

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