

to punish the coin hoarders and whether the Government is considering to amend the laws for the rigorous punishment of the coin hoarders.

SHRI JANARDHANA POOJARY : So far only four cases have been reported and four State Governments have taken action and whether it is sufficient or not will be made known after going to the court when they are prosecuted and when they are tried.

SHRIMATI N.P. JHANSI LAKSHMI: I would like to know whether the Government is aware that lot of coins and one rupee notes are deposited in the Hundis of various temples in the country. Can the Government take them in exchange and re-circulate through the banks ?

SHRI JANARDHANA POOJARY : Whenever the notes which are found in Hundis are brought to the bank for exchange, definitely the banks are taking action on that and they are exchanging.

SHRI P. R. KUMARAMANGALAM: I would like to know from the hon. Minister as to what has happened to the proposal of using the stainless steel from Salem as a raw material for making coins.

SHRI JANARDHANA POOJARY : That proposal is under consideration.

Opening of branches of Regional Rural Banks in West Bengal

*560. **DR. PHULRENU GUHA :** Will the Minister of FINANCE be pleased to state :

(a) the number of branches of Regional Rural Bank opened in West Bengal so far and locations thereof;

(b) whether Government propose to open more branches of Regional Rural Bank in West Bengal during 1986-87; and

(c) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) A statement is given below :

Statement

(a) Reserve Bank of India has reported that 639 branches of 9 Regional Rural Banks were functioning in West Bengal as on 1.12.1985. District-wise distribution of these branches is as under :—

District	No. of Branches
Purulia	22
Bankura	59
Midnapore	64
Malda	48
West Dinajpur	46
Birbhum	62
Coochbehar	39
Jalpaiguri	39
Darjeeling	22
Nadia	38
24-Parganas (North and South)	72
Burdwan	49
Howrah	36
Hooghly	16
Murshidabad	27
Total	639

(b) and (c) The current branch licensing policy aims at achieving a coverage of atleast one bank office for a population of 17,000 in rural and semi-urban areas of each development block. The policy also aims at elimination of spatial gaps so as to ensure that atleast one bank office is available within a distance of 10 Kms. from each village. The Reserve Bank of India will issue licences for opening additional bank offices on the basis of these norms. In the districts covered by the Regional Rural Banks (RRBs) preference

will be given generally to RRBs for opening new bank offices at rural centres.

DR. PHULRENU GUHA : The answer to items (b) and (c) given in the statement is not at all clear. It is said that the banks will be established within a distance of 10 Km. but the radius of a Branch is not mentioned. May I know the radius of the existing Branches? I am not asking for the future ones. Can you tell us the radius?

SHRI JANARDHANA POOJARY : It is not possible to say. As per the earlier licencing policy of banks for 1982 up to 1985, there shall be one Branch for a population of 17,000. Now it will be one Branch for 13,000/17,000 population in block level and also the spatial gap will be reduced. There shall be one branch for 10 Km.

DR. PHULRENU GUHA : My second question is this. On what basis the money is allotted? Our experience is that, many of these rural branches are not in a position to give loans or grants to people of that area allotted to a particular branch office.

SHRI JANARDHANA POOJARY : Under IRDP during the Sixth Five Year Plan, there is a programme to give loans to 600 families in one block and as far as grant is concerned, the budgetary allocation is there on 50 : 50 basis. That is being given. The loan under IRDP could not be given to all the people at a time. A phased programme is there and under that scheme, it is given. Under the DRI Scheme, at 4% rate, the amount is given that is, 1% of the total advance.

SHRIMATI GEETA MUKHERJEE : Is the hon. Minister aware that due to the one officer bank—for example, in the district of Midnapore, 17 branches of Mayurakshi Gramin bank are one officer banks and most of the rural banks are one officer banks—when plans of IRDP are discussed, that officer cannot leave the bank and go? How can he go for anything else? Therefore, I would like to know whether the hon. Minister would change the structure of the rural banks so

that they are not one-officer banks but they are also provided with one Technical officer so that they can actually discharge their duties on the spot for fulfilling the Plan.

