

ment etc. may be covered. The break-up of such assistance received on gov-

ernment account, into project and non-project assistance is given below:—

(Rs. crores)

Year	Project	Non-Project	Total
1977-78	744.78	449.09	1193.87
1978-79	644.06	490.04	1134.10
1979-80	906.17	371.42	1277.59
1980-81	1254.52	831.17*	2085.69*
1981-82	1512.24	262.32	1774.56

\*Includes IMF Trust fund loan of Rs. 537.51 crores.

(b) For operational purposes the Government of India does not compare their estimates of aid utilisation with the projections made by any other outside agency.

(c) and (d) Do not arise.

**Bank Credit to the educated unemployed belonging to rural areas for setting up cottage/village/agro-based industries**

5320. SHRI GADADHAR SAHA: Will the Minister of FINANCE be pleased to state:

(a) Bank credit given to the entrepreneurs/educated unemployed belonging to rural areas and weaker, backward sections for setting up small, cottage, village and agro-based industries in the industrially backward districts of West Bengal;

(b) The amount of loan banks are empowered to sanction for setting industries under the non-priority sector; and

(c) the concessions provided for setting up industries in these backward districts by those sections and the number of such units set up and financed by the banks in the districts, district-wise from 1979 to 1982?

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

Planning Commission notified 13 districts as industrially backward in West Bengal as on 1-5-1979 to qualify for concessional finance from the financial institutions. As per information compiled by the Reserve Bank of India, outstanding advances of scheduled commercial banks to small scale industries (including village and cottage industries) in these districts as at the end of June, 1980 (latest available) are as follows:

Name of Districts	Amount outstanding
	(Rs. in lakhs)
Bankura	75.42
Birbhum	146.08
Burdwan	644.87
Cooch Behar	55.30
Darjeeling	512.49
Hooghly	607.15
Jalpaiguri	534.02
Malda	25.59
Midnapur	277.51
Murshidabad	74.71
Nadia	324.30
Purulia	225.02
West Dinajpur	87.60

(b) Banks ordinarily provide work-capital requirements of industries. For limits beyond Rs. 2 crores they have to obtain prior authorisation of the RBI.

(c) Scheduled Commercial Banks charge interest at 10.25 per cent p.a. on composite loans upto Rs. 25,000 to small scale industries set up in backward areas as against 12.50 per cent in other areas. Term loans of not less than 3 years maturity for SSI are

provided at 12.50 per cent rate of interest as against 13.50 per cent in other areas. Available data regarding scheduled commercial banks advances to small scale industry in backward districts of West Bengal are given in the statement attached.

### Statement

*Outstanding advances of Scheduled commercial banks to small scale industry as at the end of June 1979 and 1980*

District	No. of Borrowal Accounts		Amount outstanding (Rs. in lakhs)	
	June, 1979	June, 1980	June, 1979	June, 1980
Bankura	923	1027	90.82	75.42
Birbhum	1117	908	154.52	146.08
Burdwan	2713	2403	822.31	644.87
Cooch Behar	504	434	27.32	55.30
Darjeeling	1024	970	245.77	512.49
Hooghly	2224	2704	726.15	607.15
Jalpaiguri	768	996	106.53	534.02
Malda	1101	422	38.08	25.59
Midnapur	2106	2831	210.79	277.51
Murshidabad	3753	4287	101.07	74.71
Nadia	4875	4821	334.15	324.30
Purulia	718	1072	166.57	225.02
West Dinajpur	488	529	52.45	87.60

### Cadre Review in Armed Forces

5321. SHRI J. S. PATIL:

SHRI RAM VILAS PASWAN:

Will the Minister of DEFENCE be pleased to state:

(a) whether it is a fact that cadre review has been carried out in all the three branches of the armed forces and the D.R.D.O. during the past one year;

(b) whether similar cadre review has not been carried out in respect of the service officers working in the Defence Inspection Organisation; and

(c) if so, the reasons thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF DEFENCE (SHRI K. P. SINGH DEO): (a) Cadre Review for the three Services was carried out in 1979-80, and for the DRDO in October 1981.

(b) and (c). Proposals for a cadre review are under formulation.