

1	2	3	4	5	6	7	8	9	10	11	12	13	14
3. Goa	7.95	42.008**	528	43.00	541	50.34	633	58.34	734	61.33	771	756.70	802.02
4. Gujarat	266.97	247.72	92	255.22	96	281.55	105	331.08	124	397.93	149	8635.83	9608.49
5. Haryana	100.37	121.37	121	158.37	156	198.71	198	215.37	215	231.10	230	3228.83	3705.24
6. Karnataka	292.99	265.34	91	280.34	96	308.15	105	379.15	129	455.88	156	5941.03	6713.22
7. Kerala	213.47	324.33	152	369.28	173	384.58	180	428.08	201	492.35	231	4178.54	4767.74
8. Madhya Pr.	416.54	493.30	118	536.03	129	567.03	136	670.03	161	839.19	201	5664.38	6361.42
9. Maharashtra	504.12	434.24	86	438.24	87	460.24	91	570.24	113	702.69	139	13413.63	14984.78
10. Orissa	219.45	339.90	155	339.90	155	379.90	173	438.34	200	520.10	237	4204.75	4797.34
11. Punjab	135.51	162.92	120	162.92	120	169.26	125	217.92	161	245.36	181	9610.91	10707.56
12. Rajasthan	257.66	385.76	150	396.51	154	438.51	170	484.56	188	382.68	226	6101.01	6979.06
13. Tamil Nadu	411.99	515.92	125	550.92	134	654.14	159	670.14	163	771.55	187	7441.11	8541.78
14. Uttar Pr.	883.41	1142.71	129	1192.80	135	1293.80	146	1511.93	171	1841.41	208	18831.22	21294.51
15. W. Bengal	443.12	425.72	96	463.54	105	524.64	118	618.78	140	883.94	199	11102.73	13211.17
Total B	5152.11	6228.04	121	6664.88	129	7415.96	144	8426.57	164	10242.60	199	117222.77	133114.59
Total (A+B)	5430.80	9242.63	170	10001.14	184	11188.56	206	2919.00	238	15301.63	282	126035.99	142765.98

* Excluded Rs. 23 crores of Arrears for 1991-92.

** Excluded Rs. 10 crores for assembly building as one time assistance

Note: The per capita figures are derived on the basis of 1971 Census Population as used in the formula according to the Population Policy Statement 1977.

§: Including additional Central Assistance of Basic Minimum Services and Slum Development

Loans to Industries in Tamil Nadu

[Translation]

31. SHRI N.S.V. CHITTHAN : Will the Minister of FINANCE be pleased to state:

(a) the amount of assistance sanctioned and released by the financial and investment institution to industries in backward and under-developed areas of Tamil Nadu during each of the last two years and the current year so far;

(b) the number of units apply for these loans annually; and

(c) the details of guidelines adopted for considering the applications?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) to (c) The information is being collected and will be laid on the Table of the House to the extent available.

Post of Election Commissioner

32. SHRI PRABHU DAYAL KATHERIA :
SHRIMATI RATNMALA D. SAVANOR:

Will the Minister of LAW AND JUSTICE be pleased to state:

(a) whether a post of Election Commissioner is lying vacant for a long time in the Election Commission;

(b) if so, the reasons therefor;

(c) whether the Government propose to make appointment to the said post at the earliest; and

(d) if so, the time by which the said appointment is likely to be made?

THE MINISTER OF STATE OF THE DEPARTMENT

OF LEGAL AFFAIRS, LEGISLATIVE DEPARTMENT AND DEPARTMENT OF JUSTICE (SHRI RAMAKANT D. KHALAP) : (a) Yes, Sir.

(b) The post of Election Commissioner fell vacant on 12th December, 1996 consequent upon the elevation of Dr. M.S. Gill as the Chief Election Commissioner of India.

(c) and (d) The necessary action for appointment of the Election Commissioner is being taken and the appointment will be made soon.

[English]

Supervision Department of RBI

33. SHRI I.D. SWAMI : Will the Minister of FINANCE be pleased to state:

(a) whether the setting up of the department of supervision in Reserve Bank of India after the securities scam has brought any changes in the working of the commercial banks;

(b) if so, the details thereof;

(c) the number of times inspections of the banks, both private and public sectors, were carried out during the last three years bank-wise ;

(d) the salient findings thereof; and

(e) the action taken by the Government thereon ?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) The Department of Supervision in the Reserve Bank of India has initiated a number of steps which have resulted in improvement in the performance of the banking/financial system. It has put in place a new 'ongoing' supervisory strategy comprising periodic on-site inspections a prudential supervisory reporting system consisting of supervisory returns to be submitted by the banks as supplement to the on-site inspections, strengthening the internal control systems in the institutions and advocating increased usage of external audits as a supervisory resource. In addition it was decided to put the periodicity of inspection on an annual cycle in respect of public sector banks, foreign banks and certain private sector banks. There has also been the introduction of the off-site monitoring system, constitution of the audit committee of the board in the banks, and appointment of monitoring officers for certain weak banks. These supervisory initiatives have resulted in improvement in the performance of the banks in terms of their capital adequacy ratios, reduction in the non-performing assets, improvement in the internal control systems and house keeping areas etc. as is evidenced from the reviews of the performance of the banks.

(c) The details of the number of times inspection of banks, both private and public sector banks carried out by RBI during the last 3 years are given in the attached statement.

(d) Irregularities in relation to prescribed procedures of banks and RBI instructions are mainly noticed at the time of periodical inspection of banks. The irregularities mainly

pertain to areas like deposits. (including Certificate of Deposits), internal control investment, window-dressing, stock invest scheme, credit management, non adherence to prudential limits, advances against selected commodities, advances against shares, review/renewal of credit limits, write off of bad debts etc.

(e) Based on the findings of the inspection, follow up action is taken by RBI. The comments of the bank on the inspection reports are obtained by RBI. Thereafter the Chief Executives of the bank are called for discussion by RBI for indentifying the steps required to be taken for removing the deficiencies. RBI monitors the implementation of the agreed follow up action.

Statement

Public Sectors Banks

Sl. No.	Name of Bank	No. of times inspected during the last 3 years (i.e. April-March 94-95, 95-96, 96-97)
1.	State Bank of India	1*
2.	State Bank of Bikaner & Jaipur	3
3.	State Bank of Hyderabad	3
4.	State Bank of Indore	3
5.	State Bank of Mysore	3
6.	State Bank of Patiala	3
7.	State Bank of Saurashtra	3
8.	State Bank of Travancore	3
9.	Allahabad Bank	3
10.	Andhra Bank	3
11.	Bank of Baroda	3
12.	Bank of India	3
13.	Bank of Maharashtra	3
14.	Canara Bank	3
15.	Central Bank of India	3
16.	Corporation Bank	3
17.	Dena Bank	3
18.	Indian Bank	3
19.	Indian Overseas Bank	3
20.	Oriental Bank of Commerce	3
21.	Punjab & Sind Bank	3
22.	Punjab National Bank	3
23.	Syndicate Bank	3
24.	Union Bank of India	3
25.	United Bank of India	3
26.	UCO Bank	3
27.	Vijaya Bank	3

* Earlier inspected in July 1993. Next inspection proposed shortly