

Centre to find out the possibility for concentrating uranium from sea water and separating it. Several attempts were also made to find new materials for absorption of uranium.

(c) and (d). B.A.R.C. experiments have shown that the cost of recovering uranium from sea water by presently known processes is very high.

Loans to Weaker Sections in Tamil Nadu

8468. SHRI P.R.S. VENKATESAN: Will the Minister of FINANCE be pleased to state:

(a) the total amount of loans given by the nationalised banks to weaker sections of society in urban and rural areas of Tamil Nadu during the last three years;

(b) whether Government are aware of the difficulties faced by the people in the State in getting loans; and

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

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) to (c). State-wise data on advances to weaker sections separately for Urban and Rural areas is not collected by Reserve Bank of India. However, outstanding advances of public sector banks to weaker sections in the State of Tamil Nadu as a whole for the last three years was as under:-

(Amount in Rs. crores)
(Accounts in lakhs)

Year	No. of Accounts	Amount Outstanding
December 1983	14.3	303
December 1984	18.1	446
December 1985	20.2	506

As per Reserve Bank of India's guidelines, banks have been advised that their outstanding advances to weaker sections under various schemes and programmes, should be atleast 10 per cent of their total outstanding advances, and this target has been achieved by public sector banks.

Whenever specific complaints/ genuine difficulties in regard to bank loan cases are brought to the notice of Government they are looked into for necessary remedial action.

U.K. Loans to India

8469. DR. B.L. SHAILESH: Will the Minister of FINANCE be pleased to state:

(a) whether Government have studied the impact of the change in the U.K. budget in the availability of tax benefits on the loans provided by the U.K. banks on a tax sparing basis on the Indian Financial Institutions and a few other leading Indian Public Sector Corporations; and

(b) if so, its outcome and how the U.K. budget provision will hit the Indian borrowers?

THE MINISTER OF STATE OF THE MINISTRY OF PETROLEUM AND NATURAL GAS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BRAHMADUTT): (a) and (b). The Government are aware of the changes proposed in the recent U.K. budget in regard to the loans offered by U.K. banks on tax sparing basis. The changes are *prima facie* likely to reduce the capacity of the banks to offer finely priced loans in future on U.K. tax sparing basis. There may be a possibility of a slight increase in the interest margin on existing U.K. tax spared loans after the budget proposals are implemented.

Credit Authorisation Scheme

8470. DR. B.L. SHAILESH: Will the Minister of FINANCE be pleased to state:

(a) whether the credit authorisation scheme is being streamlined to speed up credit

disbursement to borrowers and speed up credit delivery; and

(b) if so, the broad features thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) and (b). Yes, Sir, Under Credit Authorisation Scheme (CAS) which was introduced in 1965, the banks were required to obtain prior authorisation from the Reserve Bank of India (RBI) in respect of credit limits of Rs. 1 crores and above, required by borrowers from the banking system. The cut-off point of Rs. 1 crore under the CAS has been raised from time to time. Since April, 1986, the cut-off point is Rs. 6 crores in respect of borrowers other than exporters and Rs. 7 crores for exporters (i.e. whose annual average export during the preceding three calendar years is more than 25% of their turnover and whose export turnover in the following years is not likely to fall below 25% of the total turnover). Prior authorisation is also required for sanction of term loans, repayable over a period exceeding three years, to parties having aggregate term loans including deferred payment guarantees of Rs. 1 crores and above from the banking system irrespective of level of working capital limits.

RBI has advised that right from the inception of the scheme, all efforts are being made for speedy disposal of the applications received by it. Unless, certain additional essential information is required, its decisions are conveyed in as short a period as possible.

However, borrowers coming within the purview of CAS and complying with certain stipulated criteria, are entitled to get upto 50% of the enhanced working capital sought by them, released by their bankers without seeking prior authorisation of RBI. This facility known as "Fast Track" is to enable speedy releases of funds to borrowers adhering to good financial discipline.

Application of Gold Control Act 1968 to Religious shrines

8472. SHRI SHANTI DHARIWAL: Will the Minister of FINANCE be pleased to state:

(a) whether Gold Control Act 1969 is applicable to all religious shrines in India; and

(b) if so, the names of these shrines, community-wise indicating the quantity of gold received by them during the last three years?

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

Schemes for Preventing Juvenile Social Mal-Adjustment

8474. DR. P. VALLAL PERUMAN: Will the Minister of WELFARE be pleased to state:

(a) the salient features of the Centrally sponsored scheme for the prevention and control of juvenile social mal-adjustment;

(b) when was the scheme launched; and

(c) the impact of the scheme to check juvenile delinquency?

THE DEPUTY MINISTER IN THE MINISTRY OF WELFARE (SHRI GIRIDHAR GOMANGO): (a) The Centrally Sponsored Scheme for Prevention and Control of Juvenile Social Mal-adjustment in conformity with the Juvenile Justice Act aims at providing an infra-structure for the administration of justice to juveniles. The scheme provides for involvement of voluntary welfare agencies in evolving a separate system for handling of a delinquent and non-delinquent children at various stages and also seeks to provide assistance for bringing a qualitative improvement in