

SHRI JANARDHANA POOJARY: First you say, question no. 330.

SHRI AMAL DATTA: When I asked the question, he stood up.

MR. SPEAKER: I see.

SHRI AMAL DATTA: In the din I assumed he had answered it.

*(Interruptions)*

SHRI JANARDHANA POOJARY: There is no question of assuming. I have to reply it always. *(Interruptions)* A statement is laid on the Table of the House.

### Credit Camps

\* 330. SHRI AMAL DATTA: Will the Minister of FINANCE be pleased to state bank-wise, State/Union Territory-wise number of credit camps held during last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY): A Statement is given below.

### STATEMENT

The present data reporting system of banks does not yield bank-wise or State-wise number of credit camps held since no central monitoring of such camps is being done. The credit camps are organised by the banks as a part of the overall measures taken by them to bring about accelerated flow of credit to weaker sections.

SHRI AMAL DATTA: Mr. Poojary is nothing else if he is not consistent. I had asked a number of questions on the credit camps in the last session of Parliament and he had always come back with the same stereo typed answer. My first question was - I am referring to the last session - about the number of beneficiaries who participated in the credit camps. The answer was: the present data reporting system of banks does not

yield information in respect of the number of beneficiaries and the amount involved since no central monitoring of credit camps was being done. My next question was: what was the number of schemes under which loans are given in credit camps. Again he said, the present data reporting system of banks does not yield information in respect of the number of beneficiaries assisted in such camps and the amount involved therein since no central monitoring of credit camps is being done. This was in respect of the schemes. The word 'scheme' does not appear at all in this answer, but the same answer is given. So, he is consistent that he has no information as to what is happening in the credit camps, how many beneficiaries were there and the amount involved. I asked whether the RB had issued any guidelines with regard to disbursement of loans to credit camps. His answer was the same guidelines which are applicable for all types of loans are also applicable. I asked; give the details of that. He did not give details of that - what are the guidelines. So, we are still in the dark as to what are the guidelines. *(Interruptions)* I simply asked a question please tell me how many credit camps had been held, not the number of beneficiaries, not the amount involved, not the number of schemes, no guide lines, just the amount and the number of credit camps held. He says that his reporting system even does not yield that information. This is a wonderful consistency. My question, therefore, is that the Reserve Bank or the banks' Head Offices, do they have no information? He says, the reason why they do not have information is the bank branches decide when and where to hold the credit camps. My question is, do the Reserve Bank or even the Head offices of the nationalised banks, who hold these credit camps, do they not have this information, so that you can make it available to Parliament? Do you not have that information even? If you do not have information you should resign.

MR. SPEAKER: Please put the question.

SHRI AMAL DATTA: Is not that information kept at all? I would like to know that.

And if not kept, why not kept by the banks' head offices themselves as to the number of credit camps held in different States in different areas, as well the number of beneficiaries, the number of schemes, etc? Why is it not being kept?

MR. SPEAKER: Do you want the answer or not? You have to stop somewhere.

SHRI AMAL DATTA: I have given the whole picture and background.

PROF. K. K. TEWARY: It is a lecture, not a question.

SHRI JANARDHANA POOJARY: I am grateful to the hon. Member for putting this question, and also telling the Hon. House that I have been consistent. I was consistent. I am going to be consistent.

SHRI AMAL DATTA: Consistent is not giving information to the House.

SHRI JANARDHANA POOJARY: Thousands of credit camps are held throughout the country, hundreds have been attended by me and hundreds have been attended by other VIPs also, including the Chief Minister of West Bengal. Even in the banks, once in 15 days the banks have to disburse the loans outside the premises of the banks, in particular in the rural areas. So, thousands of credit camps are held throughout the country. Now, what type of loans are given? The loans under IRDP, the loans under Educated Unemployed Schemes, loans under schemes for Urban Poor and for different schemes, loans are given. So far as the IRDP is concerned, the beneficiaries are identified by the State agencies, the State Governments. So far as the Educated Unemployed Scheme is concerned, they are also identified by the State agencies, the applications are given by identified beneficiaries to the State agencies.

SHRI AMAL DATTA: Is no record being kept?

SHRI JANARDHANA POOJARY: Guidelines are there. Guidelines of the

Reserve Bank are there and they are being followed not only by the State Governments but also by the banks and no guidelines have been violated and so far as the credit camps are concerned, there is no different reporting system as to how many people are given in each particular credit camps. (*Interruptions*) So far as I am concerned, wherever I have attended in some cases I am in a position to give ... (*Interruptions*)

MR. SPEAKER: Give the number.

SHRI JANARDHANA POOJARY: .. to give the number of beneficiaries and the amount also I will supply to you, if you want to ask. (*Interruptions*)

SHRI AMAL DATTA: He is consistently denying information.

SHRI JANARDHANA POOJARY: I am sorry to say that some of the Opposition members are not for the credit camps or accelerated credit and that is why all this resistance is coming.

SHRI AMAL DATTA: This information is definitely available .... (*Interruptions*) He will not give information but let me ask the question. he is very consistent in denying information and misleading Parliament.

I understand from Press reports that the Vigilance Commission has recommended that the loans melas be stopped. This was in the *Indian Express* dated 10th September, 1985. The Central Vigilance Commission is not of our State. It is a Central Government body. In the report, it is said -Loan Mela should be stopped. Next comes the Reserve Bank. The Reserve Bank has published a report, in which they have said that Loan Melas are violating all the Reserve Bank guidelines and that report has been withheld by the Reserve Bank from issuing to the public at the instructions of Shri Janardhana Poojary. This is in 'The Times of India' dated 6th Feb. 1987. (*Interruptions*)

Sir, this Reserve Bank report was asked for by the Chief Minister of Karnataka and it was not given to the Chief Minister of Karna-

taka by the Reserve Bank of India at the instructions of Shri Janardhana Poojary. Then, the Bank Officers' Association consistently saying..... (*Interruptions*)

Sir, please see this lady. She does not understand.

This is out of a book which has a colourful photograph of Mr. Poojary standing head and shoulder above other. Mr. Poojary's own publications. Just see. The Bank Officers' Association have said that all the Reserve Bank of India guidelines have been flouted, political pressure is involved and the Congress MPs and the Congress MLAs are taking and distributing the forms. That is there in the Press Report ... (*Interruptions*)

Mr. Poojary has said there is nothing wrong in that.

MR. SPEAKER: Is there any question?

SHRI AMAL DATTA: Mr. Poojary himself has said that there is nothing wrong in the Congress Members doing it. I am reading out from the report. Mr. Poojary has said this. It is reported in the Economic Times of 31st October 1986.

MR. SPEAKER: Is there any question?

SHRI AMAL DATTA: Mr. Poojary has said that there is nothing wrong in the Congress people taking and distributing the forms of the loan application.

MR. SPEAKER: Can you put a question? This is not a discussion. Mr. Amal Datta, this is not a question.

SHRI AMAL DATTA: I want to know.

MR. SPEAKER: You do not want to know anything.

(*Interruptions*)

SHRI AMAL DATTA: Having the views of all these - The Vigilance Commission, Reserve Bank of India, Bank Officers' Asso-

ciation, what he is going to do?

MR. SPEAKER: That is right. That is the question. You have been beating about the bush for so long. .... (*Interruptions*) ... You cannot display the publication. You are violating the rule. You cannot display.

(*Interruptions*)

SHRI T. BASHEER: It is the publication of the Janata Party.

(*Interruptions*)

PROF. MADHU DANDEVATE: Kindly give a ruling whatever questions are liked by him should be asked.

(*Interruptions*)

MR. SPEAKER: Order. Order.

SHRI JHANARDHANA POOJARY: Reserve Bank of India has stated that the credit camps have been found useful and they have stated in some of the cases, while identifying IRDP beneficiaries and also some Educated Unemployed Scheme, there were some deficiencies. The identification is done not by the Banks, but by the State Government. Some of the deficiencies have to be rectified. Wherever there is deficiency, it is our duty to rectify it. Coming to the publication this book - Loan Melas - for whose benefit?, I am grateful to the hon. Member for showing it and making a charge that I have published it. Mr. Madhu Dandavate is sitting by his side and Mr. V. S. Krishna Iyer is sitting by his side. He is bodily present today. It is the President of the Janata Party who published it. They have given it in the Press Conference as their publication. There is no printer's name. We do not know where the money has come.

I am requesting the hon. Members, who are crusaders against corruption, to find out who has paid for that publication ..... (*Interruptions*) It is nothing but a charge against me and I repudiate that charge. You have made the charge saying that for my publicity or for my image I have published that. You

have to withdraw that. Otherwise, you will have to resign or I will resign..... (*Interruptions*)

SHRI AMAL DATTA: I did not say that.

MR. SPEAKER: You said it. (*Interruptions*)

[*Translation*]

Will you please allow some body to speak or not?

[*English*]

I have to handle it; you have not to do it. I have to handle the situation. I have to put a question if you allow me. I have to judge it and not you Mr. Basheer. Mr. Basheer, I have to put a question to him .... (*Interruptions*)

PROF. MADHU DANNAVATE: The book in the hand is published by Karnataka Janata Party. How will he say that it is published by him? (*Interruptions*)

MR. SPEAKER: Mr. Datta, whatever you have said is on the record. And I will check it up. I think, you have said it. That is the feeling in my mind. I will check it up. If you have said it, you will have to apologise.

SHRI AMAL DATTA: If I have said that?

MR. SPEAKER: I have said: "If you have said that."

SHRI AMAL DATTA: I have not said that he has published it..... (*Interruptions*)

Why does he not answer the question? I have asked: After the views of Vigilance Commission, Reserve Bank and Bank Officers' Association, is he going to stop these loan melas or not?

MR. SPEAKER: Mr. Shantaram Naik.

PROF. MADHU DANNAVATE: To his pointed question regarding Reserve Bank and Vigilance Commission, he has not re-

plied .... (*Interruptions*)

SHRI SHANTARAM NAIK: Since the credit camps have become very popular, people would like to know the procedure of credit camps, who can apply, what is the procedure, etc. Since various banks follow various procedures, I would like to know whether he would like to have any standard procedural scheme to be circulated to all banks of the country so that one uniform procedure is followed by all banks in case of credit camps.

SHRI JANARDHANA POOJARY: Since so many doubts have arisen and also so many questions have been put, the Reserve Bank is working out detailed guidelines to clarify all the doubts.

SHRI M. RAGHUMA REDDY: May I know from the hon. Minister the number of credit camps that have been organised in Andhra Pradesh and how many he is going to organise in future?

MR. SPEAKER: You know the number ..... (*Interruptions*)

SHRI M. RAGHUMA REDDY: Putting a question is my fundamental right. Why are you denying that right to me?

MR. SPEAKER: I am saying that you should not put a question whose answer you know. Ask something which you do not know.

SHRI M. RAGHUMA REDDY: Is he going to have another loan mela in Khammam? What is the procedure he is going to adopt? Will the Congress workers only be allowed to collect the applications or members of other parties will be also allowed to collect applications?

SHRI JANARDHANA POOJARY: Sir, the House raised this question. Even the hon. Speaker Sahib has also given some clarification about that, and that should be the spirit also. For the sake of this House, once again I am going to repeat that any person can submit the application, irrespec-

tive of the party affiliation. Different parties are ruling in different States. For example, in some States Congress government may be there, in some State Telugu Desam may be ruling and in some States CPI (M) is ruling. We have got complaints, as far as Andhra Pradesh is concerned, saying that so far as the IRDP and the Educated Self-Employment Scheme is concerned, only the party people are forwarding the applications. In West Bengal, where CPI (M) is ruling, we are receiving complaints, not only here but outside the Parliament also, that only the applications of Communist Party people .... *(Interruptions)* \*\*

MR. SPEAKER: What are you doing?.....

*(Interruptions)\*\**

MR. SPEAKER: Mr. Acharia, what are you doing?.....

*(Interruptions)\*\**

MR. SPEAKER: What Mr. Acharia has said, does not form part of the record. What ever anybody has said without my permission, will form part of the record. So simple it is.

SHRI JANARDHANA POOJARY: Sir, anybody can file the application. Anybody can fill up the application form. When you are the people's representatives, including the Opposition Members, you can help the weaker section by filling up the forms. We are for that. I admire those Congress workers also and I support those workers who are filling up the forms and giving service to the weaker section.

MR. SPEAKER: Next question. Shrimati Patel Ramaben Ramjibhai Mavani.

SHRI BASUDEB ACHARIA: Sir, he has not answered ..*(Interruptions)*.

MR. SPEAKER: It is enough now. We have spent twenty-five minutes on this ques-

tion.....

*(Interruptions)*

MR. SPEAKER: Don't worry about that. You sit down now.

SHRI M. RAGHUMA REDDY: Sir, I have not got the answer.

MR. SPEAKER: What is the answer which you did not get?

SHRI M. RAGHUMA REDDY: Whether he is going to come out with Loan Mela in Khammam or not, I want to know that.

MR. SPEAKER: It will be know before that. What he comes, you will know it.....

*(Interruptions)*

MR. SPEAKER: It will be known before that

SHRI JANARDHANA POOJARY: Sir, whenever I go to Andhra Pradesh, they do not want me to go there. Now he is asking me to go to Khammam. I will definitely go to Andhra Pradesh also.

MR. SPEAKER: Are you happy when he is going now? I think this question is unnecessary exercising the minds of all of you because this does not affect anybody's thinking. People in this country are too intelligent and they vote according to their choice. They do not worry about anything. Let the people enjoy as they like.

### **Loan to Unemployed Youth In Gujarat**

*[ Translation ]*

\*331. SHRIMATI PATEL RAMABEN RAMJIBHAI MAVANI † :  
SHRI U. H. PATEL:

Will the Minister of FINANCE be pleased to state: