

SHRI K. RAMAMURTHY : Is it a fact that raising of deposits by the non-banking companies is instrumental for generating black money? Investment by the depositors in non-banking companies are also voluminous. But this fact is not known to the concerned departments i.e. Income Tax Department and Revenue Intelligence. Has the Minister received any such complaint that the black money is deposited in non-banking companies; if so, what steps the Minister has taken in this regard?

Will the Finance Minister think of putting certain restrictions over the deposits of non-banking companies? And if their deposits go beyond a certain limit, will it be made obligatory on the part of the non-banking companies to reveal the details of deposits to the concerned departments?

SHRI PRANAB MUKHERJEE : So far as limit on the deposit is concerned, my colleague has already replied about the limit applicable to various types of non-banking companies. About the question whether a part of the black money could be utilised or not, when the specific complaints are received, definitely we take note of it. For the information of the hon. Member, the provision which I have introduced in the current Finance Bill is that every deposits above Rs. 10,000/- will have to be made through an account payee cheque. That will take care of the suspicion which the hon. Member is having in his mind.

बिहार के वैशाली जिले में महुआ  
और जंदाहा में बैंकों की  
शाखाएं खोलना

\*491. श्री राम विलास पासवान : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या बिहार के वैशाली जिले में महुआ और जंदाहा में भारतीय स्टेट बैंक की कोई शाखा नहीं है ;

(ख) क्या यह सच है कि महुआ और जंदाहा प्रखंड मुख्यालय है ; और

(ग) क्या सरकार का विचार जनहित में उक्त दोनों स्थानों पर बैंकों की शाखाएं खोलने का है और यदि हां, तो कब तक और यदि नहीं, तो उसके क्या कारण हैं ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) A statement is laid on the Table of the House.

#### Statement

Reserve Bank of India has reported that Mahua and Jandaha in Vaishali District, Bihar are block headquarters and that while the State Bank of India has no branch at either of these block headquarters, banking facilities are available at these centres. While Mahua is served by a branch of Central Bank of India, Jandaha has a branch of Vaishali Kshetriya Gramin Bank. At present there is no licence pending with any bank for opening a branch at either Mahua or Jandaha.

श्री राम विलास पासवान : उपाध्यक्ष महोदय, मैंने जो प्रश्न पूछे हैं उसका संबंध मेरी कांस्टीट्यूंसी से है और इस प्रश्न के माध्यम से मैं यह भी जानना चाहता था कि सरकार की नीति रूरल एरियाज और शहरी एरियाज के लिए क्या है। सरकार हमेशा कहती रहती है कि हम रूरल एरियाज को प्रोत्साहन देंगे लेकिन इस जवाब से यह साबित नहीं होता है। यह दोनों प्रखण्ड महुआ और जंदाहा जोकि ब्लॉक के मुख्यालय हैं, वहां पर सरकार को तम्बाकू पर एक्साइज ड्यूटी के द्वारा एक करोड़ रुपए प्राप्त होते हैं लेकिन वहां पर स्टेट बैंक की एक भी शाखा नहीं है। इसी से मालूम हो जाता है कि आप देहाती क्षेत्र को कितनी

प्राथमिकता देते हैं। आज हकीकत यह है कि रूरल एरियाज से डिपॉजिट्स ज्यादा मिलते हैं लेकिन वहां पर क्रेडिट कम दिया जाता है जिसका कारण यह है कि वहां पर बैंकों की कम ब्रांचेज हैं। मैं सरकार से जानना चाहता हूं कि बैंकों की शाखायें खोलने के संबंध में, देहाती क्षेत्र में और शहरी क्षेत्र में, क्या क्राइटीरिया बना रखा है? किसी त्रुटि की वजह से क्राइटेरिया फुलफिल न हो और गांवों के लोगों को जानकारी नहीं रहती है, तो क्या सरकार प्राथमिकता देकर गांवों और ग्रामीण इलाकों में बैंक की खोलने का प्रस्ताव रखती है?

**SHRI JANARDHANA POOJARY :**  
Sir, so far as the opening of branches in rural areas is concerned, I may say that before nationalisation, out of 8,262 branches, there were 1,832 branches in rural areas. That means the share of the rural areas was 22.2 per cent. Now we have got a total number of 42,738 branches in the country and out of that, 22,316 branches are in rural areas, thus amounting to 54.3 per cent. Prior to nationalisation, there was one branch for every 65,000 of population, today we have got one branch for every 16,000 Population.

So far as Bihar is concerned, prior to nationalisation there was one branch for every 2.6 lakh population and today it has been brought down to one branch for every 23,000 population. The policy of the Government is that during 1982-85, that is, during the three years period ending March 1985, we must have one branch for every 17,000 population in rural and semi-urban areas.

So far as the rural areas are concerned, between the period from March 1982 to March 1985, we are going to open about 7,540 branches in the rural and semi-urban areas. So far as the credit-deposit ratio

is concerned, for that a separate notice should be given.

**श्री राम विलास पासवान :** क्या यह सही नहीं है कि रूरल और सेमी अर्बन क्षेत्रों में क्रेडिट डिपॉजिट रेशो आदर्श रूप में 60 प्रतिशत होना चाहिए। सरकार मोटी-मोटी बातें बतला देती है। मैं पूछना चाहता हूं कि शहरों का कितना है और रूरल और सेमी अर्बन क्षेत्रों का कितना है? आपने कहा है —

At present there is not licence pending with any bank for opening a branch at either Mahua or Jandaha

मैं इसका मतलब नहीं समझ पा रहा हूं कि पैडिंग लाइसेंस का मतलब क्या होता है?

**THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE) :** One point I would like to clarify. So far as the criteria is concerned my colleague has already explained and the hon. Member should not have the impression that rural areas are being neglected, rather the picture is different. Emphasis is being laid on the rural areas now. So far as the credit-deposit ratio is concerned, he is already aware of the ratio which we have indicated 60 per cent is the target and we are nearing the target. One point we shall have to keep in mind because the Hon. Member has made a reflection that there is a rural branch and there is a branch of the Regional Rural Bank. We want to emphasise on the Regional Rural Bank because from the credit-deposit point of view, establishment of Regional Rural Banks is more advantageous they are authorised to advance more than their deposits which advantage other commercial banks do not have. Therefore, if you want to plough back more resources in the rural areas, the instrumentality should be the expansion of the branches of the Regional Rural Banks because there is no ceiling for them. If they have Rs. 100 deposit, they can advance more than Rs. 100 which

the commercial banks cannot do. From that point of view. I do feel that we should encourage the establishment of RRBs.

**SHRI RAM VILAS PASWAN :** I asked what does it mean "At present there is no licence pending with any bank for opening a branch"?

**SHRI PRANAB MUKHERJEE :** That means whatever licences were given, those have been implemented. That is the meaning of licence pending".

**श्री दलबीर सिंह :** माननीय उपाध्यक्ष महोदय, माननीय वित्त मंत्री जी ने कहा है कि ग्रामीण अंचलों में 17 हजार की आबादी पर आप एक बैंक खोल रहे हैं, लेकिन ग्रामीण अंचल में क्रेडिट फैला हुआ रहता है। जो बैंक खोले गए हैं, उनकी परिधि 13 किलोमीटर की है। मैं माननीय मंत्री जी से पूछना चाहता हूँ कि निकट भविष्य में और बैंक कब तक खोलेंगे ?

दूसरी चीज — हमारा जो आइ० आर० डी० पी० का प्रोग्राम चल रहा है, उस के अन्तर्गत कर्ज पाने वाले लोगों के प्रति बैंक अधिकारियों द्वारा उदासीनता बरती जा रही है। हमारी जो स्व-रोजगार की योजना है, जिस के लिए नवयुवक 25 हजार रुपये के लोन के लिए एप्लाइ कर सकता है, बैंक अधिकारियों की उदासीनता के कारण वह लोन उन को नहीं मिल पा रहा है। क्या मंत्री महोदय इस संबंध में बैंक अधिकारियों को कड़े निर्देश देंगे ?

**SHRI PRANAB MUKHERJEE :** There are two aspects. One aspect is about the branches in the rural areas. As I already mentioned, our objective is to cover the entire rural population by having a branch for every 17,000 people. We are trying to achieve the target. We are still

far away from the target. I do hope that by March 1985 we will be able to bring it near that.

