

वित्त मंत्रालय में उपमंत्री (श्री जनार्दन पुजारी) : (क) से (ग) 6 जुलाई, 1982 को नयी दिल्ली में आयोजित सरकारी क्षेत्र के बैंकों के मुख्य कार्यपालकों के साथ वित्त मंत्री की बैठक के दौरान, सरकारी क्षेत्र के बैंकों में अनुशासन उत्पादकता तथा कार्यकुशलता को सुधारने के वास्ते आवश्यक समझे गए कदमों पर विचार किया गया था। इसमें मुख्य कार्यपालकों को उचित निर्देश दिये गये थे। अलवत्ता, निकट भविष्य में एसी एक और बैठक आयोजित करने का कोई प्रस्ताव नहीं है।

Mobile Banks

1477. SHRI SHIVA CHANDRA JHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have started mobile banks in the Andaman and Nicobar Islands and other parts of the country; and

(b) if so, what are the details in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) and (b) Reserve Bank of India have reported that the banks' are free to decide on extension of banking services in rural areas through mobile branches attached to specific base branches licenced by them (Reserve Bank). Information regarding all mobile banking offices being operated by the banks in the country is not, therefore readily available. These mobile bank offices, wherever they operate, are in special mobile vans which visit specific places on specific days for specific periods. A mobile office is not treated as a separate branch and the transactions thereof are incorporated in the books of the base branch! On days when a mobile office does not visit a specific centre the clients from that centre are **allowed to operate** their accounts at the base branch.

In Andaman and Nicobar Islands, all the three banks which have their branches in the area have reported that they have not started mobile offices. State Bank of India has satellite offices in the area at fixed premises which function on specific days for a limited number of hours.

Outstanding Bank Credit

1478. SHRI RAMKRISHNA MAZUMDER:
SHRI KALYAN ROY:

Will the Minister of FINANCE be-pleased to refer to the answer to Unstarred Question 307 given in the Rajya Sabha on the 24th February, 1981 and state:

< (a) whether the amounts of Rs. 308.86 crores and Rs. 85.85 crores which were outstanding bank credit at the end of December, 1979 against 88 textile and 33 jute mills have been paid back;

(b) if so, when the outstanding dues were paid back and what are the details of State-wise and mill-wise break-up;

(c) how much of that amount is still outstanding;

(d) what steps the banks have taken to realise them and results thereof;

(e) in how many cases banks have resorted to recall of advances, legal action etc. for recovery of dues, and details thereof; and

(f) whether any fresh credit has been given to the above units in between January, 1980 to June, 1982 and if so, what are the details thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) to. (d) The present data collecting system of the Reserve Bank of India (RBI) relating to overall industrial sickness in the country does not yield information relating to amounts advanced*

amounts repaid and amounts recovered etc. in respect of individual sick units. According to the figures readily available, as against Rs. 308.80 crores., outstanding against 83 large sick textile mills and Rs. 85.85 crores outstanding against 33 large sick jute mills as at the end of December, 1979, the amount outstanding against 94 large sick textile mills and 35 large sick jute mills as at the end of June, 1981 was respectively Rs. 406.48 crores and Rs. 92.26 crores. The state-wise details of number of large sick textile and jute mills and the amount outstanding against them as at the end of December, 1979 and June, 1981 are given in the statement.

In accordance with the practices and usages customary among the Bankers and also in conformity with the provisions of the statutes governing the public sector banks, information relating to individual constituents of banks cannot be divulged.

In respect of sick industrial units, the banks take up viability studies and the viable units are generally put - under nursing programmes so that the units may be rehabilitated and will, in course of time, be in a position to pay back the dues of the banks. In such instances, the units would deposit all their sales realisation and other receipts in their accounts and draw funds as and when they require subject to the limits

sanctioned, drawing power available against securities etc. These accounts are also periodically reviewed by the banks with a view to ensure that the financial position of the unit remains satisfactory and the credit facilities are justified by the production needs. In the case of nonviable units, banks generally recall the advances and even file suits for recovery of their dues.

(e) As per the information readily available, as at the end of June, 1981 banks have filed suits/taken action for recovery of outstanding amounts in respect of 19 large sick textile and jute units involving a sum of Rs. 65.53 crores.

(f) Details of fresh credit given to individual large sick textile and jute units between January, 1980 and June, 1982 are not available. The need-based working capital requirements of the units are met on a continuing basis within the limits sanctioned to individual units. The total sanctioned limits from the banking system to large sick textile units was enhanced from Rs. 313.89 crores as at the end of December, 1979 to Rs. 427.98 crores as at the end of June, 1981. During the corresponding period, the total sanctioned limits in respect of large sick jute units was enhanced from Rs. 115.31 crores to Rs. 117.23 crores.

Statement

State-wise details of number of large sick textile and jute mills and the amount outstanding against them as at the end of December, 1979 and June, 1981

(Rs. in crores)

State/Union Territory	December, 1979		June, 1981	
	No. of mills	Amount outstanding	No. of mills	Amount outstanding
1	2	3	4	5
A. Textile Industry				
1. West Bengal	5	8.56	7	12.63
2. Maharashtra	32	146.99	36	183.28
3. Karnataka	2	2.24	2	2.33

1	2	3	4	5
4. Gujarat	23	62.22	22	71.30
5. Tamil Nadu	8	40.01	5	45.01
6. Andhra Pradesh	1	1.35	2	5.29
7. Rajasthan	1	3.96	1	4.66
8. Madhya Pradesh	7	11.29	7	15.78
9. Orissa	1	9.44	2	11.69
10. Uttar Pradesh	6	17.24	7	47.01
11. Delhi	2	5.56	2	5.86
12. Pondicherry	1	1.64
TOTAL .	88	308.86	94	406.48

B. Jute Industry

1. West Bengal	31	82.90	34	90.60
2. Andhra Pradesh	1	1.51	1	1.66
3. Uttar Pradesh	1	1.41	—	—
TOTAL	33	85.85	35	92.26

Unauthorised Bank Loan

1479. SHRI D. HEERACHAND:
SHRIMATI MONIKA DAS:

'Will the Minister of FINANCE be
pleased to state:

(a) whether Government are aware of
unauthorised grant of loans to bui-
nessmen/industrialists by some of the Ma-
nagers / Agents of nationalised banks in the
country;

(b) if so, whether such loans are advanced
for short periods and adjusted in the last days
of the month;

(c) whether such activities tend to defeat
Government's policy of credit squeeze; and

(d) if so, what steps Government are
taking in this regard?

THE DEPUTY MINISTER IN THE
MINISTRY OF FINANCE (SHRI
JANARDHANA POOJARY): (a)
to (d). In terms of Section 42(2) (f) of the
Reserve Bank of India Act, 1934, every
scheduled bank is required to send to the
Reserve Bank of India not later than 5 days
after the date 10 which it relates, a return
showing the amount of advances in India as at
the close of business on each Friday. The
Reserve Bank of India, thus monitors the
advances of all the banks through such weekly
returns and the question of unauthorised
advances remaining unadjusted for a month or
so should not arise. The defaults in Statutory
Liquidity Ratio and Cash Reserve Ratio are
also calculated and penalised by the Reserve
Bank week to week. The banks have their
system of internal inspections which can
reveal irregularities of this nature. The
Reserve Bank of India also carries out annual
appraisal of the banks which could reveal
irregularities of this