

The performance of public sector banks in the field of recovery is being regularly monitored. The banks have been advised to improve the method of appraisal and supervision of credit so as to minimise the incidence of overdues. The State Governments have also been requested to extend necessary assistance to the banks in affecting recovery of their dues. The recovery performance is adjudged either against the demand fallen due or against outstanding advances. The present data reporting system of Reserve Bank of India yields this information only for agriculture advances. The percentage of recovery to demand of agricultural loans for the year ending June 1985 was 5.2 per cent.

**Tempo of deposits mobilisation of the Scheduled Commercial Banks**

1138. SHRI RAOOF VALIULLAH: Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the scheduled commercial banks have failed to maintain the tempo of deposit mobilisation as compared to non-banking companies;

(b) if so, what has been the yearly rate of growth of deposits of the Banks and non-banking companies during the last three years, year-wise and the reasons for the sluggish growth of bank deposits;

(c) whether the Reserve Bank of India has examined if the trends in deposit mobilisation could be predicted more accurately to avoid the need for frequent hikes at short intervals in the Cash Reserve Ratio of Banks; and

(d) if so, the number of times the C.R.R. has been raised in the past three years and the amount impounded each time?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The deposits of non-banking companies are very small as compared to those of scheduled commercial banks as such, the growth rates of these two types of deposits is not comparable. The latest data available for non-banking companies relates to 1985-86. The percentage growth of deposits of non-banking companies were 20.6 per cent and 16.0 per cent in 1984-85 and 1985-86 respectively. In the corresponding period percentage growth of deposits of scheduled commercial banks was 19.6 per cent and 18.0 per cent.

(c) and (d) Reserve Bank of India monitor developments in monetary and banking aggregates on a continuous basis. The working estimates of deposit growth at the start of the year are estimates to enable banks to plan their credit deployment. Changes in the monetary policy are introduced in the context of the evolving situation. The Cash Reserve Ratio is one of the instruments of monetary policy and is used as a measure to control excess liquidity. During the three years period namely 1984-85, 1985-86 and 1986-87, there was only one change in the Cash Reserve Ratio from 9.0 per cent to 9.5 per cent effective from February 28, 1987.

**Poverty Alleviation under 20-Point Programme**

1139. SHRI S. S. AHLUWALIA: Will the Minister of Programme implementation be pleased to state:

(a) whether the Government have made any country-wise assessment of the poverty alleviation programmes both under the 20-point programme and outside it to assess how many persons could be raised above the poverty line during the last two years in different states, state-wise;

(b) whether any study has been undertaken to find out that the financial assistance given under the different schemes have really gone to the needy groups and if so, the percentage of persons who have received the assistance, during the last two years and what is the extent of leakages;

(c) what are the causes for the leakages and what efforts are being made to plug the loopholes; and

(d) what steps, if any have been guilty persons responsible for such leakages?

**THE MINISTER OF ENVIRONMENT AND FORESTS (SHRI BHAJAN LAL):** (a) Country-wise assessment of the Poverty Alleviation Programmes both under the 20-point Programmes and outside it to assess how many persons could be raised above the poverty line during the last two years in different States, has not been made. The poverty estimates are based on NSSO survey which was last carried out in 1983. In the case of Integrated Rural Development Programme, Concurrent Evaluation is being done in 36 districts by 29 reputed research institutions since October, 1985 on a monthly basis. Among the various aspects, the number of persons raised above poverty line is also examined in the Concurrent Evaluation Report.

(b) The Concurrent Evaluation of I.R.D.P. examines the pre-assistance income of the beneficiaries and indicates whether assistance is given to the persons falling in the lowest income bracket. The Report for October, 1985 to September, 1986 shows that 35 per cent of the assisted families belonged to the income group of Re. 1 to Rs. 2265 and 43 per cent of the families to the income group of Rs. 2266—3500. About 13 per cent of the assisted families belonged to the income group of Rs. 3501—4800 and 5 per cent to the income group of Rs.

4801—6400, 4 per cent of the families had income of more than Rs. 6400.

(c) and (d) The extent of leakage is difficult to quantify. This aspect is not being covered by the Concurrent Evaluation Report. It is however, observed that there was no difference in the assessed and recorded value of the asset in about 67 per cent cases. In 9 per cent of the cases the difference was more than Rs. 1000 and in 5 per cent cases between Rs. 501 and Rs. 1000. Thus, in 14 per cent cases difference of more than Rs. 500 was found which could indicate malpractices and leakages. The result of the concurrent Evaluation have been given to the State Government. The State Governments who are implementing the Programme are responsible for taking action against guilty persons for such leakages.

#### USSR's aid to develop atomic energy in India

**1140. SHRI SURAJ PRASAD:** Will the PRIME MINISTER be pleased to state:

(a) whether it is a fact that the USSR has offered to develop atomic energy in India; and

(b) if so, what steps have been taken to utilise the assistance?

**THE MINISTER OF STATE IN THE MINISTRY OF SCIENCE AND TECHNOLOGY AND MINISTER OF STATE IN THE DEPARTMENTS OF OCEAN DEVELOPMENT, ATOMIC ENERGY, ELECTRONICS AND SPACE (SHRI K. K. NARAYANAN):** (a) and (b) The Soviet Union has offered assistance in the construction of a nuclear power station in India. Discussions are continuing on technical, economic and other aspects of the offer.