

as to how they can get benefit from this fund. As my honourable colleagn has just now stated that special efforts will be made in this regard that the banks take effective action and mové the procedure more dynamic and realistic so that entrepreneurs and beneficiaries could get benefit from this scheme. It the hon'ble Member has any special information about a particular beneficiary or bank, I request him to pass it on to us so that we could take necessary action.

SHRI SHANTI DHARIWAL : I shall pass it on to you. But there should be a time limit for I.D.B.I. to dispose of the applications received by them.

SHRI NARAYAN DUTT TIWARI : It the applications are to be sent directly to I.D.B.I. their number will bcome large. If the applications from all over the country will be sent to Bombay, it will become unmanageable. So banks are to be told to simplify the procedure . . . (*Interruption*)

[*English*]

SHRI CHINTAMANI JENA : In his answer, the Minister has said that the projects which will be benefited by this scheme, would not cost more than Rs. 5 lakhs. May I know who has fixed this cost for these projects, and also whether these costs will be considered, as at the time when these industries were set up, or at the present rate ?

In this connection, may I know from the hon. Minister whether, considering the present escalation, Government will consider enhancing this amount of Rs. 5 lakhs to Rs. 15 lakhs ? If so, when is Government going to take such a decision ?

SHRI JANARDHANA POOJARY : The projects are prepared by entrepreneurs, and whenever the projects are prepared, it is for them to give the cost of the projects also. Whenever the project's cost is not more than Rs. 5 lakhs, such a project will be eligible under this scheme, for consideration.

About increasing or enhancing the cost it is a suggestion. We take it in mind.

MR. SPEAKER : Next question—Mr. Bahadur Singh is not there. Now Shrimati Kishari Sinha—question No. 419.

Financing of Socially Oriented Scheme in Bihar

*419. SHRIMATI KISHORI SINHA : Will the Minister of FINANCE be pleased to state :

(a) whether the Life Insurance Corporation of India has financed any socially oriented schemes in Bihar;

(b) if so, the details thereof;

(c) the manner in which this compares with investments in such schemes in other States; and

(d) if it is inadequate, the reasons thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (d). A statement is given below.

Statement

LIC has been advancing loans every year as per allocations made by the Planning Commission to the State Government of Bihar for social housing schemes and to the Bihar State Electricity Board for generation of electricity. In addition, loans are advanced by LIC to Bihar State Housing Co-operative Federation Limited for financing Primary Cooperative Housing Societies in the State as per Annual Budget of the LIC.

Till 31.3.87, LIC has advanced loans in all amounting to Rs. 175.28 crores for various socially oriented schemes in Bihar. This includes Rs. 32 crores advanced for housing schemes, Rs. 98.78 crores for State Electricity Board and Rs. 44.50 crores for State Co-operative Housing Federation in Bihar. This is not out of line with loans advanced by LIC to other State Governments for socially oriented schemes. Further LIC advances loans as per allocations made by the Planning Commission which finalises yearly allocations only after discussions with State Governments concerned.

SHRIMATI KISHORI SINHA : The Government have not replied to part (c) of my question about comparative allocations under the scheme, to other States. However I would like to know the amounts sanctioned for housing schemes for weaker sections,

and how many such houses have been constructed; and also, what percentage of the loan to housing cooperatives have been advanced to weaker sections.

SHRI JANARDHANA POOJARY : So far as the comparative figures are concerned, I may bring to the notice of the House that in the case of Bihar, we have provided Rs. 175.28 crores for socially-oriented schemes. This compares with the total figure amounting to Rs. 201.20 crores advanced to Haryana, Rs. 237.65 crores advanced to Madhya Pradesh, Rs. 207 crores advanced to Punjab, Rs. 272.32 crores advanced to West Bengal and Rs. 167.26 crores advanced to Orissa. If some more details are required by the hon. Member, I am prepared to give them also. So far as construction of the houses is concerned, the figure which has been given includes housing schemes. We have given Rs. 98.70 crores for the State Electricity Board and Rs. 44.50 crores for the State Co-operative Housing Federation in Bihar.

SHRIMATI KISHORI SINHA : Is there any proposal to advance loan for agricultural purposes in the flood hit and drought hit areas of Bihar ?

SHRI JANARDHANA POOJARY : We are dealing with LIC and also socially oriented schemes in Bihar. So far as facilities for agriculturists are concerned, loans are given by the banks. There is also a crop insurance scheme which is administered by the GIC, not by LIC. *(Interruptions)*

SHRI BHAGWAT JHA AZAD : The hon. Minister has said that this amount in respect of Bihar compares favourably with that of Haryana and Orissa. Is it true keeping in view the size of the population between Bihar, Orissa and Haryana ? It compares most unfavourably. How does the Minister say this to us ? What is the percentage of collection, deposit, in Bihar with reference to the investment in that State ? Why is it so low compared to the all India figure ? Is it because the Bihar Government does not submit any scheme for approval and all that or is it because there is someone in your hierarchy somewhere in the LIC that this is not being done ? The Minister has given that figure. It compares most unfavourably with the

population of Orissa, Haryana and Bihar. Why is it so—this treatment ? I have written—not to the present Minister—quite a few letters, but nothing comes out; they just do not care. Should we say that we should not have LIC in Bihar.

