

LOK SABHA

Wednesday, April 8, 1987/Chaitra 18, 1909  
(SAKA)

The Lok Sabha met at Eleven of the  
Clock

[MR. SPEAKER *in the Chair*]

[*English*]

Welcome to the Parliamentary Delegation  
from the Republic of Korea

MR. SPEAKER : Hon'ble Members, at  
the outset, I have to make an announce-  
ment.

On my own behalf and on behalf of  
the Hon'ble Members of the House, I  
have great pleasure in welcoming His  
Excellency Mr. Joong-Dong Kwon, MP,  
former Minister of Labour and Head of  
Delegation of the Korean-Indian  
Parliamentarians' Friendship Association  
and the Hon'ble Members of the  
Parliamentary Delegation from the  
Republic of Korea who are on a visit to  
India as our honoured guests.

The other Hon'ble Members of the  
Delegation are :—

- (1) Mr. Suk-Bong Han
- (2) Mr. Hong-Rae Cho
- (3) Mr. Yong-Ann Choi

The Delegation arrived Delhi on 7  
April, 1987 night. They are now seated  
in the Special Box. We wish them a  
happy and fruitful stay in our country.  
Through them we convey our greetings  
and best wishes to the President, Prime  
Minister, the National Assembly, the  
Government and the friendly people of the  
Republic of Korea.

PROF. MADHU DANDAVATE  
(Rajapur) : Rarely, this is something un-  
animous.

MR. SPEAKER : There are so many  
other things also. It is not the exception.

But if all is unanimous every time,  
then there will be no fun.

Mr. Krishna Rao.

ORAL ANSWERS TO QUESTIONS

[*English*]

Credit Camps

\*572. SHRI V. KRISHNA RAO : Will  
the Minister of FINANCE be pleased to  
state :

(a) the total number of credit camps  
held in the country during the last three  
years ;

(b) the total number of these camps  
held in the State of Karnataka ;

(c) the total number of loans in Karnat-  
taka ;

(d) total money distributed in Karnat-  
taka ; and

(e) the details thereof ?

THE MINISTER OF STATE IN THE  
MINISTRY OF FINANCE (SHRI  
JANARDHANA POOJARY) : (a) to (e).

A Statement is given below.

Statement

The Credit Camps are organised as a  
part of overall measures taken by banks

to bring about accelerated credit assistance to weaker sections. The present data reporting system of banks does not yield information in respect of the number of credit camps held in various parts of the country, amount disbursed and beneficiaries involved since no central monitoring of credit camps is being done. However, in the State of Karnataka as at the end of December 1985 the total outstanding advances of all public sector banks to weaker sections were Rs. 429 crores in 14.83 lakhs borrowal accounts.

**SHRI V. KRISHNA RAO :** Mr. Speaker, Sir, let me avail of this opportunity to congratulate our youthful and dedicated Prime Minister Shri Rajiv Gandhi.

*(Interruptions)*

**MR. SPEAKER :** Is it unparliamentary ?

**AN HON. MEMBER :** that is permissible.

**SHRI V. KRISHNA RAO :** And may I congratulate our hard working Minister of State for Finance Shri Janardhana Poojary also, for their commendable service to the poorer sections of our society who had the such financial loans from the banks. Shri Poojary has created a revolution in the history of bank services by organising credit camps.

*(Interruptions)*

**SHRI S. JAIPAL REDDY :** What is this ?

**MR. SPEAKER :** You say it otherwise !

**SHRI V. KRISHNA RAO :** The whole country should be grateful to him because he has followed the path of the late lamented leader Shrimati Indira Gandhi.

**MR. SPEAKER :** Please put the question now.

**SHRI V. KRISHNA RAO :** The hon. Minister in his statement.....

**SHRI S. JAIPAL REDDY :** He is reading a congratulatory statement.

**SHRI M. RAGHUMA REDDY :** He is making use of the Question Hour to congratulate the Finance Minister.

*(Interruptions)*

**MR. SPEAKER :** Mr. Rao, I do not approve of reading of these statements here.

**SHRI V. KRISHNA RAO :** The Minister in his statement has said that.....

**MR. SPEAKER :** He is getting overburdened.

**SHRI S. JAIPAL REDDY :** It is high time that the Prime Minister is beware of the sycophants.

*(Interruptions)*

**SHRI SURESH KURUP :** Congratulations can be in the congress Parliamentary Party.

**SHRI V. KRISHNA RAO :** May I know from the hon. Minister.....  
*(Interruptions)* When I am putting the question, why are you getting angry ?

