

करने का है जिसको यह जारी किया गया हो जिससे कि इसे काला बाजारी में न बेचा जा सके ?

वाणिज्य मंत्रालय में उप मंत्री (श्री पी. ए. संगमा): (क) और (ख). संभवतः 'टैक्स-मार्क्स' के बारे में पूछा गया है 'ट्रेड मार्क्स' के बारे में नहीं। विगत कुछ वर्षों में, नए विद्युत करषों लगाने की अनुमति नहीं दी गयी है, क्योंकि हथकरषों को प्रोत्साहित करने की आवश्यकता है। तथापि, समय-समय पर अनियमित विद्युत करषों को विनियमित किया गया है।

(ग) सूती वस्त्र नियंत्रण आदेश के अन्तर्गत, टैक्स मार्क्स को अन्तर्गत किया जा सकता है। सरकार को टैक्स-मार्क्स की किसी काला बाजारी की जानकारी नहीं है।

(घ) छठी पंच वर्षीय योजना के दौरान आधार वर्ष की तुलना में 5 प्रतिशत तक विस्तार करने का विनिश्चय किया गया है, यह विस्तार हथकरषा सहकारी समितियों के सदस्यों तक सीमित रखा जा रहा है। 31 मार्च 1981 को विद्यमान अप्राधिकृत विद्युत करषों को विनियमित करने का भी विनिश्चय किया गया है।

(ङ) इस समय जारी किए जा रहे टैक्स मार्क्स पर पाटी का नाम तथा विद्युत करषों का स्थान निर्दिष्ट किया जाता है।

Opening of Banking Company by Government of West Bengal

1523. SHRI SOMNATH CHATTERJEE:

SHRI SAMAR MUKHERJEE:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have taken any decision on the request of the West Bengal Government for their own banking company; and

(b) if not, the reasons for the inordinate delay?

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

Reserve Bank of India, which is the licensing authority for the purpose, has reported that the request is receiving their attention in consultation with the State Government.

Advances on Differential Rates of Interest

1524. SHRI BHEEKHABHAI: Will the Minister of FINANCE be pleased to state:

(a) whether the advances on Differential Rates of Interest are sanctioned through simplified procedure in the non-nationalised and nationalised banks and the percentage of such advances to the total advances in the non-nationalised banks;

(b) whether Government have given any guidelines to non-nationalised banks regarding sanctioning of advances on Differential Rates of interest; and

(c) whether the Reserve Bank of India has a watchful eye on the said advances?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) to (c). Revised guidelines on the Differential Rate of Interest (D.R.I.) Scheme issued by the Government lay down liberalised terms and conditions for the sanction of loans under the Scheme. These guidelines have been repeated by the Reserve Bank of India to the non-nationalised banks also. While the public sector banks and the non-nationalised banks with demands and time liabilities exceeding Rs. 25 crores are required to lend under the Scheme 1 per cent of their aggregate advances as at the end of the previous year, non-nationalised banks with demand and time liabilities of less than Rs. 25 crores may lend only $\frac{1}{2}$ per cent of their aggregate advances as at the end of the previous year. The Reserve Bank of India monitors the performance of the non-nationalised banks through quarterly reports. According to the available data as at the end of December, 1980 a sum of Rs. 1.74 crores was outstanding against 0.14 lakh borrowal accounts in the private sector banks. This constituted 0.2 per cent of the aggregate advances of the private sector banks as at the end of December, 1979. The Reserve Bank of India also makes a review of the perfor-

mance of individual banks at the time of their periodical inspections. The deficiencies observed are mentioned in the inspection reports and brought to the notice of the concerned banks. The banks, whose progress in lending under the Scheme is not satisfactory, are asked by the Reserve Bank of India to step up their lending and indicate the steps taken or proposed to be taken for this purpose.

Demand for abolishing compound and punitive Rates of Interest charged from Peasants

1525. SHRI BHOGENDRA JHA: Will the Minister of FINANCE be pleased to state:

(a) whether there have been demands for abolishing compound and punitive rates of interest charged from peasants by the All India Kisan Sabha and other peasant organisations;

(b) if so, the details thereabout and Government reaction thereto;

(c) whether it is proposed to charge only differential rates of interests on credits advanced to agricultural labourers, marginal and small farmers;

(d) if so, the details thereabout; and

(e) if not, the reasons therefor?

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THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): (a) Yes, Sir. Such a demand has been made in the past.

(b) According to existing instructions of the Reserve Bank of India, banks are allowed to compound interest on overdues, and not on current dues. The provision for compound/penal rates of interest are considered necessary to maintain the requisite financial discipline in the lending operations of the banks.

(c) to (e). The Differential Rates of Interest Scheme is basically meant to cater to the credit requirements of the weakest among weaker sections. Small/marginal farmers can avail of finance under the Scheme if they satisfy the prescribed eligibility criteria. On account of limited funds available under the Scheme, it is not possible to extend its application

for credit needs of all agricultural labourers, marginal and small farmers.

Reservation of Jobs for Deaf and Dumb Persons

1526. SHRI R. N. RAKESH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have issued instructions to Government Departments/Undertakings for reservation of 1 per cent jobs for Deaf and Dumb persons and identify such jobs;

(b) whether it is also a fact that there are a number of jobs like Typing, Despatch, writing of Inward Mail, instruments collection schedules, Day Books, Statements of Accounts, Clearing schedules, sortings of notes, etc. etc. in large/medium size branches and Head Offices of banks which do not involve public dealings;

(c) if so, whether benefit of reservation for the jobs of the nature stated in part (b) above is extended by the State Bank of India and other nationalised banks; and

(d) if so, the full details in this regard?

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

(b) Yes, Sir.

(c) Yes, Sir.

(d) According to available information as on 1-1-1982, 60 deaf and dumb persons were working in various public sector banks in the clerical and the subordinate cadre.

PAPERS LAID ON THE TABLE

SOCIAL SECURITY CERTIFICATES (AMENDMENT) RULES, 1982 AND NOTIFICATION *re*. MARKET LOANS

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): I beg to lay on the Table:

(1) A copy of the Social Security Certificates (Amendment) Rules, 1982 (Hindi and English versions) publish-