

to-day, the poorer people, the self-employed persons are not able to get facilities from the nationalised banks. May I know from the Finance Minister whether instructions have been issued to the banks to liberalise the granting of credit loans to self-employed persons ?

SHRI YESHWANTRAO CHAVAN :
As I told, not you, but others in reply to many questions answered recently, we had appointed a special Committee to go into the question of self-employed; to go into the techniques of extension of credit to this category of borrowers to find out the methods and a very useful report has been submitted by Thakkar Committee. I think a copy of it has been placed in the Parliament Library. Probably you could make use of it. It is a very useful document. Of course, all these documents are useful. Only question is of implementation.

In order to discuss the application also of the principles in practice, I had some long discussions with the Custodians and necessary instructions have also been given to the banks. I hope the instructions, are very seriously taken at the field level. That, really speaking, is my main problem. If I get some time during this session also, I propose to go and see for myself in the field whether, these instructions have reached the field areas. This is, what I want to do myself if I can do that. Necessary thinking has been done. Necessary instructions have also been given, but, at the same time, I share the hon. Member's anxiety that we are not getting the results that we should get. I must admit that. But, it is such a vast work and a new type of work that we cannot really depend upon bureaucratisation of the matter...*(Interruptions)*. We will have to create an atmosphere for it.

MR. SPEAKER : I would request the Minister to be brief in his reply.

SHRI DHANDAPANI : What is the criteria for opening new branches in a particular area ? Is it a fact that in the Third Five Year Plan the State Bank of India opened some 1400 branches all over India out of which 95 per cent branches have incurred heavy losses ? Will the

Government take any action to minimise the loss ?

SHRI YESHWANTRAO CHAVAN :
I cannot rush to a conclusion that all the branches have been incurring losses. But it is quite natural in the beginning. The opening of new branches in a new area in the first stage involves certain overhead expenditure and this involves certain loss in the new branches in the beginning. But we will have to find that the banks as a whole do not go into loss. That is what we aim at and that is being kept as an objective.

SHRI DHANDAPANI : What is the criteria Government have for opening new branches ?

MR. SPEAKER : If you had heard the reply to the earlier question, it would be clear to you—

Next question.

Free Secondary Education in Gujarat

*573. **SHRI P. M. MEHTA :** Will the Minister of EDUCATION AND SOCIAL WELFARE be pleased to state :

(a) whether the Government of Gujarat had made Secondary Education free in Gujarat ; and

(b) whether after the imposition of President's Rule in Gujarat the relief given by the former Government to the students as mentioned in part (a) above has been withdrawn ?

THE DEPUTY MINISTER IN THE MINISTRY OF EDUCATION AND SOCIAL WELFARE AND IN THE DEPARTMENT OF CULTURE (SHRI D. P. YADAVA) : (a) Under successive resolutions of the former Government of Bombay and thereafter, of the Government of Gujarat, upto August 1969, education up to the Secondary School Certificate stage had been made completely free for girls and full freeship or half freeship had been allowed to boys coming from low income families, respectively. No order or resolution of the Government of Gujarat had been issued at any time making Secondary Education free for all boys, but a minute

had been recorded by the Chief Minister and an announcement had been made immediately before the imposition of President's Rule that Secondary Education would be made free for all boys also with effect from June 1971.

(b) Formal orders have been issued after the imposition of President's Rule, on May 28, 1971, reaffirming the earlier orders making Secondary Education free for girls, and substantially raising the limits of income or land holdings, which would entitle boys to free studentship or half free studentship, thereby extending the concession to a much larger number of students than before.

SHRI P. M. MEHTA : What about the second part of my question ?

SHRI D. P. YADAVA : There is no question of withdrawal. Actually the Chief Minister just made a press statement that secondary education will be free. But he should have all the paraphernalia before this.

SHRI P. M. MEHTA : After giving full thought and consideration to all the relevant factors, the decision was taken to make secondary education free. It was announced by the Chief Minister.

MR. SPEAKER : Please ask a question.

SHRI P. M. MEHTA : I am asking...

MR. SPEAKER : Please come to it direct.

SHRI K. S. CHAVDA : Everybody is doing like this. Every time there is introduction and then only the question.

MR. SPEAKER : That is not the way.

SHRI K. S. CHAVDA : The rule should be for everybody. Everybody puts question like this.

MR. SPEAKER : That is not the way. Don't get excited.

SHRI P. M. MEHTA : It was announced after the imposition of President's rule

that "it is not cancelled but it is postponed." May I know the factual position about this statement made by the Governor ?

