

level of Rs. 18.75 crores in 1977-78 to Rs. 28.50 crores in 1981-82. Export of fabricated mica also registered an increase from Rs. 8.75 crores in 1979-80 to an estimated sum of Rs. 15 crores in 1981-82. The export of lower grades of mica viz. below No. 5 excluding mica scrap, which was 3887 M.T. worth Rs. 5.27 crores in 1976-77 had increased to 4493 M.T. valued at Rs. 6.77 crores in 1981-82.

(c) MITCO is paying to small dealers in mica better prices for their products and the price increase ranges between 35 to 40% as compared to the prices they were getting prior to 1979.

(d) There has been no setback in the condition of small dealers. The question of taking any remedial step does not arise.

AI TO GET LOAN FOR PURCHASE OF AIRBUS

3382. SHRI G. NARSIMHA REDDY : }
SHRIMATI MADHURI SINGH: }

Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether Air India is exploring the possibility of getting loan from foreign sources to buy Airbuses;

(b) if so, what is the need and the response of the foreign sources;

(c) whether the financial transactions of Air India have been showing profits during the last two years and what is the trend for 1982; and

(d) what steps are being taken to mop up wasteful expenditure by Administrative economy particularly by reducing staff in London which is much excess of demand ?

THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI A. P. SHARMA) : (a) Yes, Sir.

(b) The financing offer for the Airbus purchase have been received from various sources and on the basis of the evaluation done, the final accepted proposal is for the financing of the purchase of three Airbuses by an export credit package equivalent to US \$ 110 million by French, German and U.K. banks and an Euro dollar loan of \$ 88 million. A mandate has been given to M/s Lloyds Bank International for arranging these loans.

(c) Air India incurred a loss of Rs. 15.09 crores in 1979-80 and Rs. 21.30 crores in 1981-82. The profits of Air India for the year 1982-83 are expected to be about Rs. 10 crores.

(d) Review of staffing is done on a continuous basis by Air India including those staff posted at London. The present staff has been posted on the basis of the work load at the London Office.

INSTRUCTIONS ISSUED BY CENTRAL OFFICE OF STATE BANK OF INDIA BOMBAY TO CHIEF GENERAL MANAGERS

3383. SHRI R. N. RAKESH : Will the Minister of FINANCE be pleased to state :

(a) whether the Central Office of the State Bank of India, Bombay has issued instructions to the Chief General Managers of all Circles of the Bank vide their letter No. ADM/039464 dated 11th September, 1981 to submit their advices in respect of item "B" thereof;

(b) whether in terms of item "B" of Central Office letter quoted above some of the Members of Parliament wrote to him about the disruption of welfare activities of State Bank of India SC/ST Employees Welfare Association (Regd.) New Delhi by transferring its Office bearers/active members out of Delhi on account of their promotion and also for retaining them in Delhi;

(c) if so, whether Government have instructed the Bank's management to cancel the transfers of the office bearers/active members of the Association; and

(d) if no action has been taken so far, the reasons for delay ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Yes, Sir.

(b) Yes, Sir.

(c) and (d) The posting of the employees after promotion is made according to the transfer policy of the Bank which is uniformly applicable to all the employees including those belonging to SC/

ST communities. The Bank has reported that the SC/ST employees including the office bearers of their Associations are not discriminated against in this regard.

PAYMENT OF BALANCE IN DECEASED SAV-
ING BANKS ACCOUNTS

3384 SHRI F. H. MOHSIN : Will the Minister of FINANCE be pleased to refer to the reply given to Unstarred Question No. 304 on 9th July, 1982 regarding payment of savings bank deposits to survivors of depositors and state:-

(a) whether he will place on the Table a copy of the advice given to the Public Sector Banks for the payment of balance in deceased Savings Bank Accounts to survivors/heirs at different levels and the amount upto which power has been given to the Branch Managers and other officers;

(b) whether he is aware that the United Commercial Bank, New Delhi is not making any payment of deceased accounts where the balance lying was Rs. 15,000/- even on the production of the will, though not registered, by the widow, the legal heiress and executrix appointed by the deceased and observance of other formalities like Indemnity and insists on the will being probated, which is a very cumbersome process;

(c) the reasons why the UCO Bank follows its own procedure in such cases; and

(d) whether he will issue necessary instructions to this Bank in the matter?

THE DEPUTY MINISTER IN THE
MINISTRY OF FINANCE (SHRI
JANARDHANA POOJARY) : (a) A Working Group has been appointed by Govt. in 1975 to suggest ways and means to improve customer service in banks. The said Group had *inter-alia* made the following recommendation :—

“Adequate discretion should be vested in branch manager and other appropriate authority levels for payment of balance in deceased account to survivor(s)/claimant(s) without production of legal representation, but on the basis of due local enquiry and adequate indemnity.”

The above recommendation, alongwith many other recommendations which were accepted, was commended to public sector banks for implementation. The modalities for settling such cases and the amount up to which powers could be exercised for settlement of such cases were left to be laid down by the individual banks with reference to their respective administrative structure. These powers are being reviewed by the banks periodically.

(b) to (d). According to the information obtained from the United Commercial Bank, they have generally insisted on the VIII being probated, or on production of letter of administration in such cases. However, where the bank is otherwise satisfied about the bonafide of the claimants, this requirement is waived subject to the completion of certain formalities necessary to protect its interest against future claims. The difficulties at present being experienced in settlement of such accounts will be set at rest when nomination facilities are introduced, for which purpose a suitable legislation is expected to be brought forward.

EXPANSION OF OBEROI GROUP OF HOTELS
IN BOMBAY

3385. SHRI R. MUTTUKUMARAN : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether it is a fact that the Oberoi Hotels group has made substantial expansion of their Hotels in Bombay and if so, whether such expansion is covered by appropriate Government approvals and details thereof; and

(b) the details of the expansion carried out by the Oberoi Group in their Bombay Oberoi Towers Hotel with or without Government approval?

THE MINISTER OF STATE IN THE
MINISTRY OF TOURISM AND CIVIL
AVIATION : (SHRI KHURSHEED
ALAM KHAN) : (a) and (b). The hotel being constructed by Oberoi Hotel Group is a new project adjacent to Oberoi Towers, Bombay. It has been approved by the Department of Tourism and will have 300 rooms.