

very much like to encourage the participation of the consumers, but unfortunately, it has not come up. The long range approach of the Government of India is to make the institution democratic, predominantly with the directly elected representatives.

श्री ए० पी० शर्मा: अभी मंत्री महोदय ने बताया कि सभी तरह के लोगों को उस में लिया गया है, लेकिन कर्मचारियों के प्रतिनिधि उसमें होते हैं या नहीं, इस के बारे में कुछ नहीं कहा। नामिनेशन करते हैं मैनेजिंग कमेटी का उसमें देर हो रही है लेकिन उसका घाटे और इन सब चीजों से क्या सम्बन्ध है, जरा यह भी बता दीजिए।

अध्यक्ष महोदय : यह तो बता चुके हैं।

श्री जगन्नाथ पहाड़िया: कमेटी नामिनेट हो चुकी है और नोटिफिकेशन भी हो चुका है। उसमें कंज्यूमर्स के प्रतिनिधि और सरकारी कर्मचारी भी होते हैं।

**Requirement of Rural Credit and Institutions provided for them**

\*305. SHRI BHOGENDRA JHA : Will the Minister of AGRICULTURE be pleased

to state :

(a) the actual requirement of rural credit and to what extent institutional credit fulfils the gap; and

(b) the maximum permissible annual rate of interest, the maximum interest permissible irrespective of the lapse of years in the various States and Union Territories ?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI ANNASAHEB P. SHINDE): (a) The Rural Credit Review Committee in its Report published in 1969 had estimated the requirements of short-term credit for agriculture as Rs. 2,000 crores in 1973-74 and those of medium-term and long-term at Rs. 500 crores and Rs. 1500 crores, respectively during the Plan period. The institutional agencies are expected to meet the entire medium-term and over 70% of the long-term credit. In respect of short-term credit they would meet about 50%.

(b) No maximum rate of interest has been prescribed for cooperatives. A statement showing the maximum rate of interest prescribed under money lending legislation of the various States is placed on the Table of the House.

*Statement*

Name of the State	Maximum rate of interest Per cent per annum	
	Secured loans	Unsecured loans
1	2	3
1. Andhra Pradesh	6 to 9	9 to 12
2. Assam	9-3/8	12-1/2
3. Bihar	9	12
4. Gujarat	12	15
5. Haryana	not specified	
6. Jammu and Kashmir	—do—	
7. Kerala	9	12
8. Madhya Pradesh	Not Specified	
9. Mysore	15	18
10. Maharashtra	12	15
11. Orissa	9	12

1	2	3
12. Punjab	Not Specified	
13. Rajasthan	9	12
14. Tamil Nadu	6-1/4 to 9-3/8	12
15. Uttar Pradesh	12	24
16. West Bengal	10	12-1/2

Note : Banks as defined in Banking Companies Act, 1949, including State Bank of India and its subsidiaries, are generally exempted from the purview of the Money Lenders' Legislation in respect of interest rates, except in States of Assam, Bihar, Orissa and Uttar Pradesh. In these 4 States' only banks which are notified by the State Government for the purpose are exempted from the purview of these provisions on interest rates.

श्री भोगेन्द्र झा : अध्यक्ष महोदय, कृषि क्षेत्र में जो कर्जा दिये जाने का सवाल है उसमें ये भाग (क) और (ख) दो सवालों पर ध्यान खींचते हैं लेकिन मंत्री महोदय ने जो जवाब दिया है और जो लिखित बयान प्रसारित किया गया है शसमें इसके साथ न्याय नहीं किया गया है। सवाल का जो दूसरा हिस्सा (ख) है उसमें पूछा गया है कि अधिकतम समय के बाद भी कर्जा न लौटाने पर अधिक से अधिक कितना सूद लिया जा सकता है जैसे उदाहरण के लिए बिहार महाजनी कानून में कितना भी समय बीत जाये.....

अध्यक्ष महोदय: आप तो भाषण में लग गए, आप सीधा प्रश्न करिए।

श्री भोगेन्द्र झा : जो प्रश्न है उसका जवाब नहीं है कि अधिकतम सूद, कितना भी समय बीत जाने पर विभिन्न राज्यों में कितना लिया जा सकता है।

SHRI ANNASAHEB P. SHINDE: The same rate of interest continues to prevail. Of course there are provisions in certain societies and for the commercial banks which describe penal rates of interest in certain specific circumstances. But generally loans given for agricultural purposes carry no different rates of interest as such.

