

**'Compassionate Policy' of GIC's for its  
Deceased Employees**

1264. SHRI SOUMYA RANJAN : Will the Minister of FINANCE be pleased to state :

(a) the details of the policy being followed by the GIC and its subsidiary companies for providing employment on compassionate grounds in the event of death of its employees while in service;

(b) the number of cases in which the dependents of the deceased employees had applied for appointment on compassionate grounds in General Insurances Corporation and its subsidiaries during the last one year;

(c) the number of cases out of them disposed of so far; and

(d) the reasons for not taking any decision in regard to other cases and the time by which decision on these cases are likely to be taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) It has been reported that the general insurance industry provides employment on compassionate grounds to the widow of the deceased employee, if she is not earning; is in-between 18 and 45 years of age; and fulfil the minimum qualifications prescribed by the company for holding the post. If the widow is either ineligible or unwilling to take up employment, one dependant son or one unmarried dependant daughter will be considered for employment in the place of the widow. In the case of an unmarried deceased employee who is the only break winner of the family, his/her dependant brother or sister may be given this concession, provided they satisfy the requisite qualifications/conditions laid down by the industry for this purpose.

(b) to (d) The information is being collected and will be laid on the Table of the House.

**Debt Recovery Tribunals**

1265. SHRI MULLAPPALLY RAMACHANDRAN : Will the Minister of FINANCE be pleased to state :

(a) the places where Debt Recovery Tribunals have already been set up and are functioning;

(b) the number of cases/applications filed before each of such Debt Recovery Tribunal during 1996; and

(c) the number of applications in which judgement has been given?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) Debts Recovery Tribunals have been set up and have started functioning at Calcutta, Jaipur, Delhi, Ahmedabad, Bangalore, Chennai, Guwahati and Patna.

(b) and (c) Information is being collected and will be laid on the Table of the House.

**Remote Computer Lock-in-Terminal**

1266. SHRI KESHAB MAHANTA : Will the Minister of FINANCE be pleased to state :

(a) the details of banks in which "Remote Computer Lock-in-Terminal" facility has been started, State-wise; and

(b) the time by when such facilities is likely to be started in all the nationalised banks?

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.

[Translation]

**Losses Incurred by Nationalised Banks**

1267. SHRIMATI MEIRA KUMAR : Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India has had information about the under statement of losses incurred by some of the nationalised banks during the year 1993-94;

(b) if so, the names of such banks;

(c) the extent to which losses were understated; and

(d) the remedial action taken to improve the financial status of such banks?

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

**Urban and Rural Branches of  
Public Sector Banks**

1268. SHRI MUKHTAR ANIS : Will the Minister of FINANCE be pleased to state :

(a) the number of urban and rural branches of the public sector banks, bank-wise and State-wise as on April 1, 1996 and January 1, 1997;

(b) the population load per branch, State-wise, separately for urban and rural branches;

(c) whether the banks have been given the freedom to close rural branches or to swap them with each other; and

(d) if so, the number of rural branches closed and swapped during the period April - December, 1996, bank-wise, and State-wise?

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

#### External Assistance for Restructuring CIL

1269. SHRI SHANTI LAL PARSOTAMDAS PATEL :  
SHRI DINSHA PATEL :

Will the Minister of COAL be pleased to state :

(a) whether a proposal for restructuring of Coal India Limited (CIL) with external assistance is under consideration of the Government;

(b) if so, the details thereof; and

(c) the time by which the negotiations are likely to be completed?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) No, Sir.

(b) and (c) Do not arise in view of the answer to part (a) above.

#### Disbursement of Loan by United Bank of India In Assam

1270. SHRI KESHAB MAHANTA : Will the Minister of FINANCE be pleased to state :

(a) the details of loans disbursed by the United Bank of India in Assam amounting to Rs. one lakh and above without any tangible security during each of the last three years;

(b) the percentage of the loan amount given to SC/ST applicants in the State against the total advance;

(c) the number of loan applications received from SC/ST applicants by the above bank directly or through Government agencies and the number of applications out of them sanctioned and rejected and the reasons for rejection;

(d) whether there is any time limit stipulated sanction a loan; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) United Bank of India (UBI) has furnished the details of loans of Rs. one lakh and above disbursed in Assam without tangible security for the last three years (namely 1993-94, 1994-95, 1995-96) as given below :

	Proposals disbursed without tangible additional securities		
	No.	Amount (Rs. lakhs)	
	1	2	3
	1993-94	487	715.39

	1	2	3
	1994-95	609	861.25
	1995-96	42	60.00

United Bank of India has reported that in these cases, the assets to be created out of the loans were hypothecated as primary securities.

(b) and (c) As reported by UBI, the percentage of loan amount given to SC/ST applicants in Assam against the total advances was 5.4% as at the end of March, 1996. The total number of loan applications received from SC/ST applicants as on 30.06.96 was 3517, of which 2880 applications were sanctioned and 637 applications were rejected. The major reasons for rejection of proposals were :

(i) Proposals emerged from outside the service area of the concerned bank branches.

(ii) Applicants did not turn up for availment of loans.

(iii) Too many proposals pertaining to similar economic activity sponsored, rendering the loan proposals non-viable.

(d) and (e) UBI has reported that the time limit stipulated for disposal of a loan proposal upto a credit limit of Rs. 25,000/- is two weeks. The loan proposals involving credit limits beyond Rs. 25,000/- are to be disposed off within nine weeks of its receipt.

#### Khadi Garments

1271. SHRI MANIBHAI RAMJIBHAI CHAUDHARI : Will the Minister of INDUSTRY be pleased to state :

(a) whether the Government have formulated any scheme to encourage the production of Khadi Garments;

(b) if so, the details thereof; and

(c) the time by which the said scheme is likely to be implemented?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) to (c) Production of khadi garments is being given all possible encouragement for improving marketability of khadi. Encouragement is also provided through rebate on retail sales of khadi, both at cloth and readymade stage and through interest subsidy on khadi loans.

#### Testing of Products

1272. PROF. AJIT KUMAR MEHTA :

SHRI CHUN CHUN PRASAD YADAV :

Will the Minister of INDUSTRY be pleased to state:

(a) whether there is any method for scientifically testing of various brands of toothpastes to know the