

(b) the average of all India per capita assistance given by the Commercial Banks; and

(c) the figures for Orissa and the steps taken to bridge the all India and State gaps?

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) :** (a) Reserve Bank of India (RBI) has reported that average population per bank office (APPBO) as on 30.9.1986 for the country as a whole was thirteen thousand.

(b) and (c). On the basis of available data in respect of all scheduled commercial banks relating to September 1986, the per capita credit assistance for all India and Orissa is as under :

	<i>Per capita credit assistance (in Rupees)</i>
All India	874.73
Orissa	377.39

Banks are not given statewise credit deployment targets as credit deployment in any particular State would depend upon the number of viable proposals emanating from the State and infra-structure available for credit absorption. Bridging of the gap in per capita assistance in the country as a whole and Orissa would, therefore, depend upon the relative number of viable and bankable credit proposals received from these areas.

#### Rationalisation of saving schemes

5142. **SHRI PRATAPRAO B. BHOSALE :** Will the Minister of FINANCE be pleased to state :

(a) whether Government propose to rationalise different existing saving schemes;

(b) if so, the details thereof;

(c) whether some proposals to rationalise existing interest exemption incentives schemes are under consideration; and

(d) if so, the details thereof with objectives?

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) :** (a) to (d). The Government proposes to frame a new Small Savings Scheme to be called the National Savings Scheme, and to provide tax incentives for net savings made under the said Scheme. The details of the scheme are being worked out. The scheme will be operated through Post Offices.

#### Prize to employees for passing Banking Oriented Hindi Certificate Examination

5144. **SHRI K. N. PRADHAN :** Will the Minister of FINANCE be pleased to state :

(a) whether nationalised banks give prize money to their employees who pass the Banking Oriented Hindi Certificate Examination conducted by Indian Institute of Bankers;

(b) if so, whether the different nationalised banks give different amounts of prize money for passing the same examination;

(c) if so, the reasons therefor; and

(d) whether Government propose to remove this discrepancy and instruct all nationalised banks to pay uniform prize money?

**THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) :** (a) Yes, Sir.

(b) As per information received from Reserve Bank of India and other banks, amount of honorarium varies from bank to bank.

(c) and (d). Banks take decision on their administrative considerations. There is no proposal to bring uniformity in this regard.

#### Over staffing in nationalised banks

5145. **SHRI A. JAYAMOHAN :** Will the Minister of FINANCE be pleased to state :

(a) whether almost all the nationalised banks have either been manned with full quantum of staff or a large number of them are over-staffed;

(b) whether the Banking Commission has for the present, postponed/stopped recruitment of personnel to the various categories; and

(c) if so, whether this policy is likely to effect the employment opportunity in the banking sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) A review undertaken by Reserve Bank of India recently has revealed that the man power deployment in public sector banks has not been optimal and that this has often led to surpluses in some pockets and deficits in other pockets.

(b) Banking Service Recruitment Boards which recruit personnel for Banks have not stopped recruiting personnel

(c) Does not arise.

#### Implementation of anti-poverty programme

5146. SHRI K. MOHANDAS : Will the Minister of PLANNING be pleased to state :

(a) the percentage of implementation of the major anti-poverty programmes in different States with Statewise break-up;

(b) whether the target set with regard to each programme has been achieved;

(c) if not, the reasons thereof; and

(d) the remedial steps proposed in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SUKH RAM) : (a) A statement showing State-wise position regarding implementation of the three major anti-poverty programmes during the year 1986-87 (to the extent available) is given below.

(b) By and large, the targets set with regard to each of the programmes are being achieved.

(c) and (d) Do not arise.

#### Statement

Sl. No.	State/UT	Percentage implementation* with reference to 1986 87 target under		
		IRDP (upto Jan., 1987)	NREP (upto Feb., 1987)	RLEGP (upto Feb., 1987)
1	2	3	4	5
1.	Andhra Pradesh	76.00	58.88	93.76
2.	Assam	53.18	94.94	61.21
3.	Bihar	78.48	76.11	44.55
4.	Gujarat	89.24	184.32	106.43
5.	Haryana	62.86	79.26	106.36
6.	Himachal Pradesh	97.12	119.64	102.60
7.	J & K	48.92	91.97	51.42