

(e) the extent to which Government have promoted Kovalam tourist centre by special advertisements outside India?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI SURENDRA PAL SINGH): (a) The Kovalam Hotel has been completed. It was formally inaugurated on January 2, 1976.

(b) The profit and loss position of the Kovalam Grove during the last three years was as follows:

Year	(Rs. in lakhs)
1972-73	(-) ⁶ 27
1973-74	(-) ⁶ 47
1974-75	(-) ³ 28

(c) The India Tourism Development Corporation is promoting Kovalam Hotel primarily through the travel trade. ITDC has also advertised the Kovalam Hotel in foreign travel trade journals and other news media. Audio-visual presentations of ITDC services, which also include Kovalam are made among foreign travel agents visiting India and also those located abroad in certain centres. During the lean months of 1973-74, off season tariff at 50 per cent discount was offered in the Kovalam Grove to boost tourist traffic. The proposal to grant similar facility during 1976 is under consideration.

(d) No, Sir as the Trivandrum Airport is not as yet equipped to enable large jet aircraft to land there

(e) The Government of India Tourist Offices abroad jointly with Air India have been promoting Kovalam through their publicity and promotion campaigns. ITDC has also been advertising Kovalam abroad in travel trade journals.

Development of Sabarimala Temple Complex in Kerala

1562. SHRI C. K. CHANDRAPPAN: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) whether the Kerala Devaswam Board had approached the Centre for financial assistance for their scheme to develop Sabarimala temple complex in Kerala as an attractive tourist spot;

(b) if so, the broad outlines of the scheme, and

(c) the decision taken thereon?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI SURENDRA PAL SINGH): (a) to (c) The President of the Kerala Devaswam Board had sent a detailed proposal for provision of accommodation for pilgrims, water supply, electricity, toilets, medical facilities, etc. estimated to cost Rs. 7.55 crores at Sabarimala and at other pilgrim centres. As development of facilities at pilgrim centres which are mainly visited by domestic tourists is primarily the responsibility of State Governments, the matter is being referred to the State Government. The Department of Tourism is not in a position to render any financial assistance due to constraints on resources. It may be mentioned that the Kerala Tourist Development Corporation has made a provision of Rs 5 lakh in their Fifth Five Year Plan for providing accommodation and other facilities for pilgrims at Sabarimala.

Value of Rupee

1563. SHRI C. K. CHANDRAPPAN:
SHRI INDRAJIT GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) what is value of Indian rupee at present; and

(b) what was its value just before the declaration of Emergency in last year?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MATI SUSHILA ROHATGI): (a) and (b). The purchasing power of the rupee as measured by movements in the All-India Industrial Workers' Consumer Price Index (1980=100), was 32.89 paise in 1974 (average), 30.49 paise in June, 1975 towards the end of which the Emergency was proclaimed, and 31.75 paise in November, 1975.

Banking Operations in Maharashtra and Gujarat

1564. **SHRI VASANT SATHE:** Will the Minister of FINANCE be pleased to state:

(a) whether the Study Group appointed by the Reserve Bank which considered the development of banking and other related aspects of banking operation in Maharashtra and Gujarat, has submitted its report to Government; and

(b) if so, the main findings of the Study Group and the action taken/proposed for proper development of banking in these States?

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): (a) and (b). The required information is set out in the attached statement.

Statement

In pursuance of a decision at the meeting of the Western Regional Consultative Committee held on 2nd August, 1975, Reserve Bank of India, in September, 1975, constituted two Study Groups to study the working of the Lead Bank Scheme in the States of Gujarat and Maharashtra. The terms of reference of the Groups were as follows:—

- (i) The constitution and working of the District Level Consultative Committees;

(ii) The nature and extent of liaison between financial institution and relationship established with the State Governments at various levels; and

(iii) The extent of involvement of banks in the formulation and implementation of area development programmes.

Arising from these, the Study Groups were asked to formulate appropriate guidelines for the more effective operation of the Lead Bank Scheme.

The Study Groups submitted a common report to Reserve Bank of India on the 27th December, 1975, their recommendations are under consideration of the Reserve Bank.

The general conclusion of the Groups, *inter alia* is that while the first phase of the lead bank programme, consisting of the identification of centres offering potential for banking development and the opening of bank branches thereat has been a success, the progress of the second and more difficult phase, consisting of the formulation and implementation of area development programmes has been slow. However, it has to be kept in view that area development programme which commenced hardly two years ago, presents greater difficulties in implementation, involving as it does collaborative efforts not only between banks but with various levels and types of Government agencies as well.

Some of the other important findings of the Study Groups and the guidelines formulated by them for effective functioning of the Lead Bank Scheme are as under:—

1. While "credit plans" are being drawn up by some banks for their lead districts, these vary in methodology and coverage. The Report does not recommend a uniform approach in this regard. It states that emphasis