

श्री विश्वनाथ प्रताप सिंह : जहाँ तक देश के अंदर डाक के रेट्स का मवाल है उससे एक्सपोर्ट में कोई फर्क नहीं पड़ता है। इसके बारे में शायद कम्युनिकेशन मंत्री वेदतर बता सकेंगे और शायद वह इस मामले पर विचार भी कर रहे होंगे। जहाँ तक अलग अलग देशों को निर्यात का संबंध है कुछ अंशों में इस प्रकार है :

आफगानिस्तान	4.63 लाख
मलेशिया	11.49 लाख
नेपाल	12.85 लाख
बंगला देश	16.06 लाख

श्री राम सहाय पांडे : जितनी पुस्तकों बाहर से यहां आती हैं उस अनुपात में यहां से नहीं जाती हैं। जो लेखक हैं जो पुस्तकों का निर्माण करते हैं, जो पुस्तकों लिखते हैं उनको प्रोत्साहित करने के लिए आप क्या कर रहे हैं ताकि पुस्तकों का निर्यात बढ़ सके ?

श्री विश्वनाथ प्रताप सिंह : यह पुस्तकों के निर्यात का प्रश्न है, माननीय सदस्य आयात की बात कर रहे हैं।

अध्यक्ष महोदय : निर्यात ज्यादा हो इसके लिये क्या प्रोत्साहन दे रहे हैं।

Setting up of self-employment Projects by Technocrats and Educated Unemployed Persons

*271. SHRI P. NARASIMHA REDDY: Will the Minister of FINANCE be pleased to state:

(a) whether representations have been made to Government regarding the impediments in setting up self-employment projects by technocrats and educated unemployed persons due to Banks' insistence on collateral 'security or surety'; and

(b) what steps have been taken or proposed to meet this situation?

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

Statement

Representations to the effect that some banks, while considering the loan applications of technocrats and educated unemployed persons taking up self-employment ventures, ask for collateral security or surety, have been received by Government as also by the Reserve Bank. Each one of these representations is taken up with the bank concerned for clarification and for appropriate action.

Public sector banks are, by and large, financing self-employment of technocrats and educated unemployed persons under the special schemes formulated for the purpose on liberalised terms relating to a security, margin, interests, repayment etc. on a need-based approach. The accepted policy is that in such cases banks should not insist upon collateral security as a matter of course. Assets created out of the funds borrowed from the bank are to be hypothecated to the banks. In a few cases where the banks have some doubts about the ability of the entrepreneurs to bring in their share of contribution in the project, some banks may ask for collateral security or a third party guarantee. Banks have been instructed that, as far as possible, no self-employed/small enterprise applicant should be denied credit merely for want of a third party guarantee, when the quality of the application is otherwise satisfactory.

SHRI P. NARASIMHA REDDY: May I know from the Minister whether, at the recently held meeting of the Heads of the Public Sector Banks in Delhi, this issue came up for discussion and, if so, what were the findings at the discussion and what was the solution thought of to meet this problem?

SHRI PRANAB KUMAR MUKHERJEE When we had the meeting of the Chief Executives of the Public Sector Banks, various aspects were discussed, including this also. There was no special agenda for it, but we discussed the role of the nationalised banks in this regard—that they should provide more and more assistance to see that adequately qualified and competent persons are provided with assistance for their rehabilitation programme, and various Banks are adopting various schemes to rehabilitate them

SHRI P NARASIMHA REDDY In the statement furnished by the Minister it is admitted that many representations in this regard have been received by the Ministry and that, as and when representations are received they are taken up with the concerned bank for clarification. I submit that this is an unpardonable position in view of the very large number of applications received and pending with the various banks. Will it not be proper for the Minister to consider making proper institutional arrangements to secure better compliance with the instructions? For example in answer to a previous question the Minister had said that there are Advisory Committees for these Branches but I am sorry to say that there are no Advisory Committees for the Branches at all. If they were constituted they could be of some help in advising or securing better compliance with these instructions. For want of such Advisory Committees and for want of institutional arrangements in this regard, many applications are being held up or being rejected exactly on this score.

SHRI PRANAB KUMAR MUKHERJEE I would like to submit for the information of the Hon. Member that the Advisory Committee which I had mentioned is not associated with the Branches, but there is a District Development Council. I am just clarifying the position that in the lead districts there are District Development Councils.

