

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

(c) the grounds on which the interest amount has been waived?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) and (b) RBI's data reporting system does not generate information in the manner asked for. However bank-wise amounts of loans written off by nationalised banks during the last three years are given in the statement.

(c) Since recovery through Courts is a long drawn process, banks negotiate with borrowers to realise maximum possible amount keeping in view various factors which, inter alia, include the realisable value of securities held by the bank, status of guarantor etc. even if they have to sacrifice certain dues. Except in very rare cases, banks do not permit write-off of the principal loan amount.

#### Statement

*Bad debts written off by the Nationalised Banks during the last three years*

(Amount in crores)

S.No.	Name of the Bank	1994-95	1995-96	1996-97
1.	Allahabad Bank	55.73	6.71	21.39
2.	Andhra Bank	38.78	1.95	37.42
3.	Bank of Baroda	270.27	46.42	70.17
4.	Bank of India	260.38	307.08	217.15
5.	Bank of Maharashtra	81.12	56.52	47.30
6.	Canara Bank	200.00	169.49	18.20
7.	Central Bank of India	144.12	138.44	156.83
8.	Corporation Bank	18.64	19.13	0.94
9.	Dena Bank	27.34	51.92	58.76
10.	Indian Bank	42.51	115.94	10.28
11.	Indian Overseas Bank	5.94	75.01	375.73
12.	Oriental Bank of Commercial	2.13	0.82	46.22
13.	Punjab National Bank	220.77	53.14	150.34
14.	Punjab & Sind Bank	1.70	2.86	9.93
15.	Syndicate Bank	24.84	8.03	58.79
16.	Union Bank of India	27.86	38.81	30.57
17.	UCO Bank	165.07	110.98	220.57
18.	United Bank of India	119.00	36.51	65.48
19.	Vijaya Bank	4.19	13.26	12.72

#### Development of Pilgrim Places as Tourist Spots

3543. SHRI CHAMANLAL GUPTA ·  
SHRI BALASAHEB VIKHE PATIL :

Will the Minister of TOURISM be pleased to state :

(a) whether 17 pilgrimages have been identified by the Government Committee for developing them as tourist places;

(b) if so, the number out of them are in Jammu & Kashmir;

(c) the detailed plan formulated for their development;

(d) by when the places identified in J & K are likely to be developed;

(e) whether in view of disturbances in J & K, there has been any shift of preferences in foreign and domestic destinations; and

(f) if so, details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM (SHRI OMAK APANG) (a) The Ministry of Tourism has identified 23 pilgrim centres in 14 states and 4 pilgrim circuits in Uttar Pradesh for development.

(b) The places identified in J & K as pilgrim centres are Mata Vaishno Devi and Katra.

(c) and (d) The Ministry of Tourism provides funds for development of Tourism infrastructure. The Ministry has provided funds for the following infrastructure in these centres,

#### Katra -

Tourist Complex

Pilgrim Sheds

Tented Accommodation

Additional tourist accommodation

#### Vaishno Devi -

Yatri Niwas

Tented Accommodation

(c) and (f) There has not been any shift in preferences of foreign and domestic tourist as far as pilgrim tourism in J & K is concerned.

#### Mandrex Tablet Unit

3544. DR. SUGUNA KUMARI CHELLAMELLA :  
SHRI K.P. NAIDU :

Will the Minister of FINANCE be pleased to state :