

SHRI PRANAB KUMAR MUKHERJEE: By and large, the qualifications and the job requirements are the same. But the difference in the pay scales at the initial stage is mainly because of the fact that the employees in the nationalised banks and other banks are entitled to have bonus—even after the new enactment, they are entitled to have *ex-gratia* payment—while the employees of the Reserve Bank are not entitled to have the same. But the dearness allowance formula is more or less the same and the total emoluments they get, the total pay packet at the end of the month, is more or less on par.

Schemes formulated by Nationalised Banks to rehabilitate freed Bonded Labourers

*165. **SHRI S. M. SIDDAYYA:** Will the Minister of FINANCE be pleased to state the schemes formulated and implemented by each of the nationalised banks to rehabilitate the freed bonded labourers in each State and Union Territory?

THE MINISTER OF STATE IN-CHARGE OF THE DEPARTMENT OF REVENUE AND BANKING (SHRI PRANAB KUMAR MUKHERJEE): Most of the nationalised banks and other public sector banks have formulated and are implementing schemes for providing financial assistance to released bonded labourers to take up some gainful occupation like agriculture, dairying, poultry, cottage industry, small business, etc. Under these schemes 100 per cent finance is generally provided without insisting on any margin or security on the basis of group guarantees. Wherever, borrowers are eligible for finance under the DIR scheme, loan is provided at 4 per cent interest and in other cases concessional interest rate varying between 10 per cent and 12 per cent is charged.

SHRI S. M. SIDDAYYA: It is clear from the answer given by the Minister that all the nationalised banks

are not implementing the scheme for the rehabilitation of the freed bonded labour. May I know whether the Government have issued any guidelines to all the nationalised banks to make provision for giving loans to these bonded labour and, if so, how is it that some of these banks are not implementing this scheme?

SHRI PRANAB KUMAR MUKHERJEE: All the nationalised banks ought to implement these schemes. At the meeting which I had with the Chief Executive Officers of the nationalised banks, this particular point was highlighted. At the same time, I would admit that the performance of the nationalised banks in this field are not up to our expectations. We are trying to see in what way we can improve the services, so far as the implementation of this programme is concerned. We have already taken it up not only with the Chief Executives of the nationalised banks but also with the Chief Ministers when there was a meeting of the Chief Ministers recently. Further, a committee has been appointed specially to look into the requirements of rural credit, and the Committee is going to submit its report shortly. After that, we will take up the other follow-up action.

SHRI S. M. SIDDAYYA: I find from the answer that there are two rates of interest charged—4 per cent and 10 to 12 per cent. Since the bonded labour come from the poorest of the poor class, may I know whether there is any proposal to give them loan free of interest?

SHRI PRANAB KUMAR MUKHERJEE: There is one basic question here. Firstly, the assistance of the banks should be available for the rehabilitation of the persons concerned. Therefore, when a man is freed from serfdom, he has to be provided with certain facilities by which he can rehabilitate himself in the society. Four per cent interest rate is applicable to those districts where the differential rate of interest scheme is

prevailing. In fact, there are 225 districts in the country where this interest rate is available. And for several other types of assistance, the interest rates vary from 10 to 12 per cent which I have indicated in my reply. As to giving loans without interest, that is a matter on which I cannot reply offhand here.

SHRI D. BASUMATARI: There is a report that as many as 23,000 people have been freed from bonded labour. May I know what steps have been taken, whether any scheme has been drawn up, to rehabilitate them?

SHRI PRANAB KUMAR MUKHERJEE: I have indicated in the reply that there are various schemes like sheep breeding, poultry farming etc. If the hon. Members are interested in knowing the details as to which banks have taken up what types of schemes and how many people are being provided with assistance, I will be glad to give that information to them.

SHRI HARI KISHORE SINGH: I am glad to learn of the steps which Government have taken to help the bonded labour which has been freed. I hope the Minister is aware that in the rural areas the nationalised banks have a distance limit of 8 k.m. for extending credit facilities. If so, may I know how these people who are dispersed all over the countryside are going to be covered by this assistance? Is there any proposal to do away with this distance limit?

SHRI PRANAB KUMAR MUKHERJEE: In the rural areas there are three agencies providing credit to the rural population, namely the branches of the commercial banks, co-operative societies and the new established regional rural banks, but we do admit, and I have said it on many occasions on the floor of the House, that in spite of our total effort, there is a big gap and it is our constant effort to see in what way we can bridge that gap (Interruptions).

MR. SPEAKER: Next question.

Sick Tea Gardens

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*169. **SHRI INDRAJIT GUPTA:**

SHRI VIRBHADRA SINGH:

Will the Minister of COMMERCE be pleased to state:

(a) whether Government had decided to take over the management of sick tea gardens;

(b) if so, the broad features thereof; and

(c) what steps have been taken in that direction?

THE MINISTER OF COMMERCE (PROF. D. P. CHATTOPADHYAYA):

(a) to (c). Steps have been taken to introduce a Bill in the current session to amend the Tea Act, 1953 to provide for taking over management of sick tea gardens.

SHRI INDRAJIT GUPTA: What about parts (b) and (c) of the question?

PROF. D. P. CHATTOPADHYAYA: So far as the broad features of the Bill are concerned, I would like to say . . .

MR. SPEAKER: Will it not be in the Bill?

PROF. D. P. CHATTOPADHYAYA: Yes.

SHRI INDRAJIT GUPTA: Then I cannot ask any question because everything will be in the Bill.

MR. SPEAKER: Has the Bill been introduced?

PROF. D. P. CHATTOPADHYAYA: No. We have approached the Lok Sabha Secretariat for giving time for its introduction. Steps have been taken to introduce it.

SHRI INDRAJIT GUPTA: He was going to indicate the broad features when you stopped him.