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The terms of reference of the Expert Group are:—

(i) To study the accounting, administrative and management needs of the Insurance industry at the Central level, as well as at the Regional/Zonal and the Divisional levels.

(ii) (a) To examine the feasibility and limitations of using mechanised aids including computers and unit record machines for proper fulfilment of these needs, and

(b) to recommend the extent to which the use of computers is essential for operational efficiency and general public benefit.

(iii) To recommend (a) keeping in view the jobs already mechanised, and the need for mechanising additional jobs (like provident fund schemes, gratuity schemes, investment analysis, valuation of life insurance business, staff analysis and research projects), and (b) taking into account the mechanised aids available in the industry at present, a phased programme for utilisation of computers by the industry, indicating separately the transitional as well as the final arrangement for installation of computers.

(iv) To suggest guidelines for selection of hardware, taking into account all relevant factors such

as cost, foreign exchange requirements and the availability of indigenously manufactured products.

(c) The Group has not yet submitted any report relating to the Computer requirements of general insurance industry.

(d) Does not arise.

(e) Yes, Sir.

(f) The salient features contained in their representation are that there is no need to use costly sophisticated electronic computers, since there is no area of work which cannot be manually done efficiently and that the scheme of computerisation in nationalised General Insurance will inevitably lead to shrinkage of employment potential and eventual joblessness and retrenchment of employees without any benefit either to the clients or the country.

The position will be examined in all aspects on receipt of the Report of the Expert Group.

Weights and measures Inspectors in Urban Area of Delhi

10157. SHRI BIRENDRA PRASAD:
 Will the Minister of COMMERCE,
 CIVIL SUPPLIES AND COOPERATION
 be pleased to state:

(a) in the urban area of Delhi how many Inspectors of the Department of Weights and Measures have been assigned the duties of calibrating and stamping petrol pumps as well as stamping of Weights and Measures;

(b) what is the justification for allotting the whole of rural areas surrounding Urban Delhi to one Officer only and not to any Inspector for calibrating and stamping of petrol pumps; and

(c) whether the Officer assigned the above work of stamping petrol pumps in Rural Area, had been punished earlier for lack of Integrity?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE AND CIVIL SUPPLIES AND COOPERATION (SHRI KRISHNA KUMAR GOYAL): (a) The Delhi Administration, which is directly responsible for the enforcement of the Weights and Measures Laws in the Union Territory, have assigned the duties of calibrating and stamping of petrol pumps and also of the stamping of weights and measures in the urban area of Delhi to six Inspectors of Weights and Measures.

(b) The justification for allotting the whole of rural area surrounding urban Delhi to one officer, the Assistant Controller of Weights and Measures, is to ensure strict vigilance on the operation of pumps which are mostly located on the borders of Delhi.

(c) The Officer to whom the work has been assigned had not been punished earlier for lack of integrity. However, administrative action was taken on an earlier occasion for certain lapses under Central Civil Service (Conduct) Rules.

Credit deposit ratio in rural areas

10158. SHRI C. K. CHANDRAPAN: Will the Minister of FINANCE be pleased to state;

(a) whether it is a fact that the Credit-deposits ratio in rural areas continued to be low even after the nationalisation of banks; and

(b) if so, what are the facts thereof and what measures are being taken to improve the position?

THE MINISTER OF FINANCE (SHRI H. M. PATEL): (a) and (b). The Credit-Deposit ratio of Scheduled Commercial Banks in rural areas has increased from 37.5 per cent as at the end of June, 1969 to 57.4 per cent as at the end of December 1976.

To increase the flow of bank credit into the rural areas, Government has

set a target for the public sector banks to endeavour to achieve a credit-deposit ratio of at least 60 per cent for their rural and semi-urban branches by the end of March 1979. Banks have also been advised to enlarge the flow of credit to the small borrowers in the neglected sectors to 33.3 per cent of their total advances by March 1979.

Under the Scheme of Differential Rate of Interest, the public sector banks are extending assistance to the weaker sections of the community at a rate of 4 per cent per annum. To ensure that rural areas get adequate benefits of the Scheme, it has been stipulated that banks will have to ensure that at least 2/3rd of their credit under the Scheme is extended through the rural and semi-urban branches. The present imbalance in this regard is to be rectified by March 1979.

The increasing operations of the Regional Rural Banks are also contributing to a larger flow of bank credit in the rural areas. As at the end of December 1977, 48 Regional Rural Banks had established 1187 branches. Since inception, these banks had disbursed credit to the extent of Rs. 43.2 crores involving about 5 lakh borrowal accounts.

Loan from I.D.A.

10159. SHRI RAJ KESHAR SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether his attention has been drawn towards news item entitled '305m I.D.A. loan to India' published in the National Herald of 20th April, 1978; and

(b) if so, particulars thereof?

THE MINISTER OF FINANCE (SHRI H. M. PATEL): (a) Yes, Sir.

(b) Negotiations have been completed in Washington for obtaining