

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 Maharanipet).
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.

The Nationalised Banks have been advised to bring specific improvement in credit management, recovery of NPA improvement of profitability etc. and the performance should be monitored periodically by the banks' top management as also the Board.

With a view to facilitate expeditious adjudication and recovery of debts due to banks and financial institutions, Government have enacted the Recovery of Debts due to Banks and Financial Institutions Act, 1993 to facilitate quicker recoveries of loan arrears.

Statement

Gross NPAs of Nationalised Banks

Name of the Bank	1992-93		1993-94		1994-95		1995-96		1996-97	
	Gross NPA	% of NPAs to total adv.	Gross NPA	% of NPAs to total adv.	Gross NPA	% of NPAs to total adv.	Gross NPA	% of NPAs to total adv.	Gross NPA	% of NPAs to total adv.
Allahabad Bank	1207.00	28.78	1025.03	24.74	1235.11	26.88	1255.00	23.98	1302.89	23.93
Andhra Bank	398.00	19.22	520.78	23.35	377.65	14.30	332.20	11.61	365.68	11.81
Bank of Baroda	2409.27	18.97	2630.16	18.77	2689.68	16.58	2840.09	16.16	3116.00	17.15
Bank of India	4262.00	34.66	3772.00	29.96	2961.00	20.66	2334.00	14.49	2275.00	11.78
Bank of Maharashtra	753.99	34.20	847.67	36.23	734.59	25.71	694.26	21.87	749.43	20.67
Canara Bank	1947.09	22.10	1653.00	18.22	1523.00	12.93	2647.32	17.93	3323.72	20.26
Central Bank of India	2173.00	29.88	2443.00	35.29	2154.78	24.98	2420.00	23.91	2520.00	25.00
Corporation Bank	176.00	14.26	259.01	16.41	260.01	11.69	251.83	9.67	316.78	9.92
Dena Bank	620.00	27.85	564.00	22.51	557.00	17.34	541.00	14.70	674.21	15.10
Indian Bank	1881.00	23.03	2040.51	26.79	2102.41	24.09	3140.00	34.15	3303.00	39.12
Indian Overseas Bank	2272.00	40.43	2175.18	37.75	2001.41	26.85	2020.00	22.59	1317.00	15.80
Oriental Bank of Commerce	293.00	12.65	210.95	8.00	221.94	6.14	271.30	5.68	367.56	3.36
Punjab & Sind Bank	648.50	37.13	637.28	31.63	619.32	22.53	957.53	27.70	1089.70	30.71
Punjab National Bank	1634.47	15.71	2179.03	21.41	2033.00	17.01	2518.00	18.74	2426.14	16.31
Syndicate Bank	1558.00	32.67	1409.60	29.40	1452.97	27.48	1311.75	20.97	1291.78	19.32
UCO Bank	1625.00	24.94	1961.81	34.61	1745.60	29.40	1839.52	24.54	1872.62	28.35
Union Bank of India	780.00	16.82	693.49	12.87	695.95	9.41	945.86	10.38	987.80	10.38
United Bank of India	949.00	30.83	1509.00	45.95	1309.68	36.90	1401.00	38.00	898.00	36.20
Vijaya Bank	451.00	25.37	532.88	26.96	439.40	17.47	545.38	20.36	511.96	18.73
Total for Natl. Banks	26038.32	25.52	27064.38	25.84	25114.50	19.98	28366.04	19.52	29209.27	19.05