

I hope the Minister would correct this lacuna in the collection of data.

I would like to know this from him. Recognising the fact that States like UP and Bihar are poorer States and recognising the fact that the rural areas are poorer than the urban areas, is it not a fact that despite nationalisation and all the promises made by government, the credit deposit ratios of the poorer states are much smaller than the richer states and the ratios of the rural areas are much smaller than the urban areas and therefore, there is actually a transfer of resources from the poorer areas to the richer areas? The poorer areas are financing the richer areas and the rural areas are financing the urban areas. It want to know whether the government has got statistics with regard to credit deposit ratios for the rich and poor states and for urban and rural areas and also whether this conclusion is not borne out by these facts.

SHRI R. VENKATARAMAN :
Sir, this is too general a question. If the hon. Member puts a specific question in respect of ever state I will give the reply. But I will broadly support the position that the credit deposit ratio in different states differs according to the viability of the scheme and industrial development in those states.

DR. SUBRAMANIAM SWAMY:
That is matter evasion.

छोटे किसानों तथा लघु उद्योगों को बिना जमानत ऋणों की अधिकतम सीमा

* 248. श्री प्रशोक गहलोत : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या छोटे किसानों तथा छोटे उद्योगों को बिना किसी जमानत अथवा गारंटी के 5000 रुपये तक के ऋण

वितरित करने का कोई प्रस्ताव सरकार के विचाराधीन है ;

(ख) क्या सरकार का विचार छोटे किसानों तथा छोटे उद्योगों को बिना किसी जमानत अथवा गारंटी के ऋणों की अधिकतम सीमा को 25,000 रुपये तक बढ़ाने का है ;

(ग) यदि हां, तो कब तक ;
और

(घ) यदि नहीं, तो इसके क्या कारण हैं ?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGABHAI BAROT) :

(a) to (d). A statement is laid on the Table of the House.

Statement

The Reserve Bank of India has advised all scheduled Commercial Banks to adopt relaxed security norms for loans upto Rs. 5,000 for agriculture and allied activities. Such loans are given against hypothecation of crops or moveable assets where such assets are created out of the loan amount. No further security or guarantee is required for such loans. A further concession is given in the case of smaller loans upto Rs. 1,000 in which case a demand promissory note or a loan agreement is the only basis for grant of a loan. There is no proposal to extend this facility for loans of higher amounts. The above relaxations in the security norms were made with a view to provide to the weaker sections in agricultural sector a larger access to bank credit.

Banks have also been advised that under the small scale industries sector composite loans upto Rs. 25,000/- to artisans & village/cottage industries should be sanctioned as term finance for equipment or as working capital or both. Such loans should not be refused for want of security or guarantee if the proposal is otherwise viable

श्री अशोक गहलोत : अध्यक्ष महोदय, मुझे जो जवाब दिया गया है, उस में बताया गया है कि वित्त मंत्रालय ने, जो जमानत की शर्तें हैं उन को उदार बनाया है। 5 हजार रुपये तक के लोन की जो बात कही गई है, उस में यह कहा गया है कि किसान की जो सम्पत्ति है चाहे वह मूवएबिल ही या क्रोप हो, उस को गिरवी रखकर, 5 हजार रुपये तक लोन देंगे। आप कहते हैं कि हमने नीति को उदार बना दिया है। मैं पूछना चाहूंगा कि पुराने जमाने में गांव के साहूकार या मनीलेंडर भी किसान की सम्पत्ति को गिरवी रख कर लोन दिया करते थे और उन को लोन आसानी से मिल जाया करता था लेकिन आप भी मूवएबिल प्रोपर्टी या क्रोप का हाईपोथीकेशन कर के लोन देते हैं और उसको लेने के लिए किसान को बैंकों के बहुत ज्यादा चक्कर लगाने पड़ते हैं। तो फिर आपकी इस नीति में और पहले वाली में क्या अन्तर हुआ ?

SHRI MAGANBHAI BAROT :
The hon. Member would recall that in the previous answer I have said upto Rs. 1000 there is no hypothecation at all. Only a demand promissory note will be sufficient. Between Rs. 1000 to Rs. 5000 hypothecation of the crop itself is sufficient. Above Rs. 5000 there are two things. One is hypothecation of the crops which he has referred to or a mortgage which again is left to the Bank Manager that in a given case he may not insist upon.

I would like to make it clear that there is a clear distinction between money lending which the hon. Member has referred to and lending by Banks where no insistence is made upon hypothecation of crop and when it exceeds Rs. 5000 it is left to the discretion of the Bank. No money lender ever in India has done that.

