

[English]

**Credit to Rural Poor**

\*480. SHRIMATI USHA CHOUDHARY: Will the Minister of FINANCE be pleased to state :

(a) whether the Reserve Bank of India had constituted a high level committee to review the flow of credit to the rural poor ;

(b) if so, the details thereof ; and

(c) the special steps Government propose to take for economic upliftment and eradication of poverty in rural areas through banks ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) A Statement is given below,

**Statement**

The Reserve Bank of India (RBI) has constituted a High Level Standing Committee to review the flow of institutional credit for rural sector and to suggest measures for improvement. The terms of reference of the committee, among others, are to :—

- i) review and assess the requirements and availability of institutional credit for agriculture and rural development ;
- ii) identify operational shortcomings which inhibit effective delivery of institutional credit ;
- iii) review the progress of flow of credit and complimentary inputs to weaker sections ;
- iv) suggest measures so that cooperative banks become effective agencies for routing rural credit.

The banks are providing credit under various schemes for economic upliftment and eradication of poverty in rural areas. In branch expansion scheme there has been a

thrust on opening more branches at rural centres. The Government has further advised banks that the credit deposit ratio of their rural branches should not be less than 60%. The banks provide credit under Integrated Rural Development Programme (IRDP) to the identified rural families living below the poverty line so as to enable them to improve their economic status. Such beneficiaries who have once received assistance under IRDP but have not been able to cross the poverty line, are given second does of assistance, if found otherwise eligible. National Bank for Agriculture and Rural Development (NABARD) also provides refinance facilities on liberal terms to banks for their lending under IRDP, minor irrigation and a number of other programmes of rural development.

Instructions have also been issued to all public sector banks that a rural branch should be visited by a senior officer at least once in a quarter, to ensure that the instructions of Government, relating to flow of credit in rural areas are being properly followed.

**Tourist Facilities at Places of Pilgrimage**

\*481. SHRI JITENDRA PRASADA : Will the Minister of TOURISM be pleased to state :

(a) whether it is a fact that 90 per cent of the domestic tourism is dependent on pilgrimages ;

(b) whether the places of pilgrimage do not have adequate tourist facilities ; and

(c) if so, the specific steps Government propose to provide adequate facilities in such places ?

THE MINISTER OF TOURISM (MUFTI MOHD. SYED) : (a) Statistics of domestic tourist movements, at all-India level, are not compiled. However, as per the 'Pilot Study on Domestic Tourism' undertaken during 1981 by the Tata Economic Consultancy Services on behalf of the Department at 22 selected tourist centres in the country about 13.5% of domestic tourists travel on pilgrimage.