**MR. SPEAKER :** Order, order. Please put the question. This epidemic is all round the House. Not only from one side.

**SHRI V. KRISHNA RAO :** I want to know whether there are any burdless from the bank officers and State Governments.

**MR. SPEAKER :** I again remind the hon. Members, and I have time and again warned that this reading of the supplementaries is not a happy thing.

*(Interruptions)*

**MR. SPEAKER :** I do not allow both either from this side or that side. From either side, it is deplorable. I do not like it. It covers all the House as a whole.

Shri Ananda Patbak the other day was reading out. I did not allow it.

**SHRI JANARDHANA POOJARY :** What is the specific question the hon. Member has asked ?

**MR. SPEAKER :** He could not make it.

You say that you accept the congratulations. Now, next supplementary.

**SHRI V. KRISHNA RAO :** Has the first one been answered ?

**MR. SPEAKER :** Congratulations accepted.

**SHRI V. KRISHNA RAO :** Unnecessarily they are disturbing. What are the details with regard to disbursement of loans to weaker sections of our society during the Seventh Five Year Plan ? Earlier I have asked a definite question to which I have not got the answer. I asked : Are there hurdles from State Governments or bank officers regarding conducting of loan melas ?

**SHRI JANARDHANA POOJARY :** I answer the first supplementary. There were hurdles from certain State Governments. They said that they would not cooperate with the credit camps. Also some of the bank union leaders have objected for holding credit camps.

The second part is about the amount of money that has been given. In 1983-84, so far as weaker sections are concerned, we have been able to give only 7.8 per cent of the total advances i.e. Rs. 2824 crores. During the short span of two years we have been able to cross the target and reach the figure of Rs. 5474 crores. The amounts to 10.8 per cent of the total advances.

**SHRI H.N. NANJE GOWDA :** I do not know why our friends do not realise because to provide employment to 20,000 people, if it is industrial sector like steel plant we have to invest between Rs. 3000 crores to Rs. 5000 crores whereas if you invest Rs. 10 crores and that is loan and not even grant, you can provide employment to 20,000 people. There are three practical difficulties which require some

policy decision. I am happy that Prime Minister is here and I expect an answer to this. Number one difficulty is that there are some private banks, for example, in Karnataka there are Vyasa Bank and Karnataka Bank, which will never cooperate in these loan melas. They will only go after the affluent people. They will never even look to the poor people. The Reserve Bank of India's directive is that for opening of new branches no licence will be given to the nationalised bank if there is already a bank within a radius 10 kms. Either the Government should nationalise these banks or tell the Reserve Bank to give licence to the nationalised banks even though there is a branch of the private bank there. The Gramin Banks are not reaching the targeted progress. In fact, compared to the commercial banks it is not even 30 per cent. Either Gramin banks be taken over by the lead banks or they must be assisted properly so that they could come to the target.

**SHRI JANARDHANA POOJARY :** So far as the participation of private banks in the implementation of the programmes for the weaker sections is concerned, we have made it very clear to the private banks that if they are not to cooperate in the implementation of the programmes meant for the weaker sections, they will not be allowed to open new branches. There is no proposal with the Government to nationalise private banks.

So far as the second part of the question is concerned, the commitment of the Government is to help the weaker sections and in doing that we will not tolerate any opposition from any quarter. This *Gramin* Bank is a low cost structure. We have given targeted groups to these Regional Rural Banks and these Regional Rural Banks are functioning in rural areas. As I have stated, it is a low cost structure and we will see that these Regional Rural Banks are also given sufficient funds.

**SHRI H.N. NANJE GOWDA :** Sir, in those areas where private banks are there,

they are not giving any licence for opening new branches of the nationalised banks.

**SHRI JANARDHANA POOJARY :** We will convey the feelings of the hon. Member to the Reserve Bank, Sir.

**DR. V. VENKATESH :** Sir, I come from a very very backward districts, that is Kolar.....(*Interruptions*).

**MR. SPEAKER :** Take it forward now.

**DR. V. VENKATESH :** Really the Minister concerned is spending lot of money not to be distributed to the poor people but he is spending more money on party cadre.....(*Interruptions*).

**MR. SPEAKER :** Order, order.....(*Interruptions*)

**DR. V. VENKATESH :** Whereas My district is facing acute housing problem .....(*Interruptions*).

**MR. SPEAKER :** Sit down. Don't shout. Let him answer. He will answer. You should not take that into your hands.

**DR. V. VENKATESH :** Through DCC's office and through the party workers he is disbursing the money. Therefore, I want to ask a straight question from the Minister whether he is really going to do something for the welfare of the weaker sections, particularly the Scheduled Castes and Scheduled Tribes people. In my constituency they have got no housing facilities at all. Therefore, I would like to know whether the Government is going to give funds exclusively for the construction of houses, to the weaker sections in my constituency as this is one of the basic needs before going to the 21st century.

