Paonta in District Chamba, Kangra and Sirmur respectively.

(c) to (e). The scheme of ADBs was first introduced in 1971 by SBI. These branches are specialised branches in the field of agricultural financing. ADBs were opened to provide assistance for intensive agricultural in identified areas having potential for such development. In view of the service area approach which will be introduced throughout the country, it will be the responsibility of the designated branch to provide credit to all the villages allotted to it. The scope of opening more ADBs do not, therefore, arise in the modified credit delivery system.

## Introduction of Credit Cards by Commercial Banks

2086. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) whether any of the commercial banks in the country have introduced the creditcard system for the benefits of their depositors;

(b) if so, the names of the banks concerned along with their branches in which the system has been introduced and the salient features of this system; and

(c) if not, whether any other bank propose to introduce this system, if so, the names thereof and the likely dates by which it is likely to be introduced?

THE MINISTER OF STATE IN THE DE-PARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI ED-UARDO FALEIRO): (a) to (c). The information is being collected and to the extent available will be laid on the Table of the House.

## **Hill Concession Tickets**

2087. PROF. NARAIN CHAND PARASHAR: Will the Minister of RAILWAYS be pleased to state: (a) whether the Northern Railway has decided to introduce hill concession tickets to and from Shimla and Pathankot during the current and coming financial years;

(b) if so, the details thereof;

(c) whether such tickets would also be made available for Kalka, Joginder Nagar, Baijnath, Palampur, Jwalamukhi Road, Guler, Nangal Dam, Kirat Pur Saheb, Hoshiarpur, Mukerian, Chandigarh, Jammu and Solan stations so as to give concession to tourists and pilgrims alighting at these stations; and

(d) if so, the likely date by which decision would be taken in this regard?

THE MINISTER OF STATE OF THE MIN-ISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) to (d). It has been decided to issue Hill concession Return Tickets to Shimla & Jammu Tawi from stations located at a distance of more than 800 Kms. from these stations. The tickets will be issued from 1.4.1989 to 31.8.89. The percentage of concession will be 20% in Second Class, 15% in First Class and Air-Conditioned Sleeper and 10% in Air-Conditioned First Class fares.

There is no proposal to issue such tickets for other stations.

## R & D Training by Tea Board

2088. SHRI PIYUS TIRAKY: Will the Minister of COMMERCE be pleased to state:

(a) the details of research, development and training project being carried out at Tocklai, Jorhat by the Tea Board;

(b) the number of tea garden workers trained at Tocklai in the last three years, category-wise and year-wise; and

(c) the number of the persons other than tea garden workers trained at the Tocklai in the last three years?

THE MINISTER OF STATE IN THE MIN-ISTRY OF COMMERCE (SHRI, P.R. DAS MUNSI): (a) Tea Board provides financial