

vehicles by the original allottees morder to ascertain whether any unaccounted funds are involved in such transfers.

Central Advisory Council on Textile Industry

1436. SHRI R. ANNANAMBI : Will the Minister of COMMERCE AND SUPPLY be pleased to state :

(a) whether the members of the Central Advisory Council on Textile Industry have suggested measures for promoting exports of textile fabrics and clothing and removal of the differential approach to powerloom sector *vis-a-vis* organised mills;

(b) whether they have also suggested the adoption for a multi-fiber approach, elimination of compartmentalization in the organised sector and rationalisation of excise duties; and

(c) if so, the reaction of Government there to ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE AND SUPPLY (SHRI P. A. SANGMA) : (a) to (c). In the meeting of the Central Advisory Council on Textile Industry held on 9th March 1985, members suggested measures for promoting textile exports, structural changes in the textile industry, adoption of a multifibre approach and rationalisation of excise duties etc. The suggestion made in the meeting of the Central Advisory Council would be taken into consideration by the Government while formulating the Textile Policy.

Lack of Cooperation from Commercial Banks in Implementing rural Development programme

1437. KUMARI PUSHPA DEVI : Will the Minister of FINANCE be pleased to state :

(a) whether Government are aware of the lack of co-operation from the branches of commercial banks in implementing rural development programmes;

(b) whether the beneficiaries are not

properly guided and extended support by these banks;

(c) whether any guidelines have been issued or proposed to be issued by Government to different commercial banks in this regard; and

(d) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d). In the credit support for rural development programmes, the share of commercial banks has shown a substantial increase in the recent past. Government as also Reserve Bank have issued instructions to banks to extend credit on liberal terms and conditions to the priority sector borrowers including weaker sections like small and marginal farmers, landless, labourers, tenant farmers, artisans, village and cottage industries, beneficiaries of Differential Rate of Interest Scheme and Integrated Rural Development Programme and SC/ST borrowers. Accordingly banks have introduced simplified forms in regional languages for small borrowers. The bank staff also assist the borrowers in filling up the application forms especially where on Development Agency like DRDA/DIC is connected with the loan. Margin and security norms have been kept liberal for small advances. The controlling officers conduct a sample check of the cases rejected to ensure that no viable proposal is rejected. The performance of banks in financing IRD Programme has shown appreciable progress, as may be seen from the following table :

		(Rs. crores)
Year	No. of beneficiaries assisted (In lakhs)	Amount of loan disbursed
1980-81	27.27	289.05
1981-82	27.13	467.59
1982-83	34.55	713.98
1983-84	36.85	773.51
Specific complaints brought to the		

notice of the Government or Reserve Bank are taken up with the concerned banks for remedial action.

Opening of Branches of Banks in States

1438. SHRI GADADHAR SAHA : Will the Minister of FINANCE be pleased to state :

(a) the number of banks branches opened during 1982, 1983 and 1984 year-wise bank wise and State-wise details thereof;

(b) the number of bank branches to be opened during 1985, State-wise and bank-wise details thereof; and

(c) the criteria of opening of the bank branches ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b). Latest available Statewise/ Union Territorywise information relating

to the number of branches opened by commercial banks during the years 1982, 1983 and 1984 (up to September) and the number of authorisations/licences pending with them as on 30-9-84 for opening branches are set out in the Statement attached.

(c) Under the current branches licensing policy, the State Governments were advised to identify rural unbanked centres for opening bank branches. The applications received from banks for opening offices at semi-urban centres and rural centres other than those identified by the State Governments are considered by Reserve Bank on merits taking into account the population of the centre; number of offices functioning at the centre or in close proximity there at, business potential available at the centre etc. The centres are generally allowed to the Regional Rural Banks in their command areas and to commercial banks having adequate representation in the area.

Statement

State wise position of offices opened during the years 1982, 1983 and 1984 (upto September)

Name of the State/ Union Territory	No. of offices opened during			No. of Authorisations/ licences pending with Banks (as on 30-9-84)
	1982	1983	1984(up to Sept.)	
1	2	3	4	5
Andhra Pradesh	183	270	157	218
Assam	82	61	44	190
Bihar	320	139	172	635
Gujarat	191	192	77	276
Haryana	61	81	32	35
Himachal Pradesh	29	55	19	41
Jammu & Kashmir	30	48	28	57
Karnataka	159	282	191	195
Kerala	71	87	35	115
Madhya Pradesh	313	349	204	480
Maharashtra	195	292	154	534
Manipur	4	5	3	33