

1982-83, 1983-84, 1984-85 (April to December) have been as under :

(Value in Rs. Crores)

Year	Exports	Imports
1982-83	192.72	357.91
1983-84	195.17 (Provisional)	384.96 (Provisional)
1984-85	138.87	397.25

(April to December)

Imports from Singapore have, therefore, not been three times that of our exports.

(b) Steps to increase our exports to Singapore include our participation in trade fairs and visits of delegations. As the Deputy Minister of Commerce, I visited Singapore during September, 1984 and held trade discussions. Recently, a team from the Trade Development Board of Singapore visited India. It was impressed upon the trade team to increase imports from India and contacts between trade and industry on both sides were facilitated and potential growth items for trade identified.

[Translation]

Opening of Branches of Commercial Banks and Regional Rural Banks in Almora District, Uttar Pradesh

6023. SHRI HARISH RAWAT : Will the Minister of FINANCE be pleased to state :

(a) the number of branches opened by the various commercial banks including the regional rural banks in Almora District of Uttar Pradesh during 1984-85 and the number of these branches proposed to be opened during 1985-86 ;

(b) whether he is aware that 50 per cent of the area and 40 per cent of the population there, are not yet covered by the banking service ; and

(c) if so, the number of bank branches proposed to be opened there every year to improve the situation in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARI) : (a) to (c) : During the year ended 31.3.1985, Nainital Almora Kshetriya Gramin Bank had opened 7 branches in the District Almora, Uttar Pradesh. The branch licensing policy, for the years 1985-90 is being finalised. Pending finalisation of the above policy, it would not be possible to indicate the number of bank branches that would be allowed to be opened in the District Almora. However, banks are currently holding 12 authorisations for opening branches in the District.

The branch licensing policy of the Reserve Bank of India for the period April 1982 to March 1985 aimed at achieving a coverage of one bank office for every 17000 population in rural and semi-urban areas in each district. Relevant figures for Almora District are set out below :

Population (All rural/ semi-urban)	7,73,000
Number of bank branches functioning as on 31.12.1984	56
Number of authorisations pending	12
with banks for opening branches Average Rural/Semi-urban Population	14,000

per rural/semi-urban branch.
 Estimated Rural/Semi-urban
 Population 12,000
 per rural/Semi-urban branch after
 utilisation of pending authorisations.

Tea Production in Hill Areas of U.P

6024. SHRI HARISH RAWAT : Will the Minister of COMMERCE be pleased to state :

(a) the quantum of tea estimated to be produced in Uttar Pradesh during this year;

(b) whether his Ministry has formulated any scheme to increase the tea production in hill areas to this State;

(c) if so, the details thereof; and

(d) if not, the steps proposed to be taken by his Ministry to improve the present critical condition of tea plantations in these areas

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P. A. SANGMA) : (a) While no authoritative assessment is available, the production in 1985 could be comparable to the 1984 production of 430 M. Tons under favourable weather conditions' prices.

(b) to (d). The Tea Board has been exploring possibilities of reviving existing tea estates and opening of new tea plantations in Hill areas of Uttar Pradesh. However, there is a problem of availability of suitable land from State Government as new plantations will involve felling of forest trees. A complex of CSIR has been set up at Palampur (Himachal Pradesh) to look into Research and Development needs of tea plantations in Uttar Pradesh and Himachal Pradesh. The tea growers can also make use of the existing subsidy

and loan schemes of the Tea Board for development of the tea plantations.

Lack of Coordination Between District Level Lead Banks and Commercial Banks for Loan Disbursement to Weaker Sections

6025. SHRI HARISH RAWAT : Will the Minister of FINANCE be pleased to state :

(a) whether he is aware that there is generally lack of coordination between district level lead banks and other commercial bank in the implementation of loan disbursement programmes for poor and weaker sections of the society;

(b) if so, whether he is also aware that in the absence of this co-ordination, hurdles are coming in the way of implementing the programmes for the uplift poor people; and

(c) if so, the instructions proposed to be issued to all concerned for bringing necessary coordination for this purpose in all the banks operating at district level ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). Under the Lead Bank Scheme, District Credit Plans and Annual Action Plans are drawn up by lead bank in which credit outlays are estimated sector-wise and for different activities including provision for finance for weaker/sections. Outlays under Integrated Rural Development Programme are separately shown in the credit plans. Each Bank in a District is allotted its share under the plan targets and performance of the Banks is reviewed and monitored in District Consultative Committee Meetings. Further, a Standing Committee of DCC also reviews the performance of banks in the area of IRDP which is intended for weaker sections. Wherever performance of any bank is found to be lower than the target allotted, such banks are advised to improve their performance.