

| 1 | 2 | 3 |
|-------------------|------|------|
| 12. Manipur | 1889 | 1763 |
| 13. Meghalaya | 1343 | 1754 |
| 14. Nagaland | 2756 | 4144 |
| 15. Orissa | 700 | 684 |
| 16. Punjab | 1616 | 2036 |
| 17. Rajasthan | 657 | 665 |
| 18. Sikkim | 2414 | 3249 |
| 19. Tamil Nadu | 710 | 679 |
| 20. Tripura | 1056 | 1355 |
| 21. Uttar Pradesh | 593 | 632 |
| 22. West Bengal | 678 | 729 |

**Opening of S.B.I. branches in Orissa
for agricultural development**

3158. SHRI ANANTA PRASAD SETHI : Will the Minister of FINANCE be pleased to state :

(a) the names of the places in Orissa where the State Bank of India has opened branches for agricultural development; and

(b) the number of farmers who have been advanced loans by these branches during 1985-86 and current financial year (so far) and the amount thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Reserve Bank of India (RBI) has reported that State Bank of India, as on 9.2.1987, had Agricultural Development Branches functioning at the following centres in Orissa :

| Name of District | Name of Centre |
|------------------|---------------------|
| 1 | 2 |
| Puri | Nayagarh |
| Ganjam | Aska and Berhampore |
| Phulbani | G. Udayagiri |
| Koraput | Rayagada |

| 1 | 2 |
|------------|--|
| Kalahandi | Madanpur Lampur and Nawapara |
| Cuttack | Baramba, Cuttack-Bidyadharpur, Jagatsinghpur and Salepur |
| Balasure | Simulia |
| Dhenkanal | Hulurisingha and Mahisapat |
| Sundergarh | Kulunga, Lahumipada and Sadheipali |
| Sambalpur | Bargarh and Sambalpur |
| Bolangir | Birmaharajpur and Bolangir |

(b) Data reporting system of RBI does not generate information in the manner asked for. However, outstanding advances of Public Sector Banks in the State of Orissa for agriculture (direct and indirect) as at the end of December 1984 and 1985 are as under :

| <i>As at the end of</i> | <i>No. of Accounts (in thousands)</i> | <i>Amount Outstanding (Rs. in crore)</i> |
|-------------------------|---------------------------------------|--|
| December 1984 | 611 | 183 |
| December 1985 | 692 | 224 |

[Translation]

Schemes for unorganised sector

3159. SHRI BALWANT SINGH RAMOOWALIA :
SHRI TEJA SINGH DARDI :

Will the Minister of PLANNING be pleased to state :

(a) whether the poverty alleviation programmes have benefited the organised section more than the unorganised section of society;

(b) if so, the steps proposed to ensure the percolation of such benefits to unorganised section;

(c) if so, whether Government have formulated special schemes for the benefit of unorganised section engaged in agriculture sector and non-agriculture sectors;

(d) if so, the details thereof; and

(e) if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI SUKHRAM) : (a) No, Sir.

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

[*English*]

Nationalisation of private sector banks

3160. SHRI SHANTARAM NAIK : Will the Minister of FINANCE be pleased to state :

(a) total percentage of banking business accounted for by private sector banks;

(b) the details of the private commercial banks who have deposits of over five hundred crores of rupees;

(c) whether there is pressing demand from bank employees associations for taking over of private sector banks; and

(d) the reaction of Government thereto ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Reserve Bank of India (RBI) has reported that as at the end of December, 1985 the share of Private Sector Banks in the total banking business was around 5 per cent.

(b) As at the end of December, 1985 no Private Sector Bank operating in the Country had deposits of over five hundred crores of rupees.

(c) and (d). Government have been receiving representations demanding nationalisation/taking over of the Private Sector Banks operating in the Country. Government have no proposal under consideration to take over any Private Sector Bank.

[*Translation*]

Realisation of loans by Banks

3161. SHRI VIRDHI CHANDER JAIN : Will the Minister of FINANCE be pleased to state :

(a) the percentage of loan realised out of the advances made by commercial and nationalised banks during the past three years. State-wise details thereof;

(b) whether the percentage of the amount so realised is very low;

(c) if so, the reasons therefor; and

(d) the concrete measures proposed to be taken by Government to improve the situation ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) State-wise recovery position of Agricultural Advances (Direct Finance) of all Scheduled Commercial Banks as on June 1983, June 1984 and June 1985 as furnished by the Reserve Bank of India is given in the statement below.

(b) to (d). According to Reserve Bank of India, all India recovery position has improved during the year ending June 1985 as compared to previous two years. Recovery percentage cannot be said to be very low. However, with a view to improving recovery performance, the Reserve Bank of India has issued various guidelines to the Banks for taking effective measures like strengthening and gearing up of the organisational structure at the controlling offices and field level, adopting schematic appraisal systems and post lending supervision and launching of recovery drives with the help of State Government. Banks have also been advised to create separate 'Recovery Cell' for a cluster of nearby branches for continuous and effective supervision. Banks have been instructed that for both short-term and term loans the repayment schedule should coincide with the time when the cultivator has sold his produce and is in funds. Recovery position has also to be reviewed periodically by the Board of Directors of the Banks.