

**MINISTRY OF FINANCE
DEPARTMENT OF ECONOMIC
AFFAIRS
(BANKING DIVISION)**

**ESTIMATES COMMITTEE
1991-92**

TENTH LOK SABHA



**LOK SABHA SECRETARIAT
NEW DELHI**

**ELEVENTH REPORT
ESTIMATES COMMITTEE
(1991-92)**

(TENTH LOK SABHA)

MINISTRY OF FINANCE

**DEPARTMENT OF ECONOMIC AFFAIRS
(BANKING DIVISION)**

**[Action Taken by Government on the Recommendations
contained in the 11th Report of Estimates Committee
(Ninth Lok Sabha) on the Ministry of Finance,
Department of Economic Affairs (Banking Division)
Manpower Requirements in Nationalised Banks]**



Presented to Lok Sabha on 11 March, 1992

**LOK SABHA SECRETARIAT
NEW DELHI**

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**COMPOSITION OF THE ESTIMATES COMMITTEE
(1991-92)**

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3. Shri Mumtaz Ansari
4. Shri A. Charles
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3. Shri B.B. Pandit — *Director*
4. Shri K.L. Narang — *Under Secretary*

*Elected w.e.f. 6 March, 1992 vice Shri Vijay N. Patil resigned from the Committee.

(iii)

INTRODUCTION

I, the Chairman of Estimates Committee having been authorised by the Committee to submit the Report on their behalf present this Eleventh Report on Action taken by the Government on the Recommendations contained in the Eleventh Report of the Estimates Committee (Ninth Lok Sabha) on the Ministry of Finance, Department of Economic Affairs (Banking Division) — Manpower Requirements in Nationalised Banks.

2. The Eleventh Report (1990-91) was presented to Lok Sabha on 9th January, 1991. Government furnished their replies indicating action taken on the recommendations contained in that Report on 28th December, 1991. The draft Report was considered and adopted by the Committee on 6th March, 1992.

3. The Report has been divided into following Chapters:—

- I. Report
- II. Recommendations/Observations which have been accepted by Government.
- III. Recommendations/Observations which the Committee do not desire to pursue in view of Government's replies.
- IV. Recommendations/Observations in respect of which replies of Government have not been accepted by the Committee.
- V. Recommendations/Observations in respect of which final replies of Government are still awaited.

4. An analysis of action taken by Government on the recommendations contained in Eleventh Report of Estimates Committee (Ninth Lok Sabha) is given in Appendix. It would be observed that out of 28 recommendations made in the Report, 12 recommendations i.e. 42.9 per cent have been accepted by Government. Replies have not been accepted in respect of 11 recommendations i.e. about 39.3 per cent. Final replies of Government in respect of 3 recommendations i.e. about 10.7 per cent are still awaited.

NEW DELHI;
March 9, 1992

Phalgunā 19, 1913(S)

MANORANJAN BHAKTA
Chairman,
Estimates Committee.

CHAPTER I

REPORT

1.1 This Report of the Estimates Committee deals with Action Taken by Government on the recommendations contained in their Eleventh Report (Ninth Lok Sabha) on the Ministry of Finance, Department of Economic Affairs (Banking Division)—Manpower Requirements in Nationalised Banks.

1.2 Action Taken Notes have been received in respect of all the 28 recommendations contained in the Report.

1.3 Action Taken Notes on the recommendations of the Committee have been categorised as follows:

- (i) Recommendations/Observations which have been accepted by Government:

Sl. Nos. 1,2,9,10,13,14,15,18,22,25,26 and 27

(Total 12, Chapter II)

- (ii) Recommendations/Observations which the Committee do not desire to pursue in view of Government's replies:

Sl. Nos. 11,20

(Total 2, Chapter III)

- (iii) Recommendations/Observations in respect of which Government's replies have not been accepted by the Committee:

Sl. Nos. 3,4,5,6,7,8,17,19,21,23 and 24

(Total 11, Chapter IV)

- (iv) Recommendations/Observations in respect of which final replies of Government are still awaited:

Sl. Nos. 12,16 and 28

(Total 3, Chapter V)

1.4 The Committee will now deal with the action taken by Government on some of their recommendations.

Non-official Directors

Recommendation Sl. Nos. 3 & 4 (Para Nos. 1.30 & 1.31)

1.5 The Committee had observed that non-appointment of non-official Directors, representing the interests of depositors, farmers, artisans etc., denied the banks that specific input. They had hoped that there would be no occasions for such non appointments in future.

1.6 The Ministry in its reply stated that it would be the endeavour of the Government to fill up the existing vacancies of non-official Directors on the boards of the nationalised banks as early as possible.

1.7 The Committee are not satisfied with this evasive reply. The Ministry has not intimated the precise steps being taken to ensure that the existing vacancies of the non-official Directors on the boards of the banks are filled up expeditiously and the mechanism evolved by them to avoid such situation in future. The Committee are of the firm view that a panel of suitable non-official Directors after getting clearance from the Cabinet Committee should be maintained in the Ministry for their quick nomination on the boards of the banks as soon as vacancies arise. They would also like to be apprised of the action taken in this direction and the latest position of the non-official Directors in all the banks within three months of the presentation of this Report.

Staffing Pattern

Recommendation Sl. No. 5 (Para No. 2.14)

1.8 The Committee had recommended that a study be undertaken by the Government to explore the scope of bringing uniformity as far as possible in the organisational structure and staffing pattern of all the banks under their control, keeping in view the fact that operations of all these banks are same and in similar area.

1.9 In its reply the Ministry stated that uniformity in organisational structure and staffing pattern for all the public sector banks was hard to evolve, since not only there was a vast difference between SBI and the nationalised banks, but among the nationalised banks also there was divergence on account of historical background, geographical spread, typical business mix etc.

