

(c) if so, the names of states where the credit system is proposed to be introduced and by what time it is likely to be introduced; and

(d) to what extent it will benefit the people ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d). The National Bank for Agriculture and Rural Development (NABARD) had launched in March, 1984 a Pilot Project in 3 Districts of the Country. The project has been extended to another 17 Districts covering in all 20 Districts in 12 States viz. Andhra Pradesh, Bihar, Himachal Pradesh, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Tamil Nadu, Uttar Pradesh, West Bengal, Karnataka and Gujarat. The project seeks to achieve sustained improvement in the existing credit delivery system through intensive and purposeful orientation, training and continuous guidance to staff particularly field functionaries of all lending institutions. The project is expected to create general awareness amongst beneficiaries for better utilisation of credit and ensure repayment thereof so as to facilitate recycling of funds.

#### Multi-pronged Hill Area Development Programme

3143. DR. A. K. PATEL :  
SHRI C. JANGA REDDY :

Will the Minister of PLANNING be pleased to state :

(a) whether Government propose to implement a multipronged Hill Development Programme, encompassing the entire hill belts in the country;

(b) if so, the name of each such hill area with location selected for this programme;

(c) the salient features of the scheme and by when the implementation is scheduled to begin; and

(d) the estimated expenditure to be incurred on this programme with allocations for the years 1986-87 and 1987-88 ?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SUKHAM RAM) : (a) Apart from the HADP already under implementation no decision has yet been taken to implement the programme in the entire hill belts in the country.

(b) to (d). Do not arise.

#### Norms for construction of buildings for bank branches housed in rented buildings

3144. SHRI RANJITSINGH GAEKWAD : Will the Minister of FINANCE be pleased to state :

(a) the norms for construction of buildings for the branches of the banks which are housed in rented buildings for the last 15 years or so;

(b) the number of branches of commercial banks in Baroda district, bank-wise which do not have the buildings as per banking norms and are housed in rented buildings, even after the successful operation of 15 years or more;

(c) whether Government propose to give guidelines to RBI so that the commercial banks construct the buildings fulfilling banking norms in semi-urban centres;

(d) if so, the details thereof; and

(e) if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b). Government/Reserve Bank of India have not laid down any stipulations requiring banks to house their branches in owned buildings. As on 31st December, 1986, there were 266 branches of Commercial banks in Baroda district. Information as to which branches are in rented premises or owned premises is not collected by the Reserve Bank of India.

(c) to (e). Decisions regarding the housing of bank branches relate to matters of day-to-day operations of the banks and are taken on commercial considerations. Government do not propose to interfere in such day-to-day operations of the banks.