

किया गया था कि ये बैंक्स केवल 4 प्रतिशत ब्याज की दर पर गरीबों को ऋण दिया करेंगे, लेकिन जैसा अब आप कह रहे हैं, यदि ब्याज की दर को अपारेटिव बैंक्स और नेशनलाइज्ड बैंक्स दरों के बराबर की रहती हैं, तो गरीब आदमी इन से कैसे लाभान्वित होंगे ? क्या वित्त मंत्री जी इन बैंकों द्वारा दिये जाने वाले ऋणों की दर 4 प्रतिशत रखेंगे, ताकि गरीब लोगों को सचमुच ऋण का लाभ मिल सके ?

SHRI H. M. PATEL: The hon. Member has got wrong information. So far as four per cent interest is concerned, that was only in respect of commercial banks giving at differential rate a certain percentage; it is a limited amount that was to be disbursed in that way and that was by the commercial banks.

श्री यमुना प्रसाद शास्त्री : यह आप ने बिल्कुल गलत कहा है । रीजनल रूरल बैंक्स के लिये ऐसा कहा गया था कि 4 प्रतिशत ब्याज पर ही ऋण देंगे ।

SHRI H. M. PATEL: So far as the regional rural banks were concerned, they were required to give at rates of interest not less than those charged by cooperative banks because they were to operate in the same area as cooperative banks and it was desirable that there should not be any unhealthy competition.

WRITTEN ANSWERS TO QUESTIONS

Review of Smuggling Activities

*164. **SHRI A. MURUGESAN:** Will the Minister of FINANCE be pleased to state:

(a) whether Government have reviewed the position regarding the extent of smuggling in India after the lifting of Emergency;

(b) if so, the particulars thereof; and

(c) the number of smugglers apprehended during the last twelve months, the action taken and the number and nature of the final convictions?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SATISH AGRAWAL): (a) and (b). Yes Sir. The reviews carried out after lifting of the emergency have indicated that smuggling continues to be under effective check. This is evidenced by such indicators as decrease in the quantum of contraband goods seized by the Customs authorities, sharp increase in inward remittances (non-trade) received from abroad, steady strength of the Indian rupee vis-a-vis foreign currencies and the non-availability of the contraband goods in the main marketing centres known for sale and disposal thereof.

(c) 1,876 persons were arrested for their involvement in smuggling during the last 12 months i.e. from February, 1977 to January, 1978. Out of these, prosecutions were launched in Courts of law against 389 persons, of which 231 persons were convicted.

Proposal to Redraft Export Incentive Scheme

*165. **SHRI C. K. JAFFER SHARIEF:** Will the Minister of COMMERCE AND CIVIL SUPPLIES AND COOPERATION be pleased to state:

(a) whether it is a fact that Government have decided to redraft the export incentive scheme to improve the growth and quality of goods, particularly of small and cottage industries;

(b) whether it is also a fact that export of Indian garments particularly those made out of handloom cloth had been hit hard; and

(c) if so, the details regarding the policy of Government in this regard?