1.10 The Committee wish to draw the attention of the Ministry to the evidence tendered by the representatives of the Government where by they were informed that banks are having different structures now from what they were having in 1970. It was also stated at that stage by the Ministry's representative that near uniformity in staffing pattern was desirable. The reply of the Ministry is apparently, not consistent with its previous stand. They also appear to have over looked the recommendations of the RBI that the organisational structure of the nationalised banks should be streamlined. The Committee cannot but express their unhappiness at the reply of the

Ministry. They are dismayed that no exercise has been undertaken to explore the scope for uniformity. The Committee therefore, reiterate their earlier recommendation.

Staff strength and Officer-clerk ratio in Public Sector Banks

Recommendation Sl. Nos. 6, 7 & 8 (Para Nos. 2.21, 2.22 & 2.27)

1.11 The Committee had observed that the Banking Division of the Ministry had not even attempted to evolve uniform norms for the 28 Public Sector Commercial Banks for determining their respective staff strengths. They had urged the Ministry to take appropriate steps to evolve uniform norms for all the public sector banks. The Committee had also desired that O&M and work study in this regard be conducted periodically as an inbuilt mechanism.

1.12 While commenting upon the trend of having fewer and fewer clerks per officer in a majority of banks. The Committee had desired to conduct a study to determine an optimum necessary officer-clerks ratio in various banks.

1.13 The Ministry in its reply stated that uniformity in organisational structure and staffing pattern for all the public sector banks was hard to evolve. However, to keep a check on the staff growth in different banks, guidelines had been issued to the banks restricting the staff growth within the limits specified by the Government. As regards O&M studies, the Ministry stated that the banks being autonomous bodies and having business mix, it would not be advisable to take up a centralised O&M work study by the Government or by the Indian Bank's Association. They further stated that IBA was also of the opinion that instead of conducting O&M work study to check the staff growth in the banks, the branch activity analysis (BAA) could be the basis for determining staff strength uniformly at the branch levels.

1.14 As regards officer-clerk ratio, the Ministry stated that it had been on a decreasing trend from 1:2.05 in December, 1987 to 1:1.99 in March, 1990. The Ministry further added that it was however, felt that the matter might be left to be decided by each bank depending upon the work procedure and business volume handled by them and no uniform ratio w.r.t. officers clerks might be imposed on the banks.

1.15 The Committee are dismayed at the casual approach taken by the Ministry over the issue. The Committee regret to note that the Ministry has not even taken the trouble of consulting some of the experts in the banking sector as desired by the Committee before arriving at a conclusion in the matter. Taking note of the fact that various public sector banks currently employ over 1 million officers, clerks and other staff, which has in turn created problems relating to management of manpower, the Committee are of view that uniform norms for determining staff requirements in the entire banking sector should be established. The Committee, therefore, reiterate

their earlier recommendation and expect the Banking Division of the Ministry to initiate an appropriate study of the aspect at an early date. This ought also to include rationalisation of officer/clerk ratio in different banks.

Recruitment Boards

Recommendation Sl. No. 17 (Para No. 3.10)

1.16 The Committee had found the existence of two separate recruitment agencies viz. Central Recruitment Board and B.S.R.B. for State Bank of India including 7 of its Associates and other nationalised banks respectively as unjustified. They had, therefore, advised the Ministry to take a final decision in the matter and apprise them accordingly.

1.17 The Ministry in its reply stated that the recruitment for the officers cadre by the BSRBs was being made in respect of a specified bank or banks assigned to them and not for all the nationalised banks. Likewise the CRB had been allotted SBI and 7 of its Associates for making recruitment for the officers cadre.

1.18 The Committee are not convinced with the reply of the Ministry. They do not find any rationale for having two recruitment boards viz. C.R.B. and BSRB for SBI and Bank of India, Bank of Maharashtra, Union Bank of India respectively at Bombay. In order to have uniformity in recruitment for all the nationalised banks including S.B.I., the Committee are of the firm view that the recruitment of officers for the SBI and 7 of its Associates should be entrusted to any of the 10 existing BSRBs and CRB, Bombay should be wound up. The Committee, therefore, reiterate their earlier recommendation and would also like to be apprised of the steps taken in this regard.

Recruitment System

Recommendation Sl. No. 18 (Para No. 3.16)

1.19 The Committee had observed that the Government had not arrived at any decisions on the recommendations made by the Charlu Committee on the recruitment system in banks even after 17 months of the submission of the Report to them. They had, therefore, recommended that the Ministry should consider the relevant recommendations of the Report without further delay and should inform them of the progress made in the matter.

1.20 The Ministry stated in reply that the recommendations made by the Charlu Committee had since been examined and Government's decision thereon had been conveyed to the Central Secretariat of B.S.R.Bs., Bombay on 6.11.1990.

1.21 The Committee are dismayed that the Ministry has not cared to inform them the decisions taken by it on the recommendations of the

Charlu Committee and whether they had been implemented by the BSRBs so far. The Committee desire that they be informed of the action taken on the Charlu Committee Report within a period of three months.

Planning for recruitment

Recommendation Sl. No. 19 (Para No. 3.23)

1.22 The Committee had found that effectiveness of advance planning for recruitment varied from region to region which was indicative of the fact that monitoring done at higher levels was insufficient. They had, therefore, recommended that each bank should monitor the entire process of recruitment from planning stage to the level of the Board of Directors and the Government should take periodic stock of the position of recruitments in different banks.

1.23 The Ministry in their reply stated that the banks made assessment of their staff requirements from time to time and placed their indents with the BSRBs. The Ministry further stated that the Government had put certain ceilings on the staff growth in banks over the previous year to ensure that it was properly related to the productivity. They also stated that the staff growth of each bank was being determined at the beginning of the year by a Committee consisting of the CMD of the bank and Directors on its Board representing the Government and the RBI.