श्री भोगेन्द्र झा: इसीलिए मैं उदाहरण दे रहा हूँ। मैंने पूछा था कि पांच साल, दस

साल या बीस साल हो जाये तो सूद की दर क्या होगी। इन्होंने बताया है कि १८ से ६ प्रतिशत तक है लेकिन दस साल हो जायें तो क्या १८० प्रतिशत हो जायेगी या अगर बीस साल हो जायें तो ३६० प्रतिशत हो जायेगी? इसीलिए मैंने पूछा कि कितने साल बीत जाने पर कितनी अधिकतम सूद की दर होगी?

अध्यक्ष महोदय: मैक्सिमम कहां पर जा कर खत्म हो जायेगी।

SHRI ANNASAHEB P. SHINDE: The statement which I have laid on the Table gives the maximum scales which have been prescribed. The hon. Member is asking whether after a particular period of years the scale of interest changes. I have replied that as far as the present policy approach is concerned, it does not change. As for short-term loans, they are not supposed to be continued over long periods.

श्री भोगेन्द्र झा: आप लिखित सवाल जो है उसको पढ़ लें।

अध्यक्ष महोदय: उन्होंने मैक्सिमम और मिनिमम बता दिया है, आप हार्डपाथेटिकल क्वेश्चन क्यों पूछते हैं।

श्री भोगेन्द्र झा: मैं आपको सवाल पढ़कर सुनाता हूँ।

“विभिन्न राज्यों तथा संघ राज्य क्षेत्रों में कितने व्याज की अधिकतम वार्षिक दर की

अनुमति है "इसका जवाब तो मंत्री महोदय दे रहे हैं लेकिन जो आगे पूछा है "और वर्षों तक ऋण न लौटाने पर अधिकतम कितना ब्याज लेने की अनुमति है ? "यानी टोटल मैक्सिमम इन्ट्रेस्ट कितना ले सकते हैं—यह असली सवाल है ?

**SHRI ANNASAHEB P. SHINDE :** The reply to that would be : it will depend upon the type of legislation. For instance, if it comes under various debt relief Acts in the various States, the total quantum is prescribed ; that will be the maximum. As far as the commercial Banks and co-operative societies are concerned, there is no limitation as such.

श्री भोगेन्द्र भाः में जानना चाहता हूँ कि पूरे देश में कृषि के लिए जितने कर्ज की आवश्यकता है उसका कितना प्रतिशत विभिन्न सरकारी एवं अर्धसरकारी संस्थाओं के द्वारा दिया जाता है और बाकी जो महाजनों से, प्राइवेट सोर्स से आता है उसको नियंत्रित करने के लिए कि अधिकतम कितने साल वीतें तो क्या सूद की दर हो और उनकी लूट बन्द हो उसके लिए आप कौन से उपाय कर रहे हैं ?

**SHRI ANNASAHEB P. SHINDE :** I have already mentioned that the short-term requirement of agriculturists by the end of Fourth Five Year Plan has been worked out to be Rs. 2,000 crores, out of which Rs. 900 crores would be met through commercial banks and co-operative societies and the rest naturally through private sources I have already mentioned in the statement what will be the rates applicable to the secured and unsecured loans.

श्री भोगेन्द्र भाः अब आप कहिए तो मैं सवाल न पूछूँ । मनी-लेंडर्स का जहाँतक सवाल है...

**MR. SPEAKER :** He has no information about this. About the commercial bank and co-operative societies, has given.

श्री भोगेन्द्रभाः लिखित सवाल भी यही था ।

**SHRI ANNASAHEB P. SHINDE :** About 50 per cent is met by commercial bank and co-operative societies, and the rest by private sources.

Setting up of Unified Development Authority on the Pattern of D.D.A.

\*306. **SHRI B. K. DASCHOWDHURY :** Will the Minister of WORKS AND HOUSING be pleased to State :

(a) whether Government have considered to have a Unified Development Authority on the pattern of Delhi Development Authority for all the Metropolitan Cities in country ; and

(b) if so, the main features thereof ?

**THE MINISTER OF STATE IN THE MINISTRY OF WORKS AND HOUSING (SHRI I. K. GUJRAL) :** (a) and (b). The Conference of State Ministers of Housing and Urban Development held at New Delhi on 5th and 6th November, 1971 has recommended the setting up of statutory authorities on the lines of the Delhi Authority, for the co-ordinated development of each of the metropolitan cities as a whole.

The policy and programme of action by these authorities should include its acquiring, developing and raising resources from large areas of land within the urbanisable limits which would benefit from the development programmes. Further action in this regard lies with the State Governments.

**SHRI B. K. DASCHOWDHURY :** In spite of the direction given in the Fourth Plan that all the State Governments should constitute State Housing Boards; they have not been constituted by all the States. What were the difficulties expressed by the State Urban and Housing Ministers in that Conference for not constituting them? Secondly, if the Housing Boards are constituted in all the States, to what extent will the Central