

which goes against this general guideline of not allowing amalgamation in non-priority sector and I find there is an application by Brooke Bonds to take over the Central Industrial Alliance Ltd. of Maharashtra, which is a blade manufacturing unit and which is not in the priority sector at all. I want to know the Government's policy in regard to the merger of units in the non-priority sector, whether it is going to be allowed or not.

**SHRI SAWAISINGH SISODIA:** According to section 72 of the Income-tax Act, there are certain conditions laid down and if a unit fulfils those conditions, then it is entitled to have that tax relief. There are other conditions also. Therefore, the question does not arise whether there will be distinction of non-priority or priority basis.

**SHRI P. K. KODIAN:** I seek your protection, Sir. This is definitely a deviation from the general guidelines.

**SHRI SAWAISINGH SISODIA:** There are no general guidelines that merger will not be allowed in the non-priority sector.

**SHRI K. A. RAJAN:** Instead of just confusing the whole thing, I want to put a straight question. Is the Government thinking of taking a decision regarding permitting larger houses or foreign companies to operate in non-priority consumer industrial fields despite the clear policy of the Government that the indigenous industries should be allowed to grow in these fields?

**SHRI SAWAISINGH SISODIA:** This question does not arise out of the present question. I require notice for that.

**श्री दिलीप सिंह भूरिया :** अध्यक्ष महोदय, मैं माननीय मंत्री जी से पूछना चाहता हूँ कि अभी तक कितने रुपये रिलीफ किए गए हैं और कितने यूनिट्स को बॉनफिट हुआ है ?

**श्री सवाई सिंह तिसाँडिया:** कुल मिलाकर 19.34 करोड़ टोटल टैक्स रिलीफ देने का अनुमान है और ऐसे केसेस जिनमें यह राहत दी गई है वे 55 एप्लीकेशंस हैं।

Number of applications received	55
Number of applications approved under section 72A(1)	3
Number of applications approved under section 72A(3)	14
Number of applications rejected	10
Number of applications withdrawn	11
Number of applications in which MRTTP clearance is awaited	6
Number of applications pending	6

**मृतक-जमाकर्ताओं की जमा राशियों की अदायगी**

\*379. श्री अशोक गहलौत : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या बैंक मैनेजरोँ को उन व्यक्तियों को 1 रुपये से 5000 हजार रुपये तक की अदायगी करने के विशेष अधिकार दे दिये गए हैं जो मृतक-जमाकर्ता की अस्तियों को वंशानुगत पाने के अधिकारी हों ;

(ख) यदि हाँ, तो तत्संबंधी निर्देशों तथा आदेशों का ब्यौरा क्या है;

(ग) क्या सरकार को इस आश्य की कोई शिकायतें मिली हैं कि ये बैंक मैनेजर उक्त जमाराशियों को लौटाने में उत्तराधिकारियों को परेशान करते हैं और इन उत्तराधिकारियों को इस प्रयोजन हेतु औपचारिकतायें पूरी करने में प्राप्य जमाराशि से अधिक धनराशि खर्च करनी पड़ती है ;

(घ) क्या सरकार का विचार उत्तराधिकारी आवेदकों को हो रही असुविधाओं को देखते हुए तत्संबंधी नियमों को उदार बनाने का है ; और

(ङ) यदि हाँ, तो कब तक ?

**THE MINISTER OF FINANCE**  
(SHRI R. VENKATARAMAN): (a) to (e). A statement is laid on the Table of the House.

### Statement

The position is as indicated below:

(a) to (c). A Working Group on Customer Service in Banks appointed by Government in 1975 had recommended that adequate discretion should be vested in Branch Managers and other appropriate authority levels for payment of balance in deceased account to survivors/claimants without production of legal representation, but on the basis of due local enquiry and adequate indemnity. This recommendation has already been commended on public sector banks for implementation. The formalities to be completed by claimants and the powers upto which such claims can be settled by the Branch Managers were, however, left to individual banks. The powers vested in the Branch Managers for settlement of such claims normally range from Rs. 500 to Rs. 5,000/-. The formalities to be completed also vary from bank to bank, but by and large one or more of the following formalities are insisted upon by public sector banks:

(i) Death Certificate.

(ii) Application for payment.

(iii) Indemnity Agreement with sureties good for the amount involved indemnifying the Bank against any claim, demand, proceedings, losses and damages that may be raised against the Bank for having paid the amount.

