

rage is incurred. Presently the clearance of consignments is adversely affected on account of strike by loaders who are under the control of International Airport Authority of India.

(c) An officer is posted at the Air Cargo Unit as the Public Relations Officer for Customs purposes.

Credit Deposit Ratio

1135. SHRI SYED SHAHABUDDIN: Will the Minister of FINANCE be pleased to state:

(a) the statewise, credit deposit ratio of the banking system (nationalised sector) as on 1 April, 1988 and the national ratio;

(b) the district-wise ratio for those districts whose ratio is less than that of the State as a whole;

(c) the reasons for the disparity; and

(d) the steps taken to improve the ratio?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS

IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) State-wise credit: deposit ratio of the Public Sector Banks as on the last Friday of March 1988 are given in Statement I below.

(b) Data reporting system does not provide district-wise information for Public Sector Banks. However, the district-wise credit: deposit ratio of scheduled commercial banks for those districts whose ratio is less than that of the State as on the last Friday of March, 1988 are given in Statement II below.

(c) and (d). The inter district disparities in the credit: deposit ratio are on account of different level of economic development, supporting infrastructure for various activities, entrepreneurship and the extent of incentives offered, which in turn influence the credit absorption capacity of the area.

Banks have been advised to ensure that wide disparities among various Regions, in deployment of credit are avoided and to take effective steps to increase the flow of credit to all productive and viable proposals in deficient areas.

STATEMENT I

*State-wise Credit: Deposit Ratio of the Public Sector Banks
(As on the Last Friday of March 1988)*

<i>State/U. Ts.</i>	<i>Credit: Deposit Ratio</i>
<i>1</i>	<i>2</i>
<i>Northern Region</i>	<i>49.07</i>
Haryana	64.31
Himachal Pradesh	37.64
Jammu & Kashmir	31.07

<i>1</i>	<i>2</i>
Punjab	42.67
Rajasthan	62.28
Chandigarh	84.23
Delhi	45.55
<i>North-Eastern Region</i>	<i>47.97</i>
Arunachal Pradesh	21.50
Assam	55.03
Manipur	66.18
Mizoram	21.79
Nagaland	41.78
Sikkim	28.70
Meghalaya	23.41
Tripura	48.79
<i>Eastern Region</i>	<i>47.63</i>
Bihar	35.94
Orissa	83.51
West Bengal	49.07
Andaman & Nicobar	35.37
<i>Central Region</i>	<i>49.67</i>
Madhya Pradesh	64.07
Uttar Pradesh	44.15
<i>Western Region</i>	<i>68.72</i>
Goa	30.72

1	2
Gujarat	57.23
Maharashtra	75.33
Dadra & Nagar Haveli	65.09
Daman & Diu	22.48
<i>Southern Region</i>	<i>87.30</i>
Andhra Pradesh	82.78
Karnataka	94.19
Kerala	63.99
Tamil Nadu	100.46
Lakshdweep	21.38
Pondicherry	54.58
<i>All India</i>	<i>61.31</i>

Note: Data are provisional.

STATEMENT II

District-Wise Credit: Deposit Ratio of Scheduled Commercial Banks for Those Districts whose Ratio is less than that of the State as on the last Friday of March 1988

Sl.No.	State/Districts	C.D. Ratio
1	2	3
1.	HARYANA	65.2
	Ambala	47.1
	Bhiwani	62.2
	Gurgaon	47.8
	Mahendragarh	60.8

1	2	3
	Rohtak	46.2
	Sonepat	59.2
2.	<i>HIMACHAL PRADESH</i>	37.5
	Bilaspur	31.9
	Chamba	26.2
	Hamirpur	16.7
	Kangra	21.7
	Lahul & Spiti	20.9
	Mandi	37.3
	Una	31.0
3.	<i>JAMMU & KASHMIR</i>	45.2
	Anantnag	33.7
	Badgam	42.4
	Baramulla	33.5
	Doda	25.1
	Jammu	30.1
	Kargil	7.5
	Kathua	38.4
	Kupwara	43.8
	Ladakh	8.4
	Poonch	13.2
	Pulwama	36.6

1	2	3
	Rajouri	13.3
	Udhampur	24.2
4.	PUNJAB	42.8
	Amritsar	40.0
	Gurdaspur	36.7
	Hoshiarpur	18.4
	Jullundur	25.0
	Kapurthala	23.7
5.	RAJASTHAN	62.7
	Ajmer	52.8
	Banswara	52.1
	Barmer	53.1
	Bikaner	57.8
	Chittorgarh	49.7
	Churu	40.7
	Dungarpur	32.2
	Jaipur	59.2
	Jaisalmer	32.3
	Jhunjhunu	37.4
	Jodhpur	47.8
	Nagaur	55.9
	Sawai Madhopur	51.8

