उनका निर्धारण एक सर्वेक्षण करने के पश्चात् तथा इस प्रयोजन के लिए उपलब्ध कराये गये साधनों के स्राधार पर किया जाएगा । ये होटल निम्न वर्ग के पर्यटको के लिए सस्ते स्रावास की व्यवस्था करेंगे।

(ग) जी हां। जनता होटलों के किराये (टैरिफ) पर्यटन विभाग से परामर्श करके निर्धारित किए जाएंगे।

Grant of Contracts/Licences in respect of Ministry of Finance

6313. SHRI R.N. RAKESH: Will the Minister of FINANCE be pleased to state the total number of contracts/licences granted in respect of Finance Ministry, its attached and subordinte offices including the public sector undertaking for the entire period of Janata Government and the share if any, to S.C. and S.T. in each category of such contracts/licences and if not, why?

THE MINISTER OF FINANCE (SHRI H. M. PATEL): Presumably the Hon'ble member is referring to the award of contracts/licences relating to the running of Government offices and institutions under Government. There is no provision for reservation of any quota for members of scheduled caste/scheduled tribes in this regard. In view of this, no data for this purpose is required to be kept and accordingly such information is not available.

Steps to make Banks in Rural Areas Village Oriented

6914. STRI G. S. REDDI: Will the Minister of FINANCE be pleased to state:

- (a) whether he said at the inauguration of the Bank of Baroda Staff College at Ahmedabad on March 12 that nationalised banks continue to maintain an urban approach even while doing banking in rural areas;
- (b) if so, whether he is thinking of entrusting the rual banks to institutions other than urban based banks; and

(c) whether he proposed to take any other steps to make banks in rural areas z village oriented?

THE MINISTER OF FINANCE (SHRI H. M. PATEL): (a) While inaugurating Staff College of Bank of Baroda at Ahmedabad on March 12 1978, I had observed that "our banks traditionally have had an urban bias and this bias seems to have persisted even after nationalisation." I had added that "As far-sighted businessmen, bank management should realise that their future growth really lies in developing business in the rural areas, serving agriculture, small and cottage industry and other rural occupations". To secure this objective, the banks have been advised to meet the personnel needs of the rural and semi-urban branches in such a manner that the staff posted at these branche was familiar with the rural environment and was capable of transacting businesss in the local language.

- (b) The expansion of banking facilities in the rural and semi-urban areas by the public sector banks and the regional rural banks was studied by two separate committees, James S. Raj Committee and Prof. Dantwala Committee appointed by the Reserve Bank of India last year. The raj Committee has submitted an interim report and Dantwala Committee its final report to the Reserve Bank of India. The recommendations made The India. recommendations made being examined therein are the Reserve Bank of India. Reorientation of the branch expansion policy in the rural and semi-urban areas will be brought about by the Government and the Reserve Bank in the light of recommendations of these committees.
- (c) Besides branch expansion in unbanked blocks and in rural areas in underbanked districts, public sector banks have been advised to achive a credit deposit ratio of 60 per cent in their rural and semi-urban branches. They have also been asked to step up the level of their credit to neglected sectors from the level of about 27 per cent in March 1977 to 33 3 per cent of their aggregate credit. Both these targets are to be achieved by March 1979. To facilitate this process, the Lead Banks were to formulate District Credit Plans for their lead districts by March 1978. Quick information received from the banks shows that, by and large, the target has been virtually met and that the banks are taking up the area credit schemes included in the plans for joint implementation by all the financial institutions at the district level.