(iv) Declarations from persons known to the Bank.

(v) Affidavit sworn by 2 respectable persons known to deceased's family and attested by Notary Public or Magistrate.

(vi) Letters of disclaimer signed by all heirs.

(vii) Relevant pass book/Unused cheque forms.

The formalities listed above are the necessary pre-requisites for releasing assets in deceased accounts when Succession Certificates are not produced by the claimants. Completion of these formalities does not involve much expenditure, as the documents are either required on plain paper or on inexpensive stamp paper. These are considered necessary for safeguarding the banks against any future counter-claims. Higher authorities of banks invariably intervene whenever any case of inordinate delay in settlement of claims is brought to their notice.

(d) and (e). It is proposed to provide for nomination facilities to account holders in Banks. A provision on this behalf was incorporated in the Banking Laws (Amendment) Bill, which was introduced in the Sixth Lok Sabha, but it lapsed on account of dissolution of the Lok Sabha. It is proposed to introduce a new Bill shortly. When the nomination facilities become available, the settlement of claims of deceased constituents will become much easier.

श्री अशोक गहलोत: मैं आपके माध्यम से माननीय मंत्री महोदय से पूछना चाहूंगा कि जैसे उत्तर में नामीनेशन फैसिलिटी की बात की गई है और यह कहा गया है कि छठी लोके सभा में बैंक कार्यकारी विधि संशोधन विधेयक लाया जाना था, लेकिन लोके सभा भंग होने के वजह से नहीं लाया जा सका। मैं पूछना चाहूंगा कि यह विधे-बैंक मैनेजर्स को जो अभी 500 से लेकर 5000 तक के अधिकार हैं, क्या उनको बढ़ाकर 10,000 रुपये तक करने का विचार है?

SHRI R. VENKATARAMAN: Answering the second point first, in some cases we have given the discretion upto Rs. 10,000. In larger banks, branch managers and agents can release the funds of the deceased depositor even upto Rs. 10,000 subject to certain conditions, that is, indemnity bond, etc.

So far as legislation is concerned, the legislative work is very heavy. I have got the bill ready. I do not know whether I will be able to introduce it. But I am very keen to introduce it.

श्री जशोक महलीस: मेरा दूसरा सवाल यह है कि सर्विंग बैंक अकाउंट्स में आज तक मृतकों के परिवारों को पैसा नहीं मिल पाया है, ऐसे कितने खातोंदार हैं और कितनी धनराशि आज तक बैंकों में जमा है जो इन औपचारिकताओं की पूर्ति न होने के कारण नहीं मिल पा रही है ?

SHRI R. VENKATARAMAN: We have got so many banks and so many branches. It will not be possible to give the number of cases in which money has not been paid without a succession certificate. Even if the hon. Member puts a separate question, it will be difficult to collect the information.

श्री राजेन्द्र प्रसाद यादव : अध्यक्ष जी, यह सवाल दीगर और जवाबे दीगर का उत्तम नमूना है। प्रश्न के भाग (ग) में कहा गया है कि "क्या सरकार को इस आशय की कोई शिकायतें मिली हैं कि ये बैंक मैनेजर उक्त जमारारिशियों को लौटाने में उत्तराधिकारियों को परेशान करते हैं और इन उत्तराधिकारियों को इस प्रयोजन हेतु औपचारिकताएं पूरी करने में प्राप्य जमारारिश से अधिक धनराशि सर्च करनी पड़ती है", जवाब में यह कहा गया है कि औपचारिकताओं को पूरा करने में कोई ज्यादा सर्च नहीं लगता क्योंकि ये कागजात या तो साबे कागज पर अथवा कम खर्चीले स्टाम्प वाले कागज पर तैयार करने पड़ते हैं। मैं समझता हूँ कि प्रश्नकर्ता की मंशा यह थी कि वास्तव में उन्हें जो नाजायज रूप से रकबा सर्च करना पड़ता है उसे वापिस लेने में, उसकी तरफ सरकार का ध्यान गया है या नहीं गया है और यदि गया है तो उस दिशा में सरकार क्या कुछ करना चाहती है ?

