ment Commissioner (Handicrafts) are required to be disposed of through the following channels in order of priority:

(i) Handicrafts & Handiooms Export Corporation of India Ltd.

OR

Central Cottage Industries Corporation of Inlia Ltd.

OR

State Govt. Emporia

- (ii) Registered Organisations and Firms/Bodies etc.
 - (iii) General Public, and
 - (iv) Public Auction.
- (b) No, Sir. The procedure has not been violated. There have been one or two instances of sale before fixation of price only to Public Sector Corporations on the condition that the latter would pay whatever price is subsequently fixed by the Carpet Disposal Committee set up by the Govt. The Corporations in all cases have paid the price fixed by the Govt. hence the panel clause has not been invoked in any case.
- (c) No, Sir. Sales tax was collected but in some cases the amount had not been shown as a separate head. This has since been rectified and settled in consultation with the Sales Tax Authorities and the Office of the Development Commissioner (Handicrafts) has been directed to pay Rs. 4.86 lakhs against the years 1983-84 and 1984-85 as arrears dues along with interest
- (d) The omission is not showing the Sales Tax and the Cost Price of the Carrets in two distinct heads was on account of the fact that the T.R.(V) receipts against which sales were effected, did not have a separate Sales Tax column. On being advised by the Sales Tax Authorities, proper cash memos instead of T.R.(V) forms are being issued w.e.f. 1985-86 for sale of trainees carpets. Hence no action is required to be taken.

Number of branches of the Nationalised Banks in rural areas

*256. KUMARI ALIA:

SHRI KAPIL VERMA.

Will the Minister of FINANCE be pleased to state:

- (a) what is the number of branches of the nationalised banks in rural areas at the beginning of the current Plan period and at present; and
- (b) what steps are being taken to expand services of the nationalised banks in the rural sector?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) and (b) The number of branches of 28 Public Sector Banks in rural areas as on 1-4-1985 (beginning of the current plan period) was 29,837. The number of such branches as on 31-12-1989 (latest figures available) was 33,640. The current Branch Licensing Policy (1985—90) will come to an end on 31-3-1990. The new Branch Licensing Policy is being finalised by the Reserve Bank of India.

Banking facilities at grassroot level in rural areas

- *257. SHRI SURESH KALMADI: Will the Minister of FINANCE be pleased to state:
- (a) whether Government propose to provide banking facilities at grassroot level in the rural areas in order to help the village and small scale industry;
- (b) if to, what are the details thereof; and
- (c) what steps are being proposed to be taken to educate the rural self-employed people about the availability of these facilities?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE): (a) to (c) There is an extensive net work of banking facilities for catering to the credit needs of rural borrowers. As at