

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

13th among all the States and the Union Territories. It has to be appreciated that this ratio is only one of the indicators of deployment of total credit in a State.

Banks continue to increase the flow of credit in the State of Gujarat through large deployment of credit in the priority sectors, particularly in Sectors not predominantly assisted by the Cooperative Credit Structure. Extension of Integrated Rural Development programme to all the Community Development Blocks and formulation of viable schemes by the State authorities for the weaker sections and the involvement of the banks in their implementation is also expected to increase the flow of credit in Gujarat. The State Govt. are also reported to have set up a number of corporations such as Tribal Development Corporation, Scheduled Castes Economic Development Corporation, Rural Development Corporation and so on. Formulation and implementation of viable schemes by these corporations is also expected to lead to larger increased flow of credit in Gujarat State. Attention is also being paid to the extension of branch network in Gujarat. As at the end of September, 1981 there were 2372 branches of commercial banks in Gujarat, providing a coverage ratio of 1 branch for 14000 people, on an average against the national average of 1 branch for 19000 people. In the rural/semi-urban areas also 1692 branches provided a coverage ratio of 1 branch for 16000 people in Gujarat which was much better than the national average of 1 branch for 22000 people. As at the end of September 1981, banks had 115 licences/authorisation in hand for opening branches in Gujarat. In terms of the branch licencing policy for the years 1982-85, the Reserve Bank aim to permit in consultation with the State Govts. concerned, banks to open branches at rural/semi-urban centres in underbanked pockets so as to achieve a population coverage of 1 branch for 17000 people (1981 census) for which the State Govt. have been addressed.

Trade and Joint Ventures with China

*93. SHRI SÁNTOSH MOHAN DEV: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that a Chinese Delegation visited India during 1981 and held discussions with Indian entrepreneurs about facilities available for foreign investment, in India;

(b) whether any positive steps are envisaged for opening up of trade and formulation of proposals on joint ventures; and

(c) if so, the details thereof?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) to (c). No Chinese Delegation visited the country for negotiations relating to trade or investment. However, a team of three officers of the China Council for Promotion of International Trade undertook a study tour under the auspices of the UN Centre on Transnational Corporations. It visited New Delhi from the 17th to 27th December, 1981 to get an understanding of matters connected with technology transfer, policies, procedures and legal machinery for settlement of disputes.

Editorial Captioned "Hot Air on Tourism"

*95. SHRI HARINATH MISRA: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to lay a statement showing:

(a) whether Government's attention has been drawn to the editorial comments of the 'Indian Express' in its issue dated 6 January, 1982, under the caption: "Hot air on tourism";

(b) whether in terms of visitors only 50,000 more people visited India last year compared to 1980—8.5 lakhs against 8 lakhs, or just about 6 per cent more;

(c) (i) what according to Government information have been the latest figures of visitors for—(1) Bahamas, (2) Singapore, (3) Hong Kong, (4) Japan, (5) Thailand, (6) Taiwan and (7) South Korea; and (ii) is it a fact