

अनुसार, कम्पनी द्वारा हाल में विज्ञापित स्कीमें, उक्त पाबन्दी अधिनियम के अन्तर्गत आपत्तिजनक नहीं है।

इस कम्पनी की 30-9-1979 की स्थिति के सबसे हाल के उपलब्ध तुलन-पत्र के मुताबिक कम्पनी की प्रदत्त पूंजी 11,000 रु० थी। कम्पनी द्वारा, उत्तर प्रदेश सरकार को भेजे गए परिसमापन कार्यक्रम के साथ संलग्न विवरण के मुताबिक, सितम्बर, 1980 में पंजीकृत और वास्तविक अभिदाताओं की संख्या 10,353-थी।

I.R.D. Programme and assistance available thereunder

3149. SHRI G. NARSIMHA REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware of the fact that there was lack of awareness in the rural areas about I.R.D. Programme and the assistance available thereunder;

(b) whether it is also a fact that despite instructions issued by the Reserve Bank of India some bank managers in the rural area, demand security for advancing a loan of Rs. 5000/-;

(c) if so, whether Government have made an indepth assessment to find out where and how the I.R.D. Programme is not able to make as much progress as is intended and if so, the findings thereof; and

(d) the steps taken to publicise and remove the financial obstacles mentioned in (a) and (b) above?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY):

(a) to (d) The Integrated Rural Development Programme is being implemented by the concerned State level institutions in close coordination with the public sector banks and other financial institutions providing credit in rural areas. Banks on their part have also been strengthening their infrastructure with a view to support

the implementation of the programme as widely as possible. In the year 1980-81, the bank credit mobilised for the Programme was Rs. 124 crores as compared to Rs. 85 crores in the preceding year. The Reserve bank of India has also given clear instructions to the banks that in respect of loans up to the cost of the economic unit, or Rs. 5000/-, whichever is less, for agriculture and allied activities, the only security to be taken is the assets to be created, or the crop to be raised, with the loan. The banks are required to strictly adhere to this and to ensure that there are no complaints in regard to follow up on these instructions. The implementation of the Programme was reviewed in a meeting convened on 21-11-1981 under the chairmanship of Governor, Reserve Bank of India, which was attended to by the Chief executives of the banks and the chief secretaries of the States. The main issues identified in the meeting which required attention in this context on the part of the banks and the State Govts. are indicated in the Annexure. The Reserve Bank of India has since issued revised detailed instructions to banks to ensure their effective participation in the implementation of the Programme.

Statement

(a) The net work of the bank branches, including the Regional Rural Banks, has to be extended to provide further Banking facilities in the rural and semi-urban areas.

(b) Administrative and procedural arrangements have to be devised to bring about better coordination between the banks and the district rural development agency. The District Consultative Committees should be in a position to bring about closer coordination between the State agencies and the banks. There should be regular monitoring and review of performance for which data should be available within a reasonable period.

(c) The identification of beneficiaries and preparation of viable schemes for their benefit should be taken in hand and in this, while the State agencies will play a major role, the banks should also assist and remain associated at various stages. The processing of application of loans should be spread over and bunching of applications should be avoided.

(d) A degree of uniformity in the lending practices of the banks should be brought about, if necessary, by making the application forms, documents etc. uniform. The loan applications should be expeditiously processed and all help given to the borrowers in this direction.

(e) The Reserve Bank of India's instruction in regard to security/hypothecation should be strictly observed by the bank staff and emphasis should be on the viability of the programme rather than the credit worthiness of the borrower. Credit camps may be held for sanctioning loans and the bank staff should maintain close liaison with the borrowers to ensure proper and timely utilisation of the funds.

(f) Special emphasis has to be laid on assisting the poorest among the poor, particularly those belonging to the Scheduled Castes and Scheduled Tribes. The lending under the Differential Rate of Interest Scheme should cover as large a number of Scheduled Castes and Scheduled Tribes as possible.

(g) State Governments should ensure that the climate for recovery of loans is not vitiated because it is important that the funds available with the credit institutions are recycled. The need for suitable legislation for speedy recovery of loans needs to be considered by State Governments where such legislation is either inadequate or does not exist.

“घाटे की अर्थव्यवस्था से छुटकारा जरूरी”,
शीर्षक से समाचार

3150 श्री रामावतार शास्त्री : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार का ध्यान दिनांक 25 जनवरी के हिन्दी दैनिक “जनयुग” में “घाटे की अर्थ-व्यवस्था से छुटकारा जरूरी” शीर्षक से प्रकाशित समाचार की ओर दिलाया गया है ;

(ख) यदि हां, तो क्या यह विचार कुछ दिनों पहले एक प्रसिद्ध अर्थशास्त्री डा० मेलकम आदिशैशिया ने मद्रास में यूनाइटेड न्यूज एजेंसी के संवाददाता से बातचीत करते हुए व्यक्त किया था ;

(ग) यदि हां, तो उनके वक्तव्य की मुख्य-मुख्य बातें क्या हैं; और

— (घ) उस पर सरकार की क्या प्रतिक्रिया है ?

वित्त मंत्री (श्री प्रणव मुखर्जी) :
(क) से (ग). सूचित हुआ है कि डा० मेलकम आदिशैशिया ने मद्रास में यूनाइटेड न्यूज एजेंसी के एक संवाददाता से भेंट वार्ता की थी, जिसका समाचार जनवरी, 1982 में विभिन्न समाचार पत्रों में प्रकाशित हुआ था। सूचित हुआ है कि भेंटवार्ता में डा० आदिशैशिया ने यह कहा था कि घाटे की वित्त व्यवस्था को कम करने और सार्वजनिक वितरण प्रणाली में सुधार करने से मुद्रास्फीति में कारगर ढंग से कमी की जा सकती है।

(घ) बजटीय घाटा, जो 1981-82 (संशोधित अनुमान) में 1700 करोड़ रुपये था, उसे कम करके 1982-83 के बजट में 1365 करोड़ रुपये (बजट अनुमान) पर लाया गया है। सार्वजनिक