

Utilisation of Bank credit to Water sections

1507. SHRI RAVINDRA VARMA: Will the Minister of FINANCE be pleased to state:

(a) whether any study has been taken to find out how the bank credit to weaker sections is utilised;

(b) had any steps been taken to ensure proper utilisation of such credit for augmenting employment and putting the same to productive use; and

(c) what portion of such credit is used for consumption purposes?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) The Reserve Bank of India have reported that they have not conducted any specific study of the advances granted by banks to the weaker sections to determine their utilisation. However, according to them some banks have undertaken a few evaluation studies of the schemes financed by them with a view to making an objective assessment of

(i) borrowers difficulties in getting and utilising loans;

(ii) the impact of the scheme in raising the income of the borrowers assisted; and

(iii) extent to which the schemes have helped to create gainful employment.

Besides the above National Institute of Bank Management has, at the instance of the Government, conducted a study of the Working of DRI Scheme. The final report of the National Institute of Bank Management is awaited.

In October 1980, on the basis of the recommendations of the Working Group on 20 Point Programme, the Reserve Bank of India had advised the banks that they should undertake studies of specific schemes financed by them, if necessary, in coordination with the financing banks in the same area and other agencies like ARDC, IDBI etc. to assess the impact of bank lending in these areas and with a view to ascertaining the problems encountered by the banks in repatriation and implementation of the schemes and

recovery of loans. The Reserve Bank of India has also set up a standing forum to evaluate the impact of bank finance on economic activities in specific areas.

(b) The banks while sanctioning loans to their constituents make sure that the loans are utilised for the purposes for which they have been given. If any case of diversion of funds come to their notice they take suitable and corrective action including recall of the advances.

(c) Provision also exists for consumption loans not exceeding Rs. 500 per family per year to be provided to the weaker sections of the society to cover general consumption, medical expenses, educational needs, marriages, funerals etc. Normally such consumption loans are to be part of production loans and should mainly cover the beneficiaries of the 20 Point Programme.

Expenditure on Security Checks at Airports

1508. SHRI RAVINDRA VARMA: Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state:

(a) cost incurred on security checks conducted at different airports in our country;

(b) the number of persons employed for this work in each airport; and

(c) steps taken to streamline and reduce this expenditure?

THE MINISTER OF TOURISM AND CIVIL AVIATION (SHRI A. P. SHARMA): (a) An amount of Rs. 97,84,162/- has been spent during the period 1979 to 1982 (3 years) towards payment for Police personnel posted for anti-hijacking & security duties. An amount of Rs 429.19 lakhs has been spent for the purchase of X-Ray Baggage Inspection System, Door Frame Metal Detector & Hand-held Metal Detectors for providing security checks at airports.

(b) A statement showing the approved strength of staff for security duties at each airport is attached.

(c) The staff approved for security duties at each airport, is the absolute minimum necessary for implementing anti-