

1	2	3	4	5	6
4.	Punjab	11	14	25.40	100.79
5.	Haryana	1	5	2.77	18.01
6.	Jammu & Kashmir	3	4	3.44	12.15
7.	Madhya Pradesh	5	13	17.56	50.04
8.	Gujarat	77	78	169.13	245.37
9.	Rajasthan	9	15	19.21	104.86
10.	Kerala	10	13	38.64	63.08
11.	Andhra Pradesh	21	22	94.57	44.99
12.	Bihar	6	8	10.57	208.67
13.	Orissa	2	8	4.09	30.49
14.	N.E.R.	6	10	9.25	21.71
15.	Karnataka	46	45	198.09	311.07
16.	Tamil Nadu	54	111	173.61	471.52
17.	Uttar Pradesh	28	30	131.00	139.34

[English]

Loss-Incurring Banks

594. SHRI GOPINATH GAJAPATHI : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have identified the banks which have been incurring losses;

(b) if so, the details thereof;

(c) the quantum of loss incurred by each of these banks during each of the last three years; and

(d) the details of the steps taken to find out the reasons of losses and to plug the loopholes ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) to (c) The bank-wise quantum of losses incurred by nationalised banks during the last three years is given in the enclosed statement.

(d) Reserve Bank of India has impressed upon the banks the need to strengthen their credit appraisal machinery and exercise close supervision and control over advances. Banks have also been advised by RBI to prepare action plans on Key areas of their working. Emphasis has also been laid on reduction of expenses.

STATEMENT

Quantum of loss incurred by banks during the last three years

Sl. No.	Name of the Bank	(Rs. in Crores)		
		1993	1994	1995
1	2	3	4	5
1.	Allahabad Bank	-105.89	-367.72	-76.36

1	2	3	4	5
2.	Andhra Bank	-141.08	-162.25	-43.57
3.	Bank of India	-331.12	-1089.15	50.35
4.	Bank of Maharashtra	-196.51	-296.93	-40.80
5.	Central Bank of India	-383.31	-711.93	-84.24
6.	Dena Bank	-90.46	-69.84	30.02
7.	Indian Bank	6.51	-390.65	14.26
				(Provisional)
8.	Indian Overseas Bank	-752.74	-351.18	10.38
				(Provisional)
9.	New Bank of India	-75.79	(X)	(X)
10.	Punjab & Sind Bank	-195.19	-175.99	-7.42
11.	Syndicate Bank	-670.08	-299.40	-91.79
12.	United Bank of India	-279.36	-618.06	-197.23
13.	UCO Bank	-444.19	-546.45	-83.81
14.	Vijaya Bank	-97.88	4.10	31.70

Note :

(X) Merged with Punjab National Bank.

Commercial Space in ITDC Hotels

595. SHRI ANNA JOSHI : Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state :

(a) whether there are norms, rules and regulations for allotment of space for restaurants, shops etc. in ITDC hotels in India;

(b) if so, the details thereof; and

(c) the number of applications pending for vacant

places alongwith the details thereof ?

THE MINISTER OF CIVIL AVIATION AND TOURISM AND MINISTER OF PARLIAMENTARY AFFAIRS (SHRI GHULAM NABI AZAD) : (a) and (b) Yes, Sir. While shops in ITDC hotels are allotted through public auction, the business premises/restaurants are leased out by calling public tenders through press advertisements.

(c) As on 27.2.1996, a total number of nineteen applications are under consideration for allotment of five shops in three hotels and two office spaces in one hotel.

Problem faced by Small Investors

596. SHRI SOMJIBHAI DAMOR : Will the Minister of FINANCE be pleased to state :

(a) whether the existing system of share transfer is creating many problems to the various regional stock exchanges of the country as well as small investors and their stock brokers as the number of bad deliveries are increasing year by Year due to one reasons or the others;

(b) if so, the reasons therefor; and

(c) the steps proposed to be taken by the Government to streamline the share transfer system ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) and (b) The problem of bad deliveries in the Stock Exchanges has been causing difficulties to investors, particularly small investors. The reasons for this problem relate to, inter-alia, differences in signatures of the transferors, use of out-dated Transfer Forms and submission of transfer Forms without filling up all the particulars in a complete and accurate manner.

(c) The Depositories Ordinance 1996 provides for the regulation of depositories in securities and related matters. A Depository system, as and when established, would enable an electronic book entry transfer of ownership of securities of companies and thereby streamline the system of share transfer.

Credit Deposit Ratio in Banks

597. SHRI SYED SHAHABUDDIN : Will the Minister of FINANCE be pleased to state :

(a) the national average Credit/Deposit ratio in respect of the aggregate deposits and credit of all scheduled commercial banks as on December 31, 1994 and December 31, 1995;

(b) the corresponding figures of the highest and the lowest credit deposit ratio among the banks, with the names of the bank separately;

(c) the credit Deposit ratio of banks operating in Bihar, as on December, 1995 and the corresponding average of all banks; and

(d) the steps taken to increase the credit-deposit ratio in case of Bihar specially in respect of the banks whose ratio are lower than the overall average for Bihar?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI PROSAD PAL) : (a) to (c) The Credit Deposit Ratio(CDR) of all Scheduled Commercial Banks for Bihar and All India are indicated below :

(In per Cent) (Latest available)

	December 1994 CD Ratio	As on last Friday of September, 1995 CD Ratio
Bihar	33.5	31.3
All India	57.9	60.0

The Highest and lowest CD Ratio amongst all scheduled Commercial banks is as under :

All Scheduled Commercial Bank	CD Ratio Ranks	CD Ratio Percentage
	(1)	(2)

(Last Friday of December, 1994)

1. ICICI Banking Corp. Ltd.	Highest	1751.7
2. Sonali Bank	Lowest	12.1

(Last Friday of September, 1995)

Latest available

1. Nova Scotia Bank	Highest	479.5
2. Sonali Bank	Lowest	10.0

The highest and lowest CD Ratio amongst public sector banks is as under :

(Last Friday of December, 1994)

1. State Bank of India	Highest	78.7
2. Corporation Bank	Lowest	41.0

(Last Friday of September, 1995)

1. State Bank of India	Highest	78.9
2. Syndicate Bank	Lowest	43.6

(d) The Credit Deposit Ratio (CDR) depends not only on the efforts made by the banks but also on various other factors such as credit absorptive capacity of the region, infrastructural support and the overall policy framework in the region. With a view to ascertaining the reasons for low CDR in Bihar, a Task Force has been constituted. The Task Force has already submitted its Report which was discussed in the State Level Bankers' Committee Meeting for implementation of the recommendations.

Stipend paid to Handicaped

598. SHRI BALRAJ PASSI : Will the Minister of LABOUR be pleased to state :

(a) whether the evaluation stipend being paid by the Ministry of Labour was fixed long ago;

(b) if so, when it was fixed and what were the basic ingredients for arriving at that amount;