

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

the banks of other socio-economic obligations, control exercised by the RBI in prescribing the interest rate structure, and increase in establishment expenses as a result of collective bargaining by unions of employees and officers.

(c) The RBI have been discussing the profitability aspect with the banks. The banks have been advised to control operational cost by exercising maximum economy in overheads and establishment expenses. The banks are also being asked to instil cost consciousness amongst its staff at all levels.

#### Opening of Janata and Middle Level Hotels

629. SHRI BALASAHEB VIKHE PATIL:

SHRI JANARDHANA POOJARY:

Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) whether Government are considering to open more Janata Hotels, similar to the Ashok Yatri Niwas and middle level hotels like Kanishka being opened in the Capital, in other cosmopolitan towns and tourist resorts in the country;

(b) if so, what are the details of the proposed hotels indicating the towns where these would be set up; and

(c) how long will it take to complete and commission the proposed hotels mentioned in part (b) above?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI CHANDULAL CHANDRAKAR): (a) to (c). The construction of projects at other places similar to Ashok Yatri Niwas will be considered only after Government is satisfied with the operational results over 2—3 years of the Delhi project. As for construction of hotels

like Kanishka at other places, the I.T.D.C. proposes to set up new hotels at Gauhati, Chandigarh, Bombay, Gulmarg, Agra, Bhopal, Goa, Ahmedabad and Puri, subject to availability of funds during the Sixth Five Year Plan period 1978—83.

The above projects will be in addition to the hotel expansion scheme of the I.T.D.C.

The Hotel Corporation of India, a subsidiary of Air-India has a proposal to put up Japanese Style Inns providing amenities of 3-star standard at Kushinagar in U.P. and Rajgir in Bihar to cater to the Buddhist traffic from Japan.

#### Amount Sanctioned by Nationalised Banks in Burdwan District of West Bengal

630. SHRI KRISHNA CHANDRA HALDER: Will the Minister of FINANCE be pleased to state:

(a) total amount released/sanctioned by the Nationalised Banks during the last three years in Burdwan District of West Bengal for the development of small sectors and other purpose; purpose-wise; and

(b) names of those units and amount?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) and (b). Data in the manner asked for is not yielded by the statistical reporting system of the Reserve Bank. Available data regarding sectoral deployment of outstanding credit of scheduled commercial banks to Burdwan District as at the end of December 1974 and December 1977—covering a three year period, in respect of Agriculture, Small Scale Industry, Retail Trade and Services Sector, which can broadly be considered as corresponding to the 'small sector' are set out in the statement.