

transferred in collusion with the director and officials of Bharat Dynamics Limited; if so, the details in this regard; and

(d) what action have been taken by the bank against the culprits?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (d) State Bank of India (SBI) has reported that there is no branch of SBI by name Golf Link branch in New Delhi. However, a cheque of Rs. 60 crores drawn on Andhra Bank by M/s. Bharat Dynamics Ltd. (BDL) in favour of SBI, Green Park Extension, New Delhi branch for investment in term deposit was received through an officer of the Branch. The proceeds of the cheque were credited to a current account opened in the name of M/s. Jaydees International and 3 Special Term Deposits (STDRs) for Rs. 20 crores each favouring the said firm were also issued by the branch. Subsequently, the firm requested inter-alia, for a loan of Rs. 15 crores against one of the STDRs and another STDR for Rs. 2,67,80,000/- in favour of BDL. In view of the large amount involved, the matter was referred by the branch to the controlling office which alerted the branch to verify the genuineness of the transaction and the bonafides of the account holder. In the meanwhile, an officer of M/s. Bharat Dynamics Limited contacted the branch for collecting the STDRs cheque of Rs. 60 crores. This brought the fraud to light. The bank has not suffered any loss. The bank has lodged an FIR with Delhi Police and the officer concerned in the branch has been arrested by the police and has also been placed under suspension by the bank. The CBI have also since registered a case in the matter. The involvement of Director (Finance), Bharat Dynamics Limited has also come to light in the investigation in the matter.

Foreign Trips of Minister and Officials

2779. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a large number of foreign trips have been undertaken by the Members of Cabinet during the last three years;

(b) If so, the details of foreign tours member-wise and year-wise since 1991-92;

(c) whether officials of various Ministries have also been undertaking tours to foreign countries;

(d) if so, the details of foreign trips undertaken year-wise since 1987-88 by the officials in the rank of Deputy Secretary and above, Ministry-wise;

(e) whether there is any mechanism to ascertain the benefits which such tours are expected to yield to Government in particular and to the country, in general;

(f) whether there has been any policy of Government in vogue to achieve austerity in expenses from the public exchequer; and

(g) if so, whether the large numbers of foreign trips by Ministers and the Ministry officials have been in conformity with the said policy of Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) and (b) Information is being collected and will be laid on the Table of the House as soon as possible.

(c) Yes, Sir.

(d) Information is not centrally maintained. Time and labour required in the collection and collation of this data may not be commensurate with the objectives to be achieved.

(e) to (g) The proposals for foreign visits of Central Ministers are required to be submitted to the Prime Minister for his approval after obtaining clearance from the Ministry of External Affairs.

These visits are coordinated through MEA to avoid duplication and for effective presentation of our view points with the foreign Governments. Deputation abroad of officers of the level of Additional Secretary and above are scrutinized by the Screening Committee of Secretaries. The scrutiny ensures that officials are deputed abroad only when it is absolutely necessary and the matter cannot be handled by the Indian Missions abroad. The number of such deputations, the size of the delegations and the period of visits are kept to the minimum to ensure utmost economy in expenditure. Ministries Depts. have been delegated powers to clear deputation of officials upto the level of Joint Secretary with the approval of the Minister-in-charge. On conclusion of visits, as leader of the delegation, Ministers on return from abroad are required to submit a report to the Prime Minister about the major results of the mission abroad. Similarly, officials are also required to submit reports to their Minister-in-charge/Cabinet Secretary bringing out the achievements of such visits.

मध्य प्रदेश में सरकारी क्षेत्र के बैंकों द्वारा दिये गये ऋण

2780. श्री दिलीप सिंह जूदेव: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) गत तीन वर्षों के दौरान मध्य प्रदेश में सरकारी क्षेत्र के बैंकों द्वारा दिए गए ऋणों/किए गए निदेशों का जिलावार ब्यौरा क्या है;

(ख) क्या इन बैंकों द्वारा मध्य प्रदेश में कृषि और उद्योग क्षेत्र में किए गए निवेश की राशि देश के अन्य भागों में किए गए निवेश की राशि से बहुत कम है;

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

(घ) इस क्षेत्र में पर्याप्त ऋण दिए जाने/निवेश किए जाने को सुनिश्चित करने के लिए सरकार क्या-क्या कदम उठाने का विचार रखती है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्नासेखर मूर्ति): (क) मार्च, 1992, मार्च, 1993 और मार्च, 1994 के अंत की स्थिति के अनुसार मध्य प्रदेश में सरकारी क्षेत्र के बैंकों द्वारा प्रदान किए गए ऋणों की जिला-वार बकाया राशि विवरण में दी गयी है।

(ख) से (घ) कृषि क्षेत्र और लघु उद्योग क्षेत्र में अनुसूचित वाणिज्यिक बैंकों के बकाया ऋणों के बारे में, मार्च, 1992 को समाप्त अवधि के संबंध में भारतीय रिजर्व बैंक से प्राप्त सूचना के अनुसार, मध्य प्रदेश की तुलना में इन दोनों क्षेत्रों में अधिक बकाया ऋण राशियों वाले राज्य निम्नानुसार हैं:—

कृषि क्षेत्र	लघु उद्योग क्षेत्र
उत्तर प्रदेश	पंजाब
महाराष्ट्र	दिल्ली
आंध्र प्रदेश	पश्चिम बंगाल
कर्नाटक	उत्तर प्रदेश
तमिलनाडु	गुजरात
	महाराष्ट्र
	आन्ध्र प्रदेश
	कर्नाटक
	तमिलनाडु

उपर्युक्त से यह देखा जा सकता है कि मध्य प्रदेश की स्थिति ऊपर उल्लिखित राज्यों को छोड़कर कई राज्यों की तुलना में बेहतर है। इस संबंध में, यह कहा जा सकता है कि किसी राज्य/क्षेत्र में ऋण का अभिनियोजन आर्थिक गतिविधियों के स्तर, उद्यमवृत्ति, कच्चे माल और अन्य आधारभूत सुविधाओं की उपलब्धता, निवेश के अवसरों और उस क्षेत्र की कानून एवं व्यवस्था की स्थिति जैसे विभिन्न पहलुओं पर निर्भर करता है। अलम्बता, बैंक ऋण के अभिनियोजन में क्षेत्रीय असमानताओं को कम करने के लिए बैंकों से यह कहा गया है कि वे अपनी ग्रामीण और अर्ध-शहरी शाखाओं के संबंध में अखिल भारत आधार पर अलग-अलग 60% का ऋण जमा अनुपात प्राप्त करें और विभिन्न राज्यों/क्षेत्रों के बीच अनुपातों में व्यापक विसंगतियों को दूर करें। राज्यों में ऋण के अभिनियोजन से संबंधित मुद्दों पर राज्य स्तरीय बैंकर्स समिति की बैठकों में नियमित रूप से चर्चा की जाती है।