

advance technology be introduced in a country where the infrastructure is very weak? The Minister may clarify.

SHRI JANARDHANA POOJARY : As I have stated earlier, the computerisation and mechanisation is one of the factors which is going to help the management to have more productivity. When there is more activity in all the spheres, there will also be more economic activity by which we can have more generation of employment opportunities. It is the intention of the nation to give better service in all the places.

For example, in the case of settlement of cases in LIC when we are introducing computerisation, better services will also be given.

As I stated earlier, computerisation does not mean preventing creation of more job opportunities. On the contrary more job opportunities will come up in various other sectors.

SHRI SHIVENDRA BAHADUR SINGH : As regards settling of claims, I think, crores of rupees are lying with LIC and many thousands and millions of people are waiting for settlement of their claims. I want to know how soon after bringing in these computers the claims will get settled?

SHRI JANARDHANA POOJARY : We have set up a Grievances Cell in LIC. I also took a meeting of the executive of the Insurance companies. Efforts are being made to settle claims as early as possible and the rate of settlement is going up.

SHRI D. N. REDDY : Is the hon. Minister prepared to give an assurance to the House that due to this computerisation there would be no retrenchment or unemployment?

SHRI JANARDHANA POOJARY : I have already replied that there would not be any retrenchment.

PROF. MADHU DANDAVATE : I would like to know from the hon. Minister whether it is not a fact that question of displacement will depend on how selective is

computerisation and introduction of micro processors. Since there is some sort of apprehension in the minds of the employees will the hon. Minister assure the House that they will discuss this problem with various unions in LIC including LIC Officers' association before taking the final decision?

SHRI JANARDHANA POOJARY : I can tell the hon. Member that in LIC there was practically no resistance. On the contrary I must congratulate the LIC employees. The issues have been discussed with them and they have encouraged it.

Performance of Orissa Gramin Banks

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*473. **SHRI SRIBALLAV PANIGRAHI :**
SHRI DILEEP SINGH BHURIA : Will the Minister of FINANCE be pleased to state ;

(a) The performance of Gramin Banks in relation to the disbursement of loans in different parts of the country ;

(b) the performance of Orissa Gramin Banks regarding the opening of branches, disbursement of loans and local employment ; and

(c) the criteria adopted regarding the composition of Directors in the Orissa Gramin Banks ?

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

Statement

As at the end of March, 1985, 183 Regional Rural Banks had outstanding advances of Rs. 1143.12 crores in 60.79 lakhs borrowal accounts. The Statewise information is set out in the *Annexure*.

As at the end of March, 1985, 9 Regional Rural Banks covering all the 13 Districts in Orissa State had 747 branches. The outstanding advances of

these banks amounted to Rs. 103.63 crores covering 697,426 borrowal accounts. The staff strength (officers, clerks and others) of these banks as on 31st December, 1984 was 2763.

The Boards of Directors of all the Regional Rural Banks including the Regional Rural Banks in Orissa have been constituted in accordance with the provisions of Regional Rural Banks Act, 1976.

ANNEXURE

State-wise details of outstanding advances of Regional Rural Banks.

(As at the end of march, 1985)

Amount in Rs. lakhs			
State/U.T.	No. of RRBs	No. of Borrowal Accounts	Amount out- standing (Rs. in lakhs)
1. Andhra Pradesh	14	694419	12867.61
2. Assam	5	73986	1639.15
3. Bihar	22	919290	14612.45
4. Gujarat	9	40936	864.53
5. Haryana	4	97173	2763.24
6. Himachal Pradesh	1	30239	893.00
7. Jammu & Kashmir	3	47427	1034.66
8. Karnataka	13	542622	11582.00
9. Kerala	2	342431	5773.97
10. Madhya Pradesh	22	382471	7989.44
11. Maharashtra	8	55374	2078.12
12. Manipur	1	2692	50.96
13. Meghalaya	1	5330	94.73
14. Nagaland	1	336	10.27
15. Orissa	9	697426	10363.22
16. Punjab	3	6585	169.76
17. Rajasthan	14	280691	7622.54
18. Tamil Nadu	1	156063	2699.45
19. Tripura	1	88148	1758.83
20. Uttar Pradesh	38	1204300	23348.25
21. West Bengal	9	409394	6041.82
22. Arunachal Pradesh	1	113	2.26
23. Mizoram	1	1454	51.25
ALL INDIA	183	6078900	114311.51

SHRI SRIBALLAV PANIGRAHI :

I would like to know the salient features governing the loan policy of the Gramin banks. For what purpose loans are granted and whether there is any upper limit fixed? I would also like to know whether it is seen that the projects applied for are economically viable.

SHRI JANARDHANA POOJARY :

The loans in the regional rural banks are given to the people whose income is less than Rs. 6,500 per year. The maximum limit for the loan that could be given in this regional rural bank does not exceed Rs. 25,000. It is a low cost structure and it is to help the rural people in various economic activities in the rural areas like running of small shops, that is, tea shops, etc. and purchasing of pumping sets.

SHRI SRIBALLAV PANIGRAHI :

In the background of this reply I would like to know whether in Orissa as provided in the annexure the amount outstanding is Rs. 10,363 lakhs against a total number of borrowal accounts of 697426. On the overage it comes to Rs. 150 per account. I would like to know how many applications were received for sanction of loan and what was the total amount involved? What is the criterion for opening Regional Rural Banks? Apart from this, in Orissa there are 13 districts. But there are only 9 Regional Rural Banks. The three major districts—Samohalpur, Sundergarh and Bolangir—come under one R.R.B. I would like to know whether there will be one RRB for every district and whether there is any proposal to increase the number of branches.

SHRI JANARDHANA POOJARY :

The credit deposit ratio for the regional rural banks in Orissa is 228%. The deposit that has been received from these Regional Rural Banks is Rs. 4537.25 lakhs. The outstanding advances were that was given Rs. 10,363.22 lakhs. The account holders are 6,97,426 people. So far as the norms for opening RRB are concerned, one regional bank is there for two districts. Some districts are having one regional rural bank for one district also. But the norm is one RRB for two districts.

[*Translation*].

SARI DILEEP SINGH BHURIA :

Mr. Speaker, Sir, my first complaint is that my question was about the entire country, but the reply has been confined to Orissa only.

I would like to submit that the objective behind opening all these banks was to appoint such persons in these branches who knew the local language and culture, but the urban people managed to get jobs in these branches who do not know the local language. Similarly, the persons who knew the local language and were aware of the problems and difficulties being faced by the rural people were to be appointed on the Management Board, but there also urban people were appointed. As regards the amount of recovery shown by them, I would like to say that there are a number of complaints including the ones that money is taken against fake thumb impressions; loan was taken for digging a well, but there is no well there. So, there are many such complaints. I want to ask the hon. Minister whether he has got any inquiry done into these complaints; if so, what action has been taken in this regard?

[*English*]

SHRI JANARDHANA POOJARY :

Sir, wherever specific instances were brought to the notice of the Government, immediately enquiries have been ordered. Action has been taken. In the rural areas we have got about 183 rural banks covering about 223 districts. Whenever we receive complaints of corruption and other things, we have taken action. I can assure the hon. Member if he brings to the notice of the Government any specific instance, definitely action will be taken against such persons.

SHRIMATI PREMABAI CHAVAN :

Sir, this is not happening in Orissa only. Does the hon. Minister know that the Reserve Bank of India is not liberal in giving permission to open branches in rural areas so that economically backward people can take advantage of this facility? I have information that some Cooperative Banks have money lying idle with them, but the permission is not given by the R.B.I. Will the hon. Minister do something for this?

SHRI JANARDHANA POOJARY : Before nationalisation, there was one bank branch for a population of 65,000. Today the all India figure is that there is one branch for 13,000 people. We have spread the branches throughout the country, particularly in the villages. Now, we have got about 29,837 rural branches throughout the country. The rural areas account for 58.5%. So, efforts are being made to open branches in the rural areas. As per the new branch licencing policy, we are spreading out and even one branch will be there for about 10 kilometres.

Geological Survey in Sikkim

*474. **SHRIMATI D.K. BHANDARI :** Will the Minister of STEEL AND MINES be pleased to state :

(a) whether Geological Survey of India has been conducting a survey in Sikkim ; and

(b) if so, their findings so far ?

THE MINISTER OF STEEL AND MINES (SHRI K. C. PANT) : (a) and (b) Survey of minerals is a continuous process and it is being continued by the Geological Survey of India in Sikkim also. As a result of these surveys, the following minerals have been found :—

(i) Workable polymetallic mineralisation at Rangpo and Dikchu.

(ii) Minor base metal mineralisation at Rorathang and Pashekhami.

(iii) Dolomite deposit at Rishi.

(iv) Small marble occurrences in North and East Sikkim.

During the field season 1985-86, the Geological Survey of India has proposed 23 investigations of different types in Sikkim.

SHRIMATI D. K. BHANDARI : I would like to know from the hon. Minister whether it is correct that Sikkim Mining Corporation, Rangpo has been producing polymetallic complex ore and copper, zinc

and concentrates only since 1960, but lead concentrates which contains silver also remains unutilised due to non-availability of technology. If so, I would like to know if such technology will be obtained from abroad and mini smelters set up in Sikkim itself under the 7th plan.

SHRI K. C. PANT : It is quite correct that the Sikkim Mining Corporation which is a joint venture of the Government of India and the Government of Sikkim is not only mining the polymetallic ore, but is also concentrating it and the production has been going up. I have with me figures for the last three years and I find that both for copper lead and zinc concentrates, the figure is going up. Silver is, of course, in small quantity. It is not true that these are not being used. These are already being smelted at the Ghatshila Smelter so far as copper is concerned and at Vizag Smelter so far as zinc concentrates are concerned. They are not being smelted at the site itself, but at other smelters in the country.

SHRIMATI D. K. BHANDARI : Can't this be done in Sikkim itself ?

SHRI K. C. PANT : There are various considerations for smelting. One of the important considerations is the availability of power. If power is not available, smelting cannot be done.

SHRIMATI D.K. BHANDARI : Is it not a fact that sometime during 1976, it was reported that there are deposits of uranium and gold in Dikchu, and that the percentage of gold was more than that at the Kolar Gold Fields ?

SHRI K.C. PANT : According to my information, gold has not been found in Sikkim. I have here a list of all the metallic and non-metallic minerals. Silver is there, of course, but gold has not been mentioned. I would be glad to know from the hon. Member if gold has been found somewhere.

DR. V. VENKATESH : As you know, Sir, gold is available in my constituency, the Kolar Gold Mines. Sikkim is a very backward State and it has come recently