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ments made by Non-Resident Indians during the financial year 1985-86 under the various schemes are as follows :-

## (Rupees in Crores)

(i) Direct Investment	296,50
(Approvals given)	
(ii) Portfolio Investment	6.67
(iii) Company Deposits	9.64
(iv) Bank Deposits	1804,19
(acretion in NRE	
FCNR Deposits)	

## Production of big Cardamom

238. SHRIMATI D.K. BHANDARI: Will the Minister of COMMERCE be ple sed to state:

- (a) the names of the States which grow big cardamom;
- (b) the average annual production of big cardamom during the Sixth Five Year Plan, state-wise; and
- (c) the production target for the Seventh Plan?

THE MINISTER OF STATE IN THE COMMERCE MINISTRY OF BRAHMA DUTT): (a) The production of large cardamom is confined to the State of Sikkim and sub-Himalayan region of West Bengal.

(b) The production of big cardamom during Sixth Plan period has been as below:-

Year	Sikkim	West Bengal	Total
1980-81	3250 T.	750 T.	40 <b>0</b> 0 T.
1931-82	3250 T.	750 T.	4000 T.
1982-83	2500 T,	500 T.	3000 T.
1983-84	172 <b>0</b> T.	380 T	2100 T.
1984-85	2900 T.	400 T.	3800 T.

(T. stands for Tonnes)

(c) With developmental support, it is expected that production would stablize at 4000 tonnes per aunum by the end of the Seventh Plan?

## Restructuring of Banking System by Amalgamating Public Sector **Banks**

239. PROF. NARAIN **CHAND** PARASHAR: Will Minister the FINANCE be pleased to state:

- (a) whether Government propose to undertake any restructuring of the banking system in the country and amalgamate the existing 28 public sector Banks into 10 or so all India Banks so as to facilitate the banking operations and ensure the uniform spread of banking facilities all over the country;
  - (b) if so, when it would be done; and
- (c) if not, the reasons therefor and the alternate strategy evolved by the Reserve Bank of India or by Government for Streamlining the banking operations in the country and the expansion of branches on a uniform basis?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANAR-DHANA POOJARY): (a) to (c). Appropriateness of structure, policies and procedures of public sector banks to subserve the Socioeconomic objectives set before them, is a subject matter of continual review by Reserve Bank of India and Government. Suggestions received towards that end, including those for merger/amalgamation of banks, are examined and decisions taken on merit.

At present no specific proposals for mergers/amalgamations of public sector banks are under consideration.

Restructuring of internal organization of the banks to achieve better supervision and control through the process of decentralisation, increasing delegation of power at the field level and improved Management Information Systems (MIS) are expected to help banks improve their functional efficiency.

Expansion of branches is allowed by the Reserve Bank of India taking into account the genuine needs of specific areas, in accordance with a policy which primarily aims at improving banking coverage in deficit pockets and filling spatial gaps.