

(b) and (c). Information is being collected and will be laid on the Table of the House.

[*Translation*]

SHRI RAJ KUMAR RAI : Sir in regard to the parts (b) and (c) of the question it has been stated that information is being collected. I want to know by when will it be collected ? You have provided the information about investments upto 31.12.1986. I want to know as to what were the investments upto 31.3.1987 ?

SHRI BRAHMA DUTT : As and when those figures reach us we will inform the hon. Member about it. The information about parts (b) and (c) comes from many sources. It is, therefore, difficult to say by when we will be able to get it but it will be done as early as possible.

[*English*]

Written-Off Bank Loans

*756. SHRI S.M. GURADDI† :
SHRI VIJAY KUMAR
YADAV :

Will the Minister of FINANCE be pleased to state :

(a) whether employees of the nationalised banks have demanded an enquiry into the written-off loans of rupees five lakhs and above; and

(b) if so, the reaction of Government thereto ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b). A Statement is given below.

Statement

Suggestions have been made by some bank employees associations for an enquiry into the write off of loans of Rs. 5 lakhs and above.

Banks write off their dues after following a set procedure and after exhausting all possible avenues of recovery. A general

enquiry into write off of loans is therefore not considered necessary. Specific allegations whenever received are looked into by the Government/Reserve Bank of India.

MR. SPEAKER : Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

Proposal to Fix Cash Limit in Safe Vault of Branches of Nationalised Banks

*742. SHRI A. JAYAMOHAN : Will the Minister of FINANCE be pleased to state :

(a) whether Government propose to reduce the cash limit in the safe vaults of nationalised banks for day-to-day business to reduce losses through dacoities and robberies;

(b) if so, the details thereof; and

(c) whether Government propose to maintain cash amount in the R.B.I. strong room, so that each bank branch may draw the cash whenever required ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). Cash retention limits for bank branches are fixed by the concerned bank. In fixing cash holding limits several factors are taken into account, such as, size and location of the branch, volume of business, accessibility to the currency chests operated on behalf of RBI, security environment, etc. The banks review the requirements periodically and try to keep the limits to the minimum necessary.

Savings Rate

*744. SHRI C. JANGA REDDY :
DR. A.K. PATEL :

Will the Minister of PLANNING be pleased to state :

(a) the 'gross savings rate' and 'marginal savings rate' in each of the last three years and the estimated rate for the current year;