

1	2	3	4
22. Punjab and Sind Bank	3457	489	2307
23. Syndicate Bank	8536	2635	3552
24. Union Bank of India	9913	3976	3768
25. United Bank of India	8740	1547	3846
26. UCO Bank	6579	1057	4368
27. Vijay Bank	5644	1894	2572
Total of Public Sector Bank	260304	92512	111098
Total of Private Sector Banks	12003	4167	3147
Total of All Banks	298307	96679	114245

1	2	3	4
24. Tripura	1628	146	826
25. Uttar Pradesh	42263	13308	12200
26. West Bengal	13848	2615	7231
27. Andaman and Nicobar Islands	64	20	21
28. Chandigarh	119	55	28
29. Dadra and Nagar Haveli	114	48	41
30. Daman and Diu	27	14	9
31. Pondicherry	525	34	154
32. Lakshdweep	35	7	24
Not Specified	5112	1901	1974
All India	298307	96679	114245

**Statement-II**

*State/Union Territory-wise progress under Prime Minister's Rozgar Yojana (PMRY) during the year 1996-97 (upto 30th November, 1996) - Latest available - indicating the number of applications received, sanctioned and pending.*

S. No.	Name of the Bank	Applica- tions Received	Applica- tions Sanctioned	Applica- tions Pending
1		2	3	4
1.	Andhra Pradesh	23826	11264	9266
2.	Arunachal Pradesh	50	20	28
3.	Assam	3279	1067	1304
4.	Bihar	24753	6542	11474
5.	NCT of Delhi	3731	440	1380
6.	Goa	471	247	71
7.	Gujarat	10460	5000	1463
8.	Haryana	8507	3132	1849
9.	Himachal Pradesh	2138	1068	479
10.	Jammu and Kashmir	950	309	312
11.	Karnataka	18863	5992	9591
12.	Kerala	12609	4691	4435
13.	Madhya Pradesh	37183	8828	19719
14.	Maharashtra	38269	15097	13887
15.	Manipur	2200	517	1433
16.	Meghalaya	264	75	120
17.	Mizoram	57	12	24
18.	Nagaland	121	56	49
19.	Orissa	2787	626	1666
20.	Punjab	11051	3126	3929
21.	Rajasthan	15357	4762	5013
22.	Sikkim	145	50	67
23.	Tamil Nadu	17501	5560	4178

**High Rate of Interest by Financial Institutions**

1194. SHRI T. GOPAL KRISHNA : Will the Minister of FINANCE be pleased to state :

(a) whether the banks and the financial institutions are flushed with funds which can be lent to commercial sector;

(b) whether the credit to the commercial sector has been sluggish inspite of its acute liquidity problem due to high rates of interest from these institutions;

(c) whether the Government are aware that a distortion has been created between the commercial banks and the financial institutions with respect to the these funds on account of costlier credit of the financial institutions due to higher rates of fund collections than banks; and

(d) if so, the steps taken by the Government to ensure that the financial institutions do not get loaded with unused funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) Reserve Bank of India (RBI) has reported that during the financial year 1996-97 (upto January 31,1997), aggregate deposits of scheduled commercial banks showed a growth of Rs. 49,519 crores (11.4 per cent ) a compared with an increase of Rs. 24,767 crores (6.4 per cent) during the corresponding period of previous year. Apart from the larger deposit accretion, banks have comfortable liquidity due to release of resources through successive reduction in the CRR by the Reserve Bank of India since November 1995 amounting to Rs. 7,525 crore during 1995-96 and Rs. 17,850 crore during 1996-97 upto January 1997. The lendable resources of banks have, therefore, increased during the current year. As regards financial institutions, RBI have reported that IDBI and IFCI are not flushed with funds and that ICICI has indicated that they have adequate funds to meet their borrowers' requirements.

