

instance, small scale industries and ancillary industries and other industries are there. To a considerable extent, their achievement to reach that target will depend upon how much they can supply to their main-end users. Therefore it will depend upon the overall industrial activity. Keeping that in view, as I said—I am repeating it—we always adjust it. I can assure the hon. Member that there will be no dearth of credit for the genuine productive sector. In regard to credit deposit ratio for rural areas, the hon. Member knows that our target is 60 percent.

**PROF. P.J. KURIEN :** He has not answered my question. I asked to what extent the credit deposit ratio in the rural sector has been achieved, whether you have achieved this, and if so, to what extent. That was my question. I know it is 60%.

**PROF. MADHU DANAVATE :** It is achieved better in the South actually.

**SHRI PRANAB MUKHERJEE :** Yes, much more in the South.

#### Concessional loans to Landless and other weaker sections.

\*247. **SHRI P. K. KODIYAN :** Will the Minister of FINANCE be pleased to lay a statement showing :

(a) whether any directive had been issued to the nationalised banks to issue consumption loans to landless and other weaker sections;

(b) if so, how many such loans have been sanctioned so far in different States; and

(c) the total amount involved in these loans ?

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

#### Statement

(a) to (c) Guidelines on consumption credit to all the commercial banks were issued by the Reserve Bank of India on 20th December, 1976. State-wise data in respect of such loans as at the end of December, 1981 is given below :

#### STATE-WISE POSITION OF CONSUMPTION LOANS OUTSTANDING IN RESPECT OF PUBLIC SECTOR BANKS AS AT THE END OF DECEMBER 1981

Name of State/ Union Territory	No. of A/cs.	Outstanding Amount in 000's Rs.
1	2	3
<b>I. Northern Region</b>		
Haryana	373	379
Himachal Pradesh	1325	1841
Jammu & Kashmir	—	—
Punjab	635	959
Rajasthan	1075	2205
Chandigarh	1	1
Delhi	583	319

	1	2	3
<b>II. Eastern Region</b>			
Bihar		57	47
Orissa		11590	11634
West Bengal		3880	3712
Andaman & Nicobar Islands		794	975
<b>III. Central Region</b>			
Madhya Pradesh		626	733
Uttar Pradesh		2572	2053
<b>IV. Western Region</b>			
Gujarat		5506	8449
Maharashtra		4282	2832
Goa, Daman & Diu		1218	1011
Dadra & Nagar Haveli		11	11
<b>V. Southern Region</b>			
Andhra Pradesh		45584	30772
Karnataka		95474	51272
Kerala		35263	25102
Tamilnadu		12206	10360
Pondicherry		176	150
Lakshadweep		107	59
	Total	223338	154876

**SHRI P. K. KODIYAN :** May I know what percentage of the bank assistance to the priority sector has been reserved for assistance to the landless labour and other weaker sections during the 6th plan period? How much of the target has been achieved so far? What is the maximum limit of consumption loan to an individual? What are the terms of repayment? What are the main points of the guidelines issued by Reserve Bank in this respect?

**SHRI JANARDHANA POOJARY :** Under priority sector we have got 2 programmes; one is the IRDP Programme. We have to give 600 crores per year. We have to identify about 30 lakh families. We have to bring 30

lakhs families above poverty line. In addition, we have got a special programme. Under the special programme that has been introduced in 1983, we have to give 5 lakhs subsidy for each block and there are 5011 blocks in the country. This is identical and supplemental to IRDP programme also under this programme also the matching amount should come from the banking and cooperative sector. In addition to that we have got the DRI-scheme through which we give assistance and as per the latest figure available, we have exceeded Rs. 305 crores. Consumption loan is also there. Rs. 500 was the maximum limit prescribed in 1976. Again on the security of gold and silver ornaments they can go upto Rs. 1,000.

**SHRI P. K. KODIYAN :** I asked whether target is fixed for assistance to weaker sections and if so how far the target has been achieved.

**SHRI JANARDHANA POOJARY :** For 1983-84, under IRDP, as per provisional figures we are able to give Rs. 713 crores as against Rs. 600 crores.

**SHRI P. K. KODIYAN :** There are large number of complaints that the assistance and subsidy meant for weaker sections have not really gone to them. A good substantial portion of this is being siphoned off at various levels by various interested parties. So, what steps have been taken by the Government to see that such misuse is completely eliminated and the maximum benefit from this assistance of loan really goes to beneficiaries ?

