

Loan Melas

2694. SHRI BAPU HARI CHAURE: Will the Minister of FINANCE be pleased to state:

(a) the total amount distributed as loans to the weaker sections, Scheduled Castes and Scheduled Tribes and other unemployed youths through 'Loan Melas' organised by the nationalised banks during the last three years all over the country, category-wise and State-wise;

(b) whether any complaints have been received by Government regarding the non-availability of loans; and

(c) if so, the details thereof, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARA MURTHY):

(a) to (c) For the Integrated Rural Development Programme (IRDP) credit camps may be organised at the village level where the cases of beneficiaries upto the stage of sanction can be finalised. The date reporting system under the Programme does not generate information about the total amount of loans disbursed under such credit camps to various categories of borrowers. However, the total amount of loans extended by the public sector banks to the weaker sections of the society including Scheduled Castes/Scheduled Tribes and other unemployed youths, as at the end of March 1992, 1993 and 1994, was as under:—

Year ending	Amount of loans outstanding (Rs. in crores)
March 1992	10881.41
March 1993	11865.51
March 1994	12778.60

The loan applications are received by the bank branches directly from applicants or through some State sponsored agencies, and are sanctioned according to guidelines issued by Reserve Bank of India (RBI) from time to time in the matter. However, certain complaints are received containing various allegations against banks viz. non-sanctioning of loans, delay in sanctioning of loans, harassment of borrowers, non-adherence to the guidelines issued by RBI, various irregularities in dispensation of credit under Government sponsored schemes, etc. The data reporting system does not generate the total number and details of complaints against banks during a particular period. However all complaints received are followed up vigorously with the concerned banks/RBI depending upon the nature and seriousness of the complaint with a view to take remedial action. Earnest efforts are made to dispose of the complaints as early as possible.

FERA Offence

2695. SHRI N. DENNIS: Will the Minister of FINANCE be pleased to state:

(a) whether the import of gold made by Non-Resident Indians is an offence under FERA;

(b) if so, whether the Government propose to bring

such import out of the jurisdiction of the Foreign Exchange Regulation Act 1973; and

(c) if not, the protection to be given to the buyers of the NRI imported gold?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHARA MURTHY): (a) to (c) The Scheme for import of gold by NRIs and other returning Indians was introduced in February, 1992 under the provision of Foreign Exchange Regulation Act, 1973 (FERA). With the amendment of Section 13 of FERA in January, 1993, the import of gold is no longer regulated under FERA, but under the provisions of the Import-Export Policy.

[Translation]

Transportation of Goods by IA and AI

2696. SHRI RAJENDRA KUMAR SHARMA: Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) the extent of increase in transportation of goods through aircraft after restructure of the Indian Airlines and the Air India by converting them into public limited companies;

(b) whether there has been heavy increase in the transportation of goods through private air lines due to frequent strikes or 'Work to Rule' campaign of the pilots and engineers working in both of these airlines;

(c) if so, the action taken in this regard; and

(d) the outcome thereof?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI GHULAM NABI AZAD): (a) Total cargo carried by Indian Airlines during 1st March to 31st October, 1994 increased by 7.4% over the corresponding period in 1993. On international sectors India has adopted an open sky policy for cargo. However, the weekly capacity of cargo carriage by Air India is presently 160 tonnes as compared to capacity of 90 tonnes per week prior to April, 1994;

(b) Information regarding carriage of cargo by private airlines/air taxi operators is not collected.

(c) and (d) Do not arise.

[English]

Economic Cooperation with Israel

2697. SHRI ANNA JOSHI;
DR. RAMKRISHNA KUSMARIA;
SHRI BRIJ BHUSHAN SHARAN SINGH;
SHRI PANKAJ CHOWDHARY:

Will the Minister of COMMERCE be pleased to state: