

Persons Benefited under Loan Mela Scheme in Tamil Nadu

4112. SHRI R. JEEVARATHINAM : Will the Minister of FINANCE be pleased to state :

(a) the number of persons benefited in Tamil Nadu under the scheme Loan 'Melas' till date;

(b) the amount distributed under this scheme so far; and

(c) the number of villages covered ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). Banks organise credit camps as part of the overall measures undertaken by them to bring about accelerated credit assistance to weaker sections. No central monitoring of credit camps is considered feasible or necessary and the present data reporting system does not yield information in respect of the number of the credit camps held, amount disbursed and beneficiaries involved. However, advances to weaker sections by all Scheduled Commercial Banks in the State of Tamil Nadu as at the end of December 1985 were Rs. 525 crores in 2099441 borrowal accounts.

Loans to Rickshaw Pullers in Andhra Pradesh

4113. SHRI C. SAMBU : Will the Minister of FINANCE be pleased to state :

(a) whether the branches of the nationalised banks including Syndicate Bank in Andhra Pradesh are not implementing certain Self Employment Schemes like 'Own Your Rickshaw' Scheme;

(b) whether Government have received any complaints in this regard; and

(c) if so, the action taken thereon ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c). The information is being collected and will be laid on the Table of the House to the extent possible.

Loans by Nationalised Banks Under Self Employment Scheme

4114. DR. S. JAGATHRAKSHAKAN : Will the Minister of FINANCE be pleased to state :

(a) the various steps taken to improve the system of giving "Self-Employment Scheme" loans by nationalised banks, bank-wise;

(b) whether there are any complaints of inordinate delay in sanctioning of credits;

(c) whether any directives have been issued by the Reserve Bank of India to keep up the time schedules;

(d) whether post sanction follow-up is done till the complete repayment of loans as per schedule; and

(e) the number of banks which have incurred losses on this account ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) The scheme for providing Self-Employment opportunities to Educated Unemployed Youth is being continued during 1986-87 and the remaining period of 7th Five Year Plan with the following modifications :

(i) 30% of the sanctions will be reserved for Scheduled Caste/Scheduled Tribe beneficiaries.

(ii) The ceiling on loan for industrial ventures has been enhanced from Rs. 25,000 to Rs. 35,000 and for business ventures, it has been reduced to Rs. 15,000.

(iii) A ceiling on family income of Rs. 10,000 per annum supported by an affidavit to be given by the beneficiary has been introduced.

(iv) I.T.I. passed youths are now eligible to set up industrial and service ventures under the scheme.

The Self-Employment Scheme for Urban Poor (SEPUP) was launched from 1st September, 1986 only. The question of

review of the scheme for bringing about further improvement in the sanction and disbursement of loans could be considered only after watching the performance of the scheme for some period.

(b) and (c). While there may not be inordinate delay in sanctioning of credit, Reserve Bank of India/Government are issuing instructions to banks for speeding up of sanctioning/disbursement of loan proposals from time to time. As regards the Self-Employment Scheme for Educated Unemployed Youths (SEEUY) Reserve Bank of India had issued directives to the banks on 15th January, 1987 and again on 27th February, 1987 advising them to gear up their machinery to achieve the target within the stipulated date.

As regards Self-Employment Programme for Urban Poor (SEPUP) the progress in the implementation of the programme has been under constant review by the Government as well as Reserve Bank of India and the banks were advised to complete sanction of loans before the end of February, 1987. On a review of position, a further time upto 31st March, 1987 has been given to the banks to sanction loans under the programme.

(d) It is too early to make any assessment of repayment performance, since under SEPUP the repayment would commence after a grace period of 3 months. However, the banks are required to supervise these loan accounts in the same manner as their other loans for similar activities and ensure proper end-use of funds.

(e) Reserve Bank of India has reported that the advances to the weaker sections under priority sectors are extended on concessional rate of interest in accordance with the broad policy objectives. It is difficult to arrive at the extent of losses incurred by the banks.

[*Translation*]

**Payment of House Rent Allowance
to Central Government Employees**

4115. SHRI MANVENDRA SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether under the present rules both the husband as well as wife in Central Government Services are not eligible for grant of House Rent Allowance in case either of them is allotted a Government accommodation; and

(b) if so, whether Government propose to amend the rules so as to allow the House Rent Allowance to the spouse who has not been allotted Government accommodation ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI B.K. GADHVI) : (a) Under extant rules a Government servant shall not be entitled to house rent allowance if his wife/her husband has been allotted accommodation at the same station by the Central Government, State Government, and autonomous public undertaking or semi-Government organisation such as municipality, Port Trust etc., whether he/she resides in that accommodation or he/she resides separately in accommodation rented by him/her.

(b) No such proposal is under consideration of the Government.

[*English*]

**Protection of Defence Installations and
National Monuments in Parts
of Bombay**

4116. PROF. MADHU DANDAVATE : Will the Minister of ENVIRONMENT AND FORESTS be pleased to state :

(a) whether the Bombay Hills Project has been frustrated by the renewed quarrying operations;

(b) whether on the basis of the Maharashtra Government Act on abolition of sub-soil rights Government have not been able to tackle the problem;

(c) whether vital Defence installations in the Chembur-Trombay area are the worst affected in consequence; and

(d) steps taken to overcome the situation and protect national monuments like Borivli National Park and Andheri-Gilbert Hill ?

THE MINISTER OF STATE IN THE MINISTRY OF ENVIRONMENT AND FORESTS (SHRI Z. R. ANSARI) : (a) to