

SHRI HARI KISHORE SINGH: May I know whether the Government is going to make the employees who are on the temporary list for long permanent or not and whether the Government is going to apply the Second Pay Commission's recommendations to them or not and if so, since when?

SHRI A. C. GEORGE: The employees being permanent or temporary is decided by the nature of the job. This matter has to be looked into in depth.

About the Second Pay Commission's recommendations, I have already answered while replying to an earlier question.

SHRI DINEN BHATTACHARYYA: May I know whether the Delhi Khadi Gramodyog Bhavan employees very often raise the issue of corruption in the institution—and corruption cases were also referred to the Government—and if so, whether any inquiry was set up? May I also know whether, in the present dispute also, they have referred to some of the corruptions on the institution and if so, what is the Government going to do?

SHRI A. C. GEORGE: If there are some specific allegations, we will definitely look into them.

Areas Selected as Centres of Intensive Development under Credit Project of State Bank of India

*447. **SHRI RANABAHADUR SINGH:** Will the Minister of FINANCE be pleased to state:

(a) how many areas in the country have been selected as Centres of intensive development under the Credit Project of the State Bank of India;

(b) the salient features of this scheme; and

(c) how does it seek to benefit the small farmers of marginal lands?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI): (a) As at the end of December, 1972, 111 centres were selected by the State Bank of India and 158 centres by the State Bank of India Group as a whole for intensive financing of agriculture.

(b) A statement is laid on the Table of the House.

(c) The scheme is being tried out mostly in areas where special schemes like Small Farmers Development Agency/Marginal Farmers and Agricultural Labourers Agency are in operation. All viable and potentially viable farmers in the area of operation of these selected centres are intended to be covered through the Agricultural Development Branches of the banks.

Statement

The salient features of the scheme are as follows:

(i) The Centres are selected in areas covered by special schemes such as Small Farmers Development Agency/Marginal Farmers and Agricultural Labourers Agency, integrated dry land agricultural development projects, multiple cropping programme, electrification schemes of Rural Electrification Corporation, and in their lead districts.

(ii) Each of these centres is ultimately expected to cover up to 100 villages.

(iii) Surrounding areas of each of these centres are surveyed by the technical staff of the bank for preparing special schemes.

(iv) Special schemes are prepared to provide finance for agriculture and other activities in accordance with the assessed needs of the cluster(s) of villages covered by each centre.

(v) Crop loans and finance for allied agricultural and non-agricultural activities are provided by the bank, for the term loan requirements, the bank would sponsor schemes eligible

for refinance from the Agricultural Refinance Corporation.

SHRI RANABAHADUR SINGH: Since this scheme is specifically tailored to cater to the needs of the farmers in the backward regions and since it is also a fact that most of the backward regions are very backward also in the matter of infra-structure like roads and communications, is it a fact that a limit of 10 km has been set wherein all these schemes will apply and any village falling beyond the 10 km limit will not be catered to by such schemes?

SHRIMATI SUSHILA ROHATGI: The very purport of introduction of this scheme was to minimise the regional disparity and, therefore, it has been the endeavour of the Government throughout to take the bank to the backward regions and to remove the regional disparity as much as possible. That there is some room for improvement that is another matter.

About the 10 km limit, there is no rigidity as such. That is why I would like to point out to the hon. Member that in the initial flush of bank nationalisation, a number of credit facilities were given to farmers who live in very scattered areas and, therefore, the follow-up action and the proper end-use could not be guaranteed. Therefore, they have reviewed the position and they have created these manageable areas nearabout centres where it could be possible and more convenient and administratively possible to review the situation to carry on the followup action.

SHRI RANABAHADUR SINGH: In view of the hon. Ministers reply, may I ask as to what steps the Government propose to take to cater to these unfortunate farmers who fall beyond the 10 km limit? Specially in areas like the Sidhi District of Madhya Pradesh where there are only the roads in the whole district and it is a large district and most of the villages fall beyond the 10 km limit, I would like to know what are the schemes the Government propose to take.

SHRIMATI SUSHILA ROHATGI: The main scheme is the scheme of bank expansion and I would like to tell the hon. Member that in the post-nationalisation period there has been an increase of 77 per cent in the expansion of branches and two-thirds of these branches have been opened in rural areas. Therefore, that fact itself, whether it be Madhya Pradesh or any other backward State, will be an important step to help the farmer in the backward areas and our policy is to take the bank to the unbanked areas.