The second aspect which we have to keep in mind is, with the type of physical expansion which is taking place in the banking sector, we are not able to provide adequate qualified staff to match the physical expansion. If within a span of 15 years you expand from 8,000 to 43,000, you do not have that type of qualified persons to man the branches. Coming to the complaint which he has made in the second part of the question, that many times he finds that instructions do not reach them, even if they reach them, they are not complied with and applied, particularly in regard to self-employment, I had recently a meeting with the Chief Executives of the import bank where the Industries Minister was also present, where we have worked out a mechanism through which the type of problems faced by the persons who are taking assistance from the bank would be taken care of.

**श्री राजेन्द्र प्रसाद यादव :** अध्यक्ष जी, मंत्री महोदय ने बैंक की शाखाएँ खोलने के संबंध में अपनी नीति बतलाई है और कहा है कि मोटे-मोटे तौर पर 23 हजार की आबादी पर एक बैंक खोलने का कार्यक्रम है, जिस को वे 16-17 हजार की आबादी तक ले जाना चाहते हैं तथा फरवरी, 1985 तक वे उस लक्ष्य तक पहुंच पायेंगे। मैं जानना चाहता हूँ क्या मंत्री महोदय को इस बात की जानकारी है कि जो इन का तथाकथित बीस सूत्री कार्यक्रम है, वह बिना बैंकों के कोआपरेशन के नहीं हो सकता ? जो इनके ग्रामीण बैंक खुल रहे हैं वे पूरी तरह से कोआपरेट नहीं करते हैं। इस के लिए मैंने भी शिकायत लिखी है और अन्य माननीय सदस्यों ने भी शिकायतें लिखी हैं। वे कहते हैं कि हमारे पास स्टाफ नहीं है जिस से हम कोप कर सकें, हजारों-हजार पेटिशंस पड़ी हुई हैं, लेकिन उनके पास

स्टाफ नहीं है। एक तरफ देश में बेरोजगारी है और दूसरी तरफ आप का बीस सूत्री कार्यक्रम है जिस का नाम आप हर समय जपते रहते हैं। उस को चलाने के लिए, उस को सबसेसफल कराने के लिए जब तक बैंक को आपरेट नहीं करेगा, तब तक कुछ नहीं हो सकता। ऐसी स्थिति में आप के पास जो पैटीशंज पड़ी हुई हैं उनको क्लियर करने में कितना समय लगेगा, ऐसा न हो कि उनके इंतजार में आप का समय ही गुजर जाय ?

**SHRI PRANAB MUKHERJEE :** Personally, I do not agree with him that there has not been adequate progress in the implementation of the 20-point Programme. At the same time, I do agree that there are lapses. One of the major reasons is that too much of expectation has been created from the banking sector without taking note of their capabilities to manage them. As many as 12 programmes are directly or indirectly linked with the banking sector. We shall have to keep that in mind. Take the case of the IRD. 600 families are to be identified by one branch office. Then, 600 projects to make economically viable each individual family or beneficiary are to be prepared. If you just take note of the staffing pattern of the bank, with 4 or 5 persons being there, it is simply not possible. At the same time you cannot expect me to increase the staff ten to fifteen times, because the cost of operation in the Indian banking sector is reasonably high. And if you look at the papers and the Balance Sheets of the Nationalised Banks, which you get at the end of every year you will find that the profit earned by them is being greatly reduced. So, all these factors you shall have to keep in mind and strike a balance. For that we have decided that the various developmental agencies functioning in the area-BDO, Panchayats, banks and other type of appropriate organisations e.g. for the IRDP the organisation like the DRPA, for self-employed persons the organisation like the District

Industries Centre-will work in coordination with each other. But I must tell you that it takes some time to get the schemes on the ground and we are trying to do so.

