

2. The holder of a driving licence possessing the minimum educational qualification or the certificate referred to in sub-rule(1), shall make an application in writing on a plain paper along with his driving licence and the relevant certificate to the licensing authority in whose jurisdiction he resides for making necessary entries in his driving licence and if the deriving licence is in Form 7, the application shall be accompanied by the fee referred to in Sl. No.8 of the Table to Rule-32.
3. The licensing authority, on receipt of the application referred to in sub-rule(2), shall make an endorsement in the driving licence of the applicant to the effect that he is authorised to drive a goods carriage carrying goods of dangerous or hazardous nature to human life.
4. A licensing authority other than the original licensing authority making any such endorsement shall communicate the fact to the original licensing authority.

Loans to Industrial and Agricultural Sectors

1665. SHRI NARAIN SINGH
CHAUDHRI:
SHRI SHDHIR SAWANT:
SHRI J. CHOKKA RAO:

Will the Minister of FINANCE be pleased to state:

(a) the amount of loans provided by banks and financial institutions to the industrial and agricultural sectors in each state during the last three years, year-wise; and

(b) the amount of loans of these two sectors waived off and the amount not recovered so far, bank and financial institution-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The State-wise outstanding amount of loans of commercial banks for agriculture and small scale industries (SSI) sectors as at the end of December, 1989 and March, 1990 (latest available) is given in Statements I and II. Similarly, the amount Sanctioned and Disbursed by all financial institutions to industries in each state for the year 1988-89, 1989-90 and 1990-91 is given in Statement III.

(b) The Agricultural and Rural Debt Relief (ARDR) Scheme, 1990 was introduced by the Government for providing Debt relief to the extent of Rs. 10,000 per borrower to eligible borrowers including farmers, artisans and weavers in rural areas. Under this scheme, the amount of loans waived was Rs. 7714.60 crores. As regards the concessions and settlements made by banks with their client the same will be decided by them upon the merit of each case. However, the amount of overdues of banks against the outstandings in Agriculture and Industries of all size as on March, 1990 (latest available) was as under:

(Rs. Crores)

Sectors	Amount outstanding	Amount Overdues
Large & Medium industries	32549.41	4276.94
Small Scale Industries	15198.15	3074.83
Agriculture	16603.06	3450.78

STATEMENT

State-wise Amount of Outstanding Advance to Agriculture Sector given by all Scheduled Commercial Banks as on the last Friday of December, 1988, September, 1989 and March, 1990(Latest Available)

<i>Name of State/Union Territory</i>	<i>December 1988</i>	<i>September 1989</i>	<i>March 1990</i>
1	2	3	4
Haryana	587	634	678
Himachal Pradesh	68	71	95
Jammu & Kashmir	50	51	54
Punjab	951	1046	1110
Rajasthan	688	722	796
Chandigarh	171	187	198
Delhi	127	236	194
Assam	119	131	133
Manipur	5	6	7
Meghalaya	9	12	13
Nagaland	15	18	20
Tripura	18	23	26
Arunachal Pradesh	2	3	3
Mizoram	2	2	2
Sikkim	4	4	5
Bihar	622	690	752
Orissa	331	359	391
West Bengal	532	592	673
Andaman & Nicobar	2	2	3

<i>Name of State/Union Territory</i>	<i>December 1988</i>	<i>September 1989</i>	<i>March 1990</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Madhya Pradesh	809	935	1037
Uttar Pradesh	1347	1466	1725
Gujarat	787	787	832
Maharashtra	1389	1572	1715
Goa	28*	33	38
Daman & Diu		1	1
Dadra & Nagar Haveli	1	1	1
Andhra pradesh	1827	1927	2089
Karnataka	1286	1467	1530
Kerala	583	609	730
Tamil Nadu	1567	1770	2043
Pondicherry	31	30	33
Lakshadweep	0.4	0.4	0.3

*Data relates to Goa, Daman & Diu.