अध्यक्ष महोदय : आपका मंशा भी यही है।

श्री राजेन्द्र प्रसाद यादव : जी हां, मेरा मंशा भी वही है।

SHRI R. VENKATARAMAN: The normal law is that only when legal representation is established the banks can repay. But in view of the small amount involved and the cost of getting legal representation by way of letters of administration or of succession certificate, Government have issued guidelines that bank managers can release upto Rs. 5000 on proof that they are the heirs and they will furnish adequate security. There must also be some kind of indemnity so that in the event of somebody claiming this amount as his, that bank should be indemnified against such payment. These things cannot be considered to be harassment. In fact, they are the normal requirements of law. If somebody else is given away the money, the real heir will suffer. Therefore, the Government has to take care that the real person does not suffer.

SHRI BAPUSAHEB PARULEKAR: I would like to know from the hon. Minister through you whether he is aware of the fact that the bank managers insist on estate duty clearance certificate to settle the claims ranging from Rs. 500 to Rs. 5000. And whether in that connection, the Ministry will issue directions to the bank managers not to insist on estate duty clearance certificate.

It is mentioned at points 4 and 5 that the declaration from persons known to the Bank and affidavit sworn by two respectable persons known to deceased's family are necessary. The details of the affidavit and declaration are not mentioned. So, when a person goes to the bank, the bank manager says that they are seeking clarification from the head office as to what type of affidavit or declaration is to be taken. When you are taking two sureties along with the indemnity bond, what is the necessity for this declaration and affidavit, details of which are not being provided? Therefore, these unnecessary hardships are caused to those persons who want to claim the amount.

SHRI R. VENKATARAMAN: In the list of things which I have given in

the answer, a bank does not insist on everything. They insist on one or the other. They do not insist that there must be both guarantee as well as affidavit. In some cases, they are satisfied with the affidavit, in some other cases, they are satisfied with the indemnity bond. It is left to the discretion of the bank manager. We cannot issue any directions as to what should be accepted in each case because we do not know the facts of each case.

I am not aware that the estate duty clearance certificate is asked for in case of payment of these things. I will enquire it and give the necessary information.

**Delay in the Expansion of Bhilai and Bokaro Steel Plants**

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\*380. SHRI KUMBHA RAM ARYA:  
SHRI CHHANGUR RAM:

Will the Minister of STEEL AND MINES be pleased to state:

(a) whether expansion of the Bhilai and Bokaro Steel Plants has been considerably delayed and heavy losses on account of cost escalation are anticipated as a result thereof;

(b) if so, the extent of delay in the expansion of these steel plants stating reasons for the delay in the completion of work;

(c) the extent of cost escalation as a result thereof; and

(d) the measures taken by Government to complete the expansion work expeditiously to avoid further cost escalation?

THE MINISTER OF COMMERCE AND STEEL AND MINES (SHRI PRANAB MUKHERJEE): (a) to (d). A Statement is laid on the Table of the House.

**Statement**

(a) Yes, Sir. These projects have been delayed.

(b) For the expansion of Bhilai Steel Plant to 4.0 MT, Government approved in April, 1971 the preparation of a DPR which envisaged completion of the expansion scheme by December, 1976. A critical review of the various activities made in May, 1974 indicated that the commissioning would be possible by the end of 1979. Subsequently in February, 1975 having regard to all relevant factors, the schedule was revised to December, 1981. However, on account of further slippages in various activities having taken place, the commissioning is likely to be further delayed by about 10 months.

As to the expansion of Bokaro Steel Plant to 4.0 MT, the original schedule finalised in March, 1973 (excluding cold rolling mill expansion) envisaged its completion by March, 1977. A review in August, 1974 indicated an overall delay of 9 months and envisaged the completion by December, 1977. This schedule was approved by Government in 1974. A subsequent review in March, 1976 indicated further slippages and projected the commissioning of the 4.0 MT stage (excluding cold rolling mill expansion) by June, 1979 and cold rolling mill expansion by July, 1981. The revised schedule was approved by Government in December, 1976. However, in June, 1977 consequent upon the change suppliers of equipments for cold rolling mill expansion the commissioning date of this unit was revised to December, 1982.

The construction schedules had to be revised, inter-alia, due to delay in the supply of equipment, periodical shortages of cement and diesel and severe power cuts affecting adversely civil construction and structural erection work at sites.

(c) The approved cost of the expansion of Bhilai Steel Plant to 4.0 MT was Rs. 937.7 crores (based on 1974 prices) and the present estimated cost is Rs. 1422.5 crores (base date 2nd quarter, 1980). The sanctioned cost estimate of the expansion of Bokaro Steel Plant to 4.0 MT was Rs. 947.24 crores (base date 3rd quarter, 1974) and the present estimated cost is