

rural branches of all Scheduled Commercial Banks have been showing an increasing trend during the last three years as set out below:—

	As at the end of December	GDRatio (per cent)
1979	56.20
1980	56.91
1981	60.62

These advances made through the rural branches do not, however, constitute the total advances of the banks utilised in the rural areas. A study of occupation pattern of credit by population groups made by Reserve Bank in June 1977, revealed that of the Direct Finance to Agriculture, which is apparently utilised in rural areas, as much as 64.0 per cent was extended through branches other than rural.

The Banks have been advised to raise the proportion of priority sector credit to their aggregate credit to the level of 40 per cent by 1985. By the same date banks credit to Agriculture and Allied Activities is targetted to constitute 16 per cent of the banks' total credit. Banks have also been advised to double the share of artisans, craftsmen and village and cottage industries and small units (not requiring more than Rs. 25000) in their aggregate credit to the small industries sector. Banks are actively participating in the implementation of the Integrated Rural Development Programme (IRDP) and taking up schemes incorporated in the District Credit Plans for joint implementation. These measures are expected to further increase the flow of credit in the rural areas.

Failure of Individuals/Companies in Repayment of Loans and advances taken from public sector Banks

3166. SHRI N. E. HORO: Will the Minister of FINANCE be pleased to state:

(a) whether there have been cases where large number of individuals and companies including companies belonging to mono-

poly and big business houses have failed to repay loans and advances taken from public sector banks inspite of repeated reminders in the last three years;

(b) if so, the details regarding the amount of loans and advances for which recovery procedures have started or are in process in between 1978—82 by nationalised banks including the State Bank of India;

(c) what are the details in this regard, bank-wise and year-wise and the amount involved in each case; and

(d) the percentage of such loans to the total advances outstanding as on 31st March, 1982?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE): (a) Precise details relating to defaults in the repayment of loans of public sector banks taken by various categories of borrowers are not available. Compilation of such data by the Reserve Bank of India through the vast network of branches will involve considerable time and efforts and this may not be commensurate with the results likely to be achieved. It is, however, true that some amounts are over due to the Scheduled Commercial Banks from various categories of borrowers. The causes for these overdues will vary from case to case. It is the responsibility of the banks to pursue the borrowers and recover the amounts repayable.

(b) to (d) For the period 1978—81, collection of banks-wise details regarding the number of suit filed accounts and the amounts involved as also the percentage of overdue advances to aggregate outstanding advances had been attempted as one-time operation. While complete information in regard to number of suit filed accounts and the amount involved in respect of 14 public sector banks became available, similar information in respect of 7 other banks was only partially complete and for the remaining 7 banks such information could not be made available.

The information in respect of percentage of overdue advances to aggregate outstanding advances is complete only in respect of 13 banks.

The above information had been collected on one time basis but even then in spite of prolonged efforts all the relevant information could not be collected.

The available information given in the statement laid on the table of the House. [Placed in Library. See No. LT—5561/82] however, gives a somewhat illustrative picture of the information sought.

Light and Sound unit in Poona

3167. SHRI V. N. GADGIL: Will the Minister of TOURISM be pleased to state:

(a) whether Government propose to establish "Light and Sound" units in various historic tourist spots;

(b) whether it is a fact that the Department of Archaeology has objected to the establishment of one such unit at Shanwar Wada Palace in Poona; and

(c) if so, whether Government propose to establish such a unit in Poona with a view to attract tourists?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM (SHRI KHUR-SHEED ALAM KHAN): (a) Government intend to set up sound and light shows at some selected places which fall along the approved travel circuits, subject to the availability of funds and *inter se* priority.

(b) and (c) The Maharashtra Tourism Development Corporation have sent a proposal for rendering financial assistance to instal Sound and Light Shows at the following three places in Maharashtra:—

1. Shanwar Wada, Pune
2. Daulatabad Fort, Aurangabad District
3. Raigad Fort, District Raigad.

These proposals are still under consideration. After final decision is taken the matter will be referred to the Archaeological Survey of India for their clearance.

Exemption of rigs supplied to Tamil Nadu Government by Danish Government from Custom Duty.

3168. SHRI D. S. A. SIVAPRAKASAM: Will the Minister of FINANCE be pleased to state:

(a) whether Government of Tamil Nadu pleaded for exemption from custom duty and refund of the duty paid for its rigs supplied to it by Danish Government under 'DANIDA'; and

(b) if so, the response of the Union Government thereto?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PATTABHI RAMA RAO): (a) and (b) Yes, Sir. A request has been received from the State Government of Tamil Nadu for exempting from payment of import duty rigs gifted by the 'DANIDA' to the State Government for its Water Supply Programme. The request is under examination.

In the mean time, it is understood, the State Government has already paid duty and cleared some consignments of rigs and other equipments. Question of refund of duty already paid would not arise as the exemptions cannot be granted with retrospective effect.

Operational difficulties in opening morning branch of Canara bank in R.K. Puram

3169. SHRI UTTAM RAO PATIL: Will the Minister of FINANCE be pleased to refer to the reply given to Unstarred Question No. 243 on 13th August, 1982 regarding opening of morning branches by Canara Bank and state:—

(a) what are the operational difficulties which lie in the way of the Canara Bank to open its morning Branch, R. K. Puram, New Delhi at 8.30 a.m., when the Indian Bank in its close proximity is opening its Shantiniketan Branch at this time; and

(b) how does the Bank propose to overcome these difficulties from the point of view of customers' facilities most of whom are working class people?