STATEMENT-II

State-wise Outstanding Advances to small Scale Industries Sector by all Scheduled Commercial banks as at the end of Dec. 1988, Sept, 1989 and March, 1990 (latest available)

Amount (Rs. in crores)

<i>State/U.T.s</i>	<i>Dec. 1988</i>	<i>Sept. 1989</i>	<i>March 1990</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Haryana	399	411	472

<i>Amount (Rs. in crores)</i>			
<i>State/U.T.s</i>	<i>Dec.1988</i>	<i>Sept.1989</i>	<i>March1990</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Himachal Pradesh	63	74	81
Jammu & Kashmir	95	96	103
Punjab	838	824	949
Rajasthan	321	373	417
Chandigarh	73	83	84
Delhi	975	1120	1279
Assam	123	139	147
Manipur	12	14	14
Meghalaya	3	5	6
Nagaland	12	13	15
Tripura	9	11	12
Arunachal Pradesh	5	3	3
Mizoram	3	3	3
Sikkim	2	2	5
Bihar	380	443	496
Orissa	189	224	235
West Bengal	912	1035	1107
Andaman & Nicobar	2	2	2
Madhya Pradesh	531	583	636
Uttar Pradesh	1162	1258	1426
Gujarat	936	1051	1182

Amount (Rs. in crores)

<i>State/U. T.s</i>	<i>Dec. 1988</i>	<i>Sept. 1989</i>	<i>March 1990</i>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Maharashtra	2362	2708	1903
Daman & Diu	-	7	7
Goa	58 *	58	59
Dadra & Nagar Haveli	2	3	2
Andhra Pradesh	807	903	949
Karnataka	839	923	990
Kerala	528	572	535
Tamil Nadu	1312	1672	1827
Pondicherry	18	19	20
Lakshadweep	0.3	0.3	0.3

*Data *relates to goa, Daman & Diu

STATEMENT - III

State-Wise Amount Sanctioned and Disbursed by all Financial Institutions (AIFIs) to Industries for the Year 1988-89, 1989-90 and 1990-91

S.No.	States/Union Territories	Amount						(Rs. Crore)
		Sanctioned			Disbursed			
		1988-89	1989-90	1990-91	1988-89	1989-90	1990-91	
1	2	3	4	5	6	7	8	
1.	Andhra Pradesh	1270.3	977.8	1501.4	823.2	660.1	945.9	
2.	Arunachal Pradesh	0.8	1.0	4.0	0.4	0.8	1.4	
3.	Assam	59.9	216.4	69.8	45.9	58.9	71.1	
4.	Bihar	211.6	367.3	195.7	151.7	198.8	109.9	
5.	Goa	94.8	118.7	87.3	44.5	76.7	79.2	
6.	Gujarat	1757.6	1563.0	2523.7	10	923.4	1375.9	
7.	Haryana	236.0	533.0	354.1	183.0	273.8	314.5	
8.	Himachal Pradesh	127.0	154.3	325.4	75.1	90.3	74.3	
9.	Jammu & Kashmir	71.7	59.7	54.2	50.6	44.7	39.7	
10.	Karnataka	548.7	546.5	934.3	402.0	406.5	550.9	
11.	Kerala	200.0	227.9	276.7	151.6	172.2	175.3	
12.	Madhya Pradesh	848.8	628.8	1185.7	505.5	432.4	624.8	

S.No.	States/Union Territories	(Rs. Crore)											
		Sanctioned				Amount				Disbursed			
		1988-89	1989-90	1990-91	1988-89	1989-90	1990-91	1988-89	1989-90	1990-91			
1	2	3	4	5	6	7	8						
13.	Maharashtra	1943.0	3644.8	4438.3	1408.9	1877.6	2567.4						
14.	Manipur	12.9	12.2	2.6	3.5	8.8	4.8						
15.	Meghalaya	14.7	10.1	5.7	11.7	11.2	7.7						
16.	Mizoram	7.1	4.0	4.5	5.7	4.0	4.0						
17.	Nagaland	9.3	3.0	2.9	5.3	4.2	5.7						
18.	Orissa	396.9	370.7	307.2	214.5	174.5	292.5						
19.	Punjab	469.5	365.7	455.3	268.3	359.6	355.4						
20.	Rajasthan	775.3	576.6	748.0	218.7	302.9	423.2						
21.	Sikkim	3.4	8.0	1.2	1.7	7.5	3.6						
22.	Tamil Nadu	1131.8	1188.6	1332.0	697.2	833.7	938.3						
23.	Tripura	5.4	11.5	1.3	3.0	3.7	2.2						
24.	Uttar Pradesh	1562.6	1076.4	1324.2	858.6	705.9	853.3						
25.	West Bengal	427.2	611.2	609.5	424.5	396.7	417.7						
26.	Union Territories	416.5	309.2	646.0	222.0	232.1	401.6						