1.24 The Committee regret that specific information about the monitoring of the recruitment process from planning stage to the level of the Board of Directors has not been furnished to them. The Ministry has also not intimated the precise steps being taken to have periodic stock of the position of recruitments in different banks. The Committee are of the opinion that the Ministry should not abdicate its responsibility in this regard and ought to properly monitor the recruitment process so that there is no time lag in the existence of vacancies and getting staff from BSRB. They would like to be apprised of steps taken in this direction.

Staffing in exceptionally difficult areas

Recommendation Sl. No. 21 (Para No 4.4)

1.25 Taking note of the fact that certain special incentives were available to the staff posted in the N.E. Region, the Committee had recommended that policy for similar incentives for the staff posted in other areas of especial difficulties should also be formulated.

1.26 The Ministry stated in reply that the employees posted in difficult areas were given special incentives depending upon the difficulties faced by them. These incentives were in line with the incentives provided to Government employees working in identical areas. The Ministry further stated that it might not be possible to provide uniform incentives to bank employees in all the difficult areas in variance to the incentives provided by Government to its employees.

1.27 The Committee find replies of the Ministry unsatisfactory. The Committee, in their recommendation, have emphasized that there ought to be a policy on special incentives to be provided to the staff posted in areas of especial difficulties such as J & K, H.P. and North Eastern States and other difficult stations. The Committee regret that rather than intimating the special incentives to be provided to the staff posted in these areas, the Ministry have made a general observation that it is not possible to provide incentives uniformly. While reiterating their earlier recommendation the Committee would like to be furnished specific information in this regard.

Placement of Rural Branches

Recommendation Sl. Nos. 23 & 24 (Para Nos. 4.8 & 4.9)

1.28 The Committee had recommended that the Government should take suitable steps to provide incentives to the persons posted in rural areas, as also to improve infrastructural facilities.

1.29 The Ministry in its reply stated that provision of monetary incentives might not necessarily enthruse the bank officers to voluntarily go for posting in rural areas and hence would not serve the purpose of meeting the staff requirements in rural areas. The Ministry further stated that it was for the local administration or State Government to provide infrastructural facilities in all the areas and banks could not play any significant role in that direction.

1.30 The Committee are totally dissatisfied with the reply furnished by the Ministry. The precise steps being taken by the Ministry to encourage the staff to go on postings in rural areas have not been intimated. Taking note of the fact that the staff posted in rural area lose HRA & CCA being paid to their counterparts in urban area as also other amenities normally available in towns, the Committee are of the firm view that, in order to compensate them suitable incentives should be provided to them. As regards provision of infrastructural facilities, the Committee have been provided no evidence of the Ministry having applied its mind to the problem. This is clearly indicative of the casual approach of the Ministry in this regard. While reiterating their earlier recommendation the Committee would also like to be apprised of the concrete steps being taken to correct the existing imbalance in the incentives and facilities available to officers and staff working in urban and rural branches. They desire the Ministry to initiate immediate consultations with staff unions, State and local Governments besides concerned central agencies, in this regard.

CHAPTER II

RECOMMENDATIONS/OBSERVATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation Sl. Nos. 1 & 2 (Para Nos. 1.17 & 1.18)

Notwithstanding the assertion of the Ministry that it has been the endeavour of the Government to ensure timely decision regarding the appointment of full time Directors, the statement furnished by them indicates an unsatisfactory position in this regard. It is indicative of absence of planning and initiative on the part of Government. Timely filling up of the posts of Executive Directors and Managing Directors has not been ensured. There has also been very considerable delay in filling up these posts. For instance, the Executive Director of Central Bank of India was appointed after a lapse of almost 8 months. Similarly in the case of UCO Bank the posts of Executive Director was filled up after a lapse of 1 year and 4 months. Many more such instances can in fact, be found in the details given above.

In this context the reply of the Ministry that as the Government had to go through certain exercises/procedures some times delays occur in making appointment of whole time Directors is, unconvincing. Systems and procedures for selection cannot be cited as grounds for delay; if they are, in fact, contributory to such delays then they need to be reviewed. The posts of Chief Managing Directors and Executive Directors, in Banks are of pivotal importance. Prolonged delays in filling up these posts will effect the overall functioning of such banks. At this stage the Committee can only caution the Government and advise it to review the existing procedures. The Committee would like to be apprised of steps taken by the Ministry in this regard.

Government's Reply

An Appointments Board was constituted in January, 1990 under the Chairmanship of Governor, Reserve Bank of India to make recommendations to the Government on the appointment of whole-time Directors on the boards of public sector banks and financial institutions. The Finance Secretary, Chief Economic Adviser, Chairman, State Bank of India, Deputy Governor, Reserve Bank of India, Additional Secretary (Banking) are the members of the Board. In respect of financial

institutions, Chairman, IDBI will be a member in place of Chairman, State Bank of India on the Board. The Board will function on the basis of clearly laid down norms of selection of top executives (whole-time Directors) of public sector banks and financial institutions and selection will be on the basis of their professional experience and expertise in the relevant field.

The suggestions of the Establishment Committee for review of the existing procedures were placed before the appointment Boards in its meeting held on 29.6.91 and the Board decided that to reduce the delay in filling up of whole-time Director it should meet once in 2 months.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dated 20.12.1991]

Recommendation Nos. 9 & 10 (Para Nos. 2.32 & 2.33)

The Committee find from the above statement that in most of the Public Sector Banks the percentage increase in total establishment expenses in 1986 over 1985, outstepped the increase in business for the same period. The situation was particularly disturbing in the following banks: State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Saurashtra, Union Bank of India, Punjab National Bank, United Bank of India, Oriental Bank of Commerce and Punjab and Sind Bank.

They view this situation with concern and desire the Ministry to suitably monitor the position so as to ensure that effective check is kept on the growth of establishment expenses. They would like to be apprised of the latest available figures in this regard; also about details of measures that the Ministry proposes to take to remedy the situation.

