

| 1   | 2              | 3     | 4                      |
|-----|----------------|-------|------------------------|
| 7.  | Madhya Pradesh | 3.75  | 1.75                   |
| 8.  | Maharashtra    | 15.66 | 8.00                   |
| 9.  | Orissa         | 14.85 | 1.00                   |
| 10. | Punjab         | 0.68  | 0.25                   |
| 11. | Rajasthan      | 2.33  | 0.80* (*woollen items) |
| 12. | Tamil Nadu     | 22.91 | 18.00                  |
| 13. | Tripura        | 1.65  | 0.80                   |
| 14. | Uttar Pradesh  | 37.76 | 2.00                   |
| 15. | West Bengal    | 10.77 | 6.00                   |

#### Non-Recovery of Fund under IRDP

1588. SHRI BRAJA KISHORE TRIPATHY : Will the Minister of FINANCE be pleased to state:

(a) whether the Government are aware that about 70 percent of the loan financed by various Banks all over the country under the integrated Rural Development Programme (IRDP) during last five years have not been recovered;

(b) if so, the reasons therefor;

(c) whether the Government have conducted any evaluation study in regards to the benefits derive from the finance on IRDP and the total quantum, of subsidy allocated by the Government loan financed by banks and the amount recovered since 1980 and its implications; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN) : (a) and (b) As reported by Reserve Bank of India (RBI), recovery under the Integrated Rural Development Programme (IRDP) by banks during the past five years has been of the order of 30%. Some of the reasons for low recovery are:-

- i) Non creation of assets/non-utilisation of loans for the purpose by the borrowers;
- ii) Disposal of assets created/acquired without repaying the loan;

iii) Borrowers in the absence of effective follow-up and because of their own disinclination do not repay loans promptly;

iv) Loan waivers also adversely affect loan repayment;

v) Absence of supporting infrastructure, backward and forward linkages, resulting in the projects turning into non-starters.

(c) and (d) Information is being collected and will be laid on the Table of the House to the extent available.

#### STC Official in Urea Import

1559. SHRIMATI SURYAKANTA PATIL : Will the Minister of COMMERCE be pleased to state:

(a) whether the Government have received any complaints of the corrupt practices involved in the urea and edible oil import deals;

(b) if so, the details thereof;

(c) whether any STC official is involved in the above case;

(d) if so, the details thereof alongwith amount of losses to exchequer as a result thereof; and

(e) the action being taken by the Government against corrupt STC official?

THE MINISTER OF COMMERCE (SHRI RAMKRISHNA HEGDE) : (a) to (e) In 1997-98 some complaints on urea and edible oils imports were received in the Ministry of Commerce.

CBI also conducted discreet verification in regard to the import of urea by STC in 1997 which did not establish any prima-facie case and the matter was closed by CBI.

One complaint about edible oil imports is presently under examination.

#### Credit Deposit Ratio of Commercial Banks in Rajasthan

1560. SHRI GIRDHARI LAL BHARGAVA : Will the Minister of FINANCE be pleased to state:

(a) whether a Task Force to ascertain the reasons for low C:D ratio and to suggest measures for improvement in C:D ratio was constituted by the RBI for the State of Rajasthan;

(b) if so, whether the Commercial banks operating in the State followed the recommendation of the Task Force;