

fruits for sale through Super Bazar to public with a margin of only five percent on its sale ;

(b) whether it is also a fact that NCCF imported 70 lakh cif value out of this ad-hoc import licence and sold the entire imported stock to the Bombay market at the higher price in the name of non-existent and fake consumer cooperative societies ; and

(c) the action proposed to be taken against NCCF for violation of licensing conditions ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE AND IN THE DEPARTMENT OF SUPPLY (SHRI NIHAR RANJAN LASKAR) : (a) Yes, Sir. An import Licence No. P/E/X/0321424/C/XX/83/D/82, dated 18th June, 1982, for a value of Rs. 100 lakhs was issued in favour of NCCF, New Delhi, for import of dry fruits for distribution in consumer packs through Super Bazars at a profit of 5 per cent.

(b) and (c) NCCF, New Delhi, have reported that they imported dry fruits for a value of Rs. 68.22 lakhs. Other information is being collected and will be laid on the table of the House.

**Transfer of Pension Payment Work  
Relating to Army Officers from  
Gol Dak Khana, New Delhi**

9893. SHRI G.S. REDDI : Will the Minister of DEFENCE be pleased to state :

(a) the progress made so far in the setting up of the Pension Paymaster's Organisation to take over the pension payment work relating to honorary Commissioned Officers of Army from the Gol Dak Khana, New Delhi ;

(b) whether he is aware that the Gol Dak Khana, New Delhi pension paying authorities have not paid the pension for March, 1984 payable in April to the above category of retired Army Captains causing them considerable inconvenience ; and

(c) if so, the action which he proposes to take for early transfer of pension payment work from Gol Dak Khana to the nationalised banks in New Delhi and ensure payment for March, 1984 onwards by 1 June, 1984 ?

THE MINISTER OF STATE IN THE MINISTRY OF DEFENCE (SHRI K.P. SINGH DEO) : (a) to (c) The work relating to disbursement of pension to armed forces pensioners including honorary Commissioned officers in Delhi will be taken over from the post offices by Pension Pay Masters, in a phased manner. The staff for the PPMS has already been sanctioned. Accomodation has also been obtained for opening Pension Payment Master's Office in Delhi. Preparatory work to establish the office has already been initiated. Once the pension disbursement work is taken over by the Pension Pay Master from Gol Dak Khana, the concerned pensioners would automatically have the option to draw their pension through the nationalised banks, if desired by them. The Gol Dak Khana New Delhi did not refuse payment of pension for March, 1984, payable in April 1984, to any honorary Commissioned army officer of the rank of Captain.

**Rate of Interest Charged by Regional Rural  
Banks in Bihar**

9894. SHRI BHOGENDRA JHA : Will the Minister of FINANCE be pleased to state :

(a) what rates of interest have been or are charged by the Regional Rural Banks or there is uniformity about the same, particularly in Bihar ;

(b) whether any Regional Rural Bank in Bihar has charged more than 10 per cent of interest ;

(c) if so, the details thereabout ; and

(d) the steps proposed to be taken to return the extra interest charged from the borrowers ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d) All Regional Rural Banks, as Scheduled Commercial Banks, are required to charge interest on their advances in accordance with the directives of the Reserve Bank of India. These rates vary according to purpose of the loan, type of the facility, and tenure and size of the loan. The current rates of interest stipulated by the Reserve Bank in regard to various categories of priority sector advances extended by the Regional Rural Banks are

set out in the attached statement. Government are not aware of any Regional Rural Bank in Bihar having charged their borrowers interest otherwise than in accordance with the directives of the Reserve Bank. The question of refund, therefore, does not arise.

