

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) I.D.A. Credits are received by the Government of India for implementation of projects by the Government of India and the State Governments. During 1984-85, IDA credits have been obtained in the Agriculture Sector for Social Forestry in Kerala, National Agricultural Extension Project in the States of Orissa, Rajasthan, and Madhya Pradesh and National Co-operative Development Corporation-III Project in the States of Andhra Pradesh, Haryana, Karnatka, Madhya Pradesh, Maharashtra, Orissa, Rajasthan, Uttar Pradesh and West Bengal.

(b) and (c). During 1984-85, IDA Credit of \$172 million (SDR 164.3 million) on IDA standard terms has been obtained for implementation of the Gujarat Medium Irrigation Project-II by the Government of Gujarat. The Credit closing date of the project is December 31, 1989. The project is follow-on to the Gujarat Irrigation Project (Credit No. 808-IN of July 17, 1978). It would (i) complete construction of 27 out of 29 subprojects begun under the first time slice and bring the remaining 2 to an advanced stage, including a lined canal system to the 8-ha subchak level and field channels to individual fields ; (ii) introduce efficient, reliable, and equitable water management systems in each subproject based on the village service area ; (iii) established an appropriate institutional framework for extending improved water management activities in the state ; (iv) strengthen the project organization for quality control, monitoring and the design of minor networks; (v) provide mechanical skill training for about 30 artisans ; (vi) provide training for about 200 professional, 400 sub-professional Irrigation Department Staff and 8,800 progressive farmers ; and (vii) provide vehicles, plant, and communications equipment for the construction, maintenance and operation of the subprojects. The project would create about 241,000 ha of additional irrigated area and provide a more

reliable water supply for 133,000 ha of existing irrigation.

#### Sanctioning of Loans by Nationalised Banks Without Security

6118. SHRI P. PENCHALAI AH : Will the Minister of FINANCE be pleased to state :

(a) whether the nationalised banks are sanctioning the loans without security to the weaker sections ;

(b) if so, the purposes for which the loans are sanctioned ;

(c) the maximum amount that can be sanctioned ; and

(d) in case the loans are not sanctioned without security, the reasons thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Yes, Sir. Banks have been advised not to ask for any security (except for hypothecation of the asset acquired through bank loan) for small loans upto Rs. 5,000.

(b) Such loans are sanctioned for productive and economically viable activities such as crop loans and investment loans for creating moveable assets.

(c) Maximum amount of the loan that can be sanctioned is the cost of economic unit (wherever applicable) or Rs.5,000 whichever is lower.

(d) Loans are not sanctioned for those activities which are not found to be economically viable or for those borrowers who are in eligible for the loan.

#### Visit of Central Government Officers Abroad

6119. SHRI BALASAHEB VIKHE PATIL : Will the Minister of FINANCE