

(b) if so, the reasons thereof;

(c) whether Government have received any complaints in this regard; if so, the details thereof; and

(d) the steps being taken thereon?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) and (b). Punctuality of Puri/Neelachal Expresses has not been satisfactory due to miscreants' activities including alarm chain pulling, agitations and certain equipment failures.

(c) Some complaints have been received about late running.

(d) Monitoring to control the avoidable time losses, is being strengthened.

Opening of Bank Branches in Himachal Pradesh

1706. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) the average area served by the branch of a nationalised bank in the rural areas in Himachal Pradesh as on 31 March,

1989 and the comparative figures for Punjab and Haryana;

(b) whether the figure excludes the branches opened in the urban areas covered by Municipal Committees and Notified Area Committees; and

(c) if so, whether more branches of the nationalised banks would be opened in the State during the Seventh Five Year Plan so as to provide better banking facilities under the Designated Service Area Approach as distances in Hill States like Himachal Pradesh do not provide a reliable norm for the service by a branch, in view of the difficult geographical terrain and the preponderance of mountains, forests and streams?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) Data reporting system of Reserve Bank of India (RBI) does not generate information regarding average area covered by a branch of nationalised bank in rural area. However, the total area of the three States of Himachal Pradesh, Punjab and Haryana, their total number of bank branches as on 31.12.1988 and the average area covered by a bank branch in these States are as under:—

<i>Name of State</i>	<i>Total area in Sq. Kms.</i>	<i>Total No. of branches of all banks including Regional Rural Banks as on 31.12.1988</i>	<i>Average area covered by a branch</i>
Himachal Pradesh	55673	651	85.51 Sq. Kms.
Punjab	50362	2072	24.20 "
Haryana	44222	1239	35.69 "

The Urban/Municipal/Notified areas have been included in the above figures in respect of Punjab and Haryana. There are no urban bank areas in Himachal Pradesh,

as per RBI classification for the purpose of Branch Banking Statistics.

(c) Under the current Branch Licensing

Policy of 1985-90 co-terminus with Seventh Five Year Plan Period, RBI has allotted 163 centres to various banks for opening branches in Himachal Pradesh. In addition, RBI has allotted 36 branches in Himachal Pradesh under Service Area Approach to rural lending. While allotting the centres to banks, RBI has adopted the norms of 10,000 population per bank office for hilly States like Himachal Pradesh as against 17,000 population per bank office for other States. It has also been ensured that a rural branch is normally available within a distance of 10 kms. from every village.

Opening of Regional Rural Banks

1707. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) the names of the districts covered by the regional rural banks as on 30 June, 1989;

(b) whether any programme to cover the remaining districts by the regional rural banks has been formulated by extending the coverage of regional rural banks to the neighbouring and left out districts or by opening new regional rural banks;

(c) if so, the details thereof; and

(d) if not, the reasons therefor and the likely date by which the steps would be taken to cover the remaining districts of each State?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) The information is being collected and the same will be laid on the Table of the House, to the extent available.

(b) and (c). The new policy based on the recommendations made by the Kelkar Committee on Regional Rural Banks (RRBs)

envisages that more emphasis should be laid on consolidation of existing RRBs rather than opening of new RRBs.

Opening of new RRBs is therefore considered on a selective basis. Districts with concentration of Scheduled Castes/ Scheduled Tribes population are given preference for opening new RRBs. Even in such areas, the opening of new RRBs will be considered taking into account branch network in the area and the scope for further branch expansion, concentration of target groups, credit gap, prospective viability of the RRB with reference to scope of business in the area and the strength of existing cooperative credit structure in the area. A detailed survey is carried out by the concerned State Government and the Sponsor Bank for ascertaining the need and potential for opening a new RRB or for extending the coverage of an existing RRB.

(d) Does not arise.

Urgency Certificates for Completion of On-Going Projects

1708. PROF. NARAIN CHAND PARASHAR: Will the Minister of RAILWAYS be pleased to state:

(a) whether the Railways Board has issued any urgency certificates for the construction of new railway lines/conversion projects during the Seventh Plan upto 31 March, 1989 zone-wise along with names of such projects and the dates on which they have been issued;

(b) the latest progress of the construction in case of each such project, the expenditure incurred so far and the likely date by which the projects would be completed;

(c) whether any priority is being given to the construction of these projects in view of the urgency certificates; and