

treated as credit to priority sector and the disbursement under jewel loan should at no time exceed 5% of the deposits. This has come handy to stop the jewel loans.

May I request the Minister to take up the matter with the concerned authorities and to restore the facility of jewel loan hitherto enjoyed especially by the masses in rural areas at the earliest.

(ix) **NEED OF RESTORE ORIGINAL BANKING HOURS IN THE RURAL BRANCHES OF NATIONALISED BANKS.**

SHRIMATI GEETA MUKHERJEE (Panskura) : Recently, the public banking hours of the rural branches of all the nationalized banks have been reduced from 4 hours to 2 hours a day. Moreover, among the six working days in a week, one day will be closed to the public in these rural branches. It seems this has been done according to the recommendations of a study team set up by Indian Banks Association.

Reduction of public banking hours in the rural branches of nationalized banks will not only bring great difficulties for the rural population which has to deal with these banks, but it is also likely to hinder the process of public resource mobilization through such banks.

With inadequate communication facilities in the rural areas, and the long distances of banks from the rural hinterland, it becomes difficult for the rural public to reach the place of banking life a clock work. With reduced hours, they will be in even more difficulty.

Therefore, I draw the attention of the Finance Minister towards this uncalled-for and harmful decision, both from the point of view of the rural population as well as for

the country's resource mobilization, and request him to take steps, so that the original banking hours in the rural branches of nationalized banks are restored.

13.07 hrs.

DEMANDS FOR GRANTS,
1982-83—*Contd.*

MINISTRY OF EDUCATION AND
CULTURE—*Contd.*

MR. DEPUTY-SPEAKER : We now take up further discussion and voting on the Demands for Grants under the control of the Ministry of Education and Culture. Already, 3 hours and 50-odd minutes have been exhausted. There is a balance of four hours. Now Mr. Satyendra Narayan Sinha.

Before he starts speaking, I would like to announce that the Deputy Minister will intervene at 2 p. m. to-day; and then the Minister will reply at 4.30 p. m. Now Mr. Sinha.

SHRI SATYENDRA NARAYAN SINHA (Aurangabad) : I am sorry to say that according to the reports that I have read according to the general situation reported in the Press almost every day, the state of affairs obtaining in universities and schools is highly unsatisfactory.

It appears to me that all is not well with Education. I don't want to blame the present Minister for this. It has been continuing like this. The 4th Educational Survey has made a report about the state of primary education in this country, and has said that most of the schools are neglected. There is inadequate resource, the curriculum has no correlation with the environment, and the situation is far from satisfactory.