

generate the information in the manner asked for. However, outstanding advances of all scheduled commercial banks to small and marginal farmers stood at Rs. 3895.78 crores involving 1,17,43,502 borrowers as at the end of June, 1987. Further, total short-term loans advanced by Central Co-operative Banks (CCBs) to small, marginal and economically weaker farmers stood at Rs. 1316.88 crores as the end of March 1988.

(c) and (d). The consistent stand of Reserve Bank of India and Central Government has been that generalised waivers or write off of loans through whatever modality, irrespective of the merits of each case, harm the rural credit system.

Alwaye Railway Station

3504. SHRI GEORGE JOSEPH MUNDACKAL: Will the Minister of RAILWAYS be pleased to state:

(a) the funds sanctioned during the current year for the modification of Alwaye (Southern Railway) railway station; and

(b) the time likely to be taken to complete the work?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) Rs. 1.36 lakhs.

(b) Works of construction of station building, retiring rooms and provision of cement concrete paving of main platform have commenced and are likely to be completed by 1989-90.

Road overbridge in Dattapada

3505. SHRI ANOOPCHAND SHAH: Will the Minister of RAILWAYS be pleased to state:

(a) whether Government have any proposal for construction of a road overbridge in place of level crossing No. 32 near Dattapada in Bombay suburban railway;

(b) if so, the details thereof; and

(c) the time by which work is likely to be started on this project?

THE MINISTER OF STATE OF THE MINISTRY OF RAILWAYS (SHRI MADHAVRAO SCINDIA): (a) Yes, Sir.

(b) The work has been sanctioned and the plans/estimate therefore have been finalised. The overall cost of the work is Rs. 750.88 lakhs which will be shared by the Railways (Rs. 164.76 lakhs) and the Bombay Municipal Corporation (Rs. 586.12 lakhs).

(c) The Railway and the Bombay Municipal Corporation have already taken up the tender work in hand and will take up the execution of the work on their respective portions, after finalisation of the tenders.

Service Area Approach Scheme

3506. SHRI PRAKASH CHANDRA: Will the Minister of FINANCE be pleased to state: (a) whether the Service Area Approach scheme has come into effect during the month of April, 1989;

(b) whether any complaint regarding malpractices and harassment of the villagers by banks has been received by Government; and

(c) if so, the action taken/proposed to be taken by Government against the officials responsible therefore?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Yes, Sir.

(b) and (c). Reserve Bank of India (RBI) has reported that it has not received any complaints of malpractices/harassment of the villagers by banks. The Reserve Bank of India, under the guidelines issued for the implementation of the Service Area Approach has advised the banks that there should be no disruption in the credit flow to the rural sector. They were also advised that all applications received by bank branches under Government Sponsored Schemes upto 31.3.1989, should be disposed of by the concerned branches themselves even if the sanction/disbursement may spill over beyond 31.3.1989. The banks were advised to implement the new approach in a flexible manner as not to cause any inconvenience to borrowers and adopt a positive and helpful attitude towards borrowers' problems. The controlling officers of branches are required to make visits to branches and assist the branches in solving problems. During their visits they also hear grievances of borrowers. Borrowers can also approach higher level officers for redressal of grievances.

[Translation]

Opening of Bank Branches in Madhya Pradesh

3507. SHRI KAMMODILAL JATAV: Will the Minister of FINANCE be pleased to state:

(a) the names of districts in Madhya Pradesh where the bank branches have not been opened so far;

(b) whether Government propose to open the bank branches at block development office level;

(c) if so, the time by which this will be done; and

(d) if not, the reasons therefore?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Reserve Bank of India (RBI) has reported that there are no districts in Madhya Pradesh where banks have not opened any branches at the centres allotted to them under the current Branch Licensing Policy for 1985-90.

(b) to (d). Presumably, the question relates to opening of bank branches at Block Headquarters. Under the current Policy, RBI has allotted two centres at Block Headquarters, namely, Bade Rajpur in Bastar District and Sehore in Sehore District. No other Block Headquarters have been considered for allotment as they are banked centres. The Rajgarh Sehore Kshetriya Gramin Bank to whom these two centres were allotted has opened its branch at Sehore and has surrendered licence issued for centre Bade Rajpur which has been recently re-allotted to Union Bank of India for opening its branch expeditiously. Since the allotment of centres under the current Branch Licensing Policy and Service Area Approach has been completed, there is no proposal to open additional bank branches at Block Headquarters in Madhya Pradesh.

[English]

Exports by STC

3508. DR. V. VENKATESH: Will the Minister of COMMERCE be pleased to state:

(a) whether Government have taken steps to improve the functioning of the State Trading Corporation of India;

(b) if so, the details thereof; and

(c) the exports made by the Corporation during the last two years and amount of foreign exchange earned out of such exports with details of exports made to different