

of agitation the Accountant General took disciplinary action by way of suspension and termination of services of certain employees. The number of persons suspended was 25 out of whom in two cases orders of suspension have since been revoked.

2. The Secretary General of the All-India Association met the Accountant General on 30th November, 1973 and as a result of the meeting, the agitation was called off. The scheme has since been accepted by the staff and the situation is back to normal.

**Procedure for sanction of Loan from Nationalised Banks**

1411. PROF. NARAIN CHAND PARASHAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government considered the present procedure for the sanction of loans by nationalised Banks as satisfactory;

(b) if not, whether Government propose to make improvements so as to enable the common man to avail himself of this facility more easily;

(c) whether any representation for undertaking the thorough examination and to introduce considerable improvement in the present procedure has been received by Government; and

(d) if so, the reaction of Government thereto?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN): (a) to (d). Since nationalisation, the lending procedures of the public sector banks have been under constant review by the Government, the Reserve Bank of India and the banks themselves. So far as agricultural advances are concerned, guidelines have been issued by the Reserve Bank of India to commercial banks setting out the

procedures which would enable the borrowers to obtain their credit requirements easily. A committee appointed by the Reserve Bank had prepared simplified application forms for advances to agriculturists and banks have been advised to introduce these forms in regional languages and also render necessary assistance to borrowers to fill in the application forms. Another Committee was constituted by Reserve Bank to review the working of special credit schemes of commercial banks with particular reference to their employment potential. In the light of the recommendations of this Committee, a number of measures have been taken by the banks to make bank credit easily available to the small borrowers in the priority sector. These, *inter alia*, include, (i) simplification of application forms and, to the extent possible, making them available in the regional languages; (ii) assistance to the borrowers by the bank staff to fill in the application forms; (iii) simplification of bank procedures regarding sanctioning of loan applications; (iv) delegation of enhanced powers to regional/branch offices for sanctioning of loans; (v) strengthening of bank staff, at the appropriate levels, with such technical and other experts as are needed for quick appraisal of loan applications; (vi) provision of consultancy services in selected branches to provide guidance to small entrepreneurs, or provisions of package services including financial and management assistance in addition to bank loans; and (vii) reorientation of the bank staff so that proposals are processed on the basis of the economic and financial viability rather than the security offered.

**Changdeo Sugar Mills Ltd., Bombay**

1412. SHRI GAJADHAR MAJHI: Will the Minister of FINANCE be pleased to state:

(a) whether any receiver appointed by the Income Tax Department has taken over the business and management of Changdeo Sugar Mills Limited (Bombay); and

(b) if so, the salient features thereof and how long tax arrears were pending against the Firm?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI K. R. GANESH): (a) Shri B. V. Mundkur, retired Commissioner of Income-tax, who has been appointed as Receiver, has taken over the business and management of Shri Changdeo Sugar Mills Limited (Bombay), as from 16th January, 1974; and

(b) The Tax Recovery Officer had served notices on the company under Rule 2 of the Second Schedule for payment of arrears of tax of over a crore of rupees (exclusive of interest under section 220). Despite the service of these notices, the company sold shares of M/s. Great Eastern Shipping Co. Ltd. The company also diverted some funds to its sister concerns. Its accounts were also not properly maintained. There was no unity among the directors of the company in the management of its affairs. In view of company's record of non-payment of taxes and alienation of assets by it after the service of the notices referred to above by the Tax Recovery Officer etc., the Income-tax Department appointed the Receiver under Rule 69 of the Second Schedule to Income-tax Act, 1961. The Receiver is now managing the affairs of the company and taking steps to recover the funds which had been diverted to sister concerns.

The arrears of demand against the company relate to a number of assessment years commencing from assessment year 1964-65. The demands for these years were created at different times. The earliest demand for the assessment year 1964-65 was created on 16th February, 1971.

मध्य प्रदेश से शराब का निर्यात

1413. श्री गंगा चरण दीक्षित क्या वाणिज्य मंत्री यह बताने की कृपा करेंगे कि :

(क) गत तीन वर्षों में मध्य प्रदेश से कितनी तथा कितने मूल्य की शराब अन्य देशों को निर्यात की गई तथा इन देशों के नाम क्या हैं ; और

(ख) क्या शराब का निर्यात सीधे मध्य प्रदेश सरकार ने किया अथवा किसी एजेंसी के द्वारा किया गया ?

वाणिज्य मंत्रालय में उप-मंत्री (श्री ए० सी० जार्ज): (क) और (ख) . भारत से निर्यात की गई विभिन्न वस्तुओं के सम्बन्ध में राज्यवार जानकारी नहीं रखी जाती ।

वर्ष 1972-73 में जीवन बीमा निगम द्वारा उद्योगपतियों को विये गये ऋण की राशि

1414. श्री गंगा चरण दीक्षित, क्या वित्त मंत्री यह बताने की कृपा करेंगे कि .

(क) वर्ष 1972-73 में जीवन बीमा निगम द्वारा उद्योगपतियों को कुल कितनी राशि का ऋण दिया गया ; और

(ख) निगम ने उक्त अवधि के दौरान एकाधिकार गृहों को कितनी राशि के ऋण दिये ?

वित्त मंत्री (श्री यशवन्तराव चव्हाण) : (क) और (ख) जीवन बीमा निगम ने 1972-73 में औद्योगिक प्रतिष्ठानों को कुल 1390 49 लाख रुपये के ऋण दिये जिनमें से 175 लाख रुपये के ऋण एकाधिकार-संपन्न औद्योगिक समूहों की पर्यटक लिमिटेड कंपनियों को दिये गये ।

मध्य प्रदेश में पर्यटन केन्द्रों पर होटलों के निर्माण का प्रस्ताव

1415. श्री गंगा चरण दीक्षित: क्या पर्यटन और नागर विमानन मंत्री यह बताने की कृपा करेंगे कि .

(क) क्या सरकार का विचार पर्यटनों की सुविधा के लिये पांचवी योजना में मध्य प्रदेश के पर्यटन केन्द्रों पर होटल बनाने का है ; और

(ख) यदि हा, तो तत्सम्बन्धी मोटी रूपरेखा क्या है ?

पर्यटन और नागर विमानन मंत्रालय में राज्य मंत्री (डा० सरोजिनी महिषी) : (क) और (ख). धन उपलब्ध होने तथा प्रायोजना की आर्थिक आत्मनिर्भरता की पुष्टि हो जाने पर भारत पर्यटन विकास