Government's Reply

The steep increase in establishment expenses in public sector banks during 1986 was partly due to arrears of salaries and allowances paid due to wage revision (3rd Bipartite-settlement) and partly due to increase in administrative expenses like rent, postage and stationery etc. The latest available figures during the last 3 years regarding total establishment expenses are given below:—

(Rupees in Crores)

March 1989	March 1990	March 1991
5861	6018	6787

In order to put a check on the administrative expenses on account of salary and wages, a restriction has been imposed on the staff growth since 1987. While in 1987 banks were advised to restrict their annual growth on staff to 1% to 1.5% over the level of staff as at the end of previous year depending upon their business per employee being below or above the

industry average, in 1990 the ceiling has been further reduced from 1.5% to 1% and from 1% to .75% respectively.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division. O.M. No. 7/4/1/91-IR dated 20.12.91]

Recommendation Sl. No. 13 (Para No. 2.48)

The Committee note that the accounting system and procedures followed in banks, for arriving at the published profits, differ from bank to bank. In the absence of uniformity in the parameters adopted by banks no meaningful comparison can be made between their respective ratios of profit. During evidence on the subject the final conclusion given by the Ministry was that ultimately the banking system's responsibility lay with the Reserve Bank of India. Further, that the system worked on trust, which was safeguarded by the Central banking authority, who had been entirely vigilant in this regard. Despite that, being so, in the opinion of the Committee it is important that there be a system for evaluating the performance of Public Sector Banks. The Committee would like to re-emphasise that there ought to be uniform parameters for an evaluation of published profits of banks. They would therefore, like to be apprised of the views of the Ministry in this regard.

Government's Reply

The banks are required to prepare and publish their annual accounts in the formats prescribed under the Banking Regulation Act, 1949. Statutory formats were prescribed to ensure uniformity in presentation of published accounts by banks. However, since the accounting practices differ from bank to bank, in spite of a common format, the published profits are not derived at on the basis of uniform parameters. In order to make the formats more comprehensive and to ensure greater disclosure and uniformity in arriving at published profits of the banks, the Govt. have notified their intention to amend the said formats. The revised formats are expected to be implemented from the current financial year ending 31.3.92. RBI will also be issuing detailed guidelines for compilation of the annual accounts and classification of various items of liabilities and assets, income and expenditure, including netting of items of assets and liabilities to ensure uniformity and standardised accounts for all banks. RBI has already directed the banks to disclose their accounting policies in the financial statements for the year ending 31.3.91 and onwards on a regular basis. The areas to be covered in this regard include valuation of investments, fixed assets, provisions for doubtful advances, revaluation of assets, basis of arriving at net profits etc. All these measures would bring the true financial position of the banks to pointed focus and enable a meaningful comparison through the study of financial statements.

2. It will be seen from the foregoing that steps have already been initiated by RBI and Govt. to ensure uniformity in presentation of

published accounts and thereby uniform parameters for evaluation of published profits of banks.

[Ministry of Finance, Dept. of Economic Affairs Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. Nos. 14 & 15 (Para Nos. 2.51 & 2.52)

The Committee must comment adversely on the fact that the Ministry has not furnished the information sought. The Committee cannot but express its unhappiness about the manner in which the Ministry has reacted to the information needs of the Committee.

They also hold that it is necessary to ensure that casual/temporary employees are not allowed to continue for an indefinite period. Recruitment on a casual/temporary basis should be resorted to only infrequently. The Committee desire that the Ministry should ensure review of casual/temporary employees, who are on the rolls of each of the 28 commercial/public sector banks for the last 3 years with a view to taking positive steps to get them regularised.

Government's Reply

In order to solve the problem of temporary employees in Public Sector Banks an approach paper had been prepared and circulated to the banks vide which banks have, inter-alia, been advised to provide a one time opportunity to all the temporary employees taken by them on or after 1.1.1982 for employment/permanent absorptions. They were also advised that until the problem of existing temporary employees is fully solved no bank will be permitted to make any temporary employment. For future requirements all banks would approach the Government and would have to go by such modalities as would be laid down by the Government.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. No. 18 (Para No. 3.16)

The Committee note with satisfaction that the Charlu Committee has made a comprehensive review of the recruitment system in banks and submitted its report to the Chairman, BSRBs, who have, after their examination submitted it to the Government in November, 1988. The Committee, however, are pained to note that even though 17 months, have lapsed since the submission of the report the Government has not arrived at any decisions on the recommendations made by the Charlu Committee. The Committee, therefore, recommend that the Ministry should consider the relevant recommendations without further delay and should inform the Estimates Committee within 6 months of the presentation of this report about the progress made in this regard.

Government's Reply

The recommendations made by the Charlu Committee have since been examined and Government's decision thereon was conveyed to the Central Secretariat of BSRBs, Bombay on 6.11.1990.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. No. 22 (Para No. 4.5)

The Ministry may also consider initiating a satellite office concept under which roving bank officers serve a village on its weekly market day.

Government's Reply

In order to ensure Banking service to all the villages the concept "non-public business working day" was introduced by the Reserve Bank of India in 1986 mainly to serve the villagers on weekly market days.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. Nos. 25, 26, 27, (Para Nos. 5.7, 5.8, & 5.11)

The Committee note that initially several public sector banks were depending upon the training facilities offered by industry level institutions like Bankers Training College, College of Agricultural Banking of RBI, and the National Institute of Bank Management as training institutions/centres for staff in these banks were wholly inadequate. Since training has a close bearing on staff productivity and is a strong motivating force, the Committee are of the opinion that public sector banks should increase their training infrastructure.

The Committee are also of the view that Government should issue instructions, in conformity with the recommendations of the Standing Coordination Committee of RBI, for exchange of work material, work contents and other teaching aids among the training institutes of various banks.

The Committee find it strange that while the RBI has set up a Standing Coordinating Committee in the year 1986 to coordinate, monitor and guide the training arrangements in banks, some public sector banks were still having considerable backlogs of untrained staff.

