

**Advanced Ledger Posting Machines
and Encoding Machines**

5991. SHRI HETRAM: Will the Minister of FINANCE be pleased to state:

(a) the number of Advanced Ledger Posting Machines and Encoding Machines purchased by various nationalised banks during last three years and the total number of machines purchased, bank-wise as on 31 December, 1989;

(b) whether instead of direct imports of such machines by Government, these have been purchased from private parties who were permitted to import the machines;

(c) if so, whether Government have made any investigations regarding import price of such machines and selling/lease price to banks to find out reasons of wide profit margins provided to importers;

(d) whether all the software and items of day to day use in these machines (except paper) are also imported under OGL by private parties and then sold to national-

ised banks; and

(e) The reasons for adopting such a policy and action, if any proposed to be taken by Government in this regard?

THE MINISTER OF FINANCE (PROF. MADHU DANAVATE): (a) to (c). The Reserve Bank of India (RBI) has reported that the Advanced Ledger Posting Machines (ALPMs) which are being installed at the branches of the public sector banks are being manufactured indigenously and have been procured by the banks from the local vendors empanelled by the RBI. The RBI had earlier imported encoding machines for the computerised clearing houses against the import permit issued to it after obtaining clearance from Department of Electronics. These were subsequently supplied to the banks at cost. RBI has further reported that these machines are now manufactured indigenously and the banks are now procuring these machines through indigenous vendors. As per the information furnished by the RBI, the number of ALPMs and encoding machines delivered to the public sector banks during the years, 1987, 88 and 89 are indicated below:

<i>Year</i>	<i>Number of ALPMs</i>	<i>Number of encoding machines</i>
<i>1</i>	<i>2</i>	<i>3</i>
1987	61	Nil
1988	385	162
1989	883	Nil

The bank-wise information about the number of machines purchased by the banks is not readily available. However, as on 31.12.1989, the banks had acquired 5132 ALPMs and 978 Encoders.

(d) and (e). RBI has reported that software for ALPMs was supplied by the vendors along with the hardware. The software for encoding machines was imported along with the hardware. Modifications to the

software as needed are made by Indian vendors and the consumables required for the day to day use on these machines are procured by the banks from local vendors. However, MICR Ink and MICR ribbons are imported by vendors and supplied to banks as the same are not locally manufactured.

Waiver of Bank Loans

5892. SHRI HET RAM: Will the Minister of FINANCE be pleased to state:

(a) whether the World Bank and the International Monetary Fund have reacted adversely on the decision of Government to waive the bank loans upto Rs. 10,000;

(b) if so, the details thereof and the action taken by the Government in the matter;

(c) whether the Reserve Bank of India has also reacted adversely on the subject and Indian Banks' Association (IBA) has reportedly refused any positive action in the matter; and

(d) if so, the action taken by Government in this regard?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) No, Sir.

(b) Does not arise.

(c) and (d). The Government of India has taken a decision to provide debt relief which will be applicable to borrowers who have taken loans upto Rs. 10,000/- and the same will cover all overdues as on 2nd October, 1989, including short-term as well as term-loans. There will be no limit on the size of the borrower's land holdings. However, wilful defaulters will be excluded from the scheme. It will cover Commercial Banks, Regional Rural Banks and Cooperatives. The question of refusal by any bank to the

implementation of the scheme does not arise.

Recovery of Excise Duty

5893. SHRI HET RAM: Will the Minister of FINANCE be pleased to state:

(a) the amount of outstanding Excise duty of more than one lakh against various industrial houses in default for more than one year as on 31st March, 1989 and for the years 1986-87 and 1987-88 with the details of defaulters and amount involved; and

(b) the steps taken by Government to recover the duty and in how many cases prosecutions have been initiated during the last three years and the number of cases decided in last three years in favour of Government and duty collected and the number of cases in which Government lost?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) and (b). Information is being collected and will be laid on the Table of the House.

Ropeway for Bokaro Steel Plant

5894. SHRI A.K. ROY: Will the Minister of STEEL AND MINES be pleased to state:

(a) whether any ropeway was constructed across the river Damodar for supply of coking coal to Bokaro Steel Plant and if so, its total cost;

(b) whether the ropeway is not being used for transportation of coal these days; and

(c) if so, the reasons therefor and the guidelines of the Government in this regard?

THE MINISTER OF SURFACE TRANSPORT AND MINISTER OF COMMUNICATIONS (SHRI K.P. UNNIKISHNAN): (a) Yes, Sir. The total cost of the ropeway is Rs.