

**Credit-Deposit Ratio of Public Sector Banks in Bihar**

advances, sector-wise?

329. SHRISYED SHAHABUDDIN : Will the Minister of FINANCE to be pleased to state:

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (c). The Credit Deposit Ratio of All Scheduled Commercial Banks in Bihar and in Districts of Purnea, Kishanganj and Araria as on 31.3.91 is given below:

(a) the average credit-deposit ratio of all public sector banks together in Bihar during 1990-91;

*CDR on 31.3.91*

(b) the corresponding figure for districts of Purnea, Kishanganj and Araria;

1. PURNEA	70
2. KISHANGANJ	76 (Estimated)
3. ARARIA	58
4. BIHAR	39.6

(c) the actual credit-deposit ratio in the State as a whole and in the above districts as the last working day of 1990-91;

(d) the sectoral breakup of the advances outstanding on that day; and

(d) Under the Annual Credit Plans 1990-91, the achievement of Commercial Banks in disbursement sectors in the districts of Purnea, Kishanganj and Araria as well as in the State was an under:

(e) the share of other Backward classes Scheduled Tribes and Minorities in these

*Amount (RS. in lakhs)*

Name of the Districts	Agriculture	SSI	Other Priority Sector	Total
1. Purnea	335	114	140	589
2. Kishanganj	110	42	60	212
3. Araria	266	58	79	403
4. Bihar	15047	6813	9529	31389

(e) The districtwise details of share of various categories of borrowers is not available. However, the outstanding advances to SC/ST, Women and Minority Communities as on 31.3.91 for the State of Bihar was as under:

**Recruitment of Sallors, Jawans and Airmen**

330. SHRI MOHAN SINGH:  
SHRI JEEWAN SHARMA:  
SHRI SUKDEO PASWAN:

Will the Minister of DEFENCE be pleased to state:

(a) whether instances of malpractices and irregularities in the recruitment of sallors, jawans and airmen in the armed forces have come to the notice of the Government;

*Amount (Rs. in lakhs)*

SC/ST	-	21371
Women	-	6809
Minority Communities-		11776

(b) if so, the details thereof;

(c) the action taken by the Government against those found guilty; and

(d) the remedial measures taken by the Government in this regard?

THE MINISTER OF STATE OF THE MINISTRY OF DEFENCE (SHRI SHARAD PAWAR): (a) to (d). Instances of malpractices and irregularities in the recruitment of Jawans, Sailors and Air-men have come to the notice of Government. The malpractices/irregularities in recruitment mainly relate to production/acceptance of fake certificates, illegal recruitment, acceptance of qualification by staff of Recruiting Organisations, misuse of sponsorship forms, leakage of examination papers, lack of fairness in medical examination etc.

2. Complaints of malpractices are promptly investigated either departmentally or through Police/CBI. The concerned State Govts are also approached for appropriate action against touts/agents.

3. Stringent punishments ranging from 'Severe Displeasure' to Dismissal from service, besides prosecution in certain cases, depending upon the gravity of the offences, have been awarded to those found blameworthy. In the last few years 12 officers, 47 JCO/ ORs and 8 civilian employees have been punished or indulgence in malpractices in the matter of recruitment.

4. The following measures have been taken by the Government to eliminate instance of malpractices irregularities in the recruitment of Defence personnel:-

(i) With a view to eliminate the interference of touts/agents, an application system has been introduced for recruitment. Evaluation of answer books

has been streamlined.

(ii) Detailed Qualitative Requirements for Officers, JCOs/ ORs for posting to Recruitment Organisations have been laid down to ensure that only duly screened personnel are posted to such jobs. Staff with doubtful integrity are reverted back

(iii) Tenure of recruiting staff, both combatants and civilians, has been restricted to 2 years.

(iv) Screening of candidates is carried out by a Board of Officers with 2 independent members from the local formation/unit.

(v) In order to minimise malpractices in medical examination at the time of recruitment, a system of independent checks by a second medical officer has been instituted. Provision has also been made for appeals against the verdict of the Recruiting Medical Officer.

(vi) Prompt action is being taken against touts/agents with the assistance of Civil Police/CBI/Army Liaison Unit.

(vii) Procedure for issue of sponsorship forms for recruitment of Sailors in the Navy has been streamlined and work of the staff dealing with this job is being supervised closely.

(viii) System of allocation/release of vacancies and recruitment procedures has been thoroughly revamped.

(ix) The Examination Office, for recruitment in the Navy, has been shifted from Bombay to Delhi for centralised setting, printing and distribution of question papers to the ZRO/BROs through couriers.