(Rs. in lakhs)

Name of the Bank	Amount involved in frauds, embezzle- ments etc., (cumulative position)		
	As on 31.3.91	As on 31.3.92	As on 30.9.93 (latest)
15. Nasik DCCB	4.89	3.93	4.91
16. Sangli DCCB	2.90	1.55	2.66
17. Satara DCCB	2.17	1.73	2.10
18. Sholapur DCCB	2.32	0.96	4.33
19. Sindhudurg DCCB	0.07	3.70	3.70
20. Thana DCCB	0.32	0.12	0.12
21. Wardha DCCB	0.31	-	_
22. Raigad DCCB	_	1.06	39.45
23. Ratnagiri DCCB	_	_	15.22
24. Solapur DICB	_	1.36	1.36

SCB

- State Cooperative Bank.

DCCB - District Central Cooperative Bank.

DICB - District Industrial Cooperative Bank.

National Co-operative Bank

2626. DR. Y.S. RAJASEKHAR
REDDY:
SHRI CHETAN P.S.
CHAUHAN:
SHRIMATI KRISHNENDRA
KAUR (DEEPA):
SHRI MULLAPPALLY
RAMCHANDRAN:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government propose to set up a National Co-operative Bank;
- (b) if so, the details thereof and the benefits likely to accrue therefrom;

- (c) the number of Urban Cooperative Banks functioning in the country and the total deposits in these banks;
- (d) whether facilities/concessions given to these banks by the Government are less as compared to those given to commercial and foreign banks;
 - (e) if so, the reasons therefor; and
- (f) the steps proposed to be taken by the Government for the expansion of these banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PAR-LIAMENTARY AFFAIRS (DR. ABRAR

AHMED): (a) Presumably the Hon'ble Members are referring to the setting up of a National Urban Cooperative Bank. Reserve Bank of India has reported in this regard that there is no proposal under their consideration for organisation of a National Urban Cooperative Bank.

- (b) Does not arise.
- (c) There are 1399 Urban Cooperative Banks (including 92 Salary earners Cooperative Banks) as on 31st January, 1994. The total deposits of 1307 reporting Urban Banks is Rs. 13,772.78 crores as on 30.6.93.
- (d) to (f). The policy relating to licensing of new Urban Co-operative Banks has been revised in the light of the recommendations of the Committee constituted by the Reserve Bank of India (Marathe Committee). The revised policy quidelines have already been issued by the RBI to the Registrar of Cooperative Societies in May, 1993. Reserve Bank of India has reported that steps have already been taken in respect of bank/branch expansion as recommended by the Committee referred to above. In terms of the recommendations of the Committee, RBI has not imposed any restrictions on * Urban Cooperative Banks. Relaxation in entry point norms (collection of initial , share capital and enrolment of Members) have also been given for organisation of new banks in hilly/tribal/desert areas and North Eastern Region. Similar concessions have been given in respect of entry point norms for organisation of new banks by women/scheduled caste/tribes. Further, Urban Banks are allowed certain concessions in matters such as interest rates on deposits and advances. Urban Banks are allowed to offer at their discretion additional 0.5 per cent on term deposits than those offered by commer-

cial banks. Lower levels of statutory cash reserves/liquid aspects have been prescribed as compared to commercial banks.

All India Garment Exports Association

2627. SHRI D. VENKATESWARA RAO: Will the Minister of TEXTILES be pleased to state:

- (a) whether the Government have received any memorandum from the All India Garment Exporters Association recently;
 - (b) if so, the details thereof; and
- (c) the reaction of the Government thereto?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI G. VENKAT SWAMY): (a) to (c). Government do not appear to have received any memorandum from the "All India Garment Exporters Association" recently. Informal enquiries made with the Apparel Export Promotion Council reveal that there is no Association by the name "All India Garment Exporters Association", though there are two or three associations being names similar to this name.

[Translation]

Tourists from Japan

- 2628. SHRIMATI SUM!TRA MAHAJAN: Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:
- (a) whether the number of tourist from Japan has increased during the last three years;