

**Non-preparation of lists of eligible persons in Punjab under Government's loan waiver scheme**

\*302. SHRI MOHINDER SINGH LATHER: Will the Minister of FINANCE be pleased to state:

(a) Whether there have been complaints regarding non-preparation of lists of eligible persons for agricultural and rural debt relief by the public sector banks, regional rural banks and co-operative banks in Punjab thereby causing delay in the process of implementation of the loan waiver scheme;

(b) whether it is a fact that instructions have been issued to get the lists of eligible persons prepared by a prescribed date; and

(c) if so, what action has been taken against those responsible for deliberately delaying the preparation of lists of eligible persons under the debt-relief scheme?

THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE):

(a) to (c) A statement is laid on the Table of the House.

**Statement**

Government of India have formulated a Scheme known as 'Agricultural and Rural Debt Relief (ARDR) Scheme, 1990' for providing debt relief to farmers, landless cultivators, artisans and weavers upto Rs. 10,000 by public sector banks and regional rural banks. In so far as the banks in cooperative sector are concerned, State Governments have been requested to frame a scheme on similar pattern. In this connection National Bank for Agriculture and Rural Development (NABARD) has reported that Government of Punjab has accepted the Central Government's scheme.

Reserve Bank of India (RBI) and NABARD have also reported that

they have not received any complaints regarding non-preparation of lists of eligible beneficiaries under the debt relief scheme, by the public sector banks, regional rural banks and co-operative banks in Punjab.

NABARD has further reported that the work of finalisation of the lists of beneficiaries of public sector banks, regional rural banks and co-operative banks has been completed in 10 out of 12 districts in the State.

SHRI MOHINDER SINGH LATHER: Mr. Chairman, Sir, I would like to draw the attention of the hon. Minister to part (b) of my question. It says: "whether it is a fact that instructions have been issued to get the lists of eligible persons prepared by a prescribed date;". I am sorry to say that no reply has been given in this regard; whether a date was prescribed by which the list was to be prepared. No reply has been given.

PROF. MADHU DANDAVATE: I will give the reply now. No specific date has been prescribed because some of the States have recorded certain reservations, or, sought certain clarifications. In fact, one of the hon. Members who took part in the debate on this issue the other day, Dr. Sivaji, also suggested that in order to remove the doubts in the minds of some persons, it would be better that we fix a cut-off date so that the operations, all the arrangements, can be completed by that date. We will take note of it.

SHRI MOHINDER SINGH LATHER: In the reply, the hon. Minister has said that no complaints have been received either by the Government or by the Reserve Bank of India. Then, how is it that the farmers of Punjab have surrounded the Raj Bhavan, the residence of the Governor, in Chandigarh? They are complaining of tardy and slow implementation of the loan-waiver scheme. What is the Government doing to expedite relief to the farmers?

**PROF. MADHU DANDAVATE:** In the statement, I have said. I will read it out again. It says: "NABARD has further reported that the work of finalisation of the lists of beneficiaries of public sector banks, regional rural banks and co-operative banks has been completed in ten out of twelve districts in the State."

**SHRI MOHINDER SINGH LATHER:** Then, why are the farmers complaining about it? They have surrounded the Governor's house. It is going on for the last so many days.

**PROF. MADHU DANDAVATE:** Their demand is that the implementation should be quicker. But as far as the preliminary work is concerned, already, the beneficiaries have been identified in ten out of twelve districts. The process is going on. This will be expeditiously completed and the demands of the farmers will be met.

**SHRI MOHINDER SINGH LATHER:** What are the reasons for non-completion of the work in these two districts? No reasons have been given.

**PROF. MADHU DANDAVATE:** As I said earlier, there are a number of aspects that have to be ascertained.

**MR. CHAIRMAN:** It has been done in ten districts and only two districts remain. Is there anything special about these two districts?

**PROF. MADHU DANDAVATE:** Step-by-step they have to be worked out. I cannot say what exactly are the reasons for non-completion of the work in these two districts. But I would like to point out that the banks are not only to identify the beneficiaries but also to identify the bad-crop-years from the various revenue records already available. They have also to see whether a particular person drawing loan has accounts in different banks so that the aggregate falls within Rs. 10,000/-, loan to be repaid is Rs. 10,000/-. All these steps take some time. In some places, where the assessment started a bit late, some

delay is there. But I take note of the sentiments of the hon. Member. We will expedite the matter and send the necessary instructions.

