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 PAR-ASHAR: 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)

evisages 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 Adetailed 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 PAR-ASHAR: 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 'ines/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 (d) if so, the nature thereof and if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) to (d). The information is being collected and will be laid on the Table of the Sabha.

Popularisation of Indian Tea in Foreign Countries

1709. SHRI AMARSINH RATHAWA: Will the Minister of COMMERCE be pleased to state:

(a) the amount annually to popularise Indian tea in foreign countries;

(b) the number of propaganda units that have been established abroad and in which countries; and

(c) the other measures being taken to boost the demand of Indian tea in foreign market?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P.R. DAS MUNSI): (a) Tea Board has spent Rs. 5.48 crores during 1987-88 and Rs. 5.23 crores during 1988-89 for tea promotion abroad.

(b) There are six tea promotion offices abroad, namely, in London (U.K.), Brussels (Belgium), New York (U.S.A.), Cairo (Egypt), Sydney (Australia) and Kuwait.

(c) To boost the demand of Indian tea abroad, inter alia, the following measures have been taken :---

- Loan assistance to exporters in foreign exchange for brand promotion;
- 2. Shift from generic promotion to

uninational campaign for valueadded teas;

- CCS on tea bags, packet tea/tea caddies, instant tea and quick brewing black tea has been allowed;
- To counter misbranding of other teas as Darjeeling teas, a lo go for Darjeeling tea has been launched;
- 5. Tea bags have been exempted from excise duty;
- Customs duty on filter paper used in manufacture of tea bags has been abolished;
- Rebate of Excise duty on packet tea exports;
- A provision of 10% of FOB realisation for advertising and promotion abroad by individual companies has been sanctioned;
- Small scale packeters upto a annual turnover of Rs. 1.5 crores, have been exempted from Excise duty;
- 10. Exports of tea under bond has been allowed.

Refinancing of Housing Loans by National Housing Bank

1710. SHRI SYED SHAHABUDDIN: Will the Minister of FINANCE be pleased to state:

(a) the refinance facilities extended by the National Housing Bank, bank/institutionwise, for housing loans during 1988-89 and proposed for 1989-90;

(b) whether State-wise utilisation of housing loans by each bank/institution is