

मैं माननीय मन्त्री जी से जानना चाहता हूँ कि बिहार में ऐसे कितने बैंक खोले जा रहे हैं।

SHRI PRANAB KUMAR MUKHERJEE: It would be difficult for me to indicate the exact number, but we have already established one in Bhojpur District.

SHRI P. VENKATASUBBAIAH: The criteria which have been laid down for opening these regional rural banks are really praiseworthy, and the Minister wants to have a rational dispersal of these banks in all the areas which are unbanked, for instance Bellary in Karnataka. For the information of the hon. Minister I may say that many banks have started in Karnataka and there is no lack of Banks in the State. Of course, that particular area may be a non-bank area. So, in view of the fact that there has been a growing disparity between the irrigated area and the non-irrigated area, between the backward area and the affluent area, because of lack of credit—and the regional banks as indicated by the hon. Minister as are distinguished from the co-operative societies on the one hand and the commercial banks on the other—may I know from the hon. Minister whether he has identified those areas in the country? For instance, an area like Rayalaseema in Andhra Pradesh, where it is a non-bank area. I would like to know whether the Government keeps this aspect in view at the time of starting such regional rural banks.

SHRI PRANAB KUMAR MUKHERJEE: A high-powered steering committee has been constituted to look into these aspects and to identify location of rural banks.

श्री सरजू पांडे : दायी माननीय मंत्री जी ने बताया है कि पंचम क्रम बैंक खोले जायेंगे—में जानना चाहता हूँ कि इन का क्राइटेरिया क्या होगा, किम आधार पर खोलेंगे और कितनी दूर तक के लोगों को कर्जा दे सकेंगे ?

SHRI PRANAB KUMAR MUKHERJEE: I told you about it that it is not possible. A steering committee has been constituted to look into this aspect. But I can give you a broad idea. It is not possible to locate the area.

SHRI B. K. DASCHOWDHURY: The hon. Minister said that it shall be the endeavour of the Government to open regional rural banks for the benefit of the rural people in the non-bank areas. I would like to know from the hon. Minister what he meant by this non-bank area. Is there any district in the country today which is not served by banks? I would like to ask the hon. Minister through you, whether he will consider areas where there is a large proportion of gap in the number of persons per bank between the bank areas and the non-bank areas; because there are areas where there is only one bank for one lakh people, whereas in other districts, there are banks for 15,000 or 18,000 people? I would like to know from the hon. Minister whether he will give due consideration to this aspect of areas where lesser number is covered and where the average is 35 per persons per bank. In view of that, I would like to know whether he will go into that matter and refer this thing to the expert committee at the time of settling the sites for the regional rural banks?

SHRI PRANAB KUMAR MUKHERJEE: The hon. Member himself has read out the criteria for non-bank and bank areas.

Credit from Nationalised Banks to Rural Poor in U.P.

*251. **SHRI S. M. BANERJEE:** Will the Minister of FINANCE be pleased to state:

(a) whether attention of Government has been drawn to statement made by the Governor of U.P. recently that Rs. 400 crores was needed to give loans to farmers for speeding up agriculture;

(b) if so, steps taken by the nationalised banks in this direction;

(c) whether Government have taken steps to give credit from nationalised banks to the rural poor who were given lands in U.P. according to the Prime Minister's 20-point programme; and

(d) if so, the particulars thereof?

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): (a) to (d). A statement is laid on the Table of the House.

Statement

(a) Yes, Sir; the Governor of Uttar Pradesh, while addressing the Regional Managers of commercial banks in Uttar Pradesh in the meeting held on December 13, 1975, made a mention that the approximate requirements of Uttar Pradesh in the agricultural sector was about Rs. 400 crores.

(b) The total credit needs of the agricultural sector are to be met by different agencies including institutional agencies like the cooperatives and commercial banks. Though no specific target of providing credit in Uttar Pradesh by the commercial banks has been fixed, these banks are endeavouring to step up their lending by expanding their branch base in the rural areas, adoption of more and more villages for intensive loaning, undertaking financing through primary credit societies and formulating special schemes for intensive financing in the State. Besides, commercial banks, mostly public sector banks are sponsoring regional rural banks with a view to developing the rural economy by providing credit facilities to the small and marginal farmers, agricultural labourers, rural artisans and small entrepreneurs etc.

