

Specific complaints as and when received are enquired into for remedial action.

Mortgaging of Ornaments Utensils, etc. by Nationalised and Regional Rural Banks

3793 SHRI BHOGENDRA JHA : Will the Minister of FINANCE be pleased to state :

(a) whether it is proposed to introduce the system of accepting ornaments utensils etc as mortgage by the Nationalised and Regional Rural Banks with a view to saving the poorer sections from the clutches of legal usury :

(b) if so, details thereabout ; and

(c) if not, reasons therefor ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) There is no bar on banks extending credit facilities for agriculture and allied activities and to a limited extent for consumption on the security of gold and silver ornaments subject to the general guidelines for loans for these purposes. Thus banks have been asked not to seek any security, for small loans upto Rs. 5,000 for productive purposes in agriculture and allied sector. Consumption loans for certain purposes can be sanctioned by banks upto Rs. 500 per family on the guarantee of one or more individuals or group of persons and upto Rs. 1,000 per family against the security of gold and silver ornaments. Such loans fall within the priority sector advances and qualify for concessional rates of interest.

Alleged Disorderly Acts inside Premises of Chartered Bank Calcutta

3794. SHRI H.N. BAHUGUNA : Will the Minister of FINANCE be pleased to state :

(a) whether inside the premises of the Chartered Bank at Calcutta, there have been riotous behaviour and disorderly acts by the

members of the recognised union during banking hours against the members of another registered union ; and

(b) if so, whether the management of the Chartered Bank did not take any step against such behaviour of the employees though the same is a major misconduct under the Award ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b) According to the information received through Reserve Bank of India the allegations relate to a dispute between rival unions and the matter is sub-judice. In view of the above, RBI have not considered it appropriate to intervene in the matter.

ऋण जमा राशि अनुपात में स्थिरता

3795. श्री रामावतार शास्त्री : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या उन्होंने पटना में जुलाई 1984 के प्रथम सप्ताह में हुई राष्ट्रीयकृत बैंकों की क्षेत्रीय सलाहकार समिति की छठी बैठक की अध्यक्षता की थी ;

(ख) यदि हां, तो क्या उन्होंने बैंक में ऋण तथा जमा राशि के बीच परस्पर अनुपात में स्थिरता आने पर अपनी अप्रसन्नता व्यक्त की थी ;

(ग) यदि हां, तो तत्सम्बन्धी वर्तमान स्थिति क्या है और उसके क्या कारण हैं ; और

(घ) उक्त स्थिति में सुधार के लिए सरकार द्वारा क्या उपाए किए गए हैं

वित्त मंत्रालय में उप मंत्री (श्री जनार्दन पुजारी) : (क) जी, हां ।