

Commerce is in collusion with the cotton textile and jute textile magnates.

Another point that would like to know is that there is a proposal afoot by the Ministry of Commerce to close down 20-25 NTC mills and already 15 jute mills are locked up. I would like to know if that is the way in which you are going to deal with the badli workers. Will it solve the badli workers problem? Closure of 25 NTC mills which are under Government management and which are nationalised and, 15 jute mills locked up for two years round the clock is not the way to solve the problem but you have not lifted even your little finger to see to it that they open. But, all the same, you are bestowing on them concessions after concessions. Please tell the House what is the present position.

SHRIMATI RAM DULARI SINHA : I am shocked to learn from the Hon. Member that the Ministry of Commerce is in collusion with the employers of the jute and cotton industry. We are for safeguard of workers interest, better production, more productivity and industrial peace.

SHRI SATYASADHAN CHAKRABORTY : You are in collusion.

MR. SPEAKER : No collusion course ?

SHRI NIREN GHOSH : They are in collusion.

MR. SPEAKER : No collusion !

SHRIMATI RAM DULARI SINHA : But as far as the question of labour problems are concerned, I have already stated that the Ministry of Labour is to formulate the policy and will see it such things are there. Our Ministry is doing its best for improvement in the lot of Textile workers.

We make all efforts to see that the problems are minimised and there should be industrial peace for achieving required production and productivity.

PROF. RUP CHAND PAL : Can we send this question to the Ministry of Labour also ?

MR. SPEAKER : That should have been done.

SHRIMATI RAM DULARI SINHA : He can give a fresh notice to me.

### Representation of All India Sarafa Association for Scrapping Gold Control Act

\*926. SHRI BHIKU RAM JAIN : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that a deputation of the All India Sarafa Association had met the Prime Minister and urged her to scrap the Gold Control Act since it had not fulfilled the objectives ;

(b) whether the Association had also urged her to intervene in the matter of police harassment to genuine traders ;

(c) whether the Association's deputation had been assured that their grievances would be looked into ; and

(d) if so, the action taken thereon and details thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PATTABHI RAMA RAO) : (a) to (d) A statement is laid on the Table of the House.

The All India Sarafa Association had sent a representation dated 12.4.83 to the Prime Minister which contained demands for scrapping of Gold (Control) Act and for intervening in the matter of police harassment to genuine traders at Delhi.

The objectives of the Gold (Control) Act, 1968 broadly are :—

- (i) curbing the general demand for gold from the public with a view to reduce it progressively ;
- (ii) to serve as an economic measure to supplement other preventive measures ; to make circulation of smuggled gold difficult and its detection easier by extending the control over gold beyond the stage of import.

The objectives for which the Gold (Control) Act was brought into effect are still relevant and these are being served by the existing provisions of the Act. At present there is no proposal to scrap the Gold (Control) Act.

The representation also mentions about police harassment to traders at Delhi. The

matter has been taken up with the concerned Department of Delhi Administration.

### WRITTEN ANSWERS TO QUESTIONS

#### Raising of Lending Limit of Regional Rural Banks

\*913. SHRI BHOGENDRA JHA : Will the Minister of FINANCE be pleased to lay a statement showing :

(a) whether in view of the deflated value of the rupee and doubling of the limit of small scale industries, it is proposed to raise the Regional Rural Banks' lending limit to fifty thousands of rupees ;

(b) if so, the details thereabout and if not, the reasons therefor ; and

(c) what is latest position of the total credit advanced and deposits secured by each of the Regional Rural Banks in Bihar ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) to (c) There is no statutory ceiling on the amount of advance that a Regional Rural Bank may extend to an eligible borrower for the purpose of setting up and operating a small scale industrial unit. However, since the major objective of the Regional Rural Bank is to meet the credit requirements of smaller borrowers in rural/semi-urban areas, Government have advised these banks to confine their lendings to the weaker section which, in the small industry sector, comprises artisans and village and cottage industry.

A Working Group set up by the Government for evolving specific measures for extending bank credit to the artisans and village and cottage industries, had recommended recognition by the banks of the special needs of this group of borrowers in regard to the composition of the loan assistance, margins and securities, rates of interest, terms of repayment etc. Given the nature of their activities and the size of their operations, borrowers belonging to this group, it has been envisaged, would require credit assistance in the form of a composite loan within the maximum of Rs. 25,000. For the purpose of such special composite loan, the weaker section in the small industry sector has been defined as comprising artisans (irrespective of location) and small industrial activities (viz. manufacturing, processing, preservation and servicing) in villages and small towns with population not exceeding 50,000, involving of locally available natural resources and/or human skills (where individual credit requirements do not exceed Rs. 25,000).

Since bulk of the credit assistance extended by the Regional Rural Banks is to artisans, village and cottage industry under this scheme, the loan amount does not exceed Rs. 25,000. However, if any eligible borrower's venture requires credit assistance beyond this limit, Regional Rural Bank would be in a position to provide the need based credit assistance outside the aforementioned scheme of composite loans.

Data regarding deposits and advances of each of the Regional Rural Banks in Bihar as at the end of June, 1982 are set out in the Statement attached.

#### STATEMENT PROGRESS OF REGIONAL RURAL BANKS IN BIHAR (AS ON 30.6.1982)

S. No.	Name of Regional Rural Bank	Deposits	Advances outstanding (Rupees in Lakhs)
1	2	3	4
1.	Bhojpur Rohtas Gramin Bank	1479.36	565.32
2.	Champran Kshetriya Gramin Bank	586.58	1022.30
3.	Kosi Kshetriya Gramin Bank	278.20	459.72
4.	Magadh Gramin Bank	920.67	461.16