

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) to (d) The information is being collected and will be laid on the Table of the House to the extent available.

External Assistance for Restructuring CIL

1269. SHRI SHANTI LAL PARSOTAMDAS PATEL :
SHRI DINSHA PATEL :

Will the Minister of COAL be pleased to state :

(a) whether a proposal for restructuring of Coal India Limited (CIL) with external assistance is under consideration of the Government;

(b) if so, the details thereof; and

(c) the time by which the negotiations are likely to be completed?

THE MINISTER OF STATE OF THE MINISTRY OF COAL (SHRIMATI KANTI SINGH) : (a) No, Sir.

(b) and (c) Do not arise in view of the answer to part (a) above.

Disbursement of Loan by United Bank of India In Assam

1270. SHRI KESHAB MAHANTA : Will the Minister of FINANCE be pleased to state :

(a) the details of loans disbursed by the United Bank of India in Assam amounting to Rs. one lakh and above without any tangible security during each of the last three years;

(b) the percentage of the loan amount given to SC/ST applicants in the State against the total advance;

(c) the number of loan applications received from SC/ST applicants by the above bank directly or through Government agencies and the number of applications out of them sanctioned and rejected and the reasons for rejection;

(d) whether there is any time limit stipulated sanction a loan; and

(e) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.P. VEERENDRA KUMAR) : (a) United Bank of India (UBI) has furnished the details of loans of Rs. one lakh and above disbursed in Assam without tangible security for the last three years (namely 1993-94, 1994-95, 1995-96) as given below :

| | Proposals disbursed without tangible additional securities | | |
|--|--|--------------------|--------|
| | No. | Amount (Rs. lakhs) | |
| | 1 | 2 | 3 |
| | 1993-94 | 487 | 715.39 |

| 1 | 2 | 3 |
|---------|-----|--------|
| 1994-95 | 609 | 861.25 |
| 1995-96 | 42 | 60.00 |

United Bank of India has reported that in these cases, the assets to be created out of the loans were hypothecated as primary securities.

(b) and (c) As reported by UBI, the percentage of loan amount given to SC/ST applicants in Assam against the total advances was 5.4% as at the end of March, 1996. The total number of loan applications received from SC/ST applicants as on 30.06.96 was 3517, of which 2880 applications were sanctioned and 637 applications were rejected. The major reasons for rejection of proposals were :

(i) Proposals emerged from outside the service area of the concerned bank branches.

(ii) Applicants did not turn up for availment of loans.

(iii) Too many proposals pertaining to similar economic activity sponsored, rendering the loan proposals non-viable.

(d) and (e) UBI has reported that the time limit stipulated for disposal of a loan proposal upto a credit limit of Rs. 25,000/- is two weeks. The loan proposals involving credit limits beyond Rs. 25,000/- are to be disposed off within nine weeks of its receipt.

Khadi Garments

1271. SHRI MANIBHAI RAMJIBHAI CHAUDHARI : Will the Minister of INDUSTRY be pleased to state :

(a) whether the Government have formulated any scheme to encourage the production of Khadi Garments;

(b) if so, the details thereof; and

(c) the time by which the said scheme is likely to be implemented?

THE MINISTER OF INDUSTRY (SHRI MURASOLI MARAN) : (a) to (c) Production of khadi garments is being given all possible encouragement for improving marketability of khadi. Encouragement is also provided through rebate on retail sales of khadi, both at cloth and readymade stage and through interest subsidy on khadi loans.

Testing of Products

1272. PROF. AJIT KUMAR MEHTA :

SHRI CHUN CHUN PRASAD YADAV :

Will the Minister of INDUSTRY be pleased to state:

(a) whether there is any method for scientifically testing of various brands of toothpastes to know the