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 PARLIA-MENTARY 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:—
- 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 adeauate 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 State Level Forums covering and SFCs. 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-

craft goods when such subsidy is available for handloom and khadi; and

(b) whether there is any proposal to give such subsidy on the sale of handicraft goods also?

THE MINISTER OF STATE OF THE MINISTRY **OF TEXTILES** (SHRI KHURSHID ALAM KHAN): (a) and (b). Union Government gives a subsidy of 5 percent in the form of rebate to Central Corporations namely Central Cottage Industries Corporation of India and North Eastern Handicrafts and Handloom Development Corporation on the sale of handicrafts through their emporia during All India Handicrafts week every year.

# Study for Giving Fiscal Relief to Filament Yarn.

3979. DR. A. K. PATEL: Will the Minister of TEXTILES be pleased to state:

- (a) whether it is a fact that the recent decision of Government providing non fiscal relief to filament yarn is based on the view that filament yarn fabrics are used by the richer sections of the society;
  - (b) if so, the basis for such a view;
- the results of various studies conducted by Government agencies in this regard; and
- (d) the details of one or two market studies conducted by the Textile Committee on this point?

THE MINISTER OF STATE OF THE OF **TEXTILES** MINISTRY KHURSHID ALAM KHAN): (a) No, Sir.

- (b) Does not arise.
- (c) and (d). Textile Committee has estimated that consumption of polyester fabrics by people with income less than Rs. 10,000 per year is about 41% and with income less than Rs. 20,000 per year is about 68% of the total production of polyester fabrics. Exact estimates of filament fabrics is not available.

[Translation]

Tourist Centre at Azamgarh District, U.P.

- 3980. SHRI RAJ KUMAR RAI: Will Minister of PARLIAMENTARY AFFAIRS AND TOURISM be pleased to state:
- (a) whether it is a fact that there is no tourist centre at Azamgarh, Uttar Pradesh;
- (b) whether Union Government propose to survey a 989 Bigha lake in Jamuwawa Gram Sabha under Lalganj Tehsil in District Azamgarh for development of a tourist centre; and
- (c) if so, when and if not, the reasons therefor?

THE MINISTER OF PARILA-MENTARY AFFAIRS AND TOURISM (SHRI H. K. L. BHAGAT) : (a) Azamgarh is not among the 24 important tourist centre identified by the Department of Tourism in consultation with the State Government in Uttar Pradesh.

(b) and (c). No such proposal has been received from the State Government.

#### [English]

### Funds of Banks and Public Financial Institutions With Sick Industrial Units

- 3981. SHRI PRIYA RANJAN DAS MUNSI: Will the Minister of FINANCE be pleased to state:
- (a) whether sizeable funds of banks and public financial institutions are locked up in sick industrial units:
- (b) if so, the present position as compared to the position as on December, 1980;
- (c) the share of credit outstanding in respect of sick industrial units in the aggregate credit disbursed by the banks and public financial institutions to industries and priority sector advances; and
- (d) the State-wise break-up of (b) above?