

LOK SABHA

Thursday, May 9, 1968/Vaisakha 19, 1890  
(Saka)

— — —  
The Lok Sabha met at Eleven of the  
Clock.

[Mr. Speaker in the Chair]

ORAL ANSWERS TO QUESTIONS

Agricultural Bank for Credit to Farmers

\*1737. SHRI BENI SHANKER SHARMA : Will the Minister of FOOD AND AGRICULTURE be pleased to state :

(a) whether the desirability of opening an agricultural bank to give credit to farmers for purchase of super-phosphate being produced at Debari Zinc Smelter has been examined ; and

(b) if so, the steps taken or proposed to be taken in the matter ?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI ANNASAHIB SHINDE) : (a) and (b). A statement is laid on the Table of the Sabha.

STATEMENT

Agricultural credit to farmers for the purchase of fertilisers, including super-phosphate, is mainly provided by the primary cooperative societies with the help of borrowings from the District Cooperative Banks and the Reserve Bank of India. Non-member farmers are allowed short-term loan by the State Governments for the issue of fertilisers in kind. These arrangements are

supplemented by the Central Government in the form of short-term loans for the purchase, stocking and distribution of inputs. Loans are also given by the Centre for advancing taccavi to the farmers. This assistance is however sanctioned in response to specific requests received from the State Governments from time to time. A total provision of Rs. 105 crores has been made in the Central budget for short-term loans to the States for purchase and marketing of fertilisers and other inputs.

The indigenous production of phosphatic fertilisers is not taken over into the Central Fertiliser Pool and producers, such as the Zinc Smelter at Debari, are free to market their produce as they like. In view of the accumulation of stocks at the production centres, the Central Government advised the States in a recent circular [(copy attached) *Placed in Library. See No. LT-1045/68*] to build up their full requirements of phosphatic fertilisers for the ensuing Kharif season. Since then the despatches have been speeded up to relieve accumulation of stocks at Debari and elsewhere.

With the movement of stocks to the wholesale and retail points, it is expected that the cooperative credit, alongwith the special loan facilities offered to the farmers, will be available in adequate quantity. There is no proposal to disturb these arrangements or open an Agricultural Bank to disburse fertiliser credit.

श्री बेनीशंकर शर्मा : माननीय मंत्री जी ने जो वक्तव्य सदन के टेबल पर रक्खा है उसमें उन्होंने कहा है कि :

"The indigenous production of phosphatic fertilisers is not taken over into the Central Fertiliser Pool and producers such as the Zinc at Debari, are free to market their produce as they like. In view of the accumulation of stocks at the production centres, the

Central Government advised the States in a recent circular to build up their full requirements of phosphatic fertilisers for the ensuing Kharif season."

अब एक और तो हमारे यहां फटिलाइजर की कमी के कारण उसमें ब्लैकमार्केट हो रही है और दूसरी ओर उसको सेंट्रल फटिलाइजर पूल में नहीं लिया जा रहा है और जो अतिरिक्त स्टॉक पड़ा हुआ है देवरी के जिक स्मेल्टर कारखाने में उसको वह स्टेट्स को उठाने के लिए ऐडवाइज कर रहे हैं। मैं पूछना चाहता हूँ मंत्री महोदय से कि क्या उन स्टेट्स ने उनकी ऐडवाइज के मुताबिक खाद को उठा लिया है? अगर उठा लिया है तो वह किस भाव से किसानों को दे रही है? जहां तक मैं समझता हूँ उदयपुर में फटिलाइजर की कमी नहीं है। यह युक्तिसंगत है कि जहां खाद पैदा होती है वहां के किसानों को ही वह मुहैया की जाय। अगर किसानों को वहाँ फटिलाइजर मिले तो वह दो तीन फसलें पैदा कर सकता है। वहीं के किसानों को खाद मिले इसकी व्यवस्था करने के लिए माननीय मंत्री जी क्या कर रहे हैं?

**SHRI ANNASAHIB SHINDE :** May I submit for the information of the hon. House and the hon. Member that, at the moment, there is no shortage of fertilisers, and their availability is very easy. If the hon. Member wants some quantities of fertilisers for Udaipur, we are prepared to earmark the quantities. As I said, they are freely available.

**श्री बेणोशंकर शर्मा :** आज के स्टेट्समैन की खबर के अनुसार हम देखते हैं कि हमारे इंडस्ट्रीज मिनिस्टर श्री फखरुद्दीन अली अहमद देश विदेश में घूम रहे हैं और फटिलाइजर का कारखाना स्थापित करने के लिये विदेशियों को आमंत्रित कर रहे हैं। मैं कहना चाहता हूँ कि जहाँ हम विदेशियों को कारखाना स्थापित करने के लिये बुला रहे हैं वहाँ अपने ही देश में राजस्थान में जो खेतड़ी में कापर प्रोजेक्ट्स चल रहा है वहाँ पर 600 टन सल्फ्यूरिक

ऐसिड प्रति दिन बाइ-प्रोडक्ट के तौर पर पैदा होगा, जिससे करीब 2 लाख टन ट्रिपल सुपर फास्फेट फटिलाइजर पैदा होगा। मैं जानना चाहता हूँ कि इस कारखाने को चालू करने में इतना बिलम्ब क्यों किया जा रहा है, और आप कब तक उम्मीद करते हैं इस फटिलाइजर कारखाने को आरम्भ कर देंगे?

