

Statement*Sectoral Distribution of outstanding Credit of Scheduled Commercial Banks*

(Rs. crores)

Sector	As on the last Friday of		
	December 1981	December 1982	September 1983
Total Bank Credit	288983	34019	36061
Of Which:			
1. Food Credit	2304	3063	3303
2. Non Food Credit	26589	30956	32758
Of Which:			
(a) Priority Sectors	10447	11867	13075
Of Which:			
(i) Agriculture	4557	5144	5633
(ii) Small Scale Industries	3840	4301	4670
(iii) Other Priority Sectors	2050	2422	2772
(b) Industry (Medium & Large)	11013	13135	13641
(c) Wholesale Trade (Other than food procurement)	2151	2370	2279
(d) Other Sectors	2978	3584	3763

Data are provisional.

N.B.—Data relate to 50 major banks which account for 96 per cent of the gross bank credit.

Extension of State Government benefits to Rural Bank Employees

2201. SHRI NEPALDEV BHATTACHARJEE: Will the Minister of FINANCE be pleased to state by when Government propose to implement the assurance given to the employees of Rural Banks (Gramin Banks) regarding the extension of all the benefits to them which are enjoyed by the State Government employees?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI

JANARDHANA POOJARY): Government have not given any assurance to the employees of the Regional Rural Banks to extend to them each and every benefit being enjoyed by the State Govt. employees. However, in pursuance of the Second Proviso of Section 17(1) of the Regional Rural Banks Act, the Government have indicated the pay scales and attendant allowances of specific posts in the respective State Governments which would be admissible to the defferent cadres of employees of the Regional Rural Banks located in those States. As regards other benefits whenever recommendations

for extension of specific benefits are received from the State-level Coordination Committees of Regional Rural Banks in different States, these are considered on merits and keeping in view the overall objective of enabling these banks to function as low cost institutions to assist weaker sections of the rural community. Some benefits like festival advance and conveyance loan facility as per State Government rules have already been allowed to Regional Rural Banks employees. Besides, benefit of LTC facility has also been permitted as per State Government rules wherever specific references had been received from State-Level Co-ordination Committees.

Pay structures of Gramin Bank Employees

2202. SHRI NEPALDEV BHATTACHARJEE: Will the Minister of FINANCE be pleased to state the reason for which the pay structure of Gramin Banks employees have been equated with State Government employees. When the employees of Gramin Banks are required to perform the same functions as are being performed by the employees of commercial banks?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): The Regional Rural Banks have been set up with limited jurisdiction to provide credit to a restricted clientele in rural areas such as small and marginal farmers, agricultural labourers, artisans and small entrepreneurs etc. having annual income of not more than Rs. 6500/-.

Since the objective of these institutions is to serve weaker sections of the rural community, it is felt necessary to relate source of recruitment as also the pay and allowances of the employees etc. to the environment in which these banks are working so that they are able to develop a local, low cost profile.

For this purpose, it has been specifically laid down in section 17 of the Regional Rural Banks Act, 1976, that the remuneration of the officers and other employees of such banks would be determined by

the Central Government having due regard to the salary structure of the employees of the State Government (or of a local authority) of comparable level and status. The basic premise of the scheme of setting up Regional Rural Banks will be knocked out if the pay structure of the employees of the regional rural banks is to be on par with that of the commercial banks.

Suspension in Gramin Bank Services rules

2203. SHRI NEPALDEV BHATTACHARJEE: Will the Minister of FINANCE be pleased to state:

(a) what is the maximum period prescribed in the Service Rules in regard to the suspension of an employee in a Gramin bank; and

(b) if no such provision exists in the Rules, what are Government's instructions in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY)* (a) and (b) Conclusion of disciplinary proceedings is dependent on several factors, not the least being the concerned employee's cooperation to the management and the Enquiry Officer. Since termination of suspension is related to the conclusion of disciplinary process, it is not possible to lay down any time limit for its duration. Regional Rural Banks do, however, endeavour to complete the disciplinary proceeding as early as possible and towards that end seek, if necessary, assistance and guidance from their sponsored banks.

Re-employment of Ex-servicemen

2204. SHRI ROBIN KAKATI: Will the Minister of DEFENCE be pleased to state:

(a) the number of ex-servicemen at the end of 1981;

(b) the number of those who have been re-employed in Government services and private companies and other organisations upto the end of 1981;