

may reach the level of 150 million dollars this year which is not bad, I should say.

SHRI B. K. DASCHOWDHURY: I have seen the press report that the U.S. Government has recently announced that they are interested to give assistance to the extent of 200 million dollars and some other countries also coming forward with much more than that. I would like to know from the hon. Minister whether it is also a fact that a total assistance of 1255 million dollars was talked about in the last meeting and ultimately they have come to the understanding that the Government of India may be given that assistance. Is it a fact?

SHRI YESHWANTRAO CHAVAN: Which press reports the hon. Member is referring to, I do not know. I have not seen them. There is nothing like that we are asking from the United States Government any specific aid; nothing like that. But, I can only say that the USA Government has agreed to the debt-relief participation in the Consortium.

SHRI B. K. DASCHOWDHURY: That was published in the *Hindustan Times* of the 17th November.

MR. SPEAKER: These things are published sometimes. But it is the Minister's reply that is authentic.

PROF. SAMAR GUHA: Please be brief.

SHRI SAMAR GUHA: I want to know from the Government the total amount of the outstanding international debt to India and the interest paid yearly and also when the Government is going to make our country self-sufficient in our national resources and dispense with foreign aid.

MR. SPEAKER: The question is about rescheduling of debt obligations by India. You have started asking about the details of interest and all that.

SHRI YESHWANTRAO CHAVAN: Sir, if you permit me, I will reply.

He is asking about the general strategy and the general policy about the debt commitment. I can give him general figures about it.

India's outstanding external debt as on 30th September 1972 amounts to Rs. 8476 crores. India's total debt service payments during the Fourth Plan period amounts to Rs. 2317 crores. As against this, the debt relief that has been committed for the last three years of the Fourth Plan amounts to Rs. 236 crores or, on an average, of about Rs. 79 crores per year. For the current year it is expected that the debt relief amounting to Rs. 112 crores would be forthcoming. This is slightly less than the one-fourth of the debt payments of this year. This is about the position of the total size of the debt relief and what exactly we are trying to do in the Fourth Plan period. Ultimately it depends upon the performance of the economy, particularly, our foreign exchange earning capacity through exports and our capacity to get certain debt relief. There are certainly some intangibles and unforceable factors on which many things depend.

MR. SPEAKER: Kumari Kamla Kumari—absent.

Proposals for the establishment of Jute Mills

*470. **SHRI ARJUN SETHI:** Will the Minister of FOREIGN TRADE be pleased to refer to the reply given to Unstarred Question No. 1294 on the 8th August, 1972 regarding the setting up of modern Jute Mills in the country and state:

(a) whether the State Governments of Andhra Pradesh, Assam, Bihar, Orissa and Tripura have put up proposals for the establishment of one Jute Mill in each of the States; and

(b) if so, what are the proposals and when the proposals are likely to be sanctioned by the Centre?

THE MINISTER OF FOREIGN TRADE (SHRI L. N. MISHRA): (a) Andhra Pradesh and Tripura State Governments have submitted proposals. The others have not.

(b) A letter of Intent has already been issued for a Jute Mill in the co-operative sector to be set up in Andhra Pradesh by the Srikakulam District Girijan Jute Products Industrial Co-operative Society. The Tripura Government's proposals are still under detailed examination.

SHRI ARJUN SETHI: The hon. Minister has stated in reply to my question that except from Andhra and Tripura, proposals from other States are yet to come. In this context, I want to know whether the Central Government has fixed any time limit for submission of these proposals for the proposed jute mills. If so, what are those time limits?

SHRI L. N. MISHRA: No time limit has been fixed. It is really for the State Governments, and they should expedite.

SHRI D. N. TIWARY: May I know whether the Government has enquired from the States why they were not submitting their proposals early and whether any reasons have been given by them or not?

SHRI L. N. MISHRA: I do not know whether any written letter has gone. But I had discussed with all the five Chief Ministers and I told them that they should expedite. Perhaps they are finding difficulties. So far as their own resources are concerned, they have not got their own resources. Their preference is to have these factories firstly in the public sector, secondly in the co-operative sector and thirdly, in the joint sector and fourthly, in the private sector also. Perhaps, they are not having sufficient resources for the purpose and they are negotiating with the parties. But I cannot state the

actual reasons. But I have spoken to every one of them and I will again send telegrams to them.

