

(b) if so, the details thereof;

(c) whether any such type of other schemes for the rural sector are under offering;

(d) if so, the details thereof; and

(e) the schemes which are operative at present for the rural sector, specially for the labour class and the poor people of the villages, the LIC and the General Insurance Companies?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) and (b) LIC Mutual Fund has been launching from time to time regular income schemes providing various options including regular income options to the investors. Out of the 30 schemes so far launched by LIC Mutual Fund, 13 schemes under the brand name 'Dhanvarsha' have regular income options payable to the investors on monthly or yearly basis.

(c) to (e) There are no separate Mutual Fund Schemes exclusively for rural sector. However, LIC has 4 Social Security Schemes especially meant for rural poor. There are 24 identified occupational group schemes to cover the weaker sections of the society; Landless Agricultural Labourers Group Insurance; Group Insurance Scheme for Beneficiaries of IRDP; Rural Group Life Insurance Scheme etc.

Jog Falls

2082. SHRI B.M. MENSINKAI : Will the Minister of TOURISM be pleased to state :

(a) whether the Union Government have received any representations from the Government of Karnataka regarding improvements of roads and other tourist infrastructures at Jog Falls in Karnataka;

(b) whether the Government is seeking financial help from International Monetary Fund and World Bank for the development of Jog Falls as a Tourist Place; and

(c) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM (SHRI OMAK APANG) : (a) Ministry of Tourism in consultation with State Government of Karnataka has prioritised 14 projects in the State including expansion of additional tourist facilities at Jog Falls. Improvement of road is not included in this project.

(b) and (c) No, Sir. The Government of Karnataka has not approached the Union Ministry of Tourism for external financial assistance for development of Jog Falls.

Service Charges for Cancellation of Demand Drafts

2083. SHRI BHIM DAHAL : Will the Minister of FINANCE be pleased to state :

(a) whether RBI has issued instructions to the nationalised banks for charging service charges for cancellation of demand drafts from the customers;

(b) if so, the justification thereof;

(c) whether the Government propose to withdraw the service charges for cancellation of demand drafts; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) and (b) Reserve Bank of India (RBI) has reported that it discontinued the practice of issuing directives or guidelines to the banks regarding levying of service charges some years ago.

(c) and (d) It is for banks and not for the Government to decide on such matters.

Advance Payment

2084. SHRI RUPCHAND MURMU : Will the Minister of FINANCE be pleased to state the total amount provided as advance and the percentage of total lending to the priority sector during each of the last three years, year-wise and sector-wise?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : The net bank credit, credit to priority sector and its sub-sectors of public sector banks during the last three years, as furnished by Reserve Bank of India, are given below:

(Amount Rs. in crore)

	March 1996	March 1997	March 1998
1. Net Bank Credit (NBC)	184391	189684	218219
2. Priority Sector (PS) advances	69609	79131	91319
3. % of PS advances to NBC (target 40%)	37.75	41.72	41.85
4. Agricultural advances	26351	31012	34304
5. % of Agricultural advances to NBC (target 18%)	14.29	16.35	15.72
6. Advances to Small Scale Industry	29482	31542	38109
7. % of SSI advances to NBC.	15.99	16.63	17.46
8. Advances to Weaker Sections	15579	16478	18134
9. % of advances to weaker sections to NBC (target 10%)	8.45	8.69	8.31