

The Quality Assurance Monitoring Programme is entrusted to the Inspection Wing of the DGS&D which has the power to inspect the stores at both the supplier's and

the consignee's end.

(b) Yes, Sir.

(c) No. of tests carried out	.....	472
No. of tests where stores were found satisfactory.	.....	316
No. of tests where discrepancies were observed.	.....	054
No. of tests pending (waiting for laboratory reports etc.)	.....	102

(d) and (e). The Quality Assurance Monitoring Programme covers stores procured by DGS&D, in respect of which the inspection authority is the Inspection Wing of the DGS&D, and also the stores procured by other agencies including State Governments, the inspection of which is specifically entrusted to the Inspection Wing of the DGS&D.

#### **Opening of Branches of Nationalised Banks**

9034. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) whether any licences for the opening of new branches of nationalised banks and Gramin Banks in the States of Himachal Pradesh, Punjab, Haryana and Jammu & Kashmir and Union Territories of Chandigarh and Delhi have been given by the Reserve Bank of India during the second half of 1987 and during 1988 so far; and

(b) if so, the names of the places,

district-wise, in each State/Union Territory, alongwith names of the nationalised banks to which the centres have been allotted and the likely dates by which the branches would be opened?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b). District-wise names of centres allotted by Reserve Bank of India (RBI) to Public Sector Banks and Regional Rural Banks in the States of Himachal Pradesh, Punjab, Haryana, Jammu & Kashmir and Union Territories of Chandigarh and Delhi during second half of 1987 and 1988 so far are set out in the statement below. RBI has advised the banks that branches at the allotted centres should be opened in a phased manner during the remaining period of the current Branch Licensing Policy upto March, 1990. As such, it is not possible at this stage to indicate the possible dates for opening branches at the allotted centres.

**STATEMENT**

*District-wise names of centres allotted by RBI to Public Sector Banks and Regional Rural Banks in the States of Himachal Pradesh, Punjab, Haryana, Jammu & Kashmir and Union Territories of Chandigarh and Delhi during second half of 1987 and 1988 so far*

**1. Himachal Pradesh**

<i>Name of District</i>	<i>Name of centre</i>	<i>Name of bank allotted to</i>
1	2	3
Solan	1. Nagaon	State Bank of Patiala
	2. Jabli	"
	3. Manpura	"
	4. Badhlabh	"
	5. Piplughat	Punjab National Bank
	6. Jagjit Nagar	"
Mandi	1. Sandhol	Punjab National Bank
	2. Gokhra	Himachal Gramin Bank
	3. Parmash	"
Kangra	1. Ghallour	Punjab National Bank
	2. Sansarpur Terrace	"
Hamirpur	1. Patlandar	"
	2. Kot	"
	3. Jaura Amb	"
	4. Garli	"
Una	1. Raipur	"
	2. Behdala	"

1	2	3
	3. Chambi	"
	4. Talmera	"
Bilaspur	1. Morsinghi	State Bank of Patiala
	2. Karloti	
2. Punjab		
Amritsar	1. Balkhurd	Gurdaspur Amritsar Kshetryia Gramin Bank
	2. Amritsar-New Gramin Market Bhagtarwala	State Bank of India
	3. Amritsar Industrial Focal Point	Punjab National Bank
Faridkot	1. Faridkot	Faridkot Bhatinda Kshetryia Gramin bank
Kapurthala	1. Husainpur	State Bank of Patiala
Patiala	1. Patila	Malva Gramin Bank
Ludhiana	1. Ludhiana-ICD	State Bank of India
	2. Ludhiana Durgri Road	
	3. Ludhiana Focal Point	Indian Bank
	4. Phiroz Gandhi Market	Punjab National Bank
Jalandhar	1. Jalandhar—Kapurthala Road.	Central Bank of India
	2. Jalandhar Focal Point	Punjab National Bank
	3. Jalandhar—Chandan Nagar	Union Bank of India

1	2	3
<b>3. Haryana</b>		
Karnal	1. Karnal-Gramin Market	State Bank of India
	2. Karnal-Chaura Bazar	Central Bank of India
	3. Panipat-Modal Town	Bank of Maharashtra
Hissar	1. Hissar-Patel Nagar	State Bank of India
	2. Hissar-Urban Estate-II	Union Bank of India
Bhiwani	1. Bhiwani-Vikas Nagar	State Bank of Patiala
	2. Bhiwani-Loharu Road	Union Bank of India
Faridabad	1. Faridabad-Sector 37	Punjab National Bank
Ambala	1. Yamuna Nagar-Saharanpur Road Motor Market	"
Sonepat	1. Sector-14 Near Bus Stand	Syndicate Bank
<b>4. Jammu and Kashmir</b>		
Anantnag	1. Kammer	State Bank of India
	2. Dhamkund	Punjab and Sind Bank
	3. Goha	State Bank of India
	4. Kara	"
	5. Udhyanpur	"
Jammu	1. Jogwan	"
	2. Khabal	"
	3. Jammu-Rehari Colony	"
	4. Jammu-New Sabzi Mandi	Central Bank of India
	5. Jammu-Exchange Road	Punjab and Sind Bank