**MR. SPEAKER :** It is not concerning housing. I do not think so. He will reply. I think it is too far.

**SHRI JANARDHANA POOJARY :** Sir, it is true that some of the districts in Karnataka are affected by the drought.

Even I had gone to some of the districts where the hon. Chief Minister had not gone and we have given assistance from the banks to the affected people. Not only rupees one or two crores but ranging between Rs. five crores to Rs. ten crores we have been able to give from the banks.....(*Interruptions*).

**DR. V. VENKATESH :** He had gone when the Chief Minister was bedridden.

**MR. SPEAKER :** Might be. As your presence is optional, so, his presence is also optional there.

**SHRI JANARDHANA POOJARY :** Sir, not only I went, even the hon. Prime Minister had gone to his district and even the Prime Minister made enquiries about the sufferings of the people.....(*Interruptions*).

**DR. V. VENKATESH :** Sir, the Chief Minister was bed-ridden at that time.

**MR. SPEAKER :** Does not matter. That is not binding.

**SHRI JANARDHANA POOJARY :** Sir, about the applications to be collected, all the parties have collected applications and they have submitted them to the banks.

**MR. SPEAKER :** We have discussed this question earlier also. This has already been answered.....

(*Interruptions*)

**MR. SPEAKER :** Please sit down. I think that is already answered. I remember.

**THE PRIME MINISTER (SHRI RAJIV GANDHI):** Sir, the hon. Member commented on the lack of housing facilities in his constituency. I would like to remind him that this is a problem basically for the State Government and it is not a problem for the banks to solve with loans. We are assisting from the Centre but assistance is not coming from his own State Government, and I would request him to raise the matter with his Chief Minister.....(*Interruptions*).

MR. SPEAKER : Not allowed.....  
(Interruptions)\*\*

MR. SPEAKER : Mr. Venkatesh, you are not allowed.

SHRI V. SOBHANADREESWARA RAO : Sir, I would like to know whether it has come to the notice of the Government that during the Credit Camps that are held as well as in tune with the guidelines given by the Government of India, when certain weaker sections' people have been selected as beneficiaries under Gramodaya Schemes, though the sanctions were given to them, the nationalised banks' Branch Managers are not giving the loans at all for simple reasons that it is not feasible and like that. In spite of District Industries Centre Managers, bank's representative and Collector's representative being there and deciding about the schemes, the Branch Managers of the Banks are not willing to give loans. I would like to know whether such instances have come to the notice of the Government and if so, whether the Government will issue strict instructions that the banks should certainly help the weaker sections' people under Gramodaya Scheme or those people who are selected in the Credit Camps.

SHRI JANARDHANA POOJARY : This name 'Gramodaya scheme' is given by the State Government to the Central Government scheme. Unfortunately, this is being done. I had to ask in the credit camp what is this Gramodaya Scheme? Different name is given in the State in Andhra Pradesh for this educated unemployment scheme. Wherever deficiencies are found we have rectified. If specific instances are brought to our notice by the hon. Member, definitely we will rectify it. We have already given instruction that this should be expedited and nobody will be spared if there is any delay.

SHRI G.S. BASAVARAJU : In Karnataka State loan melas are conducted by Shri Janardhana Poojary. He has been very popular and this has been very successful, unfortunately the senior officers of the banks.....

MR. SPEAKER : What is the question now ?

SHRI G.S. BASAVARAJU : They make anti-propaganda i.e. against the loan melas.

MR. SPEAKER : Do not worry.

SHRI G.S. BASAVARAJU : They are also not co-operating with the loan melas.

MR. SPEAKER : What is the question?

SHRI G.S. BASAVARAJU : At the instance of \*\* not co-operating.

(Interruptions)

SHRI S. JAIPAL REDDY: This should not go on record.

MR. SPEAKER : What is wrong about it ?

(Interruptions)

SHRI G.S. BASAVARAJU : In Karnataka State the beneficiaries are the down trodden people, harijans and backward people. In order to eradicate poverty.....

(Interruptions)

MR. SPEAKER: You can contradict it.

(Interruptions)

SHRI G.S. BASAVARAJU : May I know from the hon. Prime Minister whether such loan melas would be extended all over the country ?

MR. SPEAKER : If there is anything derogatory, it will not go on record.

(Interruptions)

MR. SPEAKER : Nothing derogatory will go on record.

SHRI G.S. BASAVARAJU : I would like to know from the hon. Prime Minister, will such loan melas be conducted all over the country ? This was the statement made by the Union Minister.

MR. SPEAKER : Next Question.