

(b) the number of persons of the above mentioned categories who were granted any loans ?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN) :
(a) and (b). Information is not readily available and the same will be collected to the extent possible and placed on the table of the House.

Loans Granted by Nationalised Banks to Rikshaw Pliers in U P.

890. **SHRI B R SHUKLA :** Will the Minister of FINANCE be pleased to state whether any Rikshaw pliers in Uttar Pradesh have been granted loans by nationalised banks for purchasing Rikshaws and if so, their number and places ?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN)
Nationalised Banks do not maintain separate data about loans granted to rikshaw pliers. However the outstanding advances granted by the nationalised banks in Uttar Pradesh to transport operators including those granted to rikshaw pliers as on the last Friday of June 1971 aggregated Rs. 281.34 lakhs covering 1434 accounts

Loans Granted by Nationalised Banks to Farmers

891. **SHRI B. R. SHUKLA :** Will the Minister of FINANCE be pleased to state whether any loans from the Nationalised Banks have been granted to the farmers whose farms are situated beyond ten miles from the place of any such Bank ?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN) :
Yes, Sir; immediately after nationalisation

some of the banks advanced credit to farmers over scattered areas. Experience showed that with this practice they could not supervise the utilisation of loans effectively. They therefore adopted the area approach, that is to say, loans could be given to farmers and others within a radius of ten miles approximately from the bank centre. This was also suggested by the Reserve Bank of India in their guidelines.

There is no hard and fast uniform distance limit which the banks observe in extending credit to farmers. Individual banks are mainly guided by the consideration whether the distant location of a farmland will stand in the way of proper pre-sanction scrutiny of the loan applications and post-credit supervision of the end-use of the credit and its recovery. An area within a radius of ten miles is normally regarded as a manageable area in this consideration.

Lead Bank in the District of Bahraich

892. **SHRI B. R. SHUKLA :** Will the Minister of FINANCE be pleased to state whether Government propose to assign more than one Lead Bank in the District of Bahraich in order to quicken and develop the loaning facilities to the Agriculturists and other weaker sections of the Society ?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN) :
There is only one Lead Bank for each district. The number of branches of the various banks to be opened in a district is determined on the basis of the survey of the district prepared by the Lead Bank. There is no proposal to assign another Lead Bank to the District of Bahraich.