SHRI D. P. YADAVA : Actually, President's rule was promulgated on 13th May. On 12th May, the Chief Minister gave a press statement that secondary education would be free for boys and girls. Actually, on the 11th May itself, the Cabinet had advised the Governor to dissolve the Assembly. So, after advising the Governor that the Assembly should be dissolved, there was no necessity to hurry with that press statement or order that secondary education would be completely free for all.

SHRI SHYAMNANDAN MISHRA : What is the factual position ? Has it been postponed or cancelled ?

SHRI P. M. MEHTA : Great unrest prevails among the student world of Gujarat and the students' unions have demanded that secondary education should be free. May I know whether there is any proposal to redress this grievance of the students ?

SHRI D. P. YADAVA : Of course, Government will be giving the students all help for advancement of education. But so far as secondary education is concerned, unless we do something better for primary education in which itself the Gujarat State is lagging behind, how can we think of secondary education ?

SHRI K. S. CHAVDA : May I know whether the students, the annual income of whose parents from all sources, and who belong to Scheduled Castes, Scheduled Tribes etc. get freeship today, and if so, whether they experience difficulty in obtaining income certificates and they desire that secondary education should be free ?

SHRI N. K. SINHA : May I know...

SHRI K. S. CHAVDA : He has not replied to my question yet.

SHRI N. K. SINHA : That question does not arise out of the main question. This relates to the whole state of Gujarat and not—to the Scheduled Castes and tribes alone.

SHRI K. S. CHAVDA : It does arise. I would like to know whether they demanded that secondary education should be free because they experience difficulty in getting the income certificates.

MR. SPEAKER : Let the hon. Member kindly not argue about this. The question was whether the Gujarat Government had made secondary education free in Gujarat. The hon. Minister has already given the reply. What else does he want ?

SHRI PILOO MODY : You know what the situation there now is ?

SHRI POPATLAL JOSHI : May I know the reason for the Governor to postpone the freeship ?

SHRI D. P. YADAVA : The Chief Minister should have observed all the paraphernalia before going in for a press release...

SOME HON. MEMBERS : What paraphernalia ?

SHRI D. P. YADAVA : He should have gone to the Cabinet first ; he should have consulted all the Cabinet Ministers. But he did not consult the Cabinet Ministers. He simply passed an order...

श्री अटल बिहारी वाजपेयी : अध्यक्ष महोदय, मंत्री महोदय ने जो उत्तर दिया है क्या उससे यह समझा जाय कि भारत सरकार माध्यमिक शिक्षा को निःशुल्क करने के मिर्दान्तः खिलाफ है ? यदि उत्तर हां में है तो क्या सरकार जम्मू काश्मीर की सरकार को भी सलाह देगी जिसने एम. ए. तक शिक्षा निःशुल्क कर रखी है कि वह भी इसको वापस ले ?

श्री डी. पी. यादव : पहले हम प्राइमरी को कर लें उसके बाद सेकेण्ड्री के बारे में सोचेंगे ।

SHRI R. P. YADAV : May I know whether the order that was passed was in conformity with the requirements of the rules of business of the Gujarat Government

and whether the decision taken by the ex-Chief Minister was taken by the State Cabinet or in consultation with the State Cabinet ?

SHRI D. P. YADAVA : No.

Advance of Loans by State Bank of India to Village Agriculturists and Small Traders of Rural Areas in West Bengal

*574. **SHRI SUBODH HANSDA :** Will the Minister of FINANCE be pleased to state :

(a) whether Government are aware of the role played by the State Bank of India in West Bengal in regard to advance of loans to village agriculturists and small traders in rural areas ;

(b) whether State Bank of India has been able to meet the demands of the above categories of people ;

(c) whether innumerable applications are pending for decision since 1970-71 ; and

(d) how long the Bank would take to come a final decision on each application ?

THE MINISTER OF FINANCE (SHRI (YESHWANTRAO CHAVAN) : (a) Yes, Sir; State Bank of India has formulated specific schemes for Financing agriculture and has "adopted" villages for intensive coverage. Schemes for advancing working capital and equipment finance have been drawn for small traders.

(b) No, Sir ; the needs for agricultural credit specially, are very large and it cannot be expected that the State Bank of India alone, or even commercial banks by themselves, would be able to meet these demands fully.

(c) and (d). The State Bank of India has reported that there is no large accumulation of pending applications for loans from agriculturists and small traders in various branches in West Bengal. Very often an applicant for a bank loan also applies to a cooperative society for loan or has already taken loan from a cooperative society or