Government's Reply

The Reserve Bank of India has advised the banks to introduce evaluation system for base level training officers attending the induction programme. It has also been decided that bankers training college in consultation with the National Institute of Bank Management will bring about the standardisation of training material and to act as a repository for

exchange thereof. The banks which have produced Audio-visual training aids should advise other banks about its availability with them. Banks have also been advised to optimise its capacity utilisation w.r.t. training facilities available with them.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

CHAPTER III
RECOMMENDATIONS/OBSERVATIONS WHICH THE
COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF
GOVERNMENT REPLIES

Recommendation Sl. No. 11 (Para No. 2.38)

The Committee are obliged to note that productivity ratios, especially of Associates of the State Bank of India are continuously below the industry level averages, despite the fact that these banks have been getting a lot of Government business unlike other nationalised banks. No concrete measures appear to have been taken to bring the productivity of these banks upto the industry level average. The Committee are of view that the Government should take adequate steps to improve the working of these banks.

Government's Reply

The business per employee in State Bank of India and its associate banks is lower than the industry average, partly because these banks attend to Government's business etc. RBI has reported that these banks have, however, been advised to contain staff growth and improve the business further so as to show improvement in business per employee.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. No. 20 (Para No. 3.24)

Further, the Committee wish to point out that while it is important to work out the number of vacancies, under various categories of posts, in advance it is equally important to ensure their timely recruitment. In this connection the Committee are dismayed to note that the results of the written examinations held by BSRB, Baroda in November, 1988 were declared in August, 1989. The Committee wish to point out that such delays not only stretch the time-lag in making recruitments but also lead to situation whereby potential recruits, having taken up other suitable jobs, fail to respond to offers of appointment sent to them. The Committee wish to caution the Ministry against the adverse consequences of such a situation. This cannot but affect efficiency hence profitability. The Committee would, therefore,

like to suggest that BSRBs be directed to reform the recruitment process. In the opinion of the Committee, BSRBs should be in a position to sponsor candidate against notified vacancies as soon as the banks communicate their recruitments. This would involve remodeling the BSRBs. The Committee advise the Ministry to give consideration to these suggestions and inform the Committee of further developments in this regard.

Government's Reply

The recruitment process *i.e.* from the time and advertisement is made to the time of declaration of final results, takes around 10-11 months. Even if the BSRBs take up recruitment exercise without ascertaining the expected vacancies it will take the same time as the recruitment involves, advertisement of posts for which sufficient time is given to the applicants for making the applications; processing of the application and intimating the candidates about the date and cadre of written examination; evaluation of the answer sheets; sending call letters for interviews/skill tests and then finalisation of the results. If the candidates are selected without taking into consideration the requirements of the banks it may provide false hopes to the candidates if banks do not have adequate vacancies to absorb the selected candidates. It is, therefore, necessary that the recruitment exercise is taken up keeping in view the expected vacancies and not otherwise. Since the banks are fully aware that they would get candidates after 10-11 months from the date they place their indents, they chalk out a programme in advance keeping in view the requirements likely to arise when the candidates will become available from the BSRBs.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

CHAPTER IV
RECOMMENDATIONS/OBSERVATIONS IN RESPECT
OF WHICH GOVERNMENT'S REPLIES HAVE NOT
BEEN ACCEPTED BY THE COMMITTEE

Recommendation Sl. Nos. 3 & 4 (Para Nos. 1.30 & 1.31)

It is disquieting to note that there are still 79 vacancies of non-official Directors, spread evenly in all the 20 nationalised banks since January, 1985. Surprisingly, the Ministry in the post evidence replies had stated that the non-official directors had since been appointed on the boards of all the nationalised banks. The Committee cannot but comment adversely on the fact that incorrect information was supplied to it earlier. It desires that the Ministry of Finance exercise great care in replying to questions posed by the Committee.

Non-appointment of non-official Directors, representing various interests, denies the Banks this specific input. Now that the scheme has been amended as of December, 1989, the Committee expect that there would be no occasions for such non-appointments. The Committee would like to be apprised of the steps taken in this direction.

Government's Reply

It would be the endeavour of the Government to fill up the existing vacancies of non-official Directors on the Boards of the 20 nationalised banks as early as possible.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dated 20.12.91]

Recommendation Sl. No. 5 (Para No. 2.14)

The Committee are unable to appreciate the rationale for different organisational structure and staffing pattern being followed in State Bank group and other nationalised banks. Since the operations of all these banks are same, and in similar areas, the Committee are disappointed to note that no review has been conducted to explore the scope of bringing uniformity, as far as possible, in the organisational structure and staffing pattern of all the banks under Government control. The Committee would strongly recommend that such a study be undertaken now and will expect that in doing so experts in the banking sector will be associated in assessing

organisational structures and staffing patterns. In view of the fact that rapid social and economic changes are taking place in the country, it is also desirable that an inbuilt mechanism is evolved to ensure a periodical review of the organisational structure and staffing pattern of these banks. In this, the Committee hope, the Ministry will be guided by a sense of urgency.

Government's Reply

Uniformity in organisational structure and staffing pattern for all the public sector banks is hard to evolve, since not only there is a vast difference between SBI and the nationalised banks, but among the nationalised banks also there is divergence on account of historical background, geographical spread, typical business mix etc. Organisational structure is one of the items usually discussed in the periodical discussions by the Governor, RBI with the Chairmen of the PSBs. The RBI has reported that banks periodically review their organisational structure and staffing pattern either of their own or by engaging outside experts and initiate follow-up action. It is further reported that banks were advised to look into the staffing pattern, streamline the procedures and introduce a system of vigorous review and evaluation of the performance of controlling offices regularly.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dated 20.12.91]

Recommendation Sl. Nos. 6 & 7 (Para Nos. 2.21 & 2.22)

The Committee find it as strange that different banks have evolved different norms for determining their respective staff strengths. Regretably, the Banking Division of the Ministry of Finance has not even attempted to evolve uniform norms for the 28 Public Sector Commercial Banks. No. O&M or Work Study has been conducted in the field.

