

(b) Town-wise project reports have been prepared for 229 towns.

(c) Under the self-employment component, 31,286 applications have been forwarded to banks, out of which 4726 cases have been approved.

(d) Under the Shelter Upgradation Component, 14504 applications have been forwarded to banks/HUDCO, out of which 7796 cases have been approved by HUDCO.

(e) 8382 Neighbourhood Groups, 1280 Neighbourhood Development Committees and 81 Community Development Societies have been formed.

(f) 921 Thrift and Credit Societies and 151 Community Kendras have been formed

Amount Deposited in Banks in M.P.

6033. SHRI BUDHSEN PATEL: Will the Minister of FINANCE be pleased to state:

(a) the details of amount deposited by the people in banks of Madhya Pradesh and the extent of amount invested during the last three years and the percentage thereof;

(b) the reasons for not utilising the amount at required percentage in the State and the steps taken to increase the percentage;

(c) the per capita amount distributed in Madhya Pradesh and other States during the above period and the reasons for advancing less amount of loans;

(d) whether Government are aware of the backwardness of the State due to shortage of banks in remote areas of Madhya Pradesh; and

(e) if so, the steps taken to bring improvement in the above situation ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) to (e) As reported by Reserve Bank of India (RBI), the aggregate outstanding deposits and gross bank credit of all scheduled commercial banks and the percentage of Credit Deposit Ratio thereof in Madhya Pradesh as on the last Friday of March 1994, March 1995 and March 1996 is given below:-

Year ended March	Deposits	Credit	(Rs. lakhs)
			Credit Deposit Ratio (per cent)
1994	10964.41	6142.29	56.0
1995	13324.38	7105.41	53.3
1996	15651.13	8934.28	57.1

Average per capita amount of gross bank credit in Madhya Pradesh and rest of India as on last Friday of

March 1994, March 1995 and March 1996 as reported by RBI is given below:-

	(Amount in Rs.)		
	Per capita amount of Gross Bank Credit for the year ended March		
	1994	1995	1996
Madhya Pradesh	868	985	1215
Rest of India	2097	2553	2965

The Credit Deposit Ratio (CDR) in a particular State or region depends not only on the efforts made by the banks but also on various other factors such as credit absorption capacity, infrastructural support and the overall policy framework in the region. RBI have advised the banks that they should achieve a CDR of 60 per cent in respect of their rural and semi-urban branches separately on an all-India basis. Banks have also been advised that while it is not necessary that this ratio should be achieved separately branch-wise, district-wise or region-wise, the banks should nevertheless ensure that wide disparity in the ratios between different States/Regions is avoided in order to minimise imbalances in credit deployment.

[English]

Interest Rates on Deposits

6034. SHRI BHAKTA CHARAN DAS:

SHRI SULTAN SALAHUDDIN OWAISI:

Will the Minister of FINANCE be pleased to state:

(a) whether the Government have changed the norms for paying interest rates on deposits withdrawn before maturity;

(b) if so, the details thereof;

(c) whether the Government are aware that several private sector banks have been violating the bank guidelines while making payment of interest rates on term deposits; and

(d) if so, the details thereof and the action being taken against such banks ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR): (a) and (b) Reserve Bank of India (RBI) have reported that they have advised commercial banks (including Regional Rural Banks) that effective 1st April, 1997 on a premature withdrawal of a Domestic/Non-resident (External) term deposit, the interest should be paid at the rate applicable to the period for which the deposit remained with the bank or at the contracted rate, whichever is lower, less one per cent penalty for premature withdrawal. Earlier, on premature withdrawal of such deposits, the interest was payable at the rate applicable to the period for which the deposit

remained with the bank less one per cent penalty for premature withdrawal.

(c) and (d) According to the instructions issued by RBI, individual banks have to adopt uniform rates at all their branches and for all customers. However, RBI had found that two private sector banks, amongst others, had offered interest on domestic term deposits of similar maturities to public institutions and other customers in violation of its directives on interest rates on deposits. RBI have issued letters of displeasure to these two banks during January/November, 1996.

Hanumantha Rao Committee

6035. SHRI K.P. NAIDU: Will the PRIME MINISTER be pleased to state:

(a) the rehabilitation and resettlement policy in regard to Tehri Dam Project and its environmental impact as declared by the Hanumantha Rao Committee.

(b) whether a national policy is being prepared for the rehabilitation of the oustees of dam projects in the country; and

(c) if so, the time by which it is likely to be finalised ?

THE MINISTER OF STATE IN THE MINISTRY OF POWER (DR. S. VENUGOPALACHARI): (a) The Hanumantha Rao Committee set up on 17th September, 1996, to examine rehabilitation and environmental aspects of the Tehri Hydroelectric Project was to submit its report within three months. The term of the Committee was extended to 15th May, 1997. The Committee has now sought further extension of time till 15 June, 1997 to submit its report. The Government has agreed to extend the time till 15 June, 1997 for submission of the report by the Committee.

(b) and (c) The nodal department namely, the Department of Rural Development in Ministry of Rural Areas and Employment has since taken steps to prepare a draft national Policy and guidelines on rehabilitation and resettlement of persons/families adversely affected as a consequence of compulsory acquisition of land for development projects.

Rehabilitation

6036. SHRI HANSRAJ AHIR: Will the PRIME MINISTER be pleased to state:

(a) whether the Government have constituted any committee for formulating national policy and guidelines regarding rehabilitation of the persons/families displaced due to acquisition of land for the development project;

(b) if so, whether the Committee has submitted its report;

(c) if so, the details of recommendations made;

(d) whether the Government propose to accord priority to engage the displaced farmer families at the time of their rehabilitation; and

(e) whether the Government propose to invite suggestions from the State Governments while declaring the guidelines and national policy in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. U. VENKATESWARLU) : (a) Yes, Sir.

(b) Yes, Sir.

(c) to (e) The report submitted by the Committee is under the consideration of the Committee of Secretaries.

Infrastructure Schemes

6037. SHRI R. SAMBASIVA RAO: Will the PRIME MINISTER be pleased to state:

(a) whether the Housing and Urban Development Corporation has sanctioned five urban infrastructure schemes with a loan commitment of Rs. 95 crores to Andhra Pradesh;

(b) if so, the details thereof, scheme-wise;

(c) whether total infrastructural schemes sanctioned to the State this year are of Rs. 263 crores;

(d) if so, the details thereof; and

(e) whether any time bound programme has been prepared for the implementation of the schemes ?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. U. VENKATESWARLU) : (a) As on 31.3.97 HUDCO has sanctioned 55 Urban Infrastructure Schemes in Andhra Pradesh but not five schemes.

(b) Scheme-wise details of the schemes approved are provided in the attached statement.

(c) and (d) No Urban Infrastructure scheme in Andhra Pradesh has been sanctioned so far during the current financial year 1997-98.

(e) Yes Sir, the schemes sanctioned by HUDCO are to be completed as per loan drawal programme submitted by the agency. Release of subsequent loan instalments depend upon actual utilisation of the earlier instalment and on actual progress of work.