

को लोक सभा पटल पर रखे गये लोक उद्यम सर्वेक्षण 1982-83 के खंड-1 में पृष्ठ सं० 414 से 417 पर उपलब्ध है।

(ख) 1983-84 के लेखा परीक्षित आंकड़ों को विभिन्न चरणों में अंतिम रूप दिया जा रहा है। किन्तु, 31.3.1982 को लगी पूंजी 30039 करोड़ रुपये थी जिसका ब्यौरा लोक उद्यम सर्वेक्षण, 1982-83 के खण्ड-1 में पृष्ठ सं० 187 पर दिया गया है।

(ग) केन्द्रीय सरकारी उद्यमों में उनके 1983-84 के लेखों को अभी अंतिम रूप दिया जाना है। किन्तु, 1982-83 के दौरान केन्द्रीय सरकारी उद्यमों द्वारा अर्जित लाभ/उठाई गई हानि का विवरण 28.2.1984 को लोक सभा पटल पर रखे गये लोक उद्यम सर्वेक्षण 1982-83 के खण्ड-1 में पृष्ठ सं० 57 से 62 तक विवरण सं० 2.7-क और 2.7-ख में दिया गया है।

Reduction of Interest on Credits for Small Sector

1816. SHRI K. PRADHANI : Will the Minister of FINANCE be pleased to state :

(a) whether credit policy in channelling a substantial portion of the institutional finance to meet the needs of the small sector has recently been reviewed by Government ;

(b) if so, the broad outlines of the decisions taken ;

(c) whether the question of reducing the high rate of interest charged by the banks on loans to this sector has also been considered by his Ministry, banks and the small units ; and

(d) if so, the outcome thereof ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b) The banks have been advised to step up their lending to the priority sector to 40% of their aggregate credit by March, 1985. The small scale industries as well as agriculture are important components of the priority sector, constituting about 79% of priority sector advances. Banks have been advised to extend concessional treatment to small scale industrial units in respect of rates of interest as also security and margin requirements. Special consideration is required to be given by them to the credit needs of weaker sections in the small scale industry viz. artisans and village and cottage industries. Advances to the weaker sections in the priority sector including those to artisans and village and cottage industries should reach a level of 25 per cent of priority sector advances or 10 per cent of total bank credit by March, 1985.

(c) and (d) Banks have been advised to charge with effect from 1st April, 1983 the following rates of interest on loans and advances to small scale industries :—

Type of Loan		Rate of Interest (% per annum)
1. Composite loans upto Rs. 25,000/-	...	
2. (A) Backward Areas	...	10.00
(B) Other Areas	...	12.00
2. <i>Short-term advances, limits of</i>		
(A) Upto and inclusive of Rs. 2 lakhs not exceeding	...	14.00
(B) Over Rs. 2 lakhs and upto Rs. 25 lakhs not exceeding	...	16.50
(C) Above Rs. 25 lakhs not exceeding	...	18.00
3. <i>Term Loans</i>		
(A) Backward Areas	...	12.50
(B) Other areas	...	13.50