

(ख) यदि हां, तो क्या उनके मन्त्रालय ने शिक्षा मन्त्रालय के साथ इस पर विचार किया है कि सहकारिता को स्कूलों व कालेजों में विषय के रूप में पढ़ाया जाए और वहां सहकारिता के सैद्धान्तिक एवं व्यावहारिक पक्षों को पढ़ाया जाये।

वाणिज्य तथा नागरिक पूर्ति और सहकारिता मंत्री (श्री मोहन धारिया) :  
(क) जी हां।

(ख) इस मन्त्रालय ने काफी पहले सन् 1960 में शिक्षा मन्त्रालय तथा विश्वविद्यालय अनुदान आयोग की सलाह से सभी विश्व-विद्यालयों के कुलपतियों को विश्वविद्यालय स्तर पर सहकारिता को विषय के रूप में पढ़ाने के बारे में एक नीति परिपत्र भेजा था। आजकल देश के कई विश्वविद्यालयों तथा कालेजों में सहकारिता का विषय बी०ए०., बी०काम० तथा एम०ए० के पाठ्यक्रमों में एक विषय के भाग के रूप में या वैकल्पिक विषय के रूप में पढ़ाया जा रहा है। राष्ट्रीय सहकारी प्रशिक्षण परिषद द्वारा नियुक्त एक विशेषज्ञ दल इस समय (1) विश्वविद्यालयों (2) कालेजों तथा (3) उच्चतर माध्यमिक विद्यालयों में सहकारिता के विषय की वर्तमान पाठ्य-विवरणियों की समीक्षा कर रहा है, ताकि इन तीनों स्तरों के लिए आदर्श पाठ्य-विवरणियों का सुझाव दिया जा सके।

#### Realisation of Arrears of Income-tax from Sick Units

3704. DR. BAPU KALDATY: Will the Minister of FINANCE AND REVENUE AND BANKING be pleased to state:

(a) whether Government propose to give income-tax and other concessions in the taxes to a viable unit if it accepts the incorporation of a sick unit;

(b) if so, whether the tax liabilities of the sick units would be condoned; and

(c) if not, what measures are being taken to recover the arrears of income-tax from sick units amalgamating with viable unit?

THE MINISTER OF FINANCE AND REVENUE AND BANKING (SHRI H. M. PATEL): (a) Yes, Sir. The Finance (No. 2) Bill, 1977 seeks to insert a new section 72A in the Income-tax Act, 1961 to provide that where a company, owning an industrial undertaking, amalgamates with another company, the accumulated loss and unabsorbed depreciation allowance of the amalgamating company will be carried forward and set off in the hands of the amalgamated company, if the Central Government is satisfied that the amalgamation is in the public interest and certain conditions as specified in the said provision are fulfilled.

(b) No, Sir.

(c) Necessary measures in accordance with law are taken to recover arrears of income-tax due from companies owing sick units in cases where such companies amalgamate with other companies.

#### Income-Tax Payers in India

3705. DR. BAPU KALDATY: Will the Minister of FINANCE AND REVENUE AND BANKING be pleased to state:

(a) the number of income-tax payers in the slab of income group Rs. 10,000/-, Rs. 15,000/- and Rs. 25,000/-;

(b) the aggregate amount collected as income tax from these for the past two assessment years; and

(c) the average expenses incurred, in collecting taxes from each of the above slab for the same period?

THE MINISTER OF FINANCE AND REVENUE AND BANKING (SHRI H. M. PATEL): (a) Information relating to the number of income-tax payers according to various income groups is compiled on the basis of the assessments completed during a financial year. According to the latest compilation available at present, the number of income-tax payers assessed during 1975-76 and falling in the specified income groups is given below:-

Income group	Total number of income-tax payers
Upto Rs. 10,000 . . . . .	12,40,806
Rs. 10,001 to Rs. 15000/- . . . . .	5,11,297
Rs. 15,001 to Rs. 25,000/- . . . . .	3,63,756
<b>TOTAL . . . . .</b>	<b>21,15,859</b>

(b) and (c). The required information is not readily available and its collection will involve considerable time and labour which may not be commensurate with results likely to be achieved. However, according to the information presently available, the total collections of income-tax (including Corporation-tax) and the cost of collection of direct taxes for the years 1975-76 and 1976-77 are as under:-

Financial year	Total collection of income-tax (including Corporation tax)	Cost of collection of direct taxes
(Figures in crores of Rupees)		
1975-76	1832.28*	42.13
1976-77	2045.00*	42.58

\*exclusive of collections under the Voluntary Disclosure of Income and Wealth Act, 1976 of Rs. 199.24 crores for 1975-76 and Rs. 33.42 crores for 1976-77.

Directive of Reserve Bank of India to Nationalised Banks regarding Rates of interest on deposits

3706. DR. BAPU KALDATY Will the Minister of FINANCE AND REVENUE AND BANKING be pleased to state:

(a) whether the Reserve Bank of India recently directed the nationalised Banks to streamline the rates of interest on deposits;

(b) if so, the details of the directives in this regard;

(c) whether this is the function of the Reserve Bank; and

(d) if not, what particular steps Government propose to take to stop the Reserve Bank of India from intruding into the privileges of the Ministry?

THE MINISTER OF FINANCE AND REVENUE AND BANKING (SHRI H. M. PATEL): (a) and (b). The Reserve Bank of India have further rationalised the structure of interest rates payable by the scheduled commercial banks on deposits. The revised interest rates schedule is set out in the Statement. The changes in the rates on fixed deposits have come into effect from June 1, 1977 and are applicable to fresh deposits or renewals but not to the existing deposits during the currency of their present term.

Banks have also been advised to make a distinction between cheque operated Saving Bank Accounts and other Savings Bank Accounts and to pay interest on the former at the rate of 3.00 per cent per annum compared to 5.00 per cent per annum on non-cheque operated Saving Bank Account. This change has come into effect on July 1, 1977.

(c). In terms of Section 35A of the Banking Regulation Act, 1949, the Reserve Bank of India have the powers to issue in the public interest or in the interest of banking policy,