SHRI ANNASAHAB GOTKHIKHE: May I know from the Minister what schemes are there for the benefit of small farmers or marginal farmers in the areas wherein the MFALA and the Small Farmers Development Agency and the scheme for differential rates of interest are not applied.

SHRIMATI SUSHILA ROHTAGI: This question is basically concerned with the intensive development programme and the particular point raised by the hon. Member really falls within the purview of the intensive development programme and this intensive development programme is an extension of all these schemes to the marginal farmers and to the agricultural labourers and to the small farmers and the credit facilities and the various schemes whether they be in the marginal farmers schemes or dry-farming schemes, they all come under this scheme.

SHRI P. VENKATASUBBAIAH: May I know from the hon. Minister whether in this Intensive Area Development Schemes there are innumerable difficulties that are faced by the small and marginal farmers when the application has to be processed and in addition to that, they charge a stamp duty which at one time becomes unbearable for them? Will the Government consider the desirability of exempting these areas from the operation of the stamp duty so that the farmers may get the maximum benefit of these schemes?

SHRIMATI SHUSHILA ROHATGI
 Certain steps have been taken There was the experts group which went into the matter and which has submitted the report and this has gone to various State Governments for examination

SHRI M SATYANARAYAN RAO
 Is she aware of the fact that after implementing land reforms there will be surplus land which will be available on a large scale to be distributed among farmers, agricultural labour and landless people? Is there any proposal before the Government to make outright grants instead of advancing loans etc to these people. Because, if only loans are advanced, they are not in a position to utilise them for the full development of the area. Therefore I want to know whether instead of advancing these types of loans they can give outright grant which will be more beneficial in the long run

SHRIMATI SUSHILA ROHATGI
 This is hypothetical. Wherever land reforms are implemented we shall certainly see that landless people are helped

SHRI P M SAYEED The Minister said that small farmers and marginal farmers are going to be benefited by this scheme. Since I am coming from such an area from where State Minister for Finance is coming may I know whether this scheme is going to cover the small and marginal fishermen?

SHRIMATI SUSHILA ROHATGI
 I need separate notice

श्री अमरनाथ प्रध्वज अध्यक्ष महोदय, मैं आपके माध्यम से सत्री जी से जानना चाहता हूँ कि आप छोटी भूमि और छोटा किसान किसको कहेंगे? उसकी सीमा क्या है? साल भर में दो बार या तीन बार फसल उगाने वाले को आप क्या कहेंगे? कितने एकड़ जमीन वाले किसान को आप छोटा किसान कहेंगे? वर्षापूर्वक वृद्धि होने के समय बड़े किसान छोटे किसान हो जाते हैं? मैं यह जानना

चाहूँगा कि इन किसानों का मूल्यांकन या कैसे करेगा?

श्रीमती सुशीला रोहतगी : मान्यवर, स्माल फार्मर्स की परिभाषा सिंचित और असिंचित क्षेत्रों में अलग अलग है। अलग अलग इलाकों में अलग अलग काम पर यह निर्भर है। जैसे कि इरीगेटेड एरिया में पाच एकड़ और अनइरीगेटेड एरिया में दस एकड़ भूमि अलग अलग क्राप के ऊपर इसकी परिभाषा है।

श्रीमती सुशीला रोहतगी : मैं राय अध्यक्ष महोदय, आपके मैं द्वारा मंत्री महोदय से जानना चाहती हूँ कि जो जमीन छोटे किसानों को दी जाती है क्या उसमें महिलाओं को भी भूमि दी जायगी?

श्रीमती सुशीला रोहतगी महिला होने के नाते मैं महिला का दायें समझ सकती हूँ लेकिन भूमि वितरण के प्रश्न पर हम पुरुष या महिला होने की बिना पर विचार नहीं कर रहे हैं बल्कि इसमें कटेगरी के लिहाज से विचार होता है?

SHRI PARIPOORNANAND PAI-NULI Is she aware of the fact that State Bank of India as lead bank has come to some wrong conclusions as a result of the survey conducted in certain areas, especially, in Tehri Garhwal district? May I know whether she would ask State Bank of India to conduct re-survey again?

SHRIMATI SUSHILA ROHATGI
 We are not aware of any wrong survey. If the hon Member writes to us we shall certainly enquire into the matter

SHRI MOHANRAJ KALINGA-RAYAR May I know whether complaints have been received from the farmers who have got loans from the State Bank to the effect that some commissions were charged by the State Bank Agents? If it is a fact, what action would Government take?

SHRIMATI SUSHILA ROHATGI :
There may be a general complaint all right, but there were no specific complaints. If the hon. member has any such specific complaints, he may be kind enough to send them to us

श्री राम सहाय पांडे : माननीया उप वित्त मंत्री के श्रीमुख से अभी सुना कि 111 केन्द्र खोले गये हैं जिन के माध्यम से पिछड़े क्षेत्र भी लाभान्वित होंगे। मैं जानना चाहता हूँ कि जिन के पास कुछ भी नहीं है, सर्वहारा समाज जो पिछड़े वर्ग में आता है और कोई जमीन उन के पास नहीं, खेती नहीं है, उसके सम्बन्ध में क्या प्राविधान किया है इस क्षेत्रों के माध्यम से उन्नति करने के सम्बन्ध में ?

श्रीमती सुशीला रोहतगी : क्राप लोन जो दिया जाता है इस का वास्तविक उद्देश्य यही है कि जो लोग बहुत गरीब हैं और जो किसी प्रकार भी जो भी उन के पास है उस से अपनी उन्नति करना चाहते हैं तो उस के लिए क्राप लोन दिया जाता है। अब यह कि उन के लिये क्या निश्चित योजना है यह तो मैं अभी नहीं बता सकती।

श्री नरसिंह नारायण पांडेय : क्या मंत्री जी को इस बात का ज्ञान है कि प्लानिंग कमीशन ने पिछड़े क्षेत्रों को देश में प्रोमिफाई किया है, 228 जिलों को, तो क्या उस के बसिस पर भी आप वित्त मंत्रालय कोई योजना बना रहा है ताकि वह भी उस में शामिल कर लिये जाये ?

श्रीमती सुशीला रोहतगी : वित्त मंत्रालय को पूरा ज्ञान है और प्लानिंग कमीशन के द्वारा जो यहाँ पर जिले आइडेन्टीफाई किये गये हैं, उन सारी बातों का मामूजस्य कर के ही कोई निर्णय किया जाता है।

श्री भूलचन्द डागा : ऋण परियोजना के अन्तर्गत 100 100 गांवों का अलग

केन्द्र खोला है तो जो ब्लाक यूनिट है, जो सामुदायिक विकास योजना की यूनिट है, उस के अलावा यह काम हो रहा है या उस के साथ ही हो रहा है। आप ब्लाक यूनिट को ही यूनिट मानते हैं या इस ऋण परियोजना के अन्तर्गत अलग यूनिट बनाये हैं ?

श्रीमती सुशीला रोहतगी : जब यह केन्द्र खोले जाते हैं इंटिसिब ऐग्नीकल्चर सेक्टर के, उस में राज्य सरकार की, और वित्तीय राज्य की कितनी एजेंसीज होती हैं और ब्लाक के लेवल पर कितनी एजेंसीज होती है सभी को बुलाकर आपस में कोऑर्डिनेट कर के निर्णय किया जाता है क्यों कि सभी की जरूरत होती है। इसलिए स्थान जब चुने जाने हैं तो सब की गय और परामर्श से ही यह काम किया जाता है ?

SHRI DINEN BHATTACHARYYA :
Who ultimately decides to whom the credit is to be given? Is it the Branch Manager or is there some committee so that there may not be any misuse of the power given to the State Bank authorities? Is it a one-man business or is there a committee?

SHRIMATI SUSHILA ROHATGI :
In order to remove procedural difficulties and delays, there is a lot of delegation of power even at the local level. These powers have been given to the local authorities so that work can be expedited.

SHRI DINEN BHATTACHARYYA :
Who ultimately decides to whom credit is to be given?

SHRIMATI SUSHILA ROHATGI :
The Branch Manager ultimately takes the decision.

SHRI DINEN BHATTACHARYYA :
So it is a one-man decision.