

LOK SABHA

Thursday, December 3, 1970/Agrahayana
12, 1892 (SAKA).

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

[MR. SPEAKER in the Chair]

ORAL ANSWERS TO QUESTIONS

Improvement in Credit to Farmers
and Marketing of food-grains

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

(a) the steps taken to organise as credit to farmers and marketing of food-grains in a better way;

(b) the details thereof; and

(c) the success achieved in this direction so far?

THE DEPUTY MINISTER IN THE MINISTRY OF FOOD, AGRICULTURE, COMMUNITY DEVELOPMENT AND COOPERATION (SHRI JAGANNATH PAHADIA): (a) and (b). Strengthening of the cooperative credit and marketing structure; introduction of crop loan system by cooperatives, regulating of markets in an increased measures; implementation of 2 special schemes for helping small farmers and agricultural labourers to obtain adequate credit and other services for increasing their income; and nationalisation of 14 major commercial banks; are all measures taken in this direction.

(c) The quantum of credit supplied and value of foodgrains marketed by cooperatives have considerably increased

of-late. The number of regulated markets has also gone up. The commercial banks have also come in a larger way in providing agricultural credit.

श्री बेनी शंकर शर्मा : मेरे प्रश्न के दो पहलू हैं। पहला तो यह है कि किसानों के लिए समय पर आवश्यक ऋणों की उपलब्धि कराना तथा दूसरा उसके द्वारा पैदा किए गए अनाज को उचित दाम पर बित्री की सुविधायें दिलाना। जहां तक पहले प्रश्न के उत्तर का सवाल है मंत्री महोदय ने बड़ी लम्बी-लम्बी बातें की हैं। लेकिन हमारे तो पल्ले ही कुछ नहीं पड़ा। मुझे याद आता है गत महायुद्ध का वह जमाना जबकि फौजें तो जर्मनी की आगे बढ़ती जा रही थीं लेकिन अंग्रेजों की तरफ से कहा जाता था कि जीत उनकी हो रही है। उसी प्रकार किसानों को सुविधायें देने की बातें तो बहुत की जाती हैं लेकिन जब हम खेतों में जाते हैं तो पाते हैं कि किसान को पहले ही की तरह ग्राम-महाजनों से सवाये और ड्योढ़े पर उधार लेना पड़ता है। अतः मैं जानना चाहता हूँ कि बैंकों के राष्ट्रीयकरण के बाद किसानों को ऋण के लिये कौन-कौन सी सुविधायें दी गई हैं? इस संबंध में मेरा एक स्पेसिफिक सवाल है। जहां तक बैंकों द्वारा ऋण देने का सम्बन्ध है, किसानों की जमीन को रहन रख कर ही ऋण दिये जाते हैं। जमीन रहन रखने का मसला बहुत टेढ़ा है। जब तक उसको जमीन रहन रख कर पैसा मिलता है, तब तक उसकी पानी, खाद और बीज की जरूरत समाप्त हो जाती है, तब तक जो बोवाई का समय है वह निकल जाता है। ऋण देने के लिए मार्टगेज की जो समस्या है, इसको इक्विटिवल मार्टगेज की लाइन पर आप हल करने की चेष्टा करेंगे या नहीं? क्या जमीन के जो डाकुमेंट्स हैं उनको रख कर ऋण दिया जाएगा?

श्री जगन्नाथ पहाड़िया : माननीय सदस्य ने जिस बात की ओर हमारा ध्यान दिलाया है सरकार उसकी ओर पहले से ही जागरूक है और इसीलिए सरकार ने जमीन को रहन रख कर किसान को ऋण मिले, इसकी व्यवस्था की है। बैंकों ने क्राप लोन सिस्टम भी जारी किया है और सभी राज्यों में उसको लागू कर दिया गया है। उसके सम्बन्ध में ऐसी कोई शिकायत नहीं मिली है यह सिस्टम ठीक से काम नहीं कर रहा है, इसके सम्बन्ध में कोई शिकायत हमारे नोटिस में लाई जाएगी तो हम निश्चित रूप से उसके ऊपर कार्रवाई करेंगे।