While viewing this situation with concern, the Committee desire that the Ministry take appropriate steps to evolve uniform norms for determining staff strength of Public Sector Commercial Banks. Further that O & M and Works Study in this regard be conducted periodically as an inbuilt mechanism. The Committee would like to be apprised of progress in this field.

Government's Reply

Uniformity in organisational structure and staffing pattern for all the Public Sector Banks is hard to evolve since not only is there vast difference between State bank of India and the nationalised banks, but among the nationalised banks also there is divergence on account of predominant historical background, geographical spread, typical business mix etc. However, to keep a check on the staff growth in different banks guidelines have been issued to the banks restricting the staff growth within the limits

specified by the Government. While in 1987 banks were advised to restrict their annual growth on staff to 1%/1.5% over the level of staff as at the end of previous year depending upon their business per employee being below or above the industry average, in 1990 the ceiling has been further reduced from 1.5% to 1% to 0.75% respectively. As regards O & M studies, keeping in view the fact that the banks are autonomous bodies and have divergence in business mix, it would not be advisable to take up a centralised O & M work study by the Government or by the Indian Banks' Association. IBA is also of the opinion that instead of conducting O & M work studies in the banks to check the staff growth, the branch activity analysis (BAA) could be the basis for determining staff strength uniformly at the branch levels.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dated 20.12.91]

Recommendation Sl. No. 8 (Para No. 2.27)

The Committee find that there are variations in the officer clerk ratio in various banks. For example, during the year 1988 the ratio of officer clerk varied from 1:1.39 in Central Bank of India to 1:2.91 in the State Bank of Patiala. They also note from the officer clerk ratio for the period from 1983 to 1988 that in a majority of banks a trend of having fewer and fewer clerks per officer is clearly discernable. It is not clear to the Committee whether this is as a result of conscious decision making or is indicative of inefficient cadre management. They are of the view that it is easy to conduct a study to determine an optimum necessary officer clerks ratio in various banks. The Committee would like to be apprised of the outcome of such an exercise.

Government's Reply

As stated earlier uniformity in organisational structure and staffing pattern for all the Public Sector Banks is hard to evolve because of divergence on account of pre-dominant historical background, geographical spread, typical business mix etc. The Officer/clerk ratio of the industry has however declined from 1:2.05 in December 1987 to 1:1.99 in March 1990. It is however, felt that this matter may be left to be decided by each bank depending upon the work procedures and business volume handled by them and no uniform ratio w.r.t. officers clerks may be imposed on the banks.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91 IR dt. 20.12.91]

Recommendation Sl. No. 17 (Para No. 3.10)

The Committee note that each of the BSRBs recruit officers' cadre for the Nationalised Banks, for the whole country. The Central Recruitment Board, on the other hand has been entrusted with the responsibility of

recruitment of officers solely for the State Bank of India, along with its seven subsidiary banks. From the facts placed before the Committee, it does not find sufficient rationale for these special arrangement in the case of the SBI. The Ministry has explained that a separate Board for SBI was allowed in view of the non-implementation of Banking Services Commission Act, 1984. This does not appear to be sufficient ground; uniformity of recruitment can be ensured even without. The Committee would therefore advise the Ministry to take a final decision in the matter and apprise them in the matter accordingly.

Government's Reply

The recruitment for the officers cadre by the BSRBs is made in respect of a specified bank or banks assigned to them and not for all the nationalised banks. Details of banks for which the Recruitment is made by various BSRBs for officers cadre is given below. Likewise the CRB has been allotted SBI and 7 of its Associates for making recruitment for the officers cadre.

Name of the Banking Service Recruitment Board	Name of the Bank(s)
1. Bombay	Bank of India, Bank of Maharashtra, Union Bank of India
2. Bangalore	Canara Bank , Vijaya Bank, Corporation Bank
3. Delhi	Punjab National Bank, New Bank of India, Oriental Bank of Commerce and Punjab & Sind Bank
4. Baroda	Bank of Baroda, Dena Bank
5. Bhopal	Central Bank of India
6. Calcutta	UCO Bank
7. Guwahati	United Bank of India
8. Lucknow	Allahabad Bank
9. Madras	Indian Bank, Indian Overseas Bank
10. Hyderabad	Andhra Bank, Syndicate Bank

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91].

Recommendation Sl. No. 19 (Para No. 3.23)

The Committee, appreciate that instructions do exist for certain degree of advance planning for making recruitments against vacancies of various categories. However, in this context the Committee are concerned to note that the effectiveness of advance planning appears to vary from region to region. This indicates that the monitoring done at higher levels is insufficient. The Committee does not entirely appreciate the argument put

forth by the Ministry that in view of the recent advice to the banks to work out their requirements and to place their indents with the BSRBs, monitoring at the level of the Government may not be called for. The Committee are of the view that monitoring of this aspect is essential. The least that can be ensured is that each bank monitors the entire process of recruitment, from the planning stage itself, at the level of the Board of Director. It is also necessary that Government also takes periodic stock of the position of recruitments in different banks.

Government's Reply

The banks make assessment of their staff requirements from time to time and place their indents with the Banking Service Recruitment Boards (BSRBs). In order to ensure that the staff growth should be properly related to the productivity in banks, government have put certain ceilings on the staff growth over the previous year. In terms of the instructions issued to the banks, their staff growth is determined at the beginning of the year by a Committee consisting of the CMD of the bank and Directors on its Board representing the Government and the RBI. However, normally such an assessment has to be within the overall ceilings of 1.5% and 1% of the total strength at the end of the previous year, depending upon whether business per employee is above or below the industry level.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. No. 21 (Para No. 4.4)

The Committee note that certain special incentives are available to the staff posted in the N.E. Region. These incentives include provision of accommodation to their families at convenient centres/stations, special home travel concessions, posting of choice on completion of tenure and some monetary incentives etc. The Committee are of view that policy for similar incentives in other areas of special difficulties be also formulated.

