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other countries recently;

- (b) whether operational cost of the STC has also increased thereby raising the export prices;
 - (c) if so, the facts thereof; and
- (d) the steps being contemplated in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P.R. DASMUNSI): (a) The international trading environment has always been very competitive and STC obviously procures export orders in competition with the countries. STC, sometimes, loses significant business in certain goods in view of competition from other countries.

- (b) and (c). The overheads of the Corporation increased from Rs. 28 crores in 1987-88 to Rs. 30 crores (prov.) in 1988-89 due to general inflating and wage increases. However, STC earns most of its trading profit from imports and to the extent possible, most competitive offers are made for exports.
- (d) STC prepares various schemes from time to time to effectively face the competition in the international market, such

as loss sharing with the industry, extending loan on easy terms to the manufacturers, etc.

Book Stalls at Saharanpur, Rajpura and Pathankot Railway Stations

- 7427. SHRI HAFIZ MOHD. SIDDIQ: Will the Minister of RAILWAYS be pleased to state:
- (a) the dates of starting the work on book-stalls at Saharanpur, Rajpura and Pathankot stations which were allotted after the 31 May, 1988 on those platforms which were previously held by M/s. Gulab Singh and Sons, after proper verification and as per existing procedure;
- (b) whether the competent authority of Northern Railway executed agreements with associations/partnership of unemployed graduates who were allotted book-stalls on these stations; and
 - (c) if so, the dates of execution thereof?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) The dates of starting the work of bookstalls at Saharanpur. Rajpura and Pathankot after 31st May, 1988 are as under:—

Saharanpur	•••	05.9.1988
Rajpura		10.9.1988
Pathankot		05.9.1988
(b) and (c). The dates of execution bookstall agreements at Saharan		Pathankot are as under:—
* * *		06.02.1989

Agreement in respect of bookstall contract at Rajpura has not yet been executed.

Implementation of Service Area Concept

7428. SHRIMATIKISHORI SINHA: Will the Minister of FINANCE be pleased to state:

- (a) whether the Service Area Concept for rural credit has been implemented by the commercial banks;
- (b) if so, whether there was any delay in its implementation;
- (c) whether the lead banks have set up computerised data information centres regarding rural credit needs in their respective service area; and
 - (d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b). Reserve Bank of India (RBI) has reported that as per the instructions issued to banks earlier, the Service Area Approach to rural lending was to become operational with effect from 1.1.1989. However, in view of the amendment made to the provisions of the Banking Regulation Act in December, 1988 changing the accounting year of commercial banks from calender year to financial year, RBI has advised the banks to implement the Service Area Approach to rural lending from 1.4.1989.

(c) and (d). Computerisation/mechanisation in the banking industry is being introduced in a phased manner. As per the existing arrangements, Advanced Ledger Posting Machines (ALPMs) are being installed at the branch level, minicomputers at the Zonal/Regional office level, and main-frame computers at the Head Office level. A high level committee has already been set up by RBI

for preparing a 'vision plan' of computerisation in the banking industry during the period 1990-1994.

Income Tax Exemption to professional artists

7429. SHRI ARVIND NETAM: Will the Minister of FINANCE be pleased to state:

- (a) the definition of 'Professional Artists' for purposes of getting Income-tax relief/exemption;
- (b) whether cinex artists are covered in this definition:
 - (c) if not, the reasons therefor; and
- (d) if so, the reasons for their not getting Income-tax relief/exemption?

THE MINISTER OF STATE IN THE DEPARTMENT OF REVENUE MINISTRY OF FINANCE (SHRI A.K. PANJA): (a) The term "Professional Artists" has not been referred to in the Income-tax Act, 1961. However, the term "Artist" has been referred to section 80C and section 80RR of the Income-tax Act, 1961.

- (b) The term "Artist", as referred to in section 80C and section 80RR of the Income-tax Act, 1961 covers 'cine artists' also.
 - (c) and (d). Do not arise.

Export of Cashew Nuts

7430. SHRIVAKKOM PURUSHOTHA-MAN: Will the Minister of COMMERCE be pleased to state:

- (a) the quantity and value of processed cashew nuts exported during 1988-89;
- (b) the targets set for export of cashew nuts for 1989-90; and