

- ii) Loan application of SCs/STs should be considered sympathetically and expeditiously.
- iii) While adopting villages for intensive lending, villages with sizeable population of the SC/ST communities may be specially chosen. Alternatively adopting specific localities basis in the concerned villages which have concentration of these communities may also be considered.
- iv) Special efforts should be made to evolve suitable bankable schemes for these communities.
- v) banks should participate in the Specific programme drawn up by the State Agencies for the upliftment of SCs/STs.
- vi) banks' staff may help borrowers in filling up the forms and completing other formalities so that they are able to get credit facility without delay.
- vii) Banks' staff may contact illiterate borrowers and explain to them the salient features of the scheme as also the advantages that will accrue.
- viii) The members of SCs/STs form part of the weaker sections under priority sector. banks have to raise the proportion of their advances to priority sector to 40% and the advances to weaker sections should reach a level of 10% of total bank credit.
- ix) 40% of the Differential Rate of Interest (DRI) advances should be extended to SCs/STs.

- x) under Integrated Rural Development Programme (IRDP) not less than 30% of the families assisted should belong to SCs/STs and not less than 30% of the total assistance under the programme should go to them. This target was raised to 50% from financial year 1990-91.
- xi) Loans upto Rs. 5,000/- are granted by banks to members of SCs/STs for construction of houses at a concessional rate of interest at 4% per annum.

(c) to (f). The banks are required to implement the instructions issued to them by RBI from time to time. Any specific complaint received about the sanctioning of loan etc., is looked into at appropriate levels. The banks make periodical review of credit extended to SCs/STs on the basis of returns and other feed back received from their branches. These aspects also forms one of the agenda items of the meetings of the District Coordination Committee and State Level Bankers' Committee and the review meetings taken by the Government at regular intervals.

#### **Bank Loans to wholesale Traders in Orissa**

3667. SHRI MRUTYUNJAYA NAYAK: Will the Minister FINANCE be pleased to state the details of loans sanctioned by various banks to the whole sale traders in Orissa during each of the last three years and up to October, 1991?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): The Banks finance to whole sale trade in Orissa was Rs. 7.09 crores in 1988-89, the same was Rs. 7.50 crores in 1989-90 and as per latest available data, the same stood at Rs. 8.07 crores in the year 1990-91.