1	2	3
	Sikar	35.0
	Sirohi	45.6
	Udaipur	51.4
6.	<i>CHANDIGARH</i>	83.6
7.	<i>DELHI</i>	48.3
8.	<i>ASSAM</i>	55.8
	Cachar	46.4
	Dhubri	42.8
	Jorhat	49.4
	Kokrojhar	41.1
	Karimganj	49.2
	North Cachar Hills	19.6
	Sibsagar	43.9
	Sonitpur	37.6
9.	<i>MANIPUR</i>	67.5
	Imphal	48.9
10.	<i>MEGHALAYA</i>	24.2
	East Khasi Hills	22.0
11.	<i>NAGALAND</i>	40.4
	Mokokchung	38.2
	Tuen Sangh	15.6
	Zunheboto	35.1

<i>1</i>	<i>2</i>	<i>3</i>
	Mon	27.8
12.	<i>SIKKIM</i>	28.7
	East Sikkim	26.3
13.	<i>TRIPURA</i>	60.1
	West Tripura	51.3
14.	<i>ARUNACHAL PRADESH</i>	21.7
	East Kameng	14.0
	East Siang	21.1
	Lower Subansiri	14.5
	Tawang	6.2
	Upper Subansiri	21.3
	West Kameng	11.6
15.	<i>MIZORAM</i>	29.6
	Aizawal	24.8
16.	<i>BIHAR</i>	38.6
	Aurangabad	32.9
	Bhagalpur	34.8
	Bhojpur	26.7
	Deogarh	32.2
	Dhanbad	25.6
	Dumka	30.0
	Gaya	30.2
	Giridih	30.8

1	2	3
	Godda	36.7
	Gopalganj	34.4
	Gumla	34.4
	Hazaribagh	34.0
	Jehanabad	34.0
	Monghyr	33.6
	Muzaffarpur	35.9
	Rohtas	37.4
	Sahebganj	28.6
	Saran	30.5
	Singhbhum	27.7
	Siwan	35.1
17.	<i>ORISSA</i>	89.4
	Cuttuck	85.2
	Dhenkanal	68.7
	Ganjam	58.4
	Sambalpur	71.7
	Sundergarh	50.6
18.	<i>WEST BENGAL</i>	52.6
	Bankura	30.2
	Birbhum	38.0
	Burdwan	28.7
	Darjeeling	40.7

1	2	3
	Hooghly	25.7
	Howrah	24.0
	Jalpaiguri	36.8
	Midnapore	32.5
	Murshidabad	36.4
	Nadia	37.3
	North 24 Parganas	21.9
	Purulia	30.3
	24 Parganas	31.8
	West Dinajpur	52.4
19.	<i>A. & N. ISLANDS</i>	35.4
	Nicobar	33.9
20.	<i>MADHYA PRADESH</i>	65.3
	Balaghat	62.8
	Bastar	59.6
	Betul	38.8
	Bhind	38.8
	Bilaspur	46.2
	Chhatarpur	50.2
	Chhindwara	36.6
	Damoh	51.6
	Datia	49.3
	Durg	47.4

1	2	3
	Guna	64.8
	Gwalior	58.7
	Hoshangabad	61.6
	Mandla	58.2
	Mandsaur	59.5
	Narsinghpur	63.0
	Panna	49.2
	Raigarh	53.5
	Rewa	43.3
	Sagar	51.5
	Satna	63.6
	Seoni	46.4
	Shahdol	26.4
	Shivpuri	67.8
	Sidhi	22.4
	Surguja	29.9
	Tikamgarh	52.4
21.	<i>UTTAR PRADESH</i>	45.5
	Allahabad	33.9
	Almora	24.3
	Azamgarh	34.6
	Ballia	27.6
	Banda	42.6

<i>1</i>	<i>2</i>	<i>3</i>
	Bareilly	36.5
	Basti	41.7
	Bulandshahr	38.4
	Chamoli	16.7
	Dehra Dun	21.7
	Deoria	39.8
	Etawah	38.1
	Faizabad	36.7
	Garhwal	19.3
	Ghazipur	35.8
	Gorakhpur	36.7
	Hamirpur	35.3
	Jalaun	43.5
	Jaunpur	27.6
	Jhansi	31.9
	Lucknow	42.4
	Pithoragarh	28.4
	Pratapgarh	28.9
	Saharanpur	40.1
	Sultanpur	37.5
	Tehri-Garhwal	22.2
	Unnao	32.7
	Uttar Kashi	34.6

