

discussed by the authors do not relate to FERA as recognised by the authors themselves.

(b) and (c). The FERA process of examination of the existing activities of F.E.R.A. companies, and permitting them to continue or discontinue their activities in India according to the FERA guidelines is over, and there is no cause for review.

Opening of Commercial Bank Offices in Madhya Pradesh

1061. DR. VASANT KUMAR PANDIT: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has fixed guidelines for Commercial Banks to open Bank Offices in Rural and Semi Rural areas for every 17000 population;

(b) which are the Rural areas and the districts identified as "under-Banked" on the above norm in the State of Madhya Pradesh;

(c) how many new Commercial Bank Offices will be opened in the above-banked areas during the years 1981-82, 1982-83 and the remaining part of the Sixth Five Year Plan; and

(d) what other steps has the RBI planned to spread banking facilities, credit and easy loans for the backward and under-developed areas in Madhya Pradesh?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) Yes, Sir.

(b) and (c). In terms of their branch licensing policy for the three years 1982-83 to 1984-85, the Reserve Bank of India have indicated a tentative programme of authorising, besides the authorisations already issued and pending with the banks, 693 additional rural/semi-urban branches in Madhya Pradesh. Districtwise details of these estimates are set out in the Statement attached.

(d) Several measures taken by the Reserve Bank such as simplification of loan sanctioning processes, relaxation of security and margin requirements, stipulation of a higher proportion of 40 per cent of total advances to priority sectors, increased emphasis on District Credit Planning, increased involvement of banks in the implementation of the 20 Point Programme, particularly in the Integrated Rural Development Programme etc., are expected to increase the flow of bank credit in the less developed areas also, including those in Madhya Pradesh.

Statement

Statement showing the number of additional Offices required to be opened at rural unbanked centres in Madhya Pradesh as per the guidelines under the New Branch Licensing Policy for the period April 1982 - March 1985

Sl. No.	Name of the district where the APPEO is higher than 17,000 (1981 census)	No. of additional offices required to be opened
1	2	3
1	Balaghat	24
2	Baster	19
3	Betul	12

1	2	3
4	Bhind	25
5	Bhopal	2
6	Bilaspur	27
7	Chhindwara	11
8	Damoh	6
9	Datia	5
10	Dewas	10
11	Durg	33
12	East Nimar	7
13	Guna	25
14	Gwalior	9
15	Jabalpur	22
16	Jhabua	15
17	Mandla	27
18	Mandsaur	12
19	Morena	20
20	Narsinghpur	8
21	Panna	14
22	Raigarh	45
23	Raipur	57
24	Rajgarh	18
25	Rajnandgaon	23
26	Ratlam	4
27	Sagar	23
28	Sehore	7
29	Seoni	17
30	Shahadol	25
31	Shajapur	7
32	Shivpuri	20
33	Sidhi	3
34	Ujjain	11
35	Vidisha	12
36	West Nimar	29
	No. of additional offices that may be opened in the other districts	59
TOTAL		693