

(c) and (d) The data regarding outstanding auto loans for end March is available with RBI from March 2005 onwards. The outstanding amount of auto loans given by public sector banks constituted 0.76% and 0.85% of their advances as at end of March 2005 and 2006 respectively.

Under Utilisation of funds by States

†2156. SHRI SANTOSH BAGRODIA:
SHRI KRISHAN LAL BALMIKI:
SHRI O.T. LEPCHA:

Will the Minister of FINANCE be pleased to state:

(a) whether a deduction is made in proportions to the under utilization of funds by s State against the approved plan-assistance of previous year, at the time of extending plan-assistance to the States;

(b) if so, the basis of such deduction;

(c) whether the extent of plan of the States is decided by the Planning Commission on the basis of estimated resources available with them;

(d) whether plan-assistance given to States has no relationship with the size of Plan; and

(e) if so, the reasons for deduction being made in the approved plan size due to under utilization of the funds?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.

(b) Based on the Guidelines circulated by Planning Commission to State Governments, a proportionate cut in Central Assistance is imposed by the Ministry of Finance in the following year for States which record lower expenditure than the Revised/Approved Outlay and also on account of shortfalls in the earmarked outlays, during the previous year with a view to ensuring that the Plan projects are implemented as per the time schedule envisaged.

(c) Yes, Sir.

†Original notice of the question was received in Hindi.

(d) The size of the Annual Plans of States, which is funded by the State's own resources and Central Assistance, is decided by the Planning Commission after detailed discussions with the State Governments and assessment of resource availability. There is no relationship between Plan Assistance provided to the States and the approved plan size. The Annual Plan outlay of the States is effective for the relevant financial year.

(e) That is done to ensure that the plan size is realistic and funds released by the Central Government do not remain underutilized.

Outstanding Debt of households

‡2157. SHRI LALIT KISHORE CHATURVEDI:
DR. GYAN PRAKASH PILANIA:

Will the Minister of FINANCE be pleased to state:

(a) what were the overall aggregate outstanding debt of households and Incidence of Indebtedness (IoI), average Amount of Debt (AoD) per household, during 1971,1981,1991 and 2002, in rural and urban sectors as per the NSSO surveys;

(b) what was the average amount of debt per household based on NSSO survey (2002), for rural and urban sector;

(c) whether above statistics reveal a trend of rising per capita indebtedness in the country and is it not a matter of concern;

(d) whether the debt burden of loans is being invested/utilized for productive purposes or squandered away, particularly by the farm sector;

(e) what is the current ratio between per capita indebtedness and per capita income; and

(f) whether such a ratio is sustainable?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (f) The National Sample Survey Organisation (NSSO) publishes decennially an "All India Debt and Investment Survey", which gives details of the indebtedness of households