

Import of Textile Goods

497. SHRI B. R. SHUKLA: Will the Minister of COMMERCE be pleased to state:

(a) whether India is still importing textile goods from foreign countries; and

(b) if so, the value of such goods and the countries from which these were imported during the year 1975-76 (up to July, 1976)?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI VISHWANATH PRATAP SINGH): (a) and (b). A statement showing country-wise imports of textile goods into India during the year 1975-76 is laid on the Table of the House. [Placed in Library. See No. LT-11066/76]. Figures for April 1976 and onwards are not yet available.

Unearthing of Cases of Printing of Counterfeit Currency Notes Etc.

498. SHRI SHASHI BHUSHAN: Will the Minister of FINANCE be pleased to state the number of cases of printing of counterfeit currency notes, blocks and blank paper unearthed in various States since the proclamation of emergency?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI): Since the proclamation of Emergency, 13 cases in all have been unearthed in various States as follows:—

Name of the State	No. of cases
Tamil Nadu	4
Kerala	2
West Bengal	3
Andhra Pradesh	2
Rajasthan	1
Karnataka	1
TOTAL	13

Discussions held by Finance Minister on Economic and Industrial Issues

499. SHRI C. K. CHANDRAPPAN: Will the Minister of FINANCE be pleased to state:

(a) whether he had met the Finance and Banking Sub-Committee of FICCI to discuss the economic and industrial issues; and

(b) if so, the results of the discussions held?

THE MINISTER OF FINANCE (SHRI C. SUBRAMANIAM): (a) Yes, Sir.

(b) A copy of the press hand-out issued in this connection is laid on the Table of the House. [Placed in Library. See No. LT-11067/76].

Guidelines for Financing Housing Schemes by Nationalised Banks

500 SHRI P. GANGA REDDY:

SHRI Y. ESWARA REDDY: Will the Minister of REVENUE AND BANKING be pleased to state:

(a) whether Reserve Bank of India have drawn any guidelines for scheduled commercial banks for financing housing scheme for weaker sections of the society;

(b) if so, the main features thereof;

(c) whether those guidelines have become effective; and

(d) if so, the amount of loans disbursed by the commercial banks after getting those guidelines?

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): (a) and (b). With a view to involving banks for providing finance for housing schemes for the weaker sections of the community, Reserve Bank of

India have in the last week of June this year, issued to all scheduled commercial banks, guidelines, details of which are set out in the Statement attached.

(c) Reserve Bank of India have reported that these guidelines have become effective in all scheduled commercial banks.

(d) While it is not possible to give precise details of the amounts disbursed by all the commercial banks after the issue of these guidelines, public sector banks have reported having disbursed over Rs. 55 lakhs since the last week of June, 1976.

Statement

(i) *Categories of schemes which should be considered as eligible for bank finance.*

- (a) Rural housing schemes;
- (b) Housing as well as hostels for Scheduled Castes and Scheduled Tribes;
- (c) Family Planning Clinics and rural health centres covered under public health programmes; and
- (d) Urban housing schemes for low income groups.

(ii) *Proportion of bank credit to the total cost of the scheme.*

The bulk of the cost of each housing project should be financed from sources other than bank finance, e.g. budgetary allocations of Governments, internal resources of housing boards/local bodies, contributions made by the beneficiaries, etc., and bank credit should only supplement such resources. Generally, bank credit should not exceed 40 per cent of the total cost of each project and may be provided either by way of direct term assistance and/or subscription to debentures/bonds, guaranteed by Government.

Where the schemes provide for sanction of direct loans by banks to the beneficiaries under the schemes, the individual loans should not exceed 80 per cent of the total cost of each tenement/house.

(iii) Security

Banks may secure the loans either by Government guarantee or mortgage of property.

(iv) Period of loan

The loans/bonds should be repayable within a period of around ten years.

(v) Rate of interest

The rate of interest on bank credit for promotion of housing schemes and hostels specifically intended for the benefit of the Scheduled Castes and Scheduled Tribes should not exceed the rate prescribed under the Differential Interest Rate Scheme. The rate of interest in respect of the other categories of housing schemes should be moderate and in keeping with the priority assigned to this activity. The minimum lending rate directive will not apply to loans covered by these guidelines.

बिहार को नियंत्रित कपड़े की सप्लाई

501. श्री जगन्मोहन प्रसाद यादव :

क्या वाणिज्य मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या बिहार को निर्धनता को देखते हुये सरकार का विचार इस वर्ष उक्त राज्य को अधिक मात्रा में नियंत्रित कपड़े सप्लाई करने का है और यदि हां, तो कितना; और

(ख) क्या देहाती क्षेत्रों में हरिजन युवकों को जितनी दुकानें प्राबन्धित की जानी चाहिये, उतनी नहीं की गई हैं; और यदि हां तो इसके क्या कारण हैं ?