

स्टेट बैंक आफ इंडिया द्वारा लघु उद्योगों
के लिए व्याज की दर में कमी किया जाना

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*972. श्री फलचन्द वर्मा :

श्री पी० एम० मेहता :

क्य वित्त मंत्री यह बताने की कृपा करेंगे
कि :

(क) क्या स्टेट बैंक आफ इंडिया ने लघु
उद्योगों के लिए व्याज की दर में कमी कर दी
है, और

(ख) यदि हां, तो बैंक ने यह कमी किस
सीमा तक की है ?

THE MINISTER OF FINANCE (SHRI
YESHWANTRAO CHAVAN) (a) and (b) :
A statement is laid on the Table of the House.

Statement

With effect from 1st April, 1973 the fol-
lowing changes have been introduced by
the State Bank of India in their interest
rate structure applicable to *advances in the
small-scale sector* :

- (i) For the purpose of interest rates,
the distinction between working capi-
tal advances and term loans as also
the differentiation based on the type
of credit facilities has been done
away with.
- (ii) An element of differentiation as to the
interest rates within the small scale
sector has been introduced with a
bias in favour of the smaller among
the small scale units. The following
rates of interest are now applicable:
- | | |
|---------------------------------------|----------------------|
| Units with limits upto Rs. 10,000 | Minimum rate of 7% |
| Units with limits between Rs.10,001 | Minimum rate of 8% |
| —25,000 | |
| Units with limits between Rs. 25,001 | Minimum rate of 9% |
| —100,000. | |
| Units with limits between Rs. 100,001 | Minimum rate of 10% |
| —10,00,000 | |
| Units with limits over Rs. 10 lakhs | Minimum rate of 10½% |

(iii) Advances under the Entrepreneur
Scheme exceeding Rs. 25,000 would
now be made at a lower interest
rate of 8½% for a period of first
three years. After the expiry of
the three years period they will be
charged the usual interest rate,
depending upon the slabs.

(iv) The existing advances would be re-
viewed so that eligible ones could
be given the benefit of the reduced
rates with effect from 1st April,
1973.

Prior to 1st April, 1973 loans advanced
by State Bank of India to small-scale in-
dustry carried interest between 9% to
10½% p.a.

श्री फलचन्द वर्मा : मंत्री महोदय ने जो
स्टेटमेंट सभा-पटल पर रखा है, उसे पढ़ कर
ऐसा लगता है कि इस में जान-बूझ कर कुछ
भ्रमात्मक बातें बताई गई हैं। मैं यह जानना
चाहता हूं कि क्या यह सत्य है कि किन्हीं
किन्हीं मामलों में आई०डी०बी०आई० के
द्वारा बड़ी लागत वाले उद्योगों को अभी ऐसी
व्याज दर पर ऋण दिये जाते हैं, जो लघु
उद्योगों के कई मामलों के लिए निर्धारित की
गई व्याज दर से कम है।

SHRI YESHWANTRAO CHAVAN :
It may possibly be true because the acti-
vities of the State Bank of India :

श्री हुकम चन्द कछवाय : माननीय सदस्य
ने हिन्दी में सवाल किया है। मंत्री महोदय
हिन्दी में जवाब दें।

श्री यशवन्त राव चव्हाण : माननीय सदस्य
हिन्दी का ट्रांसलेशन सुन लें।

The business of the State Bank of India
is quite sizable. So, it is possible that the
loans given to the bigger sector is more than
that given to the small scale sector But
let us see what is the direction in which the
Bank is making effect. The emphasis is to
see that it spread more and more to the new
class of small entrepreneurs and the condi-
tions of credit are made within their reach.
That is where a new attempt is being made to
reduce the rate of interest.

श्री फूल चन्द वर्मा : क्या मंत्री महोदय यह बताने का कष्ट करेंगे—और क्या वह सदन को यह आश्वासन भी देने के लिए तैयार है कि बैंकों से किसी भी प्रकार के छोटे या बड़े उद्योगों को दी जाने वाली ऋण की राशि पर सब से कम व्याज-दर हर स्थिति में लघु उद्योगों से ली जायेगी ?

श्री यशवन्त राव चव्हाण : वही इरादा है, वही कोशिश है और वही कोशिश रहेगी ।

श्री फूल चन्द वर्मा : आज बैंकों की हानत यह है कि लघु उद्योगों से कम व्याज-दर लेने की बात कही जाती है, लेकिन उन को ऋण नहीं दिया जाता है, उन को डिसकरेज किया जाता है ।

अध्यक्ष महोदय : माननीय सदस्य : भाषण न करें ।

SHRI P. VENKATASUBBAIAH.
While appreciating the sentiment of the hon. Finance Minister that more and more assistance of the State Bank of India will go to the small scale industries, in order to implement this policy decision has he created any machinery ? Can he say how many applications have been received and how many cases the loans have been sanctioned ? What is the percentage of loan given to the small-scale industries as against big industries ?

SHRI YESHWANTRAO CHAVAN .
The State Bank of India has increased the grant of credit to the small scale sector very appreciably. In 1971, for example, the State Bank assisted 29,458 units and the subsidiaries assisted 15,000 units making a total of 44,700 and odd. The corresponding figure for 1972 was 49,557. The total amount sanctioned in 1971 was Rs. 260 9 crores and in 1972 Rs. 290 crores. This is the size of the assistance given for which they have got their own organisation.

I quite agree that when they are making certain changes in their policy now, they will have to have some sort of organisation to see that it is properly processed further. Because, it is not enough to have the readiness to give credit. It is a question of providing some sort of consultancy to the people who are prepared to take the loans. We

must be in a position to ensure that the loans which they are taking are used for the purpose for which we have given the loans. They have some organisation for it.

Common Jute Trading Schemes by Jute Producing Countries

*973. SHRI ATAL BIHARI VAJPAYEE
SHRI JAGANNATHRAO JOSHI :

Will the Minister of COMMERCE be pleased to state :

(a) whether he has recently given a suggestion about the possibility of adopting a common jute trade scheme by jute producing countries like India, Bangladesh, Thailand and Nepal; and

(b) if so, the broad outlines of the scheme and the action being taken in this regard ?

THE MINISTER OF COMMERCE (PROF. D. P. CHATTOPADHYAYA) :
(a) and (b) : No, Sir. However, I have expressed the hope that the talks now progressing between India and Bangladesh for co-operation in jute policy will be fruitful. Talks may be held later on with Thailand and Nepal for similar understanding.

I have also welcomed the international interest in bringing together India, Bangladesh, Thailand and Nepal to safeguard the future of jute.

श्री अटल बिहारी वाजपेयी : अभी मंत्री महोदय ने कहा कि कुछ इंटरनेशनल इंटररेस्ट भारत बंगला देश और थाईलैंड को इस मामले में निकट लाना चाहते हैं । क्या मैं जान सकता हूं कि वह इंटरनेशनल इंटररेस्ट कौन से हैं ?

PROF. D. P. CHATTOPADHYAYA .
What I meant is that under the auspices of UNDP a conference was held in Dacca and representatives of different jute-growing countries were there and from the discussions and deliberations of that conference certain conclusions emerged :

(1) An International Centre for Jute, named Jute International will be set up in India; and

(2) Another International Technical Centre for Jute will be established in Bangladesh.