Regarding institutional arrangements, I do agree that there is need for institutional arrangements and such institutional arrangements are already there, namely the State Government machineries, the SISI and the Banks. They sit together and they try to sort out applications from entrepreneurs. But, at the same time, this fact has to be kept in mind. I would not like to make any reflection on the functioning of the State Governments, but in connection with an earlier question I had noted some figures and saw that in some State Governments where the State Directorates of Industries take care and process the applications in more detail, there the rejection is very much less—and I can say that in certain States approval of the applications is in the order of 93 per cent. But in certain State Governments we find that the rejection is 93 or 90 per cent because somehow the State Government just passes on the application without scrutiny or without screening. In such cases the number of rejections becomes more. We have already taken up this point with the State Governments to see that when an application comes from an entrepreneur the State Industries Directorate, the SISI and other allied agencies including banks can provide assistance and the rejections are reduced.

श्री डी० एन० तिवारी क्या सरकार का ध्यान इस ओर आकर्षित हुआ है कि बिहार में जो एजूकटेड मैन-एम्प्लायड के लिये बस के परमिट, कपडे की दुकान के परमिट और दूसरे बहुत तरह के परमिट दिये गये, वह इसलिए कार्यान्वित नहीं हो सके क्योंकि बैंकों से उनको समय पर रकबा नहीं मिल सका और उन लोग की परेशानी बहुत बढ़ गई? इस सम्बन्ध में बिहार के मुख्यमंत्री तथा केन्द्रीय उद्योग मंत्री श्री ए० पी० वर्मा का भी ध्यान दयाया जा कि बिहार में एन्टीमिनिस्ट्री को रकबा न मिलने से बहुत दिक्कत हो रही है।

SHRI PRANAB KUMAR MUKHERJEE: This is a specific matter; I shall have to look into it.

SHRI C. T. DHANDAPANI: In regard to making loans available to the educated unemployed and other weaker sections of the people, the branches, the Bank Managers and Agents, find it difficult to advance loans to these persons for the simple reason that there will be difficulty in the matter of recovery of loans. That is why, the Bank Managers hesitate to advance loans to the weaker sections of the people. I want to cite an example. Some Harijan boys in the Madras city went to a bank for assistance for opening petrol bunks and other things, but the bank authorities sought surety from them. The Harijan boys, naturally, cannot give any surety. Therefore, they were not in a position to get loans for opening the petrol bunks. Ultimately, the Indian Oil Corporation was good enough to give these Harijan boys dealership and thus enabled them to open petrol bunks in Madras city and other parts of Tamil Nadu. In this context, I would like to know from the hon. Minister what is going to be the practical thing that he is going to adopt. There are two things: one is the difficulty of the Bank Managers in the matter of recovery of loans; and the second is surety to be given by the Harijan boys and other unemployed persons. I would like to know what steps Government is going to take to remove these difficulties.

SHRI PRANAB KUMAR MUKHERJEE: I have already explained in the text of my answer that, so far as surety is concerned, the Bank Managers have the option: if the scheme stand the scrutiny of the test of merit, they need not insist on surety.

So far as recovery is concerned, the assets created out of the assistance of the bank could be hypothecated with the bank and the bank can realise their dues from out of that. It depends on how much closer cooperation we can build between the various agencies functioning there.

SHRI BHOGENDRA JHA: The Minister must be knowing that there is a limitation on the banks that, within a radius of seven to eight kilometres, they can advance loans, if everything else is all right, and beyond that limit, even if the limit is exceeded by one or two kilometres, in spite of the fact that everything else is all right, they do not give loans. Because of this, many deserving unemployed graduates, technocrats and others, who have prepared everything and got cleared by the State Governments, are not getting the assistance and the projects are not being implemented. I want to know whether Government is going to instruct the banks that, in such cases, when the case is fit enough otherwise, the area limitation should be relaxed.

Secondly, I want to know whether Government is going to prescribe any time-limit, say two or three months, for disposal of the applications, if everything else is alright. Some one must be held accountable for that. I know of some cases for two years, in spite of the fact that everything is cleared, even the banks have cleared it, the applications have been pending, and they have been running from Madhubani to Patna. I would, therefore, like to know whether any time-limit can be prescribed in this regard.

SHRI PRANAB KUMAR MUKHERJEE: So far as the first point is concerned, it is true that there is a territorial jurisdiction attached to each branch office—a radius of ten miles. We have also given option to the local management of the branches that, if they find that the scheme is viable, they need not strictly adhere to the territorial jurisdiction, territorial limitation. I have heard of this type of complaints coming to the Members. We would issue a fresh direction to the banks to see that, based on the merits of the case, they can go beyond their territorial jurisdiction—provided it is within their managerial efficiency.

Regarding the time-limit, this is a good suggestion.