

उत्थान उन्मुख ऋण प्रणाली अपनाने के लिए कहा है। इसने उद्योग की वास्तविक ऋण आवश्यकताओं को पूरा करने में सुसमता के लिए कतिपय मानदण्डों की सिफारिशों के साथ ही साथ बड़े उद्योग द्वारा बैंक संसाधनों को पहले के रूप प्राप्त कर लेने पर रोक लगाने की भी सिफारिशें की। भारतीय रिजर्व बैंक ने टंडन समिति द्वारा की गई अधिकांश सिफारिशें मंजूर कर ली थीं और अगस्त एवं सितम्बर, 1975 में बैंकों को मार्ग निर्देश/अनुदेश जारी किए थे। भारतीय रिजर्व बैंक ने भारतीय रिजर्व बैंक द्वारा मंजूर की गई सिफारिशों के कारगर कार्यान्वयन में और इससे उत्पन्न विषयों पर चर्चा/विचार विमर्श करने के लिए निदेशन समिति नामक एकानसमिति गठित की थी। यह समिति वर्तमान में भी कार्यरत है और इसने माल सूची और प्राप्तियों के लिए मानदण्डों का निरंतर रूप से पुनरीक्षण किया है। बैंक ऋण की अनुवर्ती कारंवाई के लिए मार्गनिर्देशों के जारी करने के उपरान्त, भारतीय रिजर्व बैंक को अनुसूचित वाणिज्यिक बैंकों से विभिन्न विदेशी अनुशासनों और मानदण्डों की अनुपालना से संबंधित छमाही विवरण प्राप्त हो रहे हैं। इन छमाही विवरणों में ऋणकर्ता खातों की समय पर पुनरीक्षा से संबंधित सूचना, उधार की पहली या दूसरी विधिको अपनाने, उधारकर्ताओं द्वारा मालसूची और प्राप्तियों से संबंधित मानदण्डों की अनुपालना और उधारकर्ताओं द्वारा तिमाही सूचनाप्रणाली की अनुपालना संबंधी विवरण शामिल हैं। इन विवरणों की भारतीय रिजर्व बैंक में संवीक्षा की जाती है और बैंकों को समय समय पर सुधारात्मक और उपचारात्मक कारंवाई करने के लिए कहा जाता है।

**Certificate from U.S.A. on Narcotics Control**

4293. SHRI PRAKASH YASHWANT AMBEDKAR: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that India gets certificate from U.S.A. on narcotics control;

(b) if so, what is the last date for getting the certificate; and

(c) what are the consequences if India does not get the certificate from U.S.A.?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR):

(a) to (c) Under US law, the President is required to certify annually to Congress that as illicit opium producer, India has taken steps under Indian law to prevent diversion of and illicit production of opium and is cooperating fully with the US in narcotics control. Narcotics certification is announced each March 1st. for the activities undertaken during the previous calendar year. India has been regularly receiving this certification. The denial of certification would result in the withholding of 50 per cent of US assistance to India and the US would be obliged to vote against any loan or other utilisation of funds from the IBRD, IDA and other multilateral financial institutions.

Non-payment of Gratuity to State Bank of Indore Employees

4294. SHRI RAM GOPAL YADAV:  
SHRI ISH DUTT YADAV:

Will the Minister of FINANCE be pleased to state:

(a) what is the number of retired employees who have not yet been paid their gratuity amount by the State Bank of Indore since 1987 (till date) and the Branch of their retirement;

(b) what is the total amount of unpaid gratuity involved;

(c) what are the reasons for non-settlement of their dues; and

(d) what steps have been taken by Government for expeditious settlement of their dues?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH) (a) to (d) State Bank of Indore has reported only one case of a retired employee of the bank, who retired from its Head Office at Indore and who has not been paid the gratuity since 1987. The amount involved is Rs. 52,750 approximately. The gratuity has not been paid in this case as on the date of his retirement disciplinary proceedings were pending against him and the final decision has not been taken by the disciplinary authority. Besides the above case, there are three other cases of ex-employees of the bank who have been issued cheques involving an aggregate amount of Rs. 68,016 as gratuity but the same are pending owing to non-acceptance of the cheque, refusal to accept the cheque and non-presentation of the cheque.

**Loans advanced to sick units by State Bank of Indore**

4295. SHRI RAM GOPAL YADAV:  
SHRI ISH DUTT YADAV:

Will the Minister of FINANCE be pleased to state:

(a) what is the amount of loan given to the sick units in the country by the various branches of State Bank of Indore during last three years till date branch-wise, and year-wise;

(b) what are the chances of recovery of loans advanced to these sick units;

(c) whether Government propose to write off any loan given to these sick units; and

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

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Banks do not normally take over sick units for the purpose of lending. However, if an assisted unit turns sick and is found to be potentially viable,

banks do extend financial assistance including grant of various reliefs and concessions for the revival.

The comparative position of all the sick units with all the branches of State Bank of Indore as on 31-3-1989, 31-3-1990, 31-3-1991 and 31.3.1992 is given below:

(Rs. in crores)

As on	Amount
31-3-89	54.70
31-3-90	74.02
31-3-91	89.69
31-3-92	108.73

Note: Branch-wise data is not readily available.

(b) It has been reported by the bank that chances of recovery of these advances are fair. Where however there is any doubt about the recovery of dues, full provision to the satisfaction of the bank's statutory auditors has been made.

(c) Write off of advances to sick units are considered by the bank on the merit of each case and not by Government.

(d) Does not arise.

**Raids on officials of State Bank of Indore**

4296. SHRI RAM GOPAL YADAV:  
SHRI ISH DUTT YADAV:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact, that during last-year and the current year, raids were conducted at the residence of certain high officials of the Head Office of the State Bank of Indore and incriminating documents were recovered;