SHRI BISWANARAYAN SHASTRI: May I know from the hon. Minister whether the capacity has been indicated for these modern jute mills which are going to be set up in the different States?

SHRI L. N. MISHRA: No. No capacity has been indicated. We have suggested that these are most modern mills and it is for the State Government to fix the capacity. If they want to have mills of the biggest capacity, we have no objection.

SHRI SHYAMNANDAN MISHRA: Is it a fact that some industrialists have been asked to set up a jute factory in Bihar? If so, would the hon. Minister kindly give the name of such industrialists?

SHRI L. N. MISHRA: Not till today.

SHRI P. VENKATASUBBAIAH: May I know with regard to this jute mill which is going to be started in the co-operative sector and which is being started in a tribal area and which will be a good venture, whether previously the Andhra Pradesh Government had made a request to the Central Government to give licence at least for two jute mills to be started, one in Srikakulam area and another in the delta area and if it is so, what is the reaction of the Government?

SHRI L. N. MISHRA: I would recall that in pursuance of the resolution adopted in this House we had set up a committee under Mr. Mukerji and that committee recommended that three jute mills be set up all over the country, but we have accepted five for the time being and we have distributed these five mills to five States which are backward areas. We have not given any mill to Bengal. We have

given to Andhra Pradesh, Bihar, Tripura and Orissa. At present, Andhra has only one jute mill.

SHRI MADHURYYA HALDAR: How long has the application from the State Government of Tripura been lying with the Government for consideration? May I know when he will come to decision for finalising the scheme?

SHRI L. N. MISHRA: We have received it only a few days back and it will not take much time.

Standard of service to Bank users in Nationalised Banks

*473. **PROF. NARAIN CHAND PARASHAR:** Will the Minister of FINANCE be pleased to state:

(a) whether any survey has been conducted by Government to assess the improvement or deterioration in the service to the Bank Users, after the nationalisation of Banks in 1969;

(b) if so, the findings of the survey; and

(c) if no, such survey has been conducted so far, whether Government propose to conduct such a survey?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN): (a) to (c). Government has not conducted any survey for assessing the quality of services to banks users. However, a study was arranged by the Banking Commission to appraise the quality of bank services to depositors. Based on its findings and the report of a Study Group on bank procedures, the Banking Commission has made recommendations for improving operating procedures of banks for better customer service. The recommendations of the Commission are now under consideration.

PROF. NARAIN CHAND PARASHAR: In view of the hon. Minister's reply that the Government

have not made any survey, will the Minister consider whether the Government could do this, and whether he could kindly indicate whether they intend to make this survey?

SHRI YESHWANTRAO CHAVAN: Well, you see, in a formal sense, no, but in actual practice, yes, because, naturally when we try to assess the performance of the banks in such matters, this comes under consideration. Formal survey means another thing which is a long-term thing. But we are doing this in actual practice when we meet the State Governments and when we discuss in the Consultative Committee and so on, and also in the light of the general criticisms that we get through Members of Parliament who bring their own grievances, complaints, etc. Here also, I quite agree that even without making survey, there is much scope for improvement in the services to the consumers.

PROF. NARAIN CHAND PARASHAR: In view of the fact that there is a general feeling that the services have deteriorated after nationalisation, does it not become incumbent on the part of the Government to have an objective assessment on the basis of scientific survey to assess the situation? I may refer to the fact that the Minister, in his statement has stated that they have not conducted any survey so far. At a meeting of the Bank Users' Service of India which he inaugurated, this feeling was voiced.

SHRI YESHWANTRAO CHAVAN: This was one of the basis on which I said that there is scope for improvement in the service conditions of the banks to consumers. On the point whether a formal survey as such would help in this matter, it is a doubtful question.

SHRI C. T. DHANDAPANI: The Minister stated that they are not