private sector banks**

63. MISS SAROJ KHAPARDE;  
SHRI GHUFRAN AZAM;  
SHRI GURUDAS DAS GUPTA;  
SHRI N. GIRI PRASAD:

Will the Minister of FINANCE be pleased to state:

(a) whether the RBI has, recently, issued necessary guidelines governing the regulation of the private sector banks;

(b) if so, the details of the fresh guidelines issued in this respect;

(c) whether private sector banks are adhering to the guidelines of the RBI from time to time; and

(d) if not, the details of violations found and action contemplated by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) No, Sir.

(b) Does not arise.

(c) and (d) Reserve Bank of India have reported that private sector banks are subject to their inspections once in every two years. During such inspections of private sector banks, RBI monitor observances of guidelines issued to them. RBI conveys main findings of their inspection alongwith, full report to the chief executives of the bank concerned. The findings are also discussed

by the RBI with bank management for taking necessary remedial measures.

#### **Recovery of excise duty arrears from tobacco companies**

64. SHRI B. K. HARIPRASAD:  
Will the Minister of FINANCE be pleased to state;

(a) whether Government would declare the status of recovery of Central Excise dues from tobacco companies which relate to the past years;

(b) what are the names of such companies that have defaulted in the pay-mem of excise duty arrears and the quantum of sums payable by each; and<sup>1</sup>

(c) whether Government would consider imposing deterrent measures on the defaulters to speed up the recovery of due and whether any deadline has been set for the recovery of such overdue arrears?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY):

(a) and (b) A statement of names of tobacco companies (cigarettes) and the Central Excise arrears pending against them as on 1-1-93 is enclosed. (*See* below)

(d) The outstanding amount in most of the cases be linked with courts/ Customs Excise and (Gold Control) appellate Tribunal and their recoveries have been stayed. However, administrative, legal and other measures as are considered necessary, have been taken from time to time, but no specific deadline has been set for recovery.

**Statement**

*Names of tobacco Companies (Cigarette) and the Central Excise Arrears pending against them as on 1-1-1993.*

S. No.	Name of the Company	Amount of Central Excise arrears (Rs. in crores)
1	2	3
1.	ITC Ltd.	101.85
2.	North India Tobacco Co.	0.56
3.	J.K. Cigarettes	2.49
4.	United Tobacco	0.27
5.	V.T. Patel	0.14
6.	G.T.C.	50.74
7.	Tamil Nadu Tobacco	1.34
8.	Asia Tobacco	0.10
9.	New Tobacco	20.26
10.	Duncan Agro Ind.	0.43
11.	Suvarna Filter & Tobacco Products Pvt. Ltd.	0.53
12.	North Eastern Tobacco Ltd.	0.44
13.	Kanpur Cigarette	1.20
14.	Tirupati Cigarette	0.21
15.	Master Tobacco	2.67
16.	Godfrey Phillips	0.14

**Amount paid against Health  
Insurance Scheme**

65. DR. YBLAMANCHILI SIVAJI:  
Will the Minister of FINANCE be  
pleased to state:

(a) what are the details regarding total  
premium paid, number of policies, total  
claims against Health Insurance Scheme  
received from corporate hospitals/nursing  
homes;

(b) whether there are any claims pending;  
and

(c) if *to*, what are the reasons  
therefor?

THE MINISTER OF STATE IN THE  
MINISTRY OF FINANCE AND MINISTER  
OF STATE IN THE MINISTRY OF  
PARLIAMENTARY AFFAIRS (DR.  
ABRAR AHMED) (a) to (c) The information  
is being collected and will be laid on the  
Table of the House.

**Amount advanced by Nationalised Banks  
to tobacco trade**

66. DR. YELAMANCHILI SIVAJI:  
Will the Minister of FINANCE be pleased to  
state: