

(c) the total amount of money spent on the repairing of the existing quarters?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) and (b). During National Coal Wage Agreement IV and V, 72973 quarters were constructed for the workers of the coal mines in different subsidiaries of Coal India Limited at a cost of Rs.671.19 crores.

(c) Total amount spent on repair and maintenance of existing quarters during the same period was Rs.280.23 crores.

#### Production of Jute

2736. SHRI P.R. DASMUNSI : Will the Minister of TEXTILES be pleased to state :

(a) the total quantum of production of raw jute as well as jute goods during the year 1995-96;

(b) the pricing formula of B. Twill bags and the DGS&D's purchase policy in this regard; and

(c) the total earning through export of jute goods during the above period?

THE MINISTER OF TEXTILES (SHRI R.L. JALAPPA):

(a) Production during 1995-96:-

Raw Jute : 78 lakh bales of 180 kgs.  
Jute goods : 1433 thousand M.T.

(b) Pricing formula of B.Twill bages is based on Bureau of Industrial Costs & Prices (BICP) study, subject to certain modifications, if required.

(c) total earning from export of jute goods during 1995-96 was Rs.625.00 crores (Aprox.)

[Translation]

#### Growth Rate in Small Scale Industries

2737. SHRI NAWAL KISHORE RAI :

PROF. PREM SINGH CHANDUMAJARA :

Will the Minister of INDUSTRY be pleased to state:

(a) whether annual growth rate in small scale industries has been increasing continuously during the Eighth Five Year Plan;

(b) if so, the average growth rate during the said plan period;

(c) whether there has also been considerable increase in the number of sick units in small scale industries;

(d) if so, the number of sick units in the small scale industries in the country in the year 1991-92 and 1995-96;

(e) whether the number of sick units in the year 1995-96 had gone upto 25 percent of the total number of small scale industrial units; and

(f) if so, the reasons therefor?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) Yes, Sir.

(b) The year-wise growth rates of production in the small scale sector during the first four years of Eighth Five Year Plan were as follows :

Year	Growth rate of production (%)
1992-93	5.6
1993-94	7.1
1994-95	10.1
1995-96*	10.3

\* Estimate based on index for the period April-December, 1995.

(c) and (d). As per the latest data received from Reserve Bank of India, number of sick SSI units at the end of March, 1992 and March, 1995 aggregated 245575 and 268815 respectively. These figures are inclusive of units of cottage and village industries.

(e) and (f). The data for the year 1995-96 is not available. However, as per the report of Nayak Committee appointed by the Reserve Bank of India to examine the adequacy of institutional credit and allied issues in small scale industries sector stems mainly from its various internal weaknesses such as limited financial resources and lack of organisation financial and management skills and expertise. The external causes of sickness are many, the more important of which are (i) difficulties in the availability of raw materials and other inputs including power, (ii) marketing difficulties, (iii) delayed and inadequate credit, (iv) high rates of taxes, (v) labour problems, (vi) faulty appraisal of projects, and (vii) management which is inefficient/lacking in honesty/plagued by dissensions among partners etc.

[English]

#### Goiporia Committee on Customer Service in Banks

2738. SHRI PRAMOD MAHAJAN :

KUMARI UMA BHARATI :

SHRI SATYA DEO SINGH :

SHRI PRABHU DAYAL KATHERIA :

Will the Minister of FINANCE be pleased to state :

(a) the details of the recommendations of the Goiporia Committee which have been implemented and also those which are yet to be implemented together with the reasons for delay in each case and the time by which these are likely to be implemented fully;

(b) the deposits mobilization target fixed for the financial year 1995-96 and the extent upto which the same has been achieved by the banks; and

(c) the steps proposed to be taken to improve the customer service in banks and to mobilise more deposits?

THE MINISTER OF FINANCE AND MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM) : (a) Goiporia Committee on Customer Service in Banks had made 97 recommendations covering the following important areas :

- (i) Improving customer service by enlarging facilities.
- (ii) Opening of specialised branches.
- (iii) Compensating customers for delays in certain transactions.
- (iv) Making employees more responsive and customer friendly.
- (v) Technical upgradation and review of systems and procedures.

These recommendations have been examined by Reserve Bank of India (RBI)/Government. RBI have advised banks to implement 86 recommendations out of 97. In respect of two recommendations relating to submission of loan applications of sponsoring agencies to banks and creation of equitable mortgage at all district headquarters, RBI/Government have suitably advised State Governments. One of the recommendation requires Government to consult RBI, NABARD and Indian Banks' Association with regard to new loan schemes to be

launched. This has been noted by Government. Thus, in all 89 recommendations are treated as implemented. As regards the remaining eight recommendations, the status is indicated in the enclosed statement.

