

Companies seeking licence for carrying on the business of banking in India have to comply with the capital requirements as outlined in Section 11 of the Banking Regulation Act, 1949 and other requirements regarding capacity to pay their depositors and conduct of their operations in a manner not detrimental to the interest of the depositors etc. as outlined in Section 22 of the Banking Regulation Act, 1949.

(e) to (g) Do not arise in view of reply to parts (a) to (d).

[English]

**Opening of Local Head Office of SBI
At Kozhikode, Kerala**

4153. SHRI K. MURALEE-DHARAN: Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal to open the local Head Office of State Bank of India at Kozhikode in Kerala;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) State Bank of India (SBI) has reported that there is no proposal at present to open a Local Head Office (LHO) at Kozhikode in Kerala.

(b) Does not arise.

(c) As per organisational norms, LHO's are generally established at State capitals having regard to the number of branches in that State. SBI presently has 203 branches in Kerala, while LHOs normally control 400 to 500 branches.

**Financial Assistance by NABARD to
Agriculture and Non-Farming Sectors**

4154. DR. G. L. KANAUJIA:
SHRI VIRENDRA SINGH
SHRI BALRAJ PASSI:
SHRI DATTATRAYA BAN-
DARU:

Will the Minister of FINANCE be pleased to state:

(a) the details of the agriculture and non-farm sectors in the country which are proposed to be financed by the National Bank for Agriculture and Rural Development indicating the amount to be spent on each project during 1991-92, State-wise;

(b) the break-up of short term and medium term credit to be extended in agriculture and non-farm areas like sericulture, dryland farming, water management etc. in each State; and

(c) the criteria for financing these projects?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The details of the agriculture and non-farm sectors in the country in respect of which refinance is proposed to be provided by the National Bank for Agriculture and Rural Development (NABARD) under schematic lending during 1991-92 (State-wise) are set out in the attached statement-I

(b) The break-up of estimates of NABARD towards refinance of short-term and medium-term credit limits for the year 1991-92 for the co-operative banks and regional rural banks in respect of both short-term and medium-term and non-farm sector (S.T.) is as under:

(Rs. in crores)

Particulars	Budgetary Estimates Co-operatives	Regional Rural Banks
(i) Seasonal Agricultural Operation (SAO)	3400*	500
(ii) M. T. Loans	15	130
(iii) M. T. Conversion Loans	150	25
(iv) Other than SAO (includes marketing of crops)	600	200

1	2	3	4
and working capital requirements under NFS)			

(*State-wise bifurcation given in the attached statement-II)

(c) Schematic lending budget is formulated/fixed based on the past performance and national priorities as envisaged by the Government. The general criteria for financing agriculture and non-farm sector projects is that the schemes should be technically feasible and financially viable.

STATEMENT I

ANNEXURE 1

AGRICULTURAL PURPOSES

(Rs. in lakhs)

STATES	MI	SEB/REC	LD	FM	DLF	P/H	DD	FIS (M)	FIS S/MY (T)	FOR
1. CHANDIGARH				2			7			
2. DELHI				15		10	8			
3. HARYANA	1400	249	100	3081	10	150	450	10	20	200
4. HIMACHAL PRADESH	11		36	152		17	161	1		1
5. JAMMU & KASHMIR	40		6	145		75	60	5		
6. PUNJAB	900	300	276	4334		308	2121	158		240
7. RAJASTHAN	1900	249	100	2266	10	100	150	15	300	150
8. ARUNACHAL PRADESH				15		130				
9. ASSAM	600			73	2	1300	20	75		200
10. MANIPUR			1	55		5	15	61		
11. MEGHALAYA						14	6			
12. MIZORAM				2		8	2			
13. NAGALAND				2		7				28
14. TRIPURA	1			21		68	10	107		
15. SIKKIM						7	13	1		
16. BIHAR	2000		300	1586	10	130	150	50	10	
17. ORISSA	250	166	55	363	20	120	40	40	150	80
18. WEST BENGAL	1150	499	6	725	1	700	25	130		90
19. ANDAMAN &						15				

1	2	3	4	5	6	7	8	9	10	11	12	13
NICOBAR												
20. MADHYA- PRADESH		3300	1496		3625	3	50	400		35	150	500
21. UTTAR PRADESH		12000	108	60	5438	5	330	800		170	500	900
22. DADRA & NAGAR HAVELI					5							
23. GUJARAT		1400	499	10	2266	5	20	1000	60	20	300	140
24. GOA		5		3	5		17	10	175			
25. MAHARA- SHTRA		9341	2494	476	2240	30	1600	890	117	10	800	1400
26. ANDHRA PRADESH		5100	2411	250	2356	120	800	400	600		50	400
27. KARNATAKA		4500	399	300	1813	45	2000	1150	50	75	160	300
28. LAKSHA- DWEEP												
29. KERALA		1650	299	125	227		2950	400	100	67		
30. PONDICHERRY		45		2	13		2	7	37			1
31. TAMIL NADU		926	831	50	1178	20	650	1200	500		74	170
TOTAL		46519	10000	2156	32000	281	11583	9495	1679	1140	2364	4700

