

silver seized during the last two years increasing trend in the case of silver as given in the table below show an but not so in the case of gold.

Year	Quantity (in kgs.)	
	Gold	Silver
1989	8215	99332
1990	5596	220313
*1991 (upto 15-7-1991)	3064	123046

*Figures are provisional.

(c) The anti-smuggling drive has been intensified and the anti-smuggling machinery throughout the country especially in the vulnerable areas of the land borders, coastline and the international airports and seaports has been geared up. Close co-ordination is being maintained with all the agencies concerned in detection and prevention of smuggling. Sophisticated equipments like X-ray baggage machines, metal detectors, night vision binoculars are being increasingly used.

Debt Relief given under Agricultural and Rural Artisan Debt Relief Scheme

776. SHRI DAU DAYAL JOSHI: Will the Minister of FINANCE be pleased to state:

(a) the amount of debt relief provided by the nationalised banks under the Agricultural and Rural Artisan Debt Relief Scheme, 1990 during 1990-91 State-wise;

(b) whether debt relief has been given under this scheme to all those persons, who have been paying back their loans regularly;

(c) if not, the reasons therefor;

(d) whether there is proposal to extend this scheme to small artisans in the small scale industry sector in urban areas; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The total amount of debt relief provided under the Agricultural and Rural Debt Relief (ARDR) Scheme as on 1-7-1991 by all public sector banks including nationalised banks was Rs. 2759 crores. The corresponding State-wise position with regard to the waiver of loans effected under ARDR Scheme to eligible borrowers is given in the attached statement.

(b) and (c) The benefit of debt relief will be available to the following categories of borrowers:

(a) Non-wilful defaulter farmer by the "Annewari System" applied on the village basis. The farmer who has defaulted in payment of his loan for two or more bad crop years on the basis of the Annewari system, will be treated as a non-wilful defaulter eligible for debt relief.

(b) defaulter farmer, artisan and weaver with 'chronic overdues' i.e. overdues which remained unpaid for more than three years at the cut off date i.e. 2-10-1989. The concept of Annewari does not apply in this category.

(c) The surviving family of a deceased borrower on whom the liability has devolved on 2-10-1989.

(d) The farmer who had filed insolvency petitions or who has already been declared insolvent on or before 2-10-89.

(d) and (e) No, Sir. There is no proposal under consideration of the Government to make any changes in the Scheme.

STATEMENT

<i>Sr. No.</i>	<i>State/Union Territory</i>	<i>Amount (Rs. in lakhs)</i>
1	2	3
1.	Andhra Pradesh	41,345
2.	Arunachal Pradesh	64
3.	Assam	5,784
4.	Bihar	19,598
5.	Goa	282
6.	Gujarat	13,803
7.	Haryana	8,232
8.	Himachal Pradesh	2,148
9.	Jammu & Kashmir	439
10.	Karnataka	27,610
11.	Kerala	6,642
12.	Madhya Pradesh	15,738
13.	Maharashtra	25,635
14.	Manipur	434
15.	Meghalaya	644
16.	Mizoram	98
17.	Nagaland	618
18.	Orissa	12,111
19.	Punjab	7,682
20.	Rajasthan	15,493
21.	Sikkim	268
22.	Tamil Nadu	23,112
23.	Tripura	794
24.	Uttar Pradesh	28,976
25.	West Bengal	16,856
26.	Chandigarh	74
27.	Dadra & Nagar Haveli	15

1	2	3
28. Daman & Diu		11
29. Delhi		452
30. Lakshadweep		3
31. Pondicherry		725
32. Andaman & Nicobar Islands		36
Total		2,75,922

Or Rs. 2759 Crores

[English]

Indian Banks Functioning Abroad

777. SHRI YASHWANTRAO PATIL: Will the Minister of FINANCE be pleased to state:

(a) the number of Indian Banks functioning abroad, countrywise;

(b) whether the capital base of Indian banks abroad is still low;

(c) if so, the reasons therefor; and

(d) the steps the Government propose to take to improve the performance of Indian banks abroad?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) At present 9 Indian banks are operating 115 branches abroad. Bank-wise and

country-wise break-up is given in the attached Statement.

(b) Reserve Bank of India has reported that the capital requirements, wherever prescribed by the regulatory authorities of respective countries, have been met by Indian banks.

(c) Does not arise.

(d) Various steps have been taken in the last few years to monitor and improve the operations of overseas branches which inter-alia include strengthening of personnel policy and prudential norms in regard to lending limits and country exposures, reinforcing of internal and supervisory control, promoting co-operation and co-ordination among the Indian banks, portfolio inspection of international divisions, closure of non-viable branches, review of problem credits etc. The important developments of overseas branches are also discussed in detail by Governor, Reserve Bank of India in his Action Plan meetings.