

Credit: Deposit Ratio in Kerala

* 835. SHRI A. CHARLES:
 SHRI K.P. UNNIKRISHNAN:

Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has issued any guidelines to the Nationalised Banks and the Scheduled Banks in respect of the credit-deposit ratio in the States;

(b) if so, the details thereof;

(c) the credit-deposit ratio in Kerala vis-a-vis Tamil Nadu, Karnataka and Andhra Pradesh during each of the last three years;

(d) whether there is any short-fall and if

Credit Deposit Ratio (% age)

<i>Name of State</i>	<i>March, 89</i>	<i>March, 90</i>	<i>March, 91</i>
Kerala	65.2	64.0	59.1
Tamil Nadu101.2	99.4	100.5	
Karnataka97.1	91.0	85.8	
Andhra Pradesh	86.0	87.1	82.6

(d) and (e). The Credit Deposit Ratio is not the sole indicator of role being played by banks in the economic development of a particular State/Region. The actual level of credit in relation to locally mobilised deposits in a particular State or Region depends upon the credit absorption capacity and level of economic activities depending upon the availability of infrastructural facilities like Transport and power, the proximity to source of raw material, access to marketing, local entrepreneurship, etc. Banks have been advised by RBI to ensure that wide regional disparities among various states in credit

so, the reasons therefor; and

(e) the steps taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) All the public sector banks have been advised in June, 1980 by Reserve Bank of India (RBI) to achieve a Credit Deposit Ratio of 60% in respect of their rural and semi-urban branches separately at all India level. RBI has not issued any guidelines to the banks regarding achieving of the above C:D Ratio for different States.

(c) Credit Deposit Ratio of Commercial Banks as at the last Friday of March, 1989, 1990, 1991 in respect of Kerala, Tamil Nadu Karnataka and Andhra Pradesh is furnished below:-

deployment are avoided and effective steps are taken to increase the flow of credit to all productive and identified viable proposals in different areas. The matter is also monitored by State Level Bankers Committee (SLBC), State Government and RBI on regular basis.

Widening of National Highways

* 836. DR. VISWANATHAM KANITHI: Will the Minister of SURFACE TRANSPORT be pleased to state:

(a) whether the Government propose to

widen all the important National Highways into double lanes for one way Traffic to minimise the road accidents;

(b) if so, the details thereof;

(c) the length of the National Highways already having double lanes with one way traffic;

(d) whether the government propose to widen the National Highway No. 5 into double lanes for one way traffic; and

(e) if so, the time by which it is likely to be widened?

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): (a) and (b) Only selected sections of important National Highway having high traffic density are being considered currently for widening to 4 lane divided highway subject to the availability of funds.

(c) Presently, 352 km of National Highways are having four lane divided carriage-way.

(d) and (e) Widening of the full length of National Highway No.5 to four lanes would be considered in phases subject to the density of traffic in different sections, inter-se priority vis-a-vis other National Highway works and over all availability of resources in future Plan periods. four-laning of 46 km of NH5 in Andhra Pradesh is in progress. It is too early to indicate the time by which the whole of the National Highway No.5 will be widened to four lanes.

Simplification of Pre-Shipment Export Documentation System

6985. SHRI SHANKERSINH VAGHELA: Will the Minister of COMMERCE be pleased to state:

(a) whether the Government propose to simplify Pre-shipment Export Documentation System;

(b) if so, the details thereof; and

(c) the time by which the new system is proposed to be launched?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SALMAN KHURSHEED): (a) Yes, Sir.

(b) Out of 25 pre-shipment Export Documents required by the exporters 17 documents have been aligned on the basis of 'United Nations Layout Key'. The use of aligned documentation system based on 'UN Layout Key' involves the use of standardised aligned export documents which can be run off by a Master Document with economy, accuracy, speed and convenience. The aligned documentation system will help to reduce export documentation burden appreciably by enabling our exporters to prepare as many as 17 of the 25 pre-shipment export documents (commercial and regulatory) with the help of only two master documents by use of the photo copier and appropriate masks. Software has also been developed by the Indian Institute of Foreign Trade, New Delhi and National Informatics Centre, New Delhi to prepare these documents on computer.

(c) The new system is proposed to be launched w.e.f. 1.10.1991.

Loans to Pensioners for Housing Purposes

6986. SHRI SUSHIL CHANDRA VERMA: Will the Minister of FINANCE be pleased to state:

(a) whether the Life Insurance Corporation of India, Housing and Urban Development Corporation, Canfin Homes Limited