**SHRI PRANAB MUKHERJEE :** I appreciate the Member's suggestion and in fact sometimes we are also getting complaints from a large number of members and also some Members of Parliament have brought to our notice. But here the primary responsibility lies on those who are working in the Banks and I think the hon. Member can help me to a considerable extent because there is a very powerful Union in the banking sector and if they advise, there appears to be a little more response and as a result of that, I think this malady can be removed considerably.

**SHRI AMAL DATTA :** Sir, IRDP is supposed to be one of the backbones for eliminating rural poverty and the Government is always saying it is a great success. In the consultative Committee of the Planning Ministry, some figures were given to us regarding the IRDP achievements, but practical experience shows that in fact the IRDP benefits are not going to the weaker sections of the people and I am sure the hon. Minister will agree that there is no way in which monitoring is done to see that really the 600 people who are the minimum numbers are benefited. But those people who can influence the local leaders

and the bankers get the benefit. My question is : whether there is a system of monitoring to see that really the weaker sections of the people get the benefit and in that case what is the system of monitoring ?

Secondly, in regard to the District Credit Plan, do you actually provide for the entire amount which should be given to the number of families for their benefit so that from the amount of assistance they can invest and not consume away ? How much amount do you allocate per family in the District Credit Plans ? Is it more than 200 rupees per family that you are allocating or something like that in which case it is of no use ?

**SHRI PRANAB MUKHERJEE :** I am afraid the hon. Member has confused the whole thing. So far as IRDP programme is concerned, assistance will come from bank assistance and subsidies. The subsidies are to be shared by the State Governments and the Central Government. The figures which were quoted by the hon. Member are with reference to the bank assistance of the total programme. In regard to the monitoring and identification cell, I may state that this type of plan also we are keeping and I informed the House during the monsoon session that I wrote to all the Chief Ministers stating that here the centre of activities was the block. In the whole country there are 5011 blocks. In each year, 600 families are to be identified and for the process of identification of the families and providing assistance, please have some sort of Committee at the block level to assist the bank. Each block has at least one bank. There is a Block Administrative Officer. There are certain other organisations and they have some sort of Committee consisting of the representatives, MLAs or MPs. They cannot attend all the meetings, but their representatives can be associated and have some local voluntary organisations' representatives, keep the State Governments' representatives so that this identification job can be done and, secondly, mere identification would not help unless appropriate schemes have been provided to the beneficiary

and for the appropriate scheme in each district, there is an organisation which is known as DRP and the DRP should consist of at least six experts who will prepare the projects for the areas looking into the requirements and the need of the areas. Here, block is the central point. Unfortunately, some states took too much time to form these committees. As a result, the programme did not get any impetus there, but in certain states, particularly Kerala and some of the southern states, I am told, this programme has been very successful, and in certain other states, particularly the state from which the hon. Member comes, there is no impact in the first two years. However, recently I made a review and I found that in the current year, the programme is picking up.

**श्री जगपाल सिंह :** ऐसी कमेटी तो कहीं नहीं बनी ।

**श्री रामविलास पासवान :** 6 हजार रुपया भैंस के लिये मिलता है जिसमें 3 हजार रुपया जेब में जाता है ।

**श्रीमती उषा प्रकाश चौधरी :** अध्यक्ष महोदय, आज हम यहाँ सिर्फ मन्त्रालय के जरिये आई० आर० डी० प्रोग्राम और लोन के बारे में चर्चा कर रहे हैं लेकिन इस बारे में काफी चर्चा होना आवश्यक है। मैं यह कहना चाहती हूँ कि 20-सूत्री कार्यक्रम का लक्ष्य गरीबों और पिछड़े हुओं को ऊपर उठाना है और उसी के लिये आई० आर० डी० प्रोग्राम हमने जारी किया है, और उसी के जरिये लोन देते हैं। हमने देखा है कि काफी कसेज आई० आर० डी० के जरिये बैंक के पास जाते हैं, हमने भी सर्वे किया है पंचायत समिति से 200 एप्लीकेशनज गई और उनमें सिर्फ 20 को ही लोन मिला। हर क्षेत्र में ऐसा ही हो रहा है। इस तरह से हमारा 20-सूत्री प्रोग्राम पूरा नहीं होगा। मैं मंत्री महोदय से जानना चाहती हूँ कि बैंकों का जिस उद्देश्य से हमने राष्ट्रीयकरण

किया था, उस उद्देश्य को बैंक के अधिकारी समझ गये हैं या नहीं और क्या उन्हें यह समझाने के लिये आप कोई आदेश जारी कर रहे हैं या नहीं? मेरे ही क्षेत्र मेलगाड़, जो कि आदिवासियों का क्षेत्र है, उसमें से आई० आर० डी० पी० के अन्तर्गत लोगों की अर्जियां गईं जो कि उन्हें वापिस भेजी गई हैं। इसलिये यह जरूरी है कि आप कोई आदेश इस बारे में दें जिससे हर किसान को लाभ मिल सके। मैं जानना चाहती हूँ कि जो छोटा किसान है, क्या उसके लिये भी आप शासन के जरिये कोई नया अनुभव देना चाहते हैं?

