

(c) The CIL has adopted a proactive marketing and pricing policy.

(d) CIL and its subsidiaries have taken several steps to improve marketing of coal.

- (i) All power stations seeking linkage of coal for the Ninth Plan have been provided the linkage.
- (ii) A Legally Enforceable Contract to mutual satisfaction has been entered into between CIL group of companies and the Steel Authority of India for the supply of coking coal.
- (iii) Linkages to new consumers and enhancement of linkages to existing consumers have been accorded to the extent of more than 13M.T. per annum.
- (iv) Periodic meetings are held at several places with major consumers such as cement industry, the brick industry etc.
- (v) A Liberalised Sale Scheme has been introduced which enables sale of coal to any consumer from those mines which have large stocks.
- (vi) A "Tatkal" scheme for supply of coal to unlinked customers has been introduced.
- (vii) The coal companies and the Electricity Boards have generally agreed to take up the sampling of coal at the loading end at the power station end in order to promote quality. Further, a model specific contract for supply of coal to power utilities has been evolved.
- (viii) The price of non coking coal has not been increased after 1.4.97 with the exception of marginal increase in the prices of A, B & C grades of coal produced in ECL.

Recovery of Loans

*265. SHRI NARESH PUGLIA :
SHRI A.C. JOS :

Will the Minister of FINANCE be pleased to state :

(a) whether the Nationalised Banks in the country have totally failed to recover loans;

(b) if so, the total outstanding loan amount to be recovered by each nationalised bank as on 30 June, 1998;

(c) whether any instructions have been issued by the Government/RBI to such banks and they have been empowered to recover the said loans in a time bound period; and

(d) if, so the details thereof and other efforts being made to recover the said loans?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA) : (a) No Sir.

(b) A Statement showing the advances of nationalised banks to be recovered as on 31.3.97 (latest available) is enclosed.

(c) and (d) Banks have been advised to formulate loan recovery policy, reduce NPAs through recovery and negotiate/settlement, set up recovery cells at Head Officers, take recourse to Debt Recovery Tribunals and keep in view the list of defaulters/suit filed accounts. Other steps taken to recover the NPAs are annual discussion with top executives of the nationalised banks, strengthening of credit management, fixing staff accountability etc.

Government had appointed a Committee under the Chairmanship of Shri Pannir Selvam, Chairman, Indian Banks' Association to go into the causes of NPAs and to suggest remedial action. The recommendations of the Committee constitute a valuable input in the ongoing exercise of dealing with the problem of NPAs in banks.

Statement

Advances of Nationalised Banks as on 31 March, 1997

(Rupees in Crores)

Sl.No.	Name of Bank	Amount
1.	Allahabad Bank	4937.90
2.	Andhra Bank	2907.34
3.	Bank of Baroda	16531.63
4.	Bank of India	18336.86
5.	Bank of Maharashtra	3111.34
6.	Canara Bank	14412.83
7.	Central Bank of India	8790.31
8.	Corporation Bank	3014.75
9.	Dena Bank	4043.73
10.	Indian Bank	6864.90
11.	Indian Overseas Bank	7254.02
12.	Oriental Bank of Commerce	4886.42
13.	Punjab National Bank	14066.89
14.	Punjab & Sind Bank	2791.20
15.	Syndicate Bank	5832.48
16.	Union Bank of India	9168.36
17.	United Bank of India	3027.31
18.	UCO Bank	4935.86
19.	Vijaya Bank	2475.28