

77 representing Wardha constituency of Maharashtra. Earlier, he had been a member of the Bombay Legislative Assembly and Maharashtra Legislative Assembly during 1946-56 and 1967-70 respectively.

A well-known social worker and agriculturist by profession, Shri Kadam relentlessly worked for the welfare of weaker sections of society, keenly interested in the cooperative movement, Shri Kadam headed several cooperative organisations in the service of the farming community.

Shri Kadam passed away at Arvi in Maharashtra on 15 February, 1986 at the age of 81 years.

We deeply mourn the loss of these friends and I am sure the House will join me in conveying our condolences to the bereaved families.

The House may now stand in silence for a short while to express its sorrow.

The Members then stood in silence for a short while.

ORAL ANSWERS TO QUESTIONS

[English]

Loan Functions for distribution of Bank Loans to economically backward people

*82. KUMARI MAMATA BANERJEE
SHRI AMAL DATTA :

Will the Minister of FINANCE be pleased to state :

(a) whether a number of leading nationalised banks have organised Credit Camps during 1985-86 in various parts of the country to distribute bank loans amongst the economically backward people; and

(b) if so, the names of the lead bank and the participating banks, the number of persons to whom loans were sanctioned including amount involved and the schemes under which such loans, were sanctioned ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHANA POOJARY) : (a) and (b) A Statement is given below.

Statement

The public sector banks have been taking many measures including holding of credit camps with a view to increase the flow of the credit to weaker sections. These camps are generally organised by the field functionaries of banks and no central monitoring of these camps is done or considered necessary. The present data reporting system does not give the information relating to number of camps organised by various banks in different parts of the country and the amount of loans sanctioned or disbursed in such camps. The total outstanding credit in favour of weaker sections went up from Rs. 4072 crores as at the end of March, 1985 to Rs. 4844 crores by the end of December, 1985.

[Translation]

MR. SPEAKER : Mamataji, it is really a wonder today. Two persons having opposite views have been clubbed together. What can be better than this ?

(Interruptions)

[English]

MR. SPEAKER : It is democracy. It is democracy personified, I should say.

SHRI AMAL DATTA : That is the credit of your office.

KUMARI MAMATA BANERJEE : What is the credit—deposit ratio in Tamil Nadu and West Bengal during the year 1985 ? Secondly, what is the proposal of the Government to organise more and more credit camps in the country especially in West Bengal in the year 1986-87 and to distribute the loans for the weaker sections and the unemployed youth. I think that the Government should distribute the loans without any party-politics. What is the Government's proposal in this regard ? How and when is the Government going to organise such credit camps in West Bengal ? In this connection, may I know whether the Government is aware that the Chief Minister of West Bengal has given a Press Statement saying that 'I will not allow the credit camps' and saying that 'I will ask the Central Government to give me power to control the nationalised banks and then only I will allow all this' ? So, what is the Government's proposal regarding this ? It is because you

know, in West Bengal all the schemes in respect of IRDP, RLEGP, and NREP are being organised by the West Bengal Government. They are only for your corrupt bank people. Your bank people are very much corrupted and they are closely associated with CPI (M). So, I would like to get a categorical answer from you regarding this.

SHRI JANARDHANA POOJARY : The credit deposit ratio of Tamil Nadu is 95 per cent.

(Interruptions)

SHRI H. A. DORA : We are at a loss to understand the question, Sir.

MR. SPEAKER : I think only he should understand.

SHRI AMAL DATTA : Let us hear the reply.

SHRI JANARDHANA POOJARY : The credit deposit ratio of West Bengal is 57 per cent.

Sir, in the Regional Consultative Committee Meeting held in Calcutta, the former Finance Minister of West Bengal Government had made a point that more flow of credit should be there for West Bengal. So, I had promised in the Regional Consultative Committee Meeting that I will personally monitor it and there will be more accelerated flow of credit to West Bengal.

So far as the allegation or any statement that is referred to by the Hon. Member, that is, so far as the statement of the West Bengal Chief Minister, is concerned, I would say that even the West Bengal Chief Minister was involved in the credit camp on 18.12.1985 and Chief Minister and another colleague of his Cabinet came and distributed the loans. Here also I can say that if there is any objection coming, whether it is from the Chief Minister of West Bengal or any person, to the credit flow to the weaker sections, it will not be stopped and weaker sections will be helped.

