

serve Bank of India has brought out the details. I demand that these officers, right from the Deputy Governor, who are concerned have to be asked to keep away from the Bank for the time being. Otherwise, the ramifications of the entire matter will not be found out and for that purpose, I would like to know one thing. Whether it is this Company or some other company, the Government has come out many times with the statement that whoever has done such a mischief will be blacklisted and will not be given assistance from the Government of India either in import or in export or any other banking facilities. I would like to know whether the Government of India still stands by that or not.

SHRI JANARDHAN POOJARI: Sir, this issue also is a different issue.

SHRI A. G. KULKARNI: What? How is it different?

SHRI JANARDHAN POOJARI: Sir, this loan is granted to the investment companies and trading companies connected to RIL, that is, Reliance Industries Limited and this is an issue pertaining to the Reliance Industries Limited. So, those investment companies are quite different.

SHRI A. G. KULKARNI: Sir, I am talking of those companies which have invested in RIL. Perhaps you should read the Rangarajan Committee Report.

SHRI JANARDHAN POOJARI: Sir, the question is different. I will need notice. The question is whether we have given any loans after the CBI inquiries into Reliance Industries started. That is the issue.

SHRI A. G. KULKARNI: Right.

MR. CHAIRMAN: Mr. Kulkarni, he says that so far as Reliance Industries Ltd. is concerned, the question asked is only what loans are being given after the inquiry... (Interruptions).

SHRI A. G. KULKARNI: This came out of the Rangarajan Committee Report, how the CBI came into it.

MR. CHAIRMAN: You put a separate question. Yes, Virendra Verma.

SHRI VIRENDRA VERMA: No question, Sir.

MR. CHAIRMAN: Yes, Mrs. Chowdhury.

SHRIMATI RENUKA CHOWDHURY: Sir, I would like to ask only one question and I want a clarification. How much loan was granted in totality? Is it not a fact that following the RBI inquiry, it was directed that the loan be recalled? Has it been recalled in totality and, if not, how much is outstanding? I just want this clarification and that is why I have put a very specific question.

SHRI JANARDHAN POOJARI: Sir, this also is pertaining to those companies and not to Reliance Industries Limited. (Interruptions).

MR. CHAIRMAN: I think we can go to the next question. Yes, Question No. 124.

SHRIMATI RENUKA CHOWDHURY: Sir, this is an evasive answer. (Interruptions) Every time they are doing the same thing and nothing is virtually given. (Interruptions). They are not giving anything that we can base anything further on. Sir, we think further on, Sir, we are being charged that we are making unsubstantiated and nebulous charges and here we are given unsubstantiated answers and unsubstantiated and nebulous replies. (Interruptions).

MR. CHAIRMAN: Please put separate question. Now, Question No. 124.

Candidates with rural background in the Indian Administrative Service

*124. **SHRI SURENDRA SINGH THAKUR:** Will the PRIME MINISTER be pleased to state:

(a) what is the extent of representation of candidates with rural background in the Indian Administrative Services; and

(b) the steps taken by Government to raise the representation of rural candidates in the Indian Administrative Services?

THE MINISTER OF STATE IN THE MINISTRY OF PERSONNEL, PUBLIC GRIEVANCES AND PENSIONS AND THE MINISTER OF STATE IN THE MIISTRY OF HOME AFFAIRS (SHRI P. CHIDAMBARAM): (a) and (b) A statement is laid on the Table of the House.

Statement

Candidates with rural backward in the Indian Administrative Service

An analysis of the information furnished by the candidate to the Public Service Commission reveals that nearly 50 per cent of the successful candidates in the Civil Service examinations held in 1982 and 1983 could be categorised as being from rural areas, when the place of birth is taken as the criterion. If the residence in a village for the first 15 years of life is taken as the criterion, the percentage of candidates from rural areas works out to about 33.1/3 per cent for these years. If the place of residence of parents/guardian during the last 15 years is taken as the criterion, the percentage of candidates from rural areas works out to 37.7 per cent.

There are in-built features in the scheme of Civil Services Examination to ensure that the scheme is not tilted in favour of the urban candidates and helps candidates from rural areas. Some of the important features are:—

(i) **Paper in English:** This paper is of matriculation or equivalent standard and is of qualifying nature. The marks in this paper are not counted for the competitive ranking.

(ii) **Medium of Examination:** A candidate has the option to answer the subject papers either in English or in

any of the Indian languages included in the Eighth Schedule to the Constitution.

(iii) **Less Weightage to General Studies:** Marks allotted for General Studies are only 600 out of a total of 1800.

