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has sent a communication dated the 18th July, 1981 regarding opening of SA'L stockyard at Bhavanagar;

- (b) if so, what action has been taken by Government in this regard;
- (c) whether Government propose to open more such stockyards in the near future in the towns like Sihar, Palitana, Mahuva, Talaja, Savarkundla, Rajula, Lathi, Amreli towns of Bhavanagar and Amreli districts;
- (d) if so, by when and if the reply to part (c) above be in the negative. what are the reasons therefor?

THE MINISTER OF COMMERCE AND STEEL AND MINES PRANAB KUMAR MUKHERJEE):

- (a) Yes, Sir.
- (b) Opening of stockyards i_S a commercial matter. Government do not interfere in such maters. Patel has been advised accordingly.
 - (c) and (d). Do not arise.

Loan to the Katihar Jute Mills Ltd.

1967. SHRI SHIVA CHANDRA JHA: Will the Minister of COM-MERCE be pleased to state:

- (a) what is the amount of loan Government have given to the Katihar Jute Mills Limited of N. K. Chamaria uptil now and on what terms and for what purpose;
- (b) whether Government have made an inquiry as to whether that Ioan has been properly used; and
- (c) if so, what are the details thereof and if not, what steps Government have taken in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI KHURSHED ALAM KHAN): (a) to (c). The information is being collected and will be laid on the Table of the House.

Replacement of one rupee notes by rupee coins

1968. SHRI SHIVA CHANDRA JHA: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government propose to take out all one rupee paper notes from circulation and replace them by one rupee coins;
- (b) if so, what are the therefor, and
- (c) if not, what is the average longivity of one rupee paper currency notes vis-a-vis one rupee coins?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) Proposals in this regard have been under Government's consideration but a final decision has not yet been taken.

- (b) Does not arise.
- (c) The average life of a One-Rupee currency note is about eight months and of a One-Rupee coin about 15 to 20 years.

Liberal Loan for Self Employment Activities

CHANDRA 1969. SHRI SHIVA JHA: Will the Minister of FINANCE be pleased to state:

- (a) whether it is a fact that Government propose to liberalise the credit worthiness of borrowers seeking loans for self employment purpose even if the borrowers do not possess any movable or immovable property;
- (b) if so, what are the details thereof; and
- (c) if not, what are the reasons therefor?

THE DEPUTY MINISTER IN THE MINISTRY OF FINANCE (SHRI MAGANBHAI BAROT): (a) to (c).

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Banks grant credit facilities on liberal terms and conditions to borrowers coming under priority sectors, which include agriculturists, small scale industrial units, retail trade, small business and self-employed persons. Such borrowers are eligible for concessions as regards rates of interest, margin and security requirements repayment period of loans, etc. banks have been, inter-alia, advised that in examining credit proposals from smaller borrowers, they should be largely guided by the viability of projects and that collateral security by way of immovable property/third party guarantee should not be insisted upon as a matter of routine. No viable proposal should be turned down merely for want of collateral security/ Guarantee. In the case of Agriculturists for loans upto Rs. 5,000 immovable property should not be taken as collateral security while in respect of composite loans upto Rs. 25,000 to artisans, village and cottage industries collateral security should not be insisted upon.

Written Answers

Disposal of Confiscated Goods

1970. SHRI DINESH GOSWAMI: SHRI RAMCHANDRA BHARADWAJ: SHRI NARASINGHA PRASAD NANDA:

Will the Minister of FINANCE be pleased to state:

- (a) the total quantity of confiscated goods lying in Customs godowns in the country at present;
- (b) the steps taken so far to dispose of these confiscated through the cooperative societies in the country; and
- (c) the quantity of confiscated goods disposed of at the custums godowns itself during the last three years, year-wise and during the year 1981 so far; and the particular of the persons to whom these goods were sold?

THE MINISTER OF STATE IN THE FINANCE (SHRI MINISTRY OF SWAISINGH SISODIA): (a) and (c) The total value of smuggled goods confiscated to Government lying Customs godowns as on 30-6-1981 was 41.12 crores.

The value of such confiscated goods disposed of during the last 3 years is as follows:--

(Rs. in crores)	Value	Year
	6.04	1978
	11.47	1979
-	17.76	1980
	9.59	1981
	une, 1981)	(upto 30 J

Compilation of the particulars of the persons to whom the goods were sold would involve considerable time and If the Hon'ble Member labour. specifies the cases in respect of which particulars are required, the same will be collected and furnished.

(b) Consumer goods like synthetic textiles, electronic goods, etc. are sold to National Cooperative Consumer' Federation Ltd. for sale to bona fide consumers through Cooperative Consumer Societies. Super Bazars. Sahakari Bhandars, etc.

Export of Expertise

1971. SHRI HARVENDAR SINGH HANSPAL: Will the Minister COMMERCE be pleased to state:

- (a) whether there are plans under consideration to export our expertise in construction projects abroad earn foreign exchange for bridging the ever-widening trade gap;
- (b) if so, what are the details in this regard;
- (c) whether it is a fact that private companies are doing much better than the public secor in this field; and