**श्री मूल चन्द डागा :** उपाध्यक्ष महोदय, बीस सूत्री कार्यक्रम के अन्तर्गत सरकार ने यह निर्णय लिया है कि हर ब्लॉक में कम से कम 600 परिवार गरीबी रेखा के ऊपर लाए जाएं लेकिन मैं यह बताना चाहता हूँ कि कुछ गांव ऐसे रहते हैं जहां पर बैंक वाले यह कहते हैं कि यह गांव हमारे क्षेत्र में नहीं आता है। ब्लॉक में रूरल बैंक होगा पर वह बैंक उस को यह साफ मना करता है कि यह गांव हमारे क्षेत्र में नहीं है। इस तरह से कई ऐसे ब्लॉक्स हैं, जिस के गांव बीस सूत्री कार्यक्रम का लाभ नहीं उठा सकते। क्या सरकार कोई रास्ता बताएगी कि ऐसे गांव जो किसी ब्लॉक से कवर नहीं होते हैं, उन को कहीं दूसरी जगह से लोन उपलब्ध हो सके ?

**SHRI PRANAB MUKHERJEE :** Sir, I presume that each village will be within certain block. There cannot be any village which is not within a block. And so far as the bank coverage is concerned, perhaps the Hon. Member wants to point out its distance. In the present distant limit which is there, it may happen that the village in the remote part of the block is not within the radius of that distance coverage and we will have to take care of this particular problem.

**SHRI MOOL CHAND DAGA :** Sir, it is not a question of distance. It is a question of the villages which are totally refused assistance by the Banks. What I want to stress is that there are certain cases where the villagers have approached the Bank, but the bank says we cannot help you because you do not come under our jurisdiction. So, my question is what will happen to those villages ?

**SHRI PRANAB MUKHERJEE :** The Hon. Member is making a mistake in understanding how this scheme will operate. Firstly, the beneficiary cannot go himself and tell the bank to give him the assistance. He has to be identified by the State Administration i.e. by somebody who is representing the District Rural Development Authority and he has to be tagged to a particular bank. If there is a confusion after being tagged to a bank and if the bank does not give assistance, then only this question will come up. But-so far as this scheme is concerned, there cannot be a situation where the villager can go individually and directly to the bank and ask for assistance from it. For other type of schemes sometimes it may happen that the bank may have a territorial jurisdiction of say seven to ten kilometres, and if the village is located beyond the ten kilometers limit then it may say you do not come within my jurisdiction. Of course, sometimes this type of problems do come up. But one scheme should not be confused with the other. What I replied to the supplementary put by the Hon. Member is specifically related to the IRDP.

**श्री राजनाथ सोनकर शास्त्री :** यह बैंकों का जो मामला है, यह एक बड़ा गंभीर मामला है और इस संबंध में मैंने कई पत्र माननीय मंत्री जी को लिखे हैं और अपने यहां गाजीपुर जिले में बैंक की शाखाएं खोलने के बारे में मैंने लिखा था लेकिन इन को उत्तर दिये गये और आज जो उत्तर मिल रहा है, उस में सामंजस्य नहीं है। तो मंत्री जी से मेरा पहला प्रश्न तो यही है कि वे स्पष्ट रूप से बताएं कि बैंक की शाखाएं खोलने के क्या-क्या क्राइटीरियन हैं जहां कहीं आप बैंक की शाखा खोलते हैं, वहां पर पहले से ही हमारे बैंकों की जैसे कि यूनियन बैंक या कृषि ग्रामीण बैंक की या दूसरे प्रकार की शाखाएं हैं लेकिन वहां पर जमा खर्च ज्यादा हो रहा है, तो क्या वहां पर स्टेट बैंक की शाखा खोलने में आप को कोई

परेशानी है ?

मेरा दूसरा प्रश्न यह है कि जब मंत्री जी ने यह स्वीकार किया है कि जितनी शाखाएं आप खोलते जा रहे हैं, उनमें सक्षम कर्मचारी नहीं है, तो इन कर्मचारियों की गुणवत्ता को बढ़ाने के लिए आप निकट भविष्य में क्या-क्या कार्य करने जा रहे हैं ? साथ ही बैंकों में जो इतना भ्रष्टाचार हो रहा है, और जो सरकार की एजेन्सी बीस सूत्रों कार्यक्रम क्रियान्वित कर रही है, उससे बैंक के कर्मचारियों का मेल नहीं खा रहा है, इस स्थिति को दूर करने के लिए आप क्या कार्यवाही कर रहे हैं ?

