

of the nationalised banks opened in 1971-72 ;

(b) the State-wise percentage of total deposits made in all nationalised banks in 1971-72 ;

(c) the State-wise percentage of total credit advanced by all nationalised banks in 1971-72 ; and

(d) the steps taken to advance more credit facilities to backward States ?

THE MINISTER OF FINANCE (SHRI Y. B. CHAVAN) : (a) to (c) A Statement giving the desired information is inclosed as Annexure. [See Appendix LXXXI, Annexure No. 10]

(d) Several factors such as the past history of the growth of banking industry, geographical conditions in certain areas, availability of infrastructure facilities, etc., have contributed to regional disparities in the banking facilities and their eradication is bound to take time.

However, with a view to reducing the regional disparities, greater emphasis has been laid on the needs of unbanked or underbanked regions in the programme of branch expansion.

Under the Lead Bank Scheme, the banks have been asked to carry out surveys of the economic profile of the districts allotted to them and to identify the growth centres which would be taken up in stages for opening bank branches and augmenting banking facilities. Surveys of 260 districts out of 335 have been completed already.

It has been suggested to the banks that they should draw up perspective plans for bank expansion for the three year period 1972-74 keeping in view their responsibilities in their lead districts and the need for giving priority to relatively underbanked regions.

The banks have been advised to form consultative committees at district levels to evolve methods for exchange of information between themselves for identifying bankable scheme and for discussing problems relating to financing priority sectors.

From the credit policy angle, certain relaxations in selective credit controls have been made by the RBI to facilitate the flow of credit in some backward areas, such as Assam, Meghalaya, Nagaland, Jammu and Kashmir, Himachal Pradesh, Orissa, Manipur, Tripura and the Union Territories of Arunachal Pradesh, Mizoram, etc.

ALLOTMENT OF PERMANENT ACCOUNT NUMBERS TO TAX-PAYERS

113. **SHRI SHYAMLAL GUPTA :** Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Government have introduced a Scheme to allot permanent account number to each taxpayer ; and

(b) if so, the salient features of the scheme and the objectives sought to be achieved thereby ?

THE MINISTER OF FINANCE (SHRI Y. B. CHAVAN) : (a) Yes.

(b) Salient features of the Scheme and the objectives sought to be achieved are explained below :

(i) *Salient features of the Scheme :*

Every taxpayer whose name is borne on the registers of the Income-tax Department, has been allotted a permanent Account Number which will remain unchanged for all time to come irrespective of transfer of his case from one place to another.

The permanent Account Number consists of nine digits and two letters for all assesseees other than representative assesseees and eight digits and two letters for persons who are representative assesseees, like trustees, agents, etc.

A speaking code consisting of abbreviations for the town and the designation of the assessing ITO is mentioned below the Permanent Account Number. This code facilitates early action on papers received from the taxpayers.

(ii) *Objectives sought to be achieved :*

The Scheme of permanent Account Number is designed to help the Department in providing better service to the taxpayer and in tackling tax evasion more effectively.

It will facilitate expeditious linking of papers filed by the taxpayers with their assessment records so that delays in proper filing of papers and in proper accounting of tax payments are reduced.

It will facilitate linking, collation and verification of information relating to taxpayers and thus help in investigation of cases of tax evasion. When backed by legis-

lation requiring taxpayers to quote their Permanent Account Numbers in documents relating to transfer to property etc., the scheme of permanent Account Numbers will discourage benami transactions and thus curb tax evasion.

RISE IN CONSUMER PRICE INDEX FOR INDUSTRIAL WORKERS

114. SHRI PREM MANOHAR :
SHRI PITAMBER DAS :
SHRI LAL K. ADVANI :
SHRI RATTAN LAL JAIN :
SHRI D. K. PATEL :
SHRI JAGDISH PRASAD
MATHUR :

Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that the National average consumer price Index number for Industrial workers has reached 238 ;

(b) whether the workers are getting the increased dearness allowance according to the recommendations of the Gajendragadkar Commission ; and

(c) if so, since when, if not, the reasons therefor ?

THE MINISTER OF FINANCE (SHRI Y. B. CHAVAN) : (a) The All India Average Consumer Price Index number for industrial workers for the month of May, 1972, which is the latest available, was 238 (Base 1949=100). The 12-monthly average for that month was 235.66.

(b) and (c) Presumably, by the term "workers" Central Government employees are meant. If so, an increase in the rate of dearness allowance was given to Central Government employees with effect from 1.9.68 on the 12-monthly average of All India Price Index number (1949=100) reaching 215 in terms of the recommendations of the Gajendragadkar Commission. Subsequently, on the recommendations of the Third Pay Commission, interim relief and additional interim relief were allowed on the 12-monthly average of the index number reaching 218 and 228 respectively.

INQUIRIES INTO TAX EVASION BY BAJORIAS AND JALANS MONOPOLY HOUSE

115. SHRIMATI PRATIBHA SINGH :
SHRI KALI MUKHERJEE :

Will the Minister of FINANCE be pleased

to refer to the reply to Starred Question No. 331 given in the Rajya Sabha on 23.5.1972 and to state whether any further inquiries and investigation have been conducted into the tax evasion and monopolisation by the Bajorias and Jalans, in the light of revelations in the Book entitled 'Mystery of Bajorias and Jalans'; if so, the results thereof ?

THE MINISTER OF FINANCE (SHRI Y. B. CHAVAN) : The book entitled 'Mystery of Bajoria Jalan House' has been examined partly. In respect of 38 out of 99 companies of this group, the book does not contain any new information not already with the Income-tax Department. This group has been under constant investigation from the time of the Income-tax Investigation Commission, 1947. A new cell is being created in the Directorate of Inspection (Investigation) for keeping a watch over big industrial houses including the house of Bajoria, Jalans.

OPERATION OF FINANCING SYSTEM IN COUNTRY

116. SHRIMATI PRATIBHA SINGH :
SHRI KALI MUKHERJEE :

Will the Minister of FINANCE be pleased to state :

(a) whether Government's attention has been drawn to the latest analysis of the operation of banking system in the country as published in the Statesman of June 15, 1972, captioned 'Banks Turning Back to Financing Big Industries';

(b) if so, whether any independent studies have been made by Government in this regard and how far the results of such study conform to the said analysis ; and

(c) the steps taken or proposed to be taken to ensure adequate credit facilities to priority sectors of agriculture and small industry ?

THE MINISTER OF FINANCE (SHRI Y. B. CHAVAN) : (a) Yes, Sir.

(b) and (c) The Government keeps on reviewing the emerging trends in the field of bank finance on a continuous basis. Many of the conclusions drawn in the article referred to in part (a) of the question differ from those based on these reviews. Finance to hitherto neglected sectors such as agriculture and small scale industry continues to be accorded a high priority.