SHRI JANARDHANA POOJARY : This allocation is made by the Planning Commission at the time of formulating a plan every year. The State Government should come forward with a scheme. As per the allocation done at the time by the Planning Commission, the fund is provided by LIC. So far as Bihar is concerned, they have been asking for funds for housing. But I do not know what is the reason ? I also tried to find out today. They have been asking funds for housing. There is the State Electricity Board. There are schemes for water supply, for sewerage for urban as well as rural areas. Even for road transport, there are also schemes; for development of industries in the State, there are also schemes. Unfortunately, I also do not know why the State Government has not come before the Planning Commission asking for assistance for these schemes ? If they come forward, we will definitely release the fund, if the Planning Commission asks us to do it.

SHRI BHAGWAT JHA AZAD : I would draw the attention of the Prime Minister to this.

PROF. N.G. RANGA : Why can't you have a word with the local government ?

[English]

SHRI JANARDHANA POOJARY : If the State Government comes forward before the Planning Commission for allocation and if they are going to ask for that, and if the Planning Commission allocates some money for that, definitely LIC will come forward and give money for that.

SHRI BHADRESWAR TANTI : The question was related only to Bihar. Since this question has also been taken to Rajasthan, I am also thinking of asking a question.

MR. SPEAKER : That is why you are taking it to Assam.

SHRI GIRDHARI LAL VYAS : In Rajasthan LIC business is much more

than the business in other states. In spite of this no funds were provided through LIC to Rajasthan for any social scheme for irrigation and drinking water supply whereas Rajasthan is facing acute drinking water problem. In Jodhpur, Ajmer and Beawar these is acute shortage of drinking water. Will you please ask the LIC to give some money to Rajasthan for this purpose.

SHRI BHADRESWAR TANTI : The LIC system has been taken to the tea garden labourers, those who earn Rs. 5 per day. But they do not get the benefit out of their investment in time. Suppose a man dies, they do not get the benefit immediately. He cannot apply, because he is illiterate. What is your duty? Can you not render all help to the family immediately? The tea garden labourer is earning Rs. 10 or Rs. 5 per day. An illiterate man cannot apply or go to the authorities. It is your duty to see that help is rendered immediately. What is your comment? That is your duty.

SHRI JANARDHANA POOJARY : So far as the LIC is concerned, we have to get the policies.

SHRI BHADRESWAR TANTI : Policies are there.

SHRI JANARDHANA POOJARY : So far as helping the agricultural labourers is concerned, we have got a scheme wherein we are giving even Rs. 1,000 on death, per agricultural labourer, and some State Governments have also got some schemes for agricultural labourers and also poor people. I do not want to name them. But the hon. Member coming from Assam can suggest to the Chief Minister of his State to look into the problem. Some other States also have come forward with a scheme for such people, to benefit them.

SHRI BHADRESWAR TANTI : What is your barometer on it. Does it cover agricultural labourers and tea garden labourers?

DR. G.S. RAJHANS : Shri Azadji said that the list does not compare favourably in the case of Bihar. It is really unfortunate that the Bihar Government has not come forward with proposals. Can the Centre take the initiative and suggest some schemes to the Government of Bihar so

that the weaker sections of the unfortunate State may be benefited? Besides, I also want to know whether there is any monitoring system in the case of the loans being advanced by LIC to different States?

SHRI JANARDHANA POOJARY : I have stated that I do not know why. There are schemes, like water supply schemes and sewerage schemes. But it is pertinent to note that if the State Governments from their own budget they provide for water supply and sewerage schemes, they need not come before the LIC for allocation. So, it is for the State Governments to give their proposal and we, from the Central Government's side, need not suggest to them. It is for them to say what is their genuine requirement, what is their scheme for their people and for that at the time of the formulation of the Plan they should be prepared for that and they should come before the Central Government.

PROF. N.G. RANGA : It is for the Central Government to take the initiative and send their proposal to Bihar and then they should talk to the Ministry.

SHRI JANARDHANA POOJARY : That is why I have stated that if they have provided from their own budget for water supply scheme and sewerage schemes there is no need for them to come before the LIC.

MR. SPEAKER : Shrimati Geeta Mukherjee.

SHRIMATI GEETA MUKHERJEE : Question Number four, two, zero but not '420'.

THE MINISTER OF STATE IN THE DEPARTMENT OF EXPENDITURE IN THE MINISTRY OF FINANCE (SHRI P.K. GADHVI) : My answer to Question No. 420 tabled by the honourable lady member is . . .

Audited Accounts of Relief Assistance

***420. SHRIMATI GEETA MUKHERJEE :** Will the Minister of FINANCE be pleased to state :

(a) whether the State Government of West Bengal has been asked by Union Government to send audited accounts of