

(vii) Steps needed to improve customer services in Banks removal of stagnations among bank Officers.

** SHRI D. S. A. SIVAPRAKASAM (Tirunelveli) : Presently, the number of banks branches exceeds 60,000, which, compared to the year 1969, has shown the phenomenal growth achieved by the banking industry. IRD and 20 point Programmes have added additional clientele to the banking industry. Because of this spurt in the number of customers, already declining customer service has shown further signs of deterioration. To obviate the situation, I give the following suggestions :

(1) In certain offices, banks have posted comparatively large number of staff, especially in the administration side, in metropolitan and urban centres. In the rural and semi-urban centres, where customers mostly comprising of village artisans and farmers, need to be taken care of, banks have acute shortage of manpower. Such dearth in staff leads to poor customer service. Therefore, a thorough workload vis-a-vis profitability analysis should be carried out to fix norms for proper staffing in the banks.

(2) Further, at the middle level, banks select officers for All India Service and post them at different centres in the country. As they advance to scale II, III and IV, they become stagnant. All the efficient and experienced officers cannot get promotion for want of vacancies within the same bank. Thus, such officers are bound to get frustrated and become inefficient. The customer service suffers. To obviate the situation, a new service may be created as Inter Bank Service, with additional monetary incentives for making them liable to be posted to any bank in any part of the country. Thus, the stagnation of the said scales may be eased to some extent.

(viii) Need to introduce new stops for recently introduced Superfast express trains between Cannanore and Ernakulam.

SHRI K. P. UNNIKRISHNAN (Badagare) ; The Railway Administration has introduced super-fast Express trains with limited stops between Cannanore and Ernakulam since 15th July 1984. While the introduction of these trains has been appreciated and meets a long-felt need, a great injustice has been done to the people of Badagara and quality taluks and the pilgrim passengers to the famous temple town of Guruvayur, by eliminating stops at Badagara, Quilandy and Kuttipuram. This train serves the people of Cannanore, Calicut and Malappuram districts for reaching Ernakulam in time for attending to High Court work, and also enables a large number of pilgrims to Guruvayur from these districts. But, unfortunately, the Southern Railway, in the name of maintaining speed, has eliminated Badagara and Quilandy stops. Badagara is a municipality of great importance and taluk headquarter, and Quilandy is also a taluk headquarter. These two stations are important stations, which cater to the movement of passengers from the hinterland to Ernakulam and Trivandrum. Similarly, Kuttipuram is an alighting point for Guruvayur Temple in Malappuram district.

While a super-fast train is welcome, it must also necessarily meet the demands of the travelling public, and it is obviously not run just for maintaining speed.

Therefore, I wish to invite the attention of the hon. Railway Minister to this pressing problem of the area and request him to direct the Railway Administration to introduce these new stops for the super-fast Express trains recently introduced in Kerala.

**The original speech was delivered in Tamil.