**श्री हरबेन्द्र सिंह हंसपाल:** महोदय, मैं आपके माध्यम से यह जानना चाहूंगा कि क्या कोई लोन अभी तक पंजाब के अंदर वव हुए भी हैं या नहीं? प्रैस के अंदर अभी कुछ दिन पहले यह रिपोर्ट आई थी कि करीब 200 करोड़ रुपए के लोन आलरेडी समाप्त किए जा चुके हैं क्या गवर्नमेंट इस बात को कन्फर्म करेगी कि कितना लोन अब तक माफ़ किया जा चुका है पंजाब में?

**प्रो० मधु दण्डवते:** शायद आपने जो अंदाज बताया है वह सही नहीं है इसलिए कि अभी तक जिन लोगों के वे लोन माफ़ किए गए उनकी राशि 70.3 करोड़ रुपए है। इसलिए मैं समझता हूं कि आपकी जो यह जानकारी है कि 200 करोड़ रुपए माफ़ किए गए यह ठीक नहीं है।

**श्री हरबेन्द्र सिंह हंसपाल:** मैं आपको वह प्रैस कटिंग भेज दूंगा। काइडली कन्फर्म।

**श्री सभापति:** वह कह रहे हैं कि 200 करोड़ रुपए नहीं दिए, 70 करोड़ दिए वह ज्यादा जानते हैं उनके तो खजाने से निकला है।

**श्री हरबेन्द्र सिंह हंसपाल:** यह पंजाब गवर्नमेंट की प्रैस रिलीज है।

**प्रो० मधु दण्डवते:** सभापति जी मैं तो बहुत खुश हूं। ठीक है अगर 200 करोड़ रुपए का काम हुआ होगा। हमारे पास तो लेटेस्ट फ़िगर्स हैं। मैं बैंक करूंगा और यदि 200 करोड़ रुपए का काम हुआ होगा तो मुझे बड़ी खुशी है। मैं उसके बाद ही कन्फर्म करूंगा।

**SHRI PRAGADA KOTIAH:** May I know whether the list of handloom weavers who are to get loans waived off has been prepared by the nationalised banks or by the Government or by the cooperative central banks?

PROF. MADHU DANDAVATE: I will give the same reply which I gave day before yesterday. I had already confirmed that the various categories of the handloom weavers to whom he had referred, they are already included and since there was some difficulty or doubt regarding the inclusion of all these categories, a little more time was taken. But I can assure him that along with the other assistance this process will also be completed.

It is true that though the Chief Minister of Andhra Pradesh has not formally sent any letter of reservations—when I talk about reservation, that makes embarrassment—about the scheme, we learn from some members that they have some reservations, I will enquire into the matter. But we will try to expedite the entire scheme and its implementation.

SHRI PRAGADA KOTAIAH: I would like to know whether any specific guidelines have been issued to the nationalised banks, cooperative central banks and also the Commissioners of Handlooms in the States with regard to the waiver of loans of handloom weavers.

PROF. MADHU DANDAVATE: I have already sent and I repeat that I have sent it day before yesterday. In one we do not change the scheme.

श्रीमती सधमा स्वराज: माननीय सभापति जी मैं आपके माध्यम से वित्त मंत्री जी से जानना चाहूंगी कि आज भी जवाब देते हुए और पहले भी राज्य-सभा में एक तारांकित प्रश्न का उत्तर देते हुए उन्होंने बताया था कि किसान कर्ज मुक्ति योजना के तहत उन्होंने दो तरह की नीति बनाई है। एक तो यह है कि सार्वजनिक क्षेत्र के बैंकों और क्षेत्रीय ग्रामीण बैंकों की 100 फीसदी जिम्मेदारी 10,000 रुपए तक की केन्द्रीय सरकार उठाएगी और दूसरी यह है कि सहकारी बैंकों की 50 फीसदी जिम्मेदारी केन्द्रीय सरकार उठाएगी। मैं आपके

माध्यम से वित्त मंत्री जी से जानना चाहूंगी कि इन्होंने अपने बजट प्रावधानों में किसान कर्ज मुक्ति योजना के लिए जो एक हजार करोड़ रुपए की राशि का प्रावधान किया था क्या वह राशि इन दोनों तरह की जिम्मेदारियों को उठाने के लिए पर्याप्त है? अगर पर्याप्त नहीं है तो क्या और राशि का प्रावधान वह करेंगे? यदि करेंगे तो कैसे करेंगे?