**AGRICULTURAL PURPOSES
NON-FARM PURPOSES (INCLUDING IRDP-ISB)**

(Rs. in lakhs)

No.	STATES/U. T.s	BIO-GAS	PF	S/G/P	OTHERS	IRDP (FS)	NFS	IRDP (NFS)	TOTAL
1.	CHANDIGARH	0			1		1		12
2.	DELHI	0	10		40	18	8	16	125
3.	HARYANA	14	500	150	33	816	550	709	8742
4.	HIMACHAL PRADESH	2	33	13	63	256	79	223	1048
5.	JAMMU & KASHMIR	0	130	25	40	199	200	173	1099
6.	PUNJAB	38	700	61	64	1121	546	974	12711
7.	RAJASTHAN	5	150	50	30	1734	1100	1507	9817
8.	ARUNACHAL PRADESH	0			37	10		8	200
9.	ASSAM	52	20	15	15	708	250	615	4064
10.	MANIPUR					36	17	31	220
11.	MEGHALAYA	0		10	4	95	13	83	225
12.	MIZORAM			13		13	6	11	83
13.	NAGALAND		3	8		15	2	13	50
14.	TRIPURA	2	4	5	7	227	23	197	712
15.	SIKKIM	0	1	9	2	17		15	64

1	2	3	4	5	6	7	8	9	10
16.	BIHAR	6	50	5	3	3788	100	3292	11520
17.	ORISSA	50	600		0	1264	100	1098	4406
18.	WEST BENGAL	36	140	5	10	2508	700	2180	9005
19.	ANDAMAN & NICOBAR IS.	0	24		7	18		16	79
20.	MADHYA PRADESH	11	300		18	2726	100	2369	15174
21.	UTTAR PRADESH	110	200	25	69	7129	650	6196	35310
22.	DADRA & NAGAR HAVELI				1	1	13	1	21
23.	GUJARAT	20	170			1349	520	1172	8951
24.	GOA	2	90		1	68	16	59	451
25.	MAHARASHTRA	342	2000	75	93	2394	1800	2081	29023
26.	ANDHRA PRADESH	127	1600	400	219	2256	1000	1960	22028
27.	KARNATAKA	305	430	250	40	2101	1400	1826	17503
28.	LAKSHADWEEP					5		4	9
29.	KERALA	43	180	20	2	988	1500	859	9431
30.	PONDICHERRY	1				21		18	149
31.	TAMIL NADU	365	1000	400	41	2805	750	2438	13668
TOTAL		1532	8335	1539	630	34684	11444	30146	215900

MI—Minor Irrigation
 SEB/REC—Energisation
 LD—Land Development
 FM—Farm Mechanisation
 DLF—Dry Land Farming
 PH—Plantation Horticulture
 DD—Dairy Development
 FIS (I)—Fisheries (Inland)
 FIS (M)—Fisheries (Marine)
 S/MY—Storage Market Yards for
 FOR—Forestry
 PF—Poultry Farming
 S/G/P—Sheep/Goat/Piggery
 NFS—Non-farm Sector
 OTH—Others
 ISB—Industries Services Business.

STATEMENT II

(Rs. in crores)

Sr. No.	State	Estimate for 1991-92
1.	Andhra Pradesh	465
2.	Assam	4
3.	Bihar	230
4.	Gujarat	160
5.	Haryana	300
6.	Jammu & Kashmir	7
7.	Karnataka	210
8.	Kerala	100
9.	Maharashtra	320
10.	Madhya Pradesh	340

1	2	3
11.	Orissa	115
12.	Punjab	230
13.	Rajasthan	155
14.	Tamil Nadu	230
15.	Uttar Pradesh	450
16.	West Bengal	70
17.	Meghalaya	1
18.	Nagaland	1
19.	Tripura	1
20.	Andaman & Nicobar	1
21.	Pondicherry	2
22.	Manipur	8
TOTAL		3400

Transfer Policy in Punjab National Bank

4155. SHRI HARISINH CHAVDA: Will the Minister of FINANCE be pleased to state :

(a) whether all the employees of Punjab National Bank in officers cadre are required to serve in rural areas atleast for a period of two years;

(b) if so, the number of officers in scale I to VII who have not worked so far in rural areas;

(c) how many of them are posted in Delhi Zone for the last five years and ten years respectively;

(d) the number of such officers, scale-wise, who have not been posted out of Delhi even for one year and the reasons for such discrimination; and

(e) the remedial measures taken or proposed to be taken by the Government to streamline the transfer policy in the Punjab National Bank ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (e): Information is being collected and will be laid on the Table of the House.

Welfare Schemes for Handloom Weavers

4156. DR. KARTIKESWAR PATRA: Will the Minister of TEXTILES be pleased to state :

(a) the amount spent by the Government in implementing the two welfare schemes for the handloom weavers viz., Workshed-cum-Housing Scheme and contributory Thrift Fund Scheme during the last two years, State-wise; and

(b) the achievements made so far in this regard ?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI ASHOK GEHLOT): (a) The following amount was sanctioned by the Government of India during the last two years to various State Governments for implementation of two Welfare Schemes for the handloom weavers viz., Workshed-cum-Housing Scheme and Contributory Thrift Fund Scheme :