

Banks have been advised to have the loan recovery policies. The policy prescribes the manner of recovery of dues, targetted level of reduction (period-wise), norms for permitted sacrifice/waiver, factors to be taken into account before considering waivers, decision levels, reporting to higher authorities and monitoring of write-off/waivers.

Recovery cells have been set up at Head Quarter under the charge of General Manager. Branch-wise targets for recoveries are fixed. Recoveries are reviewed by CMD on monthly basis and by Board of Directors on quarterly basis.

Debt recovery Tribunals have been set up at Delhi, Calcutta, Bangalore, Ahmedabad, Jaipur, Patna, Chennai and Guwahati and Appellate Tribunal at Mumbai to expedite early settlement of suit filed cases.

Compilation and circulation of list of defaulters having default of Rs. 1 crore and above and publication of suit filed, defaulter accounts by RBI on annual basis.

RBI also reviewed top 100 accounts of public sector banks in each category as on 31.3.95 with particulars of staff accountability.

Contribution into RRBS

4934. SHRI HARADHAN ROY : Will the Minister of FINANCE be pleased to state:

(a) the details of State Governments and the sponsored banks who have failed to contribute its proportion additional share to the Regional Rural Banks where the Union Government has already contributed its own additional share; and

(b) the names of sponsore banks that have failed to place the entire capital support at the disposal of respective RRBS?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) The information is being collected and will be laid on the Table of the House, to the extent possible.

Malabar Gramin Bank of Kerala

4935. SHRI MULLAPPALLY RAMACHANDRAN : Will the Minister of FINANCE be pleased to state.

(a) the details of the profit/loss incurred by the North Malabar Gramin Bank and South Malabar Gramin Bank in Kerala during each of the last three years;

(b) whether Government propose to open branches of the said banks in the near future; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) (a) As reported by National Bank for Agriculture & Rural Develop-

ment (NABARD), the profit earned during the last three years by the Regional Rural Banks (RRBs) is as follows :

(Rs. in lakhs)

Name of the RRB	Profit earned		
	1993-94	1994-95	1995-96
1. North Malabar Gramin Bank	52.44	215.46	218.92
2. South Malabar Gramin Bank	125.31	210.50	51.82

(Data Provisional)

(b) and (c) BABARD has reported that the North Malabar Gramin Bank's proposal to open a branch at Mattanoor was approved by Reserve Bank of India (RBI) in August, 1996 and the branch has since been operationalised. Further, the proposal of South Malabar Gramin Bank to open a branch at Badagara was approved by RBI in May, 1996 and this branch was operationalised in June, 1996.

P.F. Dues

4936. SHRI JAYANTA BHATTACHARYA : Will the Minister of LABOUR be pleased to state :

(a) whether the Government are aware that Mining and Allied Machinery Corporation, Durgapore, West Bengal, defaulted in depositing a sum of Rs. 34 Crore (Rupees Thirty-four Crore only) towards the Management's Share of Provident Fund;

(b) if so, the steps for realisation of the same have so far been taken and the results thereof; and

(c) the proposal of the Government to pay the P.F. dues of the retired and dependants of the retired employees?

THE MINISTER OF LABOUR (SHRI M. ARUNACHALAM) : (a) According to available information upto February, 1997, the Mining and Allied Machinery Corporation, Durgapore, West Bengal is in default of depositing a sum of Rs. 12.07 Crore towards the Management's share of Provident Fund.

(b) Revenue recovery certificate was issued and complaint filed with the Police authorities to recover the dues. As a result, the management has deposited Rs. 25 lakh to the Board of Trustees. This establishment is registered with BIFR.

(c) The Management of the Corporation has been asked to provide specific deposits for payment of PF dues of the retired and dependants of retired employees.

Recognition of N.C.V.T.

4937. SHRI S. AJAY KUMAR : Will the Minister of LABOUR be pleased to state :

(a) whether the recognition of NCVT is required for the technical institute (ITI);

(b) if so, the number of I.T.I.'s not having NCVT recognition in Kerala;

(c) whether this has affected the students who have passed or studying in such institution;

(d) whether there was request for granting NCVT recognition; and

(e) if so, the response of the Government to this regard?

THE MINISTER OF LABOUR (SHRI M. ARUNACHALAM) : (a) Yes, Sir. Recognition/affiliation to NCVT is required for enabling the trainees to appear for the All India Trade Test conducted by NCVT;

(b) As per information given by State Government, number of unaffiliated ITIs/ITCs as on 31.7.96 was as follows:

Government	47
Private	7
Total	<u>54</u>

The State Government have also reported that in addition, there are 53 ITCs which have partial affiliation in respect of some trades.

(c) The trainees studying in institutes not affiliated to NCVT can appear for examination to be conducted by State Council for Vocational Training and are issued the certificates by the same body which is recognised for employment within the State.

(d) and (e) There was a request to grant affiliation to 42 ITIs, 41 started by the SC Development Department and one by ST Department of Kerala Government. But affiliation of these institutes could not be done as no Standing Committee Inspection Reports recommending their affiliation to NCVT, have been received. They could not be affiliated so far as they could not provide adequate facilities in accordance with the norms laid down by NCVT.

Agriculture and Rural Development Banks

4938. SHRI AMAR ROY PRADHAN : Will the Minister of FINANCE be pleased to state :

(a) whether the Union Government have received any representation during the current year for allowing Agriculture and Rural Development Banks to function rural areas of West Bengal; and

(b) if so, the details thereof and the decision taken by the Union Government thereon?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) The Agriculture and Rural Development Banks (ARDBs) are co-operative societies governed by the respective State Co-operative Societies Act. National Bank for Agriculture and Rural Development (NABARD) has reported that it had received proposals from the West Bengal State Co-operative Agriculture and Rural Development Bank (WBSCARDB) in 1996 for opening of branches by Howrah and Bankura ARDB and also for opening of a branch by the WBSCARDB

at Asansol. NABARD had sought some clarifications on these proposals. Finally, however, only one proposal for establishment of branch of WBSCARDB at Asansol was received by NABARD in February, 1997.

NABARD has further reported that according to information available with them the branch at Asansol has since been established.

[Translation]

Availability of Drinking Water

4939. SHRI ASHOK PRADHAN : Will the PRIME MINISTER be pleased to state :

(a) whether in some parts of U.P. the availability of drinking water has been adversely affected due to lack of ground water during the recent years;

(b) if so, the details thereof and the steps taken/proposed to be taken by the Government to provide financial and technical assistance to the State in this regard; and

(c) the achievements made in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. J. VENKATESWARLU) : (a) to (c) The Central Ground Water Board, based on a survey and assessment carried out in the State of Uttar Pradesh has stated that the total ground water resources of the State are assessed at 8.38 million hectare metre (m. ha.m) per year and the level of ground water development in the State is only 37.67% of its potential. This is a sizeable balance of ground water resource available for further development and use. The Central Ground Water Board has further stated that there is no scheme to provide financial assistance to the State Government for development of ground water resources for various purposes. However, the Central Ground Water Board provides technical assistance to the State Governments in their effort to develop the ground water resources for various purposes.

Indian Investment Centre

4940. SHRI SHIVRAJ SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have decided to close down the Indian Investment Centre;

(b) if so, the reasons therefor;

(c) whether the Government have considered the interests of the employees working in the said Institution; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) to (d) The Government has taken up a review of the role and relevance of the Indian Investment Centre in the present context of a liberalised business and economic environment for foreign and non-resident Indian investments.