श्री बेणी शंकर शर्मा : किसानों से खाद्यान्नों की खरीद के सम्बन्ध में आपने फूड कारपोरेशन की स्थापना की है। किसानों से उनकी उपज खरीदने का वह काम करती है और जो न्यूनतम मूल्य सरकार ने निर्धारित किए हैं सिद्धान्ततः उनको मिलने चाहिये लेकिन अभी मध्य प्रदेश, छत्तीसगढ़ के इलाके में देखा गया है कि जब कि धान का न्यूनतम मूल्य 56 रुपये क्विंटल निर्धारित था किसानों को 40 और 42 रुपये क्विंटल में धान बेचना पड़ा है। इसका कारण यह था कि फूड कारपोरेशन का कोई कर्मचारी या उसकी कोई शाखा वहां नहीं थी इसी तरह से आंध्र प्रदेश में भी हुआ है और वहां से भी इसी तरह की शिकायतें आई हैं। फूड कारपोरेशन की शाखायें और उसके कर्मचारी हर बड़ी मंडी में रहे ताकि फसल के वक्त किसान का जो माल है, उसकी उसकी उचित कीमत मिल सके इसके बारे में आपने क्या कोई व्यवस्था की है?

THE MINISTER OF STATE IN THE MINISTRY OF FOOD, AGRICULTURE COMMUNITY DEVELOPMENT AND CO-OPERATION (SHRI ANNASAHIB SHINDE) : Sir, by and large, we have assured the Indian farmers that we shall be prepared to purchase at the procurement price. Now, the hon. Member has referred to some difficulties in the field, and some of the difficulties are genuine, because, ultimately, we have to determine the modes of procurement in consultation with the State Governments. Therefore, the

methods of procurement determined by the Government also play some part. Suppose, if the State Governments want the Food Corporation to procure only through the milliers, naturally, the milliers procure from the farmers, and sometimes the milliers do not pay the procurement price to the farmers.

But wherever the State Governments desire that we should open direct purchase centres, we are trying to open as many direct purchase centers as possible in order to ensure a procurement price to the farmers. We are also trying to involve local co-operatives. That has been our approach.

SHRI K. LAKKAPPA : After the nationalisation of banks the credit facilities to the farmers are deteriorating. Even after nationalisation the banks are following the same procedure with respect to credit facilities, smaller rate of interest for big industrialists and a higher rate for small farmers and marginal land owners. Already nearly Rs. 64 crores have been provided to Birlas and Tatas at six per cent or less whereas for the small farmers the rate is ten per cent. Now the small and marginal farmers are depending on village money lenders who charge as much as 45 per cent. Will the Government provide the small farmers credit facilities without any interest?

SHRI JAGANNATH PAHADIA : So far as the rate of interest is concerned, Government is seized of the matter and it is being considered separately. The loans advanced by the commercial banks before nationalisation was only Rs. 35 crores and after nationalisation the credit provided to the agricultural sector is Rs. 342 crores. Similarly, direct loan provided by the commercial banks before nationalisation was very much less whereas now it is Rs. 184 crores. The hon. Member can himself judge whether there is progress in this regard or not.

SHRI K. LAKKAPPA : The banks charge exorbitant interest from small farmers and a smaller rate of interest from big industrialists. Why this discrimination? Let them mention the percentage of interest.

SHRI ANNASAHIB SHINDE : The question whether a cheaper rate of interest could be charged on credit made available to the small farmers is being specifically gone into by the Finance Ministry and a decision is expected in the near future. The Credit Guarantee Corporation is expected to take care of this aspect of the problem, namely, whether the poorer farmers and artisans in the villages can be given loans at concessional rates.

श्री भोला नाथ मास्टर : लैंड मार्टगेज बैंक से किसानों को ऋण मिलते हैं। किसानों की सब से बड़ी दिक्कत यह है कि उसके लिए माडल रूल्ज नहीं बने हैं जिन को अखिल भारतीय स्तर पर लागू किया जा सकता। किसान को व्याज भी बहुत ज्यादा देना पड़ता है। कामर्शियल बैंक तो कुछ आगे आ रहे हैं, कुछ सिम्पेथेटिक बन रहे हैं लेकिन लैंड मार्टगेज बैंक पुरानी पद्धति पर ही चल रहे हैं। क्या आप ऐसे माडल रूल्ज बनाएंगे जिससे लैंड मार्टगेज बैंक भी इन कामर्शियल बैंक के मुकाबले में आएँ, प्रोसैस आसान करें, सूद की दर कम करें ताकि छोटे काश्तकारों की मदद हो सके जिन को लैंड मार्टगेज बैंक से जमीन रहन रख कर ऋण लेना पड़ता है ?

