

बैंकों द्वारा ऋणों की वसूली सामान्यतः ऋणकर्ताओं के वास्ते तैयार की गई समय-सारणी के अनुसार की जाती है। अकाल आदि जैसी किन्हीं प्राकृतिक आपदाओं की अवस्था में बैंकों द्वारा ऋणकर्ताओं को भारतीय रिजर्व बैंक द्वारा निर्धारित मार्गदर्शी सिद्धान्तों के अनुसार सहायता प्रदान करने के वास्ते कार्रवाई की जाती है।

Finance by Branches of SBI for I.R.D. Schemes

5379. PROF. RUP CHAND PAL: Will the Minister of FINANCE be pleased to state whether Government are aware that many Branches of the State Bank of India and other banks have refused to finance Integrated Rural Development Schemes on the plea that they had received circulars from their Head Office not to finance IRD Programme?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): Reserve Bank of India has clearly advised the banks to meet adequately the credit requirements of the beneficiaries of Integrated Rural Development Programme. The banks are following the instructions, and there is no question of their head offices asking branches to stop financing under IRDP.

Loans advanced by Lakshmi Commercial Bank Ltd. to non-existent firms

5380. SHRI BHEEKHA BHAI: Will the Minister of FINANCE be pleased to state:

(a) whether his attention has been invited to the press report published in the 'Indian Express' dated 30th March, 1982 to the effect that the branches of the Lakshmi Commercial Bank Limited (a non-nationalised bank) have advanced loans worth Rs. 9 lakhs to non-existent firm and

small traders under the 20-Point Economic Programme;

(b) whether other branches of the said bank have also advanced loans to non-existent firms; if so, the total amount involved alongwith the action of the Reserve Bank of India on such irregularities; and

(c) whether neglected and priority sector is loaned by the said bank according to the policy or not?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) Yes, Sir.

(b) No such case in respect of any other branch of the Lakshmi Commercial Bank Ltd. has come to the notice of the Reserve Bank of India.

(c) Indian Private Sector Banks are guided by the Reserve Bank of India's instructions regarding advances to priority sectors. Their performance in this regard is reviewed by the Reserve Bank from time to time. Reserve Bank have reported that the priority sector advances of Lakshmi Commercial Bank accounted for 23 per cent of its total advances as at the end of June, 1981 as against an average of 22 per cent for all non-nationalised banks.

Publicity business ITDC gets from various States

5381. SHRI SUBHASH YADAV: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) how much is the volume of the publicity business which the I.T.D.C. gets from various States for printing in their brochures; and

(b) what is the net profit after meeting overhead charges that the I.T.D.C. receives?

THE MINISTER OF STATE FOR TOURISM AND CIVIL AVIATION (SHRI KHURSHEED ALAM KHAN): (a) The cost of publicity literature