

बाद में एकत्र किये गये साधनों के आधार पर प्रतिकूल निष्कर्ष निकाले जाते हैं, उनका खण्डन करने के लिए उसे पर्याप्त धन देना होगा। इस सम्बन्ध में कन्द्रीय प्रत्यक्ष-कर बोर्ड द्वारा जारी किये गये सामान्य आदेशों का पालन करते हुए, अनिर्णीत मामलों को 31-3-1979 तक शीघ्र निपटाने की कर-निर्धारण अधिकारियों की उत्सुकता के बावजूद भी इन प्रक्रियाओं में कभी-कभी ऐसा बिलम्ब हो जाता है जिसे टाला नहीं जा सकता।

### Bank Credit to Industries

680. SHRI KUMARI ANANTHAN: Will the DEPUTY PRIME MINISTER AND MINISTER OF FINANCE be pleased to state:

(a) the action taken by the Reserve Bank of India on the Tandon Committee recommendations regarding the systematic approach to sanction and follow-up of Bank credit to industries;

(b) the details of directives that have been issued discouraging personal guarantees for such bank credit; and

(c) how the present credit policy of the R.B.I. is going to help in augmenting production and productivity and simultaneously promoting self-financing of business ventures?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ZULFIQUARULLAH): (a) The Reserve Bank of India has accepted the main recommendations of the Study Group to frame guidelines for follow-up of bank credit, known as the Tandon Committee.

(b) Banks have been advised by the Reserve Bank of India that personal guarantees for bank credit should be obtained only in circumstances absolutely warranted after a careful examination of the facts of each case.

(c) One of the important aims of credit policy is to meet the genuine needs of production and investment. Care is taken to see that no productive

venture suffers on account of lack of credit for its genuine requirements.

### Payment of Overtime to Employees of Nationalised Banks and State Bank of India

681. DR. VASTANT KUMAR PANDIT: Will the DEPUTY PRIME MINISTER AND MINISTER OF FINANCE be pleased to state:

(a) whether it is a fact that huge amounts are being paid to the bank employees by way of overtime; if so what is the amount of overtime paid to employees of nationalised banks and State Bank of India group during 1st April, 1978 to 31st December, 1978 and during 1976 and 1977;

(b) whether Government propose to curb the tendency of overtime; and

(c) if so, what are the plans for reduction of work-load and proper utilisation of the staff?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ZULFIQUARULLAH): (a) The available information collected from the public sector banks regarding payment of overtime allowance to their employees during the years 1976, 1977 and upto 30.6.1978 is detailed in the statement attached.

(b) The Government have reiterated its instructions in December 1978 impressing upon the banks the necessity of controlling the quantum of overtime with a view to keep it to the barest minimum possible.

(c) Banks branches are under instructions to consciously reduce overtime by regularly monitoring the same and exercising a check at a senior level on the sanction of overtime. Staff requirements are also being reviewed and necessary adjustments undertaken, wherever possible to reduce overtime.

**Statement***Amount of overtime paid to the public sector banks to their employees*

(Rupees in lakhs)

S. No.	Name of the Bank	Overtime paid as on		
		1976	1977	Upto 30-6-78 (Provisional)
1	2	3	4	5
1	Central Bank of India . . . . .	73·89	101·44	70·81
2	Bank of India . . . . .	137·30	119·42	111·67
3	Punjab National Bank . . . . .	23·74	37·20	37·79
4	Bank of Baroda . . . . .	62·55	111·83	100·50
5	United Commercial Bank . . . . .	33·64	23·88	17·23
6	Canara Bank . . . . .	31·10	29·18	14·63
7	United Bank of India . . . . .	51·64	75·04	45·32
8	Dena Bank . . . . .	40·72	56·87	38·09
9	Syndicate Bank . . . . .	3·43	3·03	5·10
10	Union Bank of India . . . . .	11·73	12·42	14·16
11	Allahabad Bank . . . . .	15·44	36·82	25·17
12	Indian Bank . . . . .	2·13	6·75	12·53
13	Bank of Maharashtra . . . . .	26·15	41·12	29·41
14	Indian Overseas Bank . . . . .	27·09	43·69	33·17
<b>TOTAL NATIONALISED BANKS</b> . . . . .		<b>540·55</b>	<b>698·69</b>	<b>555·58</b>
1	State Bank of India . . . . .	108·00	297·00	250·00
2	State Bank of Bikaner & Jaipur . . . . .	9·39	2·83	8·36
3	State Bank of Hyderabad . . . . .	13·76	8·20	10·04
4	State Bank of Indore . . . . .	0·80	11·71	14·36
5	State Bank of Mysore . . . . .	2·12	9·17	5·26
6	State Bank of Patiala . . . . .	0·55	7·22	11·50
7	State Bank of Travancore . . . . .	10·31	16·56	10·40
8	State Bank of Saurashtra . . . . .	3·31	3·95	6·23
<b>TOTAL S.B.I. GROUP</b> . . . . .		<b>148·24</b>	<b>356·64</b>	<b>316·13</b>
<b>TOTAL PUBLIC SECTOR BANKS</b> . . . . .		<b>688·79</b>	<b>1055·33</b>	<b>871·71</b>