

and small scale industry, suitable adjustments are made from time to time in the credit measures keeping in mind the emerging situation.

**Securities by United Commercial Bank, Rohru, Simla**

9351. SHRI VIRBHADRA SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether the United Commercial Bank operating in the rural areas particularly its branch at Rohru in Simla District of Himachal Pradesh has been mortgaging land worth double the amount of loans and taking personal securities besides hypothecating the machinery for sanctioning industrial loan;

(b) whether this practice varies from practice adopted for loans sanctioned for industries in urban areas where only land on which industry is set up is mortgaged and machinery hypothecated; and

(c) if so, the reasons and justification for this variation?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI-MATI SUSHILA ROHATGI): (a) United Commercial Bank has reported that no instructions to its rural branches, including the Rohru branch, have been issued to the effect that in the case of industrial loans the Bank should always insist upon obtaining mortgage of land worth double the amount of loan, in addition to obtaining personal guarantees and securing hypothecation of machinery.

(b) The Bank has further reported that industrial loans in rural areas are treated on the same footing as similar loans in urban areas.

(c) Does not arise.

**Loan of Haryana State towards Centre**

9352. SHRI PRABODH CHANDRA: Will the Minister of FINANCE be pleased to state;

(a) whether Haryana State owes Rs. 52 crores as loan to the Centre; and

(b) if so, the amount of loan which other States owe to the Centre State-wise?

THE MINISTER OF FINANCE (SHRI C. SUBRAMANIAM): (a) and (b). A statement giving the amounts of Central loan outstanding against State Governments including Haryana as on 31-3-1974 is laid on the Table of the House.

*Statement*

Central loan to States outstanding as at the end of 1973-74 (PROVISIONAL).

(Rs. lakhs.)

State	Loan outstanding
1. Andhra Pradesh . . . . .	691.80
2. Assam . . . . .	391.58
3. Bihar . . . . .	720.33
4. Gujarat . . . . .	350.02
5. Haryana . . . . .	230.83
6. Himachal Pradesh . . . . .	140.05
7. Jammu & Kashmir . . . . .	330.15
8. Karnataka . . . . .	451.55
9. Kerala . . . . .	366.58
10. Madhya Pradesh . . . . .	416.78
11. Maharashtra . . . . .	685.25
12. Manipur . . . . .	43.60
13. Meghalaya . . . . .	19.00
14. Nagaland . . . . .	25.38
15. Orissa . . . . .	513.04