(b) With regard to the interest rates in the banking system in the monetary policy announced by RBI on October 19, 1996, banks have been advised to pass on atleast part of their gains on account of CRR reductions to borrowers by reducing the Prime Lending Rate and also to announce the maximum spread over PLR. In the period subsequent to the announcement of the credit policy, banks have reduced their Prime Lending Rate and also indicated the maximum spread over Prime Lending Rate. As regards higher interest rates charged by FIs, RBI has stated that they raise funds at market related rates of interest. As such, the lending rates of these institutions depends on their cost of funds. However, recently some term lending institutions such as IDBI, ICICI, SCICI have reduced their interest rates.

(c) and (d) The sources of funds of FIs and banks are different. The sources of funds of commercial banks are mainly public deposits. Generally, funds mobilised by banks are of short to medium term in nature and most of their funds are deployed on a short to medium term basis. FIs however raise their funds by way of public and private placement of bonds, certificate of deposits and foreign currency loans on a medium to long term basis. These funds are raised by FIs at market related rates. Due to these differences, interest rates charged by Finance differ from those charged by banks.

#### Recommendations of Law Commission

1195. SHRI SONTOSH MOHAN DEV : Will the Minister of LAW AND JUSTICE be pleased to state :

(a) whether the Law Commission in its report have recommended a separate cadre of investigations agency in every district subject to the supervision of the higher authorities;

(b) if so, whether this is to ensure speedy trial of criminal cases envisaged within the meaning of article 21 of the Constitution;

(c) if so, the details of other recommendations made by the Law Commission and how many of them have been accepted by the Government; and

(d) the time by which criminal procedure code is likely to be amended?

THE MINISTER OF STATE OF THE DEPARTMENT OF LEGAL AFFAIRS, LEGISLATIVE DEPARTMENT AND DEPARTMENT OF JUSTICE (SHRI RAMAKANT D. KHALAP) : (a) and (b) Yes, Sir.

(c) The details of the recommendations are contained in Chapter XXII of the 154th report of the Law Commission laid on the Table of the House on 20.12.96. The report is under examination of the Ministry of Home Affairs.

(d) It may not be possible to indicate any specific time limit in this regard. Efforts are being made to implement the same as early as possible.

#### Demand and Supply of Coal

1196. SHRI NITISH KUMAR :  
JUSTICE GUMAN MAL LODHA :  
SHRI JAI PRAKASH AGARWAL :  
SHRI SHANTI LAL PARSOTAMDAS PATEL :  
SHRI DINSHA PATEL :

Will the Minister of COAL be pleased to state :

(a) whether the gap between demand and supply of coal in the country has been increasing constantly for the last few years;

(b) if so, the gap between the demand and supply of coal in the country in the beginning of the Eighth Plan;

(c) the gap between the demand and supply during the year 1996-97 and the extent up to which it is likely to be increased during 1997-98; and

(d) the steps taken by the Government to bridge this gap during the Ninth Plan?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) (b) and (c) Demand of raw coal, as assessed by the Planning Commission, from the beginning of the 8th Five Year Plan upto the year 1997-98, vis-a-vis actual/anticipated supply of coal during the 8th Five Year Plan and supply planned for the year 1997-98 is given below :

(In million tonnes)

Year	Demand	Supply*	Gap between demand and supply of coal
1992-93	256.70	241.69	15.01
1993-94	268.80	252.87	15.93
1994-95	268.50	260.64	7.86
1995-96	288.00	279.73	8.27
1996-97	325.00	296.27	28.73
1997-98	323.38	310.60	12.78

\* Includes Imported Coal

(d) Steps being taken to augment domestic production of coal to bridge the gap between demand and supply of coal during the 9th Five Year Plan, inter-alia, include the following :

(i) Opening up of new mines and increasing efficiency and productivity in the existing mines by modernisation, application of new technologies and ensuring timely availability of inputs and infrastructural facilities.

(ii) Partial de-regulation of coal prices which is likely to improve the generation of internal financial resources of the coal companies which will facilitate implementation of