

[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 dose 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.

(b) and (c) Steps have been taken to develop facilities for pilgrims at various places and in this context master plans have been prepared for the development of Sravesti, Kushinagar, Bodhgaya and Braj Bhumi. Action is being taken to augment facilities for pilgrims at these places as well

as Varanasi, Mathura, Haridwar, Ayodhya, Manersharif, Beyt Dwarka, Somnath, Pushkar and Gangasagar etc. Details of some of the schemes which have already been taken up for development of facilities at pilgrim centres are as follows :

Name of the Scheme	(Rupees in lakhs)	
	Year of Sanction	Amount Sanctioned
1	2	3
BIHAR		
1. Tourist Complex-for landscaping etc. at Bodhgaya I	1984-85	20.00
2. Cafeteria at Rajgir	1984-85	5.04
3. Cafeteria at Maner Sharif	1985-86	3.43
4. Toilets and drinking water facilities at Bodhgaya, Nalanda and Rajgir through A.S.I.	1985-86	4.50
5. Bodhgaya II Tourist Complex by I.T.D.C.	1986-87	236.00 (Estimated)
UTTAR PRADESH		
1. Preparation of Master Plans of :		
(a) Kushinagar-Sravasti	1979—85	8.48
(b) Brij Bhoomi	1979—85	1.99
2. Acquisition of land at :		
(a) Koshinagar	1981-82	22.17
(b) Sravasti	1983-84	2.00
3. Development of Varanasi Ghats	1983-84 & 1985-86	64.50
4. Construction of Raslila Stage at Brijbhoomi	1984-85	1.15
5. Construction of Tourist Complex at Sravasti	1985-86	63.00
6. Wayside amenities & open air theatre at Ayodhya	1985-86	26.80
7. Purchase of 150 Swiss Cottages for Kumbh Mela at Hardwar	1985-86	17.48
8. Construction of Tourist Bungalow at Mathura	1985-86	27.64
9. Provision of toilets and drinking water facilities at Sarnath, Kushinagar and Sravasti through A.S.I.	1985-86	4.00
10. Auli Joshimath (Cottages & Restaurant)	1984-85	10.00

1	2	3
RAJASTHAN		
1. Beautification/improvement of Pushkar Ghats (Ajmer)	1985-86	12.99
GUJARAT		
1. Cafeteria at Beyt Dwarka	1985-86	6.28
TAMIL NADU		
1. Tourist Reception Centre with accommodation at Rameshwaram	1985-86	18.45
2. Wayside Amenities at Thiruthani	1985-86	1.96
3. Construction of Beach Cottages at Kanya Kumari	1985-86	10.00
4. Yatri Niwas at Kanchipuram	1985-86	5.00
5. Tourist Amenities at Chidambaram	1985-86	4.00
6. Construction of Pallavapura Tourist Complex at Kanchipuram	1985-86	5.00
HARYANA		
1. Construction of Yatri Niwas at Kurukshetra	1985-86	10.00
MADHYA PRADESH		
1. Cafeteria at Sanchi	1985-86	2.00
WEST BENGAL		
1. Floodlighting of Terracota of Vishnupur Temple	1984-85	3.42
ORISSA		
1. Construction of toilet block near Sun Temple at Konark	1983-84	2.61

The Ministry of Tourism has also taken action to construct Yatrikas/Dharamshalas at various places of pilgrimage. The construction work is carried out through Bhartiya Yat Avas Vikas Samiti—a registered body, which is provided with 90% funds towards the cost of construction of such Yatrikas/Dharamshalas. The balance amount as well as the land is arranged for by the Samiti through the respective State Governments and donations from institutions and individuals.

Yatrikas have been constructed at Amarkantak, Chitrakoot, Bidar, Nandmehar and Kampil. Construction work is in progress at Onkareshwar, Maheshwar, Puri, Karaik Brindaban and Dwarkaji. During the 7th Five Year Plan period the Samiti proposes to construct 50 Yatrikas including one each at Katra and Ardhkwari for pilgrims visiting Vaishno Devi.