

[Translation]

Per Capita Bank Loan in Bihar

3518. SHRI RAM KRIPAL YADAV: Will the Minister of FINANCE be pleased to state:

(a) the per capita bank loan in Bihar during the last three years;

(b) the average per capita bank loan during the last two years; and

(c) the efforts made by the Government to raise the per capital bank

loan limit in Bihar and the extent of success achieved by the Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS(DR.ABRAR AHMED):(a) to (c). Based on the population as disclosed by the 1991 Census, the estimated per capita bank loan in Bihar and average per capita bank loan in the country as a whole at the end of March, 1991, 1992 and 1993 and the Credit Deposit ratio for the same period is indicated below:

<i>Year</i>	<i>Per Capita Bihar</i>	<i>Bank Loan (Rs.) All India</i>	<i>Credit Deposit Bihar</i>	<i>Ratio (%) All India</i>
March, 1991	428	1569	39.6	66.2
March, 1992	456	1684	39.5	61.0
March, 1993	499	1964	38.8	60.5

The credit deployment in particular area depends on various factors like level of economic activity, entrepreneurship, availability of raw material and other infrastructural facilities, other investment opportunities and also law and order situation in that area. However, Reserve Bank of India (RBI) had constituted a Task Force to examine the reasons for low C:D Ratio in Bihar and to suggest measures for improving the same. The Task Force has since submitted its report. RBI has already sent the Report to the concerned agencies such as State Government, Banks etc. for taking appropriate action in the matter.

[English]

Employment in Foreign Countries

3519. DR.K.D.JESWANI: Will the Minister of LABOUR be pleased to state:

(a) whether the Government have given permission to the Government of Gujarat to render necessary assistance to the people seeking overseas employment;

(b) if so, whether the State Government has set up agencies to help