

Rs. 20,000 to Rs. 25,000 in the case of salary earners having income upto Rs. 1 lac., no tax or only nominal tax would be payable by those having salary incomes upto Rs. 1 lac.

Number of C.R.I. for Handloom Industry

2635. SHRI AJAY KUMAR S. SARNAIK : Will the Minister of TEXTILES be pleased to state :

(a) the number of Central Research Institutes for Handloom Industry are functioning in the country State-wise;

(b) the details of the amount earmarked for carrying on research to help promotion of handloom industry during the last five years and the manner in which they were spent; and

(c) whether there is a proposal to have a separate Central Research Institute to work for development of handloom industry?

THE MINISTER OF TEXTILES (SHRI KASHIRAM RANA) : (a) Four Indian Institutes of Handloom Technology and twenty four Weavers Service Centres (State-wise list enclosed as Statement) under the aegis of the Office of the Development Commissioner for Handlooms are, *inter alia*, engaged in research and development of handloom sector.

(b) During the last five years i.e. 1993-94 to 1997-98, an amount of Rs. 42.50 crores was provided under the Head Research and Development which was utilised for technical improvements in weaving, dyeing, designing, printing, processing etc.

(c) No such proposal is under consideration.

Statement

State-wise list of Indian Institute of Handloom Technology (IIHTs) and weavers service centres (WSCs).

S.No.	Place of IIHT/WSC	State
1	2	3

(A) Indian Institute of Handloom Technology

1.	Varanasi	U.P.
2.	Jodhpur	Rajasthan
3.	Salem	Tamil Nadu
4.	Guwahati	Assam

(B) Weavers Service Centre

1.	Delhi	Delhi
2.	Meerut	U.P.

1	2	3
3.	Varanasi	U.P.
4.	Chamoli	U.P.
5.	Jaipur	Rajasthan
6.	Panipat	Haryana
7.	Mumbai	Maharashtra
8.	Nagpur	Maharashtra
9.	Indore	M.P.
10.	Raigarh	M.P.
11.	Ahmedabad	Gujarat
12.	Chennai	Tamil Nadu
13.	Kancheepuram	Tamil Nadu
14.	Salem	Tamil Nadu
15.	Hyderabad	Andhra Pradesh
16.	Vijayawada	Andhra Pradesh
17.	Bangalore	Karnataka
18.	Cannanore	Kerala
19.	Guwahati	Assam
20.	Bhubaneshwar	Orissa
21.	Bhagalpur	Bihar
22.	Agartala	Tripura
23.	Imphal	Manipur
24.	Calcutta	West Bengal

Remote Computer Lock-in Terminal Facility in Banks of A.P.

2636. SHRI S.S. OWAISI : Will the Minister of FINANCE be pleased to state :

(a) the details of banks located in Andhra Pradesh in which Remote Computer Lock-in Terminal facility has been started, branch-wise;

(b) whether the said facility is likely to affect employment opportunities in the banks; and

(c) if so, the details thereof and the remedial steps taken in this regard?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA) : (a) Details of public sector banks located in

Andhra Pradesh in which remote computer log-in terminal facility has been started branch-wise are given below :

Name of the Public Sector Bank	Branches in the State of Andhra Pradesh where remote computer log-in terminal facility has been provided
Andhra Bank	19 Branches (SSI, Nacharam, IFD, Chikkadapally, Dilsukhnagar, Himayathnagar, Jubilee Hills, Ameerpet, Khairathabad, S.R. Nagar, Saifabad, V.N. Colony, Masab Tank, Sultan Bazar, Somajiguda, M.G. Road, Prakasamnagar, Governorpet, Dwarakanagar and Maharanipt).
Canara Bank	6 branches (Bashirbagh, M.G. Road, Abid Road, Overseas Branch, Industrial Finance branch and R.P. Road).
Indian Overseas Bank	3 branches (Hyderabad Main, Secunderabad and Visakhapatnam).
State Bank of Hyderabad	5 branches (Punjugutta, Industrial Finance branch, Sanathnagar, IDBI Kukatpally & Ramachandrapuram).

(b) No, Sir.

(c) Does not arise.

Head Office of SBI

2637. SHRI T. GOVINDAN : Will the Minister of FINANCE be pleased to state :

(a) whether the Union Government are considering the request of the Kerala Government to set up Head Office of State Bank of India at Thiruvananthapuram with Zonal Office at Calicut in Kerala for the convenience of the State; and

(b) if so, the present stage of the proposal?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA) : (a) and (b) Request have been received, from time to time, from the Government of Kerala, for the creation of a new Circle of State Bank of India (SBI) with its Local Head Office (LHO) at Thiruvananthapuram. State Bank of India does not envisage the creation of New Local Head Office at Thiruvananthapuram with Zonal Office at Calicut as the circle redesign of Madras Circle has been introduced and discretionary powers of Deputy General Managers incharge of Zonal Offices have been considerably enhanced. Some branches have also been brought directly under the control of functionaries at the Local Head Office.

Setting up of PSUs in Orissa

2638. SHRI RAMA CHANDRA MALLICK : Will the Minister of INDUSTRY be pleased to state :

(a) whether there are proposals under consideration of the Government for setting up of public sector undertakings in the country; and

(b) if so, the details thereof, State-wise, particularly in Orissa?

THE MINISTER OF INDUSTRY (SHRI SIKANDER BAKHT) : (a) and (b) No Sir. At present, there is no proposal to set up public sector undertakings in the country particularly in Orissa.

Industrial Loan

2639. SHRI ARIF MOHAMMED KHAN : Will the Minister of FINANCE be pleased to state :

(a) whether the Nationalized Banks have failed to recover industrial loans of more than 700 crore rupees during the last five years;

(b) if so, the details thereof, bank-wise; and

(c) the steps taken by the Government to realise the loan?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA) : (a) and (b) Reserve Bank of India has reported that they do not collect the information on industrial loans due for recovery by Nationalised Banks. However, as reported by RBI bank-wise gross Non Performing Assets (NPAs) including industrial advances for the years ending March 1993, March 1994, March 1995, March 1996 and March 1997 (latest available) are attached in the Statement.

(c) RBI has reported that Banks have been advised to take following steps not only to check the incidence of fresh NPAs but also to ensure the recovery of existing NPAs of nationalised banks (which include industrial loans also).

- To formulate loan recovery policy prescribing the manner of recovery of dues, norms for permitted sacrifices/waiver etc.
- To take steps for reduction of NPAs through compromise/write offs, through negotiated settlements to ensure maximum recovery at minimum expenses on the basis of a transparent and well laid out policy. Some banks have been permitted to set up independent settlement advisory committees headed by a retired Judge of the High Court to scrutinise and recommend compromise proposals.
- To set up recovery cells at Head Office, fix targets for various level and monitor recovery performance close at all levels.