1	2	3
	Varanasi	40.4
22.	GOA	31.2
23.	GUJARAT	57.4
	Banaskantha	54.7
	Bhavnagar	42.4
	Dangs	46.8
	Jamnagar	35.4
	Junagarh	37.0
	Kheda	34.3
	Kutch	14.3
	Mehsana	56.5
	Rajkot	47.4
	Surat	45.6
	Surendranagar	54.7
	Valsad	41.8
24.	MAHARASHTRA	76.4
	Amravati	54.5
	Bhandara	65.0
	Beed (Bhir)	61.5
	Chandrapur	43.4
	Gadchiroli	56.9
	Jalgaon	70.9
	Nagpur	53.3

1	2	3
	Nanded	70.2
	Nasik	69.7
	Osmanabad	72.2
	Pune	62.2
	Raigad	51.4
	Ratnagiri	29.4
	Sangli	65.9
	Satara	63.5
	Sindhudurg	31.7
	Thane	34.7
	Wardhe	66.2
	Yavatmal	69.6
25.	<i>D. & NAGAR HAVELI</i>	65.2
26.	<i>DAMAN & DIU</i>	22.4
	Diu	8.0
27.	<i>ANDHRA PRADESH</i>	83.1
	Adilabad	50.0
	Anantapur	71.2
	Chittoor	73.5
	Cuddapah	77.7
	East Godavari	70.6
	Karimnagar	61.6
	Khammam	69.8

1	2	3
	Krishna	73.0
	Prakasam	82.8
	Srikakulam	69.1
	Visakhapatnam	43.3
	Vizianagaram	72.1
28.	KARNATAKA	93.2
	Belgaum	67.8
	Bidar	87.8
	Bijapur	78.9
	Dakshina Kannada	69.7
	Dharwar	81.4
	Gulbarga	88.2
	Hassan	84.7
	Kodagu	69.4
	Kolar	87.6
	Mandya	87.2
	Mysore	83.1
	Tumkur	83.8
	Uttar Kannada	55.0
29.	KERALA	65.6
	Alleppy	54.4
	Cannanore	57.0

1	2	3
	Kotayam	60.9
	Palghat	57.9
	Palghat	57.9
	Pathanamthitta	17.0
	Trichur	43.8
	Trivandrum	60.1
30.	<i>TAMIL NADU</i>	99.4
	Chidambaranar	75.4
	Chingleput	81.4
	Kanya Kumari	61.7
	Nilgiris	80.3
	North Arcot	98.3
	Pasumpon Muthuramalingam	60.4
	Periyar	79.7
	Pudukottai	90.5
	Salem	79.6
	South Arcot	87.3
	Thanjavur	60.6
	Tiruchirapalli	76.2
	Tirunelveli Kattab	61.6
31.	<i>PONDICHERRY</i>	53.0
	Karaikal	44.7

1	2	3
	Mehe	27.0
	Yanam	46.9
32.	<i>LAKSHADWEEP</i>	21.4

Note: Data are provisional.

New Schemes under National Savings Scheme

1136. SHRIMATI MANEMMA ANJIAH: Will the Minister of FINANCE be pleased to state:

(a) whether any new schemes have been launched this year under the National Savings Scheme; and

(b) if so, the details thereof?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b). A new scheme, namely Kisan Vikas Patra has been launched from 1.4.1988. Under this scheme, the Patras are issued in denominations of Rs. 1000, Rs. 5000 and Rs. 10,000. Amount invested in the patra doubles in 5 years and 6 months. Premature encashment is allowed any time after 2 years and 6 months with benefit of progressively higher rates of interest for longer durations. The patras can be purchased from departmental post offices by individuals and specified institutions directly or through small savings agents. There is no ceiling on investment in these Patras. No income tax concession is available for investment in Kisan Vikas Patra.

Railway Stations between Jaunpur and Aurihar

1137. SHRI RAMSAMUJHAWAN: Will the Minister of RAILWAYS be pleased to state:

(a) whether railway stations between Jaunpur and Aurihar, have been converted into flag stations;

(b) if so, the reasons therefor;

(c) whether there is any proposal to convert Karakat and some other railway stations on this route into full fledged stations alongwith additional lines in view of the need of the traffic; and

(d) if so, the details thereof and if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) Four Block stations were converted into Flag stations in 1971.

(b) These were not operationally required. Hence, conversion was effected to achieve economy.

(c) No, Sir.

(d) There is no operational justification for conversion of these stations into Block stations.

Bank Loans for Construction of Houses in Rural Areas

1138. SHRI ANANTA PRASAD SETHI: Will the Minister of FINANCE be pleased to state: