

cocoa growers of Kerala and if so, the details thereof as also the steps taken to solve the problems?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND RURAL RECONSTRUCTION (SHRI R.V. SWAMINATHAN): Yes, Sir. Main problem of cocoa growers in Kerala is marketing. State Government of Kerala are implementing a scheme for procuring cocoa from growers and primary processing in co-operative sector. For this purpose 20 co-operative Societies have already been sanctioned and financial assistance to set up fermenting and drying facilities have been provided. State Government of Kerala have appointed Kerala Marketing Federation and the Central Arecanut Marketing and Processing Cooperative Ltd., (CAMPCO), Mangalore to lift stocks from these Societies on no profit and no loss basis. Government of Kerala are also examining question of setting up processing plant for manufacture of finished products or intermediate products like cocoa butter.

Besides, Modern Bakeries (I) Ltd., a Public Sector Enterprise also proposes to set up a cocoa beans processing plant in Kerala. The Industrial Development Corporation of Kerala has also proposed to establish new processing units.

Requirement of Coconut Oil and its Production

4895. SHRI E. K. IMBICHIBAVA: Will the Minister of CIVIL SUPPLIES be pleased to state:

(a) what is the quantity of Coconut Oil required by the nation; and

(b) what is the quantity produced in India?

THE DEPUTY MINISTER IN THE MINISTRY OF CIVIL SUPPLIES (SHRI BRAJA MOHAN MOHANTY): (a) There is no firm estimate of the specific requirement of coconut oil in

the country. However, the total requirement of edible oils has been assessed to be between 36 and 38 lakh tonnes annually.

(b) The quantity of coconut oil produced is estimated to be around 1.7 lakh tonnes.

Performance of Cooperative Credit Institutions

4896. SHRI JANARDHANA POOJARY: Will the Minister of AGRICULTURE be pleased to state:

(a) whether it is a fact that there has been a dismal performance of the cooperative credit institutions in the rural areas;

(b) whether any assessment of the amount which is due to primary agricultural societies has been made;

(c) whether Government have conducted any studies to identify the causes of overdues in cooperative credit institutions;

(d) if so, the details thereof; and

(e) whether in view of (a) above, Government are considering to strengthen the commercial banking infrastructure in rural areas?

(f) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND RURAL RECONSTRUCTION (SHRI R. V. SWAMINATHAN): (a) to (f). No, Sir. The quantum of agricultural credit provided by the cooperatives

has been increasing as indicated below:—

Type of Loan	(Rs. in crores)		
	Achievements during		
	1977-78	1978-79	1979-80
Cooperatives :			
Short-term	1111.22	1261.91	1300.00*
Medium-term	160.47	193.07	187.00*
Long-term	237.90	240.57	308.21

* (Provisional)

The amount outstanding due to co-operatives and the percentage of overdues, are given below:—

	(Rs. in crores)	
	1977-78	1978-79
Loans outstanding	1798.00	2049.00
Percentage of overdues to Demand	43	43

A number of studies have been made in the past on causes of overdues in cooperative credit institutions. The report of the All-India Rural Credit Review Committee (1969), had, *inter-alia*, examined this problem. A Study Team was set up by the Reserve Bank of India specifically on overdues of cooperative credit institutions in 1972. This Study Team submitted its report in 1974. These studies showed that a number of causes, both internal to the cooperatives and external to them, have led to defaults in payment of cooperative dues. A major cause was found to be lack of will and discipline among cultivators to repay, leading to wilful defaults. Further, defective lending policies of cooperatives, indifference of management in taking prompt action against recalcitrant members and lack of favourable climate for recovery were found to be the contributory factors.

The overdues of the commercial banks were 48.8 per cent in 1977-78 and 46.9 per cent in 1978-79 indicating that the position of recovery is more

or less the same in respect of both the cooperatives and the commercial banks.

The over-all policy is progressive institutionalisation of agricultural credit under Multi-Agency approach in which the cooperatives and commercial banks and regional rural banks will supplement the role of each other. The question of replacing any institutional agency by the other does not therefore arise.

महापुरुषों के नाम पर संस्थाओं की स्थापना

4897. श्री बी० डी० सिंह : क्या नागरिक प्रति मंत्री यह बताने की कृपा करें कि :

(क) क्या सरकार ने ऐसे कोई मार्ग-दर्शी सिद्धान्त निर्धारित किए हुए हैं, जिनके अनुसार केन्द्रीय और राज्य सरकारें देश के महापुरुषों के नाम पर संस्थाओं की स्थापना करती हैं।