

(a) whether there is any restriction on the sanction of loans on differential rate of interest in such districts as do not have small Farmers Development Agencies and Marginal Farmers Agricultural Labour schemes; and

(b) whether this restriction is proposed to be removed and the facility of loan on this low rate of interest allowed to the people?

**THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE):**  
 (a) and (b). Besides, SFDA/MFAL districts Differential Rate of Interest Scheme is in operation in 230 districts and 7 union territories in the country declared backward by the Planning Commission.

The benefits of the Scheme are also available to Orphanages, Women's homes, and Institutions for the physically handicapped irrespective of the area of their operation.

**Licences given by Reserve Bank for opening new Branches by Nationalised banks**

1808. **PROF. NARAIN CHAND PARASHAR:** Will the Minister of REVENUE AND BANKING be pleased to state:

(a) the names of the places in India where licences were given by the Reserve Bank of India for opening new branches by the nationalised banks but the branches have not been opened for over one year, two years and three years;

(b) the reasons for this slow action on the part of the nationalised banks; and

(c) the steps being taken to ensure that all the branches for which the licences are given by the Reserve Bank

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of India are opened by the concerned bank within a year from the date of sanction?

**THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE):**  
 (a) Information to the extent available is being compiled and will be laid on the Table of the House.

(b) Inability to secure suitable premises and lack of development of *infra structural* facilities are reported to contribute to delays in opening of branches by the banks.

(c) The Reserve Bank of India have reported that licences have a validity period of one year. Whenever the banks indicate their inability to open branches at specified centres further extensions upto a period of 6 months at a time are being allowed to them. In order to ensure that there are no undue delays in the implementation of the branch expansion programme, the Reserve Bank of India have recently decided that not more than two extensions would be allowed on merits. In the case of licences at present pending with banks and where two or more extensions have already been allowed, one more final extension of six months will be allowed.

**Flights for Kulu**

1809. **PROF. NARAIN CHAND PARASHAR:** Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) the duration in the year for which the air flights are in operation for Kulu; and

(b) whether the period is proposed to be increased in view of the fact that this is the only aerodrome in Himachal Pradesh?

**THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI RAJ BAHADUR):** (a) Indian Airlines operate

a service on the sector Delhi/Chandigarh/Kulu, thrice a week, from the middle of May to the middle of July and again from the middle of September to the end of October.

(b) The traffic demand to Kulu being seasonal in nature, the Corporation's existing pattern of operations meets the requirement.

#### Opening of Banks in Orissa

1810 SHRI GIRIDHAR GOMAN-  
GO: Will the Minister of REVENUE  
AND BANKING be pleased to state

(a) the total number of nationalised banks opened in Orissa State so far,

(b) how many of them have been opened in the backward and tribal areas of the State,

(c) the criteria adopted to open banks in the un-banked areas, and

(d) whether Government have issued any instructions to the nationalised banks to open the branches in the rural areas of the State?

THE MINISTER OF STATE IN-  
CHARGE OF THE DEPARTMENT  
OF REVENUE AND BANKING  
(SHRI PRANAB KUMAR MUKHER-  
JEE) (a) and (b) Available Dis-  
trict-wise data relating to branches  
of public sector banks in Orissa as  
on 30th June, 1976 are set out in the  
Statement laid on the Table of the  
House [Placed in Library See No  
LT-11260/76]

(c) and (d) While opening branches at unbanked centres banks take into account several factors like availability of infra structural facilities, potential for deposit mobilisation scope for credit disbursal particular y to the neglected sectors Since bank nationalisation the accent of branch expansion policy has been on opening of more branches in the hitherto

neglected areas and rural semi-urban centres The commercial banks have been advised by the Reserve Bank of India to include as many unbanked/underbanked centres as possible in their branch expansion plans and pay particular attention to Eastern and North Eastern Regions as also to the districts where the population per bank office exceeds 75,000

#### Regional Rural Banks in Orissa

1811 SHRI GIRIDHAR GOMAN-  
GO: Will the Minister of REVENUE  
AND BANKING be pleased to state:

(a) the total number of Regional Rural Banks already opened State-wise;

(b) how many of them were opened in the tribal areas,

(c) the proposals for the current financial year for opening the Rural Banks, State-wise, and

(d) the number of Rural Banks to be opened in the tribal districts of Orissa in the year 1976-77?

THE MINISTER OF STATE IN-  
CHARGE OF THE DEPARTMENT  
OF REVENUE AND BANKING  
(SHRI PRANAB KUMAR MUKHER-  
JEE) (a) Required information is  
given in the statement I laid on the  
table of the House [Placed in Lib-  
rary See No LT-11261/76]

(b) Six Regional Rural Banks have their areas of operation covering 11 districts having a good concentration of tribal population

(c) Government have decided to open 15 more Regional Rural Banks shortly The State-wise location of these banks is given in statement II laid on the Table of the House. [Placed in Library See No LT-11261/76]