

THE MINISTER OF STEEL AND MINES (SHRI ASHOKE KUMAR SEN) (a) Yes, Sir.

(b) No, Sir. The allocation of pig iron to Gujarat Small Industries Corporation for 1990-91 has been enhanced by the Development Commissioner for Iron and Steel, Calcutta.

(e) Does not arise

(d) No, Sir. The entire quantity initially allocated for the period April-November, 1990, has been supplied by SAIL.

(c) Does not arise.

**Improving the quality of apparels to be exported**

836 SHRI KRISHAN LAL SHARMA  
Will the Minister of TEXTILES be pleased to state;

(a) whether Government have formulated any comprehensive plan for improving the quality of apparels to be exported to Europe by 1992, and

(b) if so, what are the details in this regard?

THE MINISTER OF TEXTILES AND FOOD PROCESSING INDUSTRIES (SHRI HUKUMDEO NARAYAN YADAV): (a) and (b) Government have taken several steps for improving the quality of apparel exported from the country, to all destination including Europe. Such steps, among other things, include training, liberalised import of trimming and embellishments etc

**Amount of remittances received from Gulf countries**

837. SHRI KRISHAN LAL SHARMA  
Will the Minister of FINANCE be pleased to state:

(a) what is the amount of remittances received from the gulf countries, country-wise and year-wise, during the last three years;

(b) what is the amount of remittances withheld due to Gulf crisis in the gulf countries, country-wise; and

(c) what steps Government have taken to get back, the remaining amount and the progress so far achieved as a result of these steps?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH) (a) No information about the remittance received exclusively from Indians residing in foreign countries is available, since details of remittances of Rs 10,000/- and below are not required to be reported to the Reserve Bank of India by Authorised Dealers under the current rules. However, private transfer receipts which, inter-alia, include remittances received from non-residents of Indian nationality as recorded in the balance of payments statistics during the three years ending 1987-88 (latest available) are as under

Year	Rupees in crores
1985-86	2716
1986-87	2991
1987-88	3533

(b) and (c) We have no information if any remittance from the Gulf countries has been withheld

**Import of almonds**

838. SHRI R T GOPALAN. Will the Minister of COMMERCE be pleased to state

(a) whether Government propose to give licences to import almonds on the basis of export of pepper and cardamom; and

(b) if so, what are the details in this regard?

THE DEPUTY MINISTER IN THE MINISTRY OF COMMERCE (SHRI SHANTILAL PURUSHOTTAMDAS PATEL): (a) No, Sir

(b) Does not arise.

#### Credit schemes for farmers in Tamil Nadu

839. SHRI R. T. GOPALAN. Will the Minister of FINANCE be pleased to state

(a) what are the various schemes under which credits are given to the farmers in Tamil Nadu,

(b) whether there is a need to liberalise and simplify the procedures and the policy of Government regarding granting of loans to the farmers particularly to the small and marginal farmers;

(c) if so, what steps have been taken in this regard; and

(d) the schemes introduced in Tamil Nadu during the last three years to provide loan to the small and marginal farmers?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) to (d) The farmers all over the country, including Tamil Nadu, are provided loans by commercial banks, regional rural banks and cooperatives for the agricultural and allied activities undertaken by them on their own or through any scheme framed by governments in this regard. The financing of such activities by the credit institutions is a part of their normal lending on a continued basis. Reserve Bank of India (RBI) has issued detailed guidelines to commercial banks for simplifying and liberalising lending procedures. These guidelines provide for:

- 1 Prescription of scales of finance for crop loans as worked out by the Technical Committee constituted in the districts for various crops and

their uniform adoption by banks. These scales of finance are revised annually to take care of escalation of cost.

- 2 Disposal of loan applications upto Rs 25,000 within a fortnight and those over Rs. 25,000 within 8 to 9 weeks
- 3 Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.
- 4 No collateral security should be taken by way of mortgage/charge of land or third party guarantee on crop loans upto Rs 10,000 and term loan upto Rs 10,000 where moveable assets are created.
- 5 No margin is required for agricultural loan upto Rs. 10,000 for both short term, medium/long-term loans. The rates of interest charged on such loans are concessional

#### Items for exports identified by export-import Bank

840 SHRI SHAMIM HASHMI: Will the Minister of FINANCE be pleased to state

(a) whether Exim Bank has identified 48 items for exports and if so, the details thereof, and

(b) whether Government have ensured that exports do not hamper indigenous production and also bring net gains of foreign exchange to the country?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE AND DEPUTY MINISTER IN THE MINISTRY OF EXTERNAL AFFAIRS (SHRI DIGVIJAY SINGH): (a) and (b) As per a study carried out by the Export-Import Bank of India, 48 product groups have been identified where potential exists for market entry to industrialised markets in the medium term. A list of such product groups is contained in the Statement (See below) Export-Import Bank has