

institutions, credit bodies and commercial banks in the last two years;

(b) whether it is a fact that some credit bodies and commercial banks have been declining to provide credit to the tribal people;

(c) if so, the reasons thereof; and

(d) the condition made by his Ministry to provide credit to the tribal people ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) The following table shows the agricultural credit provided by banks to SC/ST communities :

As at the end of December	No. of Accounts	Amount outstanding (Rs. in lakhs)
1979	11,58,337	18,497.48
1980	14,96,564	25,330.14
1981 (Provisional)	18,32,566	31,872.35

Separate data are not available regarding credit extended to tribal borrowers.

(b) to (d) Banks have been advised to devote special attention and effort to increase the flow of credit to the SC/ST communities and to ensure that at the district level, credit planning takes into account the needs of these communities. The banks have also been asked to consider viable loan proposal of borrowers from these communities with utmost sympathies and understanding and not to reject them merely for want of collateral security or margin. However, in specific cases, applications may have to

be declined if the proposals are non-viable, or if the borrowers are defaulters.

More Vayudoot Services In Rajasthan During 1983-84

7545. SHRI JAI NARAYAN ROAT : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) the details of the Vayudoot services being operated in Rajasthan;

(b) whether there is any proposal to start more Vayudoot service in Rajasthan during 1983-84; and

(c) if so, the name of places likely to be covered ?

THE MINISTER OF STATE IN THE MINISTRY OF TOURISM AND CIVIL AVIATION : (SHRI KHURSHED ALAM KHAN) : (a) The Vayudoot is not operating to any station in the State of Rajasthan so far. Subject to the availability and development of the requisite infrastructural facilities and economic viability of the operations, Vayudoot has plans to extend air service to Kota, Jaisalmer and Bikaner,

Dispersal Of Banking Facilities

7546. SHRI R. P. GAEKWAD : Will the Minister of FINANCE be pleased to state :

(a) whether Government are aware of unscientific and lopsided dispersal of banking facilities and lack of co-ordination in the expansion of banks ;

(b) whether it is also a fact that several banks were engrossed in the problems of bad debts and heavy loan