

recovery at minimum expenses. However, in this regard precaution is to be taken while arriving at compromising level has also been laid down.

- (iii) Recovery Cells have been set up at Head Office under a General Manager and branch-wise targets have been set up by banks. Performance of branches in recovery is monitored by Head Office on monthly basis and Board of Directors are kept informed of the progress on quarterly basis.
- (iv) Debt Recovery Tribunals at Calcutta, Delhi, Bangalore, Ahmedabad, Chennai, Guwahati, Jaipur, Patna and Jabalpur and an Appellate Tribunal in Mumbai have been set up to assist speedy recoveries of bank dues.
- (v) Compilation and circulation of list of defaulters/suit filed account of Rs. one crore and above to all banks and Financial Institutions.
- (vi) The Board of Directors reviewed top 300 NPAs with special reference to the system prevailing in the banks to fix staff accountability.
- (vii) Banks may, if they so choose, set up Asset Reconstruction Companies.

[*Translation*]

#### PAN

5449. SHRI LAXMINARAYAN PANDEY:

SHRI ANAND RATNA MAURYA:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government propose to exempt some categories of people from mandatory requirement of getting PAN (Permanent Account Number);
- (b) if so, the details thereof; and
- (c) the time by which the final decision is likely to be taken in this regard?

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) There is no proposal to exempt any class or category of persons from applying for allotment of Permanent Account Number (PAN) under the new series if such persons are otherwise, required to apply for the same in accordance with the conditions laid down in sub-section (1) of section 139A of Income Tax Act, 1961.

(b) and (c) In view of (a) above, (b) and (c) do not arise.

#### Expansion of Tea Board

5450. SHRI DATTA MEGHE: Will the Minister of COMMERCE be pleased to state:

- (a) the quantity of tea produced by the Tea Board;
- (b) whether the Tea Board proposes to expand its sales outlets in the country; and

(c) if so, the details of such new places, where the Tea Board proposes to open its branches during 1998-99, state-wise?

THE MINISTER OF COMMERCE (SHRI RAMAKRISHNA HEGDE): (a) Tea Board is a promotional organisation set-up for development of the tea industry. The Board is therefore not directly involved in operations like commercial production and sale of tea.

(b) and (c) Do not arise.

[*English*]

#### Revolving Credit Card Facility

5451. SHRI A. SIDDARAJU: Will the Minister of FINANCE be pleased to state:

- (a) the total number of Master Card and Visa Cards issued by the Canara Bank in Karnataka and number of such cards issued in Bangalore city;
- (b) whether revolving credit facility to these card-holders has been discontinued;
- (c) if so, the reasons therefor; and
- (d) the steps taken by the Government to reintroduce the above facility.

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): Canara Bank have furnished the following information:

(a) Total number of Visa and Master Cards issued by Canara Bank in Karnataka is 29843 (Twenty nine thousand eight hundred and forty three). Number of such Cards issued in Bangalore City is 17654 (Seventeen thousand six hundred and fifty four).

(b) and (c) Canara Bank's Visa Card is only a charge card and no revolving facility is given right from inception. In respect of Master Card, 623 Card holders in Karnataka and 479 in Bangalore City are enjoying credit facility. Wherever credit revolving facility is offered, the same is being continued even now. However, due to software problem, from October 1997 Mastercard is being issued as charge card and no revolving facility is given.

(d) Bank has initiated action to develop new software.

[*Translation*]

#### Cement Industry

5452. SHRI JAGAT VIR SINGH DRONA: Will the Minister of INDUSTRY be pleased to state:

(a) whether the Government are aware that the cement industry manufacturing spurious cement has been unearthed in the industrial estates on the Gorakhpur road in Deoria, Uttar Pradesh;