grants-in-aid to the State is given on the recommendations of the Ninth Finance

Commission, Central assistance comprising of loans and grants to the States for State Plan Schemes is allocated by the Planning commission on the basis of modified Gadail formula. No new principle has been formulated for giving grants-in-aid to the States.

- (b) does not arise.
- (c) and (d). Information is being collected and will be laid on the Table of the House.

## Construction of Overbridge on by-pass Road near Salem on National Highway No. 47

3656. DR. SHRIMATI K.S. SOUNDARAM: Will the Minister of SURFACE TRANSPORT be pleased to state:

- (a) the date by which the construction of overbridge on the by-pass road near Salem on National Highway No. 47 is likely to be completed;
- (b) the reasons for delay in completing the work; and
- (c) the steps taken by the Government to expedite the completion of this work?

THE MINISTER OF STATE OF THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): (a) to (c). The Road over bridge on the bypass near Salem on National Highway No.47 has already been completed. For the work on pproaches, the first contract was terminated on account of failure of the contractor and he work had to be awarded to another agency. It is likely to be completed by February, 1992.

## Cluster Bank scheme in Andhra Pradesh

- PROF UMMAREDDY 3657. VENKATESWARLU: Will the Minister of FINANCE be pleased to state:
- (a) whether nationalised banks have been operating temporary counters in rural areas in Andhra Pradesh under Cluster Bank Scheme:
  - (b) if so, the details thereof:
- (c) whether there is any proposal to set up bank branches in such areas on permanent basis:
  - (d) if so, the details thereof, and
  - (e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b). As reported by Reserve Bank of India (RBI), there are 33 Cluster Offices of Andhra Bank and 11 Satellite Office of State Bank of Hyderabad operating in the rural areas of Andhra pradesh.

(c) to (e). Under the extant Policy of RBI for opening of branches in rural areas, the list of indentified centres with necessary particulars in each district has to be given to the lead bank of that district, the lead bank after consolidating the list received from all banks submits it to the district Collector for recommendations and onward transmission to RBI through the concerned State Government, Under the Branch Licensing Policy (1990-95), opening of branches of public sector banks is a continuous process. Hence, it is not possible to project the number of the cluster/satellite offices which are to become regular of the number of new branches that will be opened in rural areas of Andhra Pradesh