Government's Reply

The employees posted in difficult areas are given special incentives and or special allowance depending upon the difficulties faced by them. These incentives/allowances are usually in line with the incentives/allowances provided to Government employees working in identical areas. In view of this it may not be possible to provide uniform incentives/allowances to the bank employees in all the difficult areas in variance to the incentives/allowances provided by Government to its employees.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

Recommendation Sl. Nos. 23 & 24 (Para Nos. 4.8 & 4.9)

The Committee are disappointed to find that while service in a rural branch has been made an essential qualification for a bank officer for his

being considered for promotion from JMGS-I to MMGS-II and from MMGS-II to MMGS-III, no step has so far been taken by the Government to improve infrastructural facilities at the place of posting.

The Committee are, therefore, of the view that the Government should take suitable steps to provide incentives to the person posted in rural areas, as also to improve infrastructural facilities.

Government's Reply

Service Regulations relating to the banks' officers provide all India transfer liability. The question of providing incentives to the persons posted in Rural areas was examined but it was felt that provision of monetary incentives may not necessarily enthruse the bank officers to voluntarily go for posting in rural areas and hence will not serve the purpose of meeting the staff requirements in rural areas. As regards improvement of infrastructure facilities it is for the local administration or State Government to provide infrastructural facilities in all the areas and the Public Sector Banks cannot play any significant role in this direction.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91]

CHAPTER V

RECOMMENDATIONS/OBSERVATIONS IN RESPECT OF WHICH FINAL REPLIES OF GOVERNMENT ARE AWAITED

Recommendation SI. No. 12 (Para No. 2.39)

The Committee are also of the view that attempts should be made to evaluate the different deposit, loans and service needs of customers by classifying them according to age, profession, sector, location, saving propensity and other group characteristics.

Government's Reply

The matter is under examination in consultation with Reserve Bank of India.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91].

Recommendation SI. No. 16 (Para No. 3.5)

The Banking Service Commission Bill was passed by both Houses of Parliament and assented to by the President in June, 1984. It is disquieting to note that even after a lapse of 6 years that a Act has not come into force. The Committee are deeply concerned to find that the Government is now expressing serious reservations about the implementability of this Act. This is clearly unacceptable. At this belated stage the Committee can only hope that the Ministry would now decide the issue finally, so that legal complications, if any, could be avoided. They would like to be apprised of the decision taken in this regard.

Government's Reply

A study of the functioning of the Banking Service Recruitment Boards and the evaluation of recruitment system is being undertaken under the auspicious of National Institute of Bank Management. Decision w.r.t. setting up of a Banking Service Commission or repealing the Banking Service Commission Act will be taken in the light of recommendation of the study group.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91].

Recommendation Sl. No. 28 (Para No. 5.12)

While viewing the situation with concern, the Committee advise that the Ministry take appropriate steps to clear the backlogs of untrained staff. Latest position in this regard may please be furnished to the Committee within 6 months of the presentation of this report.

Government's Reply

As regards information on backlog of untrained staff the information is being collected from RBI and will be provided to the Committee as and when received.

[Ministry of Finance, Dept. of Economic Affairs, Banking Division.
O.M. No. 7/4/1/91-IR dt. 20.12.91].

APPENDIX I

(Vide Introduction)

Analysis of Action taken by Government on the 11th Report of Estimates Committee

(Ninth Lok Sabha)

I. Total number of Recommendations.....	28
II. Recommendations/Observations that have been accepted by Government.....	12
Percentage to total	42.9%
III. Recommendations/Observations which the Committee do not desire to pursue in view of Government's replies..	2
Percentage to total	7.1%
IV. Recommendations/Observations in respect of which Government's replies have not been accepted by the Committee	11
Percentage to total	39.3%
V. Recommendations/Observations in respect of which final replies of Government are awaited	3
Percentage to total	10.7%

Appendix II
MINUTES OF THE SITTING
OF THE ESTIMATES COMMITTEE
(1991-92)

Thirteenth Sitting
6.3.1992

The Committee sat from 1500 to 1700 hours.

PRESENT

Shri Manoranjan Bhakta — *Chairman*

MEMBERS

2. Shri Mumtaz Ansari
3. Shri A. Charles
4. Shri Nurul Islam
5. Shri Ayub Khan
6. Shri C.K. Kuppuswamy
7. Shri Manjay Lal
8. Shri Hannan Mollah
9. Shri Sriballav Panigrahi
10. Shri Harish Narayan Prabhu Zantye
11. Shri Moreshwar Save
12. Shri Mahadeepak Singh Shakya
13. Shri Syed Shahabuddin

SECRETARIAT

1. Shri K.K. Sharma — *Joint Secretary*
2. Shri B.B. Pandit — *Director*
3. Shri K.L. Narang — *Under Secretary*

2. At the outset, the Chairman referred to the budget speech of the Finance Minister on 29th February, 1992 wherein he mentioned the role of Securities and Exchange Board of India (SEBI), Mutual Funds and Controller of Capital Issues (CCI). These references in the budget speech to some extent affected the recommendations in their Report on CCI which was adopted by the Committee on 28th January, 1992.

The Committee then deliberated over the matter and the Government reply to a supplementary raised by Shir A. Charles, M.P. on a starred Question answered in Lok Sabha on the same day, the 6th March, 1992 to safeguard the interest of small investors against frauds being committed by private financial institutions/companies. The Committee authorised the Chairman to carry out such changes/restructuring of the report as were necessary in the light of Finance Minister's policy pronouncement. however,

they wanted the report to caution the Government against any legal vacuum between the abolition of CCI and creation of alternative mechanism for regulation for the protection of small investors. For this purpose the SEBI Bill and Finance Minister's speech might be correlated and Government's views obtained, if necessary.

