

THE DEPUTY MINISTER IN
THE MINISTRY OF FINANCE
(SHRI JANARDHANA POOJARY) :

(a) Regional Rural Banks are being established in identified districts in terms of section 3(1) of Regional Rural Banks Act, 1976. In addition to the issued share of capital Rs. 25 Lakhs for each such bank, subscribed by the Central Government, the State Government and the sponsor bank in the ratio of 50%, 15%, 35% the deposits mobilised by them and the refinance from National Bank for Agriculture and Rural Development and sponsor banks constitute the main sources of financial resources of these Regional Rural Banks.

(b) There is no such proposal under consideration. However, it is understood that some of the Regional Rural Banks have drawn up panels of advocates to whom various legal matters, pertaining to recover of loans etc. are entrusted by the banks.

दिल्ली में विभेदी ब्याज दर पर दिया गया ऋण

2814. श्री धर्मदास शास्त्री : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) 4 प्रतिशत की विभेदी ब्याज दर पर ऋण केवल उन परिवारों को दिये जाते हैं जिनकी सभी साधनों से वार्षिक आय 3000 रु० से अधिक नहीं होती है;

(ख) इस श्रेणी के अन्तर्गत दिल्ली में जनवरी, 1983 से 19 नवम्बर, 1983 तक कितने ऋण दिये गये;

(ग) 1 नवम्बर से 20 नवम्बर, 1983 तक पंजाब नेशनल बैंक की तिलक नगर और जेल रोड, नई दिल्ली स्थित शाखाओं ने इस श्रेणी के अन्तर्गत कितने ऋण दिये;

(घ) क्या वार्षिक आय की सीमा बढ़ाने का कोई प्रस्ताव मंत्रालय के विचाराधीन है; और

(ङ) यदि हां तो जनहित में यह आय सीमा कब तक बढ़ा दी जायेगी ?

वित्त मंत्रालय में उप मंत्री (श्री जनार्दन पुजारी) : (क) विभेदी ब्याज दर योजना के अन्तर्गत ग्रामीण क्षेत्रों के वे व्यक्ति ऋण प्राप्त करने के पात्र होते हैं जिनकी सभी साधनों से वार्षिक पारिवारिक आय 2000 रुपये से अधिक न हो और अर्ध-शहरी तथा शहरी क्षेत्रों में ऐसी आमदनी 3000 रुपये से अधिक न हो।

(ख) सरकारी क्षेत्र के 21 बैंकों से प्राप्त सूचना 16601 ऋणकर्ताओं को 1.95 करोड़ रुपये के ऋण संवितरित किये गये।

(ग) 1 नवम्बर, 1983 से 20 नवम्बर, 1983 तक की अवधि में पंजाब नेशनल बैंक की तिलक नगर, नई दिल्ली शाखा ने विभेदी ब्याज दर योजना के अन्तर्गत कोई ऋण नहीं दिया है। उक्त अवधि में जेल रोड शाखा ने केवल एक ऋण दिया था।

(घ) और (ङ) सरकार ने विभेदी ब्याज दर योजना के कार्यकरण की समीक्षा करने के लिए एक कृतिक बल का गठन किया है। यह कृतिक बल अन्य बातों के साथ-साथ आय सीमा को बढ़ाने की भी जांच करेगा।

Refund of Advance by Branches of Central Bank and Punjab National Bank to Industrial Units in Madhubani District, Bihar

2815. SHRI BNOGENDRA JNA : Will the Minister of FINANCE be pleased to State :

(a) how many industrial units at Pandaul industrial area under Madhubani Districts of Bihar are unable to start production due to refusal by local branch of the Central Bank to advance

any working capital despite the original agreement to do so, if so, details there about and steps being taken thereabout;

(b) whether Punjab National Bank branch at Benipatti under Madhubani is refusing to advance any credit for self-employed productive endeavours; and

(c) what steps are being taken to ensure bank credit in the above areas ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDNANA POOJARY) :
(a) to (c) The information is being collected from the concerned banks and to the extent available and feasible under the rules will be laid on the table of the house.

Norms for Compulsory Quality Control of Exports

2816. **SHRI K.P. UNNIKRISNAN :** Will the Minister of COMMERCE be pleased to state :

(a) the norms set up by Government for compulsory quality control of exports;

(b) details of commodities covered by such regulations;

(c) dates since when, such commodities were brought under compulsory quality control;

(d) whether the present agency for Inspection and quality control namely Export Inspection Council is technologically competent to undertake such tasks; and

(e) whether Government would undertake a review of this organisation ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI-MATI RAM DULARI SINHA) :
(a) The norms for coverage of items for compulsory quality control of exports are given in Annexure.

(b) and (c) Items covered under the Export (Quality Control and Inspection) Act, 1963 as on 29th October, 1983 are laid on the table of the House (Placed in library, See No. LT-7240/83).

(d) Yes, Sir.

(e) A special review of the functioning of the Export Inspection Council and the Export Inspection Agencies under its charge at Bombay, Calcutta, Cochin, Delhi and Madras was undertaken in 1982 by a Committee headed by Shri Mani Narayana swami, then CCI&E. The working of the organisation is otherwise also under constant review and decisions are taken from time to time to enable it to discharge its responsibilities in a competing manner.

Delay in Processing of Application for Loan by I.R.C.I.

2817. **SHRI AMAL DATTA :** Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that IRCI is taking a long time to study and process the application for a white cement plant at Budge Budge in West Bengal; and

(b) if so, the reasons for delay ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) :
(a) Industrial Reconstruction Corporation of India (IRCI) has not received any application from Budge Budge Carbon Ltd. for financial assistance for its white cement project at Budge Budge.

(b) Does not arise.

Assisting of Sick Units by IRCI

2818. **SHRI AJIT KUMAR SAHA :** Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that Indus-