1	2	3
	6. Jammu-Gandhinagar	United Bank of India
	7. Jammu-Transport Nagar	UCO Bank
	8. Sarote	Punjab National Bank
	9. Manwal	"
Srinagar	1. Barsoo	State Bank of India
	2. Harigannan	"
	3. Srinagar-Raj Bagh	"
	4. Srinagar-Lal Chowk	Andhra Bank
	5. Srinagar-Nowhalta	United Bank of India
Union Territory of Chandigarh		
	Chandigarh-Sector 41	State Bank of India
Union Territory of Delhi		
	1. Delhi Nizamudhin	State Bank of India
	2. Delhi Jhandewala Extension	"
	3. Delhi Vikaspuri	"
	4. New Delhi Pachim Vihar	"
	5. Delhi Dilshad Garden	"
	6. Delhi Minto Road Complex Ranjit Hotel	"
	7. Delhi Keshwapura	"
	8. Delhi Palika Bazar,	"
	9. New Delhi-Saraswati Vihar	"
	10. New Delhi Moara Bagh	"

1	2	3
	11. New Delhi Hotel Mourya Sheraton (Sardar Patel Road)	"
	12. New Delhi-Indira Gandhi International Airport	"
	13. Delhi Industrial Finance Branch	"
	14. New Delhi Nehru Place	State Bank of Bikaner & Jaipur
	15. New Delhi Vasant Kunj	"
	16. New Delhi Greater Kailash Part II	State Bank of Indore "
	17. New Delhi Rajori Garden	"
	18. New Delhi Green Park	State Bank of Mysore
	19. New Delhi Rohini Commercial Complex	State Bank of Travancore
	20. New Delhi Industrial Finance Branch	State Bank of Patiala
	21. Delhi Rajori Garden	Allahabad Bank
	22. New Delhi Lajpat Nagar	Andhra Bank
	23. New Delhi Lawrence Road	"
	24. New Delhi Karampura (Commercial Complex)	Bank of Baroda
	25. New Delhi Jedshar Nagar	"
	26. New Delhi Hauzkhass Siri Industrial Area	"
	27. Delhi Overseas Branch	"
	28. Delhi Industrial Finance Branch	"
	29. New Delhi Keshpur Village	Bank of India

1	2	3
	30. New Delhi Saket	"
	31. New Delhi-Mayur Vihar	"
	32. New Delhi-Tohtarnagar	Canara Bank
	33. New Delhi-Vikas Sadan D.D.A. Office Complex	Central Bank of India
	34. New Delhi-Yojna Vihar	"
	35. New Delhi-Sanjay Gandhi Transport Nagar	
	36. New Delhi-Scope Complex	Dena Bank
	37. New Delhi-Saket	Indian Bank
	38. New Delhi Overseas Branch	"
	39. New Delhi Industrial Finance Branch	Indian Overseas Bank
	40. New Delhi Alaknanda Shopping Complex	"
	41. Delhi Overseas	New Bank of India
	42. Delhi Industrial Finance Branch	"
	43. Delhi Lakshmi Nagar	Oriental Bank of Commerce
	44. Delhi Overseas	"
	45. New Delhi Indira Gandhi University Madangiri	Punjab National Bank
	46. New Delhi Yamuna Vihar	Punjab National Bank
	47. Delhi Overseas	"
	48. Delhi Industrial Finance Branch	"
	49. New Delhi R.K.Puram Sector 8	Punjab and Sind Bank

1	2	3
	50. New Delhi Ranjit Nagar	"
	51. New Delhi Tri Nagar	Syndicate Bank
	52. Delhi Ashok Vihar	"
	53. New Delhi Bhikaji Kama Place	Vijaya Bank
	54. New Delhi South Extension	Union Bank of India
	55. New Delhi Okhla Industrial Estate	"

#### Window Dressing by Scheduled Commercial Banks

9035. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has issued any warning to scheduled commercial banks not to inflate their deposits by window dressing of balance sheets;

(b) whether any banks have been found guilty of these malpractices during past three years; if so, names of banks concerned;

(c) whether a sum of Rs. fifty crores was withdrawn from branches of the Punjab National Bank, State Bank of India, Punjab & Sind Bank in the very first week of 1988;

(d) if so, whether any action has been taken by the Reserve Bank of India so as to ensure that bank managers do not indulge in practice of attracting short term deposits, which are managed in the last week of December to show progress in deposits and then disgorged in January of the following year;

(e) if so, the nature thereof; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Yes, Sir.

(b) As per the information received from Reserve Bank of India, Balance Sheets of the Banks for the last three years were duly audited by statutory auditors and in their opinion have exhibited a true and fair view of the affairs of Bank.

(c) to (f). Reserve Bank of India has reported that it is looking into the matter with a view to find out whether these banks resorted to any window dressing of their deposit figures for the year 1987.

#### Growth of Unauthorised Banks in Chandigarh and Delhi

9036. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government and the Reserve Bank of India have taken note of the growth of unauthorised banks in various parts of the country, particularly in Chandigarh and Delhi;