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Credit Facilities under Priority Sector

4468. SHRI DHARMA VIR VASISHT: Will the Minister of FINANCE AND REVENUE AND BANKING be pleased to state:

(a) the credit facilities under 'Priority Sector' basis, offered or received by the neglected section consisting of small and marginal farmers, hand cart pullers, horse and bullock carts, rickshaw pullers, tailors, barbers, dhobis, pan-bidi vendors and other self-employed categories of workers—trade-wise during the first quarter of 1977-78; and

(b) the difficulty if any faced in making available such credits to genuine applicants and steps proposed to be taken to overcome the same?

THE MINISTER OF FINANCE AND REVENUE AND BANKING (SHRI H. M. PATEL): (a) The present system of data collection in the public sector banks provides for compilation of statistics in respect of advances to small borrowers in such broad categories as 'Agriculture', 'Small Scale Industries', 'Professional and self Employment', 'Road and Water Transport operators' and 'Small business and Retail Trade', etc. Advances to small and marginal farmers, hand cart pullers, Horse and bullock carts, rickshaw pullers, tailors, barbers, dhobis, pan-bidi vendors and other self-employed workers will figure under these broad heads. The latest available data relating to advances to these broad categories, which constitute priority sector, for the period ending December, 1976 are set out in the attached Statement.

(b) To mitigate difficulties faced by small borrowers in obtaining advances from banks, instructions have been issued for the expeditious disposal of loan applications. Banks are expect-

ed to dispose of loan applications involving credit limits upto Rs. 10,000/- within three to four weeks and those of higher amounts within a period of three months. Besides, the application forms have been simplified and are being printed in regional languages. Assistance is also provided by the banks to small borrowers in the matter of filling up forms. Some of the banks are also providing consultancy service to small entrepreneurs and have posted Development Officers in the field to assist the weaker sections of society in obtaining institutional finance.

Statement

Public Sector Banks Advances to Priority Sectors as on December 1976

(Amount in Rs. lakhs)

<i>Category</i>	<i>Amount</i>	<i>No. of Accounts</i>
Agriculture . . .	1,22,922	44,00,870
Small Scale Industries	1,27,422	3,83,696
Road & Water Transport Operators .	23,645	1,43,977
Retail Trade and Small Business . . .	22,190	8,04,850
Professionals and Self-employed persons	6,871	4,60,177
Education . . .	587	26,075
Total . . .	3,03,637	62,19,645

(Figures provisional)

Export of Indian Power Equipments for Malaysia

4469. SHRI DHARMA VIR VASISHT: Will the Minister of COMMERCE AND CIVIL SUPPLIES AND COOPERATION be pleased to state the prospect of more sales of Indian power equipments for Malaysia together with the total investments by our companies until the end of the year 1973-74?