SHRI JANARDHANA POOJARY : It is true that some of the branches are one-officer branches. But here in spite of the constraints they are discharging their duties effectively and the suggestion made by the hon. Member—I am going to look into it.

KUMARI MAMATA BANERJEE : Mrs. Gandhi nationalised the banks for the upliftment of the poor people. But I think, as the Minister is aware, that due to some communication gap between the people and the bank officials, people are not getting all advantages from the Rural Regional Banks. I want to know whether the Government has any proposal to set up a non-official committee to look after these things...

MR. DEPUTY SPEAKER : You have put the question. Please sit down.

KUMARI MAMATA BANERJEE :... so that the banks will do something for the poor people.

AN HON. MEMBER : Particularly in West Bengal.

(Interruptions)

SHRI P. R. KUMARAMANGALAM : Can the Opposition be so non-chivalrous?

SHRI JANARDHANA POOJARY : A spectacular expansion has taken place in the banking sector. All the bank officers or the bank employees are not bad. Some black sheep are there. It is there in every system. We have identified such people who are not dedicated and committed to the programmes of the Government. Here where some people are not having the mind to help the weaker people, we have identified such people also and proper action will be taken against such people also.

So far as the committee is concerned, in regard to IRDP, at the Block level Advisory Committees are there. Act the State level and at the District level how far

non-officials can be involved—we will look into it.

SHRI BASUDEB ACHARIA : According to 1981 census the rural population of West Bengal is 3 crores and 40 lakhs. But the number of bank branches now is only 639. According to the present criteria, there should be one branch for 17000 rural and semi urban population. There should be at least 2300 branches in the State of West Bengal. So, may I know from the Minister the number of Branches proposed to be set up during the Seventh Five Year Plan.

(b) I also want to know whether the Government of West Bengal has sent a proposal for setting up a bank 3 years ago. We were told that it is under active consideration. May I know from the hon. Minister whether that particular proposal for setting up a bank in the State of West Bengal is still under the active consideration and how long will it remain under active consideration ?

SHRI JANARDHANA POOJARY : There are about 3284 branches in West Bengal today. Before nationalisation, prior to 1969, there was one branch....

SHRI BASUDEB ACHARIA : I am asking about rural branches.

SHRI JANARDHANA POOJARY : Yes, I will come to that.

There was one Branch for a population of 80,000 as against one branch for 65,000 on all India basis. No that has been reduced to one branch for 22,000 population as against one branch for 15000 population on all India basis. There are 804 licences which were issued for opening of branches in West Bengal. Now branches are being opened.

The hon. Member has asked for the Seventh Five Year Plan projection. Here I can say that the proposal is that for one branch for 17000 population with a special provision that there will be one branch for every 10 km.

State Government and the banks have

been asked to identify such areas, such blocks.

The definite areas are to be identified. After identification by the State Government, the number of branches to be opened in West Bengal will be considered by the Reserve Bank of India and I will be in a position to give the actual number after 3 or 4 months.

MR. DEPUTY SPEAKER : Next Question.

[*Translation*]

SHRI V. TULSIRAM : I have been looking towards you for quite some time. Why do you not look towards us ? You have always been doing so. I want to ask a question.

(*Interruptions*)

[*English*]

MR. DEPUTY SPEAKER : I have seen. Please take your seat.

I will call you after some time.

AN HON. MEMBER : This is not the way for him to speak.

(*Interruptions*)

MR. DEPUTY SPEAKER : There are other Questions also which are important. I will call you also.

SHRI P. M. SAYEED : Yesterday so many Questions were not answered for want of time. (*Interruptions*)

MR. DEPUTY-SPEAKER : That is why I want to give chance to others. There are many other Questions also. I have to accommodate them.

Shri Laliteshwar Prasad Shahi.

Important of shoddy and rags

*561. SHRI LALITESHWAR SHAHI: Will the Minister of COMMERCE be pleased to state :

(a) the quantity of shoddy and rags imported annually during last three years for manufacturing woollen yarn;