

When I say 'deserving cases', it is a question of making a judgment and naturally when it is a question of making a judgment, it does have an element of discretion—discretion in the sense that he has to take into account the wear and tear of a second-hand vehicles. Naturally he has to take the responsibility. I cannot say that he has no discretion to decide about it. But, if the hon Member has got any specific cases of complaints, I am prepared to look into them.

SHRI H. K. L. BHAGAT : I quite see that there is an element of discretion. But I want to bring to his notice that in most of the Banks in Delhi, for a second-hand vehicle, even if it is only one year or two years old, loans are being denied to the small operators. Will some general instructions and principles be issued to the Banks ?

SHRI YESHWANTRAO CHAVAN : I will look into the general problem, but I do not know what specific instructions can be issued. I can certainly tell them that they should look into them sympathetically. More than that I can't say anything.

MR. SPEAKER : The next question is also a similar one. That can also be taken up along with this.

Loans to small traders by Nationalised Banks.

*433. **SHRI PILOO MODY :** Will the Minister of FINANCE be pleased to state ;

(a) whether the nationalised banks, including the State Bank of India, used to advance loans to small traders to enable them to expand their business;

(b) whether such loans have either been stopped or substantially curtailed; and

(c) if so, the reasons thereof ?

THE MINISTER OF FINANCE (SHRI YESHWANTRAO CHAVAN) : (a) Public sector banks are continuing to grant credit to small traders for their genuine business requirements.

(b) No Sir.

(c) Does not arise.

SHRI PILOO MODY : Do I take it that the Minister says that there has been no decline in the advances to the small-scale traders or is it that consistent with the funds available these traders are getting less than they used to get, because my information is that there has been a considerable decline in bank credit, particularly, to the small scale sector and very often to the point, at which he cannot carry through his activities till the next loan becomes available ?

SHRI YESHWANTRAO CHAVAN : I do not understand how the hon. Member has got this impression that it is declining. I can say that at the end of June 1971, the number of borrow accounts of all public sector banks taken together was 1,46,398 with an outstanding of Rs. 72.66 crores. Therefore, it can be seen that as a matter of fact, the number is increasing.

SHRI PILOO MODY : In the initial stages, after the nationalisation of banks, there was a tremendous spurt in this activity which is granted. But later on as a result of the paucity of funds what has happened is that the number of accounts and the amount of money loaned have shrunk so drastically that it is difficult for these traders to continue with their business, much less to expand them. Today, any banks that you go to borrow money from anywhere will tell you that they have no funds. This is something that I am bringing to the notice of the hon. Minister. If the hon. Minister has any statistics, he might quote them.

SHRI YESHWANTRAO CHAVAN : I have got certain statistics and I would like to quote them. All the public sector banks have been financing retail trade, and the data for advances are maintained under the category of retail trade and small businesses. Under this category, the number of accounts in respect of public sector banks has gone up from 28,037 as at the end of June, 1969 to 1,46,398 as at the end of June, 1971, which indicates a fivefold increase. So, how can the hon. Member say that they have been neglected ?

SHRI SHYAMNANDAN MISHRA :
What is the amount *per capita* ?

SHRI PILOO MODY : Does he have any tentative figures thereafter ?

* **SHRI YESHWANTRAO CHAVAN :**
The outstandings have gone up during the same period from Rs. 19.2 crores to Rs. 72.66 crores indicating a fourfold increase. The average per account as at the end of June, 1971 was Rs. 5000.

SHRI R. S. PANDEY : There are two kinds of small traders ; one category consists of those who have got their establishments such as shops etc., and the other is the category of small hawkers. May I know whether the hon. Minister has given any direction to the banks to give loans to the hawkers because they have nothing to pledge ? Those people are selling goods on the footpaths. They are to be supported much more than those who have got their establishments and who are getting credit facilities from the wholesalers ?

SHRI YESHWANTRAO CHAVAN :
I think hawkers are also certainly included in the neglected sector, and it depends upon preparing a proper scheme.

SHRI R. S. PANDEY : They are selling things on the foot-path and very often the police are after them.

SHRI YESHWANTRAO CHAVAN :
Sometimes they may do unauthorised thing for which they may be prosecuted.

पाकिस्तान द्वारा कब्जा कर लिए गए चाय बागान क्षेत्र

*434 **श्री आर० बी० बड़े :** क्या रक्षा मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या आसाम के चाय बागानों के कुछ क्षेत्र पर पाकिस्तान ने जबरन कब्जा कर रखा है;

(ख) यदि हां, तो पाकिस्तान का यह जबरन कब्जा कब से है; और

(ग) सरकार ने इस सम्बन्ध में क्या कदम उठाये हैं ?

THE MINISTER OF STATE (DEFENCE PRODUCTION) IN THE MINISTRY OF DEFENCE (SHRI VIDYA CHARAN SHUKLA : (a) and (b) : From 1962 Pakistan had been in forcible occupation of certain areas in Lathitilla-Dumabari, including a portion of the Pathini Tea Estate, in Assam.

(c) The boundary in this area has not been finally demarcated. Our attempts to get the boundary demarcation finalised in consultation with the Pakistan Government, have so far been infructuous.

श्री आर० बी० बड़े : आपने कहा है कि 1962 से सटेन एरियाज उन के कब्जे में हैं, इस सटेन एरियाज के क्या मायने हैं, कितना एरिया उनके कब्जे में है, क्या इस की कुछ फिगर्स आप के पास हैं ?

श्री विद्या चरण शुक्ल : जी हां, फिगर्स हैं। उन के पास 249 एकड़ जमीन है।

श्री आर० बी० बड़े : आपने कहा है कि अभी तक जो कार्यवाही की है, वह इन्फूक्चुअन है, उसका कोई नतीजा नहीं निकला है। यह कार्यवाही कब तक की गई है और आखरी कार्यवाही कौन भी तारीख को हुई है ?

श्री विद्या चरण शुक्ल : जैसा माननीय सदन को मालूम है रैंडक्लिफ एवार्ड की इन्टरप्रेंटेशन से यह भगड़ा शुरू हुआ था, उस को सर्वेअर जेनरल आफ इण्डिया और सर्वेअर जेनरल आफ पाकिस्तान के साथ 1963 में मीटिंग हुई, लेकिन उसमें कोई एग्रीमेन्ट नहीं हुआ। उसके बाद सैक्टर कमाण्डर्स की मीटिंग हुई, ग्राउण्ड रूलज तय हुए, हम लोगों को पैट्रोलिंग करना है, वह किस हिसाब से किया जाय....

श्री आर० बी० बड़े : यह मीटिंग कब हुई थी ?

श्री विद्या चरण शुक्ल : पहली मीटिंग 1963 में हुई थी। उस के बाद 22 फरवरी, 1966 को हुई थी, जिस में यह तय हुआ कि एक मिलिट्री वकिंग बाउण्डरी बनाई जाय। उस