- (a) whether the Government have received complaints in regard to cheating of investors in the capital market;
- (b) if so, the details thereof and action taken by the Government against such companies;
- (c) whether the Government propose to constitute special courts to hear the complaints against the companies/ institutes cheating the investors;
 - (d) if so, the details thereof; and
- (e) the time by which the said courts are likely to start functioning?

THE MINISTER OF FINANCE (SHRI YASHWANT SINHA):
(a) and (b) Securities and Exchange Board of India (SEBI) has been established under the SEBI Act, 1992, for among other things, to protect the interests of investors in securities. All investor complaints received by the Government are forwarded to SEBI for appropriate action.

(c) to (e) At present Government does not have any such proposal.

Patent to Darjeeling Tea

5533. SHRI A.F. GOLAM OSMANI : Will the Minister of COMMERCE be pleased to state:

- (a) whether the Government propose to get the patent right of Darjeeling tea; and
- (b) if so, the time by which it is likely to be got patented?

THE MINISTER OF COMMERCE (SHRI RAMAKRISHNA HEGDE): (a) and (b) Under the provisions of the Agreement on Trade Related Intellectual Property Rights, patent is available for any invention which is new, involve an inventive step and is capable of industrial application.

Darjeeling Tea is not a new product and its production does not involve inventive steps. It cannot therefore be regarded as an invention eligible for patent protection unless a new product variety is developed out of germplasm which represents an inventive step.

[English]

Self Immolation by Tobacco Farmers

5534. SHRI G. GANGA REDDY: Will the Minister of COMMERCE be pleased to state:

- (a) whether the tobacco farmers in Andhra Pradesh attempted self immolation in the precincts of ITC, Devarapally in June, 1998;
 - (b) if so, the reasons therefor; and
 - (c) the measures proposed to be taken to help them?

THE MINISTER OF COMMERCE (SHRI RAMAKRISHNA HEGDE): (a) No. Sir,

(b) and (c) Do not arise.

United Bank of India

5535. SHRI NRIPEN GOSWAMI : 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 loan amount given to SC/ST applicants in the State against the total amount of advance;
- (c) whether there is any stipulated time limit to sanction the loan;
- (d) if so, whether these instructions are strictly adhered to:
 - (e) if not whether there is any monitoring system; and
 - (f) 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. JANARTHNAN): (a) United Bank of India has reported that as per the policy of the bank, loans amounting to Rs. One Lakh and above are not sanctioned without obtaining tangible security.

(b) The percentage of loan amount given to SC/ST applicants out of the total amount of loans disbursed during 1995-96, 1996-97 and 1997-98 by United Bank of India in Assam is given below:

(Amount in Crore)

Year	Total Loans Disbursed	Of which to SC/ST
		(Percentage)
1995-9	96 26.52	7.8
1996-	97 33.31	10.7
1997-	98 38.00	9.5

(c) to (f) As reported by United Bank of India, the time limit stipulated to sanction bank loans from the time complete information is furnished to the bank is given below:

above Rs. 25,000/:	8-9 weeks
Loan proposal for amount	
up to Rs. 25,000/:	15 days
Loan proposal for amount	

The Regional Managers of the bank are monitoring compliance of these time limits.