

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V CHANDRASHEKHARA MURTHY):

(a) Yes, Sir.

(b) and (c). The Rural Infrastructural Development Fund (RIDF) will be of Rs. 2000 crores. All India Scheduled Commercial banks, other than Regional Rural Banks and the newly established private sector banks, which have not reached the sub target of 18 per cent of net bank credit in respect of agricultural finance are required to contribute to the RIDF an amount equivalent to the shortfall in achieving the aforesaid sub target, subject to maximum of Rs 15 per cent of net bank credit. The resources in the RIDF will be used by National Bank for Agriculture and Rural Development (NABARD) for grant of loans to the State Government and /or corporations/bodies owned by State Governments for rural infrastructure projects relating to minor/medium irrigation, soil conservation, watershed management, etc. Loans will be disbursed by NABARD from out of the Fund after the projects to be financed are cleared.

[Translation]

#### Air Link of Rajkot, Vadodra and Bhavnagar

6416 SHRI SOMJIBHAI DAMOR : Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) whether the State Government of Gujarat has submitted a proposal to air link Rajkot, Vadodra and Bhavnagar with Nagpur, Hyderabad, Bangalore, Madras and Delhi; and

(b) if so, the details thereof and the decision taken thereon?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD) : (a) and (b) Certain proposals have been received from the Government of Gujarat and others for providing more airlinks to the various airports in Gujarat Indian Airlines is, however, not in a position at present to introduce more domestic services going to constraints of operating crew availability and commercial and operational limitations. Private domestic scheduled operators are free to operate to any of the 93 listed airports

[English]

#### Wage Bill of Nationalised Banks

6417 SHRI J CHOKKA BAO : Will the Minister of FINANCE be pleased to state :

(a) whether the wage bill of the employees of nationalised banks is in commensurate with the growth rate,

(b) if not, the reasons therefor and the remedial steps proposed to be taken thereon; and

(c) the profit earning rate of nationalised banks at present in comparison to their wage bill and the terminal benefits being paid to the bank employees at present?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY).

(a) to (c) The pay and allowances as also terminal benefits for award staff (clerical and subordinate cadre) and officers in the public sector banks are governed by the Bipartite Settlements/understandings reached from time to time by Indian Banks' Association (representing the banks' managements) and representatives of workmen unions and Associations of officers. The settlements are common to the banking industry and the wage bill is not necessarily in proportion to the growth rate of each of the banks in terms of its business. For the same reasons, there is no linkage between profitability and the wage bill especially when several banks are incurring losses.

#### Identification of Airports for Privatisation

6418 SHRI PRAKASH V. PATIL : Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state

(a) whether an Inter-Ministerial group was constituted to identify airports for privatisation;

(b) if so, the details thereof including the backdrop in which the group was constituted;

(c) whether any report was submitted by the group so far, and

(d) if so, the details thereof and the action taken by the Government thereon?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD) : (a) No, Sir.

(b) to (d) Do not arise.

#### Regional Rural Banks

6419. SHRI SRIBALLAV PANIGRAHI :

DR SAKSHIJI :

SHRI DATTATRAYA BANDARU :

SHRI KHELAN RAM JANGDE :

Will the Minister of FINANCE be pleased to state :

(a) the number of the Regional Rural Banks functioning in the country, State-wise together with the names of their sponsored banks and the total deposits and working capital thereof, separately;

(b) the number of officers and staff working therein;

(c) the number of the beneficiaries by these banks during the last three years, State-wise;

(d) the amount of the loans disbursed and recovered by these banks during the above period year wise and State wise

(e) whether the Government have received complaints in regard to irregularities in these banks during the above period

(f) if so the details thereof and the action taken by the Government in this regard and

(g) the steps being taken by the Government to make them more effective?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M V CHANDRASHEKHARA MURTHY)  
(a) and (b) A List giving the number of Regional Rural Banks (RRBs) functioning in the country their total deposits working capital and the number of officers and other staff working therein as on 31 3 94 is given in the attached Statement-I A list of sponsoring banks and the number of RRBs sponsored by them is given in the Statement II

(c) and (d) The information is being collected and will be laid on the Table of the House

(e) and (f) The reporting system in Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) as well as RRBs does not generate information on the number of complaints about the functioning of RRBs in general or their branches in the country The RRBs are to function under the general supervision and guidance of their Board of Directors and in line with the guidelines issued by NABARD/RBI as well as Government The complaints as and when received at various levels including Government are looked into by the management of the RRBs concerned or by the sponsor banks or NABARD as per the requirement of the situation The remedial measures are taken by the competent authority after such inquiries are completed

(g) RBI and NABARD have taken measures to strengthen the RRBs and a package of measures was announced in December 1993 49 RRBs out of total of 196 RRBs in the country have been identified for comprehensive restructuring Experience with these 49 RRBs will guide the approach in later year to other RRBs Further RBI has allowed in January 1995 RRBs to make investment of their non-SLR surplus funds in specified profitable avenues including the credit portfolio of their sponsor banks through non-risk sharing participation certificates to be issued by the latter