**SHRI PRANAB MUKHERJEE :** Sir, we are not discussing the entire banking and in part (b) of his question what he referred to has nothing to do with it, Part (b) of his question referred only to specific block headquarters. It is not related to the policy of banking.

(Interruptions)

**PROF. N.G. RANGA :** In the light of what my hon. friend, the Minister, has already said it is true that banking development has taken place at a very rapid pace. But at the same time, as he himself has admitted, banks are too far away from our agricultural workers and there is need for more and more of their branches being organised within safe proximity of depositors as well as borrowers. Therefore, would the Government consider the advisability, in view of large-scale unemployment prevailing among the educated young people, and the possibility of organising training centres and preparing ever larger number of young people, putting them on the waiting list and recruiting as many of them as possible, as more and more banks are being proposed to be organised ?

**SHRI PRANAB MUKHERJEE :** So far as recruitment is concerned, per-

haps the hon. Member knows that annually we are recruiting about 20,000 young graduates who pass through very difficult competitive examinations. But I do agree with the hon. Member that there is scope for providing them in-depth training and on the top of it, what is needed is some sort of motivation. If we cannot create motivation in them and if they simply take the job and earn their livelihood, then nothing would happen and there too, I have discussed this matter, and particularly this sector is highly unionised and you know the type of demands these people put forward. Being located in one of the high salaried blocks; still they go on agitation and press their demands. That means, there is total lack of motivation and there too, I talked to the Union people and I told them to emphasise and underline the importance of improving the services. Unless we have that, it would be difficult to fulfil all the obligations we have on us.

#### Grievances of SC/ST Employees of State Bank of India

\*492. SHRI SURAJ BHAN : Will the Minister of FINANCE be pleased to state :

(a) whether his attention has been drawn to the news item "Majority boycotts S.B.I. test" in the Daily 'Tribune' dated the 6th March, 1984 ;

(b) if so, what are the grievances of the Scheduled Caste and Scheduled Tribe employees leading to the said boycott ; and

(c) what steps Government have taken or propose to take for redressal of their long standing genuine grievances ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) A Statement is laid on the Table of the House.

#### Statement

The State Bank of India has reported that a special test exclusively for Scheduled Castes and Scheduled Tribes employees was held on 4-3-84 at Chandigarh for promotion from clerical cadre to officers cadre with a view to clearing the backlog of reserved vacancies. Out of 130 vacancies in the officers cadre to be filled through promotion in Chandigarh Circle of the Bank in 1984 the bank had reserved 50 per cent of these vacancies for Scheduled Castes and Scheduled Tribes and had called 194 SC/ST candidates for the promotion test. The Bank has reported that all the SC/ST employees except 7 of them boycotted this test protesting and demanding *in-e-r-alia* that 100 per cent of the vacancies should be reserved for them.

The Bank has also reported that two Writ Petitions have been filed in the Punjab and Haryana High Court against the Bank's reservation policy and against the holding of the special test. In one of the Writ Petitions the Court has granted a stay on the declaration of result of the 7 candidates who appeared in the test on 4-3-84. The matter is sub-judice.

श्री. सूरजभान : उपाध्यक्ष महोदय, हरिजन और अदिवासियों के साथ सर्विसिज में किस तरह से ज्यादातियां होती है उसका यह क्लीयर एग्जाम्पल है। 1979 में एक चण्डीगढ़ सर्किल बना। 1979 से लेकर 1982 तक हर साल दो प्रमोशन एग्जामिनेशन हुए। एक तो सारे देश में शेड्यूल्ड कास्ट्स और शेड्यूल्ड ट्राइब्स सर्विसिज में लेट आये फिर उनको किसी तरह से डिबार किया जा सके, इसलिए 1983 में उनके लिए एक टेस्ट किया गया। जो एक लाठी शेड्यूल्ड कास्ट्स को सहारे के तौर पर दी थी उसी लाठी से अब उनको पीटा जा रहा है और बेकलाग क्लीयर करने के नाम पर पीटा जा रहा है। अगर स्पेशल एग्जाम से