**SHRI ANNASAHIB SHINDE :** The hon. Member should be kind enough to address this question to the Ministry of Petroleum and Chemicals.

**SHRI RAJASEKHARAN :** The hon. Minister has said that the fertilisers are available in the country and that the farmers can get them without any difficulty. But the point is that, as you are aware, Sir, the farmers are not able to get them in time at their doors. In view of that fact, may I know whether the Minister is prepared to make arrangements, so that fertilisers can be stored in every co-operative at the village level?

**MR. SPEAKER :** It is a general question and does not pertain to the main question which is about super-phosphate produced at Debari Zinc Smelter.

**SHRI UMANATH :** The question relates to giving credit to farmers to enable them to purchase all these things. In so far as credit is concerned, unless the credit reaches the poorer section of the farmers, the purpose will be defeated. The first survey, rural credit survey by the Reserve Bank, revealed that the whole scheme had failed. Subsequently, a pilot scheme for crop loans to enable the poorer farmers to purchase...

**MR. SPEAKER :** He is asking something else...

**SHRI UMANATH :** I am dealing with credit. Here, Sir, if the credit is given, it must reach the poorer farmers. There also, the Reserve Bank has held that these credits do not reach the poorer farmers and they are concerned either by the rich landlords or by the moneylenders themselves to recover their loans. I would like to know in this respect what concrete

steps Government propose to take to see that whatever credit is given for the purchase of fertilisers reaches the poorer farmers and are not cornered by anybody.

**SHRI ANNASAHIB SHINDE :** The hon. Member has raised a much wider question.

May I say that, as far as lifting of fertilisers from the factories is concerned, Government has first of all provided Rs. 105 crores for advancing loans to the State Governments, so that the State Governments are enabled to lift the fertilisers.

Secondly, if the co-operative societies take the fertilisers, to the extent of 90 per cent of the price of fertilisers they are in a position to get reimbursement either from the apex bank or Reserve Bank.

As far as the other question is concerned, namely, that we have to ensure that they reach the poorer farmers, it is a very valid point, but the crop-loan system takes care of this.

### सहकारी बैंक तथा ऋण समितियों

\*1738. श्री रघुबीर सिंह शास्त्री : क्या खाद्य तथा कृषि मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि सहकारी बैंकों तथा ऋण समितियों की संख्या काफी कम हो गई है ;

(ख) यदि हाँ, तो इसके क्या कारण हैं ; और

(ग) इस स्थिति को सुधारने तथा उनकी संख्या बढ़ाने के लिए सरकार क्या कार्यवाही कर रही है ?

**THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI M. S. GURUPADASWAMY) :** (a) There has been a reduction in the number of Central Co-operative Banks and primary agricultural credit societies. There has, however, been an increase in the number of Central and Primary Land Development/Mortgage Banks.

(b) and (c). The reduction in the number of central cooperative banks and primary agricultural credit societies has been effected as a matter of deliberate policy for promoting a viable cooperative credit structure by amalgamating uneconomic units. In the matter of Land Development/Mortgage Banks, the increase in their number is due to the fact that some years back the greater part of the country was not served by such Banks, and, therefore, many new units had to be set up.

**श्री रघुबीर सिंह शास्त्री :** क्या यह ठीक है कि 30 जून, 1966 को इन सहकारी बैंकों और ऋण समितियों का जितना वॉकिंग कैपिटल था उसका 44 प्रतिशत वह था जो उधार से लिया गया था, और क्या यह इस बात का प्रमाण नहीं है कि कोआपरेटिव सोसायटी और ग्रूप के बैंक जनता में लोकप्रिय नहीं हो रहे हैं जिससे इतने वर्ष बाद भी वापस पैसा नहीं मिल पाता है ?

**SHRI M. S. GURUPADASWAMY :** The figure shows that there has been an increase in the said capital after 1962-63. There is also an increase in the loan operations.

**श्री रघुबीर सिंह शास्त्री :** इस तरह की सोसायटी के काम का मूल्य केवल इसी बात पर नहीं आंका जाना चाहिये कि वह कितना ऋण दे रही है, बल्कि यह भी देखना चाहिये कि कितना ऋण उनको वापस मिल रहा है। क्या यह ठीक है कि 30 जून, 1966 तक जितना ऋण दिया गया था उसका 18.7 प्रतिशत ओवर ड्यू पड़ा हुआ है और उसकी रिकवरी नहीं हो पाई है ?

**SHRI M. S. GURUPADASWAMY :** It is true that in certain States the overdue position is not satisfactory, and that is because of the drought situation that obtained for the last two years consecutively. But in other States also we are taking measures to see that the over-due position improves as far as possible.

**श्री क० ना० तिवारी :** मैं यह जानना चाहता हूँ कि ऐग्रीकल्चर परपोजेज के लिये कंट्री