

submitted its first report.

(b) if so, what are the main features and recommendations of the said report.

(c) whether it is also a fact that the said report hints structural change or re-thinking on economic policy of the country ; and

(d) what are the reactions of Government on the report ?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE) : (a) to (d) Yes Sir. The Council of Economic advisers appointed by the Prime Minister has submitted its first report. In their report, which is a confidential document, the Council has examined a variety of subjects which having a bearing on the current functioning of the Indian economy. Government has taken note of the Council's recommendations and these will be kept in view in the formalation of its policy from time to time.

Sanctioning of Advances Beyond Discretionary Powers by Managers in Lakshmi Commercial Bank Ltd.

1095. **SHRI BHEEKHA BHAI :** Will the Minister of FINANCE be pleased to state :

(a) Whether it is a fact that sanctioning of advances beyond discretionary powers of the managers or by oral or telephonic instructions are frequent in the Lakshmi Commercial Bank Ltd., (a non-nationalised Bank) ;

(b) the total amount sanctioned with respect to (a) in 1980-81 and 1981-82 ;

(c) how much amount has become sticky ; and

(d) any proposal to regulate such affairs with details thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d) According to the Reserve Bank of India some cases of irregular advances by certain Branch Managers of Lakshmi Commercial Bank Ltd. have come to their notice. The Reserve Bank have already advised the bank for taking necessary corrective action including suitable action against the delinquent officials. Reserve Bank have also appointed the third Additional Director on the Board of the bank to improve its effectiveness. However, having regard to the sensitive nature of banking operations. which are founded on trust and confidence of people it would not in be public interest to discuss the affairs of a particular bank in intricate details.

Crash Programme to Wipe out Shortfall of SC/ST In Ministry and Public Sector Undertakings

1096. **SHRI BHEEKHA BHAI :** Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) the number of employees belonging to SC/ST separately in his Ministry and public sector undertakings under his administrative control, class-wise and public sector-wise;

(b) the shortfall in each of these category of employees in his Ministry as well as various public sector undertakings under his administrative control ; and

(c) whether any crash programme has been launched with a view wiping out shortfall ?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI KHURSHEED ALAM KHAN) : (a) to (c) The required information is being collected and will be laid on the Table of the Lok Sabha.

Guarantee for Loans Beyond Rs. 5,000 Required by Unemployed Youngmen

1097. **PROF. NARAIN CHAND PARASHAR :** Will the Minister of FINANCE be pleased to state :

(a) whether Government are aware that the banks require a guarantee for loans beyond Rs. 5,000 applied for by the unemployed youngmen to start their own work under NREP/TRYSSEM/IRDPA ;

(b) whether it is also a fact that not many persons with sufficient income came forward to offer the guarantee for such youngmen as are poor and have no income but wait to undertake self-employment ventures; and

(c) if so, whether Government propose to urge the RBI and the nationalised banks to modify the condition relating to the offer of guarantee so as to help the youngmen?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Banks have been advised that they should be largely guided by the viability of the projects while entertaining credit proposals from entrepreneurs and that collateral security by way of immovable properties/third party guarantee/cash security should not be insisted upon as a matter of routine. In case of composite loan comprising of loan and working capital facility upto Rs. 25,000/- granted to an individual artisans or a village/cottage unit also, banks have been advised not to insist on margin, collateral security or guarantee.

(b) and (c) Government are not aware of any such specific instance. As such modification of the condition relating to the offer of guarantee does not arise.

विदेशी पर्यटकों को उदारतापूर्वक वीसा जारी किया जाना

1098. श्री जगपाल सिंह :

श्री राजेश कुमार सिंह : क्या पर्यटन और नागर विमानन मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या सरकार का ध्यान इस बात की ओर दिलाया गया कि गत वर्षों की तुलना में पर्यटन विकास की गति इस वर्ष धीमी रही है ;

(ख) यदि हाँ, तो इस बात को सुनिश्चित करने के लिये सरकार द्वारा क्या कदम उठाये गए या उठाये जा रहे हैं कि विदेशी पर्यटकों के माध्यम से विदेशी मुद्रा की प्राप्ति बराबर बनी रहे अथवा उसमें बढ़ोतरी हो ;

(ग) क्या सरकार विदेशी पर्यटकों पर से पाबंदी हटाने या वीसा जारी करने के मामले में उदार नीति अपनाने के बारे में विचार कर रही है ; और

(घ) यदि नहीं, तो इसके संबंध में सरकार के समक्ष क्या कठिनाइयाँ हैं ?

पर्यटन और नागर विमानन मंत्रालय के राज्य मंत्री (श्री खुरशीद आलम खाँ) : (क) जी, हाँ। भारत में अन्तर्राष्ट्रीय पर्यटक आगमन की वृद्धि दर में हो रही कमी के बारे में सरकार को जानकारी है परन्तु ऐसे संकेत हैं कि वृद्धि दर कमोवेश वही है जो पिछले वर्ष थी।

(ख) विदेशी पर्यटन से विदेशी मुद्रा आय में बढ़ोतरी सुनिश्चित करने के लिए सरकार द्वारा जिन उपायों की परिकल्पना की गई है, वे इस प्रकार हैं-विदेशों में संवर्धन और मार्केटिंग में वृद्धि, विदेशों में श्रीलंका, कुआलालाम्पुर और गल्फ क्षेत्रों में नये कार्यालय खोलना ; निर्धारित यात्रा परिपथों के आस-पास पड़ने वाले पर्यटक केन्द्रों पर सुविधाओं का विकास ; मौजूदा हवाई अड्डों का विस्तार और नये एयर टर्मिनलों का निर्माण ; क्षेत्रीय पर्यटन का संवर्धन करना, जिसमें पश्चिम एशिया के देशों से पर्यटन का संवर्धन शामिल है ; चार्टर यातायात का संवर्धन। अन्तर्राष्ट्रीय सम्मेलनों, गोष्ठियों का आयोजन आदि।

(ग) और (घ) जिन देशों के साथ हमारे देश के राजनयिक संबंध हैं, उन देशों से आने वाले विदेशी पर्यटकों को वीसा जारी करने पर इस समय कोई प्रतिबन्ध नहीं है। सरकार ने विदेशों में भारतीय मिशनों और पोस्टों को