- ्र(छ) क्याइन किसानों को मूमि के लिए कोई मुग्रावजा दिया गया है ग्रथवा उनकी अपनी भूमि के बदले में कोई और मुमि दी गई है; ग्रीर
- (ज) यदि किसान गांवों को खाली करते हैं तो क्या उनके घरों के लिए मुग्रावजा दिए जाने की सम्भावना हैं ?

रक्षा मंत्रालय में राज्य मंत्री (श्री के. पी. सिंह देव): (क) से (ग) मैनोवर फील्ड फायरिंग एण्ड अटींल री प्रैक्टिम एक्ट 1938 के अन्तर्गत अधिसूचित महाजन रैज नामक एक फील्ड फायरिंग रैंज इस क्षेत्र में 1975 से मौजूद है। फील्ड फायरिंग प्रत्येक वर्ष दिसम्बर ग्रीर जुलाई के बीच में लगभग 100 दिन चलती है।

- (घ) वास्तविक फायरिंग के दौरान भेत्र में रहने वाले लोगों ग्रीर पशुष्रीं को वहां नहीं भाने दिया जाता है।
- (ङ) वास्तविक फायरिंग के ग्रलावा दूसरे दिनों में इस रैंज में खती करने पर कोई प्रतिबन्घ नहीं है ।
- (च) यदि फमलों को वास्तविक नुक-सान पहुंचता है तो सेना ग्रीर जिला सिविल प्रधिकारी मिलकर गांव वालों को देय मुग्रावजा निर्धारित करते हैं।
- (छ) ग्रीर (ज) जब इस रैंज के लिए वास्तव में भूमि का ग्रविग्रहरण कर लिया जाता है तो प्रभावित भूमि मालिकों को भूमि श्रिधिग्रहरण श्रिधिनियम के श्रन्तर्गत उचित मुद्रावजा दिया जाएगा।

Guidelines for Grant of Loans of Weaand Self Employment ker Sections Schemes

SHRI S.B. SIDNAL: Will the Minister of FINANCE be pleased to

- (a) the guidelines for granting of loans by the nationalised banks to (i) the weaker section, (ii) for the Selfemployment scheme and (iii) on the recommendations by the represntatives of the people;
- (b) the time stipulated far sanction of loans; and
- (c) the rules and conditions for repayment of loans?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE POOJARY) JANARDHANA (a) Reserve Bank of India has been issuing guidelines to public sector banks from time to time to secure a larger flow of credit to the smaller borrowers within the priority sector, and the weaker section. On the recommendation of the Working Group on the role of banks in implementing the new 20-Point Programme, the Reserve Bank of India had issued instructions in February, 1983 that banks should take care to tee that suitable viable schemes are formulated in consultation with the various state dovelopment agencies for all the beneficiaries coming under the definition of weaker sections - and adequate finance provided for them.

The Differential Rate of Interest Scheme makes available very concessional term-loans at the rate of interest of 4 per cent, upto an amount of Rs 5,000/- to persons belonging to the weaker sections of society. No tangible securiry or third-party guarantee is to asked for from the loanee, who has, however to hypothecate to assets purchased with bank loans.

The objective of the Integrated Rural Development Programme is to provide assistance to families below the poverty line to reach an income level above Rs. 3,500/-per annum, by providing them with productive assets. The capital subsidy is made available to the extent of 25 per cent for small farmers and 33-1/3 per cent for marginal farmers, agricultural labourers and rural artisans. Tribal beneficiaries are entitled to a capital subsidy at the rate of 50 per cent (within a ceiling of Rs. 5,000/-), Other individual families may receive upto Rs. 3,000/-as subsidy in non-Drought Prone Area Programme areas, and Rs. 4,000/- in Drought Prone Area Programme areas.

Self-Employment Scheme was initiated on 15th August, 1983 with a view to encouraging Enucated Unemp-Youth to undertake employment ventures in industry, services through package and business assistance. The Scheme is meant for unemployed young people in the age group 18-35 (Matriculates and above). The Scheme extends throughout country excepting in cities with more than one million population. District Industries Centres in consultation with the lead brnks of the respective areas function as the nodal agency for implementing the Self-Employment Scheme, and in this context each District Industries Centre has set up a Task Force for the initial screening of would be benerficiaries before cases are recommended to banks. Under the Scheme eligible entrepreneurs can get a composite loan not exceeding Rs. 25,000/ at 10 per cent rate of interest in backward areas and 12 per cent rate of interest in other areas. The beneficiaries are eligible for receiving a capital subsidy, routed by Government through banks, at 25 per cent of the total amount of the loan (i.e. term-loan plus working capital). The banks should not ask for collatteral security third-party guarantee for borrowers under the Self-Employment Scheme-the security for the bank will be the asset out of the bank finance.

(b) Generally all loan applications upto a credit limit of Rs, 25,000/-should

be disposed of within a fortnight and those for over Rs. 25,000/- within 8 to 9 weeks.

(c) Normally, in respect of all loan applications the repayment programme should be fixed taking into account the sustenance requirements, surplus generating capacity, the break-even point, the life of the asset, etc., and not an adhoc manner. In respect of composite loan upto Rs. 25,000/- to artisans, village and cottage industries, repayment schedule may be fixed for term loan component only (Subject to Industrial Development Bank of India's requirements being fulfilled).

Loans and Assistance by the Friendly Countries for Different Schemes

4659. SHRI GIRIDHAR GOM-ANGO: Will the Minister of FINANCE be pleased to state.

- (a) the loans and assistance provided by the friendly countries for different schemes and programmes in the country, scheme and programme-wise thereof;
- (b) the agreed loans, and assistance released so far, country-wise; and
- programmes suggested by the States for such loans and assistance during the Sixth Plan and approved by Government. State-wise?

THE MINISTER OF FINANCE (SHRI PRANAB MUKHERJEE):
(a) Information is given in Annexure IV of the Explanatory Memorandum on the Budget of the Central Government for 1984-85 as laid before the Parliament.

- (b) The loans and grants authorised and utilised upto 31.3 1984 are given in the statement attached.
- c) The names of the schemes and programmes are proposed by the State Governments from time to time and details of the approved schemes and programmes for which assistance has been sanctioned and utilised is contained in the External Assistance Brochure for 1982-83, a copy of which has been placed in the Liberary of he House