weeks, in dry farming techniques, including selection of crops, cultivation practices, soil and water conservation and use of fertilisers etc. This scheme will be implemented shortly.

इरा सेन्नियान समिति का प्रतिवेदन

1710. श्री विलास मुत्तेमवार: क्या वित्त मंत्री यह बातने की कृपा करेंगे कि:

- (क) जीवन बीमा निगम को पांच स्वतंत्र प्रादेशिक निगमों में पुनर्गठन करने के संबंध में इरा सेझियान समिति के प्रतिवेदन पर सरकार कब तक निर्णय करेगी: ग्रौर
- (ख) क्या इरा सेझियान सिमिति ने ग्रपने प्रतिवेदन में जीवन बीमा निगम को जीवन बीमा के क्षेत्र में "पियरलेस" जैसी गैर-सरकारी संस्थाग्रों से होड़ के प्रश्न पर विचार किया है श्रीर क्या उक्त प्रतियोगिता का भारतीय जीवन बीमा निगम पर कोई प्रभाव पड़ा है ?

वित्त मंत्रालय में उप मंत्री (श्री मगनभाई बारोट): (क) ग्रीर (ख). सरकार रिपोर्ट पर सिकय रूप से विचार कर रही है।

Soft Loan Scheme

1711. DR. VASANT KUMAR PANDIT: Will the Minister of FINANCE be pleased to state:

- (a) whether the Soft Loan Scheme for modernisation and rehabilitation of Five Industries has failed to achieve expected utilisation of sanctioned funds by public financial institutions.
- (b) if so, have Government made an indepth study of the causes of its failure; and
- (c) whether Government propose to make fundamental changes in the Soft Loan Schemes to make it responsive to the needs of the Five Industries?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MANGANBHAI BAROT): (c). No, Sir. The amount of assistance under the soft loan scheme sanctioned and disbursed by Industrial Development Bank of India, Industrial Finance Corporation India and Industrial Credit and Investment Corporation of India to five selected industries viz. Textiles, Cement, Sugar, Jute & Engineering as on 30-9-78, 30-9-79 and is given below:--

(Figures in Rs. crores)

| As on 30-9-78 | | As on 30-9-79 | | As on 30-9-80 | |
|------------------|-----------|------------------|-----------|------------------|-----------|
| Sanctioned | Disbursed | Sanctioned | Disbursed | Sanctioned | Disbursed |
| 217.67 | 27.55 | 409.90 | 101.71 | 574 - 59 | 211.72 |

It would be observed from the above that the rate of utilisation has been showing an upward trend over the last three years and the latest figure of disbursement is fairly satisfactory. It can't hence be said that the ob-

jective of the soft loan scheme has not been achieved. Further, there is generally a time lag between sanctions and disbursements, due to the various arrangements the borrowing companies have to make to