

Savings Certificates are concerned, the hon. Member knows about them.

So far as the deposits are concerned, if some body keeps the deposit for more than five years, a rate of interest of 11% is given. Not only that. Through media and other forms of publicity also, we are encouraging this habit of saving.

Coming to branch licensing and branches as the hon. Member made out a point, we have got now one branch for a population of 17,000. So far as the spatial gap is concerned, the present policy of the Reserve Bank of India is to have one branch for every 10 Kms. In this direction also we are taking steps; and the amount had been given in this area, so far as priority sector is concerned, has reached about 52% during 1984, as against 40% of the target for the priority sector. In the case of direct agricultural lending, we have been able to give 18.3%, as against 14.2%, which is the all-India average for the agricultural sector.

In the case of DRI advances, in respect of Sikkim we have been able to give them to the weaker sections there to the extent of 4.9%, as against the all-India average figure of 1.17%.

SHRIMATI D. K. BHANDARI : What are the languages in which they are bringing out the leaflets to educate people? How far is it successful?

SHRI JANARDHANA POOJARY : I require notice. I will write to you about it.

SHRIMATI D. K. BHANDARI : How many boys and girls have been employed in these branches from Sikkim? Is it not a fact that Sikkim has become only the recruiting centre for the people of other States? Is there any policy of the government to employ local boys and girls in these banks even if they are not trained? Is it possible to train them in this line?

SHRI JANARDHANA POOJARY : I don't have the figures relating to the number of employees in the banking sector in Sikkim. I can give the all India figure. About 7,50,000 people are working in the

banking sector. (*Interruptions*). She has asked about the training to be given to the bank employees. We are giving them training.

SHRI DINESH GOSWAMI : What was asked was the agricultural loan that has been given and the reply showed the amount outstanding. What is the total amount of agricultural loan? Is it not a fact that in Sikkim and in the entire north eastern region the deposit credit ratio is adverse from the rest of this country which is rather a paradox because in the backward region more money should be pumped in, because one of the main objectives of nationalising banks was to reduce regional imbalances. One reason why the people are not taking help of these advances is because they are not attuned to the banking habit, they are not also attuned to the cultural background. What steps the government is taking to see that the people are attuned to banking habit? The officers who are sent there, they should know culture and other background of the people; and in that context, the question put forth by my learned colleague is very important. What steps are taken to see that people in those regions are employed in those banks, because people of those regions will be in a better position to come to contact with the people and make them understand better.

MR. SPEAKER : I don't think this is relevant question.

SHRI JANARDHANA POOJARY : It is true that credit deposit ratio in this north eastern region is low. I am personally monitoring to raise this credit deposit ratio and more fund will flow to the weaker section and we will see that banking activities and also banking habit improve in the north eastern region.

Now coming to employment and giving them training so that they are employed in this region, I require some notice.

Need for improvements in marketing system of cardamon in Kerala.

*392. **PROF. P.J. KURIEN :** Will the Minister of COMMERCE be pleased to state :

(a) whether the primary marketing system of Cardamom in Kerala needs to be improved;

(b) whether under the present system of marketing, the interest of the small growers suffers;

(c) if so, whether the Cardamom Board has any plan to improve the primary marketing system to ensure remunerative price to the growers; and

(d) if so, the details thereof ?

THE MINISTER OF COMMERCE AND FOOD AND CIVIL SUPPLIES (SHRI P. SHIV SHANKER) : (a) to (d) A statement is given below.

Statement

(a) to (d) Primary marketing of cardamom i.e. sale by growers to wholesalers, is done through the system of public auctions. Public auctions are considered beneficial, particularly for small growers, in terms of open transactions and price formation through competition between a large number of sellers and buyers.

Cardamom Board has already taken steps to regulate credit in auction sales. It has also started indirect auctions in Karnataka. The scope for further improvement is being continuously reviewed in consultation with various interests involved in production and trade in Cardamom.

PROF. P.J. KURIEN : I agree with the hon. Minister that auction is beneficial to the farmers, but auction where a large number of sellers and buyers are taking part. Here the problem is that there are a large number of sellers who are small growers but buyers are very few, a handful. A few of them compete in the market; in agreement, they are in collusion, and they under-cut the price. Already the price is very low and the farmers are in distress. But the unfortunate thing is that whatever expert price is available, we are not able to pass it to the growers. Whatever price is available we should be able to pass onto the growers. Now, that is not possible, because the buyers are very few and they in turn, undercut the price.

This year we exported 3,000 tonnes of cardamom. All that is done by a handful of buyers. Our CTCL which is a body meant for exporting cardamom, has not exported even a single tonne of cardamom. In view of this, I would like to ask the hon. Minister what steps he is going to take to get a higher price for cardamom, and to see that whatever export price is available is passed on to the grower.

SHRI P. SHIV SHANKER : I think that—I presume—I do not know, I am not sure about it, but I think that the hon. Member is a Member of the Cardamom Board, and you have been taking the measures.

PROF. P.J. KURIEN : The Cardamom Board has got nothing to do with the sale. It has nothing to do with marketing.

SHRI P. SHIV SHANKER : And they have been taking measures.

PROF. P.J. KURIEN : You give us the authority, allow us to buy and sell, then we will do it.

SHRI. P. SHIV SHANKER : The point is that so far as the private traders are concerned, those traders purchase it in the market. In fact the position, as it stands today and perhaps as the hon. Member is very well aware, that as this price has been better, but when it comes to the question of our trying to compare it with the last year's price, the position last year was that there was a shortage of material and because of the shortage of material the price was higher. Because of the drought that was prevailing in those areas for the purpose of production of cardamom this year the crop has been better, as compared to the last year, the price is a little less than that. I can concede that. But then, since the auction system has started, the prices are fairly better which would have been otherwise. If the hon. Member as a member of the Cardamom Board is prepared to give me some suggestions as to how best improvement could be effected, so that the growers could get better price. I am prepared to do that. I am not shirking my responsibility. But as a member of the Cardamom Board the hon. Member can take effective steps, he

also monitors the auction. He himself conducts the cardamom auction, Sir. He himself can take care that a proper price is paid to the farmer.

MR. SPEAKER : Professor, you are caught in your own snare?

PROF. P.J. KURIEN : I thank the hon. Minister for his willingness to accept whatever good suggestions are given from the Cardamom Board. Sir, for your information, that the Cardamom Board is not supposed to market cardamom. That is not there with them. If the Cardamom Board is also to enter the market, and also export, I agree that this is a very good suggestion.

But, my supplementary is that, why do you not think of developing the cooperatives, and assist the cooperatives? There are some cooperatives of farmers but these cooperatives are not working well, due to so many reasons and there is no apex cooperative society for exporting cardamom. Will you consider assisting the cooperatives and if necessary forming an inter-State cooperative society in order to compete the cardamom auction centres, and export cardamom so that the middlemen get eliminated and the export earnings can be passed to farmers.

MR. SPEAKER : It is all right, now. You must stop some.

SHRI P. SHIV SHANKER : Speaking for myself, there is no doubt that there are lot of divergent views on the question of whether the cooperatives should be in a position to purchase. There are lot of divergent views. But if the Cardamom Board goes into it and makes a suggestion, I am willing to go into the whole economics of it. The hon. Member also has made an accusation against the cooperatives' not functioning at all. He can go into it and come forth with a proper proposal.

PROF. P. J. KURIEN : We will make a suggestion, will you accept it?

SHRI P. SHIV SHANKER : I said, I will consider that.

SHRI SURESH KURUP : In the

reply the hon. Minister has given, he has mentioned that the price of cardamom when compared to last year, has come down, but it actually has gone down, but very steeply. It was Rs. 300 last year and now it is Rs. 100. It has, therefore, gone down very steeply and the cardamom growers are on a strike path. One of the demands of the farmers is that the Government should increase export of cardamom. I want to know from the Government specifically as to what steps Government contemplates to increase the export of cardamom?

SHRI P. SHIV SHANKER : For the purpose of increase in export, a lot of incentives have been provided. A few of them I can straightway narrate. They are :—

Cash compensatory support of 10 per cent is given on export of cardamom in consumer packs of upto 2 kgs.

Import replenishment upto 5 per cent on cardamom whole or ground in consumer packs of 1 kg or less and of 3 per cent of spices oil and of 2 per cent on spices whole or ground in bulk.

The material permitted for import being packing material.

Various other measures have been taken. For example, sponsoring market surveys/consumer research and sale-cum-study delegations abroad; participation in international exhibitions/fairs by the Cardamom Board for propaganda and publicity.

These are various measures that have been taken so that incentive could be provided for the export.

On the question of cost and the price that has been fetched, I had, some time back, made this position clear that the cost to the growers that has been worked out is between Rs. 90 and Rs. 120 per kg. and the price that has been fetched in the auctions is at the rate of Rs. 140/- per kg.

SHRI SURESH KURUP : Now they are getting only Rs. 100.

SHRI P. SHIV SHANKER : I am prepared to learn where it is necessary.

What I am saying is that it is low. There is no doubt about it. But I have given reasons also. In past year, it was a case of drought. Because of drought and non-availability of the produce, the prices were hiked in the auctions. But this year, because of a record production, naturally the prices have come down. But nonetheless, prices are not that bad. That is what I am trying to demonstrate.

SHRI SURESH KURUP : With due respect, I am saying that this is wrong.

SHRI K.H. RANGANATH : Government has come to the rescue of the Cardamom Board. Karnataka is one of the State which grow cardamom. May I know the difficulty for the Government to organise Cardamom Board on the lines of the Coffee Board which has been doing a good work, because the hon. Member was suggesting that the Cardamom Board was not doing marketing? Why does the Cardamom Board not procure cardamom from the growers and do the marketing as is done by the Coffee Board?

SHRI P. SHIV SHANKER : It could be gone into. But I am not sure what result would come out of it. Since a suggestion has been made, I would certainly like to go into that. I wish to submit that when it comes to the question of Coffee Board, the position that was taken was that on the basis of the working of the entire economies it was found that Coffee Board must procure the entire coffee and then do the marketing. This has not been done in respect of other Boards including Tea Board. But since a suggestion has been thrown, I will examine it. Whether it is really feasible we will certainly go into that. I will not rule it out. I will certainly get it examined.

Direction to textile mills to produce more standard cloth.

*393 **SHRI SRIBALLAV PANIGRAHI :** Will the Minister of TEXTILES be pleased to state :

(a) whether Government have laid emphasis while issuing instructions to the textile mills that a certain proportion of

their products should be standard cloth for the use of common man; and

(b) if so, whether these directions are being followed by the textile mills?

THE MINISTER OF STATE OF THE MINISTRY OF TEXTILES (SHRI KHURSHID ALAM KHAN) : (a) At present, only mills of the National Textile Corporation are engaged in the production of controlled cloth.

(b) Does not arise.

SHRI SRIBALLAV PANIGRAHI : Sir, I would like to know from the hon. Minister the number of mills owned by National Textile Corporation presently engaged in production of controlled cloth, whether there has been any target fixed in respect of such production, what is the quantity produced by these mills and what is the requirement of the nation. As you know, the National Textile Policy, recently prepared and presented before the House, clearly envisages the responsibility being transferred to handloom sector for production of controlled cloth. So, I would like to know whether all the controlled cloth produced both by these mills as well as in the handloom sector, is reaching the poor people in the rural areas, whether the Government is aware that because of the improper functioning of the public distribution system of this cloth, many poor people are not getting this cloth, and if so, what steps Government are thinking to take to streamline the distribution of this cloth.

SHRI KHURSHID ALAM KHAN : Sir, at the first instance, the hon. Member wanted to know the number of mills we have in the National Textile Corporation. We have a total number of 125 mills, out of which 102 are nationalised and the rest are managed mills. The target fixed for the controlled cloth is 700 million metres for 1985-86, out of which the NTC will produce 280 million metres while the handloom sector will produce 420 million metres. The distribution of the controlled cloth and the *janata* cloth is done through the NTC and the State Governments. Wherever there are