

SHRI P. SHIV SHANKER : On the question of procurement, I do not know; I am not sure; I was not clear about the observation of the hon. Speaker. But I must submit that if it is a case of procurement on the basis of the levy price, there is a levy order under the Essential Commodities Act. And on that basis, the maximum that could be procured is being procured. This is what I thought I should explain.

Then, on the question as to why not Government itself export the *basmati* and non-*basmati* rice—both, as the hon. Members was saying—if at all there is any benefit, it should not go to the traders; that part of it is a matter which could be considered. And we will consider it.

SHRI V. SOBHANADREESWARA RAO : No, the export of this rice should benefit the farmers.

SHRI P. SHIV SHANKER : That is what I said. I said I would go into the economics of it. It will have to be gone into. It cannot be answered just off the cuff.

Functioning of nationalised banks in Sikkim

*390. SHRIMATI D. K. BHANDARI: Will the Minister of FINANCE be pleased to state :

(a) the names of the nationalised banks which are in operation in Sikkim and the number of their branches;

(b) what are their activities in the sphere of encouraging savings habit amongst the people; and

(c) the total amount of agricultural loans these banks have advanced during the last three years and the number of beneficiaries ?

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

Statement

(a) According to the information avail-

able from RBI, in the State of Sikkim, three public sector banks, namely, State Bank of India, Central Bank of India and UCO Bank, were operating as on 30.9.1985 with 19 branches. The bank-wise break-up was as follows :—

Name of the Bank	No. of Branches
State Bank of India	11
Central Bank of India	6
UCO Bank	2

(b) The public sector banks encourage saving habit amongst the people by way of providing interest on deposits and publicity through leaflets and campaigns highlighting the advantages of savings.

The total amount of agricultural advances outstanding and the number of borrowal accounts of public sector banks, in Sikkim as at the end of last three years were as follows :—

As at the end of December	No. of Accounts	Amount outstanding (Rupees in lakhs)
1982	747	18.00
1983	2028	41.00
1984	4613	98.02

SHRIMATI D. K. BHANDARI : We have got 19 branches of three public sector banks in Sikkim within a short span of time. I would like to know from the hon. Minister, what are their activities to encourage the savings habit among the people of Sikkim ? Secondly, what are the languages in which they are bringing out leaflets to educate the people, and how far is it successful ?

SHRI JANARDHANA POOJARY : So far as the savings habit is concerned, we have been giving incentives. So far as the 6th and 7th Issues of the National

Savings Certificates are concerned, the hon. Member knows about them.

So far as the deposits are concerned, if some body keeps the deposit for more than five years, a rate of interest of 11% is given. Not only that. Through media and other forms of publicity also, we are encouraging this habit of saving.

Coming to branch licensing and branches as the hon. Member made out a point, we have got now one branch for a population of 17,000. So far as the spatial gap is concerned, the present policy of the Reserve Bank of India is to have one branch for every 10 Kms. In this direction also we are taking steps; and the amount had been given in this area, so far as priority sector is concerned, has reached about 52% during 1984, as against 40% of the target for the priority sector. In the case of direct agricultural lending, we have been able to give 18.3%, as against 14.2%, which is the all-India average for the agricultural sector.

In the case of DRI advances, in respect of Sikkim we have been able to give them to the weaker sections there to the extent of 4.9%, as against the all-India average figure of 1.17%.

SHRIMATI D. K. BHANDARI : What are the languages in which they are bringing out the leaflets to educate people? How far is it successful?

SHRI JANARDHANA POOJARY : I require notice. I will write to you about it.

SHRIMATI D. K. BHANDARI : How many boys and girls have been employed in these branches from Sikkim? Is it not a fact that Sikkim has become only the recruiting centre for the people of other States? Is there any policy of the government to employ local boys and girls in these banks even if they are not trained? Is it possible to train them in this line?

SHRI JANARDHANA POOJARY : I don't have the figures relating to the number of employees in the banking sector in Sikkim. I can give the all India figure. About 7,50,000 people are working in the

banking sector. (*Interruptions*). She has asked about the training to be given to the bank employees. We are giving them training.

SHRI DINESH GOSWAMI : What was asked was the agricultural loan that has been given and the reply showed the amount outstanding. What is the total amount of agricultural loan? Is it not a fact that in Sikkim and in the entire north eastern region the deposit credit ratio is adverse from the rest of this country which is rather a paradox because in the backward region more money should be pumped in, because one of the main objectives of nationalising banks was to reduce regional imbalances. One reason why the people are not taking help of these advances is because they are not attuned to the banking habit, they are not also attuned to the cultural background. What steps the government is taking to see that the people are attuned to banking habit? The officers who are sent there, they should know culture and other background of the people; and in that context, the question put forth by my learned colleague is very important. What steps are taken to see that people in those regions are employed in those banks, because people of those regions will be in a better position to come to contact with the people and make them understand better.

MR. SPEAKER : I don't think this is relevant question.

SHRI JANARDHANA POOJARY : It is true that credit deposit ratio in this north eastern region is low. I am personally monitoring to raise this credit deposit ratio and more fund will flow to the weaker section and we will see that banking activities and also banking habit improve in the north eastern region.

Now coming to employment and giving them training so that they are employed in this region, I require some notice.

Need for improvements in marketing system of cardamon in Kerala.

*392. **PROF. P.J. KURIEN :** Will the Minister of COMMERCE be pleased to state :