

**Maintenance of Provident Fund Accounts of Bihar Government Employees by A.G. Bihar**

2174. SHRIMATI SUMATI ORAON : Will the Minister of FINANCE be pleased to state :

(a) whether the background of the facts that (i) the up-to-date statements of Provident Fund Accounts last issued by Bihar Accountant General's Office to Bihar Government employees cover period upto 1980-81 only; (ii) complaints about missing credits and gross inaccuracies in such 'statements' are generally widespread; and (iii) such 'statements' without any inaccuracies therein are mere exceptions, Government agree that the maintenance of P.F. Accounts for Bihar Government employees done by Bihar A.G. is far from satisfactory;

(b) if so, the steps Government propose to take in order to take such P.F. accounts holders in Bihar out of the Predicament they find themselves in currently and by when; and

(c) how Government propose to deal with the officers responsible for creating avoidable harassments/inconveniences to such P.F. accounts holders to prevent recurrence thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.M. KRISHNA) : (a) to (c) The arrears in posting of Provident Fund Accounts in the office of Accountant General, Bihar, Patna and the discrepancies in individual accounts are mainly on account of the persistent late rendition of accounts by the Treasuries and Public Works Divisions in Bihar and incorrect preparation of the Provident Fund schedules by the Departmental Officers or non-submission of schedules. The State Government was requested several times to take necessary steps for timely submission of accounts by the Treasuries and Public Works Divisions but without much improvement. In May, 1981, the State Government made proposals for taking over the work relating to maintenance of Provident Fund Accounts and authorisation of pay and allowances to gazetted officers from Accountant General. As the transfer of functions would have

rendered 571 persons surplus, a ban was imposed on further recruitment of staff pending transfer of work. As a result, the Provident Fund Accounts fall into further arrears. The State Government finally decided in April, 1982 that it would not be possible for them to take over Provident Fund Accounts for the next 5 to 6 years. The uncertainty created by the proposal of the State Government retarded the progress of work in Provident Fund group for about a year.

So far as 1980-81 accounts are concerned, 1,27,000 statements out of 3,06,408 have been issued so far. Expeditious action is being taken for the despatch of the remaining statements of accounts. To overcome the arrears and to settle discrepancies in individual accounts, the drawing officers/treasury officers have been asked to furnish collateral evidence in support of the deposits made. Peripatetic parties are also being formed for visiting various departmental offices for settlement of the discrepancies on the spot. The Office of the Accountant General has also been restructured recently with a view to improve the accounting and entitlement functions. The Officers dealing with Provident Fund Accounts have also been instructed to attend to the discrepant cases on priority basis.

**Allocation made for Himachal Pradesh for Sanction of Loan Under NREP for unemployed Matriculate Youths**

2175. PROF. NARAIN CHAND PARASHAR : Will the Minister of FINANCE be pleased to state :

(a) whether any allocation has been made for Himachal Pradesh for the sanction of loans Under NREP for the unemployed matriculate youths for 1983-84;

(b) if so, the exact amount and the number of cases for whom the loan has been (i) approved (ii) disbursed, as on 31 January, 1984, district-wise;

(c) whether any increase in (i) number of cases (ii) amount allotted would be made in view of large number of applications ; and

(d) if so, the exact increase proposed for 1983-84; the number of applications received upto 31 December, 1983 district-wise ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d) Presumably the reference is to the Scheme for Self-Employment of the Educated Unemployed Youth. This scheme is, however, not part of NREP. Under the scheme for self-employment of Educated Unemployed Youth, 2000 beneficiaries are to be financed by banks in Himachal Pradesh upto 31st March, 1984.

Financial targets have not been laid down for states. However state-wise targets in terms of number of beneficiaries have been fixed by the Ministry of Industry. These targets have, in turn, been broken down, district-wise by the State Governments. The amount of bank funds for any State/District would depend upon the physical target fixed for that State/District. As per provisional information as on 31.1.84, made available by the Ministry of Industry, 3565 applications involving Rs 626.48 lakhs had been recommended to the banks by the various DICs in Himachal Pradesh. Of these 111 applications involving Rs. 21.17 lakhs had been sanctioned by the banks. District-wise break-up of this information is not available.

The Ministry of Industry has informed that at present, they are not considering any increase in the physical target for Himachal Pradesh during 1983-84.

#### Mass Loaning under 20-Point Programme

2176. SHRI TRILOK CHAND :  
SHRI RASHEED MASOOD :  
SHRI JAGPAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) the number of beneficiaries from the mass loaning under the 20-point Programme both in the rural and urban areas so far;

(b) the amount involved; and

(c) the method adopted to identify the genuineness of the borrowers, to fix rate of

interest on these loans and the mode of its recovery ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) The weaker section beneficiaries of the 20-Point Programme are now identified and included within the Priority Sectors for which public sector banks have been asked to enlarge the level of credit to 40 per cent of their aggregate credit by March 1985. Within these sectors, weaker sections are expected to get not less than 25 per cent of these Priority Sector Advances within the same time frame. As per available estimates at the end of September, 1983 public sector banks had outstanding Priority Sector Advances of Rs. 12818 crores involving 179 lakh borrowal accounts. Weaker sections accounted for advances of Rs. 2475 crores—19.3 per cent of the total—involving 99 lakh borrowal accounts.

In order to accelerate the flow of credit to weaker sections banks are undertaking campaigns to identify beneficiaries in a big way. At many places functions are held for disbursement of bank assistance in public so as to create greater awareness among the people of weaker sections about the facilities they can avail from the banks, to encourage them to take up self-employment ventures with the help of bank assistance and also to demonstrate to the people that benefits meant for this group are in effect reaching them. This cannot, however, be called mass loaning scheme. Under specific programmes such as I.R.D.P. or Scheme for Self-employment for Educated Unemployed Youth specific agencies are designated for identification beneficiaries.

#### Violation of Banking Norms by Nationalised Banks in giving Mass Loans

2177. SHRI SUDHIR KUMAR GIRI : Will the Minister of FINANCE be pleased to state :

(a) the reasons for violating the banking norms by the nationalised banks by issuing mass loans in the presence of some political leaders on the basis of some forms alleged to have been unauthorisedly printed in January, 1984; and