

(ii) To discuss, approve the credit outlays and Annual Action Plan 1984.

(iii) To identify constraints and impediment in implementation of the Various programmes and make suggestions thereof ; and

(iv) To provide forum for a free, frank and fair discussions between the bankers and Government functionaries for securing better co-operation, coordination amongst them and in implementation of Annual Action Plans having regard/appreciation of each others roles/limitations etc.

(c) The discussions in the meeting related to identification of the bankable schemes, by the three sub-groups formed for the purpose for being included in the Annual Action Plan of 1984 for rural Delhi under the Lead Bank Scheme with reference to the progress in implementation of Annual Action Plan 1983 and additional credit needs likely to be generated with the implementation of new programmes viz., minor Irrigation Schemes, Energy Programme for Alipur Block biogas plants, construction of rural housing schemes etc.

(d) The Annual Action Plan 1984 for rural Delhi was finalised and bankwise, sectorwise shares were allocated amongst the banks operating in rural Delhi.

(e) and (f) The Chief Executive Councillor Delhi is reported to have made certain suggestions with a view to bringing about improvement in the lending to weaker sections of society in rural Delhi. These suggestions include the following :

(i) The identified poor should be of great importance to bank and he must be respected. Loans should be granted promptly. Recoveries should be linked with the additional income generated.

(ii) Banks should not insist on collateral security in respect of small loans ; and

(iii) a small booklet detailing the various schemes designed for the rural poor as also the various formalities which have to be fulfilled by the loan applicants should be brought out. Action reported to have been taken by the banks is as follows :—

(a) As per the guidelines of the Reserve Bank of India, banks already lay a greater emphasis on the technical feasibility and economic Viability of the activity than on the credit-worthiness of the person undertaking it.

(b) Banks do not by and large insist upon collateral security on loans to weaker sections of the society where the amount does not exceed Rs.5000/- and

(c) the booklet suggested by the Chief Executive Councillor and containing the details of Various schemes and the related formalities, will be brought out shortly by the State Bank of India.

#### Charter of Demands of Unions/ Association of Employees and Officers of Central Bank of India

3997. SHRI RAMJIBHAI MAVANI : Will the Minister of FINANCE be pleased to state :

(a) whether any charter of demands from the unions, associations etc. of (i) employees and (ii) officers of Centrl Bank of India has been received from 1st February, 1980 to 31st October, 1983 ;

(b) if so, the details thereof and the action taken on each one ;

(c) the details of demands which have been (i) accepted (ii) rejected and (iii) are under consideration ;

(d) the reasons of rejection and keeping them under consideration :

(e) the action taken to implement the accepted demands ;

(f) whether any talks or negotiations were held with the representative thereof ; and

(g) if so, the details of talks, discussions and the outcome thereof ?

**THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY):** (a) (b) (d) (f) and (g) The major demands received from All India Central Bank Employees Federation, the recognised workmen union of the bank, and the All India Central Bank Officers' Federation, affiliated to the All India Confederation of Bank Officers Organisations, during the period 1st February, 1980 to 31st October, 1983 are indicated in the Annexure. Central Bank of India has reported that out of 226 demands of the employees federation, as many as 131 were accepted and 3 demands were not found acceptable. 42 demands are still under consideration. Similarly, out of 211 demands of the officers federation, 112 were accepted, 55 were not found acceptable and 44 are under consideration. The bank has explained that some of the demands could not be accepted by the bank as their acceptance would entail heavy financial burden or would have been in violation of the accepted policies or instructions of the Government, etc. All the demands were fully discussed with the office bearers of the Award Staff Union as well as the Officers' Association in the periodical joint talks held with them at Central Office before decision were taken to accept or to reject them.

(c) and (e) Information relating to the major demands which have been accepted, rejected or are under consideration as well as the stage of implementation of the accepted major demands is being collected and will be laid on the Table of the House to the extent available.

#### Statement

#### Major Demands of all India Central Bank Employees Federation

(Recognised Union of the Bank)

