

Tourist Places and Circuits Houses in U.P. Incorporated in World Tourist Map

3976. SHRI HARISH RAWAT : Will the Minister of PARLIAMENTARY AFFAIRS AND TOURISM be pleased to state :

(a) the names of tourist places and circuits house in Uttar Pradesh incorporated in the world tourist map; and

(b) the details of the scheme to develop these tourists places and circuits houses ?

THE MINISTER OF PARLIAMENTARY AFFAIRS AND TOURISM (SHRI H. K. L. BHAGAT) : (a) The Department of Tourism does not produce any world tourist map.

(b) Does not arise.

[English]

Instructions to Nationalised Banks for Joint Appraisal of Loan Application from Small Industries

3977. SHRIMATI JAYANTI PATNAIK : Will the Minister of FINANCE be pleased to state :

(a) whether the Union Government and Reserve Bank of India have issued instructions to all nationalised banks for joint appraisal of loan applications from small industries alongwith the State Financial Corporation in respect of working capital and term loan;

(b) if so, the details of instructions issued and when;

(c) whether it is a fact that no such joint appraisal is taking place in Orissa due to the reluctance of the bank resulting in delay in sanction of working capital and sanction of inadequate working capital to the unit; and

(d) the steps being taken to remedy the situation ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI

JANARDHANA POOJARY) : (a) and (b). Reserve Bank of India had issued detailed guidelines to banks in respect of joint appraisal between banks and State Financial Corporations vide their circular dated 8th July, 1978. The salient features of the instructions, in brief, are as under :—

(i) There should be joint appraisal of term loans by SFCs and Banks to help better understanding of the project and to facilitate timely sanction of adequate working capital limits. (ii) Difference of opinion, if any among the SFCs and banks about the adequacy of margin money or working capital should be sorted out in a joint meeting of the concerned officials of both the institutions. (iii) The prescribed common application forms are required to be adopted in the case of small scale industries seeking term loan both from SFCs and banks. (v) The banks should ensure that the terms and conditions stipulated by them do not conflict with those stipulated by the SFCs. (vi) On a reciprocal basis a bank may concede a second charge on the floating assets in favour of the SFCs subject to the condition that it shall always rank subsequent to the bank's present and future charge on floating assets for working capital.

(c) and (d). Reserve Bank of India has reported that they have received some general complaints regarding delay in sanctioning of working capital and sanction of inadequate working capital to the units. They have, therefore, reiterated the above instructions to banks in February, 1982 and July, 1984. The banks were advised by Reserve Bank of India to adhere to the recommendations of the Bhide Committee in regard to coordination between the banks and SFCs. State Level Forums covering all State/Union Territories have been constituted by RBI for resolving all inter institutional coordination problems.

Subsidy by Central Government on Sale of Handicraft Goods.

3978. SHRIMATI JAYANTI PATNAIK : Will the Minister of TEXTILES be pleased to state :

(a) the reason why no subsidy is given by the Union Government on sale of handi-