

Development Commission (Small Scale Industries), Ministry of Industry during 1983-84, the banks sanctioned 1229 applications involving an amount of Rs. 198.21 lakhs. During 1984-85, the banks sanctioned 1057 cases involving an amount of Rs. 109.50 lakhs.

Loans to Weaker Sections by Nationalised Banks under 20-Point Programme in Union Territory of Dadar and Nagar Haveli

918. SHRI U.H. PATEL : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that a number of applications for the loan under D.R.I. of 4 per cent interest to weaker sections under 20-Point Programme have been received by various nationalised banks in the Union Territory of Dadar and Nagar Haveli during 1 January 1985 to 31 October 1985;

(b) if so, the number of such applications received by each bank and the details thereof;

(c) how many of them were sanctioned, rejected and are under consideration;

(d) the target for 1985-86 by each bank for granting such loans;

(e) whether some simple procedures have been made for granting such loans; and

(f) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). The data reporting system from banks does not generate data in the manner asked for.

(d) Under the Differential Rate of Interest (DRI) Scheme, the public sector banks are required to attain a level of 1% of their total advances as at the end of previous year. No Statewise/Union Territorywise targets have been stipulated under the DRI Scheme.

(e) and (f). Guidelines have been issued

to the banks by Reserve Bank of India on priority sector advances and advances to weaker sections under the 20-Point Programme. Liberalised margin and security norms have been laid down for advances to priority sectors/weaker sections. Simplified application forms in the regional languages with the terms and conditions relating to margin and security norms printed thereon are to be made available to the borrowers. Reserve Bank of India has reported that the total advances by scheduled commercial banks to weaker sections in priority sector stood at Rs. 12.26 lakhs covering 633 beneficiaries in Dadra and Nagar Haveli as at the end of December, 1983.

[Translation]

Self Sufficiency in Copper

919. PROF. CHANDRA BHANU DEVI : Will the Minister of STEEL AND MINES be pleased to state :

(a) the value of copper produced and imported by the Hindustan Copper Ltd. during the last three years separately; and

(b) the time by which the country is likely to become self-sufficient in the field of copper ?

THE MINISTER OF STATE IN THE DEPARTMENT OF MINES (SHRIMATI RAM DULARI SINHA) : (a) The value of copper produced by Hindustan Copper Ltd. (including copper received back after toll-smelting abroad) and value of copper sold by Minerals and Metals Trading Corporation from imported stock during the last three years is as under :

(Rupees in crores)

Year	Value of copper produced by HCL (including Excise Duty)	Value of copper sold by MMTC from imported stock
1982-83	117.86	180.94
1983-84	145.51	157.79
1984-85	189.81	186.72

(b) According to the Working Group

on Non-Ferrous Metals set up in connection with the Seventh Plan copper concentrates production by 1990 would be equivalent to 65,000 tonnes of refined copper as against the estimated demand of 1,41,400 tonnes. As per the present known reserves of copper, the country is not likely to become self-sufficient in copper in the foreseeable future.

[*English*]

Reward for Seizure of Smuggled Goods

920. SHRI S.G. GHOLAP : Will the Minister of FINANCE be pleased to state :

(a) whether Government have approved a scheme to reward the person who seize the smuggled goods;

(b) if so, the details of the scheme; and

(c) the results achieved ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b). As part of intensification of the anti-smuggling drive, the scheme of rewards and other incentives granted to informers and departmental officers engaged in anti-smuggling work was reviewed by the Government in March, 1985.

As a result of the review, apart from further strengthening the anti-smuggling infrastructure, it was considered necessary to rationalise the reward policy. It was, accordingly, decided to raise the reward eligibility of the informers and departmental officers alike from 10 to 20% of the value of contraband goods seized, with provision for grant of part of the reward immediately after seizure.

The new package of incentives includes creation of three Funds, with amounts, ranging from 1 to 5% of the value of contraband goods seized, accruing to it to be used by the Government for the purpose of encouragement of better performance, acquiring anti-smuggling equipment and providing a measure of security and amenities to the departmental officers engaged in

anti-smuggling task and to the families of those who die or are injured in the course of anti-smuggling operations, etc.

(c) As a result of various measures taken by the Government for intensification of the anti-smuggling drive, the total value of contraband goods seized during the first 10 months of 1985 has exceeded Rs. 142 crores as against Rs. 101 crores worth of goods seized during the entire year of 1984.

[*Translation*]

Issue of Directives to Banks to Avoid Delay in Payment of Outstation Cheques

921. DR. CHANDRA SHEKHAR TRIPATHI : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that directives have been issued to banks to avoid delay in the payment of outstation cheques;

(b) if so, when and if not, the reasons therefor;

(c) whether any progress has been noticed in the working of bank after this directive and if so, the details thereof; and

(d) if no progress has been made, whether any effort is being made to bring about improvement in their working ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d). Banks have been advised to improve customer service in all its aspects and also to create an effective machinery for redressal of customer grievances. Since delays in collection of outstation cheques were often observed to be the cause of customers' grievances, banks have been asked in September 1985 to look into the procedures and practices relating thereto specifically.

Introduction of Magnetic Ink Character Recognition (MICR) technology, computerisation of Clearing Houses, and establishment of National Clearing are