Recovery of Loans Hampers Development of Cooperative Banks

1895. SHRI M.V. CHANDRASHEK-ARA MURTHY: Will the Minister of AGRICULTURE be pleased to state:

- (a) whether recovery of loans has come in the way of speedier development of cooperative banking;
- (b) whether any study has been carried out to find out the factors behind the poor repayment of loans which hampers the movement;
- (c) if so, whether the survey shows that a large number of recovey for loans has remained unrealised and this has resulted in a great loss to the co-operative banking; and
- (d) if so, the steps Union Government have taken to improve the cooperative loans recovery and how much has been recovered during 1983?

THE MINISTER OF AGRICULTURE (RAO BIRENDRA SINGH): (a) to (c) Poor recovery of loans advanced by the Cooperative banking structure affects further flow of credit, as the operations of the credit institutions depend mainly on the recycling of funds. Studies had been conducted by the Reserve Bank of India in the past to ascertain the causes of overdues and suggest remedial measures to be taken by the banks and the State Governments. At the end of Cooperative year 1981-82, the percentage of overdues to demand stood at 43 at the Primary Agricultural Credit Society Level 35.3 at the Central Cooperative Bank evel 40.4 at the State Cooperative Land Development Bank level and 41.3 at the Primary Land Development Bank level.

(d) The eligibility conditions for refinance facilities from National Bank for Agriculture and Rural Development (NABARD) prescribed for Cooperative Banks aim at improving recovery of overdue amounts. Necessary steps for improving recoveries will have to be taken by the Cooperative Banks concerned and the State Governments. The Central Governments advises the State Governments from time to time to launch special recovery drives. The Union Minister for Agriculture has requested the Chief Ministers of States recently to intensify the recovery drive in the context of good Kharif production during 1983, However, the

results of recovey efforts will be known only at the close of the Cooperative year in June, 1984

Record Foodgrains Production

1896. SHRI HANNAN MOLLAH:
SHRI SUNIL MAITRA:
SHRI MOHAMMAD. ASRAR
AHMAD:
SHRI SUDHIR KUMAR GIRI:
SHRI M.V. CHANDRASHEKHARA MURT HY:
SHRIMATI JAYANTI PATNAIK:
SHRI ANANTHA RAMULU

MALLU : SHRI NAVIN RAVANI :

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the country is expecting record wheat and rice production this year; and
- (b) if so, the expected production of the two items?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE KHAN): (SHRI ARIF MOHAMMAD (a) and (b): In April/May, 1983. country has harvested a record crop of 42.5 million tonnes. This crop formed part of the 1982-83 rabi season. As regards the rabi season of 1983-84, the sowings of wheat are in progress under favourable conditions. Intensive rabi production effort has also been launched and in case the weather and rainfall conditions are favourable, the present record level may be exceeded. With regard to rice, according to the present expectations, the prospects for a record crop of rice during 1983-84 are bright. If the north-east monsoon and weather and rainfall conditions for summer rice are favourable, it would be possible to achieve a record level of 57 million tonnes.

Increase in Price of D.M.S. Milk

1897. SHRI RAJNATH SONKAR
SHASTRI:
SHRI RAMAVATAR SHASTRI:
SHRI NAWAL KISHORE
SHARMA:

Will the Minister fo AGRICULTURE be pleased to state:

(a) what are the reasons for the recent50 per cent increase in the price of DelhiMilk Scheme milk;

- - (b) how the increase in the price of milk by D.M.S. has affected the low and middle income group consumers; and
- (c) how far the steep rise in the price of milk is in consonance with the White Revolution and to what extent the Indian Dairy Corporation and the National Dairy Development Board have been able to fulfil their task of raising milk production in the capital's neighbourhood?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI YOGENDRA MAKWANA): (a) The revision of the price of toned milk supplied by Delhi Milk Scheme from Rs. 1.80 to Rs. 2.70 per litre with effect from 9th September, 1983, after a period of over 5 years, was necessitated due to increase in the cost of raw material and other inputs which resulted in the increase in the cost of production.

- (b) Increase in price has affected all the consumers of DMS Milk.
- (c) The price of milk like other commodities is governed by various economic factors. The milk production in the country has increased, but it has not been able to keep pace with the growing demand. Operation Flood Projects and other Animal Husbandry and Dairy Development Programmes of the Central and State Governments have contributed to increasing milk production. However, contribution of Indian Dairy Corporation/National Dairy Development Board cannot be specifically identified.

Sale of Asiad Flats to non-Resident Indians

1898. SHRT XAVIER ARAKAL: Will the Minister of WORKS AND HOUS-ING be pleased to state:

- (a) whether the flats constructed during the Asiad are going to be sold to the nonresident Indians; if so, the details;
- (b) the land acquisition and the construction costs per flat and the selling prices to the non-resident Indians and the rationale in selling to the non-resident Indians; and

(c) how are Government going to solve the housing problems of the poor Indians?

THE DEPUTY MINISTER IN THE MINISTRY OF WORKS AND HOUSING (SHRI MOHAMMED USMAN ARIF): (a) Yes, Sir. The details of the Scheme are given in the statement.

- (b) The cost of construction roughly come to Rs. 1800/-per sq.mtr. of the plinth area. The cost of flats ranges between Rs. 7,20,000/- to Rs. 15,65,000/- depending upon the type & size of the flat. This decision has been taken with a view to earning scarce foreign exchange and help Indians returning from abroad to settle properly.
- (c): The DDA have introduced other schmes like New Registration Scheme, 1979, Self Financing Scheme and Special Registration Scheme for Retired/Retiring persons to solve their housing problem.

STATEMENT

The Government of India have decided to dispose of all the 853 flats in Asian Games Village to the following categories of Indian Nationals :-

- (i) Indian Nationals residing abroad;
- (ii) Indian Nationals serving in International Organisations either in India or abroad we can legitimately pay in foreign exchange: and
- (iii) Indian Nationals who were International employees until recently but have returned to India and would be able to pay in foreign exchange within the permitted period of maintenance of a foreign account.

The DDA has invited applications from the eligible persons by 30-12-83. The cost of dwelling unites ranges between Rs. 7.20,000 to Rs. 15,65,000 depending upon the type & size of the dwelling unit including the cost of fixtures & furnishings and also the cost of garages & servants quarters whenever provided. There are, in all 29 type designs. The payment will be received in U.S. dollors only, through the following six banks:-

- (1) State Bank of India
- (2) Central Bank of India
- (3) Bank of Baroda
- (4) Indian Overseas Bank
- (5) United Commercial Bank
- (6) Bank of India

Efforts are being made by the DDA to complete the sale by 31st March, 1984.