

of funds and faster communications. Steps have been taken in the meanwhile to mechanise and computerise a number of operations at the branch/regional/zonal/head office level. Electronic ledger posting machines have also been installed in larger branches of Indian banks at selected urban centres in order to improve customer service, house-keeping and management information system. Mini computers have been installed at some regional and zonal offices of banks and computers of various capacity have been installed at head offices of banks where necessary. Electronic Equipment is being introduced in urban and metropolitan centres in a phased manner consistent with needs and priorities of Indian banking system.

Women's Cooperative Banks

959 SHRIMATI ELA RAMESH BHATT: Will the Minister of FINANCE be pleased to state:

(a) what are names of the women's cooperative banks in India registered under the Urban Cooperative Banks Act, having RBI licence, State-wise,

(b) what are the figures of shareholders, depositors and total working capital of each of these banks;

(c) what special measures have been taken to promote and strengthen women's cooperative banks; and

(d) whether it is a fact that the Reserve Bank insists on enrolling men also as members in the women's cooperative banks at present; if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The names of the Urban Cooperative Banks promoted by women and details of share capital, deposits and Working Capital of these banks are indicated, State-wise, in the attached Statement (*See Appendix CXI.IV, Annexure No 35*)

(c) The proposals for promotion of women's cooperative banks are considered by RBI, not only sympathetically, but also in relation of their policy norms in this regard. With the objective of strengthening

of these banks, RBI carries out their periodical inspections and lacunae in the functioning and management detected as a result thereof are brought to the notice of the concerned banks for rectification along with suggestions for development.

(d) No, Sir.

Tree Pattas

960 SHRIMATI ELA RAMESH BHATT: Will the Minister of ENVIRONMENT AND FORESTS be pleased to state:

(a) how many 'Tree Pattas' have been given to women so far;

(b) how many cooperatives have been formed in social forestry including women's cooperatives, and

(c) what is the mode of fixing of price of minor forest products by the Forest Development Corporations?

THE MINISTER OF STATE IN THE MINISTRY OF ENVIRONMENT AND FORESTS (SHRI Z. R. ANSARI): (a) According to information available, 2949 tree pattas have been granted to women in Uttar Pradesh. Information in respect of five other states, where tree patta scheme is in operation is being collected and will be laid on the table of the House.

(b) Information is being collected and will be laid on the table of the House.

(c) Forest Development Corporations in the States follow different procedure for fixing price of minor forest products. Generally prices are fixed with reference to the average price during the last three years.

Loan under IRDP

961 SHRIMATI ELA RAMESH BHATT: Will the Minister of FINANCE be pleased to state:

(a) whether the wife is entitled to a loan if the husband is a defaulter, particularly in the case of integrated Rural Development Programme; and

(b) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI

JANARDHAN POOJARI : (a) and (b) In terms of the existing instructions and practices, if the husband is a wilful defaulter in respect of a subsisting loan, the wife and/or other members of the family would not normally be entitled to supplementary loan assistance under IRDP and other lending programmes. However, if the bank is satisfied about the genuineness of the default, the borrower and/or other members of his family may be treated as eligible for supplementary loan assistance. The objective of denying further loans to other members of the family in case of wilful default is to deter such defaulters and to inculcate a sense of financial discipline among the beneficiaries.

962 [Transferred to the 23rd November, 1987]

Lead Banks in West Bengal

963 **SHRI NARAYAN KAR :** Will the Minister of FINANCE be pleased to state :

(a) what is the number and the names of lead banks in West Bengal; and

(b) what are the details of their activities during the last three years, year-wise ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI) : (a) Reserve Bank of India (RBI) has reported that four banks namely Central Bank of India, UCO Bank, United Bank of India and Allahabad Bank have lead responsibilities for various districts of West Bengal.

(b) During the last three years, the Banks in West Bengal had constituted the Groups for identifying eligible rural and

semi-urban centres for opening branches in accordance with the procedures laid down in the Branch Licensing Policy for 1985-90; convened the District Consultative Committee meetings periodically for monitoring credit and other banking activities of banks; took steps to prepare the Annual Action Plan for 1985, 1986 and 1987 and acted as leaders for coordinating the efforts of all credit institutions for meeting the credit needs of rural economy in West Bengal.

Construction of Bank Buildings and Residential Colonies in West Bengal

964. **SHRI NARAYAN KAR :** Will the Minister of FINANCE be pleased to state :

(a) what is the latest progress in the construction of different bank buildings including residential colonies for bank employees at the various district and Sub-Divisional Headquarters in West Bengal where the projects have been sanctioned,

(b) what is the likely date by which the work would be taken in hand or completed wherever it is in progress, and

(c) what are the reasons for the delay, if any, in the construction ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI) : (a) to (c) Available information relating to the banks at District/Sub-Divisional Headquarters in West Bengal for office/residential buildings for which necessary clearances have been obtained by the banks, including the likely date of completion and reasons for delay, if any, as reported by the banks, is set out in the enclosed statement.

Statement

Latest Position of construction of Bank Buildings in West Bengal.

Sl. No.	Name of the Bank	Latest position of the construction work of project	Likely date by which the work would be taken in hand or completed.	Remarks for delay
1	2	3	4	5
1.	Bank of Baroda	Construction of 36 staff quarters at Durgipur Preparations are in progress for inviting tenders for construction work.	Work will commence by 1987 end	