### STATEMENT-I

Statement Showing Statewise Number of Regional Rural Banks their Total Deposits, Total working Funds as on 31 03 1994 and the Total number of Officers and other Staff Working in them

(Amt in Rs Lacs)

S No	Name of State	No RRBs	Total Deposits	Total working Fund	Total No of officers staff
1	Haryana	4	30748 40	35292 17	1684
2	Himachal Pradesh	2	11713 35	12786 49	615
3	Jammu and Kashmir	3	12226 94	13200 34	1147
4	Punjab	5	14487 74	17801 45	801
5	Rajasthan	14	45665 65	53228 78	4409
6	Arunachal Pradesh	1	628 27	799 77	67
7	Assam	5	16478 48	19543 39	2021
8	Manipur	1	387 59	764 88	106
9	Meghalaya	1	5080 32	5457 88	188
10	Mizoram	1	2000 11	2375 17	175
11	Nagaland	1	162 68	274 24	33
12	Tripura	1	8157 55	11357 03	705
13	Bihar	22	109948 14	123386 53	7934
14	Orissa	9	37031 53	52727 87	4136
15	West Bengal	9	63402 12	72129 84	5184
16	Madhya Pradesh	24	63913 92	74529 88	6434
17	Uttar Pradesh	40	246276 33	295666 15	14840
18	Gujarat	9	16839 88	23006 86	1690
19	Maharashtra	10	22376 56	30685 76	2575
20	Andhra Pradesh	16	72548 49	107478 36	5889
21	Karnataka	13	57732 39	86054 47	5912
22	Kerala	2	21096 95	36049 36	2631
23	Tamil Nadu	3	9673 10	13467 19	1107
<b>Total</b>		<b>196</b>	<b>869176 48</b>	<b>1088063 86</b>	<b>70333</b>

**STATEMENT-II**

**Statement Showing the Names of Sponsoring Banks and the Number of Regional Banks Sponsored by them**

S.No.	Sponsor Banks	No. of RRBs Sponsored by them
1.	State Bank of India	30
2.	State Bank of Indore	1
3.	State Bank of Bikaner and Jaipur	3
4.	State Bank of Hyderabad	4
5.	State Bank of Mysore	2
6.	State Bank of Patiala	1
7.	State Bank of Saurashtra	3
8.	Allahabad Bank	7
9.	Bank of Baroda	19
10.	Andhra Bank	3
11.	Bank of India	16
12.	Bank of Maharashtra	3
13.	Canara Bank	8
14.	Central Bank of India	23
15.	Corporation Bank	1
16.	Dena Bank	4
17.	Indian Bank	4
18.	Indian Overseas Bank	3
19.	Punjab National Bank	19
20.	Punjab and Sind Bank	1
21.	Syndicate Bank	10
22.	Union Bank of India	4
23.	United Bank of India	11
24.	UCO Bank	11
25.	Vijaya Bank	1
26.	Bank of Rajasthan	1
27.	J and K Bank Ltd.	2
28.	Uttar Pradesh State Co-Operative Bank Limited	1
<b>Total</b>		<b>196</b>

**Misuse of Currency Notes**

6420 SHRI SHRAVAN KUMAR PATEL : Will the Minister of FINANCE be pleased to state.

(a) whether the Government are aware of the trade of preparing garlands with currency notes of different denominations after shaping them in various floral designs and selling these garlands at prices ranging 20 per cent to 40 per cent above the value of currency notes;

(b) if so, whether this twisting of currency notes into floral designs involves any offence under Prevention of Imports to National Honour Act 1971, the National Emblem Act or any other law;

(c) if so, the details in this regard; and

(d) the steps taken to stop trade?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY). (a) to (d). Use of currency notes for making flower designs in the garland is not an offence under any law of the land.

**Cargo Planes**

6421. SHRI DHARMANNA MONDAYA SADUL . SHRI GOVINDRAO NIKAM :

Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state .

(a) whether adequate number of cargo planes are provided to the exporters in the country for sending exportable items to foreign countries; and

(b) if not, the steps the Government propose to take in this regard?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD) . (a) and (b) Adequate cargo capacity to meet the demand of the export trade is being provided by both Indian and foreign airlines under the open sky policy for cargo.

**Retirement Benefits of U.T.I.**

6422. PROF. SAVITHRI LAKSHMANAN . Will the Minister of FINANCE be pleased to state .

(a) whether the Government propose to introduce any Retirement Benefits Plan for the employees of the Unit Trust of India,

(b) if so, the salient features thereof, and

(c) the time by which this plan is likely to be implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHARA MURTHY): (a) Government does not have any proposal to introduce retirement benefit plans for the employees of UTI, as UTI has its own pension scheme.

(b) and (c). Does not arise.

[Translation]

**Reward to Informers**

6423 SHRI LALL BABU RAI .

SHRI RAM TAHAL CHOUDHARY :

Will the Minister of FINANCE be pleased to state .

(a) whether there is any provision to give reward to the informers or to the staff concerned as per the value of the goods seized/recovered;