

under the Public Distribution System. For purchases of foodgrains made with the concurrence of the Government of India whether within the State or inter-State at prices above those fixed by the Government of India, Bank credit is authorised at 18%.

(b) The total food credit limits authorised by the Reserve Bank of India as at the end of June, 1984 amounted to Rs. 1546.90 crores (for procurement at prices fixed by Central Government and Rs. 155.61 crores at prices higher than fixed by Central Government. The attached statement gives the State-wise break-up of food credit limits authorised to the State Governments.

(c) and (d) The Government of Kerala had represented in May, 1983 that the rate of interest on the credit limit authorised to the State Government for Inter-State purchase of foodgrains at prices above the support prices should be reduced from 18% to 12.5%. The State Government was advised that under the national food credit policy, food credit limits at 12.5% are authorised only for procurement of foodgrains within the State at prices fixed by the Government of India and/or for taking delivery of stocks from the Central Pool. For purchases of foodgrains at prices above support prices fixed by the Government of India, the rate of interest would be 18%.

#### Statement

*Credit Limits Authorised as at the end of June 1984*

Name of the State	At Support Prices fixed by Government of India (interest at 12.5 per cent)	At Higher Price (Interest at 18 per cent)
1, Assam	12.00	10.00
2, Andhra Pradesh	30.00	50.00
3 Bihar	40.00	—

4. Gujarat	14.00	6.00
5. Himachal Pradesh	3.00	—
6. Haryana	200.00	—
7. Karnataka	32.00	20.00
8. Kerala	15.00	8.00
9. Maharashtra	40.00	3.00
10. Madhya Pradesh	16.00	—
11. Manipur	1.50	—
12. Punjab	949.00	—
13 Orissa	10.00	3.61
14. Rajasthan	4.00	—
15. Tamil Nadu	80.00	55.00
16. Uttar Pradesh	100.00	—
17. Pondicherry	0.40	—
	<u>1546.90</u>	<u>155.61</u>

#### Transfer of Officers in Chartered Bank Calcutta

3802. SHRI A. NEELALOHITHADASAN NADAR : Will the Minister of FINANCE be pleased to state :

(a) whether the circular issued by the R. B. I. regarding transferability of officers is applicable to all Indian Banks as well as foreign banks in India ;

(b) if so, whether the same is applicable to the Chartered Bank also ; and

(c) whether there is any officer in the Chartered Bank, Calcutta who has not been transferred from his original office of posting as a Clerk even after becoming a comenanted officer whereas other officers were subjected to transfer, and if so, the details thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b) According to the information received from Reserve

Bank of India, they have issued certain guidelines regarding periodical rotation of staff to all commercial banks which include Indian banks as well as foreign banks operating in India.

(c) No such instance has come to the notice of Reserve Bank of India.

#### Direct Financing and Social Housing Schemes by Banks

3803. SHRI A. NEELALOHITHA-DASAN NADAR : Will the Minister of FINANCE be pleased to state :

(a) whether at present, the banks are not giving direct finance to the Social Housing Schemes to the low income and the economically weaker sections ;

(b) if so, whether Government propose to chalk out definite programme of direct financing by banks for such housing schemes at least during the Seventh plan period ; and

(c) if so, details thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) The Reserve Bank of India fixed target for Rs. 150 crores in 1983 as the overall quantum of finance to be provided by banks for housing activity. Out of this amount of Rs. 50 crores were earmarked for being provided as direct finance for housing to Scheduled Castes/Scheduled Tribes economically weaker sections and low income group of the society.

The banks have been extending finance to the weaker sections for their housing requirements under the priority sector lending programme. Direct loans upto Rs. 5,000/-each for construction of houses are granted to Scheduled Castes/Scheduled Tribes and other economically weaker section of the society irrespective of Deposit Insurance and Credit Guarantee Corporation's cover. banks also provide finance to governmental

agencies for slum clearance and for the rehabilitation of slum dwellers.

#### बिहार में बैंकों की शाखाएँ

3804. श्री विजय कुमार यादव : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) देश में जनसंख्या के अनुपात में कितने बैंक हैं और बिहार की तत्संबंधी स्थिति क्या है ;

(ख) क्या बैंकों की शाखाओं के मामले में बिहार बहुत पीछे है ; और

(ग) यदि हां, तो इस संबंध में सरकार की क्या योजना है ?

वित्त मंत्रालय में उप मंत्री (श्री जनार्दन पुजारी) : (क) से (ग) समूचे देश तथा बिहार राज्य में वाणिज्यिक बैंकों की शाखाओं के समूहवार जनसंख्या के वितरण और प्रति बैंक कार्यालय औसत जनसंख्या के संबंध में मार्च, 1984 के अंत की स्थिति के मुताबिक उपलब्ध आंकड़े नीचे दिए गए हैं :—

केन्द्रों पर शाखाओं की संख्या	अखिल भारतीय	बिहार
ग्रामीण/अर्ध शहरी	33975	2835
शहरी/महानगरीय	10608	323
पत्तन शहर		
जोड़	44583	3158
प्रति बैंक कार्यालय		
औसत जनसंख्या	16000	23000
प्रति ग्रामीण/अर्ध शहरी कार्यालय के पीछे जनसंख्या	18000	24000