(iv) **Less Weightage for interview test:** The interview test carries 250 marks which constitute only 12 per cent of the total marks. The interview Board can allow a candidate to answer in any Indian language on account of his inability to express adequately in English.

श्री सुरन्द्र सिंह ठाकुर: माननीय सभापति जी, सरकार द्वारा 1967 में एडमिनिस्ट्रेटिव रिफार्म्स कमेटी का जो गठन किया गया था उसमें पर्सनल एडमिनिस्ट्रेशन पर जो रिपोर्ट प्रस्तुत की थी उसी के आधार पर 1973 में आई. ए. एस. की आयु सीमा 24 वर्ष से बढ़ाकर 26 वर्ष कर दी गई। इससे टूरल कैंडिडेट्स की संख्या आई. ए. एस. में बढ़ी थी और ये प्रतिनिधि भारत में 76 प्रीतशत जनता जो ग्रामीण आंचलों में निवास करती थी उसकी भावनाओं का प्रतिनिधित्व भी करते थे। इसी प्रकार से 1975 में डा. डी. दस. काठरी की अध्यक्षता में जो समीत संघ लोक सेवा आयोग ने गठित की थी और जिसका काम संघ लोक सेवा आयोग की पीरक्षाओं के बारे में अनुसंधान करना था उसकी अनुसंधान के बाद आयु सीमा 26 साल से बढ़ाकर 28 साल कर दी गई थी और जिसके आधार पर ग्रामीण उम्मीदवारों का प्रतिनिधित्व आई. ए. एस. में बढ़ा था। तो मैं माननीय मंत्री जी से जानना चाहता हूँ कि अभी के उम्र 28 साल से घटाकर 26 साल कर दी गई है वह कितना-कितना सुझावों पर आधारित है और इसके बारे में क्या प्रत्येक राज्य से सम्मति ली गई है, संघ लोक सेवा आयोग की प्रतिक्रिया उस पर क्या थी एवं क्या इससे ग्रामीण उम्मीदवारों का प्रतिनिधित्व कम हुआ है?

SHRI P. CHIDAMBARAM: Sir, it is not correct to say that any committee had recommended that the age be increased to 28. On the contrary, Sir, when these questions were raised last year both in this House and the other House, we have explained that the decision to raise the age to 28 was taken against every recommendation. In May, 1983, after carefully considering the matter and after consulting the authorities, a decision was taken to revise the age, rather restore the age, to the original limit of 26. Representations were received from time to time that this decision should be implemented after a period of time. Originally it was decided to implement the decision with the examination of 1985. Then we postponed it to the examination of 1986 and then we were told that everybody must have a third and final chance. After consulting the student bodies and after convincing them that this was the correct decision, we agreed to postpone the implementation of the decision to the examination of 1987. We have implemented the decision in 1987 and the student community is satisfied. I have not received any protest from the student bodies after the implementation. We have given the third chance to everyone who might have been taken by surprise in May 1983, although I do not concede it. This decision has been implemented. I think, Sir, the controversy should be allowed to rest here and the controversy should not be re-opened.

श्री सुरेन्द्र सिंह ठाकुर : सभापति महोदय, मैं मंत्री महोदय से यह निवेदन करना चाहूंगा कि उम्र बढ़ाने के साथ ग्रामीण उम्मीदवारों का प्रतिनिधित्व आई.ए.एस. में बढ़ा था। मेरी जानकारी के अनुसार यह मैं आपसे निवेदन कर रहा हूँ। मैं मंत्री महोदय से जानना चाहूंगा कि ग्रामीण उम्मीदवारों का प्रतिनिधित्व बनाए रखने के लिए क्या वह फिर इस उम्र को 26 से 28 वर्ष करने की कृपा करेंगे ?

MR. CHAIRMAN: Has it adversely affected the rural candidates?

SHRI P. CHIDAMBARAM: Sir, I do not admit that it has adversely affected the rural candidates. While I will look into every aspect which will reduce any disadvantage to the rural candidates, the question of age being 26, I beg to submit, Sir, should not be re-opened.

PROF. C. LAKSHMANNA: Mr. Chairman, Sir, will the Minister kindly let us know whether the average age of passing Matriculation in the rural areas has been more than that of the urban areas? Secondly, has there been any increase or not in the percentage of pass of candidates who came from the rural areas during the period when the age was raised to 28? If there has been an increase in the number, will it not justify the need for raising the age to 28 in order to facilitate the students from rural areas?