### STATEMENT

#### THE RATES OF INTEREST TO BE CHARGED BY REGIONAL RURAL BANKS ON THEIR ADVANCES TO PRIORITY SECTORS.

1. AGRICULTURE	RATE OF INTEREST % per annum
(i) Short term loans	
(a) Upto Rs. 5000/-	11.5
(b) Over Rs. 5000/-and upto Rs. 10,000	12.5
(c) Over Rs. 10,000 and upto Rs. 25,000	Not exceeding 14.0
(d) Above Rs. 25000	Not exceeding 16.5
(ii) Term Loans for not less than 3 years	
(a) Minor irrigation and land development	10.0
(b) Other purposes	
(i) Small farmers	10.0
(ii) Other farmers	12.5
2. SMALL SCALE INDUSTRY	
Composite loans upto Rs. 25000	
(a) Backward areas	10.0
(b) Other areas	12.0
Short-term advances	
(a) Upto and inclusive of Rs. 2 lakhs	Not exceeding 14.0
TERM LOANS OF NOT LESS THAN 3 YEARS	
(a) Backward areas	12.5
(b) Other areas	13.5
3. ADVANCES TO RETAIL TRADERS FOR DISTRIBUTION OF FERTILISERS	
(a) Upto Rs. 5000	11.5
(b) Over Rs. 5000/-and upto Rs. 25000/-	Not exceeding 14.0
(c) Over Rs. 25000/-	Not exceeding 16.5
4. OTHER RETAIL TRADE	
(a) Limits upto and inclusive of Rs. 5000/-	12.5
(b) Over Rs. 5000/-and upto Rs. 25000/-	Not exceeding 15.0
5. ADVANCES TO PROFESSIONALS AND SELF-EMPLOYED PERSONS BELONGING TO SC/ST AND WOMEN ENTREPRENEURS	
(a) Advances by way of loans, other than term loans	14.0
(b) Term loans	13.5

## 6. HOUSING

Loans to SC/ST upto and inclusive of Rs. 5000/- 4.0

## 7. ROAD TRANSPORT OPERATORS

Upto 2 vehicles 12.5

## 8. PRIORITY SECTORS NOT OTHERWISE SPECIFIED

Short-term loans Not exceeding 16.5

All other term loans 15.0

## NOTES :

- (a) Beneficiaries satisfying eligibility criteria laid down under DRI Scheme could be given loans at 4%
- (b) The rate of interest to be charged on IRDP loans is 10% per annum.

**Refund on Leave Salary not Paid by Income Tax Authorities**

9895. SHRI ERA MOHAN : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that refund is not being paid by Income Tax authorities on leave salary, which is exempt from Income Tax ;

(b) if so, the reasons thereof ; and

(c) if not, when all refunds are likely to be cleared to the assesseees ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.M. KRISHNA) : (a) Under section 10 (10AA) of the Income-tax Act, 1961, payments received by employees as cash equivalent of leave salary in respect of the period of earned leave at the time of retirement on superannuation or otherwise, is exempt from tax within specified limits. Therefore, the question of refund not being given in terms of section 10 (10AA) of the Income-tax Act, 1961, does not arise.

(b) and (c) In view of the reply to part (a) of the question, reply to these parts does not arise.

**Issue of Identity Cards to Retired Civilian Employees**

9896. SHRI MANOHAR LAL SAINI : Will the Minister of DEFENCE be pleased to state :

(a) whether it is a fact that some of the

retired civilian employees of the Armed Forces Headquarters have been re-employed in some welfare projects of the Army under the Adjutant General's Branch, Army Headquarters ;

(b) if so, the details thereof, indicating the date on which retired and the places of their working ;

(c) whether such re-employed officials have been given two identity cards, one for the place of their working and the other for entering into all the blocks ; and

(d) if so, the details of such officials and reasons for issuing yellow passes to them in contravention of security measures taken recently ?

THE MINISTER OF STATE IN THE MINISTRY OF DEFENCE (SHRI K.P. SINGH DEO) : (a) to (d) Information is being collected.

**Retired Official Working on Deputation in Delhi Office of Coffee Board**

9897. SHRIMATI SUSHEELA GOPALAN : Will the Minister of COMMERCE be pleased to state :

(a) whether there is any retired official working on deputation in Delhi Office of the Coffee Board ;

(b) if so, the reasons for continuing his service in the Board in violation of the Prime Minister's directives in this Matter ?

THE MINISTER OF STATE IN THE