

(b) the total number of agricultural borrowers from these lead banks in the two Districts before and after the inception of the scheme of lead banks as on date;

(c) whether the progress is matched against any targets placed before the banks in this behalf; and

(d) if so, whether the progress is satisfactory?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI-MATI SUSHILA ROHATGI). (a) Syndicate Bank is the lead bank in both the Districts of North Kanara and South Kanara.

(b) The information is being collected and will be laid on the Table of the House.

(c) and (d). The banks do not place before themselves any pre-determined targets for advances in various sectors. They try to meet the credit needs in respect of economically viable proposals submitted by the borrowers for their productive needs.

Borrowers' Accounts in Nationalised Banks

2731. SHRI B. V. NAIK. Will the Minister of FINANCE be pleased to state:

(a) the total number of borrowers' accounts in the nationalised banks prior to nationalisation and after nationalisation as on date; and

(b) out of these how many were borrowers below Rs. 5,000/- prior to and after nationalisation as on date?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI-MATI SUSHILA ROHATGI): (a) For the period prior to nationalisation, the latest available data relate to 31st March, 1968. According to these data, the total number of borrowal accounts with the 14 nationalised banks as on that date was 452782. As regards the period after nationalisation, data is

not readily available. It will be collected to the extent possible and laid on the table of the House.

(b) Break up of the number of borrowal accounts with Rs. 5,000/- as a cut off point is not available.

Distinguishing Features of Nationalised Banks

2732. SHRI B. V. NAIK: Will the Minister of FINANCE be pleased to state:

(a) the distinguishing features of Nationalised Banks as compared to the same banks before nationalisation and other non-nationalised scheduled Commercial Banks as they exist today, in regard to their financial operations, and

(b) whether these nationalised banks on the whole have financed at least one rural farmer or artisan per village among India's half a million villages?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI-MATI SUSHILA ROHATGI): (a) The main distinguishing feature of the working of the nationalised banks is the manifestation, in their operations, of the new awareness of their role in achieving the socio-economic objectives that the country has placed before itself. In subserving these objectives the nationalised banks have been devoting, under various schemes, more energies towards developing an integrated and more balanced banking network in the country, towards promoting productive endeavour—particularly in the hitherto neglected sectors of the economy and regions of the country, towards assisting weaker sections of the society, even by lending to them at concessional rates of interest and generally reorienting their lending policies wherein the considerations of viability of the proposal is the decisive factor rather than considerations of security and return as in the past.

(b) Break-up of loans to agriculture and artisans between rural and urban areas is not available. However, it