KUMARI MAMATA BANERJEE : My second Supplementary is this : Through whom the IRDP scheme will be implemented ? Panchayat or DRDA ? If it is DRDA, then why some of the States are organising

this scheme through panchayats, specially the panchayats of West Bengal ? It is because so many common people are not getting facilities. I would like to know whether the Government has any proposal to check up all these things and to set up a new non-official committee to identify economically backward people, because the common people in West Bengal are not getting any benefit ? In respect of IRDP actually poor people have been hated like anything. They are not getting any loan from the bank people and I am telling you categorically that poor people are not getting the loans. So, may I know from the Hon. Minister whether the Government have any proposal to set up a non-official committee to inquire into all these things ? Certainly you should give loans to the people of weaker sections and this should be continued.

(Interruptions)

SHRI JANARDHANA POOJARY : Sir, the IRDP beneficiaries are to be identified by the District Rural Development Agencies, i.e., DRDA. It has been brought to our notice that in some States even some panchayats are also involved.

So far as the submission of applications is concerned, anybody can submit the applications. It may be from the representative of the people or any individual also apart from these panchayats. But identification is done by DRDA and after identification by DRDA the identified people are referred to the banks and the banks will process and sanction the loans. If at all there is an allegation—we have been receiving from some quarters allegations that identification is not done, as stated by the Hon. Member, and often here also it has been stated like that. Now, we are looking into that.

SHRI AMAL DATTA : Sir, so far as this answer is concerned, it shows how this particular Department is functioning. They have no system of monitoring whatsoever so that they cannot say how many credit camps have been held except perhaps Mr. Poojary may be able to say how many he personally attended because most of them are being held at his instance and he is attending them personally.

Sir, there is nothing against credit camps being organised as such, but if one examines

the guidelines given by the Planning Commission and the Ministry of Rural Development, one will find that identification of beneficiaries and approval of schemes is a very long drawn procedure, it takes at least six weeks to two months to approve credit for a particular person. Now credit camps have been held recently during the last year involving 40,000 people in one credit camp with a notice of two to three weeks. Let Mr. Poojary deny this. In the last fiasco in West Bengal involving two proposed camps at Jadavpur and Mathurapur, only about two weeks notice was given. I have got the papers to show that the bankers' meeting was held only two weeks prior to the proposed date of holding credit camps in which they proposed to give credit to 40,000 people and the approval of the DRDA was to be given within that time. It was not just humanly possible to do so. Therefore, what they did was, they gave a go by to the prescribed procedure of selection and they said, only MPs, MLAs would be able to recommend and on their recommendations, loans would be given. This particular decision was only communicated to a few MPs. (*Interruptions.*) This is the background.

Now, my question is, will you ensure in future that in all credit camps held—I do not mind if credit camps are held—all those procedures which have been prescribed by the Planning Commission, the Ministry of Rural Development and the Reserve Bank of India are followed for identification of beneficiaries, for approval of schemes and for disbursement of funds? This is the crux of the matter. Will you ensure that loans are not given only on the recommendations of MPs or MLAs or for that matter any political person, but given only after following the proper prescribed procedure?

SHRI JANARDHANA POOJARY : I fully agree with the Hon. Members that the beneficiaries should be identified properly and also the processing should be done properly. Here, the Hon. Member has made a point that sufficient time was not provided for holding the credit camps. In all the cases, I can tell the Hon. Members that at least 3 or 4 months are being given. I just give you one example. In Bangalore, one credit camp was held. 40,000 people were to be given loans. About 563 branches were there and 100 applications per branch were given.

Four months' time has been given. That means, not even one application comes per day. Sufficient time has been given.

SHRI AMAL DATTA : I do not know about Bangalore. What about Jadavpur?