प्रो० मधु दण्डवते : सुषमा जी, सदन में आने से पहले मैंने इस सवाल का जवाब दिया था लेकिन उनकी जानकारी के लिए मैं फिर बता देना चाहता हूँ कि... (व्यवधान)

श्री सभापति : वह प्राइवेटली दिया था अब पब्लिकली बताइए।

प्रो० मधु दण्डवते : नहीं यहाँ दिया था। उनके साथ जो प्राइवेट बात होती है उसका जिक्र मैं यहाँ नहीं करूँगा।

श्री सभापति : यह जवाब तो आपने हाउस में आने से पहले दिया था अब हाउस में बताइए।

प्रो० मधु दण्डवते : सभापति जी, मैंने पहले भी कहा था और यह सवाल कई साथियों ने उठाया था कि जब इस किसान कर्ज मुक्ति योजना का खर्चा बहुत बड़ा है और सिर्फ एक हजार करोड़ रुपए की राशि का प्रावधान मैंने अपने बजट भाषण के अनुसार किया है तो यह सारा खर्चा हम किस तरह से बरदाश्त करेंगे? तो मैंने उन्हें यह जवाब दिया था कि हम लोगों ने रिज़र्व बैंक के साथ एक समझौता किया है, अर्रेंजमेंट किया है और इस अर्रेंजमेंट के मुताबिक जिन प्रांतों ने यह कहा है कि हमारे पास पूरी 50 प्रतिशत राशि देने के लिये पैसा नहीं है तो रिज़र्व बैंक के साथ यह इंतजाम किया गया है कि वह अपने खजाने से यह पैसा बैंकों को दे देगा और तीन इंनस्टॉलमेंट्स में वह काटकर अपनी राशि विभिन्न राज्यों से ले लेंगे, ये सारी बातें बजट

में नहीं बताई गई, लेकिन उनका स्पष्टीकरण मैंने सदन में किया।

**श्रीमती सुवमा स्वराज :** राज्य सरकार के पास जो नहीं है उनके लिए ग्रंथें अपनाने किया, लेकिन मैं तो केन्द्र सरकार की बात कर रही हूँ क्योंकि जो राशि आपने दी है क्या वह पर्याप्त है !

**प्रो० मधु दण्डवते :** मैंने पहले कहा है कि किसी तरह से पैसे का प्रावधान कम होगा तो वह हम करेंगे। जैसे दूसरे राज्यों के लिए मदद ले सकते हैं, इसी तरह से केन्द्र के लिए भी ले लेंगे। यह प्रावधान जरूर करेंगे, पैसे के लिए जो ग्रंथें अपनाने हैं वह टूटेंगे नहीं, यह आश्वासन मैं सदन को देना चाहता हूँ।

**SHRI JAGESH DESAI:** How much amount is required?

**PROF. MADHU DANDAVATE:** That also I have told. Sir, here are supplementaries without your permission. But with your permission....

**MR. CHAIRMAN:** No, I do not give permission.

**SHRI SYED SIBTY RAZI:** As the hon. Minister has stated, the Central Government has introduced a scheme—the agricultural and rural debt relief scheme—and requested the various States to formulate their own schemes on these lines. May I know from the hon. Minister, how many States have responded favourably in how many States loans have already been waived and what is the amount of the waived loans?

**PROF. MADHU DANDAVATE:** Sir, I have said earlier that 17 States have already agreed to execute the scheme and 13 have already formally sent a scheme with some alterations and modifications—i.e. with additions in some of the States like Madhya Pra-

desh. Sir, I have with me a chart—I won't read the entire thing, but I will give you the final figures only—which shows the number of borrowers identified so far, the credit given to borrower accounts, then the number of certificates already issued for eligibility for waiver of loan and the actual amount that is written off. The details are as follows: 34.48 lakhs of beneficiaries have already been identified so far. Then Rs. 293.03 crores is the credit for waiving that has been admitted. Then the waiver certificates have already been issued to 26.28 lakh people. And as for the actual amount which is waived, it is of the order of Rs. 70.4 crores.

**DR. YELAMANCHILI SIVAJI:** What about Andhra Pradesh?

**MR. CHAIRMAN:** Question 303.

**Sale of smuggled gold seized through various operations to meet the rising prices of crude oil**

\*303. **SHRI T. A. MOHAMMED SAQHY:**†

**SARDAR JAGJIT SINGH AURORA:**

Will the Minister of FINANCE be pleased to state:

(a) whether there is any proposal under Government's consideration to sell smuggled gold seized through various operations to meet the rising prices of crude oil in the international market;

(b) if so, what are the details of such a proposal; and

(c) if the answer to part (a) above be in the negative, what other steps are being contemplated to meet the situation?

**THE MINISTER OF FINANCE (PROF. MADHU DANDAVATE):** (a) to (c) A statement is laid on the Table of the House.

†The question was actually asked on the floor of the House by Shri T.A. Mohammed Saqhy.