(c) and (d). Public sector banks have reported that during the last six months they have introduced schemes

in the field of agriculture to assist the implementation of the 20-point economic programme. Public Sector banks are encouraging and financing landless agricultural labourers, particularly those released from bonded labour, to take up activities allied to agriculture. Persons who have been allotted land, are being provided finance for working capital requirements as also for term requirements for the purchase of bullocks and agricultural implements and for land development on easy terms of lending. Some public sector banks have also extended consumption loan on a modest scale, to cover medical and educational expenses to small and marginal farmers, particularly those belonging to scheduled castes and tribes.

SHRI S. M. BANERJEE: I would like to know whether the attention of the hon. Minister has been drawn to a Press news where in Agra on 17th December, the Governor of U.P. Dr. Chenna Reddy said that about Rs. 400 crores needed for distribution among farmers as loans to speed up agriculture? Dr. Reddy, who was talking to the newsmen said that distribution of surplus land among the landless had been taken up on a priority basis. But this can only be done successfully after they have given some loans. I would like to know whether it is a fact that they have demanded Rs. 400 crores; and if so, what amount will actually be paid to U.P. to better the fate of these farmers during the 5th Plan?

SHRI PRANAB KUMAR MUKHERJEE: We have seen the observations of the Governor of U.P. and the various steps taken by the Banking Department have also been indicated in broad outlines in the statement which I have laid on the Table of the House. Apart from that, the regional rural banks are going to be established; some of which have already been established and a few more may come up. That too will take care of the problem.

SHRI S. M. BANERJEE: What amount has been given so far during the 5th Plan and what amount has been promised for 1976 for the same purpose?

SHRI PRANAB KUMAR MUKHERJEE: This is a very specific question. I require a notice for what amount has actually been disbursed.

श्री नरसिंह नारायण पांडे : जैसा मंत्री महोदय ने अपने उत्तर में कहा है कि को-ऑपरेटिव और कमर्शियल बैंक्स तथा अन्य पब्लिक सेक्टर बैंक्स को इस काम को करने के लिए आदेश प्राप्त है। मैं जानना चाहता हूँ कि विभिन्न बैंकों के द्वारा अब तक कितना क्रेडिट दिया गया है ? जैसा गवर्नर साहब ने कहा है कि 100 करोड़ रुपये की जरूरत होगी, तो मैं जानना चाहता हूँ कि इन बैंकों के द्वारा कितना रुपया दिया गया है, क्या आप क पास कोई आकड़े हैं ?

SHRI PRANAB KUMAR MUKHERJEE: I have already mentioned it. As to till today how much credit has been given, I require notice for that.

SHRI PARIPOORNANAND PAI-NULI: In my opinion, much more important than increasing the number of rural banks is their functioning. The 20-point economic programme envisages improving the lot of general masses of the country, particularly, the weaker sections. Many Departments have chalked out time-bound programmes for this. But we find that the functioning of the rural banks hardly commensurated with the challenges posed by the 20-point economic programme. May I know from the hon. Minister what role these rural banks have so far been playing, what their plans are for the future in regard to the implementation of the 20-point economic programme.

SHRI PRANAB KUMAR MUKHERJEE: If by rural banks, the hon. Member means regional rural banks, they have just started coming up. If by rural banks, he means the branches of the commercial banks in the rural

areas, I do agree with the hon. Member that the banks should play an effective role vigorously for implementing the 20-point economic programme. They have already done something. But still they are to play a very vigorous role. We are making a constant exercise to improve their functioning.

Aid from U.K.

*254. **SHRI ISHAQUE SAMBHALI:** Will the Minister of FINANCE be pleased to state:

(a) whether U.K. propose to give India Rs. 185 crores as aid; and

(b) if so, the terms and conditions thereof?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRIMATI SUSHILA ROHATGI): (a) The U.K. Government expects to commit aid worth approximately Rs. 184 crores to India during the financial year 1975-76 made up as under:—

(i) Aid pledged at the Consortium Meeting for 75-76	Rs. 173.25 crores
(ii) Estimated expenditure on Technical Assistance	Rs. 3.75 crores
(iii) Estimated value of wheat proposed to be supplied	Rs. 7.00 crores
	Rs. 184.00 crores

(b) The entire aid will be in the shape of grants.

श्री इसहाक सम्बली : क्या मिनिस्टर साहब नेहरवानी करके बतलायेंगे कि यह जो मदद मिल रही है, इस की शर्तें क्या हैं ?

उत्तर महोदय : मे वान्ट्स हैं ।