श्री जगन्नाथ पहाड़िया : यह लोनिंग पालिसी और प्रोसीजर दोनों का सवाल है। माननीय सदस्य ने केवल प्रोसीजर के बारे में हमारा ध्यान आकर्षित किया है। लेकिन हमारा ध्यान न केवल प्रोसीजर के बारे में गया है बल्कि लोनिंग के बारे में भी गया है। सारे सवाल पर को-ओप्रेटिव मिनिस्टर्स की कान्फेंस में चर्चा हुई थी। को-ओप्रेटिव रजिस्ट्रार्ज को भी बुलवाया गया था और उनसे भी चर्चा हुई थी। माननीय सदस्य को यह जानकारी भी है कि थोड़े दिन पहले वित्त मंत्री ने जितने भी लैंड मार्टगेज बैंक हैं उन सब के चेयरमैन को बुला कर इस बात के बारे में चर्चा की थी। इन सब सवालों पर चर्चा करने के बाद हम यह फैसला करेंगे कि किस तरह से एक सरल तरीका निकाला जाये, जिससे किसान को इन सब बातों की परेशानियों

से बचाया जा सके। हम जानते हैं कि किसान को बहुत परेशानी होती है, उसको कर्जा मिलने में बहुत समय लगता है, बीच में बहुत से एजेन्ट आ जाते हैं। उन एजेन्टों को कैसे निकाला जाये, किस तरह सीधे तरीके से समय पर किसान को कर्जा मिल सके, इसके लिए जल्दी कार्यवाही की जा रही है। इस में सिर्फ प्रोसीजर पर विचार करने का सवाल नहीं है, बल्कि सारी लोन पालिसी पर भी हम विचार कर रहे हैं।

SHRI PILOO MODY : I want to know whether the Government has any policy regarding the procurement of grain. Several districts in the country have been declared as backward requiring special attention. In these districts the farmer has to sell immediately after the harvest at very low prices and then repurchase grain when he needs it towards the end of the season at a much higher price. For instance, rice is being sold to day at Rs. 12 and he will have to go to the market and purchase it at Rs. 22 a few months hence. Therefore, what is the policy that the Government has in regard to procurement of grain particularly in backward areas and districts which have been declared by them as backward?

SHRI ANNASAHIB SHINDE : As the hon. Member himself is aware and I hope he will support the measures taken by Government.....(Interruption)

SHRI NATH PAI : He will never do that.

SHRI ANNASAHIB SHINDE : I appeal to his good sense and I hope that he will support it.

We have put up a public sector organization like the Food Corporation of India which is expected to play a bigger and bigger role in this respect. The hon. Member may be aware, for instance, that had the Food Corporation not played a major role in Haryana and Punjab, such a large-scale purchase or procurement of wheat could not have been there. The market arrivals had been so huge that lakhs of farmers would have suffered had the Food Corporation not operated in a big way.

About the backward areas, that is very much in our mind and we shall bear the suggestion of the hon. Member in mind. We have already taken some steps. For instance, recently in Bastar which is one of the most backward areas, where aborigines and others are there, we are trying to set up direct purchasing centres so that the middlemen do not come in and the public sector organisation is in a position to help the really exploited and poorer farmers in backward areas.

MR. SPEAKER : Shri Sreedharan.

SHRI A. SREEDHARAN : I have been standing up so many times and yet you do not call me. You would not have noticed an electric pole much earlier. Yesterday also I stood up ten times but you did not give me an opportunity.

MR. SPEAKER : I see 25 Members getting up. After all, one Member only will be called and the others will again get up.....(Interruption). You cannot cow down the Chair like this all the time. I am not going to bear it.

SHRI A. SREEDHARAN: This is not the way to treat Members.

MR. SPEAKER : I had already called your name and then you started it. I am really surprised at the practice that is growing in this House.

SHRI A. SREEDHARAN : I am sorry, I did not know that you had called my name.

MR. SPEAKER : After all, you must appreciate the difficulty of the Chair also.

SHRI A. SREEDHARAN : I did not hear that you had called my name. I am sorry for that.

MR. SPEAKER : The way you treat the Chair sometimes is really deplorable.

SHRI A. SREEDHARAN : The credit system in India is very conservative and cumbersome and the entire credit system and the method of channeling it needs a new look and a new orientation. As far the farmers are

concerned, today they are paying at the paying point 10 per cent interest. This is because the Reserve Bank charges 6 per cent interest, the apex bank charges $1\frac{1}{2}$ per cent, the District bank, another $1\frac{1}{2}$ per cent and the local bank charges about 2 per cent interest. This totals up to about 10 per cent in the four tier system.

In view of the fact that big business houses are given loans at a low rate of interest, may I know whether the Government will take into consideration the question of slashing down the rate of interest by reducing the number of points through which credit is channelised?

SHRI ANNASAHIB SHINDE : I think, the hon. Member should be aware of the fact that as far as agricultural credit is concerned, the Reserve Bank is giving credit to the apex bank at concessional rate. Of course, there are apex banks, the district central cooperative banks and the local cooperative societies and they add to the rate of interest. But it is not uniformly 10 per cent everywhere. The point is whether it would be advisable to do away with the village cooperative society or the district central cooperative banks. That is really a major issue. The hon. Member's impression that some discrimination is being made against farmers *vis-a-vis* big business houses is not correct.

SHRI A. SREEDHARAN : The big business houses are getting loans at a lower rate of interest. That is why I say that the entire credit system should be rationalised so that the rate of interest for farmers is reduced.

SHRI PILOO MODY : He does not know at what interest big business houses get the loan.....(Interruption)

SHRI ANNASAHIB SHINDE : The hon. Member should know that the real problem in India is that even the credit which is provided by the cooperatives and the banks is still limited and that the money-lenders and others are having quite a way in the rural areas. What needs to be done is to expand cooperative credit and to expand credit through nationalised banks. I do not think the rate at which the cooperative system is

providing credit in a number of States is really exorbitant. But the hon. Member can have his own view. We are trying to take up the matter with the State Governments and find out whether in any State there is a possibility of reducing some margin of the apex bank or the district central cooperative bank.

SHRI PILOO MODY : On a point of order, Sir. The Minister has been asked three times as to why there is a discrimination in the rates of interest. Either he confesses that he does not know what rate of interest is charged or he must give us the actual figures.

MR. SPEAKER : There is no point of order.

SHRI PILOO MODY : Let him answer my question at least.

MR. SPEAKER : I would also like the Minister to be a bit precise and also very brief. The more they speak, the more points for supplementaries arise.

SHRI NATH PAI : Why shouldn't you say, truthful also, if possible.

I don't mean Mr. Shinde.

SHRI PILOO MODY : Not Mr. Shinde, all others.

MR. SPEAKER : I advise the Ministers to be precise and brief. The more they speak, the longer the answers that they give, there is more scope for further supplementaries. They should give a brief reply so that there may be no confusion.

SHRI PILOO MODY : Why don't you open a class for giving training to them?

SHRI BAL RAJ MADHOK : They want to dodge the House also.....
(*Interruption*)

MR. SPEAKER : I have given them a tip.

SHRI PILOO MODY : Let him answer my question.

SHRI ANNASAHIB SHINDE : it is well known and this House knows that the rate at which the Reserve Bank lends money for agriculture is 2 per cent lower than the normal rate of interest.

SHRI PILOO MODY : Why didn't you refute the statement that the industrialists are getting loans at a lower rate of interest?

SHRI ANNASAHIB SHINDE : I did that; you didn't hear.

SHRI NAMBIAR : May I know whether the Government, the nationalised banks and the public sector are contemplating to give a large amount of loans to farmers to the tune of Rs. 2000 crores and, if so, whether the Government will see that the rate of interest is lower so as to benefit the farmers?

MR. SPEAKER : That is a suggestion, not a question. (*Interruption*)

MR. SPEAKER : I have to judge. You state something and ask whether it is a fact. But still it is a leading question. It is still a suggestive question.

SHRI NAMBIAR : There is a proposal.

MR. SPEAKER : Has the hon. Minister got anything to say?

SHRI ANNASAHIB SHINDE : The Planning Commission has gone into this question and they have recommended that the credit requirements by the end of the Fourth Five Year Plan may be to the tune of Rs. 2000 crores. Government is trying to find out how this can be met.

श्री रणधीर सिंह : स्पीकर महोदय, जमी ज़ुम्बद, न ज़ुम्बद गुल मौहम्मद-सरकार का यही हाल है। लगातार तीन-चार सालों से आपकी मारफत और दूसरी जगहों पर भी इनसे पूछता रहा हूँ—गरीब किसानों को क्रेडिट देने का बहुत अच्छा तरीका है—क्या आप किसानों को कोई किताब या पास-बुक देने जा रहे हैं, जैसा एक स्टेट में हुआ भी है—जिसमें किसान की सारी जायदाद, जमीन का जिक्र होता है, उसकी

फोटो उसमें होती है, एक हफ्ते की मियाद आप कर्जा देने की रख दें, जिसमें उसको कर्जा मिल जाना चाहिये, जो न दे उसको ब्लैक लिस्ट किया जाय, उसके खिलाफ एक्शन लिया जाय ? अगर किसान उसके बदले में अपनी काइण्ड या जिन्स से इन्स्टालमेंट देना चाहे तो दे सके-अगर इस तरह का प्रोसीजर आप जारी कर दें तो इससे किसान को इन्सेन्टिव मिलेगा। क्या इस तजवीज पर आप सोचने जा रहे हैं, अगर सोच रहे हैं तो कब तक अमल में लायेंगे ?

SHRI ANNASAHIB SHINDE : We have recommended to the State Governments and it is for the State Governments to take such steps. Some State Governments have already taken steps.

SHRI RANGA : Some time lag comes in before the Food Corporation and its agents including the rice mill-owners and wheat flour mill-owners come to purchase foodgrains from the farmers. Will the Government be good enough to advise the banks, the nationalised as well as other banks, through the Reserve Bank, to advance credit to all those farmers who are willing to, what they call, to hypothecate their foodgrains to the Food Corporation and then whether at the same time, they are obliged to keep it with them and on the basis of that foodgrains, would the banks be advised through the Reserve Bank to advance credit to them so that they need not have to sell these foodgrains at much lower prices in the open market ?

SHRI ANNASAHIB SHINDE : Our approach to credit is known to hon. Members. We do not want to encourage speculation. The genuine needs of the farmers for credit are met through the co-operative societies. Our policy does not come in the way.

SHRI RANJEET SINGH : What was the rate of profit that the Food Corporation itself makes over the purchase and sale of foodgrains, (a) wheat and (b) paddy ?

MR. SPEAKER : The question does not arise.

SHRI RANJEET SINGH : Have the Food Corporation been making huge profits which should have gone to the actual grower ?

MR. SPEAKER : This is too big a question. It does not come within the scope of this question. I am sorry.

SHRI RANJEET SINGH : I had no preliminaries and I came straight to the question. That is why perhaps he has not understood my question. There has been a huge profit made by the Food Corporation.

MR. SPEAKER : Will you please sit down ? After all, you should be reasonable. There is no question of any profits made by the Food Corporation. The simple question is: "the steps taken to organise credit to farmers and marketing of foodgrains in a better way." If you want certain information about the Food Corporation, you may table a separate question.

SHRIMATI SUSHILA ROHATGI : This question involves the question of marketing, and marketing primarily includes transport.

I would like to know from the hon. Minister if the Government will give top priority to the question of road transport specially in the rural areas and if so, if the Government contemplates to set up a revolving fund so that the maintenance of rural roads can receive immediate attention.

SHRI ANNASAHIB SHINDE : The Centre has a scheme to develop roads for markets in some irrigation command areas. Normally development of roads is the activity falling within the purview of the State Governments.

कृषिजन्य शेष पदार्थों के उपयोग के बारे में इंडियन पल्प एंड पेपर टेक्निकल एसोसिएशन के तत्वावधान में विचार गोष्ठी

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