**SHRI PRANAB MUKHERJEE :** We have issued directions, but it is not a question of issuing directions only. I agree with the hon. Member that it is necessary also on the part of the bank employees to have some sort of motivation so that they can respond and behave responsibly, and we are trying to do so. Unfortunately, what has happened is, and I can share that with the House, that the tremendous physical expansion which we had could not match the qualitative expansion. We had 8000 bank branches, and we are having 40,000 branches now; this expansion came about over a period of 13 years, and naturally it is not always possible to get the right type of men to motivate and to train them to do this type of work. As I mentioned earlier the banking sector is so highly unionised, that the employees are concerned only with themselves. When my colleague, Shri Poojary made some surprise visits to certain banks to see whether the bank officers were attending the office in time, he was subjected to criticism, and they started an agitation against him, as to why he was visiting the banks. This is the type of culture that has been developed. Merely issuing instructions is not adequate. Here, I would like to say that if the leaders of the opposition also try to impress upon them that instead of merely raising their demands, they should try to serve their customers also, it would help us a

lot, and I would seek their cooperation in that direction.

**SHRI ERA ANBARASU :** My question may be a slight deviation from the main question, but in the interest of the nation, I would like to bring to the notice of the hon. Minister that some private instructions like the Peerless Chit Fund, Oriental Bank, Nedungadi Bank indulged in the practice of offering high rate of interest in the name of mobilising the deposits from the public and then suddenly they disappear irrespective of the clear guidelines issued by the Reserve Bank. I would like to know whether the hon. Minister is aware of such mal-practices adopted by the banking institutions? If it is so, whether the Minister will take some immediate steps to control these private banking institutions and to check such mal-practices adopted by them?

**SHRI PRANAB MUKHERJEE :** The Hon. Minister is fully aware of the Banking (Amendment) law which is awaiting the approval of the House. It is precisely to tackle these problems. I hope before the end of the Session, we will get the approval of the Hon. Members on that.

#### Disposal of Finished Carpets of Carpet Weaving Training Centres

\*248 **SHRI R. P. YADAV :** Will the Minister of COMMERCE be pleased to State :

(a) whether a decision has been taken to dispose of finished carpets of the Carpet Weaving Training Centres of the Office of Development Commissioner, (Handicrafts);

(b) if so, the action taken to dispose off the carpets and the detailed results there of;

(c) whether any slackness has been noticed in implementing the decisions on the part of any officers; and

(d) if so, action taken there on?

**THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI P.A. SANGMA) :** (a) Yes, Sir.

(b) All the Service Centres in the Carpet Weaving Training Centres have been authorised to sell the carpets and as a result carpets worth Rs. 26.63 lakhs have been sold upto the end of September, 1983.

(c) No, Sir.

(d) Does not arise.

**SHRI R.P. YADAV :** Sir, a lot of corruptions are there in these Training Centres and it is being captured by

\*\* Development Commissioner (Handicrafts) whose extended tenure of service also has expired in September, 1983 and he is still continuing. I don't know how he is being allowed to continue. To quote a few instances, I will just refer to some of the papers.

22 फरवरी के गांडीव में कहा गया है :-

“50 करोड़ की सरकारी कालीन घूस के बदले निर्यातकों के घर। 250 प्रशिक्षण केन्द्रों के जरिये 7 वर्षों में करोड़ों की विदेशी मुद्रा का हेर-फेर”

11 नवम्बर के वाराणसी टाइम्स में लिखा है :-

“प्रधानमंत्री के 20-सूत्री कार्यक्रम की घोर उपेक्षा।

अखिल भारतीय हस्तकला मंडल के कालीन बुनाई केन्द्र भ्रष्टाचार की जबर्दस्त लपेट में।”

22 नवम्बर के जनमुख में कहा गया है :-

“जिस्म नोचवाना मजबूरी है यहाँ मजदूरी पाने के लिए। कालीन बुनाई प्रशिक्षण केन्द्रों में कार्यरत महिला कर्मियों का दर्द।”

ये तो उदाहरण हैं।