

Banks have been advised to have the loan recovery policies. The policy prescribes the manner of recovery of dues, targetted level of reduction (period-wise), norms for permitted sacrifice/waiver, factors to be taken into account before considering waivers, decision levels, reporting to higher authorities and monitoring of write-off/waivers.

Recovery cells have been set up at Head Quarter under the charge of General Manager. Branch-wise targets for recoveries are fixed. Recoveries are reviewed by CMD on monthly basis and by Board of Directors on quarterly basis.

Debt recovery Tribunals have been set up at Delhi, Calcutta, Bangalore, Ahmedabad, Jaipur, Patna, Chennai and Guwahati and Appellate Tribunal at Mumbai to expedite early settlement of suit filed cases.

Compilation and circulation of list of defaulters having default of Rs. 1 crore and above and publication of suit filed, defaulter accounts by RBI on annual basis.

RBI also reviewed top 100 accounts of public sector banks in each category as on 31.3.95 with particulars of staff accountability.

#### Contribution into RRBS

4934. SHRI HARADHAN ROY : Will the Minister of FINANCE be pleased to state:

(a) the details of State Governments and the sponsored banks who have failed to contribute its proportion additional share to the Regional Rural Banks where the Union Government has already contributed its own additional share; and

(b) the names of sponsore banks that have failed to place the entire capital support at the disposal of respective RRBS?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) and (b) The information is being collected and will be laid on the Table of the House, to the extent possible.

#### Malabar Gramin Bank of Kerala

4935. SHRI MULLAPPALLY RAMACHANDRAN : Will the Minister of FINANCE be pleased to state.

(a) the details of the profit/loss incurred by the North Malabar Gramin Bank and South Malabar Gramin Bank in Kerala during each of the last three years;

(b) whether Government propose to open branches of the said banks in the near future; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) (a) As reported by National Bank for Agriculture & Rural Develop-

ment (NABARD), the profit earned during the last three years by the Regional Rural Banks (RRBs) is as follows :

(Rs. in lakhs)

Name of the RRB	Profit earned		
	1993-94	1994-95	1995-96
1. North Malabar Gramin Bank	52.44	215.46	218.92
2. South Malabar Gramin Bank	125.31	210.50	51.82

(Data Provisional)

(b) and (c) BABARD has reported that the North Malabar Gramin Bank's proposal to open a branch at Mattanoor was approved by Reserve Bank of India (RBI) in August, 1996 and the branch has since been operationalised. Further, the proposal of South Malabar Gramin Bank to open a branch at Badagara was approved by RBI in May, 1996 and this branch was operationalised in June, 1996.

#### P.F. Dues

4936. SHRI JAYANTA BHATTACHARYA : Will the Minister of LABOUR be pleased to state :

(a) whether the Government are aware that Mining and Allied Machinery Corporation, Durgapore, West Bengal, defaulted in depositing a sum of Rs. 34 Crore (Rupees Thirty-four Crore only) towards the Management's Share of Provident Fund;

(b) if so, the steps for realisation of the same have so far been taken and the results thereof; and

(c) the proposal of the Government to pay the P.F. dues of the retired and dependants of the retired employees?

THE MINISTER OF LABOUR (SHRI M. ARUNACHALAM) : (a) According to available information upto February, 1997, the Mining and Allied Machinery Corporation, Durgapore, West Bengal is in default of depositing a sum of Rs. 12.07 Crore towards the Management's share of Provident Fund.

(b) Revenue recovery certificate was issued and complaint filed with the Police authorities to recover the dues. As a result, the management has deposited Rs. 25 lakh to the Board of Trustees. This establishment is registered with BIFR.

(c) The Management of the Corporation has been asked to provide specific deposits for payment of PF dues of the retired and dependants of retired employees.

#### Recognition of N.C.V.T.

4937. SHRI S. AJAY KUMAR : Will the Minister of LABOUR be pleased to state :

(a) whether the recognition of NCVT is required for the technical institute (ITI);

(b) if so, the number of I.T.I.'s not having NCVT recognition in Kerala;