Abolition of compartmentalisation and cash security, Opening of Holiday Homes, Medical expenses for prolonged diseases, Revision of Canteen facilities, Fitment of salary on promotion from subordinate to

clerical cadre during 1962-69, Conversion of part-time to full-time employees, Appointment of disciplinary Authority, Stoppage of denovo enquiries, Duty Leave to Officers representing Award Staff, Officers not to be reverted to clerical cadre, Provident Fund Loan for construction of Houses, Special marriage loan, Increase in festival advance, Relaxation in rate of interest on housing loan, Increase in quantum of housing loan, Revision of personal consumer loan. Waiving of Guarantors on housing loan, Construction of House, Provision of House at Project Areas, Reservation for employees' sons and daughters for recruitment in bank, Absorption in Bank's service of workmen having completed 240 days in Bank's service, Posting of Officers Cashiers at all centres where Divisional Offices are situated, Conversion of Accounts Clerks into Agricultural Assistants, Revision in Promotion Policy Agreement for Award Staff, Holding of special promotion test for scheduled tribe candidates at Ranchi, Revision in cost of Uniform and liveries to subordinate staff, Provision of residential accommodation to subordinate staff at Metropolitan centres, Payment of Overtime as per Bipartite Settlement, Assam Compensatory Allowance, Enhancement in Death relief, Compensation to employees dying in harness, Increase in rate of interest on Provident Fund, Increase in amount of welfare schemes and introduction of new schemes, Duty free leave to office bearers of Unions, Norms for Joint Discussions, Formation of Industrial Relations Machinery at all levels, Revision of certain provisions of Transfer Policy of Award Staff, Restoration of business hours at rural branches, etc.

Major Demands from All India Central Bank of India Officers' Federation (Affiliated to Alcoboo).

Provision of Hotel facilities/diem allowance for maximum period of 3 months to officers on transfers, Provision of accommodation to retired officers for six months, Reimbursement of maintenance charges of banks accommodation provided to officers, Providing of accommodation to all officers, Revision of allotment of furniture to officer, Increase in rent reimbursement for officers, Payment of brokerage for securing accommodation, Promotions of specialist officers

who have completed seven years of service in Scale-I, Debarred officers to be permitted in promotion process, review of promotion policy of officers, categorisation of branches, Review of promotion of officers awarded minor punishment, Chief Cashiers at specified branches to be in Scale-II. Law graduates to be treated as post graduates, Upgradation of Deputy Chief Officer, Law to Chief Officer Law, Small branch managers to be in Scale-II, Refund of cash security to Chief Cashiers, Reimbursement of TA/DA and joining time on request transfers, Supplementary diem allowance of Rs. 5/ for officers on duty, Branch Managers of rural branches to be allowed to stay within 10 kms, diem allowance during sickness while on outstation duty, Closing allowance to officers on deputation to Regional Rural Banks. Entertainment allowance to senior officers in administrative offices, Conveyance allowance to officers incharge of extension counters, Transfer of Principal Office bearers of Unions with six months notice, Interchange of Officers from Operation to Audit and vice-versa, Compensatory off to officers working on Sundays/Holi-days, Increase in Housing Loan, Personal Consumer Loans, Festival Advance, Conveyance Loan, Special Marriage loan, Compensation for accident on duty, Internal Auditors to be allowed to keep families at Place of their choice. Conversion of Scale I Officers to Faculty and Viceversa, Disciplinary Action process to be completed within six months, Periodical review of suspension cases, Duty Leave, TA, DA for Defence representatives, etc.

#### Skippers working in the Customs Marine Department

3998, SHRI V. SREENIVASA PRASAD : Will the Minister of FINANCE be pleased to state :

(a) the number of skippers working in the Customs Marine Department of the Collectorate Custom Ahmedabad, Gujarat since 1975 ;

(b) number of skippers suspended during the period from 1975 to 1983 ;

(c) the reasons of suspensions in each case ;

(d) whether suspensions of some of them were illegal and Government had to reinstate them in many cases ; and

(e) the steps taken to ensure that suspensions are for valid reason only so that there is no avoidable harassment ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PATTABHI RAMA RAO) : (a) The number of skippers in the Customs Marine Department of Ahmedabad Collectorate was 6 during the period 1975 to 31.8.1981 and is 5 thereafter.

(b) One skipper has been suspend during the period 1975 to 1983 in Ahmedabad Collectorate.

(c) The suspension has been ordered for alleged gross negligence and dereliction of duty in connection with an operation to prevent the smuggling of silver.

(b) As the officer in question was holding the post of skipper in a temporary capacity his services were terminated under C. S. S. (Temporary Service), Rules, 1965. The officer thereafter filed a special Civil Application in Gujarat High Court. The High Court set aside the said termination order and at the some time observed that the Department was at liberty to suspend the said officer again and issue charge sheet to him. Hence he was reinstated in service and placed under suspension again. A charge sheet has been served on him.

(e) The officer has been placed under suspension on valid grounds.

#### Production Performance of Public Sector Undertakings

3999. SHRI B. V. DESAI : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that production performance of undertaking during the first six months of the current financial year fell short by 29 per sent of the target fixed for them ;

(b) if so, what are the public sector undertakings which have suffered losses ;