3. The Chairman then referred to a meeting of the Chairmen of Parliamentary Committees with the Speaker, Lok Sabha and apprised the Committee that he had brought to the notice of the Hon. Speaker the cooperation he was receiving from the Members of the Committee and the efforts being put in by the officers and staff of the Estimates Committee Branch for timely finalisation of the Reports of the Committee. In this connection he mentioned to the Committee that he would again like to place on record the appreciation of officers and staff in putting efforts for timely finalisation of the Report on the Ministry of Finance (Department of Economic Affairs)—Fiscal Policy—Management of Deficit—External and Internal Debts which was widely welcomed and received publicity in the prominence given by Doordarshan and AIR as the first news items in their News Bulletins.

The Committee desired that the Press Clippings on the Report of the Estimates Committee on Fiscal Policy might be kept into Chairman's room for perusal of the Members.

4. Before taking up for consideration their draft report on the Ministry of Personnel, Public Grievances and Pensions (Department of Personnel & Training)—CBI, the Chairman apprised the Committee that the Director CBI had called on him and showed him the relevant secret papers whereafter the case had been closed.

5. The Committee then considered and adopted their following draft reports with certain amendments/modifications as shown in Annexure I & II:—

- (i) Draft Report on Ministry of Personnel, Public Grievances & Pensions (Department of Personnel & Training) — Central Bureau of Investigations.
- (ii) Draft Report on the Ministry of Finance (Department of Economic Affairs) (Banking Division) — Manpower Requirements in Nationalised Banks.

6. The Committee authorised the Chairman to finalise the Reports in the light of factual verification received from the respective Ministries and to make other verbal and consequential changes in the Reports.

The Committee also authorised the Chairman to present the Reports to the House.

7. The Committee also decided to hold their next sitting on 12th March, 1992 for consideration and adoption of draft reports.

The Committee then adjourned.

ANNEXURE II

Amendments/Modifications made by the Estimates Committee in their draft Action Taken Report on Manpower Requirements in Nationalised Banks.

Para No.	Line No.	Modifications
1.7	8	<i>After 'panel' of Insert 'suitable'</i>
1.21	Last line	<i>For 'expeditiously' Substitute 'within a period of three months'.</i>
1.27	6	<i>After 'North Eastern States' Insert 'and other difficult Stations'.</i>

**LIST OF AUTHORISED AGENTS FOR THE SALE OF LOK SABHA
SECRETARIAT PUBLICATION**

Sl. No.	Name of Agent	Sl. No.	Name of Agent
ANDHRA PRADESH		UTTAR PRADESH	
1.	M/s. Vijay Book Agency, 11-1-477. Mvlgargadda. Secunderabad-500 306.	12.	Law Publishers, Sardar Patel Marg, P.B. No. 77, Allahabad, U.P.
BIHAR		WEST BENGAL	
2.	M/s. Crown Book Depot. Uppar Bazar, Ranchi (Bihar).	13.	M/s. Madimala, Buys & Sells, 123, Bow Bazar Street, Calcutta-1.
GUJARAT		DELHI	
3.	The New Order Book Company, Ellis Bridge, Ahmedabad-380 006. (T.No. 79065)	14.	M/s. Jain Book Agency, C-9, Connaught Place, New Delhi, (T.No. 351663 & 350806).
MADHYA PRADESH		15.	M/s. J.M. Jaina & Brothers, P. Box 1020, Mori Gate, Delhi-110006. (T. No. 2915064 & 230936).
4.	Modern Book House, Shiv Vilas Place, Indore City. (T.No. 35289)	16.	M/s. Oxford Book & Stationery Co., Scindia House, Connaught Place, New Delhi-110001. (T.No. 3315308 & 45896).
MAHARASHTRA		17.	M/s. Bookwell, 2/72, Sant Nirankari Colony, Kingsway Camp, Delhi-110 009. (T.No. 7112309).
5.	M/s. Sunderdas Gian Chand, 601, Girgaum Road, Near Princes Street, Bombay-400 002.	18.	M/s. Rajendra Book Agency, IV-DR59, Lajpat Nagar, Old Double Storey, New Delhi-110 024. (T.No. 6412362 & 6412131).
6.	The International Book Service, Deccan Gymkhana, Poona-4.	19.	M/s. Ashok Book Agency, BH-82, Poorvi Shalimar Bagh, Delhi-110 033.
7.	The Current Book House, Maruti Lane, Raghunath Dadaji Street, Bombay-400 001.	20.	M/s. Venus Enterprises, B-2/85, Phase-II, Ashok Vihar, Delhi.
8.	M/s. Usha Book Depot, 'Law Book Seller and Publishers' Agents Govt. Publications, 585, Chira Bazar, Khan House, Bombay-400 002.	21.	M/s. Central News Agency Pvt. Ltd., 23/90, Connaught Circus, New Delhi-110 001. (T. No. 344448, 322705, 344478 & 344508)
9.	M & J Services, Publishers, Rep- resentative Accounts & Law Book Sellers. Mohan Kunj, Ground Floor, 68, Jyotiba Fuele Road Nalgaum, Dadar, Bombay-400 014	22.	M/s. Amrit Book Co., N-21, Connaught Circus, New Delhi.
10.	Subscribers Subscription Service India, 21, Raghunath Dadaji Street, 2nd Floor, Bombay-400 001.	23.	M/s. Books India Corporation Publishers, Importers & Exporters, L-27, Shastri Nagar. Delhi-110 052. (T.No. 269631 & 714465).
TAMIL NADU		24.	M/s. Sangam Book Depot, 4378/4B, Murari Lal Street, Ansari Road, Darya Ganj, New Delhi-110 002
11.	M/s. M.M. Subscription Agencies, 14th Murali Street, (1st Floor), Mahalingapuram, Nungambakkam, Madras-600 034. (T.No. 476558)		