

of India, and it is still under the consideration of the Reserve Bank. Though it has not evolved any specific scheme to improve the working system in banks, several suggestions are made in the report aimed at improving the operational efficiency and profitability in banks. Broadly these relate to (1) Improvement in system and procedures, (2) Rationalisation of service charges including a charge for current accounts, (3) Reorganisation of system of audit, (4) Revision of Tax Laws and Procedure mainly to enable banks to strengthen their capital base, (5) Payment of interest on cash reserves consistent with the cost of funds, (6) Coordination in performance budgeting, credit budgeting and business plans, (7) Building up of banking management information system, and (8) Review of Bipartite settlements and necessary changes through legislation or otherwise.

Forcelanding by Indian Aeroplanes

2489. SHRI K. LAKKAPPA: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) whether forced landing by Bahuguna Copter occurred on 1st November, 1977 if so, the reasons for the same; and

(b) whether in October and November large scale forcelanding by Indian aeroplanes carrying important Ministers of Central Government and party leaders took place, if so, causes there of in each case?

THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI PURU-SHOTTAM KAUSHIK): (a) Yes, Sir. Alouette Helicopter VT-EFI belonging to Government of Uttar Pradesh with Shri H. N. Bahuguna, Minister of Petroleum, on board from Rishikesha to Delhi made a forced landing at village Barsia 17 miles west of Meerut on 1st November 1977 due to mechanical trouble.

(b) During the months of October and November, 1977 including the above incident four Indian Registered aircraft with VIPs on board were involved in precautionary/forced landings. Preliminary investigations revealed that these were due to mechanical troubles.

Foreign Trade Policy

2490. SHRI K. LAKKAPPA:
DR. HENRY AUSTIN:

Will the Minister of COMMERCE AND CIVIL SUPPLIES AND CO-OPERATION be pleased to state:

(a) whether Government have drastically changed the foreign trade policy;

(b) if so, to what extent this change has helped in growing the foreign trade;

(c) the main features of the new policy; and

(d) whether this policy has helped the Indian Government; if so, to what extent?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE AND CIVIL SUPPLIES AND CO-OPERATION (SHRI ARIF BEG):

(a) No, Sir. However, Government has appointed a Committee under the Chairmanship of Dr. P. C. Alexander, Commerce Secretary to review import and export policies and procedures and suggest suitable changes therein.

(b) to (d). Do not arise.

साथ तेल के आयातकों द्वारा आयात लाइसेंसों का दुरुपयोग

2491. श्री मोहन प्रकाश त्यागी . क्या वाणिज्य तथा नागरिक पूति और सहकारिता मंत्री यह करने की कृपा करेंगे कि :

(क) उन व्यापारियों के विरुद्ध क्या कार्यवाही की गई है जिन्हें 514 करोड़ रुपये के मूल्य का वनस्पति तेल आयात करने के लिये कांग्रेस सरकार ने 2,000 लाइसेंस दिये थे और जिन्होंने केवल 30 करोड़ रुपये के मूल्य का वनस्पति तेल आयात किया तथा शेष राशि के अन्य वस्तुओं का आयात किया और इस प्रकार सरकार को धोखा दिया; और

(ख) भविष्य में कोई व्यापारी सरकार को इस प्रकार धोखा न दे सके, इसके लिये सरकार ने क्या कार्यवाही की है ?

बाणिज्य तथा नागरिक दुर्गति और सहकारिता मंत्रालय में राज्य मंत्री (श्री अरविंद बेग) : (क) संभवतः प्रश्न खाद्य तेलों से सम्बन्धित है। आयात व्यापार नियंत्रण विनियमों के अन्तर्गत उन फर्मों के विरुद्ध कार्रवाई शुरू की गई है जिनके विरुद्ध कदाचार के प्रथम दृष्टया मामले थे। इस प्रकार की गई कार्रवाई से सम्बन्धित रिपोर्ट अभी प्राप्त नहीं हुई है। 13 पार्टियों के मामले केन्द्रीय जांच ब्यूरो के भी सुपुर्द किये गये थे जिनमें से 6 मामले विदेशी मुद्रा विनियमन अधिनियम के अन्तर्गत प्रवर्तन निदेशालय, वित्त मंत्रालय के सुपुर्द किये गये हैं। इनमें से 12 पार्टियों के बारे में जांच पड़ताल पूरी कर ली गई है परन्तु जांच पड़ताल के दौरान कोई प्रतिकूल तथ्य सामने नहीं आया है। इनमें से किसी भी लाइसेंस का उपयोग किसी अन्य चीज के आयात के लिए नहीं किया जा सकता था।

(ख) (i) भारतीय लोक प्रशासन संस्थान से मुक्त लाइसेंस योजना के अन्तर्गत निजी व्यापार द्वारा खाद्य तेलों के आयात से सम्बन्धित सभी पहलुओं का अध्ययन करने के लिए कहा गया है।

(ii) लाइसेंस जारी करने की क्रिया-विधि बदल दी गई है ताकि जो लाइसेंस

दिये जायें वे वास्तविक धायतों के करीब-करीब बराबर रहें। अब लाइसेंस आवेदकों द्वारा की गई पक्की संविदाओं के आधार पर जारी किये जा रहे हैं।

Complaints regarding delays in Disposal of Loan applications

2492. SHRI D. B. CHANDRE GOWDA: Will the Minister of FINANCE be pleased to state:

(a) whether Chief Executives of the banks have received complaints regarding delays in the disposal of loan applications and the unsympathetic attitude of branch managers and the field staff towards the smaller borrowers;

(b) whether sickness in industry in general and in the small-scale units in particular became sick for reasons beyond their control and banks should be able to institute some kind of an early warning system to protect them from running into sickness and nurse them back to health if they become sick; and

(c) whether Government have issued instructions that banks also needed to strengthen their administration to be able to discharge this duty successfully?

THE MINISTER OF FINANCE AND REVENUE AND BANKING (SHRI H. M. PATEL): (a) Some complaints are received from time to time and public sector banks have, therefore, been advised to streamline the procedure for sanction of loans to small borrowers. Instructions have been issued to field staff to assist small borrowers to fill in application forms, which are made available to them in regional languages. Further in order to ensure that loan applications from small borrowers are disposed of as expeditiously as possible, instructions have been issued to public sector banks to dispose of applications involving credit limit upto Rs. 10,000