सातवीं अनुमूची की सूची। को प्रविध्य संख्या 92 और 92 ए में आने वाले मामलों के सम्बन्ध में विधायी शक्तियां संसद को भी मिली हुई है, परन्तु इन प्रविष्टियों के अन्तर्गत अब तक संसद ने जो कानून बनाया है वह केवल केन्द्रीय बिकी-कर अधिनियम ही है।

Written Answers

(ग) यह प्रश्न नहीं उठता है।

Directions Issued by the Reserve Bank of India Under Banking Companies Act

*328. SHRI BANSH NARAIN SINGH: SHRI SHARDA NAND :

Will the Minister of FINANCE be pleased to state:

- (a) the details of directions issued by the Reserve Bank of India under Section 35 (a) of the Banking companies Act during the last one and a half years to other banks;
- (b) the names of the banks who did not comply with the instructions during this period and the reasons therefor;
- (c) the names and addresses of the persons and companies for whom the banks sought the permission of the Reserve Bank of India for giving advances in excess of Rs. 25 lakh; and
- (d) in how many cases the Reserve Bank of India did not give the permission?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI P.C. SETHI: (a) A statement is laid on the Table of the House.

- (b) Generally, the instructions have been complied with by banks.
- (c) and (d). According to banking usage and practice, such information relating to individual constituents of the bank is not divulged.

Statement .

During the period referrd to, directions were issued by the Reserve Bank of India to 33 banks. Generally, these directions pertained to the management of the banking companies requiring the Boards of Directors to review at their meetings the progress made in rectifying defects brought out in the inspection reports and ensuring adequate supervision and control over the bank's working.

The other directions covered deficiencies observed in the working of the Banks during the course of inspection such as inadequate supervision and control exercised by the Head Office over the working of the branches, low reserves, low earnings. non-observance of the usual and necessary safeguards in respect of advances against various types of securities, unsatisfactory maintenance of books of accounts, improper compilation of credit reports on borrowrecovery/regularisation of advances etc. and suggestions for specific steps to be taken by the banks for rectification of such defects. Directions have also been issued requiring banks to take prior approval of the Reserve Bank before declaring dividend were conservation of profits is considered essential to improve the financial position of the bank.

In the case of the nationalised Banks, directions were issued on the 22nd January, and 16th February, 1970 requiring them to obtain prior approval of the Reserve Bank before putting through certain categories of transactions in view of the fact that these banks are functioning at present without Boards of Directors.

Filing of Income Tax Returns by Members of Parliament

- *329. SHRI PREM CHAND VARMA: Will the Minister of FINANCE be pleased to state:
- (a) the names of the Members of Parliament and the Ministers who never filed any income tax return and the names of those who filed the returns late up to the 31st March, 1969; and
- (b) the names of those who have their annual income exceeding Rs. 30,000 as joint Hindu Family?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE SHRI P.C.