(b) According to RBI in April 1995 the working estimate for deposit growth of scheduled commercial banks for 1995-96 was set at Rs.65,000 crores. Taking the data of March 17,1995 as the base (since 1994-95 March 18,1994 to March 31, 1995 had 27 reporting fortnights and during 1995-96 there were 26 reporting fortnights) the increase in aggregate deposits during 1995-96 (between March 17,1995 and March 29,1996) was Rs. 67,122 crores.

(c) With the implementation of the recommendation of the Goiporia Committee, the customer service in banks has shown improvement. RBI have also introduced a Banking Ombudsman Scheme, 1995 for redressal of grievances of customers against deficiency in banking services. In addition RBI have decided to convene a meeting of bankers on an annual basis to discuss the deficiencies observed in customer services in order to improve services. During this meeting RBI Governor impresses upon the Chief Executives of banks to implement the recommendations of the Goiporia Committee in letter and spirit so as to further improve the customer service. Whenever any specific complaint is brought to the notice of Government/RBI/Banks, the same is 'taken' up with the concerned bank for redressing the grievance.

#### STATEMENT

##### *Details of Recommendations not Accepted/Deferred*

S.No.	Recommendation No.	Nature of Recommendation	Remarks
1	2	3	4
1.	3.9	Formation of exclusive Currency Corporation of India & entrusting to it the role of macro level cash management.	Not accepted. Based on the Nayak Committee Report, it is proposed to establish "Currency Transit Centres" which will ease the problems of cash retention by bank branches.
2.	3.12	The banks should avoid multiple stitching of note packets so as to avoid reducing the life of notes.	Pending the introduction and Wide-spread use of new technology which will take some time, banks have been advised to avoid multiple stitching of note packets.
3.	3.16	Enhancement of savings Bank interest rate.	Interest rates on deposits are decided taking various factors into account. It has not been found feasible to increase the rate of interest on savings bank deposits.

1	2	3	4
4.	3.23	Change in interest rates on deposits should be made applicable to the existing deposits also.	RBI is not in favour of this Recommendation being implemented for the time being.
5.	3.27	Term Deposits with banks may be given the tax benefit similar to the one given to those of National Savings Scheme, Equity Linked Scheme, Schemes of mutual funds, etc.	Since the incentives to other savings have been withdrawn, no further action is considered necessary.
6.	3.78	Abolition of Customer Service Centres.	Banks have been advised that unless all recommendations contained in the Goiporia Committee's Report to Strengthen the internal system are implemented the centres should be allowed to continue.
7.	3.79	Introduction of restricted holidays in banks	Since there was no unanimity of opinion among the various State Governments and some of the State Governments were reluctant to reduce the holidays, the recommendation was dropped from being implemented.
8.	3.90	Banks should arrange for pay telephones for the use of the customers in their large branches during the business hours.	It is observed that many banks are reluctant to implement this recommendation due to security risk involved. Even the Rajya Sabha Committee on Government Assurances under the Chairmanship of Dr. Bapu Kaldate was not in favour of the recommendation being implemented due to security risk involved.

[Translation]

### Dumping of Items

2739. SHRI AMAR PAL SINGH : Will the Minister of COMMERCE be pleased to state :

(a) whether the attention of the Government has been drawn to the news item appearing in the 'Dainik Jagaran' dated July 7, 1996 under caption 'Videshi Vastuyon Ke Liye Dumping Ki Upyukt Jagah Ban Rahi Hai Bharat';

(b) if so, the details of items dumped by the foreign companies in the country, item-wise;

(c) whether the Government have taken any action in this regard to save the domestic industry; and

(d) if so, the details thereof and if not, the reasons thereof?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) Yes, Sir.

(b) to (d). The Government investigates into allegations of dumping levelled by Indian producers. Anti dumping duties are levied in accordance with the prescribed rules where appropriate.

Details of anti dumping duties levied are shown in statement-I. Details of anti dumping investigations in progress are given in statement-II.

### STATEMENT-I

#### Cases wherein anti dumping duty is in force

Product	Country	Duty Imposed	Duty Levied on
1	2	3	4
1. PVC Resin	Argentina	Nil Duty	18.1.94
	Brazil	Rs. 2036/MT	18.1.94
	Maxico	Rs. 1619/MT	18.1.94
	South Korea	Rs. 1253/MT	18.1.94
	U.S.A.	Rs. 504/MT	18.1.94