

(b) and (d). The Bank has reported that Clause 1.14 of the Promotion Policy Agreement of the bank is being complied with in all zones as and when required.

(c) While area-wise details are not

readily available, the total backlog under State Service, as on 31.12.1988, in respect of Sub-Accountants and Chief Cashiers as reported by the Bank was as under:-

	<i>Scheduled Caste</i>	<i>Scheduled Tribe</i>
Sub-Accountant	28	75
Chief Cashier	47	43

Strength of Class-I Officers

7458. SHRI SHANTI DHARIWAL: Will the Minister of RAILWAYS be pleased to state:

(a) the total number of Class I officers on Indian Railways grade-wise, department-wise and Railway/Unit-wise and promote vs. direct recruits-wise;

(b) the total number of officers promoted from Grade-B in the above grade-wise, department-wise and Railway/Unit-wise;

(c) the quota of intake of promotee officers vs. direct officers, as per rules in Class I cadre; and

(d) whether this quota is being adhered to, if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAY (SHRI MADHAVRAO SCINDIA) (a) and (b). The information is being collected and will be laid on the Table of the Sabha.

Bank Loans for Housing Purposes

7459. SHRI PRATAPRAO B. BHOSALE: Will the Minister of FINANCE be pleased to state:

(a) the names of the public sector banks advancing loans to the people for purchase of a housing unit, construction of a house and for carrying out alternations for existing housing units;

(b) the total number of people given such loans, State-wise during 1988; and

(c) the formalities required to be complied with by the seekers of loan?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (c). Reserve Bank of India has reported that all commercial banks have been directed to provide financial assistance for constructing houses/ carrying out repairs and alterations of houses. The main terms and conditions for obtaining housing loans from banks are as under:

- i) The maximum period of re-payment of housing loan has been enhanced from 10 years to 15 years.
- ii) The maximum margin on the loan has been reduced from 50% to 35%.
- iii) The rate of interest on housing loan has been altered as under: