

श्री सुन्दर शर्मा : रायपुर नहीं ?

SHRI S. B. SIDNAL: Is there any plan before the Government like a Master Plan to establish new aerodromes and if there are any such proposals, will any one of them be in Karnataka?

अध्यक्ष महोदय : माननीय वीरभद्र जी आप शिमला ले जाना चाहते हैं या और आगे ले जाना चाहते हैं ?

Advances given by Nationalised Banks to weaker sections in backward areas of Gujarat

*667. **SHRI R. P. GAEKWAD:** Will the Minister of FINANCE be pleased to lay a statement showing:

(a) whether Government have issued instructions to the Nationalised Banks to make available advances to weaker sections of people for their economic rehabilitation in the backward areas of Gujarat;

(b) if so, total amount of advances given by the Nationalised Banks during the last one year; and

(c) interest charged for such advances?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) to (c) A Statement is laid on the Table of the House.

Statement

On the basis of recommendations of Working Group on "Modalities of the Implementation of the Priority Sector lending and the 20 Point Programme by banks" appointed by Reserve Bank of India, banks have been advised to even out regional imbalances in deployment of credit and explore possibilities of additional credit deployment in backward areas. Banks have also been

advised to make a review of credit deployment in areas where it is low and take corrective steps.

Though the role of banks regarding locational decisions of industries is only supplemental, they attach high priority to projects located in industrially backward areas. Such projects qualify for certain concessions in the form of low rates of interest, longer repayment schedules, low promoters' contribution etc.

As regards weaker sections, the above referred Working Group has identified such sections within agriculture and small scale industries. Thus, weaker sections in agriculture and allied activities will comprise (i) small and marginal farmers with land holdings of 5 acres and less and landless labourers; and (ii) persons engaged in allied activities whose borrowal limits for such activities do not exceed Rs. 10,000. In the small scale industry, units with credit limits upto and inclusive of Rs. 25,000 are to be treated as weaker sections. In order to ensure that these weaker sections in the priority sectors are given appropriate attention by banks in the matter of allocation of credit, it has been decided that direct advances to weaker sections in agriculture should reach a level of at least 50 per cent of the total direct lending to agriculture including allied activities by 1983. Similarly advances to weaker sections within the small scale industries sector should constitute 12.5 per cent of the total advances to small scale industries by 1985.

In addition, banks also advance loans to weaker sections for house construction, education and for consumption purposes. Housing loans for amounts not exceeding Rs. 5,000/- to economically weaker sections and low income groups are granted at concessional interest. Advances to indigent students for higher educa-

tion, in particular to those belonging to Scheduled Castes and Scheduled Tribes are granted at comparatively lower rate of interest. Banks also advance consumption credit to weaker sections of society for medical expenses, educational needs, marriages, funerals/births and other religious ceremonies not exceeding in the aggregate Rs. 500/- per borrower.

A Scheme exclusively meant for weaker sections is the Differential Rate of Interest Scheme. Advances under the Scheme are available to individuals satisfying certain land holding and income criteria.

These instructions have been issued to all the banks and weaker sections in Gujarat also benefit by them.

Targets for weaker sections within the priority sector have been fixed only recently and information regarding the amount advanced to them would start flowing only after some time. However, figures are available for advances under the Differential Rate of Interest Scheme. The amount advanced in Gujarat State under the Scheme amounted to Rs. 17.19 crores (outstandings) covering about 1.63 lakhs borrowal accounts as at the end of December, 1979.

All advances under Differential Rate of Interest Scheme carry a rate of interest of 4 per cent per annum. For borrowers belonging to weaker sections who are not covered under Differential Rate of Interest Scheme, the current rates of interest are as follows:

	Rate of interest
I. Agriculture:	
1. Loans to small farmers upto Rs. 5,000/-	12.50%
2. Loans above Rs. 5,000/-	
(a) Over Rs. 5,000 and up to Rs. 25,000/-	Not exceeding 15.00%

	Rate of interest
(b) Above Rs. 25,000/-	Not exceeding 17.50%
II. Agriculture (Term Loans):	
(i) Minor irrigation & land development	10.25%
(ii) Other purposes:	
(a) Small farmers.	10.25%
(b) Other farmers	12.50%
III. Small Scale Industry:	
<i>Composite loans upto Rs. 25,000/-</i>	
(a) Backward areas.	10.25%
(b) Other areas.	12.50%
IV. Small Scale Industry (Term loans):	
(a) Backward areas	12.50%
(b) Other areas.	13.50%

SHRI R. P. GAEKWAD: I would like to ask the question in two parts. As these loans are for the uplift of the weaker sections in the rural areas, I beg to know from the hon. Minister whether a lesser rate of interest is being charged on these advances than on the advances given to agriculture and industries. If so, what is the rate?

Second part is: whether backwardness or economic weakness is taken into account or any other point is taken into consideration when these advances are made.

SHRI MAGANBHAI BAROT: There is a provision for the weaker sections which is the first category and there a differential rate of interest of 4 per cent is charged. With regard to other categories to be advanced loans there are different rates and the hon. Members will be pleased to see that in the case of composite loans upto Rs. 25,000, whereas in other areas interest is charged at

12.50 per cent the backward areas have the benefit of being charged at 10.25 per cent only.

With regard to term loans for small scale industries, other areas are charged at 13.50 per cent while the backward areas will get it at 12.50 per cent.

Similarly, other guidelines about payment or advances to weaker sections are also issued.

SHRI R. P. GAEKWAD: To make these advances more easily available, has the Government given any directive to the Nationalised Banks to open branches in the rural areas to save these people from money-lenders who otherwise would take full advantage of the situation and exploit the poor?

SHRI MAGANBHAI BAROT: That is the reason why, in addition to the commercial banks, rural banks are also established. Further, for the protection of the agricultural section and those who are running the small-scale industries, the percentage has been fixed and accordingly, care is taken to see that they are so paid.

श्री दयाराम शाक्य : जैसा मंत्री महोदय ने बताया, उस प्रकार के इंस्ट्रक्शन्स भी इश्यू हुए हैं, परन्तु निरन्तर यह देखा जा रहा है कि जो रूरल बैंक्स स्थापित किये गये हैं, वह अपनी इच्छानुसार और जिनसे कुछ प्रीमियम मिल जाता है, उनको ही पैसा एडवांस करती हैं, साधारण और गरीब जिनको पैसा मिलना चाहिए, जिनके लिए यह योजना रखी गई है, उनको नहीं मिल पाता है। मैं जानना चाहता हूँ कि इस प्रकार की जानकारी मंत्री महोदय को है या नहीं? अगर नहीं है, तो क्या वह यह जानकारी प्राप्त करने की कोशिश करेंगे?

SHRI MAGANBHAI BAROT: The hon. Finance Minister has stated more than once in this House that with regard to functioning of any Bank, if any such complaints are found, they may be forwarded and they will be looked into.

श्री सुन्दर सिंह : स्पीकर साहब, मैंने आपको भी लिख कर दिया था कि पंजाब से बड़ी शिकायत आई है कि वहाँ गरीबों को पैसा नहीं देते, बड़े-बड़े जमींदारों को देते हैं। इसके अलावा किसी को नहीं मिलता है। मैंने लिख कर भी दिया था, उसका जवाब नहीं आया। मैं मंत्री महोदय से जानना चाहता हूँ कि वह इसके बारे में क्या सोच रहे हैं?

श्री मगनभाई बरोट : यह ग्रामीण बैंकों का सवाल है, इसमें तो लोन देने की लिमिट ही छोटी है, इसलिए बड़े मालदारों का सवाल ही नहीं आता। लेकिन नहीं मिल रहा है तो वह भी बताया जाये और बैंकों के कारोबार में भी कोई गलती हो वो हमें बताया जाये।

श्री सुन्दर सिंह : पंजाब में अभी तक वीकर सैक्शनज़ को कितना पैसा दिया गया है, यह ही मंत्री महोदय बता दें।

SHRI MAGANBHAI BAROT: Sir, the question relates to Gujarat.

अध्यक्ष महोदय : पंजाब का दूसरा पक्का सवाल करें।

श्री मूल चन्द डागा : सरकार की ओर से बार-बार कहा जाता है कि कम-जोर काश्तकारों और सीमांत काश्तकारों (मार्जिनल फार्मर्ज़) को 4 परसेंट पर लोन दिया जाता है। मंत्री महोदय बतायें कि 1979-80 में जो लोन दिया गया है, उसका कितना परसेंट कमजोर काश्तकारों को दिया गया है।

SHRI MAGANBHAI BAROT: This differential rate of interest is not for a particular community or a particular class associated with a particular work but to one which falls within the category, namely, in the rural areas where the family income does not exceed Rs. 2,000 per year and, in the urban areas where the family income does not exceed Rs. 3,000 per year irrespective of the caste or creed, those people are entitled to it. The target that was fixed was 1 per cent and we have reached .94 per cent.

श्री राम विलास पासवान : जो वर्तमान मनेजिंग बोर्ड है उनमें किसानों और कम आय वालों का प्रतिनिधित्व नगण्य है। क्या मंत्री महोदय बतायेंगे कि क्या उसके बिना न्याय मिलना सम्भव है ?

SHRI MAGANBHAI BAROT: This is a backward area.

THE MINISTER OF FINANCE (SHRI R. VENKATARAMAN): All the Boards were constituted by your Government and I have not changed them.

MR. SPEAKER: Will you change them now or not?

SHRI R. VENKATARAMAN: Since this happens to be the Speaker's question, when the term expires, I will change.

SHRI BHERAVADAN K. GADHAVI: It is our experience that advancing of loans in Gujarat has come to a standstill. Whenever complaints were made to the Banking Department, nobody pays heed to them. I am surprised that this fact had been brought to the notice of the Government of India also without a positive response.

Therefore, I would like to know whether, for the advancement of loans to the weaker sections by the nationalised banks, the Government propose to establish any monitoring

agency in the districts or not. If not, then what steps are being taken so that the banks can be more activated in advancing of the loans in Gujarat and in the entire country also—not only in Gujarat but also in the entire country?

SHRI MAGANBHAI BAROT: Sir, I would respectfully submit that this question is with regard to backward area. The question is not with regard to the advances to the weaker sections in general. But, in any event, as I stated, we have reached the target of .94 per cent. This .94 per cent includes the State of Gujarat to which loans are given. If the details are asked, we shall provide.

**मध्य प्रदेश में लोहे और इस्पात पर
आधारित लघु उद्योग**

* 668. श्री सत्य नारायण जटिया :
क्या इस्पात और खान मंत्री निम्नलिखित जानकारी दर्शाने वाला विवरण सभा-पटल पर रखने की कृपा करेंगे कि :

(क) मध्य प्रदेश में लोहे और इस्पात पर कितने लघु उद्योग आधारित हैं और वर्ष 1980-81 में उनकी लोहे और इस्पात की मांग क्या थी ;

(ख) केन्द्रीय सरकार ने उनके लिए कितनी मात्रा में इस्पात और लोहा आवंटित किया ;

(ग) क्या केन्द्रीय सरकार ने उनकी मांग के अनुसार उन्हें लोहा और इस्पात दिया और यदि नहीं तो इसके क्या कारण हैं और उन्हें ये वस्तुएं देने के लिए क्या उपाय किये जा रहे हैं ; और

(घ) वर्ष 1980-81 में प्रत्येक राज्य में इस्पात और लोहे की मांग और सज्जाई की स्थिति क्या रही ?

**THE MINISTER OF COMMERCE
AND STEEL AND MINES (SHRI**