

vernment are monitoring developments in this regard.

Funds to Feed NCC Cadets

***88. SHRI KRISHNA PRATAP SINGH:** Will the Minister of DEFENCE be pleased to State:

(a) whether his attention has been drawn to a news-item which appeared in the 'Times of India', dated 5 November, 1981 under the heading 'No funds to feed N.C.C. Cadets'; and

(b) the details thereof and what steps have been taken by Government to ensure that N.C.C. activities continue in the interest of national defence?

THE DEPUTY MINISTER IN THE MINISTRY OF DEFENCE (SHRI K. P. SINGH DEO): (a) Yes, Sir.

(b) The expenditure on messing of N.C.C. Cadets, while attending the Annual Training Camps, is shared equally between the Central and the State Governments. 18 Camps, scheduled to be held in Maharashtra in November, 1981 had to be postponed because of inadequacy of Messing Allowance. With the concurrence of the State Government, orders raising the Messing Allowance of Cadets from Rs. 4.40 to Rs. 7 per head per day were issued subsequently and all the postponed camps have since been held.

Savings by Housewives

***89. SHRIMATI USHA PRAKASH CHAUDHARI:** Will the Minister of FINANCE be pleased to state:

(a) whether any survey or study has been made about the housewives who keep savings without their husband's knowledge;

(b) if so, what is the average secret savings of housewives and wives with jobs; and

(c) whether the banks have evolved or propose to plan a scheme to mop up savings kept by housewives, working wives, wives with jobs, non working wives and part time working wives, if so, the details thereof?

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

(b) Does not arise.

(c) While no special deposit schemes as such have been evolved by the banks for mopping up savings of housewives the existing schemes such as Savings Accounts, Recurring Deposit Accounts, Reinvestment Accounts, Cash Certificates etc. are taken benefit of ing or not.

Credit Deposit ratio of Nationalised Banks in Gujarat

***91. SHRI R. P. GAEKWAD:** Will the Minister of FINANCE be pleased to state:

(a) whether the Gujarat Government had urged upon the Centre to increase advances by nationalised banks in the State to raise the credit deposit ratio;

(b) whether it is a fact that the Credit deposit ratio of Gujarat is very low and if so, how does it rank among the States in this respect; and

(c) the details of steps proposed to be taken to step up the flow of credit and expand bank branches in the State?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) to (c) It is learnt that at a meeting with the Senior Executives of public sector banks, held on January 29, 1982, the Finance Minister of Gujarat had urged the banks to increase advances in State to raise the C:D Ratio so that it could reach the national level ratio.

As at the end of December 1980, the C:D Ratio (as per sanction) of the Scheduled Commercial Banks in Gujarat was 58.1 per cent as compared to the overall average of 66.9 per cent for the banking system as a whole. In terms of C:D Ratio, Gujarat ranked