

Important suggestions made by the participants in the Seminar were formulation of a financial package for tiny sector, setting up of new corporation to provide credit-related guarantee for tiny units, greater thrust on sub-contracting to assist small scale units for facilitating technology and finance availability from large units, reducing harassment to SSI sector on account of Inspector Raj by repealing laws that have outlived their utility and development of new concepts in banking to help small scale units for better access to funds.

(c) and (d) In a sample survey conducted by the Office of the DC (SSI) in the year 1995-96, it was found that only 13.26% of the SSI units covered in the survey had availed of loans from banks and financial institutions. However, no firm conclusions regarding the overall access of SSI units to bank finance can be drawn on the basis of the results of this sample survey alone, as it covered only 12474 working registered SSI units.

(e) In order to narrow down the gap between the credit available and the credit required by the SSI sector, several steps have been taken by the Government and the Reserve Bank of India. Following are some of the important instructions issued by the RBI to the banks in this regard:

- (i) SSI units requiring aggregate fund based working capital limits upto Rs. 4 crores (raised from earlier limit of Rs. 2 crores) from the banking system may be provided working capital limit computed on the basis of simplified procedure and on the basis of minimum 20% of their projected annual turnover.
- (ii) Out of the funds normally available to SSI sector under priority sector lending programme of the banks, 40% be given to units with investment in plant and machinery upto Rs. 5 lakhs; 20% for units with investment between Rs. 5 lakhs to Rs. 25 lakhs and remaining 40% for other units.

- (iii) To accord SSI units with a good track record the benefit of lower spreads over the prime lending rate with a view to moderating the cost of credit to SSI units.
- (iv) To delegate enhanced powers to the branch managers of the specialised SSI branches so that most of the credit proposals are decided at the branch level.
- (v) Enhancement of ceiling on loan amount of composite loan scheme to Rs. 5 lakhs from earlier ceiling of Rs. 2 lakhs to ensure timely availability of term loan of working capital to smaller SSI units.
- (vi) To open rationalise more specialised SSI branches at centres where there is a potential for financing many SSI borrowers. As on March 1998, 370 specialised SSI branches are working in the country.
- (vii) To extend 'Single Window Scheme' of SIDBI to all districts to meet the financial requirements (both term loan & working capital) of SSIs.

**तिलहन पेराई उद्योग में सेवास्त व्यक्ति**

\*313. श्री राज मोहिन्दर सिंह :

**श्री कपिल सिब्बल :**

क्या श्रम मंत्री यह बताने की कृपा करेंगे कि:

- (क) क्या सरकार ने तिलहन पेराई उद्योग में सेवारत व्यक्तियों की संख्या संबंधी आकलन किया है;
- (ख) यदि हां, तो उनकी संख्या कितनी है;
- (ग) क्या यह भी सच है कि इस उद्योग में रोजगार देने के लिए व्यक्तियों की संख्या में और वृद्धि करने की संभावना है; और
- (घ) यदि नहीं, तो इस संबंध में सरकार की क्या प्रतिक्रिया है?

**श्रम मंत्री (डा. सत्यनारायण जटिया) :** (क) से (घ) वनस्पति तेल उद्योग में नियोजित व्यक्तियों की संख्या के संबंध में कोई तथ्यात्मक जानकारी उपलब्ध नहीं है, तथापि, व्यापार स्रोतों के अनुसार, तिलहन क्षेत्र प्रत्यक्षतः व्यापार एवं अप्रत्यक्षतः एक मिलियन से अधिक व्यक्तियों को रोजगार प्रदान करता है।

अनुमान हैं कि तिलहन पेराई उद्योग की समग्र क्षमता का लगभग 30% उपयोग किया जाता है। इसकी क्षमता का कम उपयोग किए जाने के कुछ कारण निम्नलिखित हैं:-

(i) उतनी क्षमता का निर्माण किया जाना जो कच्चे माल की उपलब्धता से बहुत कम हो।

(ii) पुरानी/कालालीत प्रौद्योगिकी।

(iii) बहुत अधिक प्रतिस्पर्धा, अदक्ष कार्य संचालन आदि के कारण बहुत कम मार्जिन।

(iv) व्यापार की अनिश्चित प्रकृति आदि उत्पादन क्षमता का कम उपयोग मुख्यतः कच्चे माल की अपर्याप्त उपलब्धता के कारण हैं। अतः इसका उत्पादन पर कोई प्रभाव नहीं पड़ता है।

#### Ceiling on land holdings in Himachal Pradesh

\*314. SHRIMATI CHANDRESH KUMARI: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) whether some proposals regarding ceiling on land holdings in Himachal Pradesh are lying pending with his Ministry for a long time;

(b) if so, the details thereof;

(c) whether Government propose to accord approval to these proposals early; and

(d) if so, the details thereof and if not the reasons therefor?

THE MINISTER OF URBAN AFFAIRS AND EMPLOYMENT (SHRI RAM JETHMALANI): (a) No such proposal is pending with the Ministry of Urban Affairs and Employment.

(b) to (d) Do not arise.

#### Holiday Homes/Guest Houses

\*315. SHRIMATI URMILABEN CHIMANBHAI PATEL: Will the Minister of URBAN AFFAIRS AND EMPLOYMENT be pleased to state:

(a) the details of the holiday homes/ guest houses in different cities under the control of his Ministry;

(b) the criteria and charges for their allotment;

(c) whether there is any proposal to construct more holiday homes/guest houses particularly in Gujarat; and

(d) if so, the details thereof, city-wise?

THE MINISTER OF URBAN AFFAIRS AND EMPLOYMENT (SHRI RAM JETHMALANI): (a) The details of the Holiday Homes/Guest Houses in General Pool, under the control of the Directorate of Estates, Ministry of Urban Affairs and Employment, are given in the Statement I (See below).

(b) The criteria and charges for allotment of Holiday Homes/Guest Houses may be seen in Statement II (See below).

(c) and (d) There are proposals for construction of Guest Houses/Holiday Homes at Goa, Ooty, Kodaikannal, Madurai, Mt. Abu, Udaipur,\* Agra, Delhi, Varanasi, Mussoorie, Nainital, Darjeeling, Gangtok, Kalimpong, Pud, Srinagar & Bangalore.

Presently, there is no proposal under consideration for construction of any Holiday Homes/Guest House in Gujarat.

#### Statement I

##### Details of Holiday Homes/Touring Officers Guest Houses in General Pool

S.No.	Stations	No. of suites
HOLIDAY HOMES		
1.	Shimla	109
2.	Kanyakumari	22
3.	Mysore	12
4.	Amarkantak	2
TOURING OFFICERS		GUEST
HOUSES		
1.	Calcutta	52
2.	Delhi	35
3.	Mumbai	27
4.	Chennai	31
5.	Bangalore	5
6.	Trivendrum	4
7.	Lucknow	4