

State/U.T.	No. of officers placed under pension	No. of court cases pending
Andhra Pradesh	6	3
Assam	2	2
Bihar	2	1
Haryana	2	—
Maharashtra	2	—
Nagaland	1	—
Rajasthan	1	—
Uttar Pradesh	1	—
Union Territories	1	—
Jammu.& Kashmir	—	1
Manipur	—	1

Deposit-Advance Ratio

2427. SHRIMATI PATEL RAMABEN RAMJIBHAI MAVANI: Will the Minister of FINANCE be pleased to state:

(a) the deposit-advance ratio fixed by the Reserve Bank of India for the overseas branches of Indian banks;

(b) how this ratio compares with deposit-advance ratio of Indian Banks branches in India;

(c) the percentage of statutory advances or the investments in Government securities etc., prescribed in both the above cases;

(d) what percentage of bank deposits have become 'bad debt' in case of Indian Banks' domestic branches and their foreign branches respectively; and

(e) what percentage of bank deposits are considered 'doubtful debt' in case of Indian Banks' domestic branches and their foreign branches respectively?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) and (b). Foreign branches of Indian banks have to function as per the laws and regulations of the country where they are operating and the liquidity requirements vary from country to country. Reserve Bank of India (RBI) has reported that it has not fixed any deposit advance ratio for the overseas branches of Indian Banks. As such the deposit-advance ratio varies from branch to branch. The Credit: Deposit ratio for all commercial banks operating in India at the end of December, 1986 was 63 per cent.

(c) In India there is no specific statutory provision which stipulates that only a particular percentage of their deposits can be given as advances or has to be invested in Government securities by banks. In accordance with the provisions of the Banking Regulation Act, 1940, banks are, however, required to maintain a percentage of their liabilities in the form of liquid assets which includes investments in Government Securities. The percentage prescribed at present is 37.5%. Similarly in terms of the

Reserve Bank of India Act, 1934, all Scheduled Commercial Banks are required to maintain a percentage of their liabilities with Reserve Bank of India as Cash Reserves. The percentage prescribed at present is 9.5%. In the case of overseas branches of Indian banks, they have to follow the regulations prescribed, if any, by the host country concerned, which vary from country to country.

(d) and (e). The Indian Commercial banks make provision every year out of their annual income from domestic and overseas operations, for meeting their liability towards bad and doubtful debts to the satisfaction of their statutory auditors. According to the forms of Balance Sheet and Profit and Loss Account prescribed in the Third Schedule of the Banking Regulation Act, 1949, which all banks are required to follow, the banks are given statutory protection from disclosing the quantum of bad and doubtful debts, for which provision has been made by them to the satisfaction of their auditors. In view of the protection given to banks from disclosing the quantum of bad debts for which provision has been made to the satisfaction of their auditors, the quantum of bad debts for which provision has been made cannot be disclosed.

Anomalies Committee of the Fourth Pay Commission Report

2428. SHRI HAFIZ MOHD. SIDDIQ: Will the PRIME MINISTER be pleased to state:

- (a) the details of the subjects given to Anomalies Committee of the Fourth Pay Commission Report;
- (b) by when the Committee is expected to give its reports; and
- (c) whether a copy thereof will be laid on the Table of the House?

THE DEPUTY MINISTER IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS (SHRI BIREN SINGH ENGTI): (a) and (b). Government

have not so far issued orders setting up of Anomalies Committee to consider anomalies if any arising out of implementation of 4th Pay Commission's recommendations.

(c) The reports of such Committees are not laid on the Table of the House.

Excise on Rotors and Stators

2429. SHRI KAMAL CHAUDHRY: Will the Minister of FINANCE be pleased to state:

(a) whether the clarifications issued by the Ministry of Finance in 1967 and 1981 related to charging of Central Excise duty only on rotors and stators of Monoblock Pump and not on electric motors;

(b) whether Government have received complaints that the said clarifications are not being followed by Collectors of Central Excise since 1984; and

(c) if so, action taken on the complaints and the decision taken in this regard?

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI B. K. GADHVI): (a) Under the old Central Excise Tariff, which was in existence prior to 28-2-86, it had been clarified in March, 1967 and February, 1981 that excise duty was leviable on rotors and stators only and not on electric motors, if such motors have not emerged as identifiable products during the manufacture of monoblock pumps. Such instructions were not intended to cover the situations where electric motors emerged as identifiable products in the course of manufacture of monoblock pumps

(b) and (c) In August, 1986, Government had received a reference from one M.P. stating that excise duty was being charged on electric motors, instead of on rotors and stators, in the case of some manufacturers of monoblock pumps in Gujarat. It was clarified to the Hon'ble M.P. that instructions issued in 1967 and 1981 could