SHRI P. CHIDAMBARAM: Sir, the minimum qualification for taking the Civil Service examinations is only Graduation. Today, Sir, any Graduate who has crossed the age of 21 can take the examination. The age span that is available is 21 years to 26 years. We do not accept the contention that it is not possible for a candidate to take the examination before he crosses the age limit of 26. As far as the classification between rural candidates and urban candidates is concerned, I have seen the report of the UPSC. The UPSC which receives the application has candidly stated that it is difficult to make such a classification. They have adopted certain parameters, I have disclosed those parameters in my written answer. If you go by the birth-place of the candidate, in 1982 and 1983, it is 5 per cent. If you go by the place of residence for the first 15 years of life, it is 33.3 per cent. If you go by the place of residence of the parent for the first 15 years, it is 37.7 per cent. After giving these figures, the UPSC have stated that they cannot draw any categorical conclusion from this because it depends upon the yardstick you adopt. There has been no analysis from the UPSC furnished to the Government subsequent to 1983. The UPSC has not pointed out to us that kind of candidates that are coming to it are biased either in favour of urban or

or biased in favour of the rural areas. And no categorical conclusion can be drawn. I do not have any evidence.

PROF. C. LAKSHMANNA: Did you ask the UPSC?

MR. CHAIRMAN: Don't disturb the answer.

SHRI P. CHIDAMBARAM: I don't have any evidence to support the claim made by the hon. Member that by restoring the age to 26 any detriment has been caused to any section of the student community.

MR. CHAIRMAN: Mr. Jogi

श्री अजीत जोगी : सभापति महोदय, दो मुख्य बातें हैं जिनसे ग्रामीण क्षेत्रों से अधिक संख्या में इन प्रतियोगिताओं में लड़के आ रहे थे। एक यह कारण था कि पहले यह प्रतियोगिता केवल अंग्रेजी में होती थी और दूसरा कारण उम्र का था। अभी पिछले दो प्रश्नों के उत्तर में माननीय मंत्री महोदय ने बताया है कि यू.पी.एस.सी. द्वारा जो अध्ययन किया गया है उससे यह बात तय नहीं होती है कि उम्र घटाने या बढ़ाने से ग्रामीण क्षेत्रों से आने वाले कैंडीडेट्स की संख्या कम या ज्यादा हुई है। परन्तु इसके विपरीत मैंने कई अध्ययन ऐसे देखे हैं जो नजी एक्सपर्ट्स ने किये हैं और उनका यह नम कन्क्लूजन है कि जब आयु सीमा 24 वर्ष से 28 वर्ष हुई तो इस अवधि में ग्रामीण क्षेत्रों से आने वाले लोगों की संख्या में बहुत अधिक वृद्धि हुई। मैं खुद भी उस एकेडेमी में लगभग प्रति वर्ष जाता रहा हूँ। मैंने यह देखा है कि जिस वर्ष आयु सीमा बढ़ा कर 28 वर्ष की गई थी उस वर्ष ग्रामीण क्षेत्रों से आने वाले लोगों की संख्या में बहुत ही वृद्धि हुई थी। इसलिए मेरा निवेदन है कि क्या मंत्रालय इस पर फिर से इन अध्ययन करेगा ?

MR. CHAIRMAN: No, no, you are only arguing. Put your question. You've taken two minutes already. I will p you.

SHRI AJIT P. K. JOGI: Will the ministry undertake a detailed and in-

depth study of this question again and not really.

SHRI P. CHIDAMBARAM: Sir, all the question again, that is the question.

SHRI P. CHIDAMBARAM: Sir, all the committees which went into it and all the advice given to us support the conclusion that the earlier age-limits must be restored. Therefore, we have taken a decision to restore it to the original age-limit of 26 years. I submit humbly that we do not think that it would be wise or necessary to study this further in order to increase the age limit.

