

The Department of Tourism has constructed and commissioned 18 Youth Hostels in the country at Amritsar, Dalhousie, Aurangabad, Bhopal, Darjiling, Jaipur, Madras, Panchkula, Patnitop, Panaji, Puri, Gandhinagar, Hyderabad, Nainital, Trivandrum, Mysore, Pondicherry and Port Blair. The Youth Hostels have 44-46 beds accommodation. The accommodation charges are Rs. 5/- in the plains areas and Rs. 6/- in the hill areas, per person per day. These 18 Youth Hostels were constructed at a cost of Rs. 109.16 lakhs.

Besides the above, as part of the Ministry's drive to promote domestic tourism, nine Tourist Bungalows were constructed in the Fourth Five Year Plan period at Porbander, Ludhiana, Rameshwaram, Darjeeling, Jaisalmer, Dharamsala, Mantralayam, Warangal and Sewagram. These Tourist Bungalows are being managed by the State Government. The construction cost of these Bungalows was Rs. 73.17 lakhs.

In the current Plan 1980-85, it is proposed to construct nine more Youth Hostels in the Eastern and North Eastern States at Patna, Namchi (Sikkim), Shillong, Gauhati, Imphal, Itanagar, Aizwal, Agartala and Dimapur. These are in various stages of implementation. The estimated cost of construction of all these Tourist Hostels is about Rs. 280 lakhs.

The Ministry of Tourism has also registered a Society called Bharatiya Yatri Avas Vikas Samiti for construction/expansion of Yatrikas (Dharamshala/Musafir Khanas/Sarais), to help Domestic/Pilgrim Tourism all over the country, particularly from the weaker sections of society. This Ministry has so far released Rs. 15 lakhs to the Samiti. The Samiti has already constructed accommodation at Amarkantak. The construction of a Yatrika each at Chitrakoot and Vrindavan is in progress. The Samiti is finalising the formalities for the construction of Yatrikas at a number of other pilgrim centres. The Ministry of Tourism has also set up the Indian Institute of Mountaineering and Trekking to give mountaineering training to the Indian Youth. The Ministry has also released Rs. 12.88 lakhs for purchase of Trekking

equipment to the Governments of Uttar Pradesh and West Bengal.

In consultation with the State Governments, the Ministry of Tourism has identified 61 travel circuits with 441 Tourist Centres. These will be developed as tourism infrastructure for international as well as domestic tourist traffic and will be taken up in a phased manner subject to availability of funds and are their interse priorities. The funds to the development will be pooled from Central/State/Private sources. In addition, the Ministry of Tourism has contributed Rs. 3 lakhs towards the cost of construction of the building of the Youth Hostels Association of India in New Delhi and also Rs. 6 lakhs towards the construction cost of Vishva Yuvak Kendra, Circular Road, Chanakya Puri, New Delhi. The Ministry of Tourism has been releasing Rs. 12,000/- annually towards the salary of the Warden and Assistant Warden of each Youth Hostel. This Ministry also releases Rs. 10,000/- per year for office expenses of Youth Hostels Association of India, New Delhi. This Ministry has also constructed the 558-room/1264 bed Ashok Yatri Niwas at New Delhi to cater to the requirements primarily of domestic tourists.

#### Bank Frauds

4345. DR. VASANT KUMAR PANDIT:

SHRI K. RAMAMURTHY :

Will the Minister of FINANCE be pleased to state :

(a) what is the number of bank frauds occurred during 1982 and 1983 (June ending) and the total amount involved therein;

(b) in how many cases the RBI/Police/CBI have taken the action, the result of the actions and the money recovered therefrom in the above year;

(c) whether Government propose the systems and procedures in the Bank to be computerised; and

(d) what are the guidelines the RBI has given to check the frauds and taking stern

action against bank frauds, borrowings, loan and guarantees etc ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) The available information regarding the number of frauds and amounts involved as reported by 28 public sector banks to the Reserve Bank of India during the year 1982 and 1983 (upto 31.3.83) is as follows :

Year	No. of cases	Amount involved (Rs. in crores)
1982	2065	19.44
1983 (upto 31.3.83)	561	6.31

Note : (i) The term "bank frauds" generally covers instances of misrepresentation, breach of trust, manipulation of books of accounts, fraudulent encashment of instruments like cheques, draft and bills of exchange, unauthorised handling of securities charged to banks, misfeasance, embezzlement, theft, misappropriation of funds, conversion of property, cheating, shortages, irregularities, etc.

(ii) All cases of frauds reported by banks irrespective of the amount involved are included in the statement. The total amount involved in these frauds does not necessarily represent the amount of loss to banks.

(b) Information is being collected and, to the extent available, will be laid on the Table of the House.

(c) Indian Banks' Association is negotiating with the Unions to bring about mechanisation and computerisation in banks.

(d) Reserve Bank of India has issued detailed instructions to banks advising them to strengthen their control mechanisms including the internal audit/inspection machinery, to take note of the warning signals like non-submission or irregular submission of control returns, arrears in house-keeping, affluent living of employees beyond means. The banks have also been instructed to mete out punishment befitting the seriousness of the irregularity by erring staff members and to issue strict instructions to authorities at various levels to desist from the unhealthy practice of grant of advances beyond their discretionary powers or by oral instructions.

#### Flow of Institutional Finance in North Eastern Region

4346. SHRI SONTOSH MOHAN DEV : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the flow of institutional finance was not adequate resulting in slow development of industries in the North Eastern region;

(b) whether the Centre would issue directives to facilitate the grant of banking loans to local industries on easy terms; and

(c) if so, the details thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) The all India term lending financial institutions do not make region-wise allocation of funds for extending financial assistance to industrial units. Flow of assistance from the financial institutions to any particular region is essentially determined by the number of applications for assistance received from the region which in turn would depend on the level of entrepreneurial activity in the region and locational decisions of the entrepreneurs. The locational decisions of the entrepreneurs are influenced by factors such as availability of raw materials, skilled labour, power supply, basic infrastructural facilities and proximity to market. The financial institutions extend