

1	2	3	4	5
Nellore	120	110	45.7	41.9
Royalseema	2800	2454	76.1	66.7
APSEB	16731	16753	75.5	78.3
NTPC Ramagundam	14500	15644	78.8	85.0

(c) and (d) Yes, Sir. The PLF of Vijayawada Thermal Power Station during 1996-97 was highest at 93.2% as against the target of 85.6%.

(e) Efforts shall be made to further improve the generation during 1997-98 to the extent possible.

C.D. Ratio of RRB

6206 SHRI UDHAB BARMAN : Will the Minister of FINANCE be pleased to state :

(a) the Regional Rural Banks where the Credit-Deposit ratio has gone below 40%; and

(b) the details of action taken by the Reserve Bank of India against those banks ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) As reported by National Bank for Agriculture & Rural Development (NABARD), there are 78 Regional Rural Banks (RRBs) where the Credit Deposit (C.D.) Ratio is less than 40% as on 31.3.96. The details are as follows :-

	Number of RRBs with C.D. Ratio below 40% as on 31.3.96. (Provisional)
1. Arunachal Pradesh	1
2. Assam	2
3. Bihar	17
4. Gujarat	2
5. Haryana	1
6. Himachal Pradesh	2
7. Jammu & Kashmir	3
8. Madhya Pradesh	14
9. Maharashtra	2
10. Meghalaya	1
11. Mizoram	1
12. Nagaland	1
13. Punjab	1
14. Rajasthan	7
15. Uttar Pradesh	21
16. West Bengal	2
Total	78

(b) NABARD have reported that some of the important reasons for low C.D. ratio are :

(i) Low credit absorption capacity on account of reasons such as backwardness of area, low level of business/industrial activity and non-availability of infrastructural facilities; and

(ii) Rapid growth in deposits as compared to increase in loan disbursements.

The monitoring of credit performance of banks, including RRBs, is regularly done at fora such as State Level Bankers' Committee (SLBC) and District Consultative Committee (DCC) where reasons for low C.D. Ratio are discussed and necessary corrective measures are either taken or suggested. Further, Reserve Bank of India (RBI) and NABARD have, time and again, impressed upon these banks through persuasive measures to improve their C.D. Ratio

Passport to Indian Citizens

6207. SHRI BASU DEB ACHARIA : Will the PRIME MINISTER be please to state :

(a) the guidelines governing grant of Passport to Indian Citizens.

(b) whether the procedure for granting passport have been simplified;

(c) if so, the details thereof; and

(d) the regional passport offices in the country alongwith the locations ?

THE MINISTER OF STATE OF THE MINISTRY OF LAW AND JUSTICE (SHRI RAMAKANT D. KHALAP) : (a) The issue of passports to Indian citizens is governed under the Passport Act, 1967 and the Passport Rules, 1980, framed under Section-24 of this Act, as amended from time to time.

(b) and (c) A number of steps have been taken to simplify and streamline the procedures for expeditious issue of passports which, inter-alia, are :

(i) upgradation of office facilities including computerisation leading to faster screening and processing of applications;

(ii) simplification of passport and miscellaneous services forms;