श्री वीरेन्द्र वर्मा : माननीय मंत्री जी को जानकारी है कि देश की 76 प्रतिशत आबादी गांव में रहती है और जिस वातावरण और जिस प्रकार की संस्थाओं में गांव के लड़के पढ़ते हैं, आई.ए.एस. की परीक्षाओं में बैठने के लिए जिस प्रकार की ट्रेनिंग, कोचिंग उनकी हानी चाहिए वह नहीं हो पाती है एक्सप्टिंग शिड्यूल्ड कास्ट एण्ड शिड्यूल्ड ट्राइब स्टूडेंट्स के। तो पहले मान्यवर मेरा यही सुझाव है फिर प्रश्न पूछता हूँ, कि क्योंकि देश का बड़ा भाग गांव में रहता है इसलिए उनकी ट्रेनिंग और कोचिंग की व्यवस्था करें जिससे कि वे ठीक प्रकार से इन परीक्षाओं में बैठ सकें। क्या माननीय मंत्री जी को यह जानकारी है कि जो गांव के लड़के परीक्षाओं में बैठते हैं रिटर्न इक्विम में वे बहुत अच्छे नंबर प्राप्त करते हैं लेकिन जो डाई सौ नंबर इंटरव्यू में आपने दिये हैं, आम तौर पर उन गांवों के लड़के उस इंटरव्यू में फेल कर दिये जाते हैं तो क्या डाई सौ नंबर से घटाकर सौ मार्क्स रखने की कृपा करेंगे और जहाँ इंग्लिश की कही आपने, इंटरव्यू में आम तौर पर इंग्लिश में प्रश्न पूछे जाते हैं जिसका ठीक ढंग से नान इंग्लिश स्पीकिंग स्टूडेंट्स उत्तर नहीं दे पाते हैं जिससे इंटरव्यू में उनके नम्बर काट दिये जाते हैं।

SHRI P. CHIDAMBARAM: Sir, I am glad that the Hon. Member has touched upon some other aspects of the problem and I would like to clarify. Firstly with the establishment of Navodaya Vidyalayas in rural areas, I believe they will go

a long way in encouraging the rural students to pass the entrance examination. Secondly, Sir, my department, in consultation with the Department of Education, is working out a plan to set up coaching centres in rural areas. A lot of work has been done on this plan and we are going to complete this exercise and start setting up coaching centres in rural areas. As far as English is concerned Paper 2 of the Main examination, English, is only a qualifying paper. It does not count for determining the rank of a candidate. (Interruptions). So far as the interview is concerned, we have given clear instructions that the language of the interview can be decided by the candidate. If he says he is more comfortable in answering in a regional language, questions will be put and are put to him in the regional language only. Just as any national language, is available for the written examination, it is also available to him for the purpose of interview. If he tells the interview board that he would like the questions to be put to him in any national language, they will be put to him in that national language only.

श्री वीरेंद्र वर्मा : डाई सौ मार्क्स या सौ मार्क्स ?

SHRI P. CHIDAMBARAM. Sir, the word 'interview' is actually a misnomer. It is called a personality test. (Interruptions). The word 'personality test' is to be understood as a behavioural scientist would understand. What we are trying to find out is not whether he is tall dark and handsome, but what are his abilities what are his skills, his ability to analyse issues, his ability to grasp issues. These are the things which are being tested and I do not believe that language is a barrier. Any way, we would reiterate these instructions that questions can be asked in any language, or in the language the candidate wants.

श्री इरादस्वी प्रसाद यादव : माननीय सभा-पति जी, पहले तो सेशल वकर का स्थान संत्री तक में था अब तो इन स्कूल वाले वहाँ भी पहुँच गए ।

MR CHAIRMAN. Question Hour is over.

WRITTEN ANSWERS TO QUESTIONS

Commercial Banks Insisting on Security

*125. SHRIMATI PRATIBHA SINGH: Will the PRIME MINISTER be pleased to state:

(a) whether Government are aware that commercial banks are still insisting on the furnishing of security by way of mortgages of property or third party guarantee for financing the small scale sector despite categorical instructions from the Central Government/Reserve Bank of India, not to insist on such guarantees but to see the project viability.

(b) whether the banking department or the Reserve Bank of India are having any grievance cell for the entrepreneurs for the redressal of their grievances and if so, what are the details thereof; and

(c) if not, what alternative steps Government have taken or propose to take to redress the grievances of entrepreneurs who are having such grievances for getting bank loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANAKDHAN POJARI): (a) According to the guidelines issued by the Reserve Bank of India loans upto Rs. 25,000/- for economically viable projects in small scale sector are to be provided without any collateral security or third Party guarantee. However, the assets created out of the loan are required to be pledged or mortgaged, or hypothecated, as the case may be. In respect of advances of over Rs. 25,000/- collateral security by way of immovable properties or third party guarantee may be taken for valid reasons.

(b) and (c) The banks while giving loans are expected to follow the Reserve Bank of India's guidelines. However, if a bank branch asks for security in violation of RBI guidelines, the matter can be brought to the notice of senior management for remedial action. The RBI has established a cell for the redressal of grievances relating to various aspects of operations of banks including loans to small scale sector. The Government also receives complaints of various types relating to bank loans and takes necessary corrective action.