

for certain reasons, may be considered on merits for the grant of C.C.A. The case of Kharagpur was also considered in accordance with this recommendation but it did not qualify for the grant of CCA according to the norms adopted in consultation with the Staff Side in the National Council (Joint Consultative Machinery).

Lead Banks in Districts of West Bengal

627. SHRI SATYA GOPAL MISRA: Will the Minister of FINANCE be pleased to state:

(a) names of the lead banks in districts of West Bengal, district-wise;

(b) details of the industrial, economical and social surveys made by these lead banks up-to-date; district-wise; and

(c) steps so far taken by these lead banks in these districts; district-wise, on the basis of the surveys made by these lead banks?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) The names of the Lead Banks and Districts allotted to each bank in West Bengal are as under:

<i>Name of the Lead Bank</i>	<i>Name of Districts allotted</i>
Central Bank of India	1. Cooch Behar 2. Darjeeling 3. Jalpaiguri
United Commercial Bank	1. Birbhum 2. Burdwan 3. Howrah 4. Hooghly
United Bank of India	1. Bankura 2. Malda 3. Midnapore 4. Murshidabad 5. Nadia 6. Purulia 7. 24-Parganas (North) 8. 24-Parganas (South) and 9. West Dinajpur.

(b) and (c). Although the lead banks have not carried out any special industrial, economic and social surveys of their lead districts, in the course of preparing District Credit Plans for the period 1980—82, they have assessed the potential for increased credit assistance to various sectors within the overall economic, industrial and social environment of their lead districts. In pursuance of the guidelines of the Reserve Bank of India, action plans for 1980 have been prepared and taken up for implementation in all the 16 districts of West Bengal. These plans give a broad indication of the proposed lending programme of the banks under different schemes in the sectors of agriculture, activities allied to agriculture, small scale industries and in the tertiary sectors. These action plans have been allocated in each district among the different participating institutions for implementation.

Decline in Profitability of Banks

628. SHRI MANPHOL SINGH CHAUDHARY: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the profitability of the banks in India is steadily declining;

(b) if so, the reasons therefor; and

(c) the steps proposed to be taken to remedy the situation?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBAI BAROT): (a) While the profits of the 22 public sector banks including State Bank of India and its subsidiaries have increased from Rs. 30.71 crores in 1975 to Rs. 58.55 crores in 1978, profits as a percentage of total working funds have shown a slight decline.

(b) The slight decline in the profitability of the banks can be attributed to larger credit being given to the priority sector, undertaking by