

**Housing Loans given to SC/ST by Banks
in Madhubani and Darbhanga
Districts Bihar**

1010. SHRI BHOGENDRA JHA : Will the Minister of FINANCE be pleased to refer to the reply given to Unstarred Question No. 9894 on 4 May, 1984 regarding rate of interest charged by Regional Rural Banks in Bihar and state :

(a) the number of Scheduled Caste persons who have been given housing loans at the interest rate of 4 per cent by Regional Rural and other banks in district of Madhubani and Darbhanga upto now and district-wise elsewhere in Bihar ;

(b) categories of debtors which are charged differential rates of interest and the actual district-wise figures of such debtors in Madhubani ; Darbhanga and other districts of Bihar ;

(c) whether six monthly compounding of interests takes place on every loan by Regional Rural and other banks ;

(d) if so, whether it is proposed to replace it by annual compounding in the cases of agriculture labourers, marginal farmers and artisans having taken loans for self-employed productive endeavours ; and

(e) if not, reasons therefor ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) Information regarding Housing Loans of upto Rs. 5,000 to SC/ST borrowers which are included within the Priority Sectors is available Statewise. The Reserve Bank of India have reported that as at the end of December 1982, the public sector banks had outstanding priority sector housing loans of Rs. 2 lakhs involving 384 accounts of SC/ST borrowers in the State of Bihar.

(b) Persons having an annual family income of not more than Rs. 2,000 in rural areas and Rs. 3,000 in other areas and not owning in excess of 1 acre of irrigated and 2.5 acres of unirrigated land are eligible to

take loans for economic activities under the scheme of Differential Rate of Interest. (The landholding criteria does not apply to SC/ST borrowers).

Data on Differential Rate of Interest advances of public sector banks is available Statewise. As at the end of December 1982, the public sector banks had in Bihar, outstanding advances of Rs. 22.94 crores involving 3,28 lakh borrowal accounts, under the DRI Scheme.

(c) to (e) In terms of the directions of the Reserve Bank on the interest rates, banks have been asked to compound interest a, quarterly or longer rests'. However, in respect of agricultural loans, —Banks have been advised to insist on payment of loan/instalment not to compound the current dues and to ensure that total interest debited to an account does not exceed the principal amount in respect of advances to small and marginal farmers. Since these guidelines seek to relate recovery of dues to generation of income, there is no proposal under consideration to effect any change in them.

**Request for starting IA Flight to Connect
Mangalore and Trivandrum Cochin**

1011. SHRI A. NEELALOHITHADASAN NADAR : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether there is a request for starting Indian Airlines flight connecting Mangalore to Trivandrum and Cochin ; and

(b) if so, the details of the request and the action taken thereon ?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI KHURSHED ALAM KHAN) : (a) Yes, Sir. The Chief Minister of Kerala has made a request that Mangalore/Cochin/Trivandrum may be connected by an air service.

(b) The request has been carefully examined. Indian Airlines have not found

it feasible to operate this air service on account of inadequate traffic potential to sustain it.

Proposal to Link Kovalam and Goa Tourist Centres by Air

1012. SHRI A. NEELALOHITHA-DA AN NADAR : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether there is any proposal to connect the two famous tourist centres-Kovalam and Goa through Indian Airlines flights ; and

(b) if so, the details thereof and the action taken thereon ?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI KHURSHED ALAM KHAN) : (a) No, Sir.

(b) Does not arise.

Revamping Intelligence Wing of Income Tax Department

1013. D. S. A. SIVAPRAKASHAM : Will the Minister of FINANCE be pleased to state :

(a) whether there is any proposal to revamp the intelligence wing of the Income Tax Department ; and

(b) if so, the details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S. M. KRISHNA) : (a) and (b) There is a proposal to strengthen the intelligence wing of the Income-tax Department. A Directorate of Inspection (Intelligence) has been set up. A proposal for strengthening the Directorate of Inspection (Intelligence) is under consideration. The Intelligence Wings have been provided with additional vehicles. It is also proposed to provide a wireless communication system to the intelligence wing. The Department also proposes to develop, through the newly set up Directorate of Inspection (Intelligence), its own effective

intelligence organisation. It is proposed to devise ways and means for carrying out detailed and early investigations in search and seizure cases. The Commissioners of Income-tax have been directed to make full use of the Intelligence units to plan and co-ordinate search operations in their charges.

Purchase of Blankets for ITDC Hotels

1014. SHRI D. S. A. SIVAPRAKASHAM : Will the Minister of TOURISM AND CIVIL AVIATION be pleased to state :

(a) whether the India Tourism Development Corporation have framed rules regarding purchase of blankets required for I. T. D. C. Hotels ;

(b) if so, the details thereof ;

(c) whether during the last three years, action has been taken to purchase blankets in violation of or giving exceptions to the rules ; and

(d) if so, the details thereof ?

THE MINISTER OF STATE OF THE MINISTRY OF TOURISM AND CIVIL AVIATION (SHRI KHURSHED ALAM KHAN) : (a) and (b) Purchases of various items including blankets for ITDC hotels are made under the ITDC's Purchase and Stores procedure. Under the procedure tenders/quotations are invited from leading manufacturers/suppliers and selection is made keeping in view the quality and competitiveness of the rates.

(c) and (d) During the last three years, only one case came to notice where 50 standard blankets were allegedly purchased in an ITDC hotel. The case was investigated by the CBI who had recommended departmental action against the defaulting officials.

Bonus Dispute for 1982-83 for MITCO Workers of Bihar

1015 SHRI A. K. ROY : Will the Minister of COMMERCE be pleased to state :