

(लाख डालर)

| परियोजना का नाम | सहायता | |
|---|-----------------|-----------|
| | अ.पु.नि.वि.बैंक | अ. वि सं. |
| मध्य प्रदेश शहरी विकास | 241 | |
| उड़ीसा सिंचाई | | 1050 |
| कर्नाटक सामाजिक वनपालन | --- | 270 |
| तृतीय जनसंख्या परियोजना | | 700 |
| वर्षा-पोषण क्षेत्रों में जलविभाजक विकास के लिए प्रायोगिक परियोजना | | 310 |

कमजोर वर्गों की सहायता के लिए
सामूहिक ऋण योजना

2280. श्री मोती भाई आर. चौधरी :

श्री भीम सिंह :

श्री सत्येन्द्र नारायण लिह : क्या
वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि कमजोर वर्गों की सहायता करने के लिए हाल ही में एक सामूहिक ऋण वितरण योजना आरम्भ की गई थी ;

(ख) यदि हां, तो क्या सरकार ने इस योजना के अन्तर्गत ऋण की वापस अदायगी के लिए कोई शर्तें निर्धारित की है ; और

(ग) यदि हां, तो उसका व्यौरा क्या है ?

वित्त मंत्रालय में उप मंत्री (श्री जनार्दन पुजारी) : (क) से (ग) समाज के कमजोर वर्गों में उन सुविधाओं के बारे में पहले से अधिक जागरूकता पैदा करने, जो वे बैंकों से उठा सकते हैं, ऋण सहायता से उत्पादक धन्धे शुरू करने के लिए प्रेरित करने और लोगों को यह दिखाने के लिए कि इन समूहों के लिए जो सुविधाएं दी गई हैं वे वास्तव में उन तक

पहुंच रही है-बैंक समारोहों का आयोजन करते हैं, जहां लाभ प्राप्त करने वाले व्यक्ति सार्वजनिक रूप से बैंक सहायता प्राप्त करते हैं, लेकिन इसे "बड़े पैमाने पर ऋण" नहीं कहा जा सकता ।

प्राथमिकता प्राप्त क्षेत्रों और उनके अंतर्गत कमजोर वर्गों को दिए जाने वाले ऋणों के प्रवाह को बढ़ाने के लिए बैंकों के प्रायाम उनके पूर्व निर्धारित उद्देश्यों के अनुसरण में सामान्य प्राथमिकता प्राप्त क्षेत्र ऋण परिचालनों का हिस्सा है । ये ऋण प्राथमिकता प्राप्त क्षेत्रों के अंतर्गत ऋणों की श्रेणियों पर लागू सामान्य नियम और शर्तों के अधीन जिन में वापसी अदायगी संबंधी शर्तें भी शामिल हैं दिए जाते हैं । सामान्यता ऐसे ऋणों की वापसी अदायगी का कार्यक्रम बैंकों द्वारा ऋणकर्ताओं की समयाविधि आदि जैसे कारणों को ध्यान में रखते हुए, तय किया जाता है ।

Opposition to Introduction of New
Insurance Brokers by G.I.C.

2281. SHRI SHIVENDRA BAHADUR SINGH : Will the Minister of FINANCE be pleased to state :

(a) the reasons why the General Insurance Company has opposed the introduction of new insurance brokers in placing their business ;

(b) whether it is a fact that the three established brokers viz. Sedwicks, Wills and Bowrings have been sharing the total Indian business between themselves for over thirty years ; and

(c) whether it is a fact that due to this the premium being paid by the G.I.C. on the re-insurance in the London market, was as high as 300 percent of what actually they should be paying ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARI) : (a) and (b) The GIC and its subsidiaries are placing their reinsurances abroad through several other brokers in addition to the three brokers mentioned in the question. They are also not opposed to the introduction of new insurance brokers for their reinsurance placements.

(c) No, Sir.

Selling Price of Important Raw Material Imported by STC

2282. SHRI P.M. SAYEED :
SHRI B.V.DESAI : Will the Minister of COMMERCE be pleased to state:

(a) whether State Trading Corporation has decided to effect imports on F.O.B. basis to save the foreign exchange and reduce the freight cost element in determining selling prices of important raw materials required by industrial users ;

(b) if so, whether by this decision, the corporation will be in a position to offer imported items to industry on a highly competitive basis ; and

(c) to what extent the decision has saved the foreign exchange so far ?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE AND IN THE DEPARTMENT OF SUPPLY (SHRI NIHAR RANJAN LASKAR) : (a) STC is

importing goods on FOB basis to the extent possible using Indian vessels and thereby saving foreign exchange. However, the use of Indian Vessels does not guarantee reduction in Freight cost as freight rates for Indian and foreign vessels are more or less same.

(b) STC imports goods at competitive prices by arranging bulk imports at right times. The benefits of competitive imports, as well as lower freight, if any, are passed on to the industry.

(c) with increasing emphasis on buying on FOB basis using Indian vessels, a substantial amount of foreign exchange is saved. However, it is not possible to quantify the saving in foreign Exchange.

Reservation for SC/ST in Allowance carrying Posts

2283. SHRI BHEEKHABHAI : Will the Minister of FINANCE be pleased to state :

(a) whether it is fact that Reserve Bank of India is providing reservation for SC/STs in the matter of allowance carrying posts such as Teller, Grade-I, etc ;

(b) whether it is also a fact that Banking Division had sent the RBI's Reservation Policy to State Bank of Bikaner & Jaipur as a model of guidelines with the enclosure of their Letter dated 31 December, 1977 ;

(c) whether State Bank of Patiala one of the subsidiary of State Bank of India, has also extended reservation for SC/ST in the allowance carrying posts in the Award Cadre vide their circular No Per/30 of 1983; dated the 25th February 1983 ;

(d) if so, whether State Bank of Bikaner & Jaipur is providing such reservation for SC/ST in allowance carrying posts in the Award Cadre; and

(e) if not, the reason therefor indicating Government guidelines in this regards ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARI) : (a) to (e) The Information is being collected and to the extent