SHRI JANARDHANA POOJARY : Here also and everywhere sufficient time is given. Sometimes, it may be short. I do not deny the statement. In some cases, even the time has been prescribed for those people to hold functions. If bank people cannot do it, it is their fault. If that is brought to us, we will look into it. But whenever credit camps are being held, sufficient time is given. So far as the weaker sections are concerned, any application for an amount up to Rs. 25,000 is submitted, granting of loans is to be disbursed, is to be sanctioned within 14 days. This is the time-limit prescribed by the Reserve Bank of India. Beyond that amount, 8 to 9 weeks' time is given.

Now, we have been following the guidelines of the Reserve Bank of India and also the guidelines given by each and every Department. Clear instructions have been given that whenever an application goes to the bank people, the guidelines should be followed and they are being followed, (*Interruptions.*)

SHRI AMAL DATTA : Sir, I seek your protection. My questions have not been replied. I asked whether proper procedure has been followed in the credit camp held at Jadavpur. He has not replied to that. He only said, sufficient time has been given.

MR. SPEAKER : He said, "I do not deny that. It might have happened". That is what he has said.

SHRI AMAL DATTA : What about the procedure? (*Interruptions.*) He said that sufficient time has been given...

(*Interruptions*)

SHRI ASUTOSH LAW (Dum Dum) : Considering the fact that there is an acute unemployment problem in West Bengal due to the utter failure of the State Government...

(*Interruptions*)

MR. SPEAKER : Order, order.

SHRI ASUTOSH LAW : ...will the Union Minister of Finance further intensify this programme of credit camps in West Bengal to provide further financial help to the poorer sections in spite of the fact that there is a total failure of law and order in the State as also the political threat from a political party in the State ?..

MR. SPEAKER : Only what is pertinent to this question may be answered.

(Interruptions)

SHRI SURESH KURUP : Will you direct him to ask a proper supplementary ?..

(Interruptions)

MR. SPEAKER : His name is 'Asutosh Law'. So he talks of law and order...

(Interruptions)

MR. SPEAKER : I do not know about West Bengal.

SHRI JANARDHANA POOJARY : As I stated earlier we have decided to accelerate the flow of credit to the eastern region which includes West Bengal also.

I went to Jalpaiguri. There we distributed loans to 16,550 people. There the Addl. District Collector told me that loan applications sanctioned under the IRDP have not been disbursed and 10,000 to 12,000 applications were given. After my going they have been accepted. They have been pending for the last 2 to 3 years—he has stated. It is for clearance of the arrears and for accelerating ..

(Interruptions)

SHRI AMAL DATTA : That means that the banks have not been functioning properly and they did not disburse the amount...

(Interruptions)

MR. SPEAKER : Order, order.

[Translation]

SHRI GIRDHARI LAL VYAS : It is they who have created this mess and now they want to pass on the blame to the Central Government...(Interruptions).

MR. SPEAKER : Vyasji, do you not see what hour is this ? You should know that it is the Question Hour...

[English]

You can have a discussion. But this is Question Hour and not a discussion hour.

Import of Sugar in 1986-87

*83. SHRI BALASAHEB VIKHE PATIL : Will the Minister of FOOD AND CIVIL SUPPLIES be pleased to state :

(a) whether Government are considering a proposal to import sugar to meet anticipated shortage for domestic consumption during the year 1986-87;

(b) if so, the details of the shortage assessed by Government; and

(c) when a decision is likely to be taken by Government in this regard ?

THE MINISTER OF STATE IN THE MINISTRY OF PLANNING (SHRI A. K. PANJA) : (a) to (c). The Sugar Year 1986-87 starts from 1.10.1986. Therefore, at this stage, it is too early to make any assessment regarding the anticipated sugar production in the Sugar Year 1986-87 and consequently a view can be taken in this regard only by the end of 1986.

[Translation]

SHRI BALASAHEB VIKHE PATIL : Mr. Speaker, Sir, the main question asked by me is :

[English]

"Whether Government are considering a proposal to import sugar to meet anticipated shortage for domestic consumption during the year 1986-87 ?"

[Translation]

And here reference has been made to production besides the domestic consumption. Since we are formulating the Seventh Five Year Plan, we have also drawn estimates as to what would be our production and consumption each year. Accordingly, I want to