

(b) the target fixed in this regard in the Seventh Plan; and

(c) the impact of the difference between the targets and actual performance on the Plan ?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SUKH RAM) : (a) According to the latest National Accounts Statistics released by the Central Statistical Organisation, the gross saving rate for the year 1984-85 is 22.9 per cent and for 1985-86 22.8 per cent; the corresponding marginal rate being 29.6 per cent and 21.7 per cent respectively. Similar estimate for the years 1986-87 and 1987-88 would become available in January 1988 and January 1989 respectively.

(b) According to the Seventh Five Year Plan, the gross savings rate in 1989-90 is expected to be 24.5 per cent which implies a marginal saving rate of 28.4 per cent.

(c) Since the saving rate is available for the first year of the Plan only, it is not possible to make any comments in this regard.

[*Translation*]

Scheduled Tribes in U.P.

*745. SHRI HARISH RAWAT : Will the Minister of WELFARE be pleased to state :

(a) the population of Scheduled Tribes in Uttar Pradesh; and

(b) the number out of them living below the poverty line ?

THE MINISTER OF STATE IN THE MINISTRY OF WELFARE (DR. RAJENDRA KUMARI BAJPAI) : (a) According to 1981 census, total population of Scheduled Tribes in Uttar Pradesh is 2,32,705.

(b) No specific survey to identify tribal people living below poverty line has been undertaken in Uttar Pradesh.

[*English*]

Agricultural Financing for Sheep and Goats

*759. SHRI SHIVENDRA BAHADUR

SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether banks have stopped agricultural lending for rearing sheep and goats; and

(b) if so, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) No, Sir.

(b) Does not arise.

International Credit Card Scheme

*751. SHRI YASHWANTRAO GADAKH PATIL : Will the Minister of FINANCE be pleased to state :

(a) whether Andhra Bank has launched a scheme of international credit card;

(b) if so, the details and the objective thereof; and

(c) whether other nationalised banks also propose to adopt such a scheme ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). Andhra Bank have reported that they have introduced an International Credit Card on March 25, 1987. These cards can be issued to those blanket exchange permit holders as are approved by the Reserve Bank of India. This scheme is expected to provide a new facility to the Bank's customers and help improve Bank's operations.

Among the nationalised banks, Central Bank of India have reported that they would shortly be introducing an International Credit Card.

Package for Inducing Black Money Investment

*753. SHRI G.S. BASAVARAJU :
DR. KRUPASINDHU BHOI :

Will the Minister of FINANCE be pleased to state :

(a) whether Government propose to formulate a package scheme to induce the investment of black money in the national development scheme;

(b) if so, the details thereof; and

(c) if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) No, Sir.

(b) Does not arise.

(c) The Government do not propose to formulate any scheme of investment which will put the dishonest tax payer in an advantageous position as compared to an honest one.

Loans Advanced in Rajasthan, U.P. and Gujarat

*755. SHRI VIRDHI CHANDRA JAIN : Will the Minister of FINANCE be pleased to state :

(a) the amount deposited in the branches of nationalised banks located in Rajasthan, Uttar Pradesh and Gujarat during 1986 and 1987 so far as also the percentage of the amount advanced to the people of those respective States as loans; and

(b) the details in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b). The present data reporting system of public sector banks gives figures of aggregate deposits at a particular point of time and as such Reserve Bank of India has reported that the information relating to amount deposited during a particular year or period are not available. Further the latest available figures with Reserve Bank of India of State-wise deposits are upto September 1986. The aggregate deposits of all public sector banks in Uttar Pradesh, Rajasthan and Gujarat and also the credit : deposit ratio in these States as at the end of December 1985 and September 1986 are set out below :

(Amount in Rs. crores)

State	December 1985		September 1986	
	Deposits	C : D Ratio (%)	Deposits	C : D Ratio (%)
Uttar Pradesh	7831	45.0	8772	41.5
Rajasthan	1878	66.1	2100	62.3
Gujarat	5280	54.3	5793	55.1

Note : Data are provisional.

Liquidity Position and Profitability of Banks

*757. SHRIMATI KISHORI SINHA : Will the Minister of FINANCE be pleased to state the current state of liquidity position and profitability of public sector banks in the light of their expanding loans ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : Reserve Bank of India has reported that according to the provisional data readily available,

the aggregate deposits of scheduled commercial banks increased by Rs. 16,723 crores (19.6%) in 1986-87 (upto the last Friday of March) as compared with an increase of Rs. 13,160 crores (18.2%) in 1985-86 (upto the last Friday of March). Reserve Bank of India is of the view that the overall liquidity position of scheduled commercial banks is comfortable.

Twenty-seven of the twenty-eight Public Sector Banks have finalised their final accounts for the year 1986. The published profits of these 27 Public Sector Banks, have