श्री अशोक गहलोत : मेरा दूसरा सवाल यह है कि जो 25 हजार रुपये तक

का लोन आर्टिगेंस और छोटे उद्योगों के लोगों को आप देते हैं और जिसके बारे में यह कहा गया है कि अगर उसके पास पूरी गारन्टी नहीं भी होगी तो भी उसको लोन दिया जा सकता है तो आज तक ऐसे कितने लोन दिये गये।

मैं यह भी जानना चाहता हूँ कि मंत्रालय जो पब्लिक को सुविधायें देता है और आर० बी० आई० बैंकों को निर्देश देता है उसके बाद भी नीचे के लेवल पर जो अधिकारी होते हैं वे गरीबों को लोन नहीं देते हैं तो इसके बारे में आप क्या कार्यवाही करते हैं ?

SHRI MAGANBHAI BAROT : If I may say so, the Reserve bank has been very particular in giving the guidelines to all the Banks. As regards the point mentioned by the hon. Member interest rates etc. have also been fixed. In these cases, the banks cannot charge anything more than that.

So far as the working of any particular bank is concerned, if the hon. Member has any grievance that the guidelines have not been followed by it, if that is brought to our notice, that will certainly be looked into.

PROF. MADHU DANDAVATE :
Sir, permit me to club Question No. 247 and 248 with retrospective effect.

MR. SPEAKER : You had been a Minister. There cannot be retrospective effect to the question.

PROF. MADHU DANDAVATE :
When the D.A. can be given retrospective effect to, why not clubbing of the question also be given retrospective effect to? Sir, in the previous answer, the hon. Minister has said that the existing data collection system does not yield information regarding bank advances to richer sections. This question is regarding the loans to small farmers and small industries. These loans are

to be made available from the amounts that are deposited with the banks. Therefore, though he has not been able to quantify the advances to the richer sections because of obvious difficulties, I would at least like to know qualitatively whether it is not a fact that whereas the major portions of the deposits in various banks come from the agricultural sectors, a substantial portion of the advances and loans are given only to the industrial groups and big business.

THE MINISTER OF FINANCE:
(SHRI R. VENKATARAMAN) :
I would not be able to substantiate that statement because the deposits come from several classes. The depositors, particularly, are the middle-classes. The richer classes are the borrowers. The deposits are always coming from the middle-classes. They are spread over not only the agriculturists but also over the salaried classes, the urban middle-classes and so on. This statement that the deposits come from the agriculturists and they are given to the industrialists may not be correct.

PROF. MADHU DANDAVATE:
Sir, you are an agriculturist. You must protect our interests. Even facts and figures are available that major portions of the deposits are coming from the agriculturists. Why does he deny the facts?

MR. SPEAKER : He does not deny the facts.

SHRI R. VENKATARAMAN :
To say that it comes from the rural areas is to say that it is coming from the agriculturists. There are other people in the rural areas who say this.

श्री राज नाथ सोनकर शास्त्री :
अध्यक्ष महोदय, कर्ज लेने वाले लोग जब ऋण के लिए अप्लाई करते हैं तो वे प्रायः किसी निश्चित कार्य के लिए किसी निश्चित उद्योग के लिए या किसी फसल में सहायता प्राप्त करने के लिए अप्लाई करते हैं।

प्रायः दस-बीस हजार रुपये के लोन के लिए भी, फसल देने के बाद भी साल-डेढ-साल तक बैंक वाले उन्हें दौड़ाते रहते हैं और कहते रहते हैं कि कागज पूरा नहीं हुआ है। यह सारी की सारी बात होती रहती है। मेरे एक जानने वाले व्यक्ति ने 25 हजार रुपये के लोन के लिए अप्लाई किया और आज तक उन्हें लोन नहीं मिला। अतः मैं पूछना चाहता हूँ कि ये जो अनियमिततायें और भ्रष्टाचार बरता जा रहा है, इन को दूर करने के लिए आप क्या कार्यवाही करने जा रहे हैं ?

SHRI MAGANBHAI BAROT :
So far as giving the guidelines in time is concerned, the Reserve Bank has given directions not only for the small amounts but even for the amounts upto Rs. 25,000. In that event, the direction is that such applications are to be disposed of within a period of four weeks and applications are to be disposed of within eight to nine weeks where the amount varies from Rs. 25,000 to Rs. 1 lakh. Now these guidelines are there. I request the hon. Member that if he finds that the banks are not carrying out those guidelines, he may please bring them to our notice.

**Misuse of import licence by
M/s Parle Bottling Company**

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*249. **SHRI DHARAM DASS
SHASTRI :**

SHRI K. LAKKAPPA :

Will the Minister of **COMMERCE** be pleased to state :

(a) whether it is true that M/s Parle Bottling Company imported bottling machinery as Actual Users but sold it to some other firms and if so, full details thereof ;

(b) whether this violation